Plan Highlights & Fund Information

Joe's Garage
401(k) Retirement Plan

Reinventing **Retirement**®

Welcome to your Joe's Garage 401(k) Retirement Plan. This booklet provides some basic information about your Plan and the mutual funds your Plan has to offer. Read it carefully, along with the fund prospectuses, to determine which funds may help meet your retirement savings needs. You'll find a Glossary at the end of this booklet to help you with unfamiliar investment terms. If there is a discrepancy between this booklet and the actual Plan Document, the Plan Document shall govern.

Our plan is intended to be an ERISA Section 404(c) plan. This Plan provides that you exercise control over the investments in your Plan account. You choose which investments you will use now and when you will switch to different investments. The fiduciaries of the Plan may be relieved of liability for any losses that are the direct and necessary result of investment instructions given by you. As a Plan participant, you may request information from the Plan Administrator, including annual operating expenses, prospectus, annual or semi-annual reports, or other materials relating to the Plan investment options.

Joining the Plan

Eligibility

All employees, age 21 or older, who have completed 12 consecutive months are eligible to participate in the Plan.

Entry Dates

Once the eligibility requirements have been met, you may enter the Plan on January 1 and July 1.

Contributions

Employee Contributions

- Your pre-tax contributions are made through automatic payroll deduction.
- You may contribute between 1% and 15% of your annual pay, in 1% increments.
- Changes to your contribution deferral rate may be made on January 1 or July 1.
- For the year 2014, the maximum total annual employee contribution is $17,500.

Catch-up Employee Contributions

In 2014, if you will turn age 50 by the end of the 2014 calendar year, you are eligible to make an additional contribution of $5,500 to your Plan account.

Employer 401(k) Contributions

Your Plan will match 50% of your pre-tax contributions, up to the first 6% of your pay.

Plan Trustee

The plan assets are handled through a trust. The Company has named The ABC Company, 8000 Forsyth Blvd., Clayton, MO 63105, Trustee(s) of the Plan. The Trustee is appointed by the Company to safeguard the assets of the Trust and invest them according to the Plan.

Plan Contact

Joe's Garage
Attn: Jane Doe
200 North McLean Blvd.
Wichita, KS 67203
Phone: 316-555-5555
Fax: 316-555-5555

Default Fund

Your employer has selected the Goldman Sachs Financial Square Government Fund as the default fund for your plan. Your plan contributions will automatically be invested in this default fund if you do not submit a valid enrollment form. In order to redirect existing or future contributions to other fund choices, you must use the internet site or the telephone line available.

Rollovers

All employees may transfer distributions from another tax-qualified plan into this Plan. You may also roll over a Conduit IRA, consisting only of pre-tax contributions from a former employer's retirement plan.

Managing Your Account

Investment Details

- You will receive an account statement quarterly.
- Your investments are valued on a daily basis.
- You have no restrictions as to how often you can transfer your money between mutual funds.
- You may access your account by calling the Voice Response Unit at 1-866-319-8941.
- You may access your account through the Internet at www.abccompany.com, select Login and click on Retirement Plan Account Information. Your Employer Access Code is 8868.

Options for Removing Money From the Plan

Vesting

- You are always 100% vested in your pre-tax contributions and rollover account balances.
- At normal retirement age of 65, death, or total disability, you are 100% vested.
- Employer contributions vest over six years based on the following schedule:

Years of Service	1	2	3	4	5	6
Vested Portion	0%	20%	40%	60%	80%	100%

Withdrawals

You may withdraw money from your account for the following reasons: retirement, in-service distribution (age 59½), death, total disability, termination of employment, or financial hardship.

Loans

- Loans are available from your account balance for the lesser of $50,000 or 50% of your vested account balance.
- The minimum loan amount is $1,000.
- Interest is paid back to your own account.
- Check with your Human Resources office for information on loan fees and interest rates.

Financial Hardship Withdrawals

- Financial hardship withdrawals are only available from employee contributions, excluding earnings, and Company contributions that are 100% vested.
- Financial hardship withdrawals are allowed for the following reasons:
  - Medical expenses for you, your spouse, or your dependents
  - Tuition for the next year of post-secondary education for you, your spouse, or your dependents, including books, fees, and room and board
  - Purchase of your principal residence
  - Prevention of eviction from, or foreclosure on, your principal residence
  - Payment for funeral expenses for your parent, spouse, children or dependents.
  - Payment of expenses for the repair of damage to your principal residence that would qualify for the casualty deduction on your tax return.

Taxation of Withdrawals

- On most distributions to you that are not rolled over, other than loans and hardships, there is a mandatory 20% withholding.
- Normally there is a 10% penalty on withdrawals if you are under 59½ years of age. This penalty tax is waived for reasons of death, total disability, and leaving employment after age 55.

Beneficiaries

At the time you enroll in the Plan, you will designate a beneficiary to your account. If you are married and choose to name a beneficiary other than your spouse, you must obtain your spouse's written, notarized consent. It is the responsibility of the employee to notify the company of any beneficiary changes.

The Plan Document has more details about your Plan. The above information cannot change the terms or conditions of the Plan. For additional information, contact your Plan Administrator. For the purposes of this summary, risk is based on 3 Year Standard Deviation, a statistical measurement of how widely the returns varied in a 3 year period. A fund with a high standard deviation implies higher volatility. International investing involves special risks, such as political instability and currency fluctuations. Standard Deviation may not be an accurate measurement of those risks.

Determine Your Investor Personality:

If you're like a lot of people, the hardest choice you'll face when planning for retirement isn't how much to save, but how to invest your money. Should I own stocks or bonds or both? What's the difference between growth, blend and value styles? Which is more risky—large-cap or small-cap?

Some people enjoy learning about investing, and become very comfortable with making their own investment decisions. Others don't have the time or desire to manage their own investment portfolio.

Are you a *"Hands On"* or *"Hands Off"* kind of investor?

One way to find out is to take the following quiz. Depending on how you score, you can either choose to build your own investment strategy (the "hands on" approach), or choose to select from the pre-assembled Joe's Garage Model Portfolios (the "hands off" approach). Either way, you'll be choosing among investment options already offered in your Plan.

Once you've completed the quiz, see the information to the right to determine how you scored. You'll find more information on the Model Portfolios as well.

1. Do you have the time and interest to track your investment options on a monthly or quarterly basis?
   Yes ____ No ____
2. Do you have a basic understanding of why mutual funds and other investments increase or decrease in value?
   Yes ____ No ____
3. Do you know what an asset class is?
   Yes ____ No ____
4. Do you know how to determine your investment objective?
   Yes ____ No ____
5. Do you know what percentage to invest in an investment option based on your investment objectives?
   Yes ____ No ____

"Hands On" *or* "Hands Off"

Which approach is more comfortable for you?

➤ **If you answered "Yes" 0-2 times:**
You may be more of a **"hands off"** kind of an investor. For simplicity and convenience, you may want to choose one of the pre-assembled Model Portfolios. The Model Portfolios are made up of individual funds already existing in your 401(k) Plan. They were designed with the "hands off" investor in mind – investors who want to make solid investment decisions but maybe don't have the time or desire to learn how to do it.

To help you decide which Model Portfolio is best for you, you'll want to assess your risk tolerance. Take a few minutes to complete the short quiz in the "Asset Allocation Guide" which is included in your materials. This quiz will help you determine whether you are a conservative, moderate or aggressive investor.

➤ **If you answered "Yes" 3-5 times:**
You may be more of a **"hands on"** kind of investor. "Hands on" investors desire to be very involved in every step of the investment review, investment selection, and monitoring of their account. It is a good idea to go ahead and take the short quiz in the "Asset Allocation Guide" which is included in your materials and review the asset allocation models to make sure that your risk tolerance has not changed.

JOE'S GARAGE MODEL PORTFOLIOS

Model Portfolios are a kind of "short cut" for choosing investment options for your retirement account. Once you choose a Model Portfolio, you can let the diversified investment mix in that portfolio keep you on the path to securing your retirement dreams as long as your investment objectives haven't changed. Each portfolio is comprised of individual funds already existing in your 401(k) Plan. The funds included in each portfolio are predetermined based on three distinct investor profiles. These portfolios are investment options designed for participants who prefer a simpler strategy for investing and choose not to create their own investment mix.

The Model Portfolios are invested in various combinations of money market, bond and equity funds. Money market funds invest in short-term debt or loans to the U.S. government, insurance companies or banks. They are considered a conservative investment. Bond funds, often referred to as fixed-income assets, seek to earn interest on bonds which are loans to the U.S. government or corporations. Bonds are considered a moderate investment. Equity funds primarily invest in stocks, which are shares of ownership in a corporation. Equities are considered an aggressive investment.

The three Model Portfolios within your Plan have already picked mutual funds for you and have determined what percent of your money to place into each one. All you need to do is choose which portfolio best meets your risk tolerance. They span the risk spectrum from conservative to aggressive. The level of risk associated with each portfolio depends on the percent invested in aggressive funds. In other words, the higher the percent of the portfolio's assets held in equities, the more aggressive the portfolio.

Your Model Portfolios Offer:

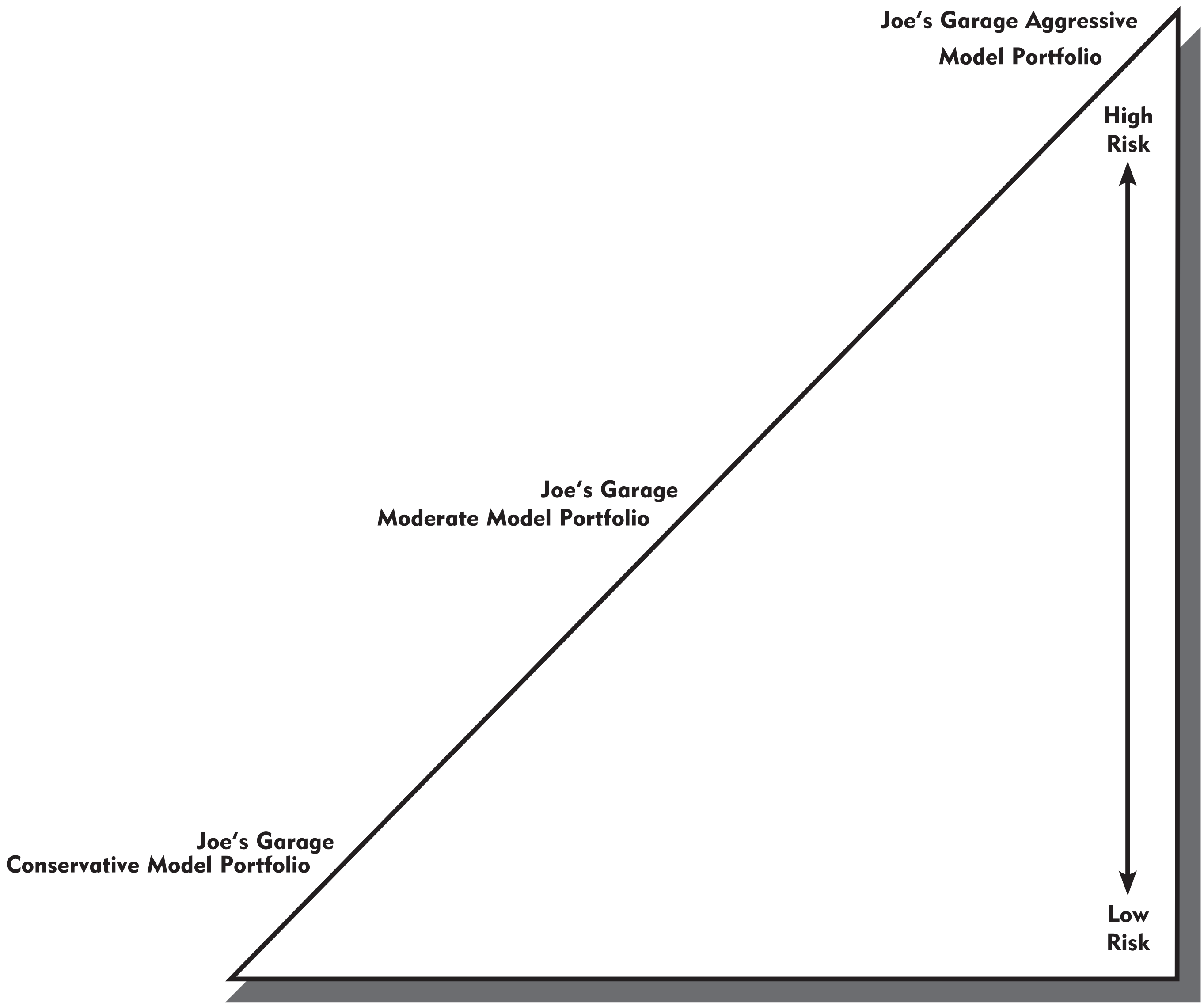
- ➤ **Convenience.** When you select a model portfolio, you can be confident that the portfolio you select will stay true to its objectives and yours.
- ➤ **Professional Management.** The investment mix is selected, regularly monitored, and adjusted as needed by investment professionals.
- ➤ **Diversification.** Ranging from conservative to aggressive, each model portfolio is diversified with a mix of investments covering a variety of asset classes and investment types.
- ➤ **Automatic Rebalancing.** Because changes in the net asset value of the underlying funds can cause the portfolio to drift from the original investment mix, your account will be automatically rebalanced on a quarterly basis to conform to the original predetermined mix of funds.

See your plan highlights booklet for an overview of each Model Portfolio offered in your Plan.

At any time you may choose to move your entire account balance from the selected model portfolio to other investment options(s) within the Plan through the voice response system or on the Internet.

Investment Options - Model Portfolios

Below are your Plan's investment options listed in risk order.



Joe's Garage
Conservative Model Portfolio

For simplicity and convenience, you may wish to choose a model portfolio. The investment mix is selected from the underlying fund choices in your Plan. It is regularly monitored, and adjusted as needed by investment professionals.

As of September 30, 2013

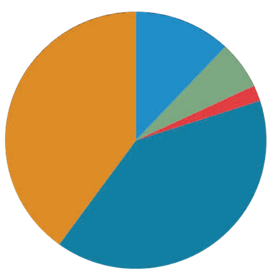
Ticker NA

Blended Expense Ratio 0.24%

Portfolio Objective

Conservative: Suitable for investors who have at least 4 years before needing approximately 20% of their investments and are comfortable with minimal risk to achieve incremental portfolio growth with an emphasis on capital preservation.

Target Portfolio Characteristics



- US Stocks 12%
- International Stocks 6%
- Real Estate Securities 2%
- US Bonds 40%
- International Bonds 40%

Average Annual Total Return

Year to Date	5.44 %
One Year	5.44 %
Three Years	4.29 %
Five Years	3.58 %
Ten Years	NA
Since Inception	4.58 %

This model portfolio is not a mutual fund, but a portfolio of underlying funds in which your assets are invested.

Underlying Fund Allocation

DFA One-Year Fixed Income Fund	20.00%
DFA Two-Year Global Fixed Income Fund	20.00%
DFA Short-Term Government Fund	20.00%
DFA Five-Year Global Fixed Income Fund	20.00%
DFA US Large Company Fund	4.00%
DFA US Large Cap Value Fund	4.00%
DFA Emerging Markets Core Fund	2.00%
DFA US Small Cap Fund	2.00%
DFA US Targeted Value Fund	2.00%
DFA Real Estate Securities Fund	2.00%
DFA International Value Fund	2.00%
DFA International Small Company Fund	1.00%
DFA International Small Cap Value Fund	1.00%
Total Percent of Portfolio	**100%**

Not FDIC Insured • No Bank Guarantee • May Lose Value

Consider this portfolio if you are willing to accept some fluctuation in the value of your investment in an attempt to earn returns that will outpace inflation.

Past performance is no guarantee of future results. Investment return and principal value fluctuate so that, when redeemed, an investor's shares in the underlying funds may be worth more or less than when originally purchased.

The investment options and allocations among investment options are subject to change and such changes, if made, will affect performance. To obtain additional information including specific fees and expenses attributed to the underlying funds in the model please contact your plan administrator. Be sure to read and review all information before investing.

Joe's Garage
Moderate Model Portfolio

For simplicity and convenience, you may wish to choose a model portfolio. The investment mix is selected from the underlying fund choices in your Plan. It is regularly monitored, and adjusted as needed by investment professionals.

As of September 30, 2013

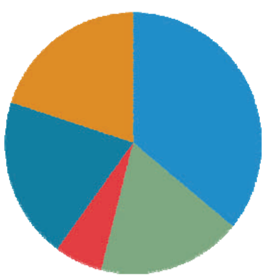
Ticker NA

Blended Expense Ratio 0.29%

Portfolio Objective

Moderate: Suitable for investors who have at least 8 years before needing approximately 20% of their investments and are willing to accept a moderate degree of volatility in order to achieve moderate portfolio growth.

Target Portfolio Characteristics



- US Stocks 36%
- International Stocks 18%
- Real Estate Securities 6%
- US Bonds 20%
- International Bonds 20%

Average Annual Total Return

Year to Date	12.14 %
One Year	12.14 %
Three Years	7.67 %
Five Years	3.72 %
Ten Years	NA
Since Inception	6.26 %

This model portfolio is not a mutual fund, but a portfolio of underlying funds in which your assets are invested.

Underlying Fund Allocation

DFA US Large Company Fund	12.00%
DFA US Large Cap Value Fund	12.00%
DFA One-Year Fixed Income Fund	10.00%
DFA Two-Year Global Fixed Income Fund	10.00%
DFA Short-Term Government Fund	10.00%
DFA Five-Year Global Fixed Income Fund	10.00%
DFA Emerging Markets Core Fund	6.00%
DFA US Small Cap Fund	6.00%
DFA US Targeted Value Fund	6.00%
DFA Real Estate Securities Fund	6.00%
DFA International Value Fund	6.00%
DFA International Small Company Fund	3.00%
DFA International Small Cap Value Fund	3.00%
Total Percent of Portfolio	**100 %**

Not FDIC Insured • No Bank Guarantee • May Lose Value

Consider this portfolio if you are willing to accept some fluctuation in the value of your investment in an attempt to earn returns that will outpace inflation.

Past performance is no guarantee of future results. Investment return and principal value fluctuate so that, when redeemed, an investor's shares in the underlying funds may be worth more or less than when originally purchased.

The investment options and allocations among investment options are subject to change and such changes, if made, will affect performance. To obtain additional information including specific fees and expenses attributed to the underlying funds in the model please contact your plan administrator. Be sure to read and review all information before investing.

Joe's Garage
Aggressive Model Portfolio

For simplicity and convenience, you may wish to choose a model portfolio. The investment mix is selected from the underlying fund choices in your Plan. It is regularly monitored, and adjusted as needed by investment professionals.

As of September 30, 2013

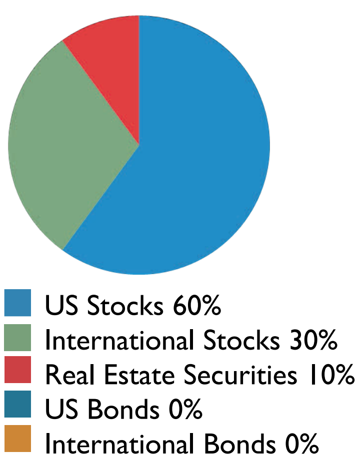
Ticker NA

Blended Expense Ratio 0.35%

Portfolio Objective

Highly Aggressive: Suitable for investors who have at least 15 years before needing approximately 20% of their investments and are willing to accept a very high degree of volatility in exchange for maximum portfolio growth potential.

Target Portfolio Characteristics



Average Annual Total Return

Year to Date	18.85 %
One Year	18.85 %
Three Years	10.83 %
Five Years	2.26 %
Ten Years	NA
Since Inception	6.78 %

This model portfolio is not a mutual fund, but a portfolio of underlying funds in which your assets are invested.

Underlying Fund Allocation

DFA US Large Company Fund	20.00%
DFA US Large Cap Value Fund	20.00%
DFA US Small Cap Fund	10.00%
DFA US Targeted Value Fund	10.00%
DFA Real Estate Securities Fund	10.00%
DFA International Value Fund	10.00%
DFA Emerging Markets Core Fund	10.00%
DFA International Small Company Fund	5.00%
DFA International Small Cap Value Fund	5.00%
Total Percent of Portfolio	**100 %**

Not FDIC Insured • No Bank Guarantee • May Lose Value

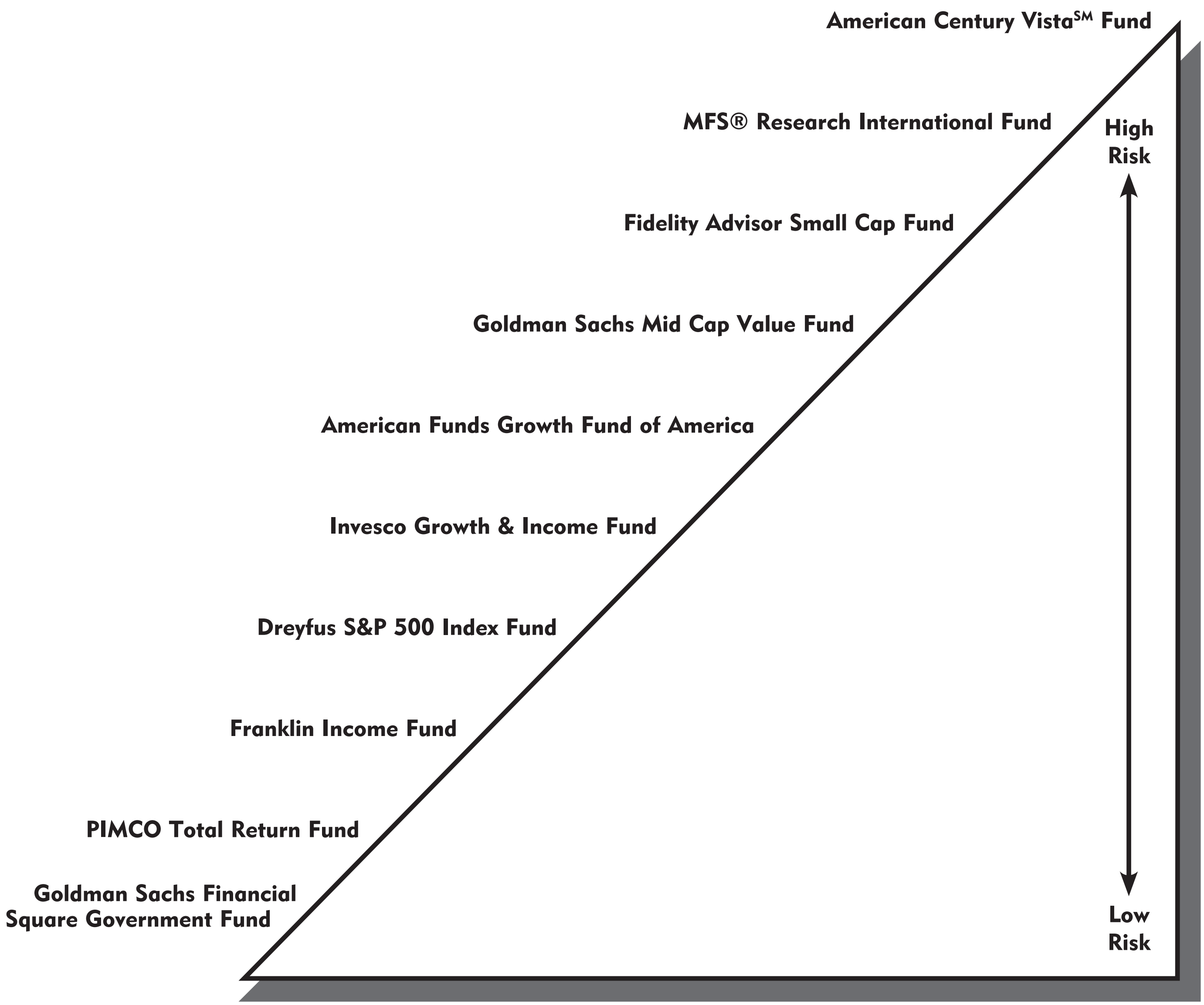
Consider this portfolio if you are willing to accept some fluctuation in the value of your investment in an attempt to earn returns that will outpace inflation.

Past performance is no guarantee of future results. Investment return and principal value fluctuate so that, when redeemed, an investor's shares in the underlying funds may be worth more or less than when originally purchased.

The investment options and allocations among investment options are subject to change and such changes, if made, will affect performance. To obtain additional information including specific fees and expenses attributed to the underlying funds in the model please contact your plan administrator. Be sure to read and review all information before investing.

Investment Options

Below are your Plan's investment options listed in risk order.



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Goldman Sachs Asset Management

Goldman Sachs Financial Square Government Fund

Data as of 10.31.13
Inst Shares: FGTXX

INSTITUTIONAL SHARES

AAAm, Aaa-mf rated by Standard & Poor's Rating Group and Moody's Investor Service, Inc.

FUND FACTS

A high quality money market portfolio that comprises U.S. Government and U.S. Treasury securities including bills, bonds, notes and repurchase agreements.

Seeks maximum current income consistent with preserving capital and maintaining daily liquidity.

- A diversified alternative to investing in individual commercial paper issues.
- Goldman Sachs has over 30 years of experience as a leading provider of institutional money market funds.

STANDARDIZED PERFORMANCE (%)

Inception Date of Inst Class	04.06.93
Dividends Declared	Daily
Standardized 7-Day Current Yield (%) as of 10.31.13	0.01%
Standardized 7-Day Effective Yield (%) as of 10.31.13	0.01%
Weighted Average Maturity (Days)	54
Weighted Average Life (days)	95
Assets ($MM)	$26650.7

Quarter-End Total Returns (%)
as of 9.30.13

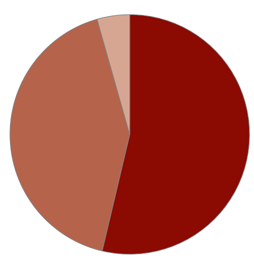
1 Year	5 Year	10 Year	Since Inception
0.02	0.18	1.74	3.13

HISTORICAL PERFORMANCE (NAV) (%)

	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
October 2013	0.01	0.02	0.03	0.15	1.74	3.11
December 2012		0.05	0.05	0.59	1.82	3.25
December 2011		0.02	0.14	1.59	1.99	3.42
December 2010		0.07	0.96	2.58	2.40	3.61
December 2009		0.33	2.64	3.19	3.02	3.83
December 2008		2.51	4.19	3.37	3.49	4.06

Yields and returns represent past performance. Past performance does not guarantee future results. The Portfolio's investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted above. Yields and returns will fluctuate as market conditions change. The yield quotations more closely reflect the current earnings of the Portfolio than the total return quotations. The Standardized 7-Day Current Yield and Standardized 7-Day Effective Yield of a fund are calculated in accordance with securities industry regulations and do not include capital gains. Standardized 7-Day Current Yield may differ slightly from the actual distribution rate of a given portfolio because of the exclusion of distributed capital gains, which are non-recurring. The Standardized 7-Day Effective Yield assumes reinvestment of dividends for one year. Holdings and allocations shown are unaudited, and may not be representative of current or future investments. Holdings and allocations may not include the Fund's entire investment portfolio, which may change at any time. Fund holdings should not be relied on in making investment decisions and should not be construed as research or investment advice regarding particular securities.

PORTFOLIO COMPOSITION (%)



Government Agency Repurchase Agreement	53.7
Government Agency Debt	41.9
Treasury Debt	4.4

CURRENT YIELDS (%)

Period	Monthly Yield (%)
Oct 2013	0.01
Sep 2013	0.01
Aug 2013	0.01
Jul 2013	0.01
Jun 2013	0.01
May 2013	0.01
Apr 2013	0.01
Mar 2013	0.02
Feb 2013	0.02
Jan 2013	0.02
Dec 2012	0.05
Nov 2012	0.06

This material is not authorized for distribution unless preceded or accompanied by a current prospectus or summary prospectus, if available. Investors should consider a fund's objectives, risks, and charges and expenses, and read the summary prospectus, if available, and the prospectus carefully before investing or sending money. The summary prospectus, if available, and the Prospectus contains this and other information about the Fund.

Goldman Sachs Financial Square Funds(SM) offers certain qualified institutional investors nine other classes of Shares including FST, FST Select, FST Preferred, FST Capital, FST Administration, FST Premier, FST Service, FST Resource and FST Cash Management Shares, which are subject to different fees and expenses (which affect performance) and are entitled to different services. Financial Square Funds(SM) is a service mark of Goldman, Sachs & Co.

Percentages may not sum to 100% due to rounding.

The Quarter-End Total Returns are average annual total returns or cumulative total returns (only if the performance period is one year or less) as of the most recent calendar quarter-end. They assume reinvestment of all distributions at net asset value.

Performance reflects cumulative total returns for periods of less than one year and average annual total returns for periods of greater than one year. Since inception returns for periods of less than one year are cumulative. All Fund performance data reflect the reinvestment of distributions.

The monthly yield represents a simple average of the one-day yield for all of the days within the month shown, net of management fees and expenses. These figures may contain capital gains and losses and therefore do not conform to the same formula as the 7-day yield calculations.

Simple average yield is used to show performance under a year.

Firm-wide AUM includes assets managed by GSAM and its investment advisory affiliates.

Standard & Poor's AAAm rating: "Fund has extremely strong capacity to meet financial commitments." Moody's Aaa-mf rating: "Money market funds rated Aaa-mf have very strong ability to meet the dual objectives of providing liquidity and preserving capital." Ratings are subject to change and do not imply the elimination of risk. For complete information on the methodology used by each rating agency, please visit the following websites:S&P - http://www.standardandpoors.com/ratings/funds-mmf/en/us; Moody's - http://v3.moodys.com/researchdocumentcontentpage.aspx?docid=PBC_79004

The National Association of Insurance Commissioners (NAIC) is the organization of insurance regulators from the 50 states, the District of Columbia and the five U.S. territories. The NAIC provides a forum for the development of uniform policy when uniformity is appropriate. The NAIC's Securities Valuation Office (SVO), located in New York City, is responsible for the day-to-day credit quality assessment and valuation of securities owned by state regulated insurance companies. Insurance companies report ownership of securities to the SVO when such securities are eligible for filing on Schedule D or DA of the NAIC Financial Statement Blank. The SVO conducts credit analysis on these securities for the purpose of assigning an NAIC designation and/or unit price. These designations and unit prices are produced solely for the benefit of NAIC members who may utilize them as part of the member's monitoring of the financial condition of its domiciliary insurers. Unlike the ratings of nationally recognized statistical rating organizations, NAIC designations are not produced to aid the investment decision making process and therefore are not suitable for use by anyone other than NAIC members. Exempt funds do not require a capital reserve; Class 1 funds require insurance companies to set aside a risk-based capital charge when purchasing Class 1 funds. For complete information on the methodology used by NAIC, please visit the following website: http://www.naic.org/svo.htm

Goldman Sachs Asset Management, the asset management arm of The Goldman Sachs Group, Inc., is among the world's largest asset managers, with $739.4 billion in assets under management as of 6.30.13.

Founded in 1869, Goldman Sachs is a leading global investment banking, securities and investment management firm.

The National Association of Insurance Commissioners (NAIC) designated the Goldman Sachs Financial Square Government Fund as Class 1. NAIC Class 1 designation subjects the Fund to capital reserve requirements as if it was a NAIC-1 Bond.

An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund.

Date of First Use: November 13, 2013
47902.MF.MED.TMPL/2/2011

PIMCO Total Return A

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (1021)	Intermediate-Term Bond (MF)	Barclays Agg	01-13-97
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Gold 07-16-2013	$250,051 mil	Barclays 5-10Yr Gvt/Cre	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	1.00	1.76	-1.16	2.13	3.74
2012	2.78	2.69	3.05	1.07	9.93
2013	0.51	-3.70	1.07	—	-2.17

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-4.84	2.05	6.70	5.25	6.31
Std 09-30-2013	-4.84	—	6.70	5.25	6.31
Total Return	-1.13	3.36	7.51	5.65	6.55
+/- Std Index	0.55	0.50	2.10	1.06	—
+/- Cat Index	1.24	-0.43	-0.05	0.27	—
% Rank Cat	48	47	23	12	—
No. in Cat	1179	1021	876	618	—
7-day Yield	—				

Performance Disclosure

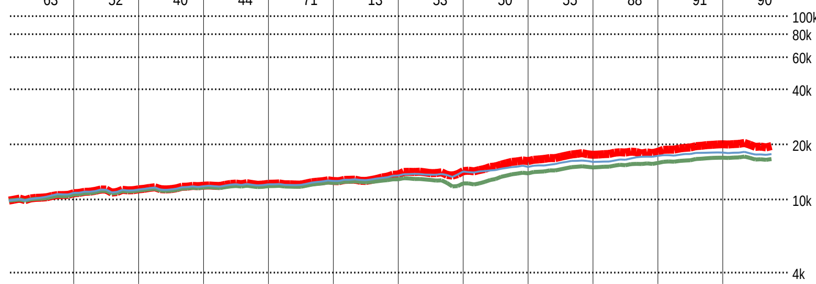
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 888-877-4626 or visit www.pimco.com.

Investment Style
Fixed Income
Bond %

63	52	40	44	71	13	53	50	55	88	91	90



Growth of $10,000
PIMCO Total Return A
$19,838
Category Average
$16,848
Standard Index
$17,929

Performance Quartile (within category)

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
10.67	10.71	10.67	10.50	10.38	10.69	10.14	10.80	10.85	10.87	11.24	10.82	NAV
9.69	5.07	4.65	2.41	3.51	8.57	4.32	13.33	8.36	3.74	9.93	-2.17	Total Return %
-0.57	0.97	0.31	-0.02	-0.82	1.60	-0.92	7.40	1.82	-4.10	5.71	-0.28	+/- Standard Index
-3.34	-0.90	-0.65	0.58	-0.30	1.02	-0.74	6.83	-1.06	-7.05	2.72	0.83	+/- Category Index
22	36	22	19	76	2	14	48	31	89	14	—	% Rank Cat
784	952	1035	1043	1092	1097	1135	1123	1164	1195	1165	1206	No. of Funds in Cat

Fees and Expenses

Sales Charges

Front-End Load %	**3.75**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.60
12b1 Expense %	0.25
Prospectus Gross Exp Ratio %	**0.85**

Risk and Return Profile

	3 Yr 1021 funds	5 Yr 876 funds	10 Yr 618 funds
Morningstar Rating™	2★	3★	4★
Morningstar Risk	+Avg	Avg	Avg
Morningstar Return	-Avg	Avg	+Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	3.99	4.15	3.99
Mean	3.36	7.51	5.65
Sharpe Ratio	0.83	1.74	0.97

MPT Statistics	Standard Index	Best Fit Index Barclays Credit
Alpha	0.48	0.10
Beta	1.01	0.79
R-Squared	51.19	74.27

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	1.00% Assets

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	14.2	66.5	-52.2
U.S. Stocks	0.0	0.0	0.0
Non-U.S. Stocks	0.0	0.0	0.0
Bonds	154.8	5.1	149.7
Other	2.8	0.2	2.5
Total	171.8	71.8	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	—	—	—
P/C Ratio TTM	—	—	—
P/B Ratio TTM	—	—	—
Geo Avg Mkt Cap $mil	—	—	—

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	5.80
Avg Eff Maturity	6.50
Avg Credit Quality	—
Avg Wtd Coupon	3.27
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

Share Chg since 03-31-2013	Share Amount	Holdings: 0 Total Stocks, 12315 Total Fixed-Income, 380% Turnover Ratio	% Net Assets
⊕	30 bil	Fin Fut Euro$ Cme 09/14/15	2.79
⊖	7 bil	FNMA 4%	2.79
⊖	7 bil	FNMA 4%	2.68
	29 bil	Fin Fut Euro$ Cme 03/14/16	2.66
⊕	6 bil	US Treasury Note 2%	2.16
⊕	5 bil	US Treasury Note	1.89
⊖	5 bil	FNMA 4.5%	1.87
⊖	10 mil	Brazil(Fed Rep Of) 10%	1.73
⊖	5 bil	US Treasury Note 0.75%	1.72
	4 bil	Ois Usd Fedl01/1.0 10/15/15 C	1.64
☼	5 bil	US Treasury Note 1.75%	1.57
⊕	4 bil	US Treasury Note 0.75%	1.51
⊕	4 bil	US Treasury Note 1%	1.51
⊖	4 bil	US Treasury Note 1.625%	1.51
⊕	4 bil	FNMA 4.5%	1.48

Sector Weightings	Stocks %	Rel Std Index
Cyclical	—	—
Basic Materials	—	—
Consumer Cyclical	—	—
Financial Services	—	—
Real Estate	—	—
Sensitive	—	—
Communication Services	—	—
Energy	—	—
Industrials	—	—
Technology	—	—
Defensive	—	—
Consumer Defensive	—	—
Healthcare	—	—
Utilities	—	—

Operations

Family:	PIMCO	Objective:	Corp Bond--General	Minimum IRA Purchase:	$1,000
Manager:	Gross, William	Ticker:	PTTAX	Min Auto Investment Plan:	$250
Tenure:	26.4 Years	Minimum Intitial Purchase:	$1,000	Purchase Constraints:	NA

MORNINGSTAR®

Franklin Income A

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★★ (594)	Conservative Allocation (MF)	Mstar Mod Target Risk	08-31-48
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Bronze 01-16-2013	$78,652 mil	Mstar Mod Cons Target R	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	5.31	0.63	-10.19	8.04	2.83
2012	5.49	0.70	4.89	2.02	13.68
2013	5.57	-1.20	4.06	—	8.53

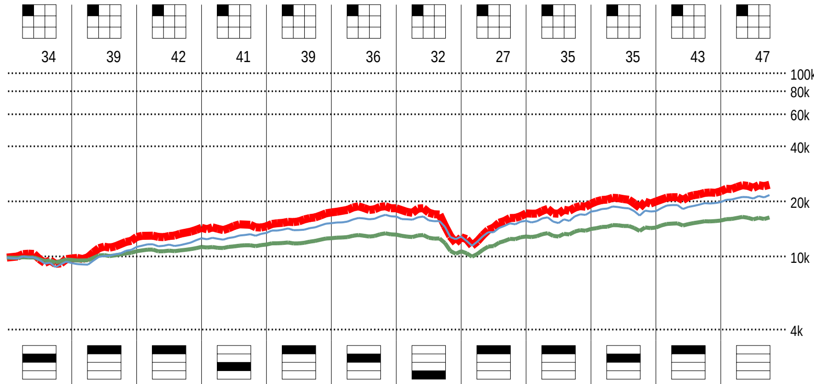
Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	6.02	8.48	9.96	7.28	10.42
Std 09-30-2013	6.02	—	9.96	7.28	10.42
Total Return	10.73	10.06	10.92	7.75	10.50
+/- Std Index	0.02	0.72	2.62	0.13	—
+/- Cat Index	4.22	2.84	3.78	1.26	—
% Rank Cat	3	3	2	4	—
No. in Cat	757	594	499	222	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-632-2301 or visit www.franklintempleton.com.



Investment Style
Equity
Stock %

Growth of $10,000
Franklin Income A
$24,955
Category Average
$16,558
Standard Index
$21,933

Performance Quartile
(within category)

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
1.99	2.41	2.52	2.40	2.66	2.59	1.67	2.07	2.18	2.10	2.24	2.33	NAV
-1.06	30.96	12.17	1.85	19.12	5.31	-30.51	35.01	12.91	2.83	13.68	8.53	Total Return %
5.63	8.48	0.69	-5.19	6.17	-3.32	-8.32	13.23	0.58	2.24	1.64	-0.73	+/- Standard Index
0.13	14.97	3.21	-3.08	9.40	-2.70	-17.45	19.70	3.25	0.23	4.02	2.91	+/- Category Index
27	1	1	75	2	41	96	3	10	26	6	—	% Rank Cat
213	285	362	423	558	609	679	628	656	618	715	769	No. of Funds in Cat

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	1.3	0.3	1.0
U.S. Stocks	32.8	0.0	32.8
Non-U.S. Stocks	14.1	0.0	14.1
Bonds	32.4	0.0	32.4
Other	19.7	0.0	19.7
Total	100.3	0.3	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	14.4	0.93	0.87
P/C Ratio TTM	6.8	0.77	0.74
P/B Ratio TTM	1.6	0.87	0.80
Geo Avg Mkt Cap $mil	57528	2.58	2.15

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	3.40
Avg Eff Maturity	4.80
Avg Credit Quality	—
Avg Wtd Coupon	8.09
Avg Wtd Price	105.27

Credit Analysis 06-30-2013	Bond %
AAA	0.89
AA	0.32
A	0.00
BBB	3.66
BB	16.23
B	44.73
Below B	32.26
NR/NA	1.91

Regional Exposure	Stocks %	Rel Std Index
Americas	74.9	1.04
Greater Europe	23.3	1.48
Greater Asia	1.8	0.15

Share Chg since 03-31-2013	Share Amount	Holdings: 87 Total Stocks, 273 Total Fixed-Income, 33% Turnover Ratio	% Net Assets
⊕	28 mil	Royal Dutch Shell PLC ADR Cla	2.30
	36 mil	Merck & Co Inc	2.18
⊖	30 mil	Wells Fargo & Co	1.63
⊕	29 mil	BP PLC ADR	1.59
	50 mil	General Electric Co	1.52
⊕	33 mil	Exelon Corp	1.35
	19 mil	JPMorgan Chase & Co	1.32
⊖	4 mil	Roche Holding AG	1.23
	815 mil	Jpmorgan Chase FRN	1.21
⊖	13 mil	Duke Energy Corporation	1.15
⊕	19 mil	PG&E Corp	1.14
⊕	27 mil	Dow Chemical Co	1.13
⊖	10 mil	Johnson & Johnson	1.13
⊕	29 mil	Pfizer Inc	1.05
	714,118	Bk Amer Pfd	1.04

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**25.2**	**0.64**
Basic Materials	13.5	2.33
Consumer Cyclical	0.7	0.06
Financial Services	10.8	0.61
Real Estate	0.3	0.07
Sensitive	**32.7**	**0.87**
Communication Services	5.6	1.44
Energy	16.9	1.86
Industrials	7.1	0.59
Technology	3.1	0.24
Defensive	**42.1**	**1.84**
Consumer Defensive	1.5	0.17
Healthcare	13.3	1.32
Utilities	27.3	6.50

Fees and Expenses

Sales Charges	
Front-End Load %	**4.25**
Deferred Load %	**NA**

Fund Expenses	
Management Fees %	0.38
12b1 Expense %	0.15
Prospectus Gross Exp Ratio %	**0.64**

Risk and Return Profile

	3 Yr 594 funds	5 Yr 499 funds	10 Yr 222 funds
MorningstarRating™	4★	5★	4★
Morningstar Risk	High	High	High
Morningstar Return	+Avg	High	High

	3 Yr	5 Yr	10 Yr
Standard Deviation	9.03	13.25	11.48
Mean	10.06	10.92	7.75
Sharpe Ratio	1.10	0.84	0.56

MPT Statistics	Standard Index	Best Fit Index Mstar Mod Target Risk
Alpha	0.67	0.67
Beta	1.00	1.00
R-Squared	88.18	88.18

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	-1.00% Assets

Operations

Family:	Franklin Templeton Investment Funds	Objective:	Balanced	Minimum IRA Purchase:	$250
Manager:	Quinlan/Perks/Peters/Johnson	Ticker:	FKINX	Min Auto Investment Plan:	$50
Tenure:	17.4 Years	Minimum Intitial Purchase:	$1,000	Purchase Constraints:	NA

Dreyfus S&P 500 Index

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (1372)	Large Blend (MF)	S&P 500	01-02-90
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Neutral 05-07-2013	$2,656 mil	Rus 1000	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	5.79	-0.00	-13.97	11.69	1.65
2012	12.46	-2.87	6.23	-0.51	15.45
2013	10.49	2.80	5.09	—	19.37

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	18.77	15.73	9.54	7.08	8.51
Std 09-30-2013	18.77	—	9.54	7.08	8.51
Total Return	18.77	15.73	9.54	7.08	8.51
+/- Std Index	-0.57	-0.54	-0.48	-0.49	—
+/- Cat Index	-2.14	-0.91	-0.99	-0.90	—
% Rank Cat	66	34	41	53	—
No. in Cat	1547	1372	1233	779	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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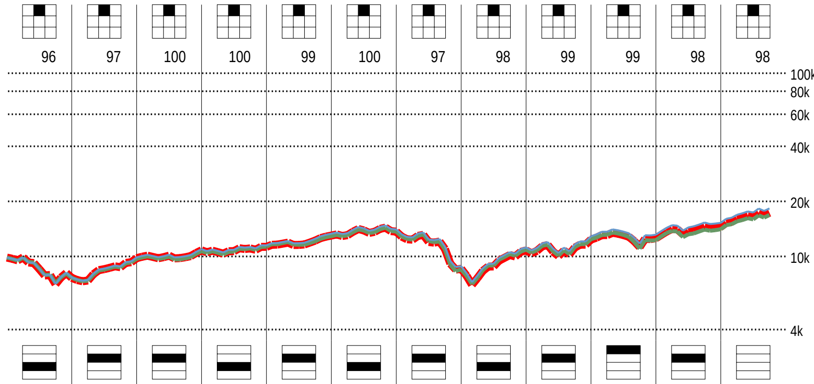

Investment Style
Equity
Stock %

Growth of $10,000
Dreyfus S&P 500 Index $17,566
Category Average $17,090
Standard Index $18,531

Performance Quartile (within category)

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
25.60	32.43	35.27	36.35	40.00	41.34	25.23	31.29	34.58	34.37	38.41	45.85	NAV
-22.51	28.09	10.38	4.42	15.24	5.03	-37.28	26.04	14.56	1.65	15.45	19.37	Total Return %
-0.41	-0.60	-0.50	-0.49	-0.55	-0.46	-0.28	-0.42	-0.50	-0.46	-0.55	-0.42	+/- Standard Index
-0.86	-1.80	-1.03	-1.85	-0.22	-0.74	0.32	-2.39	-1.54	0.15	-0.97	-1.39	+/- Category Index
51	35	45	67	34	58	45	60	38	23	47	—	% Rank Cat
1468	1526	1611	1743	1980	2090	2086	2027	2010	1786	1686	1595	No. of Funds in Cat

Portfolio Analysis 08-31-2013

Composition %	Long %	Short%	Net %
Cash	1.9	2.2	-0.3
U.S. Stocks	98.8	0.0	98.8
Non-U.S. Stocks	1.4	0.0	1.4
Bonds	0.0	0.0	0.0
Other	0.1	0.0	0.1
Total	102.2	2.2	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	16.6	0.98	1.03
P/C Ratio TTM	9.9	0.97	1.01
P/B Ratio TTM	2.3	0.97	1.02
Geo Avg Mkt Cap $mil	59465	0.99	1.34

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	98.6	1.00
Greater Europe	1.4	1.00
Greater Asia	0.0	—

Share Chg since 07-31-2013	Share Amount	Holdings: 500 Total Stocks, 0 Total Fixed-Income, 3% Turnover Ratio	% Net Assets
	166,458	Apple Inc	3.15
	788,901	Exxon Mobil Corporation	2.68
	1 mil	Microsoft Corporation	1.73
	497,980	Johnson & Johnson	1.67
	2 mil	General Electric Co	1.65
	343,426	Chevron Corp	1.61
	47,639	Google, Inc. Class A	1.57
	485,937	Procter & Gamble Co	1.47
	323,490	Berkshire Hathaway Inc Class	1.40
	873,241	Wells Fargo & Co	1.40
	670,844	JPMorgan Chase & Co	1.32
	185,180	International Business Machin	1.31
	1 mil	Pfizer Inc	1.30
	955,507	AT&T Inc	1.26
	2 mil	Bank of America Corporation	1.05

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**31.4**	**0.99**
Basic Materials	3.4	0.97
Consumer Cyclical	10.9	0.98
Financial Services	15.3	1.01
Real Estate	1.9	1.00
Sensitive	**41.7**	**1.00**
Communication Services	3.8	1.03
Energy	10.6	1.01
Industrials	10.4	0.96
Technology	16.9	1.01
Defensive	**26.8**	**1.00**
Consumer Defensive	10.9	1.02
Healthcare	12.8	0.99
Utilities	3.1	1.00

Fees and Expenses

Sales Charges

Front-End Load %	**NA**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.25
12b1 Expense %	NA
Prospectus Gross Exp Ratio %	**0.51**

Risk and Return Profile

	3 Yr 1372 funds	5 Yr 1233 funds	10 Yr 779 funds
MorningstarRating™	3★	3★	3★
Morningstar Risk	-Avg	Avg	-Avg
Morningstar Return	Avg	Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	12.40	18.07	14.68
Mean	15.73	9.54	7.08
Sharpe Ratio	1.24	0.59	0.43

MPT Statistics	Standard Index	Best Fit Index S&P 500
Alpha	-0.46	-0.46
Beta	1.00	1.00
R-Squared	100.00	100.00

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	52.00% Assets

Operations

Family:	Dreyfus	Objective:	Growth and Income	Minimum IRA Purchase:	$750
Manager:	Durante/Brown/Wong	Ticker:	PEOPX	Min Auto Investment Plan:	$2,500
Tenure:	6.7 Years	Minimum Intitial Purchase:	$2,500	Purchase Constraints:	NA

Invesco Growth and Income A

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (1043)	Large Value (MF)	S&P 500	08-01-46
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Silver 03-05-2013	$8,441 mil	Rus 1000Value	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	5.41	-0.78	-16.48	12.10	-2.09
2012	9.92	-2.24	6.29	0.31	14.58
2013	12.46	4.47	4.69	—	23.00

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	16.59	13.27	7.91	7.60	9.44
Std 09-30-2013	16.59	—	7.91	7.60	9.44
Total Return	23.38	15.43	9.14	8.21	9.53
+/- Std Index	4.04	-0.84	-0.88	0.64	—
+/- Cat Index	1.08	-0.82	0.28	0.22	—
% Rank Cat	30	36	38	23	—
No. in Cat	1192	1043	926	608	—
7-day Yield	—				

Performance Disclosure

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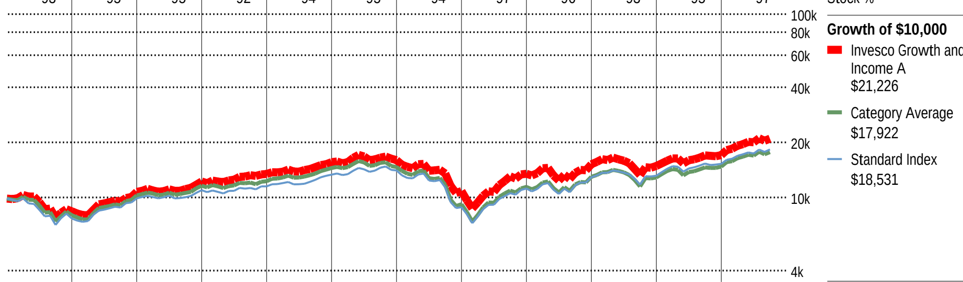


Investment Style Equity Stock %	93	95	95	92	94	95	94	97	96	93	95	97
History	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**09-13**
NAV	14.29	18.04	20.19	20.54	22.08	21.25	14.13	17.28	19.22	18.57	20.94	25.54
Total Return %	-14.71	27.57	13.94	9.87	16.01	2.55	-32.19	24.26	12.65	-2.09	14.58	23.00
+/- Standard Index	7.39	-1.12	3.06	4.96	0.22	-2.94	4.81	-2.20	-2.41	-4.20	-1.42	3.21
+/- Category Index	0.81	-2.46	-2.55	2.82	-6.24	2.72	4.66	4.57	-2.86	-2.48	-2.93	2.53
% Rank Cat	19	51	36	15	77	44	14	43	61	59	53	—
No. of Funds in Cat	961	1050	1220	1296	1371	1432	1433	1272	1240	1258	1208	1211

Performance Quartile (within category)

Fees and Expenses

Sales Charges

Front-End Load %	**5.50**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.36
12b1 Expense %	0.25
Prospectus Gross Exp Ratio %	**0.84**

Risk and Return Profile

	3 Yr 1043 funds	5 Yr 926 funds	10 Yr 608 funds
MorningstarRating™	2★	3★	3★
Morningstar Risk	Avg	Avg	-Avg
Morningstar Return	-Avg	-Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	13.15	18.56	14.70
Mean	15.43	9.14	8.21
Sharpe Ratio	1.16	0.56	0.50

MPT Statistics	Standard Index	Best Fit Index MStar US Value TR
Alpha	-1.28	0.73
Beta	1.04	0.98
R-Squared	96.27	97.88

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	28.00% Assets

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	2.7	0.0	2.7
U.S. Stocks	88.0	0.0	88.0
Non-U.S. Stocks	9.4	0.0	9.4
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style Value Blend Growth — Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	16.6	0.98	1.10
P/C Ratio TTM	8.8	0.86	1.03
P/B Ratio TTM	1.8	0.74	0.95
Geo Avg Mkt Cap $mil	49105	0.82	1.06

Fixed-Income Style Ltd Mod Ext — High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	92.1	0.93
Greater Europe	7.9	5.64
Greater Asia	0.0	—

Share Chg since 03-31-2013	Share Amount	76 Total Stocks 0 Total Fixed-Income 25% Turnover Ratio	% Net Assets
	7 mil	JPMorgan Chase & Co	4.51
⊕	6 mil	Citigroup Inc	3.53
⊕	10 mil	General Electric Co	2.93
⊕	10 mil	Avon Products Inc	2.67
⊕	3 mil	Viacom, Inc. Class B	2.53
	5 mil	Microsoft Corporation	2.31
⊕	2 mil	PNC Financial Services Group	2.23
⊕	2 mil	Time Warner Cable Inc	2.22
	4 mil	Marsh & McLennan Companies, I	2.15
⊕	7 mil	Morgan Stanley	2.10
⊕	3 mil	eBay Inc	2.01
⊖	4 mil	Comcast Corp Class A	1.98
⊕	3 mil	Merck & Co Inc	1.97
⊕	10 mil	Applied Materials, Inc.	1.91
⊕	1 mil	Chevron Corp	1.88

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**38.6**	**1.22**
Basic Materials	1.8	0.51
Consumer Cyclical	7.7	0.69
Financial Services	29.1	1.91
Real Estate	0.0	0.00
Sensitive	**33.5**	**0.81**
Communication Services	6.6	1.78
Energy	9.0	0.86
Industrials	8.3	0.77
Technology	9.6	0.57
Defensive	**27.9**	**1.04**
Consumer Defensive	11.3	1.06
Healthcare	14.7	1.14
Utilities	1.9	0.61

Operations

Family:	Invesco	Objective:	Growth and Income	Minimum IRA Purchase:	$1,000
Manager:	Maly/Bastian/Marcheli/Roeder	Ticker:	ACGIX	Min Auto Investment Plan:	$50
Tenure:	10.2 Years	Minimum Intitial Purchase:	$1,000	Purchase Constraints:	NA

American Funds Growth Fund of Amer R3

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★★ (1484)	Large Growth (MF)	S&P 500	05-21-02
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Bronze 07-17-2013	$123,491 mil	Rus 1000Growth	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	5.24	-0.76	-16.26	8.46	-5.14
2012	14.51	-4.25	7.28	2.20	20.20
2013	8.50	3.07	9.16	—	22.07

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	24.75	15.31	9.93	8.26	7.10
Std 09-30-2013	24.75	—	9.93	8.26	7.10
Total Return	24.75	15.31	9.93	8.26	7.10
+/- Std Index	5.41	-0.96	-0.09	0.69	—
+/- Cat Index	5.47	-1.63	-2.14	0.44	—
% Rank Cat	17	49	58	31	—
No. in Cat	1668	1484	1302	878	—
7-day Yield	—				

Performance Disclosure

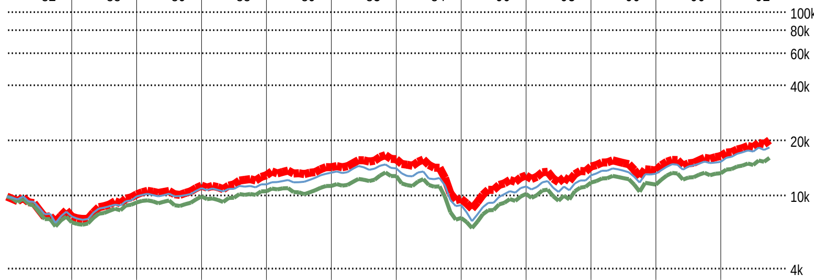
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit www.americanfunds.com.

Investment Style
Equity
Stock %

82	88	89	88	89	83	84	90	93	90	90	92



Growth of $10,000
American Funds Growth Fund of Amer R3 $20,305
Category Average $16,261
Standard Index $18,531

Performance Quartile (within category)

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
18.41	24.34	27.10	30.50	32.45	33.52	20.20	26.93	29.98	28.33	33.89	41.37	NAV
-22.27	32.32	11.60	13.87	10.62	10.59	-39.24	34.12	11.95	-5.14	20.20	22.07	Total Return %
-0.17	3.63	0.72	8.96	-5.17	5.10	-2.24	7.66	-3.11	-7.25	4.20	2.28	+/- Standard Index
5.61	2.57	5.30	8.61	1.55	-1.22	-0.80	-3.09	-4.76	-7.78	4.94	1.20	+/- Category Index
—	21	18	9	19	66	40	51	80	75	8	—	% Rank Cat
1234	1311	1400	1495	1642	1748	1809	1796	1718	1683	1681	1712	No. of Funds in Cat

Fees and Expenses

Sales Charges

Front-End Load %	**NA**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.28
12b1 Expense %	0.50
Prospectus Gross Exp Ratio %	**0.98**

Risk and Return Profile

	3 Yr 1484 funds	5 Yr 1302 funds	10 Yr 878 funds
MorningstarRating™	3★	3★	4★
Morningstar Risk	Avg	-Avg	-Avg
Morningstar Return	Avg	Avg	+Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	13.48	17.99	15.02
Mean	15.31	9.93	8.26
Sharpe Ratio	1.12	0.61	0.50

MPT Statistics	Standard Index	Best Fit Index Russ 1000 Growth
Alpha	-1.52	-2.13
Beta	1.05	1.05
R-Squared	93.78	95.81

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	50.00% Assets

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	7.2	0.0	7.2
U.S. Stocks	76.2	0.0	76.2
Non-U.S. Stocks	15.4	0.0	15.4
Bonds	0.2	0.0	0.2
Other	1.0	0.0	1.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	18.6	1.09	0.92
P/C Ratio TTM	12.1	1.18	0.91
P/B Ratio TTM	2.9	1.21	0.85
Geo Avg Mkt Cap $mil	42364	0.71	1.10

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	4.63
Avg Wtd Price	104.78

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	85.5	0.87
Greater Europe	7.8	5.57
Greater Asia	6.7	—

Share Chg since 03-31-2013	Share Amount	Holdings: 277 Total Stocks, 98 Total Fixed-Income, 18% Turnover Ratio	% Net Assets
⊖	16 mil	Amazon.com Inc	3.83
⊖	85 mil	Gilead Sciences Inc	3.80
⊕	5 mil	Google, Inc. Class A	3.62
⊖	40 mil	Home Depot, Inc.	2.72
⊕	36 mil	SOFTBANK Corp	1.83
⊕	59 mil	Microsoft Corporation	1.80
⊕	2 bil	FHLMC	1.74
⊕	15 mil	EOG Resources	1.72
⊖	2 bil	FNMA	1.62
⊕	21 mil	Philip Morris International,	1.60
⊕	27 mil	UnitedHealth Group Inc	1.57
⊖	40 mil	Comcast Corp Class A	1.45
⊕	24 mil	Nike, Inc. Class B	1.35
⊖	13 mil	Costco Wholesale Corporation	1.25
⊖	44 mil	Oracle Corporation	1.20

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**30.3**	**0.96**
Basic Materials	2.7	0.77
Consumer Cyclical	18.4	1.66
Financial Services	9.0	0.59
Real Estate	0.3	0.16
Sensitive	**45.9**	**1.10**
Communication Services	6.8	1.84
Energy	11.6	1.10
Industrials	9.0	0.83
Technology	18.5	1.11
Defensive	**23.8**	**0.89**
Consumer Defensive	5.5	0.51
Healthcare	18.3	1.42
Utilities	0.0	0.00

Operations

Family:	American Funds	Objective:	Growth	Minimum IRA Purchase:	$0
Manager:	Kerr/Crosthwaite/O'Neal/Vogt/Rothenberg	Ticker:	RGACX	Min Auto Investment Plan:	$0
Tenure:	12.3 Years	Minimum Intitial Purchase:	$0	Purchase Constraints:	A/

Goldman Sachs Mid Cap Value A

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (363)	Mid-Cap Value (MF)	S&P 500	08-15-97
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Neutral 03-19-2013	$9,621 mil	RusMidValue	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	5.68	0.18	-20.34	10.72	-6.61
2012	12.68	-4.63	5.94	3.67	18.03
2013	12.68	2.23	6.69	—	22.91

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	20.41	13.01	9.99	9.83	8.70
Std 09-30-2013	20.41	—	9.99	9.83	8.70
Total Return	27.42	15.16	11.24	10.46	9.08
+/- Std Index	8.08	-1.11	1.22	2.89	—
+/- Cat Index	-0.35	-2.11	-0.62	-0.45	—
% Rank Cat	54	68	62	26	—
No. in Cat	412	363	303	175	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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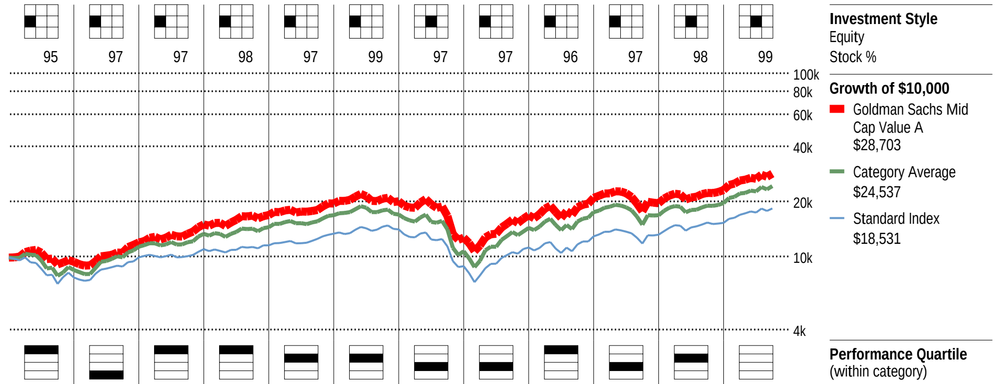

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
	22.60	28.64	33.38	35.00	38.63	35.35	22.06	28.98	35.90	33.36	39.03	47.97	NAV
	-5.11	27.52	25.37	12.44	15.61	2.91	-36.73	32.70	24.36	-6.61	18.03	22.91	Total Return %
	16.99	-1.17	14.49	7.53	-0.18	-2.58	0.27	6.24	9.30	-8.72	2.03	3.12	+/- Standard Index
	4.54	-10.55	1.66	-0.21	-4.61	4.33	1.72	-1.51	-0.39	-5.23	-0.48	-0.03	+/- Category Index
	8	80	3	15	50	33	52	58	24	75	31	—	% Rank Cat
	311	331	320	310	375	405	442	416	420	422	425	415	No. of Funds in Cat

Fees and Expenses

Sales Charges

Front-End Load %	**5.50**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.69
12b1 Expense %	0.25
Prospectus Gross Exp Ratio %	**1.15**

Risk and Return Profile

	3 Yr 363 funds	5 Yr 303 funds	10 Yr 175 funds
MorningstarRating™	2★	3★	3★
Morningstar Risk	Avg	-Avg	-Avg
Morningstar Return	-Avg	-Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	14.58	20.17	16.65
Mean	15.16	11.24	10.46
Sharpe Ratio	1.04	0.63	0.58

MPT Statistics	Standard Index	Best Fit Index Mstar Mid Cap TR
Alpha	-2.87	-1.93
Beta	1.14	0.97
R-Squared	93.71	97.91

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	32.00% Assets

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	1.4	0.0	1.4
U.S. Stocks	96.4	0.0	96.4
Non-U.S. Stocks	2.2	0.0	2.2
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	11.1	0.65	0.73
P/C Ratio TTM	8.1	0.79	0.97
P/B Ratio TTM	1.8	0.74	1.01
Geo Avg Mkt Cap $mil	8750	0.15	1.15

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	97.8	0.99
Greater Europe	1.7	1.21
Greater Asia	0.5	—

Share Chg since 03-31-2013	Share Amount	Holdings: 110 Total Stocks, 0 Total Fixed-Income, 80% Turnover Ratio	% Net Assets
⊕	2 mil	M&T Bank Corp	1.97
⊖	3 mil	Aetna Inc	1.88
⊕	5 mil	Altera Corp.	1.83
⊕	1 mil	AvalonBay Communities Inc	1.76
⊖	7 mil	SLM Corp	1.63
⊖	4 mil	Principal Financial Group	1.60
⊖	4 mil	Invesco Ltd.	1.45
⊕	6 mil	Juniper Networks, Inc.	1.35
⊕	850,143	Pioneer Natural Resources Com	1.35
⊕	1 mil	Sempra Energy	1.31
☼	926,295	Liberty Media Corporation Cla	1.29
☼	1 mil	Parker Hannifin Corporation	1.28
⊖	3 mil	Lam Research Corporation	1.28
⊕	2 mil	Stanley Black & Decker Inc	1.28
⊕	5 mil	Liberty Interactive Corp Clas	1.25

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**44.1**	**1.39**
Basic Materials	2.9	0.83
Consumer Cyclical	11.4	1.03
Financial Services	20.6	1.36
Real Estate	9.3	4.89
Sensitive	**34.9**	**0.84**
Communication Services	0.0	0.00
Energy	9.0	0.86
Industrials	11.3	1.05
Technology	14.6	0.87
Defensive	**21.0**	**0.79**
Consumer Defensive	3.3	0.31
Healthcare	8.4	0.65
Utilities	9.4	3.03

Operations

Family:	Goldman Sachs	Objective:	Growth	Minimum IRA Purchase:	$250
Manager:	Braun/Gallagher/Bamford	Ticker:	GCMAX	Min Auto Investment Plan:	$250
Tenure:	11.8 Years	Minimum Intitial Purchase:	$1,000	Purchase Constraints:	NA

Fidelity Advisor Small Cap T

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (598)	Small Blend (MF)	S&P 500	09-09-98
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
—	$3,793 mil	Rus 2000	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	8.64	-0.15	-21.56	11.68	-4.97
2012	11.03	-9.98	4.25	1.50	5.76
2013	12.37	3.26	9.24	—	26.75

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	24.15	10.68	9.09	9.66	10.55
Std 09-30-2013	24.15	—	9.09	9.66	10.55
Total Return	28.65	12.00	9.87	10.05	10.81
+/- Std Index	9.31	-4.27	-0.15	2.48	—
+/- Cat Index	-1.41	-6.29	-1.28	0.41	—
% Rank Cat	58	94	74	32	—
No. in Cat	663	598	532	329	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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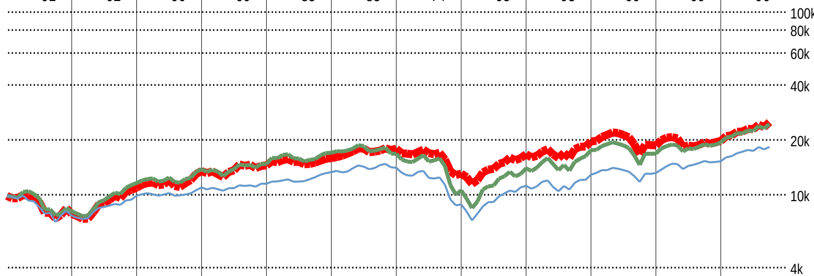
Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 877-208-0098 or visit advisor.fidelity.com.

Investment Style
Equity
Stock %

91	92	90	99	85	85	74	95	93	99	99	96



Growth of $10,000
Fidelity Advisor Small Cap T $25,312
Category Average $24,727
Standard Index $18,531

Performance Quartile (within category)

History	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13
NAV	14.33	19.94	24.63	24.56	22.14	24.03	16.77	21.40	24.37	20.72	21.83	27.67
Total Return %	-20.39	39.15	23.52	7.24	9.67	12.65	-26.94	27.61	17.56	-4.97	5.76	26.75
+/- Standard Index	1.71	10.46	12.64	2.33	-6.12	7.16	10.06	1.15	2.50	-7.08	-10.24	6.96
+/- Category Index	0.09	-8.10	5.19	2.69	-8.70	14.22	6.85	0.44	-9.30	-0.79	-10.59	-0.94
% Rank Cat	—	—	—	—	—	—	—	57	96	68	98	—
No. of Funds in Cat	382	446	521	563	608	645	670	649	649	650	662	678

Portfolio Analysis 05-31-2013

Composition %	Long %	Short%	Net %
Cash	3.9	0.0	3.9
U.S. Stocks	79.4	0.0	79.4
Non-U.S. Stocks	16.7	0.0	16.7
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	15.5	0.91	0.88
P/C Ratio TTM	9.9	0.97	1.01
P/B Ratio TTM	1.9	0.80	1.02
Geo Avg Mkt Cap $mil	1771	0.03	1.07

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	89.0	0.90
Greater Europe	3.9	2.79
Greater Asia	7.1	—

Share Chg since 02-28-2013 | Share Amount | 120 Total Stocks, 3 Total Fixed-Income, 69% Turnover Ratio | % Net Assets

Share Chg since 02-28-2013	Share Amount	Holdings	% Net Assets
	939	Rusel 2000 Min Fut Jun13 Rtam	2.37
⊖	2 mil	Prestige Brands Holdings Inc	1.81
	3 mil	PolyOne Corporation	1.65
⊖	3 mil	Ascena Retail Group, Inc.	1.65
	2 mil	Primerica, Inc.	1.54
⊖	1 mil	Dorman Products, Inc.	1.43
⊖	700,000	Teledyne Technologies Inc	1.39
	1 mil	Stamps.com, Inc.	1.37
⊖	700,000	Wesco International, Inc.	1.34
	2 mil	Actuant Corp Class A	1.31
	1 mil	Ensign Group, Inc.	1.30
	1 mil	Moog, Inc. Class A	1.29
	1 mil	World Fuel Services Corporati	1.26
⊕	2 mil	EPAM Systems Inc	1.25
⊖	3 mil	Aeropostale, Inc.	1.22

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**46.1**	**1.45**
Basic Materials	5.3	1.51
Consumer Cyclical	19.1	1.72
Financial Services	15.1	0.99
Real Estate	6.7	3.53
Sensitive	**36.3**	**0.87**
Communication Services	0.0	0.00
Energy	7.8	0.74
Industrials	18.1	1.68
Technology	10.4	0.62
Defensive	**17.6**	**0.66**
Consumer Defensive	6.3	0.59
Healthcare	10.9	0.84
Utilities	0.4	0.13

Fees and Expenses

Sales Charges

Front-End Load %	**3.50**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.50
12b1 Expense %	0.50
Prospectus Gross Exp Ratio %	**1.26**

Risk and Return Profile

	3 Yr 598 funds	5 Yr 532 funds	10 Yr 329 funds
MorningstarRating™	1★	3★	4★
Morningstar Risk	-Avg	Low	Low
Morningstar Return	Low	-Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	16.48	18.51	15.71
Mean	12.00	9.87	10.05
Sharpe Ratio	0.77	0.60	0.58

MPT Statistics	Standard Index	Best Fit Index Mstar Mid Cap TR
Alpha	-7.20	-6.45
Beta	1.25	1.08
R-Squared	89.11	95.85

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	35.00% Assets

Operations

Family:	Fidelity Investments	Objective:	Small Company	Minimum IRA Purchase:	$500
Manager:	Harmon, James	Ticker:	FSCTX	Min Auto Investment Plan:	$2,500
Tenure:	7.9 Years	Minimum Intitial Purchase:	$2,500	Purchase Constraints:	NA

MFS Research International A

Overall Morningstar Rtg™	Morningstar Cat	Standard Index	Incept
★★★ (697)	Foreign Large Blend (MF)	MSCI Eafe Ndtr_D	01-02-97
Morningstar Analyst Rtg™	**Total Assets**	**Category Index**	**Type**
Silver 03-06-2013	$6,663 mil	MSCI ACWI Ex USA NR USD	MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	3.88	2.53	-19.56	4.00	-10.90
2012	11.04	-6.96	6.69	5.88	16.69
2013	3.93	-0.57	10.52	—	14.21

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	13.97	6.75	5.29	8.08	6.96
Std 09-30-2013	13.97	—	5.29	8.08	6.96
Total Return	20.93	8.88	6.55	8.73	7.34
+/- Std Index	-2.84	0.41	0.20	0.72	—
+/- Cat Index	4.45	2.93	0.29	-0.04	—
% Rank Cat	43	18	29	24	—
No. in Cat	786	697	618	317	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

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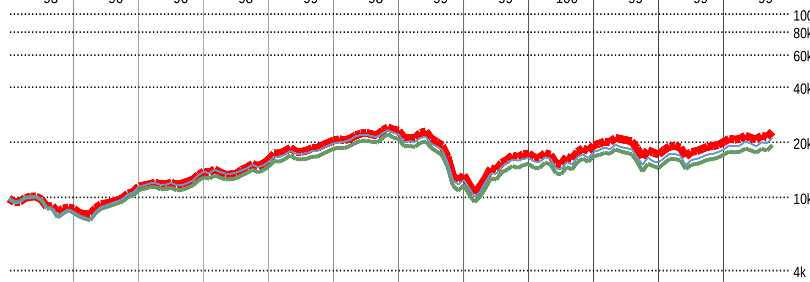
Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-225-2606 or visit http://www.mfs.com.

Investment Style
Equity
Stock %

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13
93	96	96	98	99	98	99	99	100	99	99	99



Growth of $10,000
- MFS Research International A $23,202
- Category Average $19,550
- Standard Index $21,499

Performance Quartile (within category)

History	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13
NAV	10.38	13.76	15.78	16.83	19.22	19.46	10.75	13.90	15.22	13.32	15.27	17.44
Total Return %	-12.11	32.63	20.40	16.18	27.23	12.90	-42.67	31.15	10.96	-10.90	16.69	14.21
+/- Standard Index	3.83	-5.96	0.15	2.64	0.89	1.73	0.71	-0.63	3.21	1.24	-0.63	-1.93
+/- Category Index	2.84	-8.20	-0.51	-0.44	0.58	-3.75	2.86	-10.30	-0.19	2.81	-0.14	4.17
% Rank Cat	14	52	12	28	21	42	36	45	41	15	72	—
No. of Funds in Cat	482	504	551	608	657	743	778	823	829	817	786	814

Fees and Expenses

Sales Charges

Front-End Load %	**5.75**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	0.77
12b1 Expense %	0.25
Prospectus Gross Exp Ratio %	**1.22**

Risk and Return Profile

	3 Yr 697 funds	5 Yr 618 funds	10 Yr 317 funds
MorningstarRating™	3★	3★	3★
Morningstar Risk	-Avg	Avg	Avg
Morningstar Return	Avg	Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	16.60	22.51	18.59
Mean	8.88	6.55	8.73
Sharpe Ratio	0.59	0.39	0.46

MPT Statistics	Standard Index	Best Fit Index MSCI Wd x USN
Alpha	0.79	1.17
Beta	0.94	0.96
R-Squared	97.30	97.75

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	3.00% Assets

Portfolio Analysis 08-31-2013

Composition %	Long %	Short%	Net %
Cash	1.1	0.0	1.1
U.S. Stocks	1.4	0.0	1.4
Non-U.S. Stocks	97.4	0.0	97.5
Bonds	0.0	0.0	0.0
Other	0.0	0.0	0.0
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	14.6	0.96	0.97
P/C Ratio TTM	8.8	1.02	0.97
P/B Ratio TTM	1.5	1.00	0.93
Geo Avg Mkt Cap $mil	34212	0.96	1.33

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	5.8	—
Greater Europe	59.8	0.91
Greater Asia	34.3	1.00

Share Chg since 07-31-2013	Share Amount	Holdings: 110 Total Stocks, 0 Total Fixed-Income, 37% Turnover Ratio	% Net Assets
⊕	6 mil	Royal Dutch Shell PLC Class A	3.25
⊕	17 mil	HSBC Holdings PLC	2.82
⊕	3 mil	Nestle SA	2.71
⊕	2 mil	Novartis AG	2.31
⊕	543,487	Roche Holding AG	2.19
⊕	5 mil	GlaxoSmithKline PLC	2.07
⊕	3 mil	Rio Tinto PLC	2.05
⊕	3 mil	Sumitomo Mitsui Financial Gro	1.88
⊕	4 mil	Westpac Banking Corp	1.87
⊕	2 mil	Danone	1.82
⊕	3 mil	Honda Motor Co Ltd	1.79
⊕	2 mil	BNP Paribas	1.72
⊕	551,066	Linde AG	1.71
⊕	2 mil	KDDI Corp.	1.66
⊕	2 mil	Denso Corporation	1.66

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**45.2**	**0.99**
Basic Materials	7.2	0.81
Consumer Cyclical	12.7	1.11
Financial Services	23.6	1.09
Real Estate	1.6	0.46
Sensitive	**31.7**	**1.06**
Communication Services	5.4	0.95
Energy	7.7	1.08
Industrials	13.4	1.16
Technology	5.1	0.93
Defensive	**23.2**	**0.94**
Consumer Defensive	9.8	0.87
Healthcare	10.3	1.04
Utilities	3.1	0.86

Operations

Family:	MFS	Objective:	Foreign Stock	Minimum IRA Purchase:	$250
Manager:	Garcia/Melendez	Ticker:	MRSAX	Min Auto Investment Plan:	$0
Tenure:	8.3 Years	Minimum Intitial Purchase:	$1,000	Purchase Constraints:	NA

American Century Vista A

Overall Morningstar Rtg™ ★★ (634)
Morningstar Analyst Rtg™ Neutral 02-21-2013
Morningstar Cat Mid-Cap Growth (MF)
Total Assets $1,529 mil
Standard Index S&P 500
Category Index Rus MidGrowth
Incept 10-02-96
Type MF

Performance 09-30-2013

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2011	7.42	-0.29	-20.32	7.54	-8.23
2012	16.64	-4.74	4.00	-0.29	15.23
2013	9.42	1.82	9.97	—	22.52

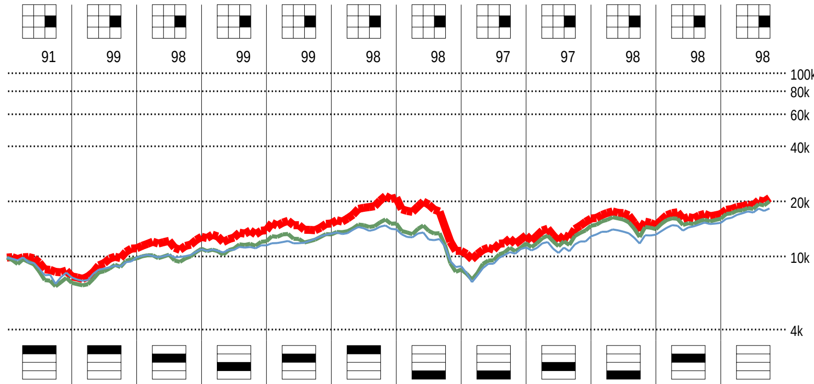
Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	15.13	11.70	6.28	7.21	4.91
Std 09-30-2013	15.13	—	6.28	7.21	4.91
Total Return	22.16	13.92	7.55	7.85	5.27
+/- Std Index	2.82	-2.35	-2.47	0.28	—
+/- Cat Index	-5.38	-3.73	-6.37	-2.31	—
% Rank Cat	81	77	96	79	—
No. in Cat	690	634	551	408	—
7-day Yield	—				

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-345-2021 or visit www.americancentury.com.



Investment Style
Equity
Stock %

Growth of $10,000
- American Century Vista A $21,147
- Category Average $20,274
- Standard Index $18,531

Performance Quartile (within category)

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	09-13	History
8.69	12.37	14.29	15.52	16.76	21.03	10.77	13.09	16.17	14.84	17.10	20.95	NAV
-21.07	42.35	15.52	8.61	8.84	38.37	-48.79	21.54	23.53	-8.23	15.23	22.52	Total Return %
1.03	13.66	4.64	3.70	-6.95	32.88	-11.79	-4.92	8.47	-10.34	-0.77	2.73	+/- Standard Index
6.34	-0.36	0.04	-3.49	-1.82	26.94	-4.46	-24.75	-2.85	-6.58	-0.58	-2.90	+/- Category Index
23	20	31	62	48	2	82	94	61	79	39	—	% Rank Cat
786	890	903	936	994	967	934	812	759	751	737	706	No. of Funds in Cat

Portfolio Analysis 06-30-2013

Composition %	Long %	Short%	Net %
Cash	0.6	0.0	0.6
U.S. Stocks	87.8	0.0	87.8
Non-U.S. Stocks	10.5	0.0	10.5
Bonds	0.0	0.0	0.0
Other	1.1	0.0	1.1
Total	100.0	0.0	100.0

Equity Style
Value Blend Growth
Large Mid Small

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	23.9	1.41	1.14
P/C Ratio TTM	15.7	1.53	1.17
P/B Ratio TTM	4.1	1.71	1.21
Geo Avg Mkt Cap $mil	9345	0.16	1.27

Fixed-Income Style
Ltd Mod Ext
High Med Low

Avg Eff Duration	—
Avg Eff Maturity	—
Avg Credit Quality	—
Avg Wtd Coupon	—
Avg Wtd Price	—

Credit Analysis NA	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure	Stocks %	Rel Std Index
Americas	93.3	0.95
Greater Europe	6.1	4.36
Greater Asia	0.6	—

Share Chg since 03-31-2013 | Share Amount | 104 Total Stocks, 0 Total Fixed-Income, 71% Turnover Ratio | % Net Assets

Share Chg	Share Amount	Holdings	% Net Assets
⊕	223,200	Alliance Data Systems Corpora	2.85
⊕	198,600	Affiliated Managers Group Inc	2.30
⊕	414,600	Liberty Global PLC Class A	2.17
⊖	621,600	Catamaran Corp	2.14
⊖	260,700	Kansas City Southern, Inc.	1.95
	219,200	Canadian Pacific Railway Ltd	1.88
⊕	218,100	Perrigo Company	1.86
	355,200	SBA Communications Corp	1.86
⊕	490,500	Whole Foods Market, Inc.	1.78
⊕	487,900	Delphi Automotive PLC	1.75
⊖	209,600	Tractor Supply	1.74
⊕	191,600	Actavis Inc	1.71
⊖	315,300	Cabot Oil & Gas Corporation C	1.58
✲	431,400	Hanesbrands Inc	1.57
⊕	190,600	O'Reilly Automotive Inc	1.52

Sector Weightings	Stocks %	Rel Std Index
Cyclical	**38.1**	**1.20**
Basic Materials	5.6	1.60
Consumer Cyclical	25.0	2.25
Financial Services	5.3	0.35
Real Estate	2.1	1.11
Sensitive	**40.6**	**0.98**
Communication Services	4.1	1.11
Energy	4.8	0.46
Industrials	18.2	1.69
Technology	13.5	0.81
Defensive	**21.3**	**0.80**
Consumer Defensive	9.9	0.93
Healthcare	11.5	0.89
Utilities	0.0	0.00

Fees and Expenses

Sales Charges

Front-End Load %	**5.75**
Deferred Load %	**NA**

Fund Expenses

Management Fees %	1.00
12b1 Expense %	0.25
Prospectus Gross Exp Ratio %	**1.26**

Risk and Return Profile

	3 Yr 634 funds	5 Yr 551 funds	10 Yr 408 funds
MorningstarRating™	2★	1★	2★
Morningstar Risk	Avg	-Avg	+Avg
Morningstar Return	Low	Low	-Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	15.69	20.01	18.78
Mean	13.92	7.55	7.85
Sharpe Ratio	0.91	0.46	0.41

MPT Statistics	Standard Index	Best Fit Index Mstar Mid Growth
Alpha	-4.02	-2.63
Beta	1.15	0.98
R-Squared	83.03	96.81

12-Month Yield	—
30-day SEC Yield	—
Potential Cap Gains Exp	56.00% Assets

Operations

Family:	American Century Investments	Objective:	Aggressive Growth	Minimum IRA Purchase:	$2,500
Manager:	Eixmann/Unterhalter	Ticker:	TWVAX	Min Auto Investment Plan:	$2,500
Tenure:	5.1 Years	Minimum Intitial Purchase:	$2,500	Purchase Constraints:	NA

Glossary

Asset Allocation

The way in which you spread your investment dollars among different asset classes.

Asset Classes

Broad categories of investments, such as stocks, bonds, and stable asset investments.

Balanced Investment

An investment that combines two or more of the three basic asset classes. Balanced investments normally offer moderate risk and moderate returns.

Bear Market

A generally declining market where stocks decrease in value, despite occasional rallies.

Blend Style

A type of investment style often used to classify a mutual fund. A blend fund will contain growth stocks and value stocks or may contain stocks that exhibit both characteristics.

Bond (Fixed Income)

A debt security, or an IOU; evidence of loans to a government, government agency, municipality, or corporation with a fixed interest rate and a maturity date that can be short or long term.

Bond Fund

Bond mutual funds are called fixed-income funds, but the name is misleading because in a bond mutual fund your income fluctuates. Your principal value also fluctuates (both in individual bonds and in bond funds) as the prevailing interest rate changes. When the interest rate rises, existing bonds lose value because they now pay a lower-than-prevailing rate. When the interest rate drops, the value of existing bonds goes up because they now pay a higher-than-prevailing rate.

Bull Market

A generally rising market where stocks increase in price (value), despite occasional declines.

Certificate of Deposit (CD)

Evidence of money deposited in a financial institution for a set period of time at a specified interest rate. Your risk of losing principal with CDs issued by federally insured institutions is very low.

Compounding

Money earned on a principal investment and its interest, usually calculated on a monthly or yearly basis. Compounding is said to be one of the best ways to create wealth over time.

Diversification

The process of putting money in several different classes of investments, such as stocks, bonds, and stable value investments. By spreading your investments among different asset classes, you may be able to reduce the risk of short-term losses without sacrificing the potential for growth to your overall portfolio.

Dividend

Payments made by a corporation to its shareholders. The amount you receive is based on the quantity of shares you own.

Foreign Fund

A mutual fund that invests in stocks and/or bonds all over the world except in the United States.

GIC

An investment contract issued and backed by the assets of the issuing corporation, such as an insurance company or other financial institution, that pays a fixed rate of return for a specified period of time.

Growth Stock

The stock of a firm generally growing faster than the economy or market norm. The risk with the growth stock tends to be high.

Growth Style

An approach to portfolio management that emphasizes earnings growth when selecting securities.

Income Stock

Common stock that pays out a relatively large portion of earnings as dividends, resulting in a high yield for investors.

Index

A statistical measure that reflects changes in the economy or in financial markets. Indices measure the ups and downs of stock and bond markets, reflecting market prices and the number of shares outstanding for the companies that compose the index. An index is not an average, and an individual cannot invest directly in an index.

Index Fund—Stock

A fund with an investment mix that mimics the Standard & Poor's 500 or another stock index. Investment risk in a stock index fund is moderate to high.

Inflation

Rise in the prices of goods and services. As inflation increases, the buying power of your money decreases. The most common measure of inflation is the Consumer Price Index (CPI), which is reported monthly.

International Fund

A mutual fund that invests in stocks and bonds all over the world, including the United States.

Lifestyle Funds

Designed for investors who do not wish to actively manage their investment portfolio, Lifestyle Funds have also been characterized as a one-stop, hands-off, no-hassle.

Lifestyle Funds are prepackaged portfolios of stocks, bonds, stable assets, and mutual funds that are managed to achieve a specific overall goal (such as long-term growth over a specific time period). Generally speaking, Lifestyle Funds are intended to be the only investment holdings of a retirement investor. As such, retirement plan participants need only to choose one lifestyle fund—one that matches their time horizon (years to retirement) and risk preference (conservative, moderate, or aggressive).

Market Risk

The fluctuation up or down of the value of your investment corresponding to fluctuations in the general market. This is the most obvious risk of holding stock investments.

Market Value

The value of your account as of the close of the prior business day.

Money Market Fund

A mutual fund that invests in short-term, interest-bearing securities. Money market funds seek to maintain a stable value of $1.00 per share, but the shares are not insured or guaranteed by the government.

Mutual Fund

A collection of stocks, bonds, or other securities purchased by a group of investors and managed by a professional investment company. These funds offer investors the advantage of diversification.

NASDAQ

The National Association of Securities Dealers Automatic Quotation (NASDAQ) System is an "electronic" stock market with no centralized location or physical exchange floor. It is a highly advanced telecommunications and computer network run by the NASD (National Association of Securities Dealers) that allows brokers to monitor stock prices, match orders, and make trades from anywhere in the country.

NASDAQ lists approximately 5,000 companies ranging from up-and-coming new companies to large, firmly established corporations. As the country's largest market, NASDAQ also trades more shares than any other U.S. market—typically more than one billion shares of stock on a daily basis.

NAV

Net asset value; the value of one share of a mutual fund. NAV is calculated by adding the value of all the fund's assets, deducting the fund's liabilities, and dividing the result by the number of shares outstanding.

Portfolio (Investment Strategy, Asset Mix)

An investor's combined holdings, which may include stocks, bonds, or stable value mutual fund shares and other nonmutual fund investments including real estate and individual stocks and bonds.

Pre-tax Contributions (Deferral)

Money taken out of one's paycheck and invested before it is taxed. An employer's retirement plan allows you to make pre-tax investments, helping you to save on current taxes.

Principal

The capital sum you invest in a plan as distinguished from interest or profit.

Prospectus

An official document that provides a thorough description of a mutual fund. It contains information such as the fund's investment objective, policies, performance history, fees, and expenses, which must be made available to all investors.

Return (Total Return)

The increase or decrease in the value of an investment, expressed as a percentage of the original investment; includes income generated as dividends or interest, as well as capital appreciation or depreciation.

Risk

The chance that your investment may decrease or fail to increase in value. Short-term risk refers to price volatility. Long-term, or inflation risk, refers to the chance that your return on investment will not outpace inflation, leaving you with less purchasing power.

Risk Tolerance

Your ability to withstand changes—both up and down—in the value of your investment in pursuit of your goals.

S&P 500 Index

The Standard and Poor's (S&P) 500 Index is one of many indexes that help investors track the performance of the stock market. It is made up of a diverse base of 500 stocks, including 400 industrial companies, 20 transportation companies, 40 utilities, and 40 financial companies. The S&P 500 Index gives more weight to larger companies, the assumption being that the performance of these bigger stocks tend to have a greater affect on the overall market.

Securities

The general term for stocks, bonds, and money market instruments.

Share

A unit of ownership in a corporation or a mutual fund.

Stable Assets Investment

Short-term investments that tend to offer lower returns in exchange for protection of principal.

Stock (Equity)

Securities representing ownership in a corporation.

Tax Deferral

The ability to postpone paying current income taxes until a later date when your income (and your tax bracket) may be lower.

Time Horizon

The number of years until you retire or otherwise need to withdraw your retirement savings. Short Term Investment Time Horizon is generally five years or less. Intermediate Term Investment Time Horizon is generally five to 15 years. Long Term Investment Time Horizon is generally 15 years or more.

Value Style

A type of investment style. Generally speaking, a value-oriented portfolio will mostly contain stocks that the portfolio manager thinks are currently undervalued in price and believes will eventually see their worth recognized by the market.

Volatility

A security's tendency to rise and fall in price in a short period of time. Also referred to as short-term risk or market risk.

Yield

The percentage of return you receive on your capital investment, based on the amount that you invest or on the current market value of your investments.

Notes:

Notes:

If you have any questions or concerns about retirement planning or the investments, contact your Plan Administrator.

COMME-021-0503.000 02/08/2013