



*Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit [empowermyretirement.com](http://empowermyretirement.com).*

*Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain mutual fund prospectuses from your registered representative or Plan website. Read them carefully before investing.*

*For additional fund information, please refer to the Fund Fact Sheet or Prospectus.*

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 10/31/2018						Returns as of Quarter Ending 09/28/2018					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2017	2016	2015
<b>Alternatives</b>																	
Commodities-Based Fund <sup>3</sup>	N/A	1.80 / 1.80	11-01-2010	-2.47	-5.09	-3.42	-1.24	-9.16	-6.88	-2.28	1.01	-0.44	-8.81	-6.66	0.53	13.35	-27.99
Community Development Fund <sup>3</sup>	N/A	1.06 / 1.06	03-31-2003	0.04	0.13	0.25	0.52	0.55	0.79	0.05	0.27	0.52	0.55	0.80	0.70	0.63	0.65
Global Inflation Protection Fund <sup>3</sup>	N/A	1.92 / 1.92	04-30-2015	-2.92	-2.61	-2.74	5.68	N/A	4.84	0.41	0.89	6.73	N/A	5.89	12.42	10.06	N/A
Multi-Strategy Hedge Fund <sup>3</sup>	N/A	2.33 / 2.33	03-13-2015	-1.81	-4.00	-5.25	3.66	N/A	2.76	-1.11	-3.07	3.99	N/A	3.36	10.37	9.44	N/A
Public Real Estate Fund <sup>3</sup>	N/A	1.93 / 1.93	11-01-2010	-2.73	-5.12	-0.38	0.02	1.74	4.49	0.05	2.48	3.27	2.83	4.91	10.49	-3.06	-2.92
<b>Asset Allocation</b>																	
Target Date Fund 2015 <sup>1</sup>	N/A	1.71 / 1.71	03-13-2015	-1.97	-1.88	-1.50	3.26	N/A	1.80	0.95	1.04	4.85	N/A	2.42	7.35	7.16	N/A
Target Date Fund 2025 <sup>1</sup>	N/A	1.72 / 1.72	03-13-2015	-2.75	-2.25	-1.56	3.74	N/A	2.03	1.18	2.05	5.90	N/A	2.88	9.52	7.10	N/A
Target Date Fund 2035 <sup>1</sup>	N/A	1.72 / 1.72	03-13-2015	-3.88	-2.90	-1.82	4.29	N/A	2.31	1.51	3.30	7.14	N/A	3.52	12.19	7.09	N/A
Target Date Fund 2045 <sup>1</sup>	N/A	1.73 / 1.73	03-13-2015	-4.99	-3.55	-2.09	4.81	N/A	2.54	1.84	4.55	8.38	N/A	4.10	14.86	7.00	N/A
Target Date Fund 2055 <sup>1</sup>	N/A	1.73 / 1.73	03-13-2015	-6.11	-4.22	-2.39	5.32	N/A	3.00	2.18	5.80	9.63	N/A	4.92	17.58	6.94	N/A
<b>Balanced</b>																	
Balanced Fund <sup>1</sup>	N/A	1.42 / 1.42	01-01-1986	-6.08	-3.40	-1.70	4.18	3.90	8.19	2.52	6.36	7.78	5.79	7.44	14.26	4.33	-3.07
BVI Balanced Fund <sup>1</sup>	N/A	1.42 / 1.42	03-13-2015	-6.07	-3.34	-1.71	4.25	N/A	2.51	2.60	6.39	7.90	N/A	4.40	14.37	4.41	N/A
BVI Index Balanced Fund <sup>1</sup>	N/A	1.22 / 1.22	01-18-2018	-4.61	N/A	N/A	N/A	N/A	1.23	4.40	N/A	N/A	N/A	6.13	N/A	N/A	N/A
<b>Bond</b>																	
Bank Loans Fund <sup>2</sup>	N/A	1.85 / 1.85	04-30-2015	-0.18	3.10	3.47	5.50	N/A	4.18	1.59	4.10	5.61	N/A	4.35	3.32	10.02	N/A
Bond Fund <sup>2</sup>	N/A	1.29 / 1.29	12-31-1999	-0.98	-3.55	-3.24	0.29	1.01	4.13	-0.16	-2.17	0.60	1.37	3.85	3.15	2.36	-0.91
Global Aggregate Fixed Income Fund <sup>2</sup>	N/A	1.58 / 1.58	04-30-2015	1.72	0.73	-0.21	2.02	N/A	1.72	0.28	-2.74	1.44	N/A	1.26	1.65	5.45	N/A
High Yield Bond Fund <sup>2</sup>	N/A	1.68 / 1.68	11-01-2010	-2.14	-2.43	-2.14	4.28	3.08	4.21	1.61	0.68	5.96	3.91	4.54	7.13	13.82	-3.85
Short-Term Fund <sup>2</sup>	N/A	1.21 / 1.21	01-01-1986	0.08	0.53	0.45	-0.15	-0.44	-0.07	0.20	0.36	-0.20	-0.47	-0.12	-0.27	-0.49	-0.78

**BBT - BRETHREN BENEFIT TRUST, INC. - 96605-01 (Continued)**

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				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2017	2016	2015
Treasury Inflation - Protect Sec Fund <sup>2</sup>	N/A	1.16 / 1.16	11-01-2010	-1.37	-2.73	-2.25	0.31	-0.19	0.65	-1.01	-1.01	0.78	0.22	0.83	1.77	3.21	-2.53
Treasury-Free Bond Fund <sup>2</sup>	N/A	1.29 / 1.29	11-01-2010	-0.96	-3.37	-3.22	0.63	1.25	2.45	0.05	-2.03	0.95	1.59	2.60	3.40	2.89	-1.02
<b>Stock</b>																	
Common Stock Fund	N/A	1.57 / 1.57	01-01-1986	-9.37	-3.62	-1.06	6.42	5.60	10.39	4.33	12.01	12.50	8.55	9.25	22.11	4.99	-4.55
Domestic Stock Large Cap Core Fund	N/A	1.46 / 1.46	11-30-2010	-7.95	-1.99	1.85	6.58	3.31	5.69	7.10	12.64	11.90	5.98	6.88	18.57	8.54	-17.82
Domestic Stock Large Cap Core Index Fund	N/A	1.22 / 1.22	12-15-2015	-6.90	2.27	6.17	N/A	N/A	10.89	7.33	16.78	N/A	N/A	14.15	19.99	9.49	N/A
Domestic Stock Growth Fund	N/A	1.51 / 1.51	11-30-2010	-8.81	6.09	9.41	9.14	8.64	9.75	10.02	24.58	14.40	11.66	11.17	18.40	5.51	4.53
Domestic Stock Mid Cap Fund	N/A	1.66 / 1.66	11-01-2010	-11.89	-15.69	-15.34	-0.43	3.57	8.18	-2.35	-1.99	6.50	7.09	10.02	21.83	-0.49	-4.33
Emerging Markets Stock Fund	N/A	1.62 / 1.62	11-01-2010	-8.39	-14.52	-11.30	7.11	-0.71	-1.34	2.60	0.70	13.49	1.88	-0.26	30.96	18.40	-19.60
International Stock Core Fund	N/A	1.60 / 1.60	11-01-2010	-9.29	-10.40	-9.37	2.79	0.74	3.42	0.68	1.92	9.32	3.32	4.75	25.83	-1.01	-2.64
Small Cap Fund	N/A	1.72 / 1.72	11-30-2010	-10.11	3.50	9.98	17.30	12.37	11.90	4.56	26.31	24.69	15.38	13.58	33.55	16.90	0.56

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

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Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

<sup>1</sup> Asset allocation and balanced investment options and models are subject to risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

<sup>2</sup> Compared to more highly rated securities, high-yield bond investment options are subject to a greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

<sup>3</sup> An alternative investment uses aggressive investment strategies that are speculative and involve a higher degree of risk.