

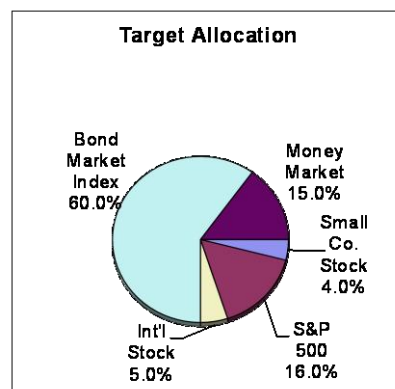
CONSERVATIVE PREMIXED FUND

As of December 31, 2017

Investment

Objective: Through a combination of 75% fixed income investments and 25% stocks, this Fund is designed to provide a diversified conservative strategy with emphasis placed on fixed income to obtain lower volatility and market risk.

Investment Style: The Fund consists of a mixture of some of the other investment choices available in the Plans. The target allocation for this Fund is shown in the pie chart at the right.



Performance Thru 12/31/17:	SSgA					
	<u>Fund*</u>	<u>Barclays Aggregate</u>	<u>S&P 500 Index</u>	<u>Money Market</u>	<u>Russell 2000 Stock Index</u>	<u>MSCI ACWI Ex-US</u>
One Year	7.9%	3.5%	21.8%	1.0%	14.7%	27.2%
Three Years	4.3	2.2	11.4	0.6	10.0	7.8
Five Years	5.0	2.1	15.8	0.4	14.1	6.8

*Time-weighted rates of return, net of investment fees.

Target Allocation:	Targets		Holdings	
	Target	Actual	Target	Actual
S&P 500 Stock Index Fund	16.0%	18.4%	18.4%	16.0%
Small Company Stock Fund	4.0	5.2	5.2	4.0
International Stock Index Fund	5.0	5.8	5.8	5.0
Bond Market Index Fund	60.0	57.4	57.4	60.0
Money Market Fund	15.0	13.2	13.2	15.0

Portfolio Analysis: Portfolio Assets \$43.5 M

For additional information, please refer to the fact sheets on the individual funds: S&P 500 Stock Index Fund, Small Company Stock Fund, International Stock Index Fund, Bond Market Index Fund, and Money Market Fund.

Manager: S&P 500 Stock Index Fund, Bond Market Index Fund, and International Stock Index Fund are managed by BlackRock, Inc., Small Company Stock Fund by Dimensional Fund Advisors, and Money Market Fund by State Street Global Advisors.

Annual Investment Fee: Approximately 0.07%