

AIM Independent Living Center 403(b) Plan
Investment Models – 3/31/18

This document includes important information to help you compare the managed Investment Models available under your retirement plan.

Document Summary

This section has two parts. Part I presents composite performance information for plan Investment Models. The performance presented on Table 3 represents past performance and does not guarantee future results. Part II reports current expense ratios for each model, and are derived from the underlying mutual funds comprising each model. Investment Model performance as presented below are net of these costs.

Part I. Performance Information - Investment Models

Table 3 presents return performance for each Investment Model over time, and allows comparison with an asset-weighted benchmark for each period. The performance of these investments represents past composite performance and does not guarantee future results. Your investments will fluctuate in value. Your investment in these options could lose money.

Each investment in the table also has an asset weighted benchmark. An asset weighted benchmark is a time weighted return calculation based on the actual portfolio weights for each asset class in each monthly measurement period, and the asset class's respective benchmark return during that same measuring period.

Table 3 - Variable Return Investments - Investment Models				
Annualized Returns as of 3/31/18				
Model Name	1 yr.	3 yr.	5 yr.	Since Inception
Aggressive Growth Model	15.95%	N/A	N/A	14.45%
Asset Weighted Benchmark	14.70%	N/A	N/A	14.49%
Growth Model	12.57%	7.04%	8.82%	8.82%
Asset Weighted Benchmark	10.40%	7.45%	9.92%	9.92%
Growth & Income Model	10.99%	6.81%	8.11%	8.11%
Asset Weighted Benchmark	8.80%	6.47%	7.99%	7.99%
Balanced Model	9.00%	6.00%	7.55%	7.55%
Asset Weighted Benchmark	7.05%	5.43%	6.99%	6.99%
Income & Growth Model	6.25%	4.41%	5.32%	5.32%
Asset Weighted Benchmark	4.46%	3.82%	5.25%	5.25%
Income Model	1.65%	1.10%	2.17%	2.17%
Asset Weighted Benchmark	0.24%	0.41%	1.61%	1.61%

Part II. Fee and Expense Information - Investment Models

Table 4 shows the expense ratios for each model. The ratios are derived from the expense ratios from the underlying funds utilized in each of the managed Investment Models listed on Table 3. **Table 4** also shows any additional Shareholder-related Fees, if applicable. Returns in Table 3 are presented net of fund expenses.

Table 4 - Fees and Expenses - Investment Models			
Model Name	Model Expense ratio	Per Per \$1,000	Shareholder Fees
Aggressive Growth Model	0.67%	\$6.70	Not applicable
Growth Model	0.63%	\$6.30	Not applicable
Growth & Income Model	0.59%	\$5.90	Not applicable
Balanced Model	0.54%	\$5.40	Not applicable
Income & Growth Model	0.47%	\$4.70	Not applicable
Income Model	0.37%	\$3.70	Not applicable

The cumulative effect of fees and expenses can reduce the growth of your retirement savings. Visit the Department of Labor's Web site for additional information. Fees and expenses are only one factor to consider when you decide to invest. You should consider whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.