

## LPL Financial Retirement Partners Investment Review

LPR Construction Company

Data as of Jun 30, 2016  
Prepared on Jul 21, 2016

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Second Quarter 2016

# MARKET INSIGHT

## NEWS & VIEWS FROM LPL RESEARCH

The economic forecasts set forth in the presentation may not develop as predicted.

Please note: All return figures are as of June 30, 2016 unless otherwise stated.

This information is not intended as authoritative guidance or tax or legal advice. You should consult with your attorney or tax advisor for guidance on your specific situation.

## ABOUT US

LPL Financial Retirement Partners is the retirement-focused division of LPL Financial LLC dedicated solely to supporting advisors who service the retirement plan market. Our promise is to create services and resources so that advisors may deliver employers and employees exceptional experiences and high-quality programs by providing services that help save time, reduce exposure to fiduciary liability, and address both Internal Revenue Service and Department of Labor requirements. Our comprehensive analysis of retirement plans, plan design, and operational features establishes a strong foundation, and our structured service and employee communication model strives to ensure ongoing excellence.

LPL Financial Retirement Partners provides professional human capital gained through decades of experience working for, and with, some of the top defined contribution, defined benefit, and deferred compensation service providers in the industry. Our independent perspective has been utilized by thousands of companies nationwide, with billions in retirement plan assets. The economies derived from our scale and national presence enable us to give advisors outstanding resources to evaluate, design, and negotiate high-quality retirement programs for plan sponsors. For more information regarding our firm, please visit our website: [www.lpl.com](http://www.lpl.com).

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# STOCKS & BONDS BOTH BENEFITED FROM FALLING GLOBAL YIELDS

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## Q2 2016 AT A GLANCE

	Q2 2016
GDP*	2.5%
S&P 500 Index	2.5%
Barclay's Aggregate Bond Index	2.2%
Bloomberg Commodity Index	12.8%

Source: LPL Research, Bloomberg, FactSet 06/30/16

\*Bloomberg consensus as of June 30, 2016.

Figures for S&P 500, Barclays Aggregate Bond Index, and Bloomberg Commodity Index are total returns from 3/31/16–6/30/16 (Q2).

All indexes are unmanaged and cannot be invested into directly. The returns do not reflect fees, sales charges, or expenses. The results don't reflect any particular investment.

Please note: All return figures are as of June 30, 2016, unless otherwise stated.

Past performance is not indicative of future results.

The economic forecasts set forth in the presentation may not develop as predicted.

Stock investing entails risk including loss of principal.

Bonds are subject to market and interest rate risk if sold prior to maturity.

Bond values and yields will decline as interest rates rise, and bonds are subject to availability and change in price.

- **U.S. economy accelerates in Q2, as dollar, oil prices, and manufacturing stabilize.** Based on data received through early July 2016, second quarter 2016 real gross domestic product (GDP) growth is tracking close to 3.0%, following 1.1% growth in the first quarter of 2016 and 1.4% growth in the fourth quarter of 2015. Although tepid by historical standards, the 2%+ growth rate in real GDP in the first half of 2016 is running just above potential GDP growth of 1.5–2.0% (the maximum pace the economy can grow without causing inflation), and is enough to continue to slowly tighten the labor market, push wages higher, and keep the Federal Reserve (Fed) on track to potentially raise rates once in the second half of the year. The more modest path of rate hikes for the Fed has allowed the dollar to turn from a headwind to a tailwind for manufacturing, overseas sales, exports, and oil prices. Lastly, after consistently creating 200,000 jobs per month in the last six years, job growth has started to slow, and is likely to slow further in the second half of 2016.
- **Stocks ride oil and falling rates to solid Q2.** The S&P 500 Index posted a 2.5% total return during the second quarter, despite a volatile finish due to the unexpected Brexit vote in the United Kingdom. The quarter's gains were driven by the continued recovery in the oil market, which drove crude prices more than 25% higher and propelled energy to the top of the S&P sector rankings. The pushout of Fed rate hike expectations also helped, with the resulting drop in interest rates driving gains in defensive, high-dividend-paying sectors, including consumer staples, telecom, and utilities. Despite the weak growth signal from the bond market and the soft May jobs report, U.S. economic data were generally supportive of a pickup in economic and earnings growth, which also helped buoy investor sentiment.
- **Bonds have another strong quarter as global yields decline.** Fixed income markets strengthened further during the second quarter. The surprise outcome of the Brexit vote, in addition to dovish central bank actions across the globe, led to broad bond strength over the quarter, with the 10- and 30-year Treasury yields falling 0.30% and 0.33%, respectively. The Barclays Aggregate

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Bond Index returned 2.2% for the quarter. The higher interest rate sensitivity of longer-dated fixed income was a tailwind amid the overall decline in rates. Economically sensitive, lower-credit quality sectors rallied, with high-yield returning 5.5% (Barclays U.S. Corporate High Yield Index) and bank loans 3.1% (Barclays U.S. High Yield Loan Index). International fixed income also had a strong quarter: emerging markets debt returned 5.4% (JP Morgan Emerging Markets Bond Index), currency-hedged foreign 3.1% (Citigroup Non-U.S. World Government Bond Index), and unhedged foreign 4.0% (Citigroup Non-U.S. World Government Bond Index Hedged for Currency).

- **U.S. oil production declines hastened in the second quarter, driving prices higher.** WTI crude oil rose 31.4% in the quarter as oil production in the U.S. fell below the 9 million barrels per day mark and ended below 8.7 million. The Bloomberg Commodity Index returned 12.8%, led by energy and precious metals. Gold and silver gained 7.9% and 23.8%, respectively, as lower interest rates and market volatility benefited the precious metals. The U.S. Dollar Index was modestly positive, increasing 1.4% in the quarter.
- **Distressed debt strategies led second quarter alternative investment category returns, as the rally in oil prices supported gains in the energy and material sectors.** For the quarter, the HFRX Distressed Strategies Index gained 9.02%. As measured by the -1.0% return in the HFRX Equity Hedge Index, long/short equity strategies struggled during the quarter, even as they generally continued to reduce both long and short exposure due to market volatility. A general portfolio overweight to more growth and cyclical holdings acted as a headwind, as more defensive sectors were among the top quarterly performers.

\*Historically since WWII, the average annual gain on stocks has been 7–9%. Thus, our forecast is roughly in-line with average stock market growth. We forecast a mid-single digit gain, including dividends, for U.S. stocks in 2016 as measured by the S&P 500. We expect those gains to be derived from mid-to high single-digit earnings growth over the second half of 2016, supported by steady U.S. economic growth and stability in oil prices and the U.S. dollar, as well as a possible increase in price-to-earnings ratios (PE) above 16.6.

Alternative strategies may not be suitable for all investors. The management of alternative investments may accelerate the velocity of potential losses.

Commodity-linked investments may be more volatile and less liquid than the underlying instruments or measures, and their value may be affected by the performance of the overall commodities baskets as well as weather, geopolitical events, and regulatory developments.

## A LOOK FORWARD

We continue to expect stocks to produce mid-single-digit returns in 2016,\* based on an expected second half 2016 rebound in earnings, a modest pickup in global growth, stable oil prices, and a largely range-bound U.S. dollar. We expect elevated volatility as the business cycle ages and markets face political uncertainty in Europe following the Brexit vote and the upcoming U.S. presidential election. We expect modest positive bond market performance in 2016, based on the Barclays Aggregate Bond Index, as the Fed may hike interest rates just once this year and low yields overseas continue to put downward pressure on domestic yields.

For more insight into our forecasts, please see our *Midyear Outlook 2016: A Vote of Confidence.* ■

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### 2 MARKETS FAVERED ENERGY AND DIVIDEND YIELD IN Q2

S&P 500 Sector Performance, Ranked by Second Quarter Returns

Sector	Q2 2016
Energy	11.6%
Telecom	7.1%
Utilities	6.8%
Healthcare	6.3%
Consumer Staples	4.6%
Materials	3.7%
<b>S&amp;P 500</b>	<b>2.5%</b>
Financials	2.1%
Industrials	1.4%
Consumer Discretionary	-0.9%
Technology	-2.8%

Sources: LPL Research, FactSet 06/30/16

All indexes are unmanaged and cannot be invested into directly. The returns do not reflect fees, sales charges, or expenses. The results don't reflect any particular investment. Past performance is no guarantee of future results.

Because of its narrow focus, sector investing will be subject to greater volatility than investing more broadly across many sectors and companies.

The sectors are represented by the 10 S&P 500 Global Industry Classification Standard (GICS) indexes.

Asset classes based on Russell 1000, Russell 3000 Growth and Value Indexes, Russell 2000, Russell Midcap Index, MSCI EAFE, MSCI Emerging Markets Index.

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### 3 U.S. AND VALUE OUTPACE INTERNATIONAL AND GROWTH IN Q2

Domestic & International Asset Class Performance, Ranked by Second Quarter Returns

Asset Class	Q2 2016
U.S. Mid Value	4.8%
U.S. Large Value	4.6%
U.S. Small Value	4.3%
U.S. Small Growth	3.2%
U.S. Mid Growth	1.6%
Emerging Markets	0.8%
U.S. Large Growth	0.6%
Large Foreign	-1.2%

### 4 DELAYED RATE HIKE EXPECTATIONS AND LOWER INTEREST RATES FUELED BROAD Q2 BOND MARKET GAINS

Bond Market Performance, Ranked by Second Quarter Returns

Sector	Q2 2016
High-Yield Bonds	5.5%
Emerging Markets Debt	5.4%
Municipal High-Yield	5.1%
Foreign Bonds (Unhedged)	4.0%
Preferred Securities	3.6%
Investment-Grade Corporates	3.5%
Foreign Bonds (Hedged)	3.1%
Bank Loans	3.1%
Municipal Bonds	2.6%
<b>Barclays U.S. Aggregate</b>	<b>2.2%</b>
U.S. Treasuries	2.1%
TIPS	1.7%
Mortgage-Backed Securities	1.1%

Asset class returns are represented by the returns of indexes and are not ranked on an annual total return basis. It is not possible to invest directly in an index so these are not actual results an investor would achieve.

Bond Market Asset Class Indexes: Foreign Bonds (hedged) – Citigroup Non-U.S. World Government Bond Index Hedged for Currency; Preferred Securities – Merrill Lynch Preferred Stock Hybrid Securities Index; Treasury – Barclays U.S. Treasury Index; Mortgage-Backed Securities – Barclays U.S. MBS Index; Investment-Grade Corporate – Barclays U.S. Corporate Bond Index; Municipal – Barclays Municipal Bond Index; Municipal High-Yield – Barclays Municipal High Yield Index; TIPS – Barclays Treasury Inflation-Protected Securities Index; Bank Loans – Barclays U.S. High Yield Loan Index; High-Yield – Barclays U.S. Corporate High Yield Index; Emerging Market Debt – JP Morgan Emerging Markets Global Index; Foreign Bonds (unhedged) – Citigroup Non-U.S. World Government Bond Index (unhedged)

### IMPORTANT DISCLOSURES

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance reference is historical and is no guarantee of future results. All indexes are unmanaged and cannot be invested into directly.

### General Stock & Debt Equity Risks

Stock investing may involve risk including loss of principal.

Investing in foreign and emerging markets securities involves special additional risks. These risks include, but are not limited to, currency risk, geopolitical risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification does not ensure against market risk.

Government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. However, the value of fund shares is not guaranteed and will fluctuate.

High-yield/junk bonds are not investment-grade securities, involve substantial risks, and generally should be part of the diversified portfolio of sophisticated investors.

Long/short equity funds are subject to normal alternative investment risks, including potentially higher fees; while there is additional management risk, as the manager is attempting to accurately anticipate the likely movement of both their long and short holdings. There is also the risk of "beta-mismatch," in which long positions could lose more than short positions during falling markets.

### Definitions

Gross domestic product (GDP) is the monetary value of all the finished goods and services produced within a country's borders in a specific time period, though GDP is usually calculated on an annual basis. It includes all of private and public consumption, government outlays, investments, and exports less imports that occur within a defined territory.

### Index Definitions

The Barclays U.S. Corporate High Yield Index measures the market of USD-denominated, noninvestment grade, fixed-rate, taxable corporate bonds. Securities are classified as high yield if the middle rating of Moody's, Fitch, and S&P is Ba1/BB+/BB+ or below, excluding emerging markets debt.

The Barclays U.S. High Yield Loan Index tracks the market for dollar-denominated floating-rate leveraged loans. Instead of individual securities, the U.S. High-Yield Loan Index is composed of loan tranches that may contain multiple contracts at the borrower level.

The Barclays U.S. Aggregate Bond Index is a broad-based flagship benchmark that measures the investment-grade, U.S. dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS, and CMBS (agency and non-agency).

The Barclays U.S. Corporate Index is a broad-based benchmark that measures the investment-grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market.

The Barclays U.S. Treasury Index is an unmanaged index of public debt obligations of the U.S. Treasury with a remaining maturity of one year or more. The index does not include T-bills (due to the maturity constraint), zero coupon bonds (strips), or Treasury Inflation-Protected Securities (TIPS).

The Barclays U.S. Mortgage Backed Securities (MBS) Index tracks agency mortgage backed pass-through securities (both fixed rate and hybrid ARM) guaranteed by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).

The Barclays U.S. Treasury TIPS Index is a rules-based, market value-weighted index that tracks inflation-protected securities issued by the U.S. Treasury.

The BofA Merrill Lynch Preferred Stock Hybrid Securities Index is an unmanaged index consisting of a set of investment-grade, exchange-traded preferred stocks with outstanding market values of at least \$50 million that are covered by Merrill Lynch Fixed Income Research.

The Bloomberg Commodity Index is calculated on an excess return basis and composed of futures contracts on 22 physical commodities. It reflects the return of underlying commodity futures price movements.

The HFRX Distressed Restructuring Index strategies employ an investment process focused on corporate fixed income instruments, primarily on corporate credit instruments of companies trading at significant discounts to their value at issuance or obliged (par value) at maturity as a result of either formal bankruptcy proceeding or financial market perception of near term proceedings. Managers are typically actively involved with the management of these companies, frequently involved on creditors' committees in negotiating the exchange of securities for alternative obligations, either swaps of debt, equity or hybrid securities. Managers employ fundamental credit processes focused on valuation and asset coverage of securities of distressed firms; in most cases portfolio exposures are concentrated in instruments which are publicly traded, in some cases actively and in others under reduced liquidity but in general for which a reasonable public market exists. In contrast to Special Situations, Distressed Strategies employ primarily debt (greater than 60%) but also may maintain related equity exposure.

The HFRX Equity Market Neutral Index strategies employ sophisticated quantitative techniques of analyzing price data to ascertain information about future price movement and relationships between securities, select securities for purchase and sale. These can include both factor-based and statistical arbitrage/trading strategies. Factor-based investment strategies include strategies in which the investment thesis is predicated on the systematic analysis of common relationships between securities. In many but not all cases, portfolios are constructed to be neutral to one or multiple variables, such as broader equity markets in dollar or beta terms, and leverage is frequently employed to enhance the return profile of the positions identified. Statistical arbitrage/trading strategies consist of strategies in which the investment thesis is predicated on exploiting pricing anomalies that may occur as a function of expected mean reversion inherent in security prices; high frequency techniques may be employed and trading strategies may also be employed on the basis on technical analysis or opportunistically to exploit new information the investment manager believes has not been fully, completely, or accurately discounted into current security prices. Equity market neutral strategies typically maintain characteristic net equity market exposure no greater than 10% long or short.

The JP Morgan Emerging Markets Bond Index is a benchmark index for measuring the total return performance of international government bonds issued by emerging markets countries that are considered sovereign (issued in something other than local currency) and that meet specific liquidity and structural requirements.

The Russell 1000 Index measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership. The Russell 1000 represents approximately 92% of the U.S. market.

The Russell Midcap Index offers investors access to the mid cap segment of the U.S. equity universe. The Russell Midcap Index is constructed to provide a comprehensive and unbiased barometer for the mid cap segment and is completely reconstituted annually to ensure that larger stocks do not distort the performance and characteristics of the true mid cap opportunity set. The Russell Midcap Index includes the smallest 800 securities in the Russell 1000.

The Russell 2000 Index measures the performance of the small cap segment of the U.S. equity universe. The Russell 2000 Index is a subset of the Russell 3000 Index representing approximately 10% of the total market capitalization of that index.

The Russell 3000 Growth Index measures the performance of the broad growth segment of the U.S. equity universe. It includes those Russell 3000 companies with higher price-to-book ratios and higher forecasted growth values.

The Russell 3000 Value Index measures the performance of the broad value segment of U.S. equity value universe. It includes those Russell 3000 companies with lower price-to-book ratios and lower forecasted growth values.

The MSCI EAFE Index is recognized as the pre-eminent benchmark in the United States to measure international equity performance. It comprises the MSCI country indexes that represent developed markets outside of North America: Europe, Australasia, and the Far East.

The MSCI Emerging Markets Index captures large and mid cap representation across 23 emerging markets (EM) countries. With 822 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

The S&P 500 Index is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The Barclays U.S. Municipal Index covers the USD-denominated, long-term, tax-exempt bond market. The index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds, and prerefunded bonds.

The Barclays Municipal High Yield Bond Index is comprised of bonds with maturities greater than one-year, having a par value of at least \$3 million issued as part of a transaction size greater than \$20 million, and rated no higher than 'BB+' or equivalent by any of the three principal rating agencies.

The Citigroup Non-U.S. World Government Bond Hedged Index measures the performance of fixed-rate, local currency, investment grade sovereign bonds. This index is a widely used benchmark that currently comprises sovereign debt from over 20 countries, denominated in a variety of currencies, and has more than 25 years of history available. It provides a broad benchmark for the global sovereign fixed income market, excluding the U.S., with currencies hedged against the U.S. dollar.

The USD Index measures the performance of the U.S. dollar against a basket of foreign currencies: EUR, JPY, GBP, CAD, CHF and SEK. The U.S. Dollar Index goes up when the dollar gains "strength" compared to other currencies.

This research material has been prepared by LPL Financial LLC.

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### ACTIVE

#### *Evaluation Criteria*

10 year annualized return vs. peers (10 YR PEER)  $\geq 50\%$

5 year annualized return vs. peers (5 YR PEER)  $\geq 50\%$

3 year annualized return vs. peers (3 YR PEER)  $\geq 50\%$

5 year Up/Down Capture (UP/DN) Up > Down

5 year Sharpe Ratio vs. peers (5 YR SHRP)  $\geq 50\%$

3 year Sharpe Ratio vs. peers (3 YR SHRP)  $\geq 50\%$

Gross Expense Ratio vs. peers (EXP RATIO)  $\leq 50\%$

LPL Fund Score (LPL 12 POINT)  $\geq 8$

Style Consistency (STYLE)  $\leq 29$

5 year Information Ratio (5 YR INFO)  $> 0$

Minimum Score to meet criteria = 7 of 10

### PASSIVE

#### *Evaluation Criteria*

3 year R-squared (3 YR R-SQ)  $> 95$

Net Expense Ratio vs. Peers (NET EXP)  $\leq$  Average

Minimum score to meet criteria = 2 of 2

Track Record indicates the number of years a fund has been in existence. Net Expense Ratio reflects the actual expenses paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements and any other expenses after arrangements. Criteria definitions are described in the back of this report.

### TARGET DATE FUNDS

Target Date Fund criteria is used to evaluate the TD funds and the importance factor to each criteria selected. Criteria will be ranked against peers and importance factors applied to create the Fund Ranking score.

<i>Metrics</i>	<i>Importance Factors</i>
<b>Performance</b>	
3 year annualized return (3 YR)	15
5 year annualized return (5 YR)	15
<b>Risk Adjusted Performance</b>	
3 year Sharpe Ratio (3 YR SHRP)	20
5 year Sharpe Ratio (5 YR SHRP)	15
<b>Volatility</b>	
3 year Standard Deviation (3 YR STDDEV)	10
5 year Standard Deviation vs. peers (5 YR STDDEV)	10
<b>Expense</b>	
Net Expense Ratio (NET EXP)	15
	100

Minimum score to meet criteria = 4 of 7

Track Record indicates the number of years a fund has been in existence. Net Expense Ratio reflects the actual expenses paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements and any other expenses after arrangements. Criteria definitions are described in the back of this report.

# LPR Construction Company

## Executive Summary



INVESTMENT	FUND ID	TYPE	ASSETS	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15	4Q14	3Q14
Large Value											
E MFS Value R4	MEIJX	Active	\$226,585	9	9	9	9	8	8	8	8
Large Blend											
E Vanguard 500 Index Admiral	VFIAX	Passive	\$335,390	2	2	2	2	2	2	2	2
Large Growth											
R MainStay Large Cap Growth I	MLAIX	Active	\$132,246	4	4	7	6	6	4	6	4
Mid-Cap Blend											
E JPMorgan Mid Cap Value Instl	FLMVX	Active	\$82,923	10	10	10	10	10	10	10	10
E Vanguard Mid Cap Index Adm	VIMAX	Passive	\$149,345	2	2	2	2	2	2	2	2
Mid-Cap Growth											
E Eagle Mid Cap Growth R5	HARSX	Active	\$68,850	8	8	8	8	9	8	7	9
Small Value											
E Victory Sycamore Small Company Opp I	VSOIX	Active	\$92,124	9	9	9	9	7	7	7	6
Small Blend											
E Vanguard Small Cap Index Adm	VSMAX	Passive	\$114,505	2	2	2	2	2	2	2	2
Small Growth											
E Prudential Jennison Small Company Z	PSCZX	Active	\$36,284	8	8	5	8	5	7	7	9
Foreign Large Blend											
R Vanguard Total Intl Stock Index Admiral	VTIAX	Passive	\$70,536	1	1	2	1	1	1	1	1
Foreign Large Growth											
E American Funds Europacific Growth R5	RERFX	Active	\$107,846	9	6	9	9	9	10	8	10
E Oppenheimer International Growth Y	OIGYX	Active	\$209,055	10	10	10	10	10	10	10	10
Money Market/Stable Value											
E Fidelity® MMT Retirement Govt Mny Mkt II	FRTXX	Active	\$11,146	6	6	5	5	5	5	5	5
E Wells Fargo Stable Value	WELLS	Active	\$426,793	-	-	-	-	-	-	-	-
Intermediate-Term Bond											
E Metropolitan West Total Return Bond Plan	MWTSX	Active	\$193,592	10	10	10	10	10	10	10	10
E Vanguard Total Bond Market Index Adm	VBTLX	Passive	\$196,873	2	2	2	2	2	2	2	2

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend: Pass Fail

NS = No fund score available at this time. \*\* = data is missing for one or more criteria (see Fund Criteria Report for detailed criteria). \*\*\* = Returns and scores for this fund based on historical performance of its oldest share class, updated to reflect adjusted fees and expenses.

# LPR Construction Company

## Executive Summary



### Target Dates

Target Date Series		Target Date	\$6,868,438	3	3	4	3	4	4	3	3
R Fidelity Freedom® 2005	FFFVX	Target Date	-	4	4	4	4	4	4	4	4
R Fidelity Freedom® 2010	FFFCX	Target Date	-	3	3	4	4	4	4	4	4
R Fidelity Freedom® 2015	FFVFX	Target Date	\$270,331	4	4	4	4	4	4	4	4
R Fidelity Freedom® 2020	FFFDX	Target Date	\$1,071,523	3	3	4	4	4	4	4	4
R Fidelity Freedom® 2025	FFTWX	Target Date	\$1,088,566	4	4	4	4	4	4	4	4
R Fidelity Freedom® 2030	FFFEX	Target Date	\$1,042,837	3	3	4	3	4	4	4	4
R Fidelity Freedom® 2035	FFTHX	Target Date	\$673,237	3	3	3	3	4	3	3	3
R Fidelity Freedom® 2040	FFFFX	Target Date	\$821,405	3	3	4	4	4	4	4	4
R Fidelity Freedom® 2045	FFFGX	Target Date	\$1,049,525	4	4	4	3	4	4	3	3
R Fidelity Freedom® 2050	FFFHX	Target Date	\$724,732	4	4	4	3	4	4	3	3
R Fidelity Freedom® 2055	FDEEX	Target Date	\$57,204	4	2	3	2	3	2	2	2
R Fidelity Freedom® 2060	FDKVV	Target Date	\$1,246	1	1	1	1	1	1	1	1
R Fidelity Freedom® Income	FFFAX	Target Date	\$67,832	5	5	5	5	5	5	4	4

### Core Holdings

E Fidelity Brokerage	BRKGE	Active	\$63,020	-	-	-	-	-	-	-	-
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Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

NS = No fund score available at this time. \*\* = data is missing for one or more criteria (see Fund Criteria Report for detailed criteria). \*\*\* = Returns and scores for this fund based on historical performance of its oldest share class, updated to reflect adjusted fees and expenses.

# LPR Construction Company

## Performance Summary



ACTIVE FUND ASSETS - \$1,650,464

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
<b>Large Value</b>												
MFS Value R4**	\$226,585	4.43 (15)	6.75 (20)	4.85 (18)	10.99 (07)	11.93 (07)	7.57 (10)	7.81	4/1/2005	0.65	0.62	9
Russell 1000 Value TR USD		4.58	6.30	2.86	9.87	11.35	6.13	-	-	-	-	-
Peer Group Median (50th Percentile)		2.98	3.94	-0.36	8.22	9.57	5.62	-	-	1.06	0.98	-
<b>Large Growth</b>												
R MainStay Large Cap Growth I**	\$132,246	1.19 (32)	-4.48 (77)	-2.68 (56)	11.36 (44)	10.02 (56)	8.49 (19)	8.95	4/1/2005	0.74	0.72	4
Russell 1000 Growth TR USD		0.61	1.36	3.02	13.07	12.35	8.78	-	-	-	-	-
Peer Group Median (50th Percentile)		0.48	-1.88	-2.11	11.06	10.22	7.28	-	-	1.10	1.01	-
<b>Mid-Cap Blend</b>												
JPMorgan Mid Cap Value Instl	\$82,923	2.52 (47)	6.54 (26)	2.35 (06)	11.11 (05)	12.69 (01)	8.78 (05)	12.77	11/13/1997	0.94	0.75	10
Russell Mid Cap TR USD		3.18	5.50	0.56	10.80	10.90	8.07	-	-	-	-	-
Peer Group Median (50th Percentile)		2.43	3.52	-2.67	8.52	8.82	6.92	-	-	1.17	1.08	-
<b>Mid-Cap Growth</b>												
Eagle Mid Cap Growth R5**	\$68,850	2.81 (30)	0.02 (58)	-5.39 (44)	10.58 (24)	9.22 (32)	9.43 (11)	12.35	12/28/2009	0.83	0.83	8
Russell Mid Cap Growth TR USD		1.56	2.15	-2.14	10.52	9.98	8.12	-	-	-	-	-
Peer Group Median (50th Percentile)		2.27	0.64	-6.29	8.54	7.95	7.01	-	-	1.19	1.12	-

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# LPR Construction Company

## Performance Summary



ACTIVE FUND ASSETS - \$1,650,464

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
<b>Small Value</b>												
Victory Sycamore Small Company Opp I**	\$92,124	3.22 (35)	5.50 (36)	2.16 (06)	10.06 (06)	9.96 (11)	8.14 (05)	7.63	8/31/2007	0.97	0.97	9
Russell 2000 Value TR USD		4.31	6.08	-2.58	6.36	8.15	5.15	-	-	-	-	-
Peer Group Median (50th Percentile)		2.29	4.17	-4.26	6.51	8.08	5.81	-	-	1.38	1.25	-
<b>Small Growth</b>												
Prudential Jennison Small Company Z	\$36,284	2.17 (78)	2.76 (21)	-6.19 (26)	8.14 (26)	8.14 (35)	7.25 (36)	8.95	3/1/1996	0.83	0.83	8
Russell 2000 Growth TR USD		3.24	-1.59	-10.75	7.74	8.51	7.14	-	-	-	-	-
Peer Group Median (50th Percentile)		3.90	-0.47	-9.31	6.77	7.39	6.81	-	-	1.33	1.20	-
<b>Foreign Large Growth</b>												
American Funds Europacific Growth R5**	\$107,846	-0.32 (47)	-2.63 (57)	-9.61 (63)	3.72 (35)	2.45 (48)	3.92 (25)	6.92	5/15/2002	0.54	0.54	9
Oppenheimer International Growth Y**	\$209,055	-3.50 (96)	-2.48 (55)	-5.59 (28)	3.48 (39)	4.38 (17)	5.42 (01)	6.32	9/7/2005	0.89	0.89	10
MSCI EAFE Growth NR USD		-0.15	-2.22	-4.80	4.17	3.24	2.88	-	-	-	-	-
Peer Group Median (50th Percentile)		-0.40	-2.03	-8.14	3.05	2.36	3.03	-	-	1.27	1.15	-

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# LPR Construction Company

## Performance Summary



ACTIVE FUND ASSETS - \$1,650,464

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
<b>Money Market/Stable Value</b>												
Fidelity® MMT Retirement Govt Mny Mkt II	\$11,146	0.01 (44)	0.01 (47)	0.02 (47)	0.01 (49)	0.01 (46)	1.12 (11)	3.30	12/2/1988	0.42	0.42	6
Wells Fargo Stable Value	\$426,793	n/a (na)	n/a	n/a	n/a	n/a	n/a					
USTREAS T-Bill Auction Ave 3 Mon		0.07	0.14	0.19	0.08	0.08	0.95	-	-	-	-	-
Peer Group Median (50th Percentile)		0.00	0.00	0.01	0.00	0.00	0.94	-	-	0.53	0.46	-
<b>Intermediate-Term Bond</b>												
Metropolitan West Total Return Bond Plan**	\$193,592	1.99 (79)	4.52 (74)	4.76 (54)	4.20 (19)	4.94 (05)	6.65 (02)	4.79	7/29/2011	0.40	0.39	10
Barclays US Agg Bond TR USD		2.21	5.31	6.00	4.06	3.76	5.13	-	-	-	-	-
Peer Group Median (50th Percentile)		2.35	5.08	4.89	3.70	3.69	4.99	-	-	0.81	0.71	-
<b>Core Holdings</b>												
Fidelity Brokerage	\$63,020	n/a (na)	n/a	n/a	n/a	n/a	n/a					

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# LPR Construction Company

## Performance Summary



PASSIVE FUND ASSETS - \$866,649

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
<b>Large Blend</b>												
Vanguard 500 Index Admiral**	\$335,390	2.45 (26)	3.82 (18)	3.95 (12)	11.62 (04)	12.06 (07)	7.42 (13)	4.88	11/13/2000	0.05	0.05	2
S&P 500 TR USD		2.46	3.84	3.99	11.66	12.10	7.42	10.45	-	-	-	-
Difference		-0.01	-0.02	-0.04	-0.04	-0.04	n/a	-	-	-	-	-
Peer Group Median (50th Percentile)		2.36	3.62	3.43	11.11	11.58	7.09	6.69	-	0.40	0.35	-
<b>Mid-Cap Blend</b>												
Vanguard Mid Cap Index Adm**	\$149,345	2.33 (90)	3.52 (83)	-0.89 (80)	10.77 (05)	10.56 (08)	7.80 (56)	9.49	11/12/2001	0.08	0.08	2
CRSP US Mid Cap TR USD		2.34	3.52	-0.87	10.82	10.77	7.87	8.11	-	-	-	-
Difference		-0.01	n/a	-0.02	-0.05	-0.21	-0.07	-	-	-	-	-
Peer Group Median (50th Percentile)		3.79	7.52	0.73	10.00	10.01	7.91	8.60	-	0.48	0.41	-
<b>Small Blend</b>												
Vanguard Small Cap Index Adm**	\$114,505	3.98 (3)	5.02 (28)	-2.90 (29)	8.94 (26)	9.90 (27)	7.75 (04)	8.47	11/13/2000	0.08	0.08	2
CRSP US Small Cap TR USD		3.97	5.01	-2.91	8.93	10.04	8.20	8.87	-	-	-	-
Difference		0.01	0.01	0.01	0.01	-0.14	-0.45	-	-	-	-	-
Peer Group Median (50th Percentile)		3.55	2.28	-6.75	7.04	8.32	6.03	7.19	-	0.52	0.45	-

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# LPR Construction Company

## Performance Summary



PASSIVE FUND ASSETS - \$866,649

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
<b>Foreign Large Blend</b>												
R Vanguard Total Intl Stock Index Admiral**	\$70,536	0.26 (11)	0.08 (12)	-9.11 (16)	2.02 (31)	0.58 (73)	1.93 (05)	2.44	11/29/2010	0.12	0.12	1
No Benchmark		n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-
Difference		n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-
Peer Group Median (50th Percentile)	-0.64	-3.38	-9.89	1.79	1.18	1.36	1.60	-		0.45	0.37	-
<b>Intermediate-Term Bond</b>												
Vanguard Total Bond Market Index Adm**	\$196,873	2.36 (13)	5.52 (14)	6.12 (15)	4.03 (25)	3.73 (17)	5.12 (13)	4.59	11/12/2001	0.06	0.06	2
Barclays US Agg Float Adj TR USD		2.32	5.52	6.12	4.07	3.81	n/a	4.63	-	-	-	-
Difference		0.04	n/a	n/a	-0.04	-0.08	n/a	-	-	-	-	-
Peer Group Median (50th Percentile)	2.15	5.20	5.72	3.82	3.44	4.85	4.09	-		0.33	0.27	-

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# LPR Construction Company

## Performance Summary



TARGET DATE FUND ASSETS - \$6,868,438

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
R Fidelity Freedom® 2005	\$0	2.02 (38)	3.44 (52)	1.27 (47)	4.54 (61)	4.17 (75)	4.20 (54)	4.68	11/6/2003	0.56	0.56	4
DJ Target 2010 TR USD		2.04	4.88	4.28	4.06	3.70	4.68	-	-	-	-	-
Difference		-0.02	-1.44	-3.01	0.48	0.47	-0.48	-	-	-	-	-
R Fidelity Freedom® 2010	\$0	1.96 (46)	3.15 (71)	0.66 (67)	5.23 (27)	4.90 (47)	4.74 (28)	6.35	10/17/1996	0.60	0.60	3
DJ Target 2010 TR USD		2.04	4.88	4.28	4.06	3.70	4.68	-	-	-	-	-
Difference		-0.08	-1.73	-3.62	1.17	1.20	0.06	-	-	-	-	-
Peer Group Median (50th Percentile)		1.94	3.52	1.15	4.77	4.81	4.21	-	-	0.87	0.71	-
R Fidelity Freedom® 2015	\$270,331	2.07 (49)	3.01 (72)	0.22 (67)	5.48 (26)	5.10 (45)	4.75 (72)	5.43	11/6/2003	0.64	0.64	4
DJ Target 2015 TR USD		2.58	6.21	5.28	4.90	4.44	4.91	-	-	-	-	-
Difference		-0.51	-3.20	-5.06	0.58	0.66	-0.16	-	-	-	-	-
Peer Group Median (50th Percentile)		2.06	3.65	1.17	4.93	5.00	5.07	-	-	1.02	0.75	-
R Fidelity Freedom® 2020	\$1,071,523	2.04 (48)	2.75 (73)	-0.26 (66)	5.74 (30)	5.30 (50)	4.66 (40)	6.49	10/17/1996	0.67	0.67	3
DJ Target 2020 TR USD		2.55	5.93	4.43	5.53	5.10	5.15	-	-	-	-	-
Difference		-0.51	-3.18	-4.69	0.21	0.20	-0.49	-	-	-	-	-
Peer Group Median (50th Percentile)		2.01	3.46	0.91	5.21	5.30	4.48	-	-	1.04	0.85	-
R Fidelity Freedom® 2025	\$1,088,566	1.94 (55)	2.35 (75)	-0.89 (66)	6.33 (27)	5.85 (42)	4.91 (51)	5.85	11/6/2003	0.69	0.69	4
DJ Target 2025 TR USD		2.39	5.42	3.16	6.10	5.71	5.40	-	-	-	-	-
Difference		-0.45	-3.07	-4.05	0.23	0.14	-0.49	-	-	-	-	-
Peer Group Median (50th Percentile)		1.99	3.16	-0.16	5.76	5.72	4.91	-	-	1.07	0.83	-

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# LPR Construction Company Performance Summary



TARGET DATE FUND ASSETS - \$6,868,438

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
R Fidelity Freedom® 2030	\$1,042,837	1.82 (59)	1.75 (78)	-2.05 (76)	6.46 (29)	5.97 (53)	4.64 (46)	6.41	10/17/1996	0.75	0.75	3
DJ Target 2030 TR USD		2.23	4.69	1.61	6.55	6.19	5.59	-	-	-	-	-
Difference		-0.41	-2.94	-3.66	-0.09	-0.22	-0.95	-	-	-	-	-
Peer Group Median (50th Percentile)		1.90	2.95	-0.51	6.05	6.05	4.50	-	-	1.09	0.90	-
R Fidelity Freedom® 2035	\$673,237	1.71 (58)	1.31 (81)	-2.81 (76)	6.72 (33)	6.19 (55)	4.70 (48)	5.88	11/6/2003	0.77	0.77	3
DJ Target 2035 TR USD		2.08	4.04	-0.02	6.82	6.53	5.72	-	-	-	-	-
Difference		-0.37	-2.73	-2.79	-0.10	-0.34	-1.02	-	-	-	-	-
Peer Group Median (50th Percentile)		1.82	2.54	-1.70	6.30	6.30	4.69	-	-	1.12	0.87	-
R Fidelity Freedom® 2040	\$821,405	1.79 (49)	1.33 (72)	-2.73 (64)	6.78 (36)	6.25 (57)	4.64 (48)	2.93	9/6/2000	0.77	0.77	3
DJ Target 2040 TR USD		1.95	3.52	-1.29	7.00	6.77	5.82	-	-	-	-	-
Difference		-0.16	-2.19	-1.44	-0.22	-0.52	-1.18	-	-	-	-	-
Peer Group Median (50th Percentile)		1.77	2.22	-2.04	6.47	6.50	4.57	-	-	1.17	0.94	-
R Fidelity Freedom® 2045	\$1,049,525	1.73 (50)	1.32 (72)	-2.77 (61)	6.86 (35)	6.33 (62)	4.70 (42)	4.51	6/1/2006	0.77	0.77	4
DJ Target 2045 TR USD		1.87	3.18	-2.10	7.06	6.89	5.91	-	-	-	-	-
Difference		-0.14	-1.86	-0.67	-0.20	-0.56	-1.21	-	-	-	-	-
Peer Group Median (50th Percentile)		1.73	2.06	-2.43	6.60	6.59	4.59	-	-	1.20	0.90	-

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# LPR Construction Company

## Performance Summary



TARGET DATE FUND ASSETS - \$6,868,438

INVESTMENT	ASSETS	LAST QTR	YTD	1 YR	3 YR	5 YR	10 YR	SI	INCEPTION DATE	GROSS EXP	NET EXP	SCORE
R Fidelity Freedom® 2050	\$724,732	1.72 (52)	1.32 (67)	-2.83 (60)	6.89 (39)	6.27 (65)	4.50 (56)	4.32	6/1/2006	0.77	0.77	4
DJ Target 2050 TR USD		1.83	3.06	-2.36	7.04	6.89	5.91	-	-	-	-	-
Difference		-0.11	-1.74	-0.47	-0.15	-0.62	-1.41	-	-	-	-	-
Peer Group Median (50th Percentile)		1.74	2.06	-2.51	6.64	6.58	4.53	-	-	1.25	0.95	-
R Fidelity Freedom® 2055	\$57,204	1.81 (42)	1.35 (69)	-2.75 (57)	7.06 (35)	6.43 (67)	n/a (na)	6.24	6/1/2011	0.77	0.77	4
DJ Target 2055 TR USD		1.83	3.06	-2.36	7.04	6.89	n/a	-	-	-	-	-
Difference		-0.02	-1.71	-0.39	0.02	-0.46	0.00	-	-	-	-	-
Peer Group Median (50th Percentile)		1.73	1.97	-2.58	6.76	6.69	n/a	-	-	1.46	0.90	-
R Fidelity Freedom® 2060	\$1,246	1.71 (46)	1.30 (62)	-2.85 (68)	n/a (na)	n/a (na)	n/a (na)	2.13	8/5/2014	0.78	0.78	1
DJ Target 2055 TR USD		1.83	3.06	-2.36	n/a	n/a	n/a	-	-	-	-	-
Difference		-0.12	-1.76	-0.49	0.00	0.00	0.00	-	-	-	-	-
Peer Group Median (50th Percentile)		1.66	1.54	-2.34	6.69	n/a	n/a	-	-	1.92	0.88	-
R Fidelity Freedom® Income	\$67,832	1.95 (48)	3.58 (61)	1.98 (46)	3.68 (53)	3.43 (71)	3.95 (65)	4.78	10/17/1996	0.49	0.49	5
DJ Target Today TR USD		1.88	4.46	3.94	3.60	3.25	4.62	-	-	-	-	-
Difference		0.07	-0.88	-1.96	0.08	0.18	-0.67	-	-	-	-	-
Peer Group Median (50th Percentile)		1.94	3.78	1.81	3.72	3.88	4.18	-	-	1.08	0.81	-

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# LPR Construction Company

## Portfolio Style



### U.S. Equity Style

	VALUE	BLEND	GROWTH		
LARGE	MFS Value R4 Vanguard 500 Index Admiral	\$226,585 \$335,390	9 2	R MainStay Large Cap Growth I \$132,246	4
MEDIUM	JPMorgan Mid Cap Value Instl Vanguard Mid Cap Index Adm	\$82,923 \$149,345	10 2	Eagle Mid Cap Growth R5 \$68,850	8
SMALL	Vanguard Small Cap Index Adm Victory Sycamore Small Company Opp I	\$114,505 \$92,124	2 9	Prudential Jennison Small Company Z \$36,284	8

The vertical axis of equity funds shows the market capitalization of the stocks owned and the horizontal axis shows the investment style.  
 Style box content includes: Fund Name, Assets, and Current Score.

### Foreign/World Equity Style

	VALUE	BLEND	GROWTH		
LARGE	R Vanguard Total Intl Stock Index Admiral	\$70,536	1	American Funds Europacific Growth R5 Oppenheimer International Growth Y	9
MEDIUM					
SMALL					

The vertical axis of equity funds shows the market capitalization of the stocks owned and the horizontal axis shows the investment style.  
 Style box content includes: Fund Name, Assets, and Current Score.

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

**Fixed Income Style**

	LIMITED	MODERATE	EXTENSIVE
HIGH	Vanguard Total Bond Market Index Adm	\$196,873 2	
MEDIUM	Metropolitan West Total Return Bond Plan	\$193,592 10	
LOW			

The vertical axis of fixed income funds shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration.  
Style box content includes: Fund Name, Assets, and Current Score.

**Other Styles**

	TARGET DATE FUNDS	ASSET ALLOCATION	SPECIALTY
	Target Date Series \$6,868,438 3		

Target Date, Asset Allocation, and Specialty Asset Category boxes have been segregated from the traditional Equity Style box to distinguish funds assigned to them. Multisector funds are typically not categorized within the Morningstar StyleBox.

Style box content includes: Fund Name, Assets, and Current Score.

Funds not included in the style charts

Fidelity Brokerage  
Fidelity® MMT Retirement Govt Mny Mkt II  
Wells Fargo Stable Value

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# LPR Construction Company Fund Criteria



ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	STYLE	5 YR INFO	SCORE OF 10
<b>Large Value</b>											
MFS Value R4	7.57	11.93	10.99	102.35 /105.85	0.95	0.96	0.65	12.00	10.43	0.26	9
Russell 1000 Value TR USD	6.13	11.35	9.87	100.00 /100.00	0.92	0.88	-	-	4.18	0.00	-
Peer Group Median (50th Percentile)	5.62	9.57	8.22	95.72 /111.96	0.76	0.72	1.06	-	10.54	-0.63	-
<b>Large Growth</b>											
R MainStay Large Cap Growth I	8.49	10.02	11.36	102.09 /120.25	0.71	0.85	0.74	6.00	26.95	-0.59	4
Russell 1000 Growth TR USD	8.78	12.35	13.07	100.00 /100.00	0.99	1.10	-	-	4.70	0.00	-
Peer Group Median (50th Percentile)	7.28	10.22	11.06	97.61 /109.21	0.76	0.88	1.10	-	15.92	-0.58	-
<b>Mid-Cap Blend</b>											
JPMorgan Mid Cap Value Instl	8.78	12.69	11.11	95.10 /85.82	1.05	0.99	0.94	12.00	15.05	0.57	10
Russell Mid Cap TR USD	8.07	10.90	10.80	100.00 /100.00	0.82	0.92	-	-	8.31	0.00	-
Peer Group Median (50th Percentile)	6.92	8.82	8.52	98.03 /119.21	0.63	0.71	1.17	-	15.15	-0.52	-
<b>Mid-Cap Growth</b>											
Eagle Mid Cap Growth R5	9.43	9.22	10.58	102.89 /128.09	0.62	0.81	0.83	10.00	6.55	-0.22	8
Russell Mid Cap Growth TR USD	8.12	9.98	10.52	100.00 /100.00	0.73	0.86	-	-	8.11	0.00	-
Peer Group Median (50th Percentile)	7.01	7.95	8.54	93.58 /121.97	0.58	0.66	1.19	-	11.08	-0.54	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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NS = No fund score available at this time. \*\* = data is missing for one or more criteria (see Fund Criteria Report for detailed criteria). \*\*\* = Returns and scores for this fund based on historical performance of its oldest share class, updated to reflect adjusted fees and expenses.

# LPR Construction Company Fund Criteria



ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	STYLE	5 YR INFO	SCORE OF 10
<b>Small Value</b>											
Victory Sycamore Small Company Opp I	8.14	9.96	10.06	98.02 /112.81	0.71	0.78	0.97	12.00	13.22	0.58	9
Russell 2000 Value TR USD	5.15	8.15	6.36	100.00 /100.00	0.57	0.49	-	-	4.67	0.00	-
Peer Group Median (50th Percentile)	5.81	8.08	6.51	98.28 /129.61	0.57	0.51	1.38	-	13.68	-0.01	-
<b>Small Growth</b>											
Prudential Jennison Small Company Z	7.25	8.14	8.14	90.01 /111.67	0.59	0.64	0.83	11.00	19.19	-0.08	8
Russell 2000 Growth TR USD	7.14	8.51	7.74	100.00 /100.00	0.55	0.53	-	-	4.66	0.00	-
Peer Group Median (50th Percentile)	6.81	7.39	6.77	98.58 /135.36	0.49	0.49	1.33	-	9.87	-0.24	-
<b>Foreign Large Growth</b>											
American Funds Europacific Growth R5	3.92	2.45	3.72	92.89 /81.94	0.24	0.36	0.54	8.00	5.42	-0.26	9
Oppenheimer International Growth Y	5.42	4.38	3.48	97.12 /77.05	0.36	0.32	0.89	11.00	6.54	0.31	10
MSCI EAFE Growth NR USD	2.88	3.24	4.17	100.00 /100.00	0.28	0.38	-	-	12.34	0.00	-
Peer Group Median (50th Percentile)	3.03	2.36	3.05	92.39 /81.05	0.22	0.29	1.27	-	7.85	-0.23	-
<b>Money Market/Stable Value</b>											
Fidelity® MMT Retirement Govt Mny Mkt II	1.12	0.01	0.01	15.00 /Data NA*	-2.88	-2.48	0.42	Data NA*	Data NA*	Data NA*	6
USTREAS T-Bill Auction Ave 3 Mon	0.95	0.08	0.08	100.00 /100.00	-	-	-	-	-	0.00	-
Peer Group Median (50th Percentile)	0.94	0.00	0.00	16.42 /Data NA*	-2.95	-2.55	0.53	-	-	-7.17	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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NS = No fund score available at this time. \*\* = data is missing for one or more criteria (see Fund Criteria Report for detailed criteria). \*\*\* = Returns and scores for this fund based on historical performance of its oldest share class, updated to reflect adjusted fees and expenses.

# LPR Construction Company

## Fund Criteria



ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	STYLE	5 YR INFO	SCORE OF 10
<b>Intermediate-Term Bond</b>											
Metropolitan West Total Return Bond Plan	6.65	4.94	4.20	105.03 /61.52	1.81	1.76	0.40	10.00	14.40	0.82	10
Barclays US Agg Bond TR USD	5.13	3.76	4.06	100.00 /100.00	1.32	1.49	-	-	25.38	0.00	-
Peer Group Median (50th Percentile)	4.99	3.69	3.70	98.93 /98.55	1.25	1.35	0.81	-	20.73	-0.05	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend: Pass Fail

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# LPR Construction Company

## Fund Criteria



### PASSIVE

INVESTMENT	3 YR R-SQ	NET EXP	SCORE OF 2
<b>Large Blend</b>			
Vanguard 500 Index Admiral	100.00	0.05	2
S&P 500 TR USD	-	-	-
Peer Group Median (50th Percentile)	-	0.35	-
<b>Mid-Cap Blend</b>			
Vanguard Mid Cap Index Adm	100.00	0.08	2
CRSP US Mid Cap TR USD	-	-	-
Peer Group Median (50th Percentile)	-	0.41	-
<b>Small Blend</b>			
Vanguard Small Cap Index Adm	100.00	0.08	2
CRSP US Small Cap TR USD	-	-	-
Peer Group Median (50th Percentile)	-	0.45	-
<b>Foreign Large Blend</b>			
R Vanguard Total Intl Stock Index Admiral	Data NA*	0.12	1
No Benchmark	-	-	-
Peer Group Median (50th Percentile)	-	0.37	-
<b>Intermediate-Term Bond</b>			
Vanguard Total Bond Market Index Adm	99.26	0.06	2
Barclays US Agg Float Adj TR USD	-	-	-
Peer Group Median (50th Percentile)	-	0.27	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend: Pass Fail

NS = No fund score available at this time. \*\* = data is missing for one or more criteria (see Fund Criteria Report for detailed criteria). \*\*\* = Returns and scores for this fund based on historical performance of its oldest share class, updated to reflect adjusted fees and expenses.

# LPR Construction Company

## Fund Criteria



### TARGET DATE

INVESTMENT	3 YR	5 YR	3 YR SHRP	5 YR SHRP	3 YR STDDEV	5 YR STDDEV	NET EXP	SCORE OF 7
R Fidelity Freedom® 2005	4.54	4.17	0.91	0.74	4.94	5.61	0.56	4
Rank	61	75	35	55	17	19	31	-
R Fidelity Freedom® 2010	5.23	4.90	0.87	0.72	6.00	6.84	0.60	3
Rank	27	47	47	66	89	79	36	-
DJ Target 2010 TR USD	4.06	3.70	1.21	1.00	3.28	3.64	-	-
Peer Group Median (50th Percentile)	4.77	4.81	0.86	0.75	5.50	6.42	0.71	-
R Fidelity Freedom® 2015	5.48	5.10	0.81	0.71	6.74	7.32	0.64	4
Rank	26	45	55	50	86	60	35	-
DJ Target 2015 TR USD	4.90	4.44	1.20	0.97	3.98	4.52	-	-
Peer Group Median (50th Percentile)	4.93	5.00	0.83	0.71	6.21	7.14	0.75	-
R Fidelity Freedom® 2020	5.74	5.30	0.78	0.66	7.38	8.23	0.67	3
Rank	30	50	58	60	82	70	33	-
DJ Target 2020 TR USD	5.53	5.10	1.11	0.88	4.90	5.75	-	-
Peer Group Median (50th Percentile)	5.21	5.30	0.81	0.68	6.63	7.69	0.85	-
R Fidelity Freedom® 2025	6.33	5.85	0.77	0.64	8.35	9.47	0.69	4
Rank	27	42	49	56	73	62	35	-
DJ Target 2025 TR USD	6.10	5.71	0.98	0.79	6.13	7.30	-	-
Peer Group Median (50th Percentile)	5.76	5.72	0.76	0.65	7.91	9.37	0.83	-
R Fidelity Freedom® 2030	6.46	5.97	0.69	0.60	9.69	10.43	0.75	3
Rank	29	53	56	58	88	68	37	-
DJ Target 2030 TR USD	6.55	6.19	0.87	0.71	7.54	8.95	-	-
Peer Group Median (50th Percentile)	6.05	6.05	0.70	0.61	8.67	10.14	0.90	-
R Fidelity Freedom® 2035	6.72	6.19	0.66	0.57	10.50	11.58	0.77	3
Rank	33	55	56	61	91	72	42	-
DJ Target 2035 TR USD	6.82	6.53	0.78	0.65	8.87	10.41	-	-
Peer Group Median (50th Percentile)	6.30	6.30	0.67	0.60	9.72	11.04	0.87	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend: Pass Fail

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# LPR Construction Company Fund Criteria



## TARGET DATE

INVESTMENT		3 YR	5 YR	3 YR SHRP	5 YR SHRP	3 YR STDDEV	5 YR STDDEV	NET EXP	SCORE OF 7
R	Fidelity Freedom® 2040	6.78	6.25	0.67	0.57	10.50	11.66	0.77	3
	Rank	36	57	45	59	80	58	37	-
	DJ Target 2040 TR USD	7.00	6.77	0.72	0.62	9.92	11.48	-	-
	Peer Group Median (50th Percentile)	6.47	6.50	0.65	0.59	10.14	11.57	0.94	-
R	Fidelity Freedom® 2045	6.86	6.33	0.68	0.57	10.49	11.86	0.77	4
	Rank	35	62	34	60	51	38	40	-
	DJ Target 2045 TR USD	7.06	6.89	0.69	0.61	10.57	12.05	-	-
	Peer Group Median (50th Percentile)	6.60	6.59	0.65	0.58	10.48	12.01	0.90	-
R	Fidelity Freedom® 2050	6.89	6.27	0.68	0.56	10.55	12.14	0.77	4
	Rank	39	65	37	60	49	50	36	-
	DJ Target 2050 TR USD	7.04	6.89	0.68	0.60	10.76	12.16	-	-
	Peer Group Median (50th Percentile)	6.64	6.58	0.65	0.57	10.56	12.14	0.95	-
R	Fidelity Freedom® 2055	7.06	6.43	0.69	0.56	10.56	12.26	0.77	4
	Rank	35	67	35	66	54	48	39	-
	DJ Target 2055 TR USD	7.04	6.89	0.68	0.60	10.76	12.16	-	-
	Peer Group Median (50th Percentile)	6.76	6.69	0.65	0.58	10.53	12.28	0.90	-
R	Fidelity Freedom® 2060	Data NA*	Data NA*	Data NA*	Data NA*	Data NA*	Data NA*	0.78	1
	Rank	n/a	n/a	n/a	n/a	n/a	n/a	40	-
	DJ Target 2055 TR USD	7.04	6.89	0.68	0.60	10.76	12.16	-	-
	Peer Group Median (50th Percentile)	6.69	-	0.66	-	10.55	-	0.88	-
R	Fidelity Freedom® Income	3.68	3.43	1.02	0.92	3.53	3.64	0.49	5
	Rank	53	71	19	21	14	17	16	-
	DJ Target Today TR USD	3.60	3.25	1.20	1.01	2.91	3.15	-	-
	Peer Group Median (50th Percentile)	3.72	3.88	0.89	0.79	4.67	4.85	0.81	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend: Pass Fail

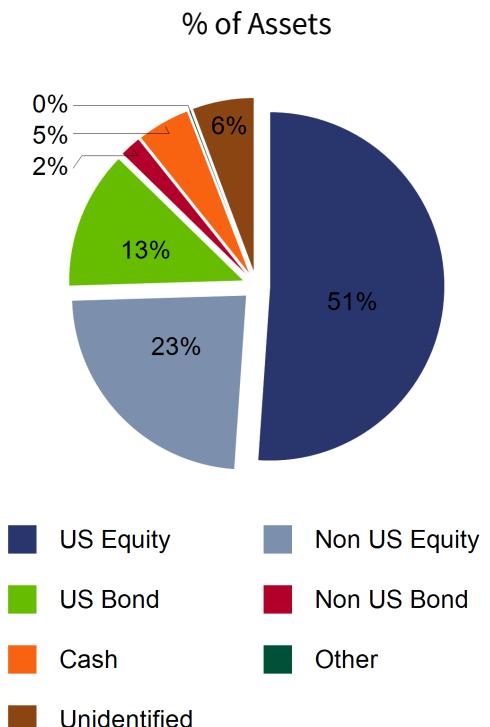
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# LPR Construction Company

## Asset Allocation



INVESTMENT	ASSETS	% OF ASSETS
Total Plan Assets	\$9,385,551	100.00%
<b>Large Value</b>		
MFS Value R4	\$226,585	2.41%
<b>Large Blend</b>		
Vanguard 500 Index Admiral	\$335,390	3.57%
<b>Large Growth</b>		
R MainStay Large Cap Growth I	\$132,246	1.41%
<b>Mid-Cap Blend</b>		
JPMorgan Mid Cap Value Instl	\$232,268	2.47%
Vanguard Mid Cap Index Adm	\$82,923	0.88%
	\$149,345	1.59%
<b>Mid-Cap Growth</b>		
Eagle Mid Cap Growth R5	\$68,850	0.73%
<b>Small Value</b>		
Victory Sycamore Small Company Opp I	\$92,124	0.98%
<b>Small Blend</b>		
Vanguard Small Cap Index Adm	\$114,505	1.22%
<b>Small Growth</b>		
Prudential Jennison Small Company Z	\$36,284	0.39%
	\$36,284	0.39%
<b>Foreign Large Blend</b>		
R Vanguard Total Intl Stock Index Admiral	\$70,536	0.75%
	\$70,536	0.75%



Fund Color:      R = Replace      W = Watch

# LPR Construction Company

## Asset Allocation



INVESTMENT	ASSETS	% OF ASSETS
<u>Foreign Large Growth</u>		
American Funds Europacific Growth R5	\$107,846	1.15%
Oppenheimer International Growth Y	\$209,055	2.23%
<u>Money Market/Stable Value</u>	\$437,939	4.67%
Fidelity® MMT Retirement Govt Mny Mkt II	\$11,146	0.12%
Wells Fargo Stable Value	\$426,793	4.55%
<u>Intermediate-Term Bond</u>	\$390,465	4.16%
Metropolitan West Total Return Bond Plan	\$193,592	2.06%
Vanguard Total Bond Market Index Adm	\$196,873	2.10%
<u>Target Date</u>	\$6,868,438	73.18%
R Fidelity Freedom® 2005	\$0	0.00%
R Fidelity Freedom® 2010	\$0	0.00%
R Fidelity Freedom® 2015	\$270,331	2.88%
R Fidelity Freedom® 2020	\$1,071,523	11.42%
R Fidelity Freedom® 2025	\$1,088,566	11.60%
R Fidelity Freedom® 2030	\$1,042,837	11.11%
R Fidelity Freedom® 2035	\$673,237	7.17%
R Fidelity Freedom® 2040	\$821,405	8.75%
R Fidelity Freedom® 2045	\$1,049,525	11.18%
R Fidelity Freedom® 2050	\$724,732	7.72%
R Fidelity Freedom® 2055	\$57,204	0.61%
R Fidelity Freedom® 2060	\$1,246	0.01%
R Fidelity Freedom® Income	\$67,832	0.72%
<u>Core Holdings</u>	\$63,020	0.67%
Fidelity Brokerage	\$63,020	0.67%

Fund Color:

R = Replace

W = Watch

# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Large Growth

R MainStay Large Cap Growth I	MLAIX	\$132,246.00	0.72	1.19 (32)	-4.48 (77)	-2.68 (56)	11.36 (44)	10.02 (56)	4	4	7	6
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## ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	STYLE	5 YR INFO	SCORE OF 10
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## Large Growth

R MainStay Large Cap Growth I	8.49	10.02	11.36	102.09 /120.25	0.71	0.85	0.74	6.00	26.95	-0.59	4
Russell 1000 Growth TR USD	8.78	12.35	13.07	100.00 /100.00	0.99	1.10	-	-	4.70	0.00	-
Peer Group Median (50th Percentile)	7.28	10.22	11.06	97.61 /109.21	0.76	0.88	1.10	-	15.92	-0.58	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Foreign Large Blend

R Vanguard Total Intl Stock Index Admiral	VTIAX	\$70,536.00	0.12	0.26 (19)	0.08 (14)	-9.11 (33)	2.02 (44)	0.58 (69)	1	1	2	1
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## PASSIVE

INVESTMENT	3 YR R-SQ	NET EXP	SCORE OF 2
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## Foreign Large Blend

R Vanguard Total Intl Stock Index Admiral	Data NA*	0.12	1
No Benchmark	-	-	-
Peer Group Median (50th Percentile)	-	0.37	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Target Date 2010

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
R Fidelity Freedom® 2005	FFFVX	\$0.00	0.56	2.02 (38)	3.44 (52)	1.27 (47)	4.54 (61)	4.17 (75)	4	4	4	4
R Fidelity Freedom® 2010	FFFCX	\$0.00	0.60	1.96 (46)	3.15 (71)	0.66 (67)	5.23 (27)	4.90 (47)	3	3	4	4

ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
<b>Target Date 2010</b>											
R Fidelity Freedom® 2005	4.20	4.17	4.54	69.07 /67.24	0.74	0.91	0.56	4.00	0.74	-0.97	4
R Fidelity Freedom® 2010	4.74	4.90	5.23	83.70 /83.22	0.72	0.87	0.60	7.00	0.72	-0.28	3
DJ Target 2010 TR USD	4.68	3.70	4.06	100.00 /100.00	1.00	1.21	-	-	0.89	0.00	-
Peer Group Median (50th Percentile)	4.21	4.81	4.77	81.57 /77.80	0.75	0.86	0.87	-	0.76	-0.34	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
<b>Target Date 2015</b>												
R Fidelity Freedom® 2015	FFVFX	\$270,331.00	0.64	2.07 (49)	3.01 (72)	0.22 (67)	5.48 (26)	5.10 (45)	4	4	4	4
ACTIVE												
INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10	
<b>Target Date 2015</b>												
R Fidelity Freedom® 2015	4.75	5.10	5.48	89.30 /90.32	0.71	0.81	0.64	6.00	0.71	-0.40	4	
DJ Target 2015 TR USD	4.91	4.44	4.90	100.00 /100.00	0.97	1.20	-	-	0.86	0.00	-	
Peer Group Median (50th Percentile)	5.07	5.00	4.93	90.71 /88.61	0.71	0.83	1.02	-	0.72	-0.40	-	

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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Target Date 2020

R Fidelity Freedom® 2020	FFFDX	\$1,071,523.00	0.67	2.04 (48)	2.75 (73)	-0.26 (66)	5.74 (30)	5.30 (50)	3	3	4	4
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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Target Date 2020

R Fidelity Freedom® 2020	4.66	5.30	5.74	97.94 /102.41	0.66	0.78	0.67	6.00	0.66	-0.54	3
DJ Target 2020 TR USD	5.15	5.10	5.53	100.00 /100.00	0.88	1.11	-	-	0.81	0.00	-
Peer Group Median (50th Percentile)	4.48	5.30	5.21	94.04 /92.42	0.68	0.81	1.04	-	0.70	-0.42	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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Target Date 2025

R Fidelity Freedom® 2025	FFTWX	\$1,088,566.00	0.69	1.94 (55)	2.35 (75)	-0.89 (66)	6.33 (27)	5.85 (42)	4	4	4	4
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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Target Date 2025

R Fidelity Freedom® 2025	4.91	5.85	6.33	111.30 /118.26	0.64	0.77	0.69	6.00	0.64	-0.46	4
DJ Target 2025 TR USD	5.40	5.71	6.10	100.00 /100.00	0.79	0.98	-	-	0.74	0.00	-
Peer Group Median (50th Percentile)	4.91	5.72	5.76	110.29 /114.57	0.65	0.76	1.07	-	0.67	-0.47	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Target Date 2030

R Fidelity Freedom® 2030	FFFEX	\$1,042,837.00	0.75	1.82 (59)	1.75 (78)	-2.05 (76)	6.46 (29)	5.97 (53)	3	3	4	3
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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## Target Date 2030

R Fidelity Freedom® 2030	4.64	5.97	6.46	120.67 /132.49	0.60	0.69	0.75	5.00	0.60	-0.48	3
DJ Target 2030 TR USD	5.59	6.19	6.55	100.00 /100.00	0.71	0.87	-	-	0.69	0.00	-
Peer Group Median (50th Percentile)	4.50	6.05	6.05	118.53 /125.71	0.61	0.70	1.09	-	0.63	-0.43	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Target Date 2035

R Fidelity Freedom® 2035	FFTHX	\$673,237.00	0.77	1.71 (58)	1.31 (81)	-2.81 (76)	6.72 (33)	6.19 (55)	3	3	3	3
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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## Target Date 2035

R Fidelity Freedom® 2035	4.70	6.19	6.72	130.87 /146.81	0.57	0.66	0.77	5.00	0.57	-0.46	3
DJ Target 2035 TR USD	5.72	6.53	6.82	100.00 /100.00	0.65	0.78	-	-	0.64	0.00	-
Peer Group Median (50th Percentile)	4.69	6.30	6.30	129.39 /139.05	0.60	0.67	1.12	-	0.61	-0.38	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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Target Date 2040

R Fidelity Freedom® 2040	FFFFX	\$821,405.00	0.77	1.79 (49)	1.33 (72)	-2.73 (64)	6.78 (36)	6.25 (57)	3	3	4	4
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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Target Date 2040

R Fidelity Freedom® 2040	4.64	6.25	6.78	132.08 /148.13	0.57	0.67	0.77	5.00	0.57	-0.40	3
DJ Target 2040 TR USD	5.82	6.77	7.00	100.00 /100.00	0.62	0.72	-	-	0.61	0.00	-
Peer Group Median (50th Percentile)	4.57	6.50	6.47	131.87 /146.41	0.59	0.65	1.17	-	0.60	-0.23	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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Target Date 2045

R Fidelity Freedom® 2045	FFFGX	\$1,049,525.00	0.77	1.73 (50)	1.32 (72)	-2.77 (61)	6.86 (35)	6.33 (62)	4	4	4	3
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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Target Date 2045

R Fidelity Freedom® 2045	4.70	6.33	6.86	133.84 /150.18	0.57	0.68	0.77	6.00	0.57	-0.26	4
DJ Target 2045 TR USD	5.91	6.89	7.06	100.00 /100.00	0.61	0.69	-	-	0.59	0.00	-
Peer Group Median (50th Percentile)	4.59	6.59	6.60	137.28 /152.89	0.58	0.65	1.20	-	0.59	-0.09	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Target Date 2050

R Fidelity Freedom® 2050	FFFHX	\$724,732.00	0.77	1.72 (52)	1.32 (67)	-2.83 (60)	6.89 (39)	6.27 (65)	4	4	4	3
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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## Target Date 2050

R Fidelity Freedom® 2050	4.50	6.27	6.89	135.61 /153.71	0.56	0.68	0.77	6.00	0.56	-0.18	4
DJ Target 2050 TR USD	5.91	6.89	7.04	100.00 /100.00	0.60	0.68	-	-	0.57	0.00	-
Peer Group Median (50th Percentile)	4.53	6.58	6.64	137.22 /153.25	0.57	0.65	1.25	-	0.59	0.01	-

INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
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## Target Date 2055

R Fidelity Freedom® 2055	FDEEX	\$57,204.00	0.77	1.81 (42)	1.35 (69)	-2.75 (57)	7.06 (35)	6.43 (67)	4	2	3	2
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ACTIVE

INVESTMENT	10 YR PEER	5 YR PEER	3 YR PEER	UP/DN	5 YR SHRP	3 YR SHRP	EXP RATIO	LPL 12 POINT	5 YR SHRP	5 YR INFO	SCORE OF 10
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## Target Date 2055

R Fidelity Freedom® 2055	Data NA*	6.43	7.06	137.18 /154.50	0.56	0.69	0.77	9.00	0.56	0.03	4
DJ Target 2055 TR USD	5.91	6.89	7.04	100.00 /100.00	0.60	0.68	-	-	0.56	0.00	-
Peer Group Median (50th Percentile)	-	6.69	6.76	138.86 /154.43	0.58	0.65	1.46	-	0.60	0.20	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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# LPR Construction Company Proposed Fund Changes



INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
Target Date 2060+												
R Fidelity Freedom® 2060	FDKVF	\$1,246.00	0.78	1.71 (46)	1.30 (62)	-2.85 (68)	()	()	1	1	1	1
ACTIVE												
INVESTMENT												
INVESTMENT												
INVESTMENT												
Target Date 2060+												
R Fidelity Freedom® 2060		Data NA*	Data NA*	Data NA*	Data NA*/Data NA*	Data NA*	Data NA*	0.78	Data NA*	Data NA*	Data NA*	1
DJ Target 2055 TR USD		5.91	6.89	7.04	100.00 /100.00	0.60	0.68	-	-	0.55	0.00	-
Peer Group Median (50th Percentile)		-	-	6.69	-	-	0.66	1.92	-	-	-	-
INVESTMENT	FUND ID	ASSETS	EXPENSE RATIO	LAST QTR	YTD	1 YR	3 YR	5 YR	2Q16 of 11	1Q16 of 11	4Q15 of 11	3Q15 of 11
Target Date Retirement												
R Fidelity Freedom® Income	FFFAX	\$67,832.00	0.49	1.95 (48)	3.58 (61)	1.98 (46)	3.68 (53)	3.43 (71)	5	5	5	5
ACTIVE												
INVESTMENT												
INVESTMENT												
INVESTMENT												
Target Date Retirement												
R Fidelity Freedom® Income		3.95	3.43	3.68	47.96 /40.18	0.92	1.02	0.49	6.00	0.92	-0.64	5
DJ Target Today TR USD		4.62	3.25	3.60	100.00 /100.00	1.01	1.20	-	-	0.89	0.00	-
Peer Group Median (50th Percentile)		4.18	3.88	3.72	61.54 /57.76	0.79	0.89	1.08	-	0.81	-0.39	-

Fund Color: A = To Be Added P = Proposed R = Replace W = Watch

Score Legend:

Pass	Fail
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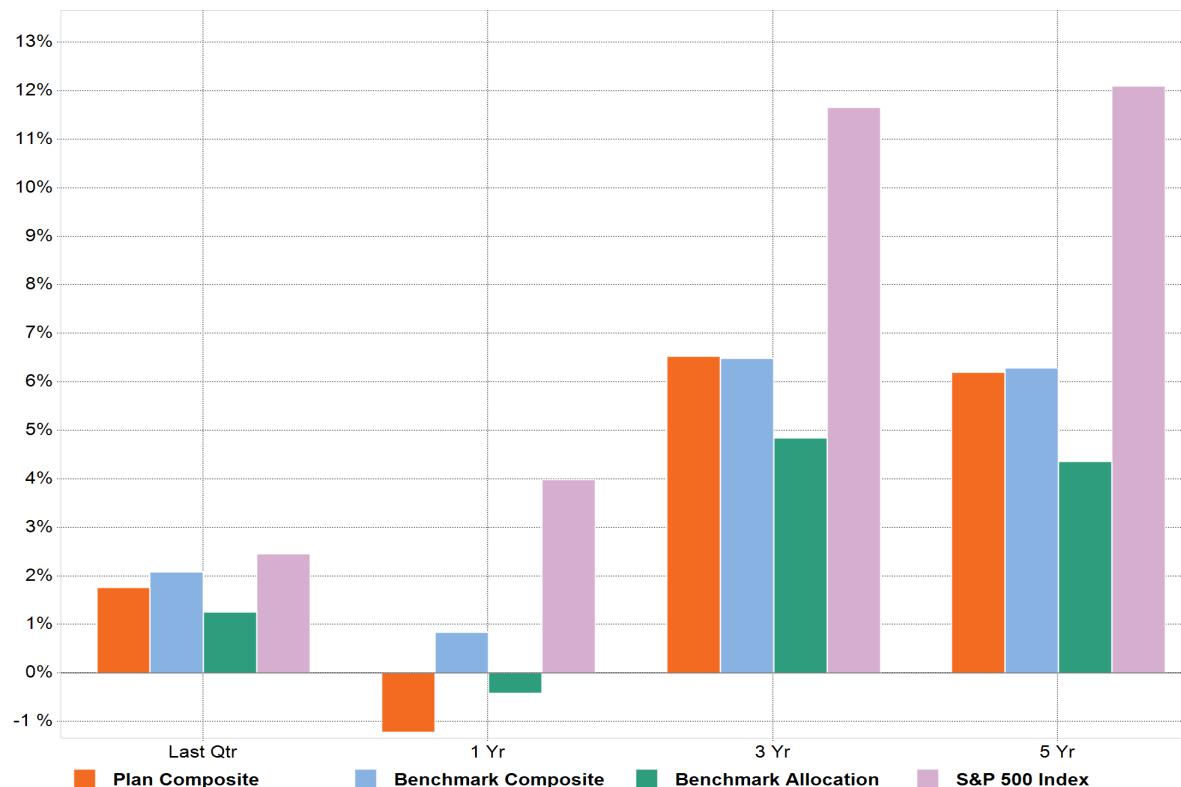
# LPR Construction Company

## Plan Composite Return Analysis



Fund	Last QTR	YTD	1 YR	3 YRS	5 YRS	Gross Exp.	Net Exp.	Peer Avg. Gross Exp. Ratio
<b>Plan Composite Return</b>	<b>1.76</b>	<b>1.99</b>	<b>-1.22</b>	<b>6.53</b>	<b>6.19</b>	<b>0.63</b>	<b>0.63</b>	<b>1.09</b>
Benchmark Composite Return	2.08	3.93	0.84	6.48	6.29	n/a	n/a	n/a
Benchmark Allocation Return (60/30/10)	1.26	2.35	-0.42	4.84	4.36	n/a	n/a	n/a
S&P 500 Index	2.46	3.84	3.99	11.66	12.10	n/a	n/a	n/a

Benchmark Allocation Return composed of 60% S&P 500, 30% BarCap US Agg Bond and 10% US Treas T-Bill



Benchmark Composite Return Composition	
DJ Target 2025 TR USD	11.60%
DJ Target 2020 TR USD	11.42%
DJ Target 2045 TR USD	11.18%
DJ Target 2030 TR USD	11.11%
DJ Target 2040 TR USD	8.75%
DJ Target 2050 TR USD	7.72%
DJ Target 2035 TR USD	7.17%
USTREAS T-Bill Auction Ave 3 Mon	4.67%
S&P 500 TR USD	4.24%
Barclays US Agg Bond TR USD	4.16%
MSCI EAFE Growth NR USD	3.38%
DJ Target 2015 TR USD	2.88%
Russell Mid Cap TR USD	2.47%
Russell 1000 Value TR USD	2.41%
Russell 1000 Growth TR USD	1.41%
Other Benchmarks	5.41%

The Plan Composite Return is presented net of fees. The Composite Benchmark and the individual benchmarks are shown gross of fees.

# LPR Construction Company

## Fund Fact Report



### MFS Value R4 - MEIJX

Family: MFS  
 Fund Manager: Management Team  
 Fund Inception Date: 4/1/2005

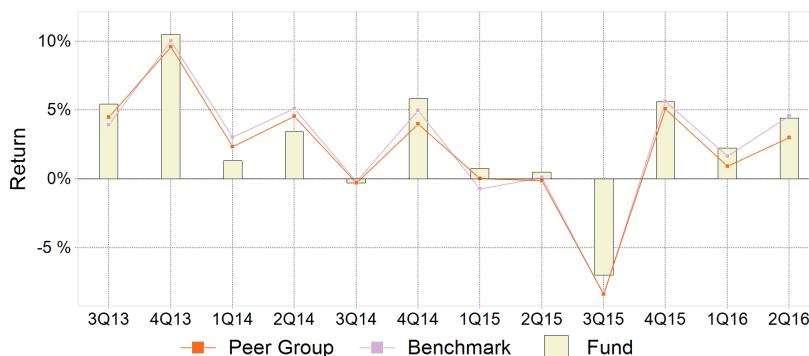
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	4.43	1.45	-0.15	n/a / 1205
YTD	6.75	2.81	0.45	n/a / 1165
1 Year	4.85	5.21	1.99	18 / 1165
3 Year	10.99	2.77	1.12	7 / 1074
5 Year	11.93	2.36	0.58	7 / 1017
10 Year	7.57	1.95	1.44	10 / 867
5 Year Up/Down	102.35 / 105.85	6.63 / -6.11		
Since Inception	7.81	0.98	-4.25	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.54	10.57	35.81	16.42	0.05	11.68	20.85
Peer Group	-3.60	10.77	31.69	15.14	-0.42	13.57	24.06

### Rolling Quarter Return Analysis



Category: Large Value

Benchmark: Russell 1000 Value TR USD

Prospectus Objective: Growth

Home Page: [www.mfs.com](http://www.mfs.com)

Phone: 800-225-2606

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 5.00

Overall Morningstar Rating for MEIJX as of 6/30/16 rated against 1074 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
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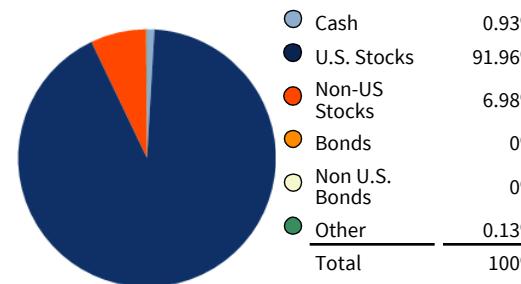
Manager Tenure (Yrs)	12.27	5.50
Track Record (Yrs)	11.25	11.18
Turnover Ratio %	12.00	44.00
Total Net Assets (\$Millions)	38,255.57	757.93
Price/Earnings	16.81	15.68
Assets in top 10 holdings %	27.85	28.59
Number of holdings	96.00	83.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.65	1.06
Net Expense Ratio %	0.62	0.97

\*Contractual waiver: 0.03 for OtherFee expires on 12/31/2016; Disclosure: Massachusetts Financial Services Company has agreed in writing to reduce its management fee to 0.45% of the fund's average daily net assets annually in excess of \$20 billion to \$25 billion, 0.42% of the fund's average daily net assets annually in excess of \$25 billion to \$50 billion, and 0.35% of the fund's average daily net assets annually in excess of \$50 billion to \$100 billion. See Net Expense Fee Disclosure section for full disclosure.

### Fund Composition 5/31/2016



Top 10 Holdings	
-----------------	--

JPMorgan Chase & Co	4.39%
Johnson & Johnson	3.57%
Philip Morris International Inc	3.36%
Wells Fargo & Co	2.97%
Accenture PLC A	2.80%
Pfizer Inc	2.43%
Medtronic PLC	2.17%
Honeywell International Inc	2.08%
PPG Industries Inc	2.06%
The Travelers Companies Inc	2.03%

### Equity Style % 5/31/2016

Value	Blend	Growth
35.80%	39.75%	18.18%
2.38%	2.60%	0.22%
0.02%	0.00%	0.00%

Large  
Med  
Small

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\* NS = LPL Financial Retirement Partners Score not available at this time. † Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### MFS Value R4 - MEIJX

Family: MFS  
 Fund Manager: Management Team  
 Fund Inception Date: 4/1/2005

Category: Large Value  
 Benchmark: Russell 1000 Value TR USD  
 Prospectus Objective: Growth  
 Home Page: www.mfs.com  
 Phone: 800-225-2606

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 5.00

Overall Morningstar Rating for MEIJX as of 6/30/16 rated against 1074 funds in its category.

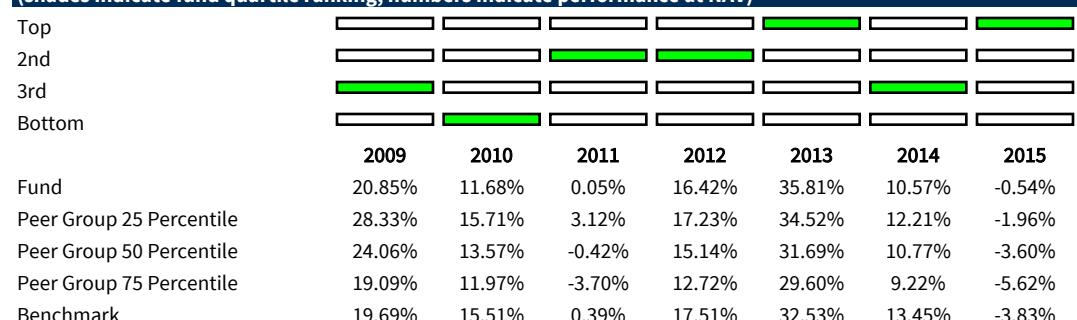
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.38	0.35	0.13
Sharpe Ratio - 3 Year	0.96	0.23	0.08
Sharpe Ratio - 5 Year	0.95	0.18	0.03
Sharpe Ratio - 10 Year	0.50	0.14	0.11
Std. Deviation - 3 Year	11.50	-0.03	0.16
Std. Deviation - 5 Year	12.67	-0.07	0.10
Std. Deviation - 10 Year	15.08	-0.82	-1.00
Mean - 3 Year	10.99	2.74	1.12
Mean - 5 Year	11.93	2.33	0.58
Mean - 10 Year	7.57	1.94	1.44
Alpha (Best Fit) - 3 Year	-0.61	1.22	-0.61
Alpha (Standard) - 3 Year	-0.61	-3.04	n/a
Alpha (Standard) - 5 Year	-0.48	2.07	-0.48
Beta (Best Fit) - 3 Year	1.00	n/a	n/a
Beta (Standard) - 3 Year	1.00	0.01	n/a
R-Squared (Best Fit) - 3 Year	96.44	1.46	-3.56
R-Squared (Standard) - 3 Year	96.44	3.27	-3.56

### Sector Weightings (%)

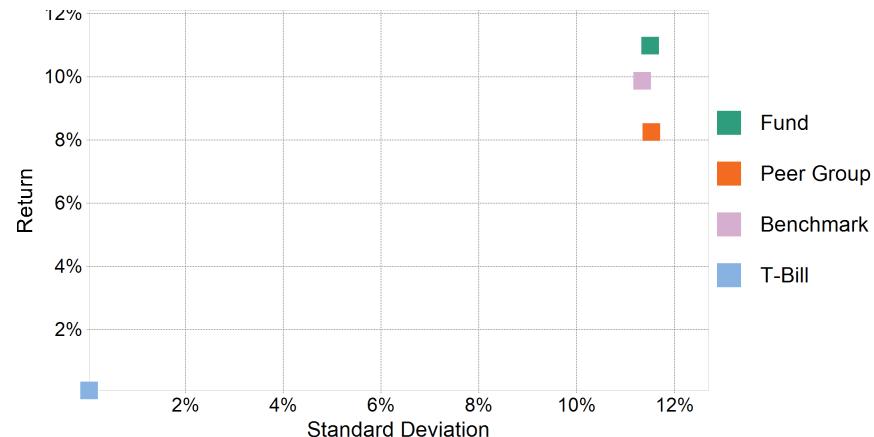
Basic Materials	3.28
Consumer Cyclical	5.45
Financial Services	26.48
Real Estate	0.00
Consumer Defensive	11.53
Healthcare	16.40
Utilities	1.00
Communication Services	3.01
Energy	5.98
Industrials	19.48
Technology	6.33

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard 500 Index Admiral - VFIAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/13/2000

Category: Large Blend  
Benchmark: S&P 500 TR USD  
Prospectus Objective: Growth  
Home Page: [www.vanguard.com](http://www.vanguard.com)  
Phone: 800-662-7447

Overall Criteria: **Meets Criteria**

Morningstar Overall Rating: 5.00  
Overall Morningstar Rating for VFIAX as of 6/30/16 rated against 1289 funds in its category.

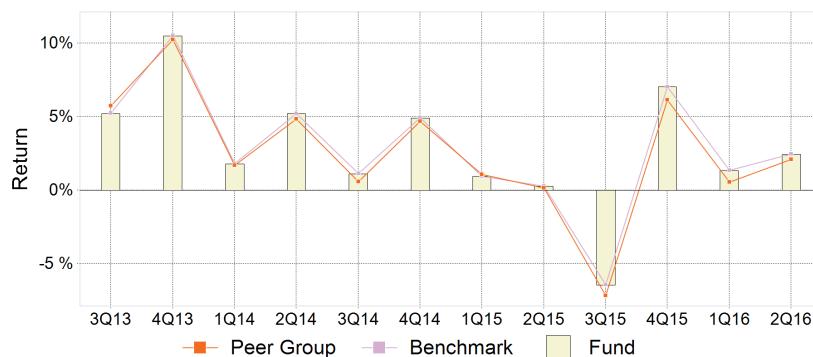
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.45	0.34	-0.01	n/a / 1460
YTD	3.82	1.35	-0.02	n/a / 1421
1 Year	3.95	3.41	-0.04	15 / 1421
3 Year	11.62	1.65	-0.04	10 / 1289
5 Year	12.06	1.41	-0.04	9 / 1199
10 Year	7.42	0.77	n/a	18 / 1008
5 Year Up/Down	99.90 / 100.09	1.78 / -5.85		
Since Inception	4.88	-2.08	-5.57	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	1.36	13.64	32.33	15.96	2.08	15.05	26.62
Peer Group	-0.07	11.90	32.10	15.60	0.21	14.43	26.91

### Rolling Quarter Return Analysis



### Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	0.18	5.30
Track Record (Yrs)	15.64	11.25
Turnover Ratio %	3.00	40.00
Total Net Assets (\$Millions)	236,199.40	718.61
Price/Earnings	18.58	17.95
Assets in top 10 holdings %	17.55	24.91
Number of holdings	516.00	104.00

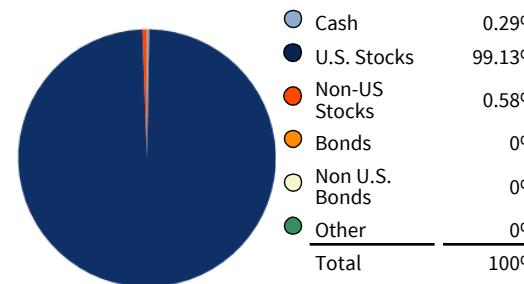
### Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

### Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.05	1.01
Net Expense Ratio %	0.05	0.93

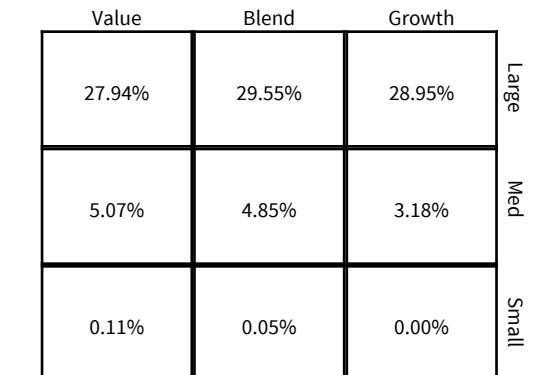
### Fund Composition 5/31/2016



### Top 10 Holdings

Apple Inc	3.02%
Microsoft Corp	2.29%
Exxon Mobil Corp	2.02%
Johnson & Johnson	1.70%
General Electric Co	1.54%
Amazon.com Inc	1.52%
Facebook Inc A	1.49%
Berkshire Hathaway Inc B	1.34%
AT&T Inc	1.31%
JPMorgan Chase & Co	1.31%

### Equity Style % 5/31/2016



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard 500 Index Admiral - VFIAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/13/2000

Category: Large Blend  
Benchmark: S&P 500 TR USD  
Prospectus Objective: Growth  
Home Page: [www.vanguard.com](http://www.vanguard.com)  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 5.00  
Overall Morningstar Rating for VFIAX as of 6/30/16 rated against 1289 funds in its category.

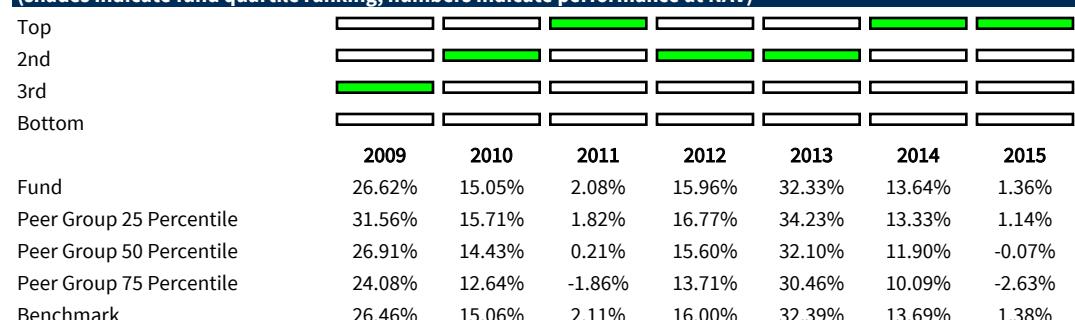
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.32	0.22	n/a
Sharpe Ratio - 3 Year	1.03	0.15	n/a
Sharpe Ratio - 5 Year	1.00	0.14	n/a
Sharpe Ratio - 10 Year	0.48	0.04	n/a
Std. Deviation - 3 Year	11.25	-0.19	-0.01
Std. Deviation - 5 Year	12.10	-0.46	n/a
Std. Deviation - 10 Year	15.24	-0.25	n/a
Mean - 3 Year	11.62	1.62	-0.04
Mean - 5 Year	12.06	1.40	-0.04
Mean - 10 Year	7.42	0.76	n/a
Alpha (Best Fit) - 3 Year	-0.03	1.04	-0.03
Alpha (Standard) - 3 Year	-0.03	-1.39	n/a
Alpha (Standard) - 5 Year	-0.03	1.52	-0.03
Beta (Best Fit) - 3 Year	1.00	n/a	n/a
Beta (Standard) - 3 Year	1.00	n/a	n/a
R-Squared (Best Fit) - 3 Year	100.00	3.40	n/a
R-Squared (Standard) - 3 Year	100.00	4.49	n/a

### Sector Weightings (%)

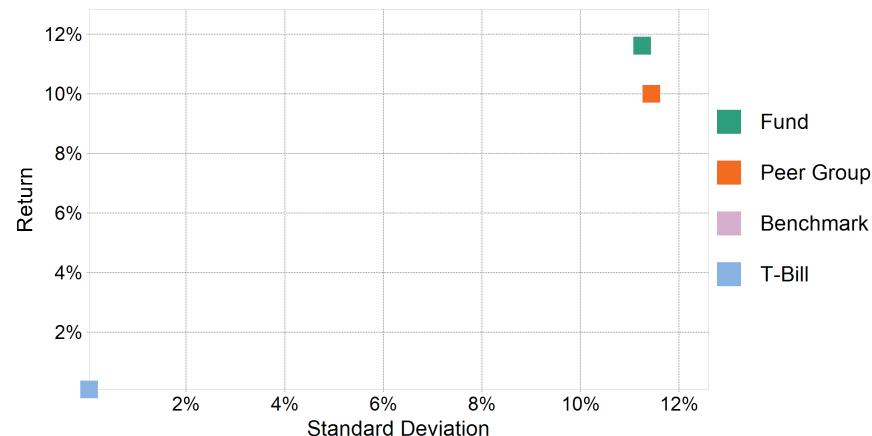
Basic Materials	2.72
Consumer Cyclical	11.10
Financial Services	14.61
Real Estate	2.44
Consumer Defensive	10.12
Healthcare	15.15
Utilities	3.33
Communication Services	4.18
Energy	7.11
Industrials	10.90
Technology	18.06

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



For Plan Sponsor use only. Not for public distribution. ^ Five years, or longest timeframe if track record is less than five years.

\* NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### MainStay Large Cap Growth I - MLAIX

Family: MainStay  
 Fund Manager: Management Team  
 Fund Inception Date: 4/1/2005

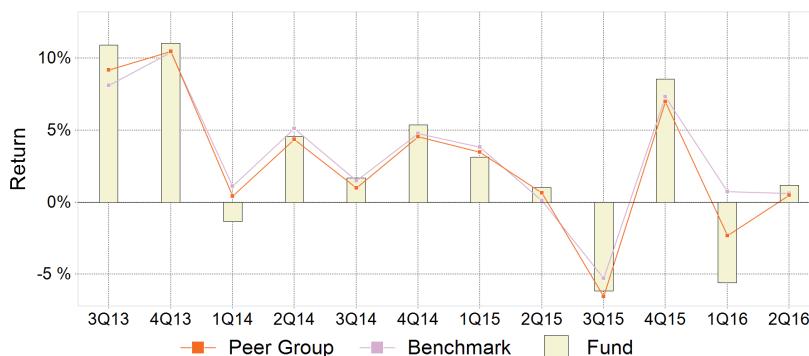
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.19	0.71	0.58	n/a / 1550
YTD	-4.48	-2.60	-5.84	n/a / 1536
1 Year	-2.68	-0.57	-5.70	56 / 1536
3 Year	11.36	0.30	-1.71	44 / 1475
5 Year	10.02	-0.20	-2.33	56 / 1348
10 Year	8.49	1.21	-0.29	19 / 1166
5 Year Up/Down	102.09 / 120.25	4.48 / 11.04		
Since Inception	8.95	1.50	-1.98	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	6.17	10.54	36.94	13.21	-0.19	15.65	39.73
Peer Group	4.16	10.49	34.44	15.56	-1.60	16.03	35.80

### Rolling Quarter Return Analysis



Category: Large Growth

Benchmark: Russell 1000 Growth TR USD

Prospectus Objective: Growth

Home Page: <http://mainstayinvestments.com/>

Phone: 800-624-6782

Overall Criteria: Does Not Meet

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for MLAIX as of 6/30/16 rated against 1475 funds in its category.

Fund Basics 4/30/2016	Fund	Peers
-----------------------	------	-------

Manager Tenure (Yrs)	8.20	6.14
Track Record (Yrs)	11.25	11.52
Turnover Ratio %	66.00	49.00
Total Net Assets (\$Millions)	15,093.36	761.30
Price/Earnings	26.30	21.94
Assets in top 10 holdings %	29.77	34.04
Number of holdings	67.00	68.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.74	1.09
Net Expense Ratio %	0.72	1.00

\*Contractual waiver: 0.02 for ManagementFee expires on 3/1/2017; Disclosure: New York Life Investment Management LLC ("New York Life Investments") has contractually agreed to waive a portion of its management fee so that the management fee does not exceed 0.550% on assets from \$11 billion to \$13 billion; and 0.525% on asset... See Net Expense Fee Disclosure section for full disclosure

### Fund Composition 4/30/2016



### Equity Style % 4/30/2016

Value	Blend	Growth
1.75%	11.01%	76.88%
0.00%	1.04%	8.73%
0.00%	0.00%	0.00%

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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### MainStay Large Cap Growth I - MLAIX

Family: MainStay  
 Fund Manager: Management Team  
 Fund Inception Date: 4/1/2005

Category: Large Growth  
 Benchmark: Russell 1000 Growth TR USD  
 Prospectus Objective: Growth  
 Home Page: <http://mainstayinvestments.com/>  
 Phone: 800-624-6782

Overall Criteria: Does Not Meet

Morningstar Overall Rating: 4.00  
 Overall Morningstar Rating for MLAIX as of 6/30/16 rated against 1475 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.09	-0.02	-0.34
Sharpe Ratio - 3 Year	0.85	-0.04	-0.25
Sharpe Ratio - 5 Year	0.71	-0.06	-0.28
Sharpe Ratio - 10 Year	0.52	0.06	-0.04
Std. Deviation - 3 Year	13.62	1.05	1.87
Std. Deviation - 5 Year	14.90	1.06	2.37
Std. Deviation - 10 Year	16.74	0.21	1.22
Mean - 3 Year	11.36	0.29	-1.71
Mean - 5 Year	10.02	-0.24	-2.33
Mean - 10 Year	8.49	1.18	-0.29
Alpha (Best Fit) - 3 Year	-2.48	-0.98	-2.48
Alpha (Standard) - 3 Year	-1.16	-0.85	n/a
Alpha (Standard) - 5 Year	-3.38	-1.08	-3.38
Beta (Best Fit) - 3 Year	1.02	0.01	0.02
Beta (Standard) - 3 Year	1.10	0.06	0.10
R-Squared (Best Fit) - 3 Year	93.47	-0.37	-6.53
R-Squared (Standard) - 3 Year	82.79	-3.71	-17.21

### Sector Weightings (%)

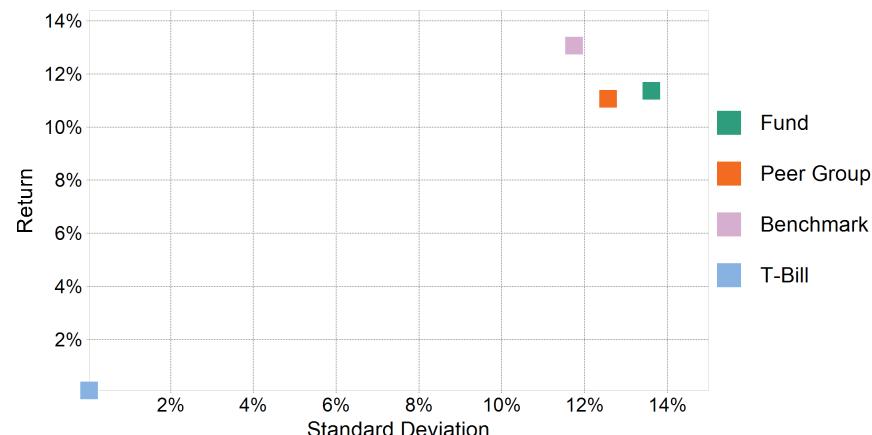
Basic Materials	3.42
Consumer Cyclical	19.70
Financial Services	8.05
Real Estate	1.06
Consumer Defensive	2.42
Healthcare	22.72
Utilities	0.00
Communication Services	5.61
Energy	1.16
Industrials	10.19
Technology	25.09

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	Fund	39.73%	15.65%	-0.19%	13.21%	36.94%	10.54%
2nd	Peer Group 25 Percentile	42.57%	19.12%	1.02%	17.88%	37.01%	12.66%
	Peer Group 50 Percentile	35.80%	16.03%	-1.60%	15.56%	34.44%	10.49%
3rd	Peer Group 75 Percentile	31.02%	12.96%	-4.48%	13.40%	31.48%	8.37%
	Benchmark	37.21%	16.71%	2.64%	15.26%	33.48%	13.05%
Bottom							

### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## JPMorgan Mid Cap Value Instl - FLMVX

Family: JPMorgan

Fund Manager: Management Team

Fund Inception Date: 11/13/1997

Category: Mid-Cap Blend

Benchmark: Russell Mid Cap TR USD

Prospectus Objective: Growth

Home Page: [www.jpmorganfunds.com](http://www.jpmorganfunds.com)

Phone: 800-480-4111

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 5.00

Overall Morningstar Rating for FLMVX as of 6/30/16 rated against 294 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.52	0.09	-0.66	n/a / 333
YTD	6.54	3.02	1.04	n/a / 328
1 Year	2.35	5.02	1.79	6 / 328
3 Year	11.11	2.59	0.31	5 / 294
5 Year	12.69	3.87	1.79	1 / 273
10 Year	8.78	1.86	0.71	5 / 195
5 Year Up/Down	95.10 / 85.82	-2.93 / -33.39		
Since Inception	12.77	4.44	-0.49	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-2.35	15.14	31.99	20.48	2.42	23.34	26.75
Peer Group	-3.25	9.21	33.49	17.13	-2.79	23.45	35.55

## Rolling Quarter Return Analysis



Category: Mid-Cap Blend  
Benchmark: Russell Mid Cap TR USD  
Prospectus Objective: Growth  
Home Page: [www.jpmorganfunds.com](http://www.jpmorganfunds.com)  
Phone: 800-480-4111

## Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	13.44	5.76
Track Record (Yrs)	18.64	10.09
Turnover Ratio %	18.00	37.00
Total Net Assets (\$Millions)	15,563.03	500.24
Price/Earnings	18.11	18.22
Assets in top 10 holdings %	16.86	21.54
Number of holdings	109.00	75.00

## Sales Charges

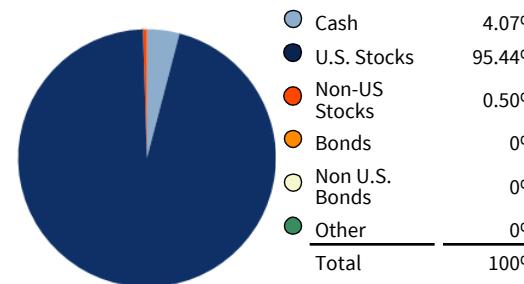
	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

## Expenses

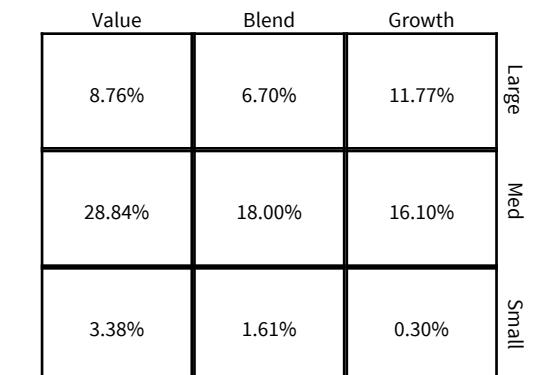
	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.94	1.17
Net Expense Ratio %	0.75	1.07

\*Contractual waiver: 0.19 for ExpenseRatio expires on 10/31/2016; Disclosure: The Fund's adviser, administrator and distributor (the Service Providers) have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses of Institutional Class Shares (excluding Acquired Fund Fees). See Net Expense Fee Disclosure section for full disclosure.

## Fund Composition 5/31/2016



## Equity Style % 5/31/2016



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### JPMorgan Mid Cap Value Instl - FLMVX

Family: JPMorgan  
 Fund Manager: Management Team  
 Fund Inception Date: 11/13/1997

Category: Mid-Cap Blend  
 Benchmark: Russell Mid Cap TR USD  
 Prospectus Objective: Growth  
 Home Page: www.jpmorganfunds.com  
 Phone: 800-480-4111

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 5.00

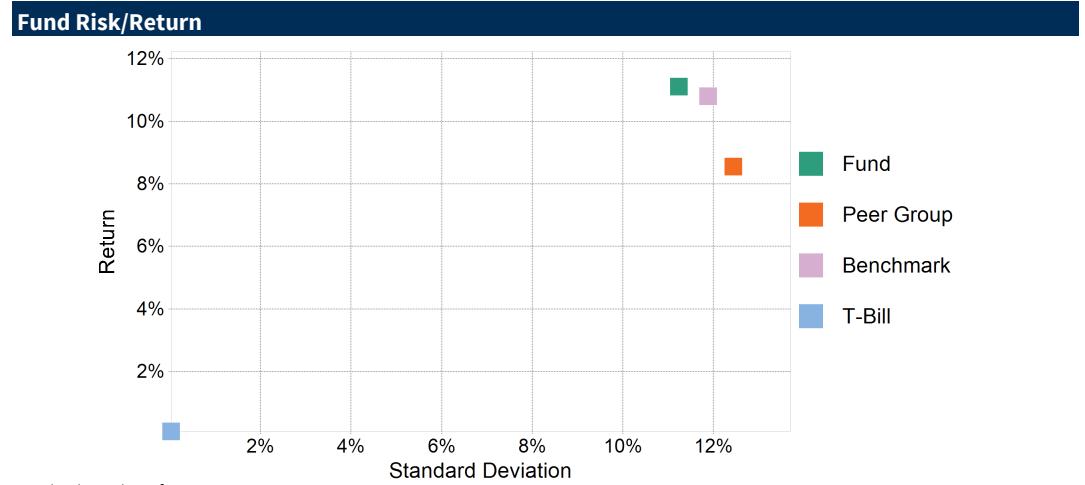
Overall Morningstar Rating for FLMVX as of 6/30/16 rated against 294 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.22	0.35	0.13
Sharpe Ratio - 3 Year	0.99	0.27	0.07
Sharpe Ratio - 5 Year	1.05	0.41	0.23
Sharpe Ratio - 10 Year	0.56	0.14	0.09
Std. Deviation - 3 Year	11.24	-1.20	-0.64
Std. Deviation - 5 Year	12.08	-2.32	-1.61
Std. Deviation - 10 Year	15.66	-2.23	-2.25
Mean - 3 Year	11.11	2.56	0.31
Mean - 5 Year	12.69	3.85	1.79
Mean - 10 Year	8.78	1.83	0.71
Alpha (Best Fit) - 3 Year	0.90	2.67	0.90
Alpha (Standard) - 3 Year	0.25	-2.63	n/a
Alpha (Standard) - 5 Year	1.16	5.29	1.16
Beta (Best Fit) - 3 Year	0.91	-0.09	-0.09
Beta (Standard) - 3 Year	0.94	-0.05	-0.06
R-Squared (Best Fit) - 3 Year	95.88	2.28	-4.12
R-Squared (Standard) - 3 Year	87.85	7.81	-12.15

Calendar Year Quartile Rankings (shades indicate fund quartile ranking; numbers indicate performance at NAV)							
Top							
2nd							
3rd							
Bottom							
	2009	2010	2011	2012	2013	2014	2015
Fund		26.75%	23.34%	2.42%	20.48%	31.99%	15.14%
Peer Group 25 Percentile		37.66%	25.59%	-1.67%	18.65%	37.20%	11.29%
Peer Group 50 Percentile		35.55%	23.45%	-2.79%	17.13%	33.49%	9.21%
Peer Group 75 Percentile		29.65%	19.64%	-5.39%	14.22%	31.15%	6.65%
Benchmark		40.48%	25.48%	-1.55%	17.28%	34.76%	13.22%

### Sector Weightings (%)

Basic Materials	2.01
Consumer Cyclical	19.95
Financial Services	19.67
Real Estate	9.10
Consumer Defensive	6.22
Healthcare	4.25
Utilities	9.22
Communication Services	0.90
Energy	7.61
Industrials	8.12
Technology	8.89



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Mid Cap Index Adm - VIMAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/12/2001

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.33	-0.10	-0.85	n/a / 333
YTD	3.52	n/a	-1.98	n/a / 328
1 Year	-0.89	1.78	-1.45	37 / 328
3 Year	10.77	2.25	-0.03	9 / 294
5 Year	10.56	1.74	-0.34	11 / 273
10 Year	7.80	0.88	-0.27	27 / 195
5 Year Up/Down	100.51 / 112.97	2.48 / -6.24		
Since Inception	9.49	1.16	-3.77	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-1.34	13.76	35.15	15.99	-1.97	25.59	40.48
Peer Group	-3.25	9.21	33.49	17.13	-2.79	23.45	35.55

### Rolling Quarter Return Analysis



Category: Mid-Cap Blend  
Benchmark: Russell Mid Cap TR USD  
Prospectus Objective: Growth  
Home Page: [www.vanguard.com](http://www.vanguard.com)  
Phone: 800-662-7447

Overall Criteria: **Meets Criteria**

Morningstar Overall Rating: 4.00  
Overall Morningstar Rating for VIMAX as of 6/30/16 rated against 294 funds in its category.

### Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	9.15	5.76
Track Record (Yrs)	14.64	10.09
Turnover Ratio %	15.00	37.00
Total Net Assets (\$Millions)	68,995.67	500.24
Price/Earnings	19.89	18.22
Assets in top 10 holdings %	6.98	21.54
Number of holdings	356.00	75.00

### Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

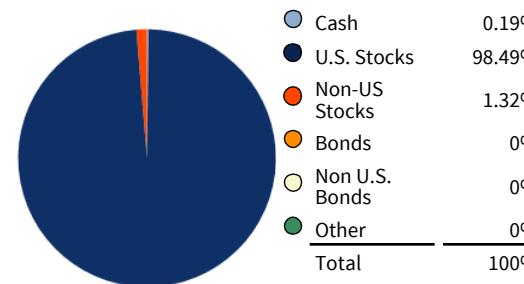
### Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.08	1.17
Net Expense Ratio %	0.08	1.07

### Top 10 Holdings

NVIDIA Corp	0.77%
Fiserv Inc	0.76%
Electronic Arts Inc	0.73%
Equinix Inc	0.72%
Ross Stores Inc	0.70%
Edwards Lifesciences Corp	0.68%
Fidelity National Information Services Inc	0.68%
Newell Brands Inc	0.67%
Dollar Tree Inc	0.65%
ConAgra Foods Inc	0.64%

### Fund Composition 5/31/2016



### Equity Style % 5/31/2016



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Mid Cap Index Adm - VIMAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/12/2001

Category: Mid-Cap Blend  
Benchmark: Russell Mid Cap TR USD  
Prospectus Objective: Growth  
Home Page: www.vanguard.com  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 4.00  
Overall Morningstar Rating for VIMAX as of 6/30/16 rated against 294 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	n/a	0.13	-0.09
Sharpe Ratio - 3 Year	0.90	0.18	-0.02
Sharpe Ratio - 5 Year	0.79	0.15	-0.03
Sharpe Ratio - 10 Year	0.46	0.04	-0.01
Std. Deviation - 3 Year	12.02	-0.42	0.14
Std. Deviation - 5 Year	13.94	-0.46	0.25
Std. Deviation - 10 Year	17.89	n/a	-0.02
Mean - 3 Year	10.77	2.22	-0.03
Mean - 5 Year	10.56	1.72	-0.34
Mean - 10 Year	7.80	0.85	-0.27
Alpha (Best Fit) - 3 Year	-0.23	1.54	-0.23
Alpha (Standard) - 3 Year	-0.81	-2.63	n/a
Alpha (Standard) - 5 Year	-2.42	1.71	-2.42
Beta (Best Fit) - 3 Year	0.99	-0.01	-0.01
Beta (Standard) - 3 Year	1.01	0.02	0.01
R-Squared (Best Fit) - 3 Year	99.24	5.64	-0.76
R-Squared (Standard) - 3 Year	89.12	9.08	-10.88

### Sector Weightings (%)

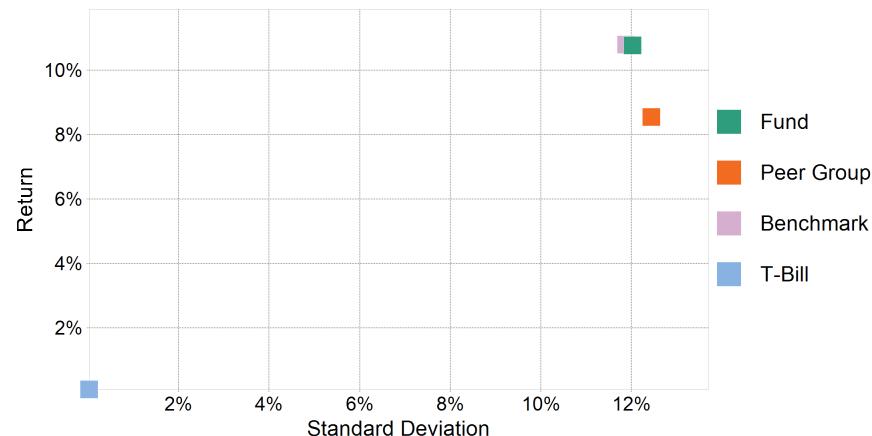
Basic Materials	5.54
Consumer Cyclical	17.85
Financial Services	11.35
Real Estate	7.23
Consumer Defensive	7.48
Healthcare	9.43
Utilities	5.15
Communication Services	1.21
Energy	5.12
Industrials	14.88
Technology	14.58

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	Fund	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark		
2nd	40.48%	25.59%	-1.97%	15.99%	35.15%	13.76%	-1.34%
3rd	37.66%	25.59%	-1.67%	18.65%	37.20%	11.29%	-2.38%
Bottom	35.55%	23.45%	-2.79%	17.13%	33.49%	9.21%	-3.25%
	29.65%	19.64%	-5.39%	14.22%	31.15%	6.65%	-5.96%
	40.48%	25.48%	-1.55%	17.28%	34.76%	13.22%	-2.44%

### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Eagle Mid Cap Growth R5 - HARSX

Family: Eagle Funds

Fund Manager: Management Team

Fund Inception Date: 12/28/2009

Category: Mid-Cap Growth

Benchmark: Russell Mid Cap Growth TR USD

Prospectus Objective: Growth

Home Page: eagleasset.com

Phone: 800-421-4184

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for HARSX as of 6/30/16 rated against 631 funds in its category.

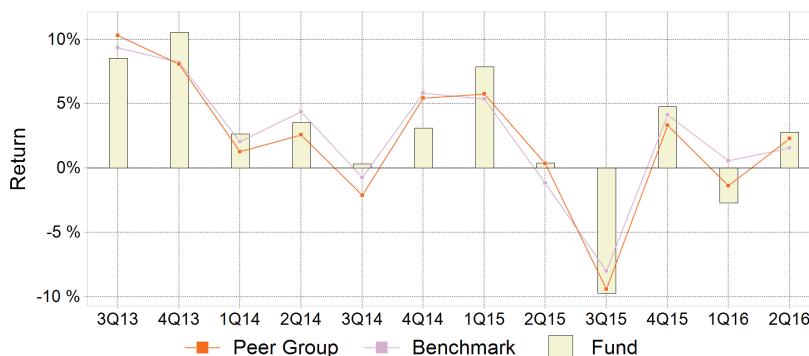
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.81	0.54	1.25	n/a / 684
YTD	0.02	-0.62	-2.13	n/a / 674
1 Year	-5.39	0.90	-3.25	44 / 674
3 Year	10.58	2.04	0.06	24 / 631
5 Year	9.22	1.27	-0.76	32 / 600
10 Year	9.43	2.42	1.31	11 / 543
5 Year Up/Down	102.89 / 128.09	9.31 / 6.12		
Since Inception	12.35	4.34	1.76	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

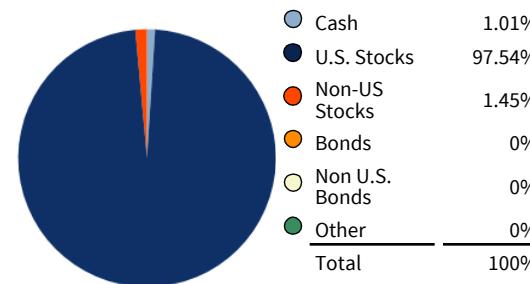
### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	2.43	9.97	38.01	16.25	-8.57	30.35	39.80
Peer Group	-0.63	7.40	35.72	14.71	-3.97	26.23	40.65

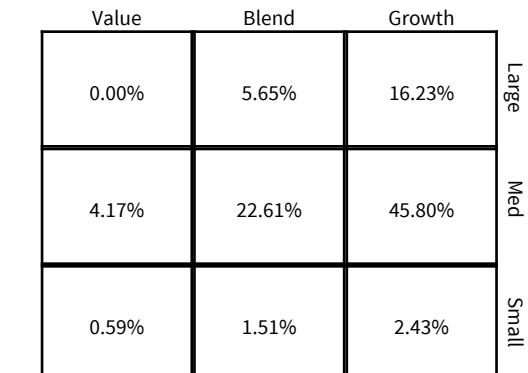
### Rolling Quarter Return Analysis



### Fund Composition 3/31/2016



### Equity Style % 3/31/2016



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Eagle Mid Cap Growth R5 - HARSX

Family: Eagle Funds

Fund Manager: Management Team

Fund Inception Date: 12/28/2009

Category: Mid-Cap Growth

Benchmark: Russell Mid Cap Growth TR USD

Prospectus Objective: Growth

Home Page: eagleasset.com

Phone: 800-421-4184

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for HARSX as of 6/30/16 rated against 631 funds in its category.

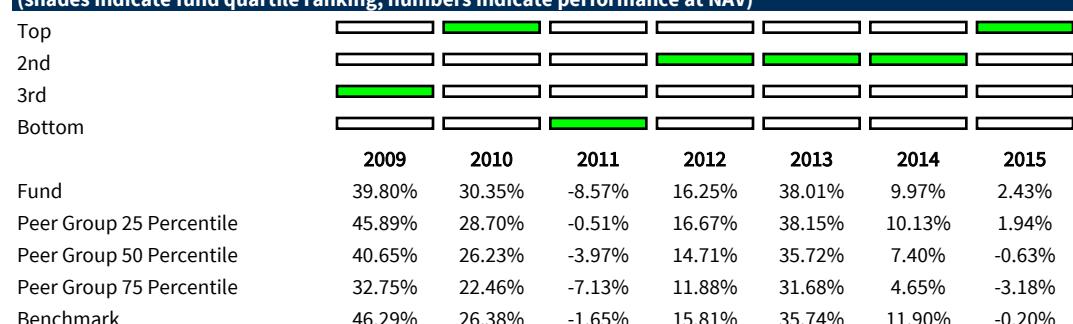
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.27	0.06	-0.18
Sharpe Ratio - 3 Year	0.81	0.14	-0.05
Sharpe Ratio - 5 Year	0.62	0.04	-0.11
Sharpe Ratio - 10 Year	0.53	0.11	0.06
Std. Deviation - 3 Year	13.49	0.33	0.99
Std. Deviation - 5 Year	16.23	1.23	1.87
Std. Deviation - 10 Year	18.38	0.16	0.23
Mean - 3 Year	10.58	1.99	0.06
Mean - 5 Year	9.22	1.23	-0.76
Mean - 10 Year	9.43	2.40	1.31
Alpha (Best Fit) - 3 Year	0.75	1.76	0.75
Alpha (Standard) - 3 Year	-1.58	-2.97	n/a
Alpha (Standard) - 5 Year	-4.89	0.09	-4.89
Beta (Best Fit) - 3 Year	1.00	0.03	n/a
Beta (Standard) - 3 Year	1.08	0.06	0.08
R-Squared (Best Fit) - 3 Year	95.55	2.45	-4.45
R-Squared (Standard) - 3 Year	80.53	4.45	-19.47

### Sector Weightings (%)

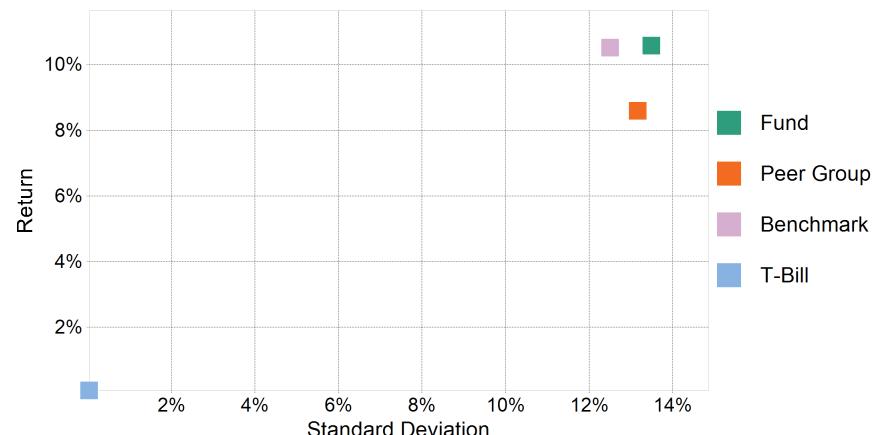
Basic Materials	4.60
Consumer Cyclical	22.05
Financial Services	4.80
Real Estate	2.93
Consumer Defensive	8.99
Healthcare	12.82
Utilities	0.00
Communication Services	2.98
Energy	2.54
Industrials	15.07
Technology	22.22

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Victory Sycamore Small Company Opp I - VSOIX

Family: Victory  
Fund Manager: Management Team  
Fund Inception Date: 8/31/2007

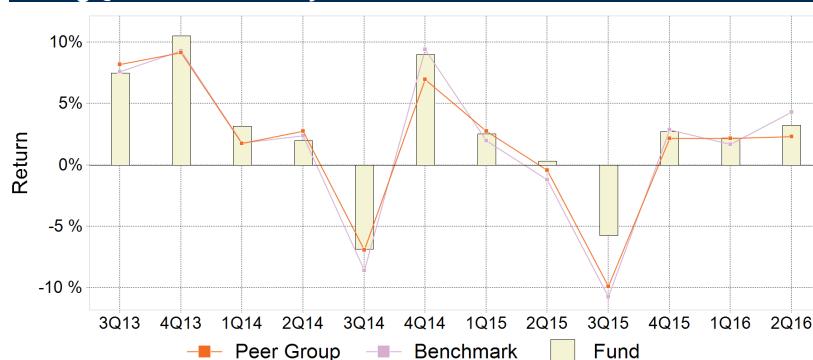
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	3.22	0.93	-1.09	n/a / 384
YTD	5.50	1.33	-0.58	n/a / 366
1 Year	2.16	6.42	4.74	6 / 366
3 Year	10.06	3.55	3.70	6 / 347
5 Year	9.96	1.88	1.81	11 / 297
10 Year	8.14	2.33	2.99	5 / 266
5 Year Up/Down	98.02 / 112.81	-0.26 / -16.80		
Since Inception	7.63	-0.37	-5.20	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.39	6.80	33.39	12.55	1.52	22.00	33.48
Peer Group	-6.10	4.28	36.05	16.16	-4.46	25.37	30.52

## Rolling Quarter Return Analysis



Category: Small Value

Benchmark: Russell 2000 Value TR USD

Prospectus Objective: Small Company

Home Page: [www.VictoryFunds.com](http://www.VictoryFunds.com)

Phone: 800-539-3863

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 5.00  
Overall Morningstar Rating for VSOIX as of 6/30/16 rated against 347 funds in its category.

## Fund Basics 3/31/2016

	Fund	Peers
Manager Tenure (Yrs)	9.75	6.22
Track Record (Yrs)	8.84	9.01
Turnover Ratio %	53.00	52.00
Total Net Assets (\$Millions)	3,211.93	365.24
Price/Earnings	18.02	16.37
Assets in top 10 holdings %	16.36	17.60
Number of holdings	104.00	112.00

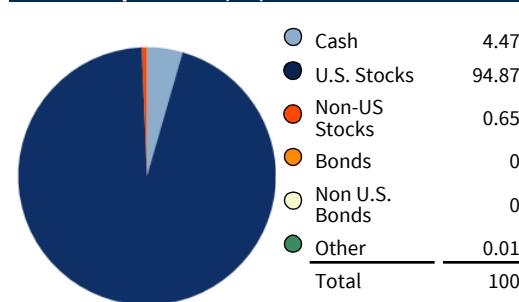
## Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

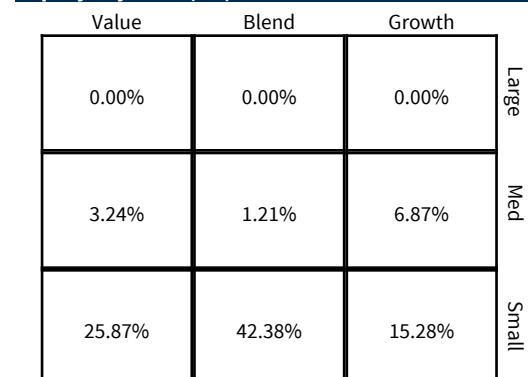
## Expenses

	Fund	Peers
12b1 Expense %	0.00	0.25
Gross Expense Ratio %	0.97	1.37
Net Expense Ratio %	0.97	1.24

## Fund Composition 3/31/2016



## Equity Style % 3/31/2016



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Victory Sycamore Small Company Opp I - VSOIX

Family: Victory  
 Fund Manager: Management Team  
 Fund Inception Date: 8/31/2007

Category: Small Value  
 Benchmark: Russell 2000 Value TR USD  
 Prospectus Objective: Small Company  
 Home Page: www.VictoryFunds.com  
 Phone: 800-539-3863

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 5.00  
 Overall Morningstar Rating for VSOIX as of 6/30/16 rated against 347 funds in its category.

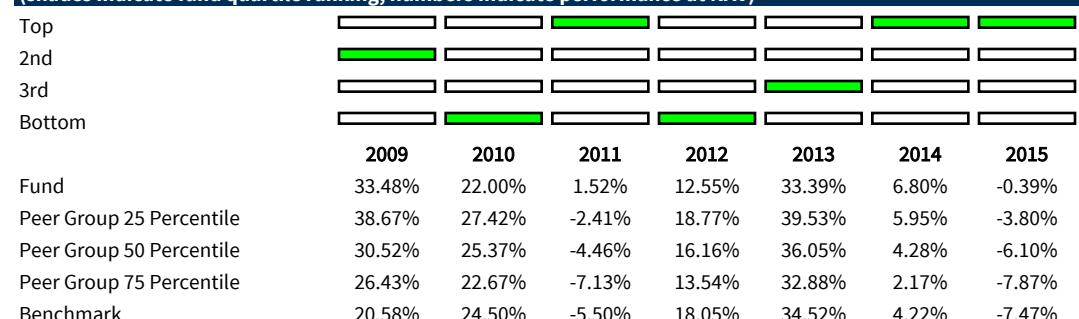
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.20	0.40	0.30
Sharpe Ratio - 3 Year	0.78	0.27	0.29
Sharpe Ratio - 5 Year	0.71	0.14	0.14
Sharpe Ratio - 10 Year	0.47	0.13	0.16
Std. Deviation - 3 Year	13.37	-0.73	-1.12
Std. Deviation - 5 Year	14.74	-1.17	-1.10
Std. Deviation - 10 Year	18.37	-1.03	-1.46
Mean - 3 Year	10.06	3.54	3.70
Mean - 5 Year	9.96	1.86	1.81
Mean - 10 Year	8.14	2.32	2.99
Alpha (Best Fit) - 3 Year	3.96	4.09	3.96
Alpha (Standard) - 3 Year	-0.67	-4.76	n/a
Alpha (Standard) - 5 Year	-2.31	2.65	-2.31
Beta (Best Fit) - 3 Year	0.91	-0.04	-0.09
Beta (Standard) - 3 Year	0.96	-0.07	-0.04
R-Squared (Best Fit) - 3 Year	96.50	2.59	-3.50
R-Squared (Standard) - 3 Year	64.61	-4.18	-35.39

### Sector Weightings (%)

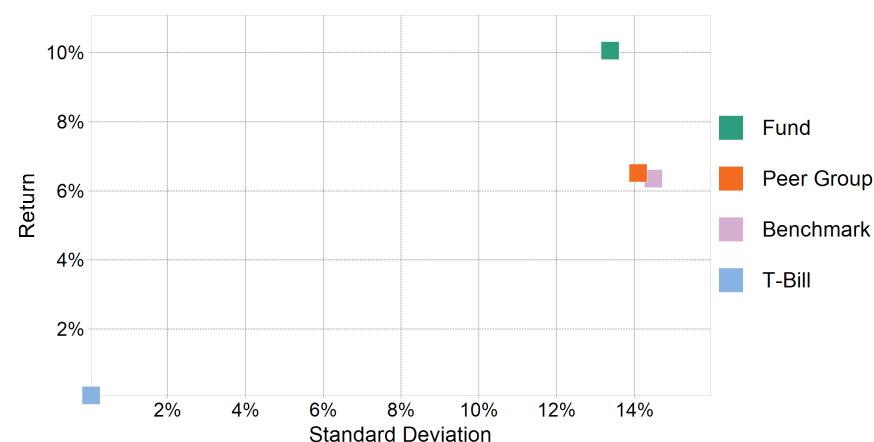
Basic Materials	7.07
Consumer Cyclical	8.98
Financial Services	20.79
Real Estate	2.57
Consumer Defensive	3.06
Healthcare	7.50
Utilities	4.59
Communication Services	0.01
Energy	3.34
Industrials	24.10
Technology	13.50

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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# LPR Construction Company Fund Fact Report



## Vanguard Small Cap Index Adm - VS MAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/13/2000

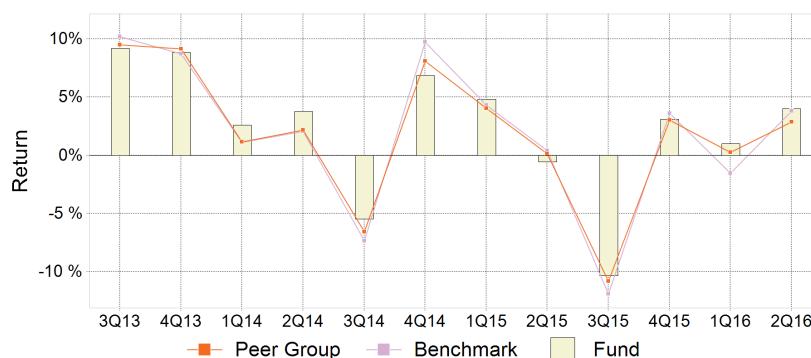
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	3.98	1.13	0.19	n/a / 698
YTD	5.02	2.59	2.80	n/a / 685
1 Year	-2.90	3.58	3.83	28 / 685
3 Year	8.94	1.91	1.85	16 / 617
5 Year	9.90	1.69	1.55	19 / 580
10 Year	7.75	1.93	1.55	11 / 473
5 Year Up/Down	105.72 / 128.23	5.18 / -5.49		
Since Inception	8.47	1.17	-2.84	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-3.64	7.50	37.81	18.24	-2.69	27.89	36.33
Peer Group	-4.59	4.75	37.87	15.66	-3.12	25.99	28.82

## Rolling Quarter Return Analysis



Category: Small Blend

Benchmark: Russell 2000 TR USD

Prospectus Objective: Small Company

Home Page: [www.vanguard.com](http://www.vanguard.com)

Phone: 800-662-7447

Overall Criteria: Meets Criteria

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for VS MAX as of 6/30/16 rated against 617 funds in its category.

## Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	0.18	4.67
Track Record (Yrs)	15.64	9.30
Turnover Ratio %	11.00	42.00
Total Net Assets (\$Millions)	58,343.08	289.55
Price/Earnings	19.70	18.08
Assets in top 10 holdings %	2.86	15.43
Number of holdings	1,491.00	150.00

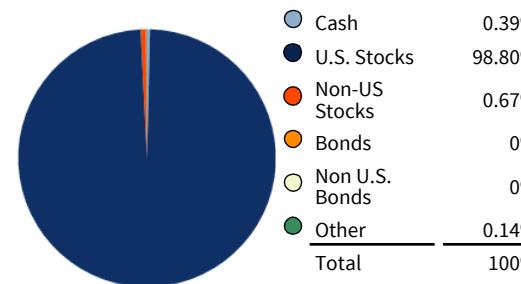
## Sales Charges

	Fund	Peers
Front End Load %	n/a	5.63
Deferred Load %	n/a	1.00

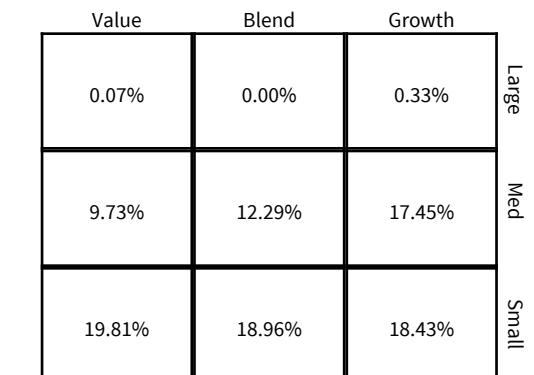
## Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.08	1.27
Net Expense Ratio %	0.08	1.15

## Fund Composition 5/31/2016



## Equity Style % 5/31/2016



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# LPR Construction Company

## Fund Fact Report



### Vanguard Small Cap Index Adm - VS MAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/13/2000

Category: Small Blend  
Benchmark: Russell 2000 TR USD  
Prospectus Objective: Small Company  
Home Page: www.vanguard.com  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for VS MAX as of 6/30/16 rated against 617 funds in its category.

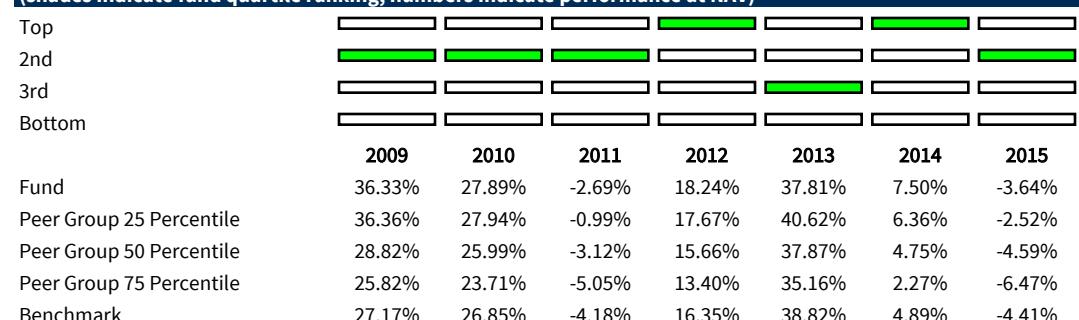
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.12	0.22	0.21
Sharpe Ratio - 3 Year	0.69	0.16	0.17
Sharpe Ratio - 5 Year	0.68	0.12	0.12
Sharpe Ratio - 10 Year	0.43	0.09	0.07
Std. Deviation - 3 Year	13.65	-0.75	-1.57
Std. Deviation - 5 Year	15.60	-0.67	-0.98
Std. Deviation - 10 Year	19.70	0.09	-0.13
Mean - 3 Year	8.94	1.88	1.85
Mean - 5 Year	9.90	1.67	1.55
Mean - 10 Year	7.75	1.92	1.55
Alpha (Best Fit) - 3 Year	0.87	0.95	0.87
Alpha (Standard) - 3 Year	-2.92	-4.61	n/a
Alpha (Standard) - 5 Year	-3.83	1.66	-3.83
Beta (Best Fit) - 3 Year	0.95	-0.01	-0.05
Beta (Standard) - 3 Year	1.06	n/a	0.06
R-Squared (Best Fit) - 3 Year	99.12	3.44	-0.88
R-Squared (Standard) - 3 Year	76.83	8.15	-23.17

### Sector Weightings (%)

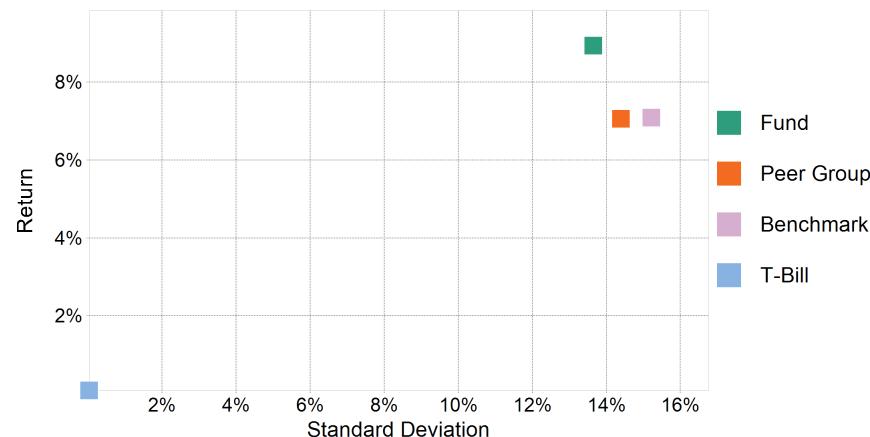
Basic Materials	4.95
Consumer Cyclical	13.82
Financial Services	13.00
Real Estate	13.22
Consumer Defensive	4.16
Healthcare	9.62
Utilities	4.82
Communication Services	1.06
Energy	4.51
Industrials	15.89
Technology	14.43

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

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# LPR Construction Company Fund Fact Report



## Prudential Jennison Small Company Z - PSCZX

Family: Prudential Investments  
Fund Manager: Management Team  
Fund Inception Date: 3/1/1996

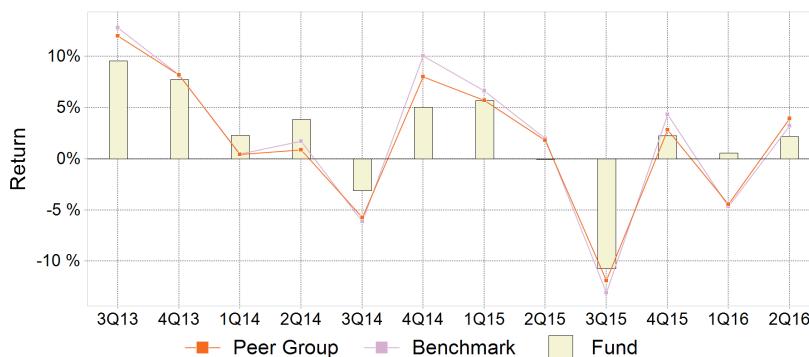
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.17	-1.73	-1.07	n/a / 675
YTD	2.76	3.23	4.35	n/a / 655
1 Year	-6.19	3.12	4.56	26 / 655
3 Year	8.14	1.37	0.40	26 / 620
5 Year	8.14	0.75	-0.37	35 / 593
10 Year	7.25	0.44	0.11	36 / 508
5 Year Up/Down	90.01 / 111.67	-8.57 / -23.69		
Since Inception	8.95	1.31	-0.47	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-3.55	8.10	34.60	13.47	-1.59	25.73	36.95
Peer Group	-2.17	3.08	41.26	14.07	-2.01	27.68	35.83

## Rolling Quarter Return Analysis



Category: Small Growth

Benchmark: Russell 2000 Growth TR USD

Prospectus Objective: Small Company

Home Page: [www.prudentialfunds.com](http://www.prudentialfunds.com)

Phone: 800-225-1852

Overall Criteria: **Meets Criteria**

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for PSCZX as of 6/30/16 rated against 620 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
-----------------------	------	-------

Manager Tenure (Yrs)	9.38	6.22
Track Record (Yrs)	20.35	11.67
Turnover Ratio %	52.00	64.94
Total Net Assets (\$Millions)	3,248.60	391.41
Price/Earnings	19.62	23.25
Assets in top 10 holdings %	18.92	18.66
Number of holdings	116.00	106.00

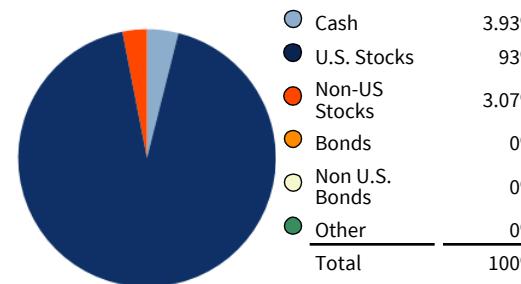
Sales Charges	Fund	Peers
---------------	------	-------

Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

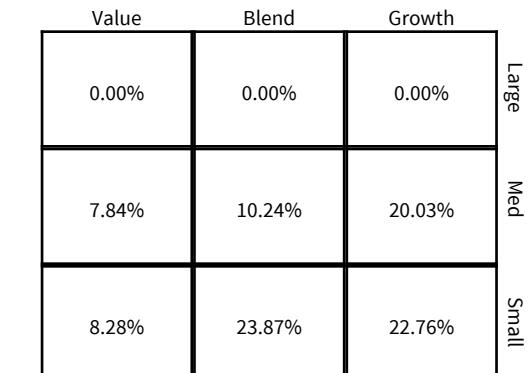
Expenses	Fund	Peers
----------	------	-------

12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.83	1.33
Net Expense Ratio %	0.83	1.20

## Fund Composition 5/31/2016



## Equity Style % 5/31/2016



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\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Prudential Jennison Small Company Z - PSCZX

Family: Prudential Investments  
Fund Manager: Management Team  
Fund Inception Date: 3/1/1996

Category: Small Growth  
Benchmark: Russell 2000 Growth TR USD  
Prospectus Objective: Small Company  
Home Page: www.prudentialfunds.com  
Phone: 800-225-1852

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for PSCZX as of 6/30/16 rated against 620 funds in its category.

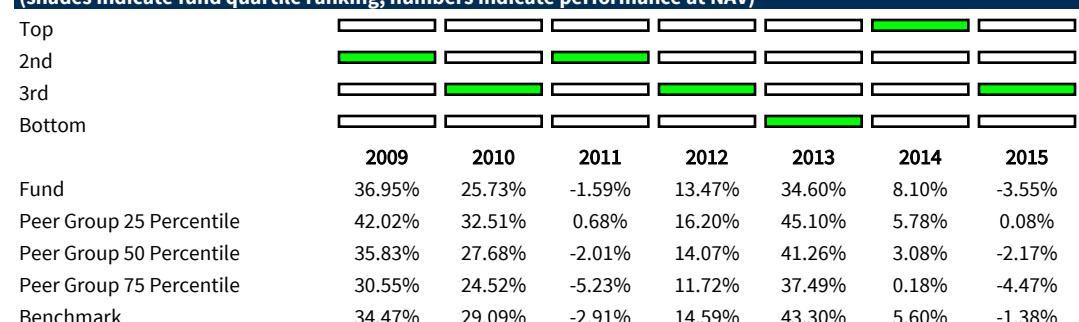
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.36	0.12	0.14
Sharpe Ratio - 3 Year	0.64	0.14	0.11
Sharpe Ratio - 5 Year	0.59	0.09	0.04
Sharpe Ratio - 10 Year	0.42	0.03	0.02
Std. Deviation - 3 Year	13.45	-2.10	-3.03
Std. Deviation - 5 Year	15.11	-1.80	-2.57
Std. Deviation - 10 Year	18.71	-0.83	-1.66
Mean - 3 Year	8.14	1.34	0.40
Mean - 5 Year	8.14	0.73	-0.37
Mean - 10 Year	7.25	0.44	0.11
Alpha (Best Fit) - 3 Year	0.48	1.09	0.48
Alpha (Standard) - 3 Year	-2.64	-4.84	n/a
Alpha (Standard) - 5 Year	-4.36	1.72	-4.36
Beta (Best Fit) - 3 Year	0.91	-0.04	-0.09
Beta (Standard) - 3 Year	0.97	-0.10	-0.03
R-Squared (Best Fit) - 3 Year	93.23	0.23	-6.77
R-Squared (Standard) - 3 Year	66.34	5.12	-33.66

## Sector Weightings (%)

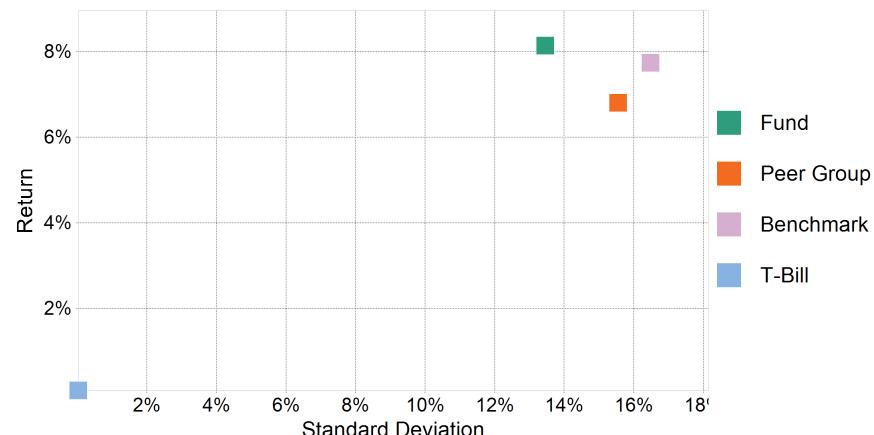
Basic Materials	5.57
Consumer Cyclical	15.11
Financial Services	16.10
Real Estate	11.89
Consumer Defensive	6.62
Healthcare	8.76
Utilities	3.23
Communication Services	3.74
Energy	2.91
Industrials	12.33
Technology	9.79

## Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



## Fund Risk/Return



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\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Total Intl Stock Index Admiral - VTIAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/29/2010

Category: Foreign Large Blend  
Benchmark: MSCI EAFE NR USD  
Prospectus Objective: Foreign Stock  
Home Page: www.vanguard.com  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 3.00  
Overall Morningstar Rating for VTIAX as of 6/30/16 rated against 632 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	0.26	1.28	1.72	n/a / 716
YTD	0.08	3.55	4.50	n/a / 684
1 Year	-9.11	1.20	1.05	33 / 684
3 Year	2.02	0.19	-0.04	44 / 632
5 Year	0.58	-0.61	-1.10	69 / 587
10 Year	1.93	0.54	0.35	35 / 416
5 Year Up/Down	99.19 / 96.91	3.05 / 5.02		
Since Inception	2.44	-0.34	-6.15	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-4.26	-4.17	15.14	18.21	-14.52	11.04	36.73
Peer Group	-1.18	-5.46	20.20	17.98	-13.23	10.04	30.67

### Rolling Quarter Return Analysis



### Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	4.13	4.19
Track Record (Yrs)	5.59	8.67
Turnover Ratio %	3.00	38.00
Total Net Assets (\$Millions)	206,970.20	480.26
Price/Earnings	14.81	15.00
Assets in top 10 holdings %	7.33	21.15
Number of holdings	5,994.00	109.00

### Sales Charges

	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

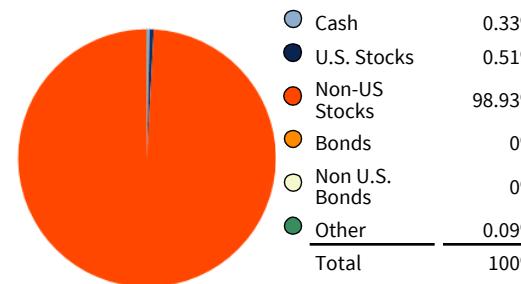
### Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.12	1.23
Net Expense Ratio %	0.12	1.08

### Top 10 Holdings

Nestle SA	1.19%
Roche Holding AG Dividend Right Cert.	0.98%
Novartis AG	0.88%
Toyota Motor Corp	0.74%
HSBC Holdings PLC	0.66%
Tencent Holdings Ltd	0.62%
British American Tobacco PLC	0.59%
Samsung Electronics Co Ltd	0.57%
Taiwan Semiconductor Manufacturing Co Ltd	0.55%
Novo Nordisk A/S B	0.54%

### Fund Composition 5/31/2016



### Equity Style % 5/31/2016

	Value	Blend	Growth
Large	28.19%	24.63%	23.00%
Med	5.84%	5.23%	4.70%
Small	1.65%	1.25%	0.93%

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\* NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Total Intl Stock Index Admiral - VTIAX

Family: Vanguard  
Fund Manager: Management Team  
Fund Inception Date: 11/29/2010

Category: Foreign Large Blend  
Benchmark: MSCI EAFE NR USD  
Prospectus Objective: Foreign Stock  
Home Page: www.vanguard.com  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for VTIAX as of 6/30/16 rated against 632 funds in its category.

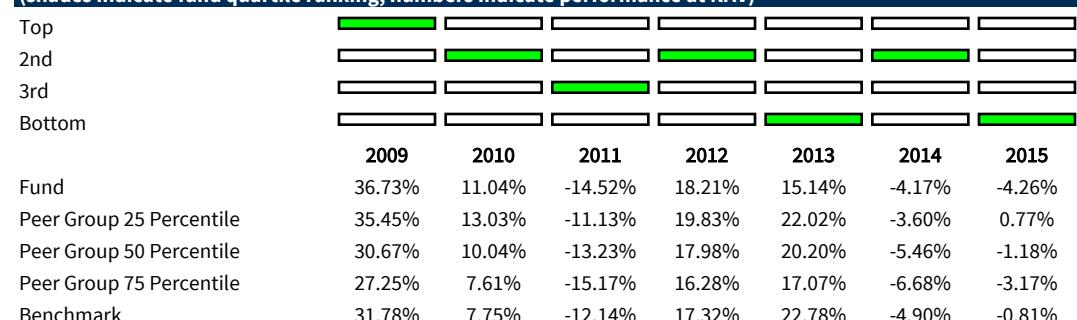
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.56	0.07	0.01
Sharpe Ratio - 3 Year	0.21	0.01	n/a
Sharpe Ratio - 5 Year	0.11	-0.04	-0.07
Sharpe Ratio - 10 Year	0.15	0.03	0.02
Std. Deviation - 3 Year	12.85	0.06	-0.44
Std. Deviation - 5 Year	15.34	0.26	-0.03
Std. Deviation - 10 Year	19.43	0.58	0.83
Mean - 3 Year	2.02	0.18	-0.04
Mean - 5 Year	0.58	-0.61	-1.10
Mean - 10 Year	1.93	0.53	0.35
Alpha (Best Fit) - 3 Year	0.87	1.54	0.87
Alpha (Standard) - 3 Year	0.87	0.75	n/a
Alpha (Standard) - 5 Year	0.48	-0.62	0.48
Beta (Best Fit) - 3 Year	0.96	n/a	-0.04
Beta (Standard) - 3 Year	0.96	0.04	-0.04
R-Squared (Best Fit) - 3 Year	98.16	3.60	-1.84
R-Squared (Standard) - 3 Year	98.16	7.02	-1.84

### Sector Weightings (%)

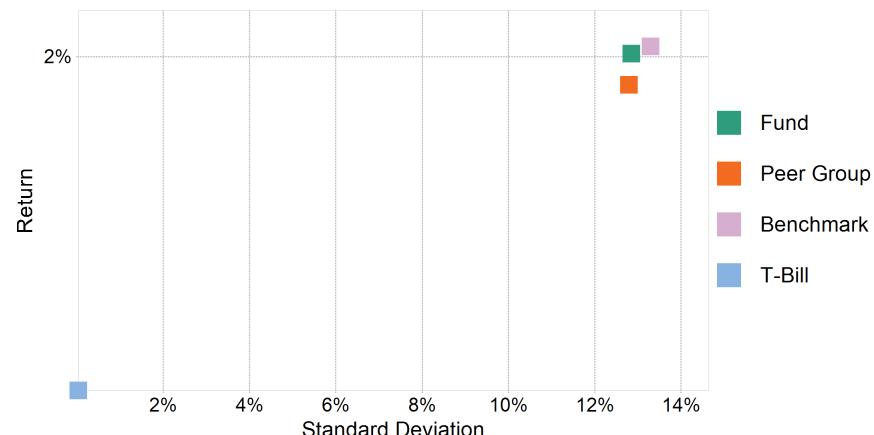
Basic Materials	7.98
Consumer Cyclical	11.47
Financial Services	19.16
Real Estate	4.02
Consumer Defensive	10.56
Healthcare	8.65
Utilities	3.31
Communication Services	4.80
Energy	5.78
Industrials	11.54
Technology	8.94

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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\* NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### American Funds Europacific Growth R5 - RERFX

Family: American Funds

Fund Manager: Management Team

Fund Inception Date: 5/15/2002

Category: Foreign Large Growth

Benchmark: MSCI EAFE Growth NR USD

Prospectus Objective: Foreign Stock

Home Page: www.americanfunds.com

Phone: 800-421-4225

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for RERFX as of 6/30/16 rated against 285 funds in its category.

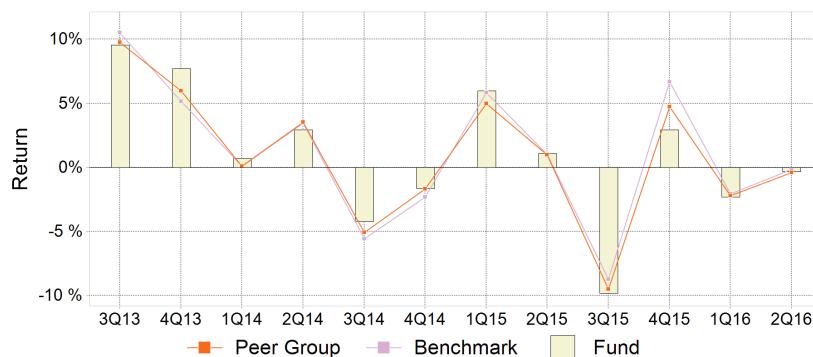
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	-0.32	0.08	-0.17	n/a / 308
YTD	-2.63	-0.60	-0.41	n/a / 307
1 Year	-9.61	-1.47	-4.81	63 / 307
3 Year	3.72	0.67	-0.45	35 / 285
5 Year	2.45	0.09	-0.79	48 / 273
10 Year	3.92	0.89	1.04	25 / 202
5 Year Up/Down	92.89 / 81.94	0.50 / 0.89		
Since Inception	6.92	2.53	-1.41	

**Performance Disclosure:** The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.53	-2.35	20.54	19.57	-13.33	9.72	39.55
Peer Group	0.36	-4.31	20.11	19.39	-12.77	13.29	37.08

### Rolling Quarter Return Analysis



Category: Foreign Large Growth

Benchmark: MSCI EAFE Growth NR USD

Prospectus Objective: Foreign Stock

Home Page: www.americanfunds.com

Phone: 800-421-4225

### Fund Basics 3/31/2016

	Fund	Peers
Manager Tenure (Yrs)	12.25	5.29
Track Record (Yrs)	14.14	10.14
Turnover Ratio %	30.00	39.00
Total Net Assets (\$Millions)	120,021.02	407.38
Price/Earnings	16.10	18.76
Assets in top 10 holdings %	19.63	24.94
Number of holdings	481.00	86.00

### Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

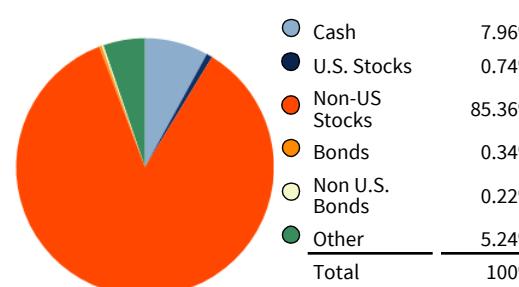
### Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.54	1.27
Net Expense Ratio %	0.54	1.15

### Top 10 Holdings

Novo Nordisk A/S B	4.55%
Novartis AG	2.07%
Prudential PLC	1.73%
Baidu Inc ADR	1.68%
Associated British Foods PLC	1.68%
AIA Group Ltd	1.67%
HDFC Bank Ltd	1.62%
Alibaba Group Holding Ltd ADR	1.61%
Taiwan Semiconductor Manufacturing Co Ltd	1.56%
British American Tobacco PLC	1.48%

### Fund Composition 3/31/2016



### Equity Style % 3/31/2016

Value	Blend	Growth
15.93%	20.54%	40.46%
1.37%	1.89%	1.42%
0.00%	0.08%	0.00%

Large  
Med  
Small

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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### American Funds Europacific Growth R5 - RERFX

Family: American Funds

Fund Manager: Management Team

Fund Inception Date: 5/15/2002

Category: Foreign Large Growth

Benchmark: MSCI EAFE Growth NR USD

Prospectus Objective: Foreign Stock

Home Page: www.americanfunds.com

Phone: 800-421-4225

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for RERFX as of 6/30/16 rated against 285 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.65	-0.17	-0.40
Sharpe Ratio - 3 Year	0.36	0.06	-0.02
Sharpe Ratio - 5 Year	0.24	0.01	-0.04
Sharpe Ratio - 10 Year	0.26	0.06	0.06
Std. Deviation - 3 Year	11.77	-0.76	-0.75
Std. Deviation - 5 Year	14.28	-0.34	-0.52
Std. Deviation - 10 Year	17.51	-0.74	-0.28
Mean - 3 Year	3.72	0.64	-0.45
Mean - 5 Year	2.45	0.08	-0.79
Mean - 10 Year	3.92	0.88	1.04
Alpha (Best Fit) - 3 Year	-0.09	0.09	-0.09
Alpha (Standard) - 3 Year	2.62	2.05	n/a
Alpha (Standard) - 5 Year	2.27	0.05	2.27
Beta (Best Fit) - 3 Year	0.91	-0.05	-0.09
Beta (Standard) - 3 Year	0.84	-0.04	-0.16
R-Squared (Best Fit) - 3 Year	93.90	1.49	-6.10
R-Squared (Standard) - 3 Year	90.57	4.47	-9.43

### Sector Weightings (%)

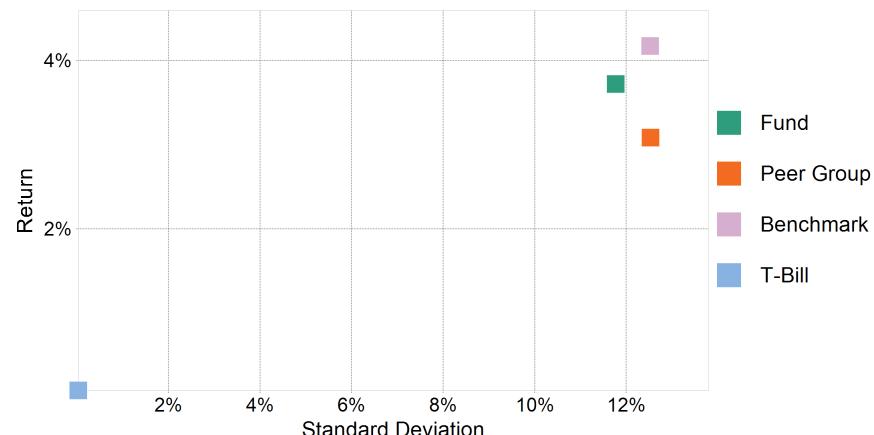
Basic Materials	3.79
Consumer Cyclical	11.48
Financial Services	15.56
Real Estate	1.87
Consumer Defensive	8.21
Healthcare	11.42
Utilities	2.12
Communication Services	4.70
Energy	3.80
Industrials	9.15
Technology	14.00

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
2nd							
3rd							
Bottom							
Fund	39.55%	9.72%	-13.33%	19.57%	20.54%	-2.35%	-0.53%
Peer Group 25 Percentile	40.30%	14.87%	-9.44%	20.97%	22.72%	-1.56%	3.12%
Peer Group 50 Percentile	37.08%	13.29%	-12.77%	19.39%	20.11%	-4.31%	0.36%
Peer Group 75 Percentile	31.65%	11.40%	-14.39%	17.57%	14.74%	-6.14%	-1.30%
Benchmark	29.36%	12.25%	-12.11%	16.86%	22.55%	-4.43%	4.09%

### Fund Risk/Return



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# LPR Construction Company Fund Fact Report



## Oppenheimer International Growth Y - OIGYX

Family: OppenheimerFunds

Fund Manager: Management Team

Fund Inception Date: 9/7/2005

Category: Foreign Large Growth

Benchmark: MSCI EAFE Growth NR USD

Prospectus Objective: Foreign Stock

Home Page: [www.oppenheimersfunds.com](http://www.oppenheimersfunds.com)

Phone: 800-225-5677

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for OIGYX as of 6/30/16 rated against 285 funds in its category.

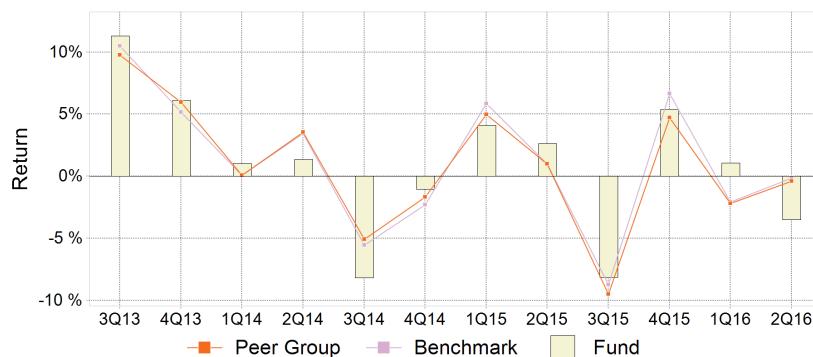
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	-3.50	-3.10	-3.35	n/a / 308
YTD	-2.48	-0.45	-0.26	n/a / 307
1 Year	-5.59	2.55	-0.79	28 / 307
3 Year	3.48	0.43	-0.69	39 / 285
5 Year	4.38	2.02	1.14	17 / 273
10 Year	5.42	2.39	2.54	1 / 202
5 Year Up/Down	97.12 / 77.05	4.73 / -4.00		
Since Inception	6.32	1.93	-2.01	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

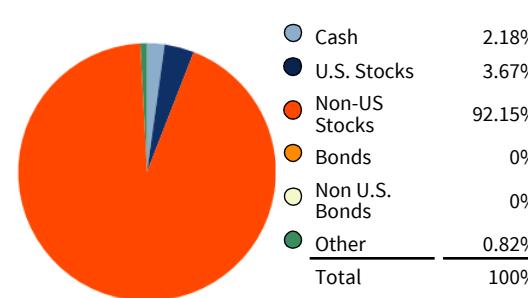
	2015	2014	2013	2012	2011	2010	2009
Fund	3.44	-6.99	25.46	22.10	-7.31	15.35	38.44
Peer Group	0.36	-4.31	20.11	19.39	-12.77	13.29	37.08

## Rolling Quarter Return Analysis



Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	12.27	5.29
Track Record (Yrs)	10.82	10.14
Turnover Ratio %	10.00	39.00
Total Net Assets (\$Millions)	22,349.70	407.38
Price/Earnings	19.45	18.76
Assets in top 10 holdings %	14.99	24.94
Number of holdings	110.00	86.00
Sales Charges	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00
Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.89	1.27
Net Expense Ratio %	0.89	1.15

## Fund Composition 5/31/2016



## Equity Style % 5/31/2016

Value	Blend	Growth
8.69%	17.41%	41.74%
6.98%	8.93%	9.36%
0.00%	0.57%	0.00%

Large  
Med  
Small

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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Oppenheimer International Growth Y - OIGYX

Family: OppenheimerFunds

Fund Manager: Management Team

Fund Inception Date: 9/7/2005

Category: Foreign Large Growth

Benchmark: MSCI EAFE Growth NR USD

Prospectus Objective: Foreign Stock

Home Page: www.oppenheimersfunds.com

Phone: 800-225-5677

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 4.00

Overall Morningstar Rating for OIGYX as of 6/30/16 rated against 285 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.34	0.14	-0.09
Sharpe Ratio - 3 Year	0.32	0.02	-0.06
Sharpe Ratio - 5 Year	0.36	0.13	0.08
Sharpe Ratio - 10 Year	0.33	0.13	0.13
Std. Deviation - 3 Year	12.98	0.45	0.46
Std. Deviation - 5 Year	14.47	-0.15	-0.33
Std. Deviation - 10 Year	17.91	-0.34	0.12
Mean - 3 Year	3.48	0.40	-0.69
Mean - 5 Year	4.38	2.01	1.14
Mean - 10 Year	5.42	2.38	2.54
Alpha (Best Fit) - 3 Year	1.74	1.92	1.74
Alpha (Standard) - 3 Year	2.41	2.05	n/a
Alpha (Standard) - 5 Year	4.18	1.96	4.18
Beta (Best Fit) - 3 Year	0.89	-0.07	-0.11
Beta (Standard) - 3 Year	0.91	0.03	-0.09
R-Squared (Best Fit) - 3 Year	92.76	0.35	-7.24
R-Squared (Standard) - 3 Year	86.09	-0.01	-13.91

### Sector Weightings (%)

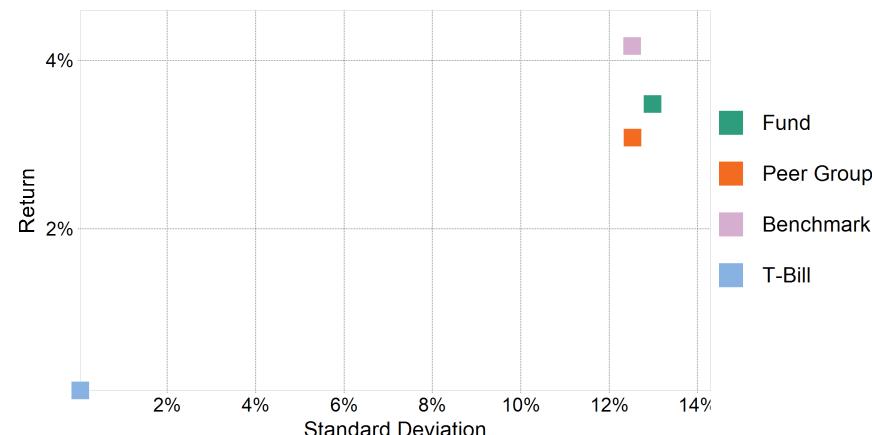
Basic Materials	6.41
Consumer Cyclical	19.65
Financial Services	4.09
Real Estate	0.00
Consumer Defensive	15.60
Healthcare	9.18
Utilities	0.00
Communication Services	7.79
Energy	0.38
Industrials	16.42
Technology	16.31

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Fund	Top	2nd	3rd	Bottom	2009	2010	2011	2012	2013	2014	2015
	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	38.44%	15.35%	-7.31%	22.10%	25.46%	-6.99%	3.44%
Fund	40.30%	14.87%	-9.44%	20.97%	22.72%	-1.56%	3.12%				
Peer Group 25 Percentile	37.08%	13.29%	-12.77%	19.39%	20.11%	-4.31%	0.36%				
Peer Group 50 Percentile	31.65%	11.40%	-14.39%	17.57%	14.74%	-6.14%	-1.30%				
Peer Group 75 Percentile	29.36%	12.25%	-12.11%	16.86%	22.55%	-4.43%	4.09%				
Benchmark											

### Fund Risk/Return



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\* NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity® MMT Retirement Govt Mny Mkt II - FRTXX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 12/2/1988

Category: Money Market-Taxable

Benchmark: USTREAS T-Bill Auction Ave 3 Mon

Prospectus Objective: Money Mkt - Taxable

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: n/a

Overall Morningstar Rating for FRTXX as of 6/30/16 rated against 3603 funds in its category.

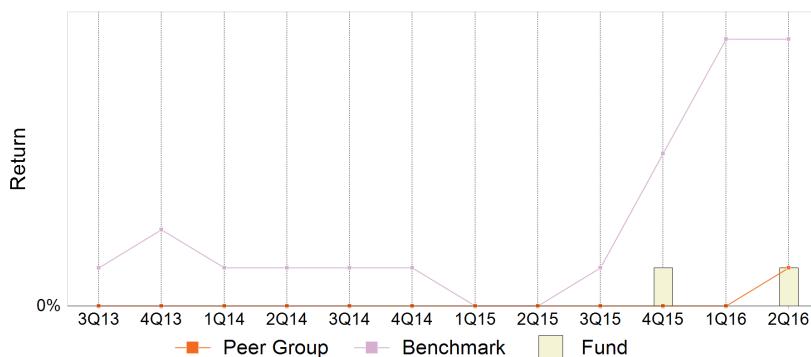
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	0.01	0.01	-0.06	n/a / 4112
YTD	0.01	0.01	-0.13	n/a / 3661
1 Year	0.02	0.01	-0.17	47 / 3661
3 Year	0.01	0.01	-0.07	49 / 3603
5 Year	0.01	0.01	-0.07	46 / 3533
10 Year	1.12	0.18	0.17	11 / 3238
5 Year Up/Down	15.00 / n/a	-1.42 / n/a		
Since Inception	3.30	1.92	-0.77	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	0.02	0.01	0.01	0.01	0.01	0.02	0.63
Peer Group	0.01	0.01	0.01	0.01	0.01	0.01	0.12

## Rolling Quarter Return Analysis



## Fund Basics 2/29/2016

	Fund	Peers
Manager Tenure (Yrs)	9.67	10.36
Track Record (Yrs)	27.59	14.67
Turnover Ratio %	n/a	0.00
Total Net Assets (\$Millions)	10,919.51	3,429.88
Price/Earnings	n/a	n/a
Assets in top 10 holdings %	91.88	43.47
Number of holdings	45.00	59.00

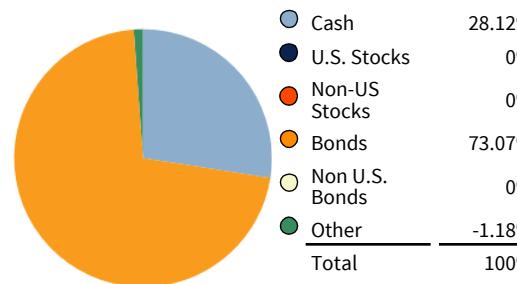
## Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

## Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.42	0.52
Net Expense Ratio %	0.42	0.45

## Fund Composition 2/29/2016



## Equity Style % 2/29/2016

Value	Blend	Growth	
n/a%	n/a%	n/a%	Large
n/a%	n/a%	n/a%	Med
n/a%	n/a%	n/a%	Small

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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity® MMT Retirement Govt Mny Mkt II - FRTXX

Family: Fidelity Investments  
 Fund Manager: Management Team  
 Fund Inception Date: 12/2/1988

Category: Money Market-Taxable  
 Benchmark: USTREAS T-Bill Auction Ave 3 Mon  
 Prospectus Objective: Money Mkt - Taxable  
 Home Page: www.advisor.fidelity.com  
 Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: n/a

Overall Morningstar Rating for FRTXX as of 6/30/16 rated against 3603 funds in its category.

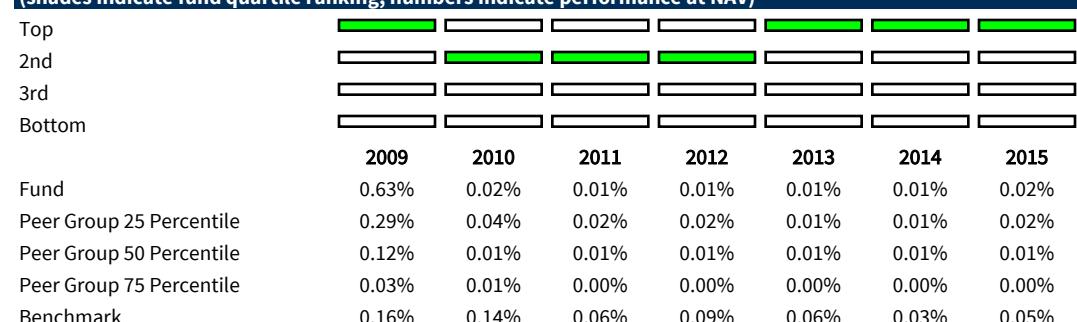
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-4.89	0.23	-4.89
Sharpe Ratio - 3 Year	-2.48	0.07	-2.48
Sharpe Ratio - 5 Year	-2.88	0.07	-2.88
Sharpe Ratio - 10 Year	1.02	1.03	1.02
Std. Deviation - 3 Year	n/a	-0.01	-0.03
Std. Deviation - 5 Year	n/a	n/a	-0.02
Std. Deviation - 10 Year	0.54	0.03	0.04
Mean - 3 Year	0.01	n/a	-0.07
Mean - 5 Year	0.01	n/a	-0.07
Mean - 10 Year	1.12	0.17	0.17
Alpha (Best Fit) - 3 Year	-0.07	n/a	-0.07
Alpha (Standard) - 3 Year	n/a	n/a	n/a
Alpha (Standard) - 5 Year	n/a	n/a	n/a
Beta (Best Fit) - 3 Year	n/a	n/a	-1.00
Beta (Standard) - 3 Year	n/a	n/a	-1.00
R-Squared (Best Fit) - 3 Year	21.88	2.78	-78.12
R-Squared (Standard) - 3 Year	n/a	n/a	-100.00

### Sector Weightings (%)

Basic Materials	n/a
Consumer Cyclical	n/a
Financial Services	n/a
Real Estate	n/a
Consumer Defensive	n/a
Healthcare	n/a
Utilities	n/a
Communication Services	n/a
Energy	n/a
Industrials	n/a
Technology	n/a

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



For Plan Sponsor use only. Not for public distribution. ^ Five years, or longest timeframe if track record is less than five years.

NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.



# LPR Construction Company

## Fund Fact Report



### Metropolitan West Total Return Bond Plan - MWTSX

Family: Metropolitan West Funds  
 Fund Manager: Management Team  
 Fund Inception Date: 7/29/2011

Category: Intermediate-Term Bond  
 Benchmark: Barclays US Agg Bond TR USD  
 Prospectus Objective: Corporate Bond - General  
 Home Page: www.mwamlc.com  
 Phone: 800-241-4671

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 4.00  
 Overall Morningstar Rating for MWTSX as of 6/30/16 rated against 885 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	2.28	0.33	-0.19
Sharpe Ratio - 3 Year	1.76	0.40	0.27
Sharpe Ratio - 5 Year	1.81	0.56	0.49
Sharpe Ratio - 10 Year	1.57	0.50	0.29
Std. Deviation - 3 Year	2.31	-0.36	-0.35
Std. Deviation - 5 Year	2.65	-0.20	-0.12
Std. Deviation - 10 Year	3.51	-0.15	0.28
Mean - 3 Year	4.20	0.49	0.14
Mean - 5 Year	4.94	1.23	1.18
Mean - 10 Year	6.65	1.65	1.52
Alpha (Best Fit) - 3 Year	0.71	0.83	0.71
Alpha (Standard) - 3 Year	0.71	-0.08	n/a
Alpha (Standard) - 5 Year	1.77	1.57	1.77
Beta (Best Fit) - 3 Year	0.85	-0.02	-0.15
Beta (Standard) - 3 Year	0.85	-0.08	-0.15
R-Squared (Best Fit) - 3 Year	95.71	3.59	-4.29
R-Squared (Standard) - 3 Year	95.71	7.75	-4.29

### Sector Weightings (%)

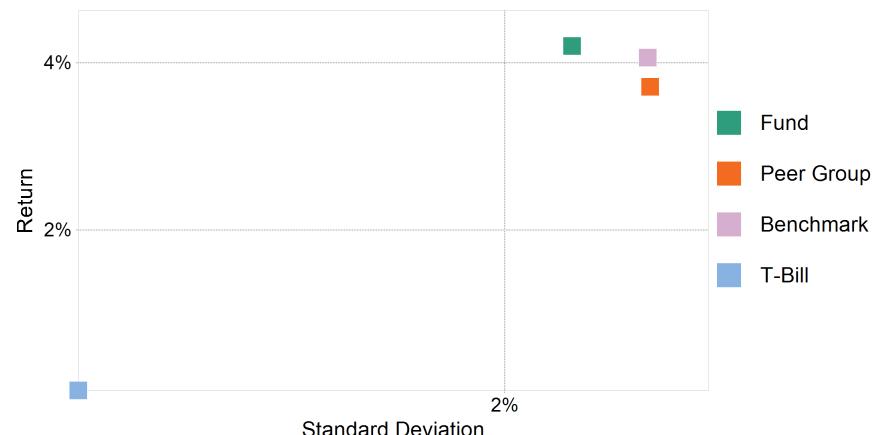
Basic Materials	n/a
Consumer Cyclical	n/a
Financial Services	n/a
Real Estate	n/a
Consumer Defensive	n/a
Healthcare	n/a
Utilities	n/a
Communication Services	n/a
Energy	n/a
Industrials	n/a
Technology	n/a

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015				
	17.08%	11.53%	4.92%	11.54%	0.45%	6.16%	0.25%				
2nd	17.24%	8.94%	7.27%	8.28%	-0.80%	6.09%	0.44%				
	13.07%	7.59%	6.48%	6.75%	-1.68%	5.54%	-0.01%				
3rd	9.23%	6.58%	5.48%	5.21%	-2.32%	4.72%	-0.71%				
	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%				
Bottom	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%				
	17.08%	11.53%	4.92%	11.54%	0.45%	6.16%	0.25%				
Fund	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	2009	2010	2011	2012	2013	2014	2015

### Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Total Bond Market Index Adm - VBTXL

Family: Vanguard  
Fund Manager: Joshua Barrickman  
Fund Inception Date: 11/12/2001

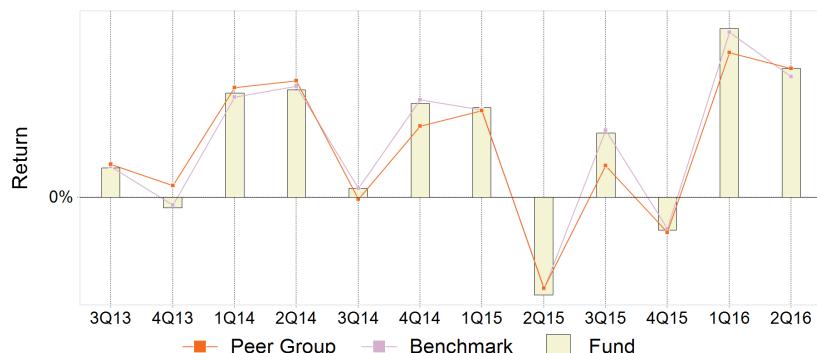
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.36	0.01	0.15	n/a / 949
YTD	5.52	0.44	0.21	n/a / 928
1 Year	6.12	1.23	0.12	8 / 928
3 Year	4.03	0.33	-0.03	28 / 885
5 Year	3.73	0.04	-0.03	48 / 833
10 Year	5.12	0.13	-0.01	44 / 737
5 Year Up/Down	102.66 / 108.78	3.73 / 10.23		
Since Inception	4.59	-0.05	-3.12	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	0.40	5.89	-2.15	4.15	7.69	6.54	6.04
Peer Group	-0.01	5.54	-1.68	6.75	6.48	7.59	13.07

### Rolling Quarter Return Analysis



Category: Intermediate-Term Bond

Benchmark: Barclays US Agg Bond TR USD

Prospectus Objective: Income

Home Page: [www.vanguard.com](http://www.vanguard.com)

Phone: 800-662-7447

**Overall Criteria: Meets Criteria**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for VBTXL as of 6/30/16 rated against 885 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
--------------------------	------	-------

Manager Tenure (Yrs)	3.35	5.80
Track Record (Yrs)	14.64	11.36
Turnover Ratio %	84.00	147.00
Total Net Assets (\$Millions)	166,722.46	889.38
Price/Earnings	n/a	13.58
Assets in top 10 holdings %	4.97	25.68
Number of holdings	17,369.00	537.00

Sales Charges	Fund	Peers
---------------	------	-------

Front End Load %	n/a	4.25
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
----------	------	-------

12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.06	0.81
Net Expense Ratio %	0.06	0.70

Fixed Income Basics 5/31/2016	Fund	Peers
----------------------------------	------	-------

Avg. Effective Duration (Yrs)	5.75	5.28
Avg. Effective Maturity (Yrs)	8.00	7.71
Avg. Weighted Price \$	106.21	103.59

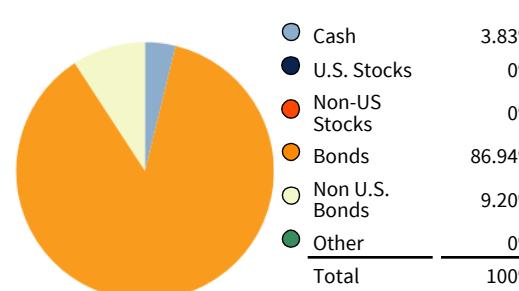
Yields	Fund	Peers
--------	------	-------

30 Day SEC %	1.99	2.08
30 Day SEC % (Unsubsidized)	n/a	2.03

Credit Quality	Fund	Peers
----------------	------	-------

AAA %	68.86	53.39
AA %	4.14	4.13
A %	12.41	11.11
BBB %	14.58	19.10
BB %	0.00	3.31
B %	0.00	1.19
Below B %	0.01	0.32
Not Rated %	0.00	0.57

### Fund Composition 5/31/2016



The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.  
\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.  
\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Vanguard Total Bond Market Index Adm - VBTIX

Family: Vanguard  
Fund Manager: Joshua Barrickman  
Fund Inception Date: 11/12/2001

Category: Intermediate-Term Bond  
Benchmark: Barclays US Agg Bond TR USD  
Prospectus Objective: Income  
Home Page: www.vanguard.com  
Phone: 800-662-7447

**Overall Criteria:** Meets Criteria

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for VBTIX as of 6/30/16 rated against 885 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	2.30	0.35	-0.17
Sharpe Ratio - 3 Year	1.39	0.03	-0.10
Sharpe Ratio - 5 Year	1.26	0.01	-0.06
Sharpe Ratio - 10 Year	1.24	0.17	-0.04
Std. Deviation - 3 Year	2.81	0.14	0.15
Std. Deviation - 5 Year	2.88	0.03	0.11
Std. Deviation - 10 Year	3.31	-0.35	0.08
Mean - 3 Year	4.03	0.32	-0.03
Mean - 5 Year	3.73	0.02	-0.03
Mean - 10 Year	5.12	0.12	-0.01
Alpha (Best Fit) - 3 Year	-0.24	-0.12	-0.24
Alpha (Standard) - 3 Year	-0.24	-0.08	n/a
Alpha (Standard) - 5 Year	-0.16	-0.36	-0.16
Beta (Best Fit) - 3 Year	1.05	0.18	0.05
Beta (Standard) - 3 Year	1.05	0.12	0.05
R-Squared (Best Fit) - 3 Year	99.13	7.01	-0.87
R-Squared (Standard) - 3 Year	99.13	11.17	-0.87

### Sector Weightings (%)

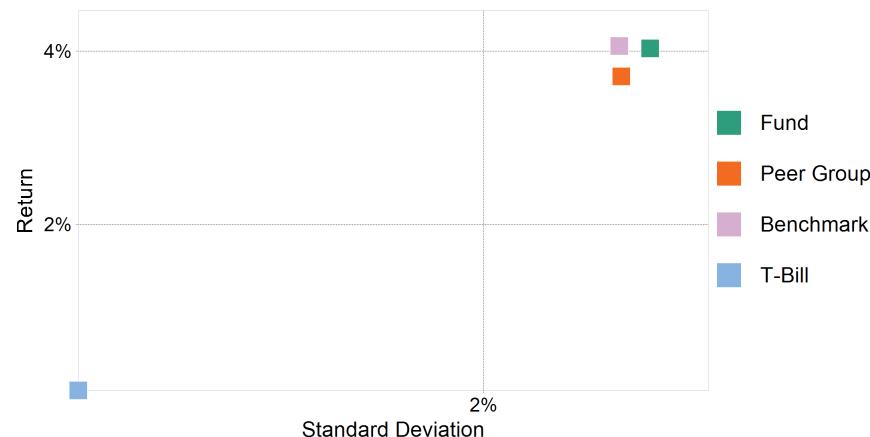
Basic Materials	n/a
Consumer Cyclical	n/a
Financial Services	n/a
Real Estate	n/a
Consumer Defensive	n/a
Healthcare	n/a
Utilities	n/a
Communication Services	n/a
Energy	n/a
Industrials	n/a
Technology	n/a

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	6.04%	6.54%	7.69%	4.15%	-2.15%	5.89%	0.40%
2nd	17.24%	8.94%	7.27%	8.28%	-0.80%	6.09%	0.44%
	13.07%	7.59%	6.48%	6.75%	-1.68%	5.54%	-0.01%
3rd	9.23%	6.58%	5.48%	5.21%	-2.32%	4.72%	-0.71%
	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%	0.55%
Bottom	6.04%	6.54%	7.69%	4.15%	-2.15%	5.89%	0.40%
	17.24%	8.94%	7.27%	8.28%	-0.80%	6.09%	0.44%
Fund	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	2009	2010	2011
	13.07%	17.24%	9.23%	5.93%	6.04%	6.54%	7.69%
Fund	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	2012	2013	2014
	13.07%	17.24%	9.23%	5.93%	4.15%	-2.15%	5.89%
Fund	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	2015	6.09%	0.40%
	17.24%	8.94%	7.27%	5.93%	3.80%	3.80%	3.80%

### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2005 - FFFVX

Family: Fidelity Investments  
Fund Manager: Management Team  
Fund Inception Date: 11/6/2003

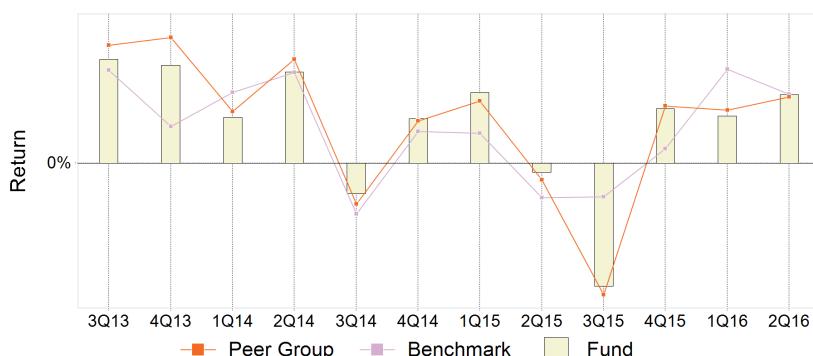
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.02	0.08	-0.02	n/a / 137
YTD	3.44	-0.08	-1.44	n/a / 137
1 Year	1.27	0.12	-3.01	47 / 137
3 Year	4.54	-0.23	0.48	61 / 123
5 Year	4.17	-0.64	0.47	75 / 115
10 Year	4.20	-0.01	-0.48	54 / 46
5 Year Up/Down	69.07 / 67.24	-12.50 / -10.56		
Since Inception	4.68	0.29	-4.97	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.33	4.50	8.01	8.82	0.18	10.57	23.40
Peer Group	-1.12	4.46	10.56	10.39	0.93	11.19	23.60

## Rolling Quarter Return Analysis



Category: Target-Date 2010

Benchmark: DJ Target 2010 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

Overall Criteria: **Does Not Meet**

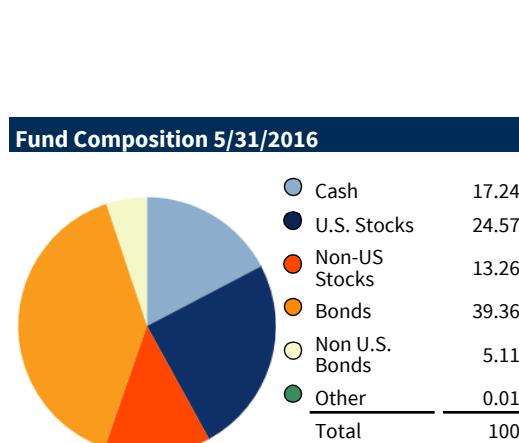
Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFVX as of 6/30/16 rated against 123 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.55
Track Record (Yrs)	12.66	8.93
Turnover Ratio %	22.00	20.00
Total Net Assets (\$Millions)	591.30	244.39
Price/Earnings	16.86	17.19
Assets in top 10 holdings %	68.98	78.73
Number of holdings	26.00	20.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.56	0.87
Net Expense Ratio %	0.56	0.71



Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.70	4.79
Avg. Effective Maturity (Yrs)	n/a	7.38
Avg. Weighted Price \$	103.07	102.97

Yields	Fund	Peers
30 Day SEC %	n/a	1.88
30 Day SEC % (Unsubsidized)	n/a	n/a

Credit Quality	Fund	Peers
AAA %	47.18	54.05
AA %	2.40	3.27
A %	20.57	10.92
BBB %	19.81	16.59
BB %	4.96	4.90
B %	3.38	4.61
Below B %	1.40	1.87
Not Rated %	0.29	0.46

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.  
\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.  
\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2005 - FFFVX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 11/6/2003

Category: Target-Date 2010

Benchmark: DJ Target 2010 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFVX as of 6/30/16 rated against 123 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.19	0.02	-0.99
Sharpe Ratio - 3 Year	0.91	0.04	-0.30
Sharpe Ratio - 5 Year	0.74	-0.02	-0.26
Sharpe Ratio - 10 Year	0.41	-0.02	-0.24
Std. Deviation - 3 Year	4.94	-0.56	1.66
Std. Deviation - 5 Year	5.61	-0.77	1.97
Std. Deviation - 10 Year	8.57	-0.75	2.73
Mean - 3 Year	4.54	-0.23	0.48
Mean - 5 Year	4.17	-0.65	0.47
Mean - 10 Year	4.20	-0.02	-0.48
Alpha (Best Fit) - 3 Year	0.29	0.28	0.29
Alpha (Standard) - 3 Year	0.59	0.40	n/a
Alpha (Standard) - 5 Year	0.03	-0.09	0.03
Beta (Best Fit) - 3 Year	0.65	-0.13	-0.35
Beta (Standard) - 3 Year	0.69	-0.08	-0.31
R-Squared (Best Fit) - 3 Year	96.74	-0.43	-3.26
R-Squared (Standard) - 3 Year	96.34	-0.14	-3.66

## Sector Weightings (%)

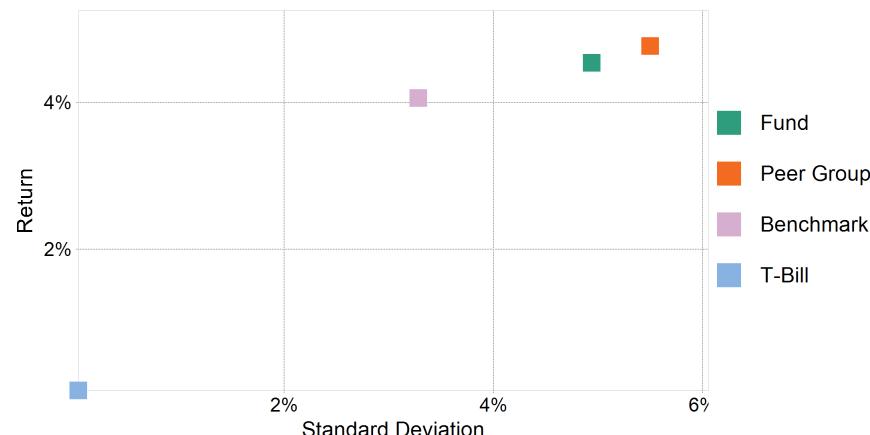
Basic Materials	1.36
Consumer Cyclical	4.97
Financial Services	6.45
Real Estate	1.20
Consumer Defensive	3.52
Healthcare	4.91
Utilities	0.93
Communication Services	1.26
Energy	2.44
Industrials	3.62
Technology	6.60

## Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
2nd							
3rd							
Bottom							
Fund	23.40%	10.57%	0.18%	8.82%	8.01%	4.50%	-0.33%
Peer Group 25 Percentile	24.57%	11.97%	2.57%	11.57%	11.38%	5.15%	-0.63%
Peer Group 50 Percentile	23.60%	11.19%	0.93%	10.39%	10.56%	4.46%	-1.12%
Peer Group 75 Percentile	21.35%	9.97%	-0.03%	9.32%	9.20%	4.04%	-1.56%
Benchmark	14.11%	9.71%	4.49%	6.40%	3.00%	4.20%	-0.72%

## Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2010 - FFFCX

Family: Fidelity Investments  
Fund Manager: Management Team  
Fund Inception Date: 10/17/1996

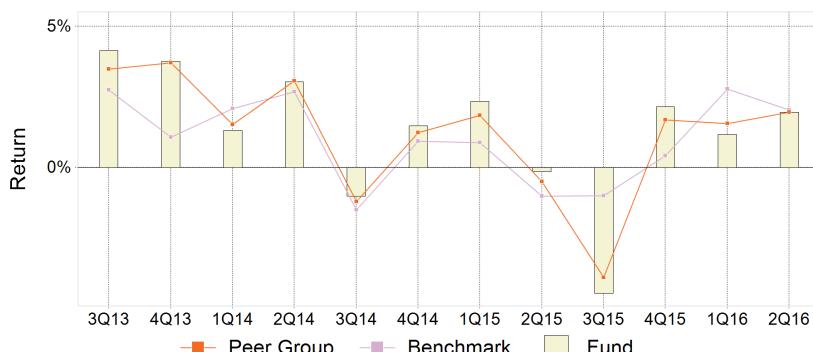
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.96	0.02	-0.08	n/a / 137
YTD	3.15	-0.37	-1.73	n/a / 137
1 Year	0.66	-0.49	-3.62	67 / 137
3 Year	5.23	0.46	1.17	27 / 123
5 Year	4.90	0.09	1.20	47 / 115
10 Year	4.74	0.53	0.06	28 / 46
5 Year Up/Down	83.70 / 83.22	2.13 / 5.42		
Since Inception	6.35	1.96	-3.30	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.28	4.84	11.08	10.43	-0.28	11.65	24.82
Peer Group	-1.12	4.46	10.56	10.39	0.93	11.19	23.60

## Rolling Quarter Return Analysis



Category: Target-Date 2010

Benchmark: DJ Target 2010 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

Overall Criteria: **Does Not Meet**

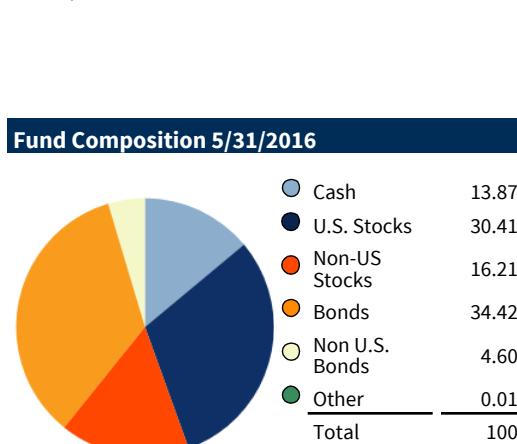
Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFCX as of 6/30/16 rated against 123 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.55
Track Record (Yrs)	19.72	8.93
Turnover Ratio %	17.00	20.00
Total Net Assets (\$Millions)	4,228.73	244.39
Price/Earnings	16.91	17.19
Assets in top 10 holdings %	69.38	78.73
Number of holdings	26.00	20.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.60	0.87
Net Expense Ratio %	0.60	0.71



Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.77	4.79
Avg. Effective Maturity (Yrs)	n/a	7.38
Avg. Weighted Price \$	102.98	102.97

Yields	Fund	Peers
30 Day SEC %	n/a	1.88
30 Day SEC % (Unsubsidized)	n/a	n/a

Credit Quality	Fund	Peers
AAA %	46.60	54.05
AA %	2.35	3.27
A %	20.02	10.92
BBB %	19.87	16.59
BB %	5.37	4.90
B %	3.87	4.61
Below B %	1.59	1.87
Not Rated %	0.33	0.46

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

For Plan Sponsor use only. Not for public distribution. ^ Five years, or longest timeframe if track record is less than five years.  
NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.  
\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.  
\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2010 - FFFCX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 10/17/1996

Category: Target-Date 2010

Benchmark: DJ Target 2010 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFCX as of 6/30/16 rated against 123 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.10	-0.07	-1.08
Sharpe Ratio - 3 Year	0.87	n/a	-0.34
Sharpe Ratio - 5 Year	0.72	-0.04	-0.28
Sharpe Ratio - 10 Year	0.44	0.01	-0.21
Std. Deviation - 3 Year	6.00	0.50	2.72
Std. Deviation - 5 Year	6.84	0.46	3.20
Std. Deviation - 10 Year	9.44	0.12	3.60
Mean - 3 Year	5.23	0.46	1.17
Mean - 5 Year	4.90	0.08	1.20
Mean - 10 Year	4.74	0.52	0.06
Alpha (Best Fit) - 3 Year	0.51	0.50	0.51
Alpha (Standard) - 3 Year	0.45	0.40	n/a
Alpha (Standard) - 5 Year	-0.12	-0.24	-0.12
Beta (Best Fit) - 3 Year	0.68	-0.10	-0.32
Beta (Standard) - 3 Year	0.84	0.07	-0.16
R-Squared (Best Fit) - 3 Year	97.80	0.63	-2.20
R-Squared (Standard) - 3 Year	97.28	0.80	-2.72

### Sector Weightings (%)

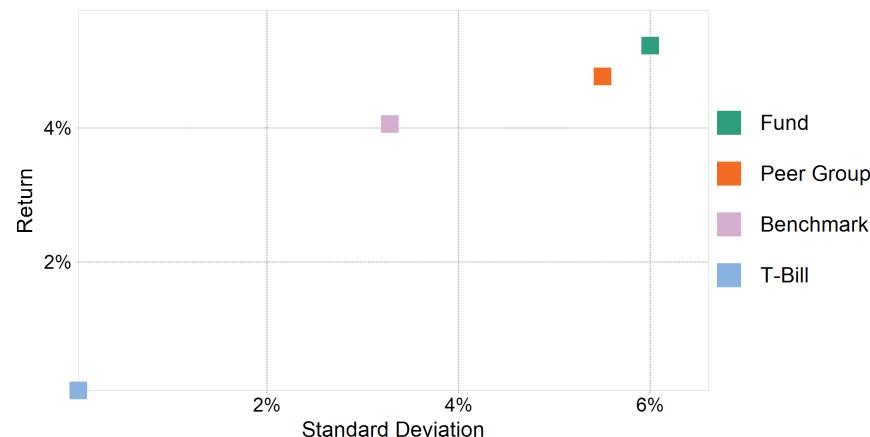
Basic Materials	1.67
Consumer Cyclical	6.17
Financial Services	7.94
Real Estate	1.45
Consumer Defensive	4.37
Healthcare	6.13
Utilities	1.14
Communication Services	1.54
Energy	3.01
Industrials	4.49
Technology	8.10

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	Fund	24.82%	11.65%	-0.28%	10.43%	11.08%	4.84%
2nd	Peer Group 25 Percentile	24.57%	11.97%	2.57%	11.57%	11.38%	5.15%
3rd	Peer Group 50 Percentile	23.60%	11.19%	0.93%	10.39%	10.56%	4.46%
Bottom	Peer Group 75 Percentile	21.35%	9.97%	-0.03%	9.32%	9.20%	4.04%
	Benchmark	14.11%	9.71%	4.49%	6.40%	3.00%	4.20%

### Fund Risk/Return



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\* NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2015 - FFVFX

Family: Fidelity Investments  
Fund Manager: Management Team  
Fund Inception Date: 11/6/2003

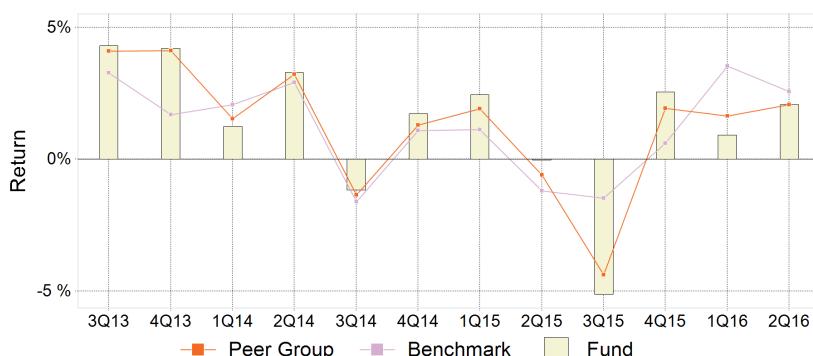
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.07	0.01	-0.51	n/a / 181
YTD	3.01	-0.64	-3.20	n/a / 176
1 Year	0.22	-0.95	-5.06	67 / 176
3 Year	5.48	0.55	0.58	26 / 148
5 Year	5.10	0.10	0.66	45 / 129
10 Year	4.75	-0.32	-0.16	72 / 30
5 Year Up/Down	89.30 / 90.32	-1.41 / 1.71		
Since Inception	5.43	1.13	-4.63	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.34	5.17	11.88	10.68	-0.34	11.75	25.62
Peer Group	-1.15	4.58	12.27	11.31	0.33	11.67	24.58

## Rolling Quarter Return Analysis



Category: Target-Date 2015

Benchmark: DJ Target 2015 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

Overall Criteria: **Does Not Meet**

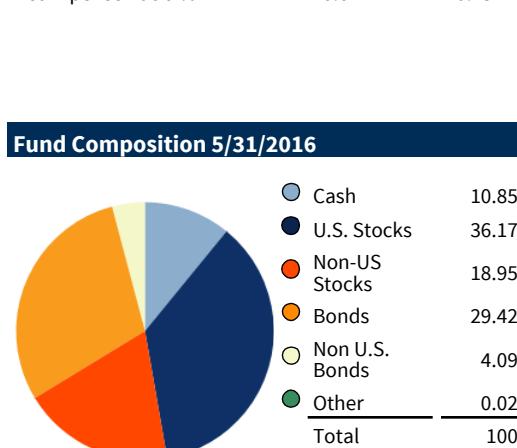
Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFVFX as of 6/30/16 rated against 148 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.15
Track Record (Yrs)	12.66	5.13
Turnover Ratio %	17.00	20.91
Total Net Assets (\$Millions)	5,285.43	118.28
Price/Earnings	16.97	17.39
Assets in top 10 holdings %	70.69	81.66
Number of holdings	26.00	22.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.64	1.02
Net Expense Ratio %	0.64	0.75



Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.85	4.78
Avg. Effective Maturity (Yrs)	n/a	6.95
Avg. Weighted Price \$	102.80	102.60

Yields	Fund	Peers
30 Day SEC %	n/a	1.92
30 Day SEC % (Unsubsidized)	n/a	2.28

Credit Quality	Fund	Peers
AAA %	45.57	53.17
AA %	2.30	3.83
A %	19.51	10.32
BBB %	20.03	15.90
BB %	5.90	4.85
B %	4.49	5.11
Below B %	1.83	1.97
Not Rated %	0.37	0.42

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.  
\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.  
\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2015 - FFVFX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 11/6/2003

Category: Target-Date 2015

Benchmark: DJ Target 2015 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFVFX as of 6/30/16 rated against 148 funds in its category.

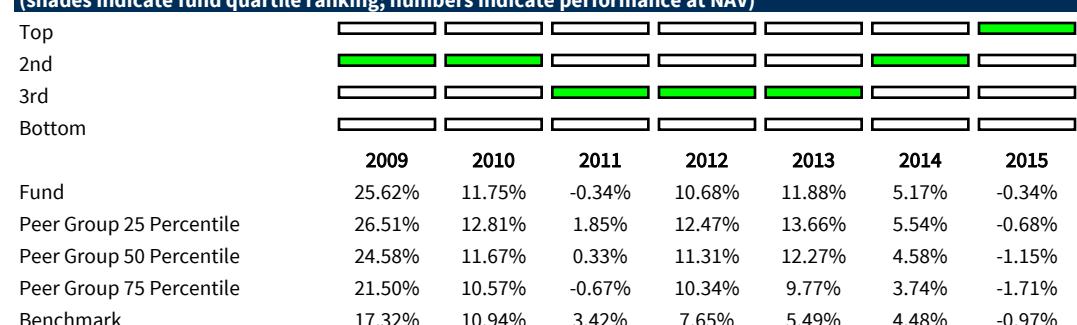
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.04	-0.12	-1.07
Sharpe Ratio - 3 Year	0.81	-0.03	-0.39
Sharpe Ratio - 5 Year	0.71	-0.01	-0.26
Sharpe Ratio - 10 Year	0.42	-0.03	-0.15
Std. Deviation - 3 Year	6.74	0.53	2.76
Std. Deviation - 5 Year	7.32	0.18	2.80
Std. Deviation - 10 Year	9.99	-0.02	2.77
Mean - 3 Year	5.48	0.55	0.58
Mean - 5 Year	5.10	0.09	0.66
Mean - 10 Year	4.75	-0.33	-0.16
Alpha (Best Fit) - 3 Year	0.63	0.66	0.63
Alpha (Standard) - 3 Year	0.16	0.29	n/a
Alpha (Standard) - 5 Year	-0.24	-0.04	-0.24
Beta (Best Fit) - 3 Year	0.68	-0.14	-0.32
Beta (Standard) - 3 Year	0.95	0.09	-0.05
R-Squared (Best Fit) - 3 Year	97.85	1.19	-2.15
R-Squared (Standard) - 3 Year	96.80	1.70	-3.20

### Sector Weightings (%)

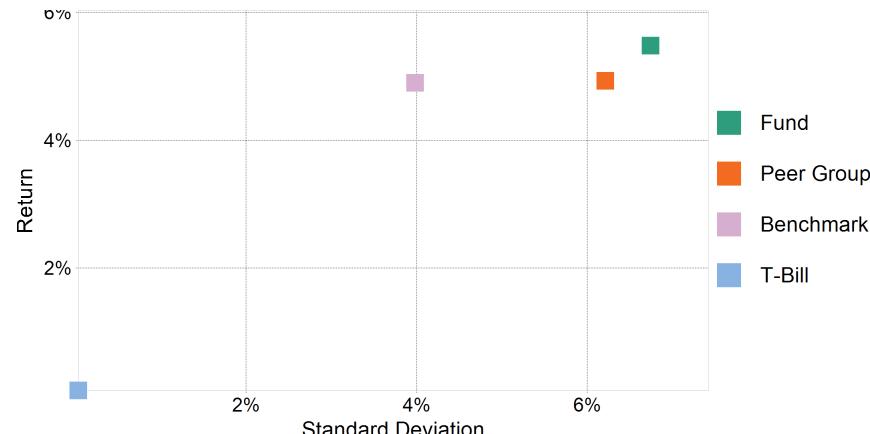
Basic Materials	1.97
Consumer Cyclical	7.32
Financial Services	9.36
Real Estate	1.71
Consumer Defensive	5.19
Healthcare	7.31
Utilities	1.34
Communication Services	1.81
Energy	3.55
Industrials	5.33
Technology	9.54

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2020 - FFFDX

Family: Fidelity Investments  
 Fund Manager: Management Team  
 Fund Inception Date: 10/17/1996

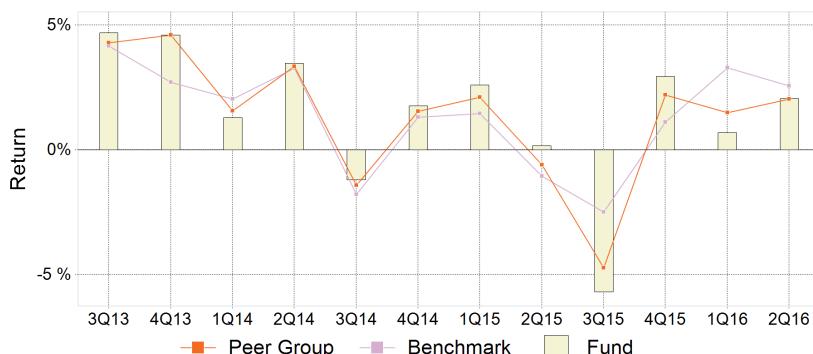
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	2.04	0.03	-0.51	n/a / 223
YTD	2.75	-0.71	-3.18	n/a / 215
1 Year	-0.26	-1.17	-4.69	66 / 215
3 Year	5.74	0.53	0.21	30 / 195
5 Year	5.30	n/a	0.20	50 / 171
10 Year	4.66	0.18	-0.49	40 / 67
5 Year Up/Down	97.94 / 102.41	3.90 / 9.99		
Since Inception	6.49	1.83	-3.88	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.23	5.34	13.22	11.77	-1.36	12.93	28.86
Peer Group	-1.32	4.89	13.02	11.78	0.01	12.49	26.11

### Rolling Quarter Return Analysis



Category: Target-Date 2020

Benchmark: DJ Target 2020 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

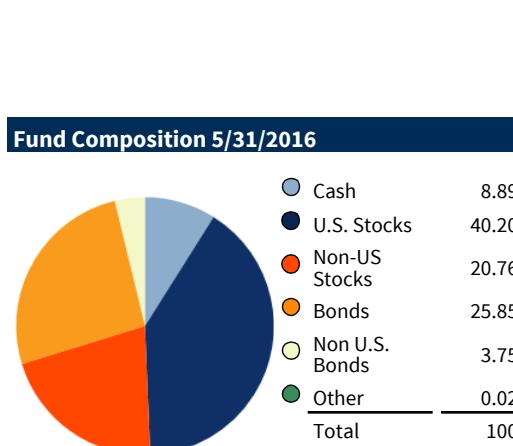
Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFDX as of 6/30/16 rated against 195 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.55
Track Record (Yrs)	19.72	7.51
Turnover Ratio %	17.00	25.00
Total Net Assets (\$Millions)	11,719.61	184.50
Price/Earnings	17.02	17.19
Assets in top 10 holdings %	72.89	78.72
Number of holdings	26.00	21.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.67	1.04
Net Expense Ratio %	0.67	0.85



Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.92	4.94
Avg. Effective Maturity (Yrs)	n/a	7.24
Avg. Weighted Price \$	102.57	102.57

Yields	Fund	Peers
30 Day SEC %	n/a	1.79
30 Day SEC % (Unsubsidized)	n/a	1.94

Credit Quality	Fund	Peers
AAA %	44.20	53.00
AA %	2.28	4.03
A %	19.25	10.55
BBB %	20.34	15.70
BB %	6.41	5.56
B %	5.06	5.06
Below B %	2.06	2.06
Not Rated %	0.41	0.47

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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 NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.  
 \* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.  
 \*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2020 - FFFDX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 10/17/1996

Category: Target-Date 2020

Benchmark: DJ Target 2020 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFDX as of 6/30/16 rated against 195 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	n/a	-0.13	-0.75
Sharpe Ratio - 3 Year	0.78	-0.03	-0.33
Sharpe Ratio - 5 Year	0.66	-0.03	-0.22
Sharpe Ratio - 10 Year	0.37	n/a	-0.13
Std. Deviation - 3 Year	7.38	0.75	2.48
Std. Deviation - 5 Year	8.23	0.54	2.48
Std. Deviation - 10 Year	11.68	0.81	2.76
Mean - 3 Year	5.74	0.51	0.21
Mean - 5 Year	5.30	n/a	0.20
Mean - 10 Year	4.66	0.17	-0.49
Alpha (Best Fit) - 3 Year	0.79	0.80	0.79
Alpha (Standard) - 3 Year	-0.04	0.26	n/a
Alpha (Standard) - 5 Year	-0.65	-0.31	-0.65
Beta (Best Fit) - 3 Year	0.70	-0.14	-0.30
Beta (Standard) - 3 Year	1.03	0.11	0.03
R-Squared (Best Fit) - 3 Year	97.83	0.90	-2.17
R-Squared (Standard) - 3 Year	96.27	0.33	-3.73

## Sector Weightings (%)

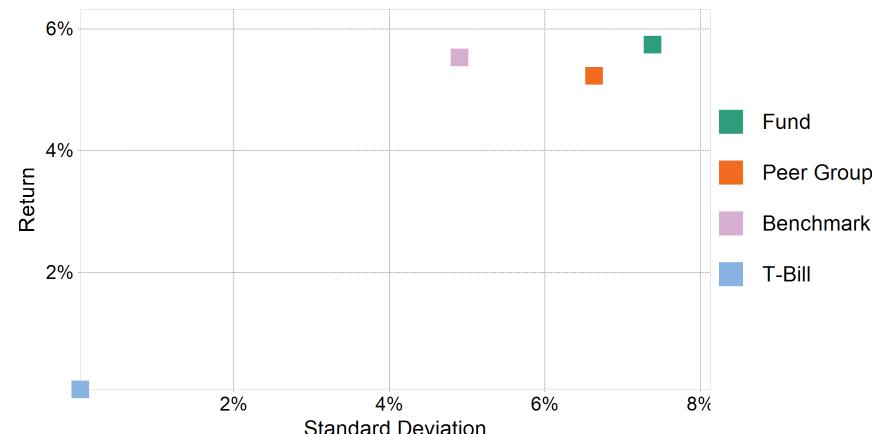
Basic Materials	2.17
Consumer Cyclical	8.12
Financial Services	10.35
Real Estate	1.90
Consumer Defensive	5.75
Healthcare	8.12
Utilities	1.48
Communication Services	1.99
Energy	3.92
Industrials	5.91
Technology	10.54

## Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	28.86%	12.93%	-1.36%	11.77%	13.22%	5.34%	-0.23%
2nd	28.80%	13.66%	1.11%	13.10%	15.90%	5.75%	-0.61%
	26.11%	12.49%	0.01%	11.78%	13.02%	4.89%	-1.32%
3rd	22.75%	11.17%	-1.24%	10.43%	9.37%	4.30%	-1.88%
	20.95%	12.42%	2.01%	9.23%	9.05%	4.81%	-1.04%
Bottom	20.95%	12.42%	2.01%	9.23%	9.05%	4.81%	-1.04%
	20.95%	12.42%	2.01%	9.23%	9.05%	4.81%	-1.04%
Fund							
Peer Group 25 Percentile							
Peer Group 50 Percentile							
Peer Group 75 Percentile							
Benchmark							

## Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2025 - FFTWX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 11/6/2003

Category: Target-Date 2025

Benchmark: DJ Target 2025 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFTWX as of 6/30/16 rated against 150 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.94	-0.05	-0.45	n/a / 187
YTD	2.35	-0.81	-3.07	n/a / 179
1 Year	-0.89	-0.73	-4.05	66 / 179
3 Year	6.33	0.57	0.23	27 / 150
5 Year	5.85	0.13	0.14	42 / 118
10 Year	4.91	n/a	-0.49	51 / 26
5 Year Up/Down	111.30 / 118.26	1.01 / 3.69		
Since Inception	5.85	1.09	-4.73	

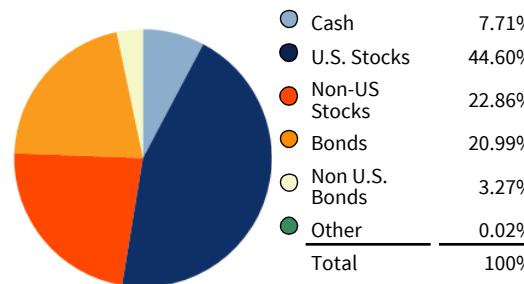
Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.24
Track Record (Yrs)	12.66	6.01
Turnover Ratio %	17.00	22.00
Total Net Assets (\$Millions)	8,827.27	222.80
Price/Earnings	17.05	17.05
Assets in top 10 holdings %	73.43	78.71
Number of holdings	26.00	22.00

Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.92	4.98
Avg. Effective Maturity (Yrs)	n/a	7.45
Avg. Weighted Price \$	102.18	102.03

Yields	Fund	Peers
30 Day SEC %	n/a	1.48
30 Day SEC % (Unsubsidized)	n/a	1.79

Credit Quality	Fund	Peers
AAA %	42.35	52.72
AA %	2.23	3.85
A %	18.84	10.60
BBB %	20.21	16.12
BB %	7.23	7.16
B %	6.15	6.13
Below B %	2.49	2.47
Not Rated %	0.50	0.46

## Fund Composition 5/31/2016

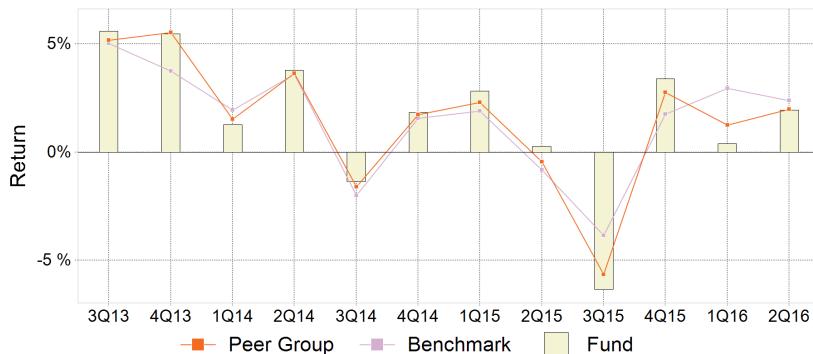


The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.16	5.63	16.50	13.15	-2.65	13.82	30.03
Peer Group	-1.35	5.23	16.69	13.21	-1.99	13.50	28.36

## Rolling Quarter Return Analysis



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2025 - FFTWX

Family: Fidelity Investments  
Fund Manager: Management Team  
Fund Inception Date: 11/6/2003

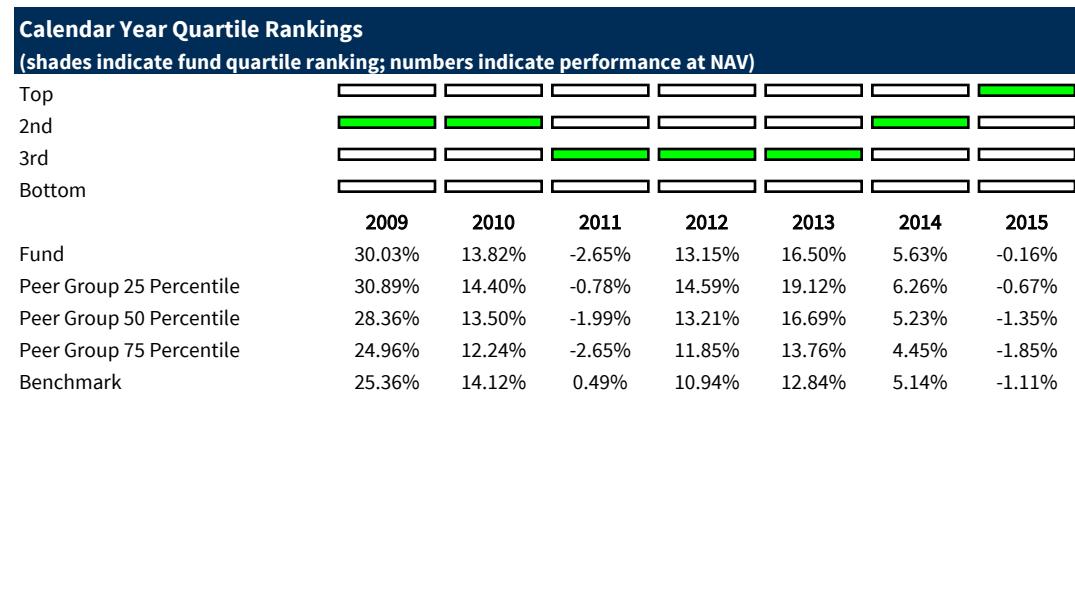
Category: Target-Date 2025  
Benchmark: DJ Target 2025 TR USD  
Prospectus Objective: Asset Allocation  
Home Page: www.advisor.fidelity.com  
Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFTWX as of 6/30/16 rated against 150 funds in its category.

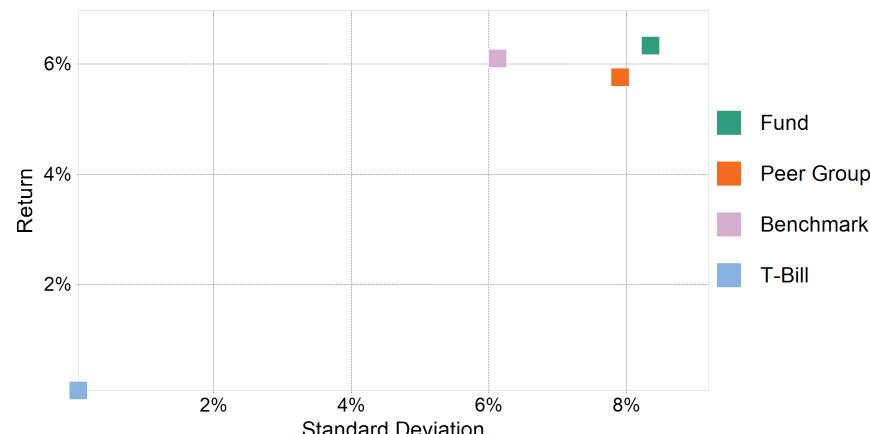
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.05	-0.06	-0.48
Sharpe Ratio - 3 Year	0.77	n/a	-0.21
Sharpe Ratio - 5 Year	0.64	-0.02	-0.15
Sharpe Ratio - 10 Year	0.37	-0.01	-0.08
Std. Deviation - 3 Year	8.35	0.44	2.22
Std. Deviation - 5 Year	9.47	0.10	2.17
Std. Deviation - 10 Year	12.68	-0.01	1.82
Mean - 3 Year	6.33	0.57	0.23
Mean - 5 Year	5.85	0.12	0.14
Mean - 10 Year	4.91	-0.04	-0.49
Alpha (Best Fit) - 3 Year	1.04	1.05	1.04
Alpha (Standard) - 3 Year	-0.16	-0.16	n/a
Alpha (Standard) - 5 Year	-0.92	-0.22	-0.92
Beta (Best Fit) - 3 Year	0.75	-0.13	-0.25
Beta (Standard) - 3 Year	1.17	0.06	0.17
R-Squared (Best Fit) - 3 Year	98.11	0.64	-1.89
R-Squared (Standard) - 3 Year	95.75	-0.58	-4.25



## Sector Weightings (%)

Basic Materials	2.39
Consumer Cyclical	9.00
Financial Services	11.44
Real Estate	2.09
Consumer Defensive	6.38
Healthcare	9.02
Utilities	1.64
Communication Services	2.19
Energy	4.33
Industrials	6.55
Technology	11.63

## Fund Risk/Return



For Plan Sponsor use only. Not for public distribution. ^ Five years, or longest timeframe if track record is less than five years.

NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2030 - FFFEX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 10/17/1996

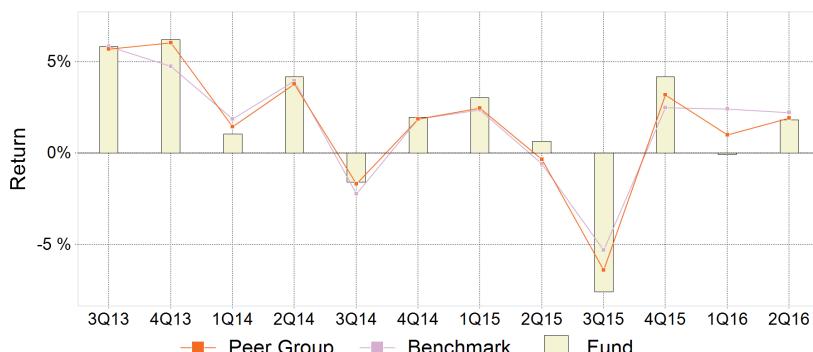
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.82	-0.08	-0.41	n/a / 224
YTD	1.75	-1.20	-2.94	n/a / 215
1 Year	-2.05	-1.54	-3.66	76 / 215
3 Year	6.46	0.41	-0.09	29 / 195
5 Year	5.97	-0.08	-0.22	53 / 171
10 Year	4.64	0.14	-0.95	46 / 67
5 Year Up/Down	120.67 / 132.49	2.14 / 6.78		
Since Inception	6.41	1.45	-4.30	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.16	5.67	18.13	13.47	-3.15	14.04	30.57
Peer Group	-1.42	5.44	18.66	13.97	-2.41	13.82	29.85

### Rolling Quarter Return Analysis



Category: Target-Date 2030

Benchmark: DJ Target 2030 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

Overall Criteria: **Does Not Meet**

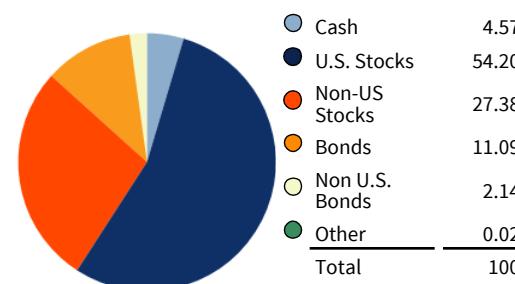
Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFEX as of 6/30/16 rated against 195 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.55
Track Record (Yrs)	19.72	7.51
Turnover Ratio %	16.00	24.00
Total Net Assets (\$Millions)	10,217.76	245.42
Price/Earnings	17.09	17.09
Assets in top 10 holdings %	74.33	82.29
Number of holdings	26.00	22.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00
Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.75	1.09
Net Expense Ratio %	0.75	0.90

### Fund Composition 5/31/2016



Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.84	5.01
Avg. Effective Maturity (Yrs)	n/a	7.40
Avg. Weighted Price \$	100.89	101.57
Yields	Fund	Peers
30 Day SEC %	n/a	1.62
30 Day SEC % (Unsubsidized)	n/a	1.83
Credit Quality	Fund	Peers
AAA %	38.12	50.54
AA %	1.76	3.68
A %	14.76	9.29
BBB %	17.80	14.93
BB %	10.92	6.99
B %	11.26	6.15
Below B %	4.50	2.74
Not Rated %	0.87	0.46

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2030 - FFFEX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 10/17/1996

Category: Target-Date 2030

Benchmark: DJ Target 2030 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFEX as of 6/30/16 rated against 195 funds in its category.

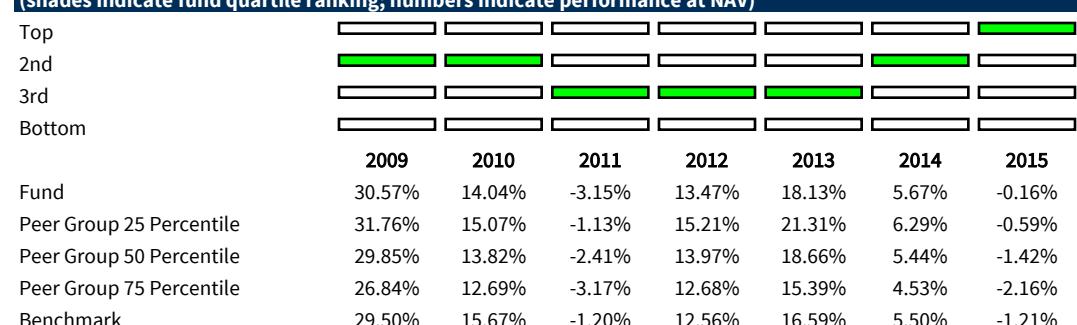
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.12	-0.10	-0.31
Sharpe Ratio - 3 Year	0.69	-0.03	-0.18
Sharpe Ratio - 5 Year	0.60	-0.02	-0.11
Sharpe Ratio - 10 Year	0.33	0.01	-0.09
Std. Deviation - 3 Year	9.69	1.02	2.15
Std. Deviation - 5 Year	10.43	0.29	1.48
Std. Deviation - 10 Year	13.91	-0.04	1.19
Mean - 3 Year	6.46	0.40	-0.09
Mean - 5 Year	5.97	-0.08	-0.22
Mean - 10 Year	4.64	0.13	-0.95
Alpha (Best Fit) - 3 Year	0.44	0.65	0.44
Alpha (Standard) - 3 Year	-0.90	-0.60	n/a
Alpha (Standard) - 5 Year	-1.38	-0.23	-1.38
Beta (Best Fit) - 3 Year	0.87	-0.02	-0.13
Beta (Standard) - 3 Year	1.34	0.12	0.34
R-Squared (Best Fit) - 3 Year	97.57	0.09	-2.43
R-Squared (Standard) - 3 Year	93.98	-2.16	-6.02

### Sector Weightings (%)

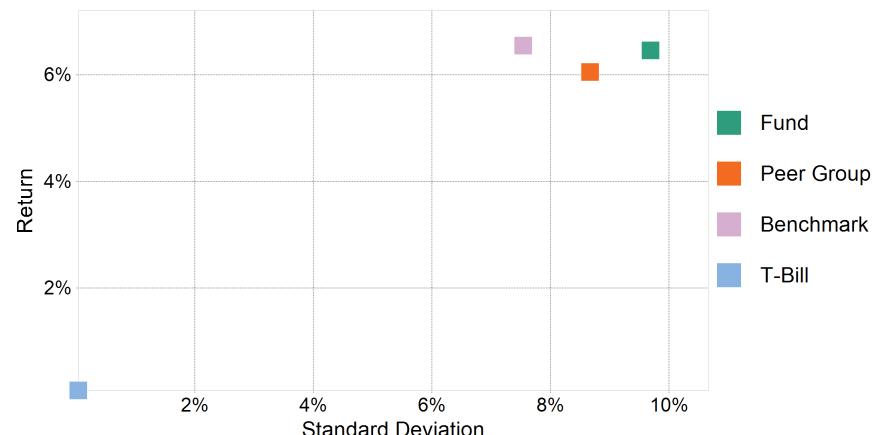
Basic Materials	2.88
Consumer Cyclical	10.92
Financial Services	13.81
Real Estate	2.51
Consumer Defensive	7.75
Healthcare	11.00
Utilities	1.98
Communication Services	2.64
Energy	5.24
Industrials	7.95
Technology	14.03

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

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# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2035 - FFTHX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 11/6/2003

Category: Target-Date 2035

Benchmark: DJ Target 2035 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFTHX as of 6/30/16 rated against 150 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.71	-0.11	-0.37	n/a / 187
YTD	1.31	-1.23	-2.73	n/a / 179
1 Year	-2.81	-1.11	-2.79	76 / 179
3 Year	6.72	0.42	-0.10	33 / 150
5 Year	6.19	-0.11	-0.34	55 / 118
10 Year	4.70	0.01	-1.02	48 / 26
5 Year Up/Down	130.87 / 146.81	1.48 / 7.76		
Since Inception	5.88	0.85	-4.90	

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.25
Track Record (Yrs)	12.66	6.01
Turnover Ratio %	15.00	18.95
Total Net Assets (\$Millions)	6,019.69	165.35
Price/Earnings	17.12	16.99
Assets in top 10 holdings %	76.77	82.21
Number of holdings	26.00	21.00

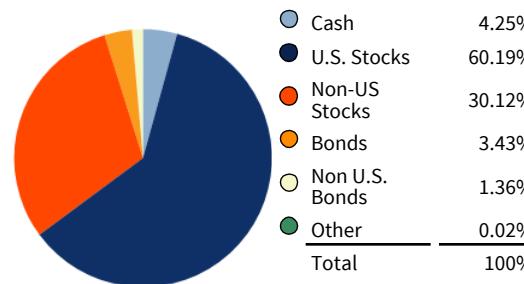
Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	3.75	4.86
Avg. Effective Maturity (Yrs)	n/a	7.28
Avg. Weighted Price \$	95.18	101.23

Yields	Fund	Peers
30 Day SEC %	n/a	1.49
30 Day SEC % (Unsubsidized)	n/a	1.68

Credit Quality	Fund	Peers
AAA %	19.15	47.40
AA %	0.33	4.00
A %	3.06	9.31
BBB %	7.12	13.89
BB %	24.67	8.09
B %	30.98	7.70
Below B %	12.31	2.98
Not Rated %	2.37	0.67

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

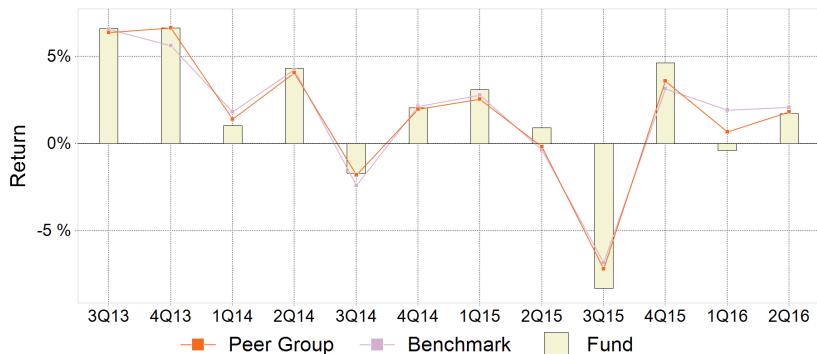
## Fund Composition 5/31/2016



## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.21	5.75	20.68	14.45	-4.59	14.46	31.26
Peer Group	-1.50	5.54	21.66	14.93	-3.34	14.56	30.49

## Rolling Quarter Return Analysis



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# LPR Construction Company Fund Fact Report



Fidelity Freedom® 2035 - FFTHX

Family: Fidelity Investments

#### Fund Manager: Management

Fund Inception Date: 11/6/2003

Fund Inception Date: 11/6/2003

Category: Target-Date 2035

Benchmark: DJ Target 2035 TR USI

#### Prospectus Objective: Asset Allocation

Prospectus Objective Asset Allocation  
Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

#### **Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFTHX as of 6/30/16 rated  
against 150 funds in its category.

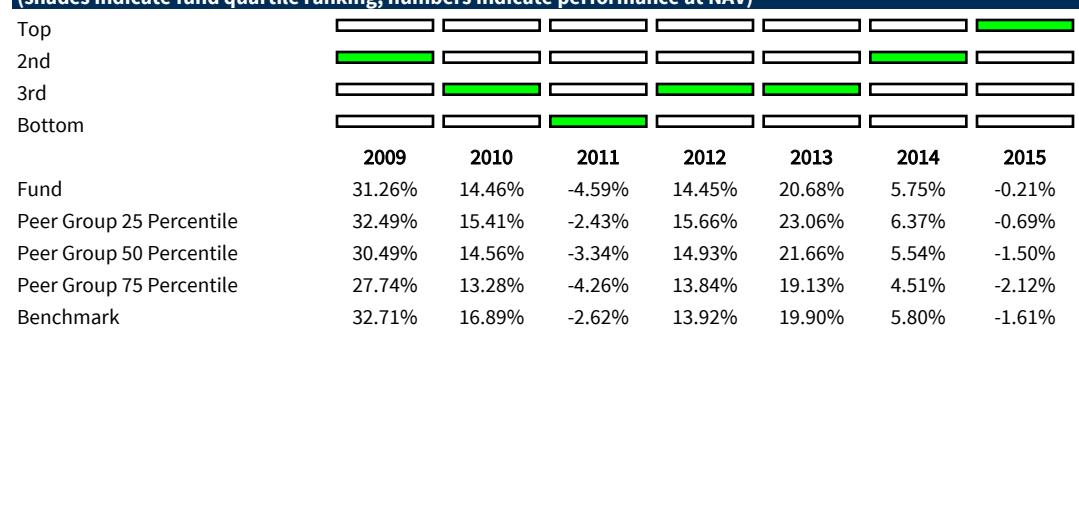
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.15	-0.05	-0.18
Sharpe Ratio - 3 Year	0.66	-0.02	-0.12
Sharpe Ratio - 5 Year	0.57	-0.04	-0.08
Sharpe Ratio - 10 Year	0.32	-0.01	-0.08
Std. Deviation - 3 Year	10.50	0.78	1.63
Std. Deviation - 5 Year	11.58	0.54	1.17
Std. Deviation - 10 Year	14.70	-0.10	0.48
Mean - 3 Year	6.72	0.41	-0.10
Mean - 5 Year	6.19	-0.11	-0.34
Mean - 10 Year	4.70	n/a	-1.02
Alpha (Best Fit) - 3 Year	0.25	0.54	0.25
Alpha (Standard) - 3 Year	-1.19	-1.09	n/a
Alpha (Standard) - 5 Year	-1.88	-0.42	-1.88
Beta (Best Fit) - 3 Year	0.94	0.02	-0.06
Beta (Standard) - 3 Year	1.45	0.09	0.45
R-Squared (Best Fit) - 3 Year	97.60	n/a	-2.40
R-Squared (Standard) - 3 Year	93.61	-2.24	-6.39

### Sector Weightings (%)

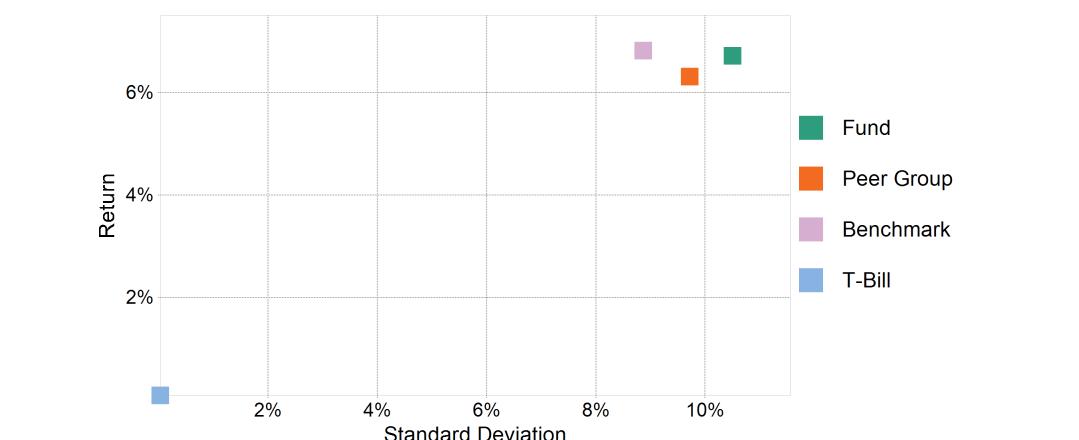
Basic Materials	3.18
Consumer Cyclical	12.11
Financial Services	15.28
Real Estate	2.77
Consumer Defensive	8.60
Healthcare	12.23
Utilities	2.19
Communication Services	2.92
Energy	5.79
Industrials	8.81
Technology	15.51

## Calendar Year Quartile Ranking:

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

**\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.**

 LPL Financial  
Retirement Partners

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as of 6/30/16

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2040 - FFFFX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 9/6/2000

Category: Target-Date 2040

Benchmark: DJ Target 2040 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFFX as of 6/30/16 rated against 194 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.79	0.02	-0.16	n/a / 223
YTD	1.33	-0.89	-2.19	n/a / 214
1 Year	-2.73	-0.69	-1.44	64 / 214
3 Year	6.78	0.31	-0.22	36 / 194
5 Year	6.25	-0.25	-0.52	57 / 170
10 Year	4.64	0.07	-1.18	48 / 63
5 Year Up/Down	132.08 / 148.13	0.21 / 1.72		
Since Inception	2.93	-2.14	-7.90	

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.55
Track Record (Yrs)	15.82	7.50
Turnover Ratio %	16.00	21.00
Total Net Assets (\$Millions)	6,441.25	109.81
Price/Earnings	17.12	17.01
Assets in top 10 holdings %	76.78	86.05
Number of holdings	26.00	19.00

Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	3.75	4.75
Avg. Effective Maturity (Yrs)	n/a	7.24
Avg. Weighted Price \$	95.17	101.71

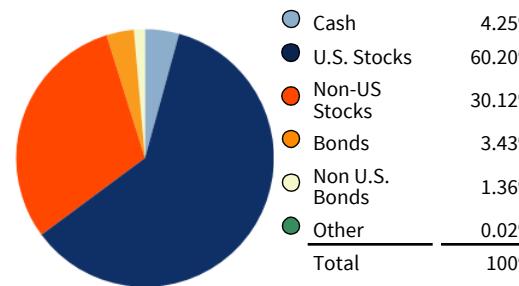
Yields	Fund	Peers
30 Day SEC %	n/a	1.51
30 Day SEC % (Unsubsidized)	n/a	1.47

Credit Quality	Fund	Peers
AAA %	19.15	50.15
AA %	0.33	4.01
A %	3.06	9.62
BBB %	7.12	14.06
BB %	24.67	7.50
B %	30.98	6.29
Below B %	12.31	2.46
Not Rated %	2.37	0.54

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.77	1.15
Net Expense Ratio %	0.77	0.93

### Fund Composition 5/31/2016

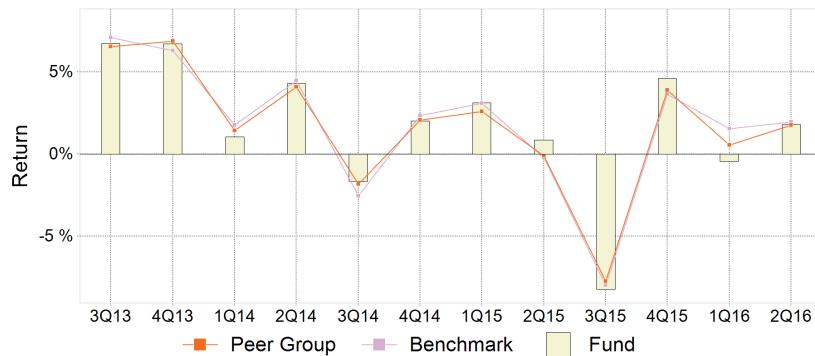


The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.18	5.71	21.05	14.53	-4.63	14.62	31.65
Peer Group	-1.60	5.64	22.31	15.11	-3.68	14.86	31.14

### Rolling Quarter Return Analysis



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2040 - FFFFX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 9/6/2000

Category: Target-Date 2040

Benchmark: DJ Target 2040 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFFX as of 6/30/16 rated against 194 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.15	-0.03	-0.09
Sharpe Ratio - 3 Year	0.67	0.01	-0.05
Sharpe Ratio - 5 Year	0.57	-0.02	-0.05
Sharpe Ratio - 10 Year	0.32	0.01	-0.07
Std. Deviation - 3 Year	10.50	0.36	0.58
Std. Deviation - 5 Year	11.66	0.09	0.18
Std. Deviation - 10 Year	15.02	-0.16	-0.15
Mean - 3 Year	6.78	0.30	-0.22
Mean - 5 Year	6.25	-0.25	-0.52
Mean - 10 Year	4.64	0.06	-1.18
Alpha (Best Fit) - 3 Year	0.31	0.58	0.31
Alpha (Standard) - 3 Year	-1.12	-1.27	n/a
Alpha (Standard) - 5 Year	-1.88	-0.22	-1.88
Beta (Best Fit) - 3 Year	0.94	0.01	-0.06
Beta (Standard) - 3 Year	1.45	0.04	0.45
R-Squared (Best Fit) - 3 Year	97.64	0.21	-2.36
R-Squared (Standard) - 3 Year	93.65	-1.63	-6.35

### Sector Weightings (%)

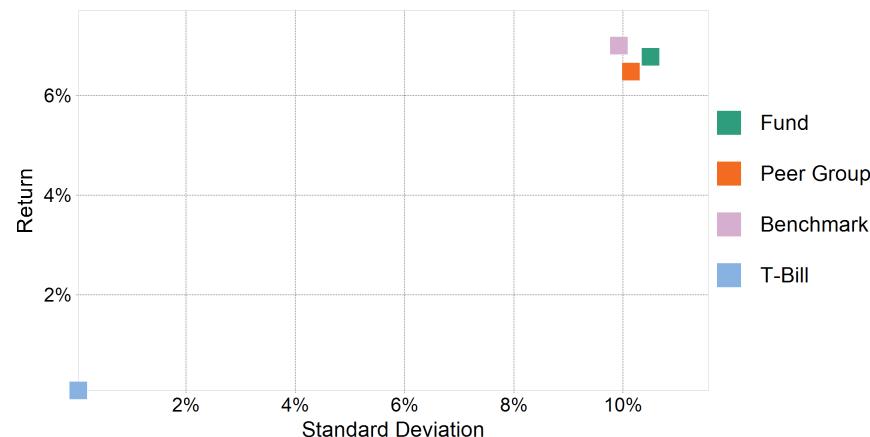
Basic Materials	3.18
Consumer Cyclical	12.11
Financial Services	15.28
Real Estate	2.77
Consumer Defensive	8.60
Healthcare	12.23
Utilities	2.19
Communication Services	2.92
Energy	5.79
Industrials	8.81
Technology	15.51

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	31.65%	14.62%	-4.63%	14.53%	21.05%	5.71%	-0.18%
2nd	33.39%	15.81%	-2.59%	16.00%	24.07%	6.57%	-0.74%
	31.14%	14.86%	-3.68%	15.11%	22.31%	5.64%	-1.60%
3rd	28.44%	13.18%	-4.63%	14.17%	19.38%	4.58%	-2.50%
	34.64%	17.67%	-3.59%	14.88%	22.38%	6.03%	-1.94%
Bottom	31.14%	14.86%	-3.68%	15.11%	22.31%	5.64%	-1.60%
	28.44%	13.18%	-4.63%	14.17%	19.38%	4.58%	-2.50%
Fund	34.64%	17.67%	-3.59%	14.88%	22.38%	6.03%	-1.94%
	31.65%	14.62%	-4.63%	14.53%	21.05%	5.71%	-0.18%
Peer Group 25 Percentile	33.39%	15.81%	-2.59%	16.00%	24.07%	6.57%	-0.74%
	31.14%	14.86%	-3.68%	15.11%	22.31%	5.64%	-1.60%
Peer Group 50 Percentile	28.44%	13.18%	-4.63%	14.17%	19.38%	4.58%	-2.50%
	34.64%	17.67%	-3.59%	14.88%	22.38%	6.03%	-1.94%
Peer Group 75 Percentile	31.14%	14.86%	-3.68%	15.11%	22.31%	5.64%	-1.60%
	28.44%	13.18%	-4.63%	14.17%	19.38%	4.58%	-2.50%
Benchmark	34.64%	17.67%	-3.59%	14.88%	22.38%	6.03%	-1.94%
	31.65%	14.62%	-4.63%	14.53%	21.05%	5.71%	-0.18%

### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2045 - FFFGX

Family: Fidelity Investments  
Fund Manager: Management Team  
Fund Inception Date: 6/1/2006

Category: Target-Date 2045

Benchmark: DJ Target 2045 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFGX as of 6/30/16 rated against 142 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.73	n/a	-0.14	n/a / 187
YTD	1.32	-0.74	-1.86	n/a / 179
1 Year	-2.77	-0.34	-0.67	61 / 179
3 Year	6.86	0.26	-0.20	35 / 142
5 Year	6.33	-0.26	-0.56	62 / 117
10 Year	4.70	0.11	-1.21	42 / 12
5 Year Up/Down	133.84 / 150.18	-3.44 / -2.71		
Since Inception	4.51	-0.48	-6.35	

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.24
Track Record (Yrs)	10.09	5.26
Turnover Ratio %	17.00	17.00
Total Net Assets (\$Millions)	2,971.99	93.13
Price/Earnings	17.12	17.00
Assets in top 10 holdings %	76.79	86.55
Number of holdings	26.00	19.00

Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	3.75	4.83
Avg. Effective Maturity (Yrs)	n/a	7.21
Avg. Weighted Price \$	95.22	101.56

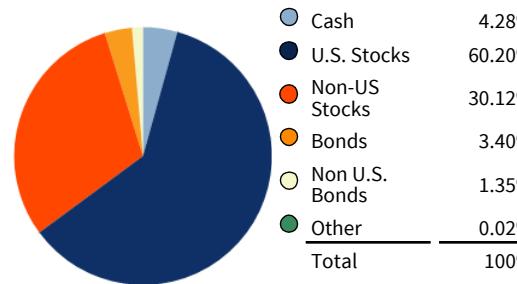
Yields	Fund	Peers
30 Day SEC %	n/a	1.34
30 Day SEC % (Unsubsidized)	n/a	1.56

Credit Quality	Fund	Peers
AAA %	19.28	47.78
AA %	0.34	3.91
A %	3.09	9.81
BBB %	7.16	14.31
BB %	24.61	8.06
B %	30.88	7.42
Below B %	12.27	3.28
Not Rated %	2.38	0.53

Sales Charges	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.77	1.20
Net Expense Ratio %	0.77	0.90

## Fund Composition 5/31/2016

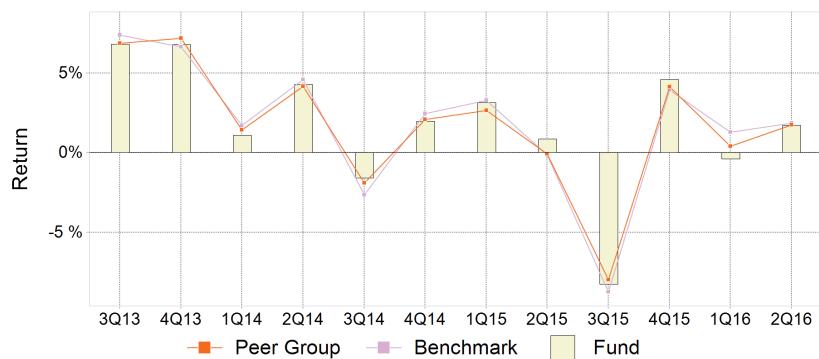


The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.16	5.79	21.60	14.79	-5.02	14.72	32.04
Peer Group	-1.60	5.64	23.37	15.49	-4.06	15.04	30.62

## Rolling Quarter Return Analysis



For Plan Sponsor use only. Not for public distribution. ^ Five years, or longest timeframe if track record is less than five years.

NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2045 - FFFGX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 6/1/2006

Category: Target-Date 2045

Benchmark: DJ Target 2045 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFGX as of 6/30/16 rated against 142 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.15	-0.01	-0.05
Sharpe Ratio - 3 Year	0.68	0.02	-0.01
Sharpe Ratio - 5 Year	0.57	-0.02	-0.04
Sharpe Ratio - 10 Year	0.32	0.01	-0.07
Std. Deviation - 3 Year	10.49	0.01	-0.08
Std. Deviation - 5 Year	11.86	-0.14	-0.19
Std. Deviation - 10 Year	15.22	-0.08	-0.28
Mean - 3 Year	6.86	0.25	-0.20
Mean - 5 Year	6.33	-0.27	-0.56
Mean - 10 Year	4.70	0.11	-1.21
Alpha (Best Fit) - 3 Year	0.38	0.62	0.38
Alpha (Standard) - 3 Year	-1.06	-1.32	n/a
Alpha (Standard) - 5 Year	-1.93	-0.10	-1.93
Beta (Best Fit) - 3 Year	0.95	n/a	-0.05
Beta (Standard) - 3 Year	1.45	-0.01	0.45
R-Squared (Best Fit) - 3 Year	97.80	0.24	-2.20
R-Squared (Standard) - 3 Year	93.92	-1.53	-6.08

### Sector Weightings (%)

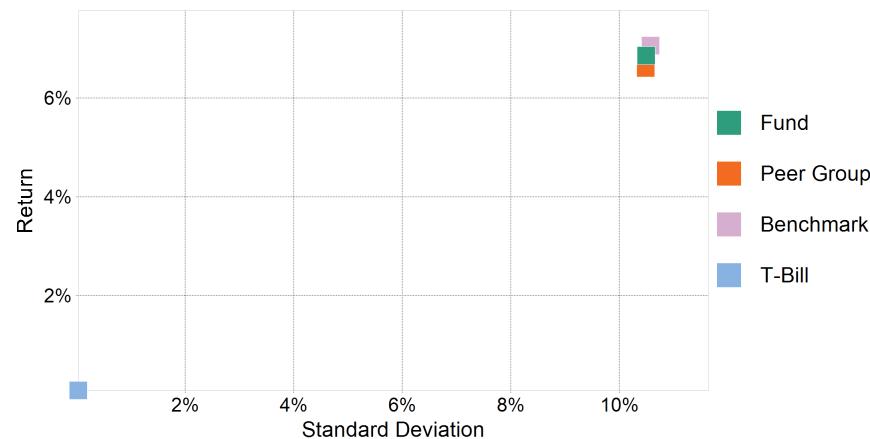
Basic Materials	3.18
Consumer Cyclical	12.11
Financial Services	15.28
Real Estate	2.76
Consumer Defensive	8.60
Healthcare	12.23
Utilities	2.19
Communication Services	2.92
Energy	5.80
Industrials	8.81
Technology	15.51

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	32.04%	14.72%	-5.02%	14.79%	21.60%	5.79%	-0.16%
2nd	33.21%	15.67%	-2.85%	16.31%	24.79%	6.53%	-0.81%
	30.62%	15.04%	-4.06%	15.49%	23.37%	5.64%	-1.60%
3rd	28.47%	13.77%	-4.86%	14.89%	21.01%	4.59%	-2.32%
	35.09%	17.95%	-3.99%	15.32%	23.71%	6.16%	-2.15%
Bottom	32.04%	14.72%	-5.02%	14.79%	21.60%	5.79%	-0.16%
	33.21%	15.67%	-2.85%	16.31%	24.79%	6.53%	-0.81%
Fund	30.62%	15.04%	-4.06%	15.49%	23.37%	5.64%	-1.60%
	28.47%	13.77%	-4.86%	14.89%	21.01%	4.59%	-2.32%
Peer Group 25 Percentile	35.09%	17.95%	-3.99%	15.32%	23.71%	6.16%	-2.15%
	32.04%	14.72%	-5.02%	14.79%	21.60%	5.79%	-0.16%
Peer Group 50 Percentile	33.21%	15.67%	-2.85%	16.31%	24.79%	6.53%	-0.81%
	30.62%	15.04%	-4.06%	15.49%	23.37%	5.64%	-1.60%
Peer Group 75 Percentile	28.47%	13.77%	-4.86%	14.89%	21.01%	4.59%	-2.32%
	35.09%	17.95%	-3.99%	15.32%	23.71%	6.16%	-2.15%
Benchmark	32.04%	14.72%	-5.02%	14.79%	21.60%	5.79%	-0.16%
	33.21%	15.67%	-2.85%	16.31%	24.79%	6.53%	-0.81%

### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2050 - FFFHX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 6/1/2006

Category: Target-Date 2050

Benchmark: DJ Target 2050 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFHX as of 6/30/16 rated against 179 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.72	-0.02	-0.11	n/a / 210
YTD	1.32	-0.74	-1.74	n/a / 202
1 Year	-2.83	-0.32	-0.47	60 / 202
3 Year	6.89	0.25	-0.15	39 / 179
5 Year	6.27	-0.31	-0.62	65 / 138
10 Year	4.50	-0.03	-1.41	56 / 9
5 Year Up/Down	135.61 / 153.71	-1.61 / 0.46		
Since Inception	4.32	-0.71	-6.59	

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	4.43
Track Record (Yrs)	10.09	5.49
Turnover Ratio %	17.00	21.60
Total Net Assets (\$Millions)	2,417.37	81.95
Price/Earnings	17.12	17.01
Assets in top 10 holdings %	76.80	86.64
Number of holdings	26.00	18.00

Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	3.75	4.95
Avg. Effective Maturity (Yrs)	n/a	7.29
Avg. Weighted Price \$	95.18	101.67

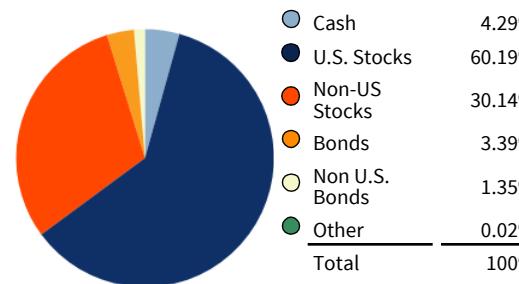
Yields	Fund	Peers
30 Day SEC %	n/a	1.42
30 Day SEC % (Unsubsidized)	n/a	1.32

Credit Quality	Fund	Peers
AAA %	19.29	46.58
AA %	0.34	3.76
A %	3.10	8.99
BBB %	7.18	13.48
BB %	24.60	8.48
B %	30.86	7.83
Below B %	12.25	3.15
Not Rated %	2.38	0.53

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.77	1.24
Net Expense Ratio %	0.77	0.95

### Fund Composition 5/31/2016

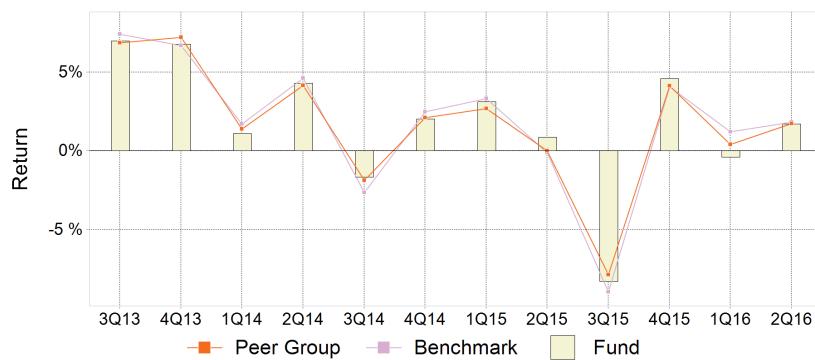


The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.24	5.78	21.87	15.06	-5.57	14.90	32.47
Peer Group	-1.55	5.74	23.38	15.49	-4.07	15.03	30.54

### Rolling Quarter Return Analysis



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

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# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2050 - FFFHX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 6/1/2006

Category: Target-Date 2050

Benchmark: DJ Target 2050 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFHX as of 6/30/16 rated against 179 funds in its category.

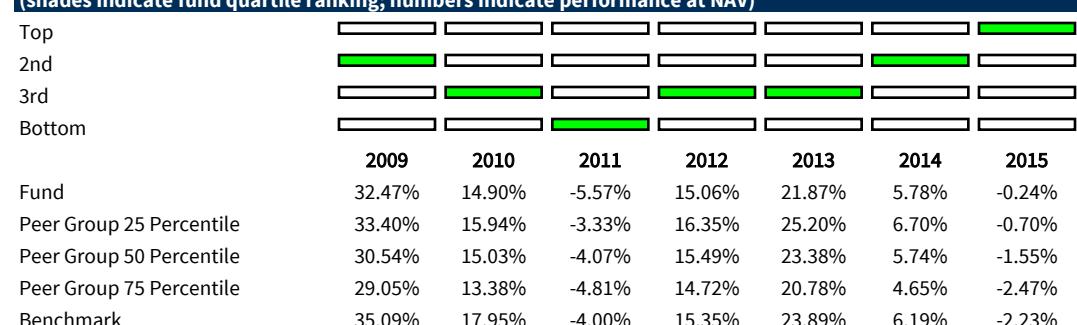
Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.16	-0.02	-0.04
Sharpe Ratio - 3 Year	0.68	0.02	n/a
Sharpe Ratio - 5 Year	0.56	-0.02	-0.04
Sharpe Ratio - 10 Year	0.30	n/a	-0.09
Std. Deviation - 3 Year	10.55	-0.01	-0.21
Std. Deviation - 5 Year	12.14	n/a	-0.02
Std. Deviation - 10 Year	15.75	0.16	0.21
Mean - 3 Year	6.89	0.25	-0.15
Mean - 5 Year	6.27	-0.31	-0.62
Mean - 10 Year	4.50	-0.05	-1.41
Alpha (Best Fit) - 3 Year	0.37	0.66	0.37
Alpha (Standard) - 3 Year	-1.07	-1.33	n/a
Alpha (Standard) - 5 Year	-2.16	-0.30	-2.16
Beta (Best Fit) - 3 Year	0.95	-0.01	-0.05
Beta (Standard) - 3 Year	1.46	-0.01	0.46
R-Squared (Best Fit) - 3 Year	97.75	0.33	-2.25
R-Squared (Standard) - 3 Year	93.85	-1.25	-6.15

### Sector Weightings (%)

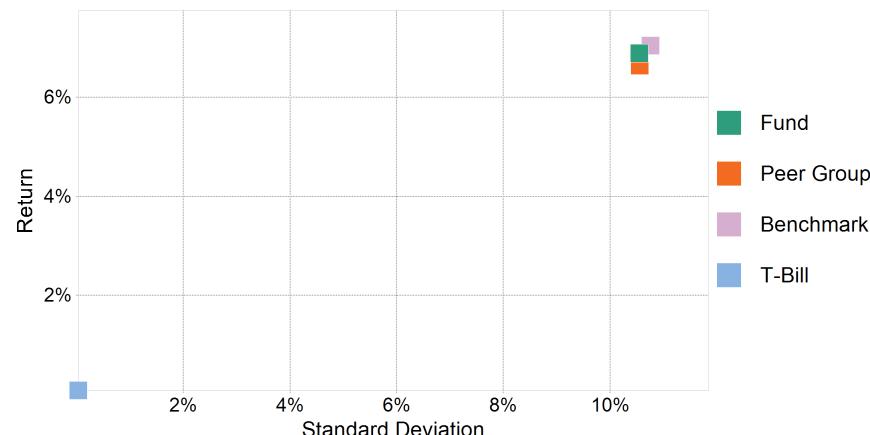
Basic Materials	3.19
Consumer Cyclical	12.11
Financial Services	15.29
Real Estate	2.76
Consumer Defensive	8.60
Healthcare	12.23
Utilities	2.19
Communication Services	2.92
Energy	5.80
Industrials	8.81
Technology	15.51

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)



### Fund Risk/Return



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2055 - FDEEX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 6/1/2011

Category: Target-Date 2055

Benchmark: DJ Target 2055 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 2.00

Overall Morningstar Rating for FDEEX as of 6/30/16 rated against 101 funds in its category.

Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.81	0.08	-0.02	n/a / 219
YTD	1.35	-0.62	-1.71	n/a / 153
1 Year	-2.75	-0.17	-0.39	57 / 153
3 Year	7.06	0.30	0.02	35 / 101
5 Year	6.43	-0.26	-0.46	67 / 26
10 Year	n/a	n/a	n/a	n/a / 0
5 Year Up/Down	137.18 / 154.50	-1.68 / 0.07		
Since Inception	6.24	0.34	-4.67	

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.76	2.99
Track Record (Yrs)	5.08	3.44
Turnover Ratio %	20.00	20.00
Total Net Assets (\$Millions)	692.06	22.71
Price/Earnings	17.13	17.00
Assets in top 10 holdings %	76.87	86.65
Number of holdings	26.00	18.00

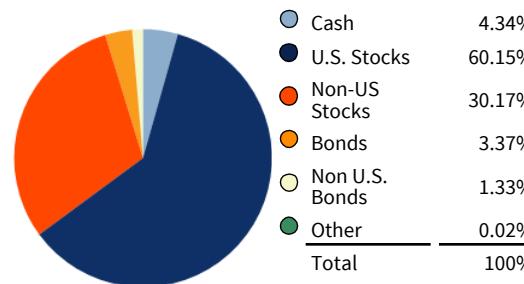
Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	3.76	4.92
Avg. Effective Maturity (Yrs)	n/a	7.33
Avg. Weighted Price \$	95.23	102.72

Yields	Fund	Peers
30 Day SEC %	n/a	1.33
30 Day SEC % (Unsubsidized)	n/a	1.55

Credit Quality	Fund	Peers
AAA %	20.06	44.55
AA %	0.34	3.84
A %	3.11	9.88
BBB %	7.18	15.18
BB %	24.33	8.50
B %	30.50	7.26
Below B %	12.10	3.46
Not Rated %	2.37	0.53

The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

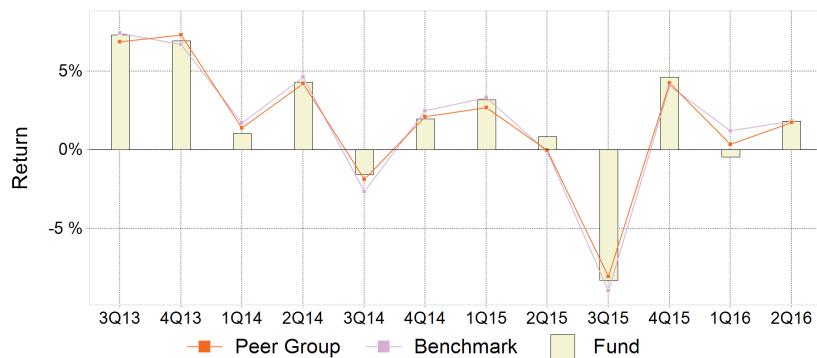
### Fund Composition 5/31/2016



### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.20	5.75	22.71	15.32	n/a	n/a	n/a
Peer Group	-1.65	5.85	23.32	15.66	-4.42	15.03	29.26

### Rolling Quarter Return Analysis



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\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2055 - FDEEX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 6/1/2011

Category: Target-Date 2055

Benchmark: DJ Target 2055 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 2.00

Overall Morningstar Rating for FDEEX as of 6/30/16 rated against 101 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.15	-0.01	-0.03
Sharpe Ratio - 3 Year	0.69	0.03	0.01
Sharpe Ratio - 5 Year	0.56	-0.03	-0.04
Sharpe Ratio - 10 Year	n/a	n/a	-0.39
Std. Deviation - 3 Year	10.56	0.03	-0.20
Std. Deviation - 5 Year	12.26	-0.02	0.10
Std. Deviation - 10 Year	n/a	n/a	-15.54
Mean - 3 Year	7.06	0.29	0.02
Mean - 5 Year	6.43	-0.32	-0.46
Mean - 10 Year	n/a	n/a	n/a
Alpha (Best Fit) - 3 Year	0.53	0.67	0.53
Alpha (Standard) - 3 Year	-0.92	-1.26	n/a
Alpha (Standard) - 5 Year	-2.09	-0.38	-2.09
Beta (Best Fit) - 3 Year	0.95	-0.02	-0.05
Beta (Standard) - 3 Year	1.46	n/a	0.46
R-Squared (Best Fit) - 3 Year	97.86	0.30	-2.14
R-Squared (Standard) - 3 Year	94.04	-1.15	-5.96

### Sector Weightings (%)

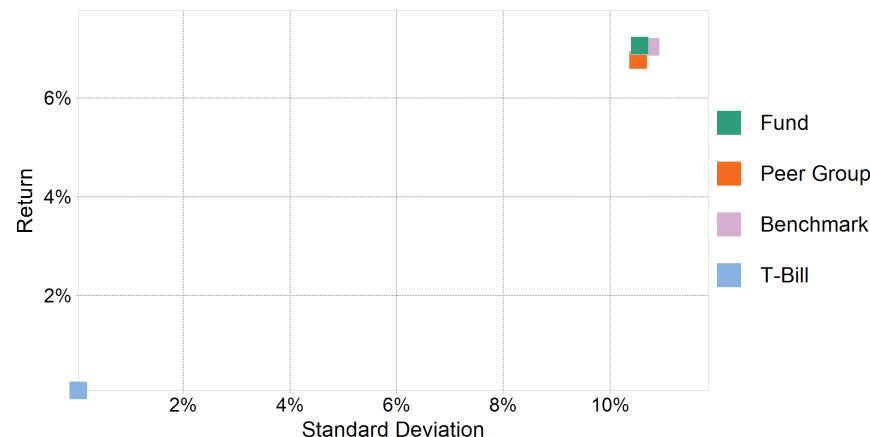
Basic Materials	3.18
Consumer Cyclical	12.07
Financial Services	15.31
Real Estate	2.76
Consumer Defensive	8.58
Healthcare	12.23
Utilities	2.19
Communication Services	2.89
Energy	5.78
Industrials	8.81
Technology	15.57

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Fund	Top	2nd	3rd	Bottom	2009	2010	2011	2012	2013	2014	2015
	Peer Group 25 Percentile	Peer Group 50 Percentile	Peer Group 75 Percentile	Benchmark	n/a%	n/a%	n/a%	15.32%	22.71%	5.75%	-0.20%
Fund	38.48%	15.38%	-3.64%	16.44%	25.13%	6.72%	-0.75%				
Peer Group 25 Percentile	29.26%	15.03%	-4.42%	15.66%	23.32%	5.85%	-1.65%				
Peer Group 50 Percentile	28.93%	14.56%	-5.03%	15.19%	22.15%	4.47%	-2.31%				
Peer Group 75 Percentile											
Benchmark	n/a%	n/a%	n/a%	15.35%	23.89%	6.19%	-2.23%				

### Fund Risk/Return



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NS = LPL Financial Retirement Partners Score not available at this time. †Data proprietary ©2013 Hueler Analytics, Inc. See attached "Important Disclosures" for Hueler Stable Value data.

\* See the Net Expense Disclosures pages in this report for a more prominent statement of the expense waiver information.

\*\* Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

# LPR Construction Company Fund Fact Report



## Fidelity Freedom® 2060 - FDKVX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 8/5/2014

Category: Target-Date 2060+

Benchmark: DJ Target 2055 TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: n/a

Overall Morningstar Rating for FDKVX as of 6/30/16 rated against 8 funds in its category.

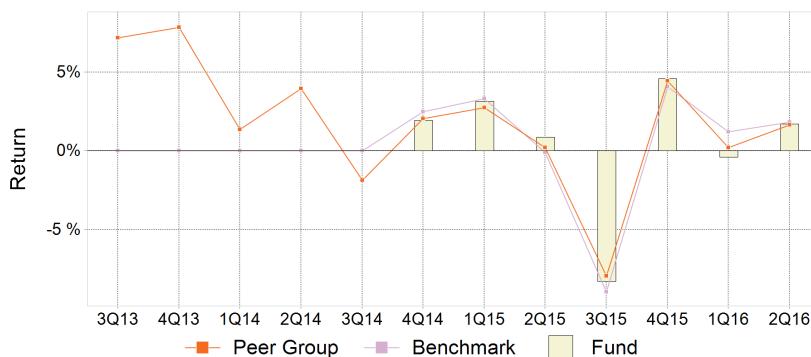
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.71	0.05	-0.12	n/a / 128
YTD	1.30	-0.24	-1.76	n/a / 107
1 Year	-2.85	-0.51	-0.49	68 / 75
3 Year	n/a	-6.69	n/a	n/a / 8
5 Year	n/a	n/a	n/a	n/a / 0
10 Year	n/a	n/a	n/a	n/a / 0
5 Year Up/Down	n/a / n/a	n/a / n/a		
Since Inception	2.13	0.99	-8.78	

**Performance Disclosure:** The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).

## Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.22	n/a	n/a	n/a	n/a	n/a	n/a
Peer Group	-1.01	5.66	24.35	n/a	n/a	n/a	n/a

## Rolling Quarter Return Analysis



## Fund Basics 5/31/2016

	Fund	Peers
Manager Tenure (Yrs)	1.90	1.10
Track Record (Yrs)	1.90	1.01
Turnover Ratio %	31.00	25.83
Total Net Assets (\$Millions)	56.84	4.87
Price/Earnings	17.14	17.01
Assets in top 10 holdings %	76.77	83.69
Number of holdings	26.00	18.00

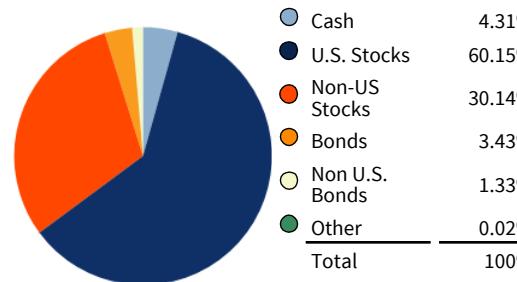
## Sales Charges

	Fund	Peers
Front End Load %	n/a	5.75
Deferred Load %	n/a	1.00

## Expenses

	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.78	1.92
Net Expense Ratio %	0.78	0.88

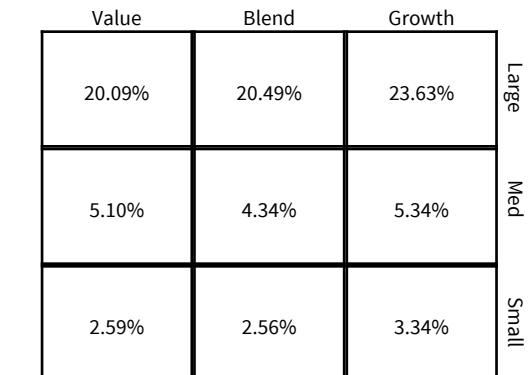
## Fund Composition 5/31/2016



## Top 10 Holdings

Fidelity® Series Equity-Income	9.64%
Fidelity® Series Emerging Markets	9.12%
Fidelity® Series International Growth	9.04%
Fidelity® Series International Value	8.94%
Fidelity® Series Growth Company	8.49%
Fidelity® Series Growth & Income	7.39%
Fidelity® Series All-Sector Equity	7.22%
Fidelity® Series Stk Selec Lg Cp Val	6.39%
Fidelity® Series Intrinsic Opps	5.53%
Fidelity® Series Blue Chip Growth	5.03%

## Equity Style % 5/31/2016



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# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® 2060 - FDKVX

Family: Fidelity Investments

Fund Manager: Management Team

Fund Inception Date: 8/5/2014

Category: Target-Date 2060+

Benchmark: DJ Target 2055 TR USD

Prospectus Objective: Asset Allocation

Home Page: www.advisor.fidelity.com

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: n/a

Overall Morningstar Rating for FDKVX as of 6/30/16 rated against 8 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	-0.16	-0.03	-0.04
Sharpe Ratio - 3 Year	n/a	-0.66	-0.68
Sharpe Ratio - 5 Year	n/a	n/a	-0.60
Sharpe Ratio - 10 Year	n/a	n/a	-0.39
Std. Deviation - 3 Year	n/a	-10.55	-10.76
Std. Deviation - 5 Year	n/a	n/a	-12.16
Std. Deviation - 10 Year	n/a	n/a	-15.54
Mean - 3 Year	n/a	-6.69	n/a
Mean - 5 Year	n/a	n/a	n/a
Mean - 10 Year	n/a	n/a	n/a
Alpha (Best Fit) - 3 Year	n/a	-0.19	n/a
Alpha (Standard) - 3 Year	n/a	-1.32	n/a
Alpha (Standard) - 5 Year	n/a	n/a	n/a
Beta (Best Fit) - 3 Year	n/a	-0.95	-1.00
Beta (Standard) - 3 Year	n/a	-1.47	-1.00
R-Squared (Best Fit) - 3 Year	n/a	-97.30	-100.00
R-Squared (Standard) - 3 Year	n/a	-94.83	-100.00

### Sector Weightings (%)

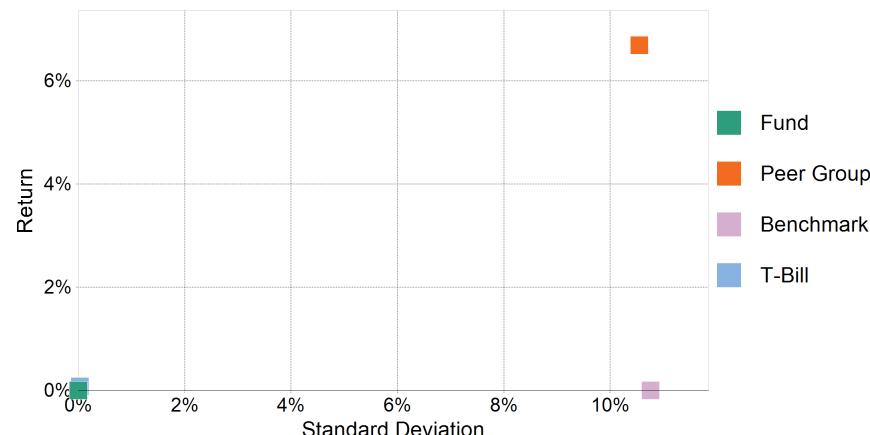
Basic Materials	3.18
Consumer Cyclical	12.04
Financial Services	15.34
Real Estate	2.77
Consumer Defensive	8.58
Healthcare	12.22
Utilities	2.20
Communication Services	2.89
Energy	5.77
Industrials	8.78
Technology	15.57

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
	Fund	n/a%	n/a%	n/a%	n/a%	n/a%	-0.22%
2nd	Peer Group 25 Percentile	n/a%	n/a%	n/a%	24.35%	5.87%	-0.21%
3rd	Peer Group 50 Percentile	n/a%	n/a%	n/a%	24.35%	5.66%	-1.01%
Bottom	Peer Group 75 Percentile	n/a%	n/a%	n/a%	24.35%	5.40%	-1.67%
	Benchmark	n/a%	n/a%	n/a%	n/a%	n/a%	-2.23%

### Fund Risk/Return



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# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® Income - FFFAX

Family: Fidelity Investments  
 Fund Manager: Management Team  
 Fund Inception Date: 10/17/1996

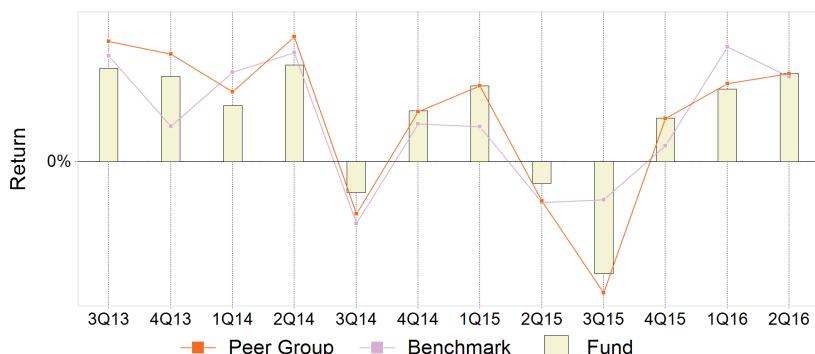
Performance	Fund	Peers +/-	Bench +/-	Rank % / # Funds
Last Cal. QTR	1.95	0.01	0.07	n/a / 249
YTD	3.58	-0.20	-0.88	n/a / 241
1 Year	1.98	0.17	-1.96	46 / 241
3 Year	3.68	-0.04	0.08	53 / 232
5 Year	3.43	-0.45	0.18	71 / 223
10 Year	3.95	-0.23	-0.67	65 / 71
5 Year Up/Down	47.96 / 40.18	-13.58% / -17.58%		
Since Inception	4.78	0.65	-2.30	

*Performance Disclosure: The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five- and 10-year (if applicable) Morningstar metrics. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate so you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For most recent performance, visit [www.morningstar.com](http://www.morningstar.com).*

### Calendar Year Returns

	2015	2014	2013	2012	2011	2010	2009
Fund	-0.38	3.86	4.56	6.40	2.02	7.63	16.12
Peer Group	-1.33	4.11	5.54	8.83	2.69	9.27	17.79

### Rolling Quarter Return Analysis



Category: Target-Date Retirement

Benchmark: DJ Target Today TR USD

Prospectus Objective: Asset Allocation

Home Page: [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFAX as of 6/30/16 rated against 232 funds in its category.

Fund Basics 5/31/2016	Fund	Peers
Manager Tenure (Yrs)	3.73	5.68
Track Record (Yrs)	19.72	8.25
Turnover Ratio %	20.00	31.00
Total Net Assets (\$Millions)	2,177.72	82.22
Price/Earnings	16.68	17.25
Assets in top 10 holdings %	69.54	84.31
Number of holdings	26.00	17.00

Sales Charges	Fund	Peers
Front End Load %	n/a	5.50
Deferred Load %	n/a	1.00

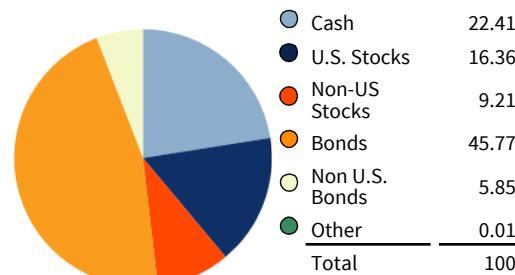
Expenses	Fund	Peers
12b1 Expense %	n/a	0.25
Gross Expense Ratio %	0.49	1.08
Net Expense Ratio %	0.49	0.81

Fixed Income Basics 5/31/2016	Fund	Peers
Avg. Effective Duration (Yrs)	4.62	4.83
Avg. Effective Maturity (Yrs)	n/a	6.93
Avg. Weighted Price \$	103.09	102.82

Yields	Fund	Peers
30 Day SEC %	n/a	1.71
30 Day SEC % (Unsubsidized)	n/a	1.49

Credit Quality	Fund	Peers
AAA %	47.24	53.14
AA %	2.48	4.30
A %	21.36	11.31
BBB %	19.83	15.34
BB %	4.61	4.81
B %	2.97	3.44
Below B %	1.25	1.76
Not Rated %	0.26	0.46

### Fund Composition 5/31/2016



The rating agencies that provided the ratings are Standard & Poor's and Moody's. When the ratings vary, the highest rating is used.

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# LPR Construction Company

## Fund Fact Report



### Fidelity Freedom® Income - FFFAX

Family: Fidelity Investments  
 Fund Manager: Management Team  
 Fund Inception Date: 10/17/1996

Category: Target-Date Retirement  
 Benchmark: DJ Target Today TR USD  
 Prospectus Objective: Asset Allocation  
 Home Page: www.advisor.fidelity.com  
 Phone: 800-544-8544

**Overall Criteria: Does Not Meet**

Morningstar Overall Rating: 3.00

Overall Morningstar Rating for FFFAX as of 6/30/16 rated against 232 funds in its category.

Risk Measures	Fund	Peers +/-	Bench +/-
Sharpe Ratio - 1 Year	0.39	0.05	-0.83
Sharpe Ratio - 3 Year	1.02	0.12	-0.18
Sharpe Ratio - 5 Year	0.92	0.12	-0.09
Sharpe Ratio - 10 Year	0.63	0.11	-0.21
Std. Deviation - 3 Year	3.53	-1.14	0.62
Std. Deviation - 5 Year	3.64	-1.21	0.49
Std. Deviation - 10 Year	4.80	-2.15	0.48
Mean - 3 Year	3.68	-0.10	0.08
Mean - 5 Year	3.43	-0.45	0.18
Mean - 10 Year	3.95	-0.26	-0.67
Alpha (Best Fit) - 3 Year	0.23	0.42	0.23
Alpha (Standard) - 3 Year	0.88	0.59	n/a
Alpha (Standard) - 5 Year	0.76	0.27	0.76
Beta (Best Fit) - 3 Year	0.67	-0.12	-0.33
Beta (Standard) - 3 Year	0.48	-0.15	-0.52
R-Squared (Best Fit) - 3 Year	95.25	-0.31	-4.75
R-Squared (Standard) - 3 Year	92.08	0.86	-7.92

### Sector Weightings (%)

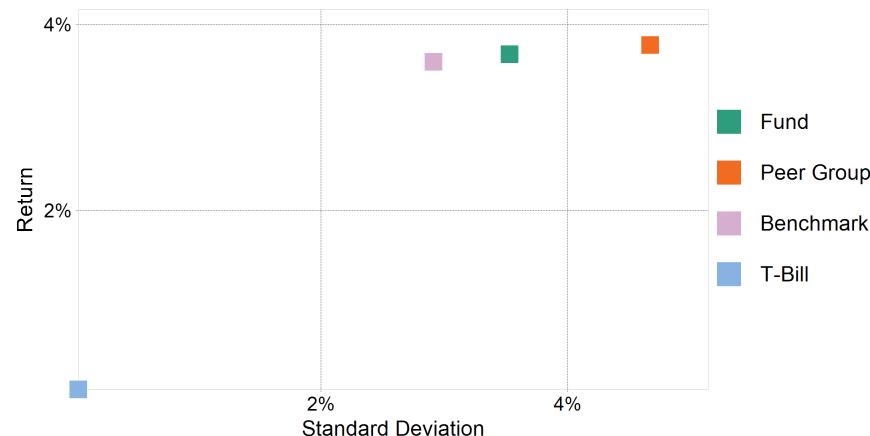
Basic Materials	0.93
Consumer Cyclical	3.31
Financial Services	4.38
Real Estate	0.83
Consumer Defensive	2.33
Healthcare	3.22
Utilities	0.63
Communication Services	0.86
Energy	1.66
Industrials	2.42
Technology	4.51

### Calendar Year Quartile Rankings

(shades indicate fund quartile ranking; numbers indicate performance at NAV)

Top	2009	2010	2011	2012	2013	2014	2015
2nd							
3rd							
Bottom							
Fund	16.12%	7.63%	2.02%	6.40%	4.56%	3.86%	-0.38%
Peer Group 25 Percentile	22.11%	10.29%	3.39%	9.62%	7.39%	4.75%	-0.58%
Peer Group 50 Percentile	17.79%	9.27%	2.69%	8.83%	5.54%	4.11%	-1.33%
Peer Group 75 Percentile	14.84%	7.65%	1.56%	6.82%	4.00%	3.61%	-1.90%
Benchmark	10.83%	8.53%	5.26%	5.44%	1.41%	3.86%	-0.63%

### Fund Risk/Return



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