Investment Objective
This option invests in the common stock of Lowe’s Companies, Inc. This option has high risk with a high return potential. This option is a non-diversified stock fund that invests in the common stock of Lowe’s Companies, Inc. Lowe’s Companies, Inc. stock is traded publicly on the New York Stock Exchange (NYSE) under the trading symbol LOW.

Portfolio Characteristics
Fund Inception Date: December 31, 2000
Total Assets in Class: N/A
Gross Expense Ratio: N/A
Net Expense Ratio: N/A
Portfolio Turnover Rate: 0%

Annual Total Returns

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Performance (as of November 30, 2018)

<table>
<thead>
<tr>
<th>Fund</th>
<th>Total Return</th>
<th>Annualized Total Return</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-Month</td>
<td>3-Month</td>
</tr>
<tr>
<td>Fund</td>
<td>-0.89%</td>
<td>-12.78%</td>
</tr>
<tr>
<td>Benchmark¹</td>
<td>2.04%</td>
<td>-4.40%</td>
</tr>
</tbody>
</table>

Benchmarks are not investments and are shown for comparison purposes only.

¹S&P 500 TR USD
This benchmark represents an appropriate broad-based securities market index.

Largest Equity Holdings (as of September 30, 2018)
100.00% Lowe’s Companies, Inc. Common Stock

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Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor’s shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

Fund information contained herein (including performance information) is obtained from reliable sources including Morningstar Investment Management LLC and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. An investor should consider the funds’ investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus, when available. To obtain a copy of the prospectus, please contact the fund company or call a retirement service representative. Please read the prospectus carefully before investing.

The Fund may be appropriate for the investor who is willing to accept fluctuations in the value of the Fund to achieve potentially higher returns over the long run. The primary purpose of the Fund is to provide participants with the opportunity to share in the profits they help to create.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.