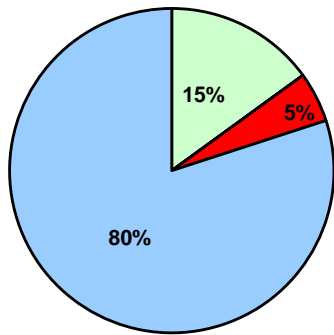


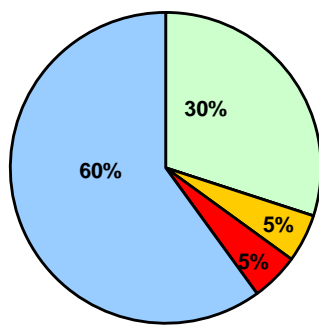
ABG Health Savings Account Funds

Model Portfolio Returns as of December 31, 2016

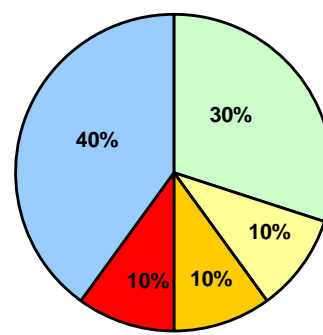
Conservative



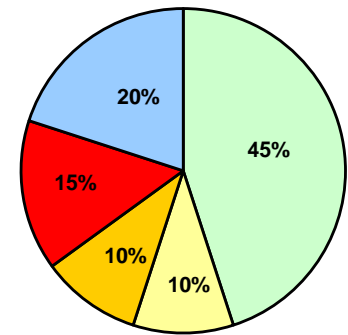
Moderate



Moderately Aggressive



Aggressive



Conservative				Moderate				Moderately Aggressive				Aggressive			
3 Mo	1 Yr	3 yr	5 yr	3 Mo	1 yr	3 yr	5 yr	3 Mo	1 yr	3 yr	5 yr	3 Mo	1 yr	3 yr	5 yr
-0.89%	3.07%	2.83%	4.03%	-0.08%	4.86%	3.89%	6.41%	1.28%	7.96%	4.67%	8.86%	2.00%	8.50%	4.94%	10.52%
Conservative Model weighted average Expense Ratio is 0.63%				Moderate Model weighted average Expense Ratio is 0.72%				Moderately Aggressive Model weighted average Expense Ratio is 0.80%				Aggressive Model weighted average Expense Ratio is 0.85%			

Performance data does not represent historical returns as actively managed portfolio performance. Statistics are based upon historical performance of the funds included in the Asset Allocation Models in the % of allocations shown below. Returns data does not include plan level fees which would reduce actual performance. Actual performance will be lower or higher than the performance shown here due fluctuations. For detailed information about each of the funds included, see the fund fact sheet and other information for each fund.

Portfolio:		Conservative	Moderate	Moderately Aggressive	Aggressive
Amer Funds Mutual Fund R4	RMFEX		5%	10%	15%
JP Morgan Disciplined Equity A	JDEAX		5%	10%	15%
Schwab S&P 500 Sel	SWPPX		0%	0%	0%
T. Rowe Price New Amer Gro Adv	PAWAX		5%	10%	15%
Total Large Cap:			15%	30%	45%
AMG Managers Fairpointe Mid Cap N	CHTTX		0%	10%	10%
Dreyfus/Boston Sm/Mid Cap Gro I	SDSCX		0%	0%	0%
MFS Mid Cap Value R4	MVCJX		0%	0%	0%
Total Mid Cap:			0%	10%	10%
Gabelli Small Cap Growth AAA	GABSX		0%	10%	10%
UBS US Small Cap Growth P	BISCX		0%	0%	0%
Victory Integrity Sm Cap Value Y	VSVIX		0%	0%	0%
Total Small Cap:			0%	10%	10%
Amer EuroPacific Gro R4	RREX		5%	10%	15%
Total Foreign Stock:			5%	10%	15%
Virtus Real Estate Securities A	PHRAX		0%	0%	0%
PIMCO Commodity Real Ret Strat A	PCRAX		0%	0%	0%
Oppenheimer Developing Mkts Y	ODVYX		0%	0%	0%
Total Speciality			0%	0%	0%
AMG Managers Global Inc Opps S	MGGBX		0%	0%	0%
Prudential High Yield Z	PHYZX		0%	0%	0%
Baird Aggregate Bond Inv	BAGSX		40%	35%	15%
AmerCent Inflation Adj Bond Inv	ACITX		0%	0%	0%
MetLife Guaranteed Account	METABG-IL		40%	5%	5%
Total Fixed Income:			80%	40%	20%
Total:			100%	100%	100%