TRI-CITY HEALTHCARE DISTRICT
AGENDA FOR A REGULAR MEETING
OF THE EMPLOYEE FIDUCIARY RETIREMENT PLAN COMMITTEE
OF THE BOARD OF DIRECTORS
Tuesday, November 8, 2016 – 11:00 a. m. – Assembly Room 1
Tri-City Medical Center, 4002 Vista Way, Oceanside, CA 92056

The Committee may make recommendations to the Board on any of the items listed below, unless the item is specifically labeled "Informational Only"

	Agenda Item	Time Allotted	Requestor/ Presenter
1.	Call To Order/Opening Remarks	1 min.	Chair Kellett
2.	Approval of Agenda	2 min.	Chair Kellett
3.	Public Comments – Announcement Comments may be made at this time by members of the public on any item on the Agenda before the Committee's consideration of the item or on any matter within the jurisdiction of the Committee. NOTE: During the Committee's consideration of any Agenda item, members of the public also have the right to address the Committee at that time regarding that item.	2 min.	Chair Kellett
4.	Ratification of minutes	2 min.	Chair Kellett
5.	Old Business		
	NONE		
6.	New Business		
	a. Lincoln Quarterly Update– **Informational Only**	30 min.	Norma Braun
	b. Prudent Quarterly Update– **Informational Only**	30 min.	Norma Braun
	c. Employee Fiduciary Subcommittee Charter –**Discussion/Action**	5 min.	Cheryle Bernard-Shaw
7.	Committee Communications	2 min.	Chair Kellett
8.	Date of Next Meeting – **February 14, 2017**	1 min.	Chair Kellett
9.	Adjournment	1 min.	Chair Kellett
	Total Time Budgeted for Meeting	**1 hr. 30 min**	

Note: Any writings or documents provided to a majority of the members of Tri-City Healthcare District regarding any item on this Agenda will be made available for public inspection in the Administration Department located at 4002 Vista Way, Oceanside, CA 92056 during normal business hours.

Note: If you have a disability, please notify us at 760-940-5387 at least 48 hours prior to the meeting so that we may provide reasonable accommodations.

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TRI-CITY MEDICAL CENTER
EMPLOYEE FIDUCIARY RETIREMENT PLAN SUB COMMITTEE OF THE BOARD OF DIRECTORS
May 10, 2016

Voting Members Present:	Chair Dr. Cyril Kellett, Gwen Sanders, Ginny Carson
Non-Voting Members Present:	Steve Dietlin, CEO; Kapua Conley, COO; Norma Braun, SVP; Esther Beverly, VP of HR; Cheryle Bernard-Shaw
Others Present:	BOD Chair James Dagostino, Quinn Abler, Maureen Peer, Dena' Baker, Gary Allen, Frances Carbajal
Members Absent:	Director Rosemarie Reno

Topic	Discussion	Action Follow-up	Person(s) Responsible
1. Call To Order	Chair Kellett called the meeting to order at 11:00 a.m.		Chair Kellett
2. Approval of Agenda	Chair Kellett called for a motion to approve the May 10, 2016 meeting agenda. Ginny Carson moved to approve and Chair Kellett seconded the motion. The motion was carried unanimously.		Chair Kellett
3. Comments by members of the public on any item of interest to the public before Committee's consideration of the item	Chair Kellett read the paragraph regarding comments from members of the public.	No public comments	Chair Kellett
4. Ratification of Minutes	Chair Kellett called for a motion to approve the minutes of the January 12, 2016 meeting. Ginny Carson moved to approve and Chair Kellett seconded the motion. The motion was carried unanimously with Gwen Sanders abstaining due to absence in January.		Chair Kellett

Topic	Discussion	Action Follow-up	Person(s) Responsible
5. **Old Business**	None		
6. **New Business**			
a. Lincoln Quarterly Update	Maureen Peer, Lincoln Financial Advisors Relationship Manager presented executive summary which included an update from Lincoln's quarterly results. Key plan statistics, plan asset growth, contributions, earnings, participation rates, average deferral rates and account balances were also reviewed.		Norma Braun
b. Prudent Quarterly Update	Dena' Baker presented the third quarter market review. Dena' updated the committee on employee participation, market summary, world market performance, stocks and asset classes. Dena' described highlights the growing enrollment/participation rate and the great communication and relationship between TCHD employees and Prudent investment advisors.		Norma Braun
7. Comments made from the Committee	None		Chair Kellett
8. Date of next meeting	**September 13, 2016**		Chair Kellett
9. Adjournment	Chair Kellett adjourned the meeting at 11:50 p.m.		Chair Kellett

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RETIREMENT PLAN SERVICES

TRI-CITY HEALTHCARE DISTRICT

Annual Review as of September 30, 2016

Lincoln Alliance® program

LCN1395448-011816

For plan sponsor use only. Not for use with plan participants.

Lincoln *Alliance®* program

This review booklet will be produced periodically as per client request and will provide important objective information for the plan sponsor and plan fiduciaries to enable them to make decisions regarding the operation of their retirement plan and evaluation of the investment options in their plan.

The illustrations and discussions contained within this review are not intended as investment advice. The information should not be construed as an endorsement or recommendation by Lincoln Financial Group, should it be the sole basis for any investment decisions. Any decision made regarding the investment choices within the plan is the responsibility of the plan sponsor.

Information for this review has been compiled by Lincoln Financial Advisors, Corp. (LFA) from Morningstar Direct® and our recordkeeping system. The information contained herein is taken from sources we believe to be reliable but Lincoln doesn't guarantee its accuracy or completeness; it is sent to you for informational purposes only. Any statements that are non-factual in nature constitute current opinions only, which are subject to change.

Past results are not necessarily indicative of future results. Neither the information, nor any opinion expressed herein shall be construed as an offer to buy or an offer to sell any securities, futures or other financial products.

Plan activity summary

Plan summary

Your review begins with a high-level overview of plan activity, including opening balance, contributions by plan and contribution type, earnings, withdrawal activity and ending balance.

Total plans

	10/01/2014 - 09/30/2015	10/01/2015 - 09/30/2016	% Change
Opening balance	$277,612,112	$271,588,885	-2%
Contributions [1]			
Tri-City Healthcare District 457(b) Deferred Compensation Plan			
Salary Deferral	$4,442,388	$4,984,198	12%
Rollover	$314,147	$186,026	-41%
457 Rollover	$9,005	$89,722	896%
Money Accumulation Pension Plan for Employees of Tri-City Healthcare District			
Rollover	$8,441	$72,476	759%
Employee Basic	$2,023,530	$1,999,155	-1%
Employer Contribution	$6,075,390	$6,020,707	-1%
Employee Voluntary	$1,417,314	$1,343,084	-5%
Employer Contribution 2014	$8,261	$0	-100%
After Tax Rollover	$0	$4,859	N/A
Tri-City Healthcare District National Security and Retirement Program			
Salary Deferral	$4,086,024	$3,866,609	-5%
Employer Contribution	$2,671,251	$2,531,991	-5%
Earnings	($5,550,769)	$26,251,839	573%
Participant forfeiture activity	($146,068)	($104,221)	-29%
Other [2]	($46,163)	$14,728	132%
Withdrawal Activity	($21,335,977)	($22,574,239)	6%
***Lincoln Alliance* program asset balance**	**$271,588,885**	**$296,275,819**	**9%**
Forfeiture assets	$30	$33	9%
Expense account assets	$0	$1,489	N/A
Total ending balance for all assets	**$271,588,916**	**$296,277,341**	**9%**

1 Contributions include any monies entering the plan, such as deferrals, company match, and/or rollovers

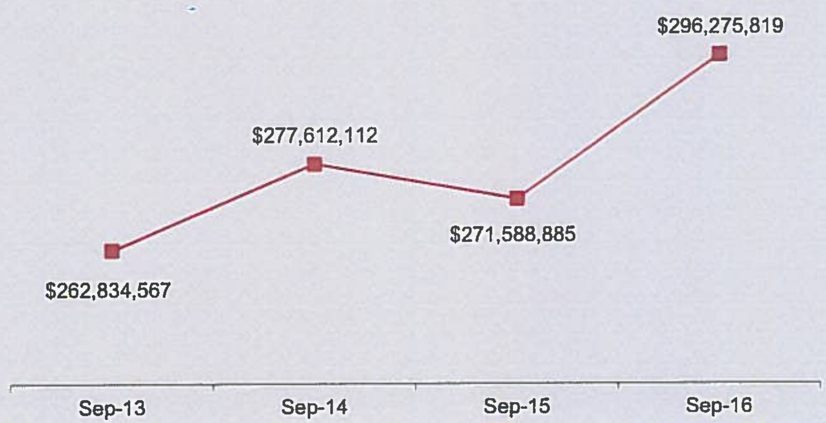
2 The Other category contains monies from the following: Exchange

Plan asset trend

Changes in your plan's assets reflect market forces as well as contributions and participation levels. This overview may help you identify underlying contribution and participation trends.

Asset trend

Period	Total assets	% change
Sep-13	$262,834,567	N/A
Sep-14	$277,612,112	6%
Sep-15	$271,588,885	-2%
Sep-16	$296,275,819	9%

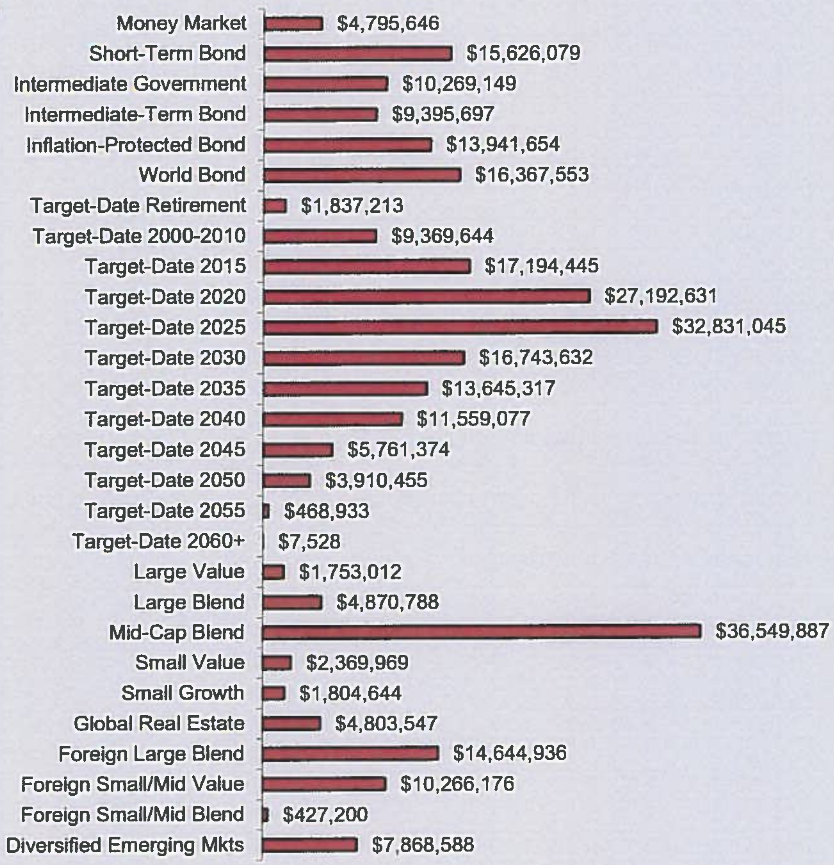


Plan asset allocation

The asset allocation information can help you determine if your employees are properly allocated among the investment options available to them in your retirement plans.

Total plan asset allocation

Asset category	Balance	% of plan
Money Market	$4,795,646	2%
Short-Term Bond	$15,626,079	5%
Intermediate Government	$10,269,149	3%
Intermediate-Term Bond	$9,395,697	3%
Inflation-Protected Bond	$13,941,654	5%
World Bond	$16,367,553	5%
Target-Date Retirement	$1,837,213	1%
Target-Date 2000-2010	$9,369,644	3%
Target-Date 2015	$17,194,445	6%
Target-Date 2020	$27,192,631	9%
Target-Date 2025	$32,831,045	11%
Target-Date 2030	$16,743,632	6%
Target-Date 2035	$13,645,317	5%
Target-Date 2040	$11,559,077	4%
Target-Date 2045	$5,761,374	2%
Target-Date 2050	$3,910,455	1%
Target-Date 2055	$468,933	0%
Target-Date 2060+	$7,528	0%
Large Value	$1,753,012	0%
Large Blend	$4,870,788	2%
Mid-Cap Blend	$36,549,887	12%
Small Value	$2,369,969	1%
Small Growth	$1,804,644	1%
Global Real Estate	$4,803,547	2%
Foreign Large Blend	$14,644,936	5%
Foreign Small/Mid Value	$10,266,176	3%
Foreign Small/Mid Blend	$427,200	0%
Diversified Emerging Mkts	$7,868,588	3%
Total assets	**$296,275,819**	**100%**



Total plan assets by fund

Total plan assets

This overview provides information about your total assets in dollars and as a percentage of your total assets by fund over the time periods illustrated.

Assets have increased by 9% from the prior period

			09/30/2015		09/30/2016	
Fund name	Ticker	Fund style	Total assets	% of plan	Total assets	% of plan
Vanguard Prime Money Market Admiral	VMRXX	Money Market	$5,626,238	2%	$0	0%
Vanguard Federal Money Market Investor	VMFXX	Money Market	$0	0%	$4,795,646	2%
Vanguard Short-Term Bond Idx I	VBITX	Short-Term Bond	$32,214,171	12%	$15,626,079	5%
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government	$19,616,085	7%	$10,269,149	3%
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	$16,827,710	6%	$9,395,697	3%
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	$27,409,026	10%	$13,941,654	5%
DFA Five-Year Global Fixed-Income I	DFGBX	World Bond	$17,513,996	7%	$8,750,161	3%
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	$15,881,000	6%	$7,617,393	3%
Dimensional Retirement Income Instl	TDIFX	Target-Date Retirement	$0	0%	$1,837,213	1%
Dimensional 2010 Target Dt Rtr Inc Instl	DRIBX	Target-Date 2000-2010	$0	0%	$6,987,678	2%
Dimensional 2005 Target Dt Rtr Inc Instl	DRIMX	Target-Date 2000-2010	$0	0%	$2,381,966	1%
Dimensional 2015 Target Dt Rtr Inc Instl	DRIQX	Target-Date 2015	$0	0%	$17,194,445	6%
Dimensional 2020 Target Dt Rtr Inc Instl	DRIRX	Target-Date 2020	$0	0%	$27,192,631	9%
Dimensional 2025 Target Dt Rtr Inc Instl	DRIUX	Target-Date 2025	$0	0%	$32,831,045	11%
Dimensional 2030 Target Dt Rtr Inc Instl	DRIWX	Target-Date 2030	$0	0%	$16,743,632	6%
Dimensional 2035 Target Dt Rtr Inc Instl	DRIGX	Target-Date 2035	$0	0%	$13,645,317	5%
Dimensional 2040 Target Dt Rtr Inc Instl	DRIHX	Target-Date 2040	$0	0%	$11,559,077	4%
Dimensional 2045 Target Dt Rtr Inc Instl	DRIIX	Target-Date 2045	$0	0%	$5,761,374	2%
Dimensional 2050 Target Dt Rtr Inc Instl	DRIJX	Target-Date 2050	$0	0%	$3,910,455	1%
Dimensional 2055 Target Dt Rtr Inc Instl	DRIKX	Target-Date 2055	$0	0%	$468,933	0%
Dimensional 2060 Target Dt Rtr Inc Instl	DRILX	Target-Date 2060+	$0	0%	$7,528	0%
DFA US Large Cap Value I	DFLVX	Large Value	$1,888,569	1%	$1,753,012	1%
Vanguard 500 Index Admiral	VFIAX	Large Blend	$3,657,362	1%	$4,083,810	1%
DFA US Sustainability Core 1	DFSIX	Large Blend	$756,445	0%	$786,977	0%
DFA US Core Equity 2 I	DFQTX	Mid-Cap Blend	$62,511,373	23%	$36,549,887	12%
DFA US Small Cap Value I	DFSVX	Small Value	$1,410,404	1%	$1,315,084	0%
DFA US Targeted Value I	DFFVX	Small Value	$1,231,622	0%	$1,054,885	0%
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	$2,083,140	1%	$1,804,644	1%

Total plan assets by fund

Total plan assets

This overview provides information about your total assets in dollars and as a percentage of your total assets by fund over the time periods illustrated.

Assets have increased by 9% from the prior period

			09/30/2015		09/30/2016	
Fund name	**Ticker**	**Fund style**	**Total assets**	**% of plan**	**Total assets**	**% of plan**
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	$8,038,428	3%	$4,803,547	2%
Vanguard Developed Markets Idx Instl	VTMNX	Foreign Large Blend	$24,762,277	9%	$14,238,388	5%
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	$419,572	0%	$406,548	0%
DFA International Vector Equity I	DFVQX	Foreign Small/Mid Value	$17,748,957	7%	$10,266,176	3%
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	$371,295	0%	$427,200	0%
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	$11,581,530	4%	$7,827,446	3%
DFA Emerging Markets Social Core Port	DFESX	Diversified Emerging Mkts	$39,684	0%	$41,142	0%
Total			**$271,588,885**	**100%**	**$296,275,819**	**100%**

Total plan contributions by fund

Total plan contributions

Below you will find the total contributions in dollars and as a percent of your total contributions by fund over the time periods illustrated. Year-to-year changes in contributions may reveal trends that could be addressed by targeted communication and educational campaigns.

			10/01/2014 - 09/30/2015		10/01/2015 - 09/30/2016	
Fund name	Ticker	Fund style	Contributions	% of plan	Contributions	% of plan
Vanguard Prime Money Market Admiral	VMRXX	Money Market	$219,179	1%	$262,270	1%
Vanguard Federal Money Market Investor	VMFXX	Money Market	$0	0%	$48,072	0%
Vanguard Short-Term Bond Idx I	VBITX	Short-Term Bond	$2,019,635	10%	$1,187,951	6%
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government	$1,151,611	6%	$705,893	3%
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	$1,064,358	5%	$655,969	3%
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	$1,888,122	9%	$1,075,915	5%
DFA Five-Year Global Fixed-Income I	DFGBX	World Bond	$1,094,642	5%	$648,497	3%
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	$1,016,858	5%	$591,028	3%
Dimensional Retirement Income Instl	TDIFX	Target-Date Retirement	$0	0%	$31,331	0%
Dimensional 2010 Target Dt Rtr Inc Instl	DRIBX	Target-Date 2000-2010	$0	0%	$89,504	0%
Dimensional 2005 Target Dt Rtr Inc Instl	DRIMX	Target-Date 2000-2010	$0	0%	$36,375	0%
Dimensional 2015 Target Dt Rtr Inc Instl	DRIQX	Target-Date 2015	$0	0%	$585,738	3%
Dimensional 2020 Target Dt Rtr Inc Instl	DRIRX	Target-Date 2020	$0	0%	$1,142,296	6%
Dimensional 2025 Target Dt Rtr Inc Instl	DRIUX	Target-Date 2025	$0	0%	$1,366,225	7%
Dimensional 2030 Target Dt Rtr Inc Instl	DRIWX	Target-Date 2030	$0	0%	$1,285,623	6%
Dimensional 2035 Target Dt Rtr Inc Instl	DRIGX	Target-Date 2035	$0	0%	$1,160,791	6%
Dimensional 2040 Target Dt Rtr Inc Instl	DRIHX	Target-Date 2040	$0	0%	$1,002,663	5%
Dimensional 2045 Target Dt Rtr Inc Instl	DRIIX	Target-Date 2045	$0	0%	$668,343	3%
Dimensional 2050 Target Dt Rtr Inc Instl	DRIJX	Target-Date 2050	$0	0%	$656,014	3%
Dimensional 2055 Target Dt Rtr Inc Instl	DRIKX	Target-Date 2055	$0	0%	$201,188	1%
Dimensional 2060 Target Dt Rtr Inc Instl	DRILX	Target-Date 2060+	$0	0%	$6,779	0%
DFA US Large Cap Value I	DFLVX	Large Value	$162,199	1%	$155,005	1%
Vanguard 500 Index Admiral	VFIAX	Large Blend	$274,191	1%	$273,033	1%
DFA US Sustainability Core 1	DFSIX	Large Blend	$43,237	0%	$38,609	0%
Vanguard 500 Index Signal	VIFSX	Large Blend	$8,546	0%	$0	0%
DFA US Core Equity 2 I	DFQTX	Mid-Cap Blend	$5,851,258	28%	$3,397,991	16%
DFA US Small Cap Value I	DFSVX	Small Value	$70,901	0%	$74,031	0%
DFA US Targeted Value I	DFFVX	Small Value	$80,862	0%	$61,136	0%

Total plan contributions by fund

Total plan contributions

Below you will find the total contributions in dollars and as a percent of your total contributions by fund over the time periods illustrated. Year-to-year changes in contributions may reveal trends that could be addressed by targeted communication and educational campaigns.

			10/01/2014 - 09/30/2015		10/01/2015 - 09/30/2016	
Fund name	**Ticker**	**Fund style**	**Contributions**	**% of plan**	**Contributions**	**% of plan**
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	$141,937	1%	$142,841	1%
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	$667,944	3%	$439,114	2%
Vanguard Developed Markets Idx Instl	VTMNX	Foreign Large Blend	$2,347,833	11%	$1,374,630	7%
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	$15,815	0%	$16,618	0%
DFA International Vector Equity I	DFVQX	Foreign Small/Mid Value	$1,703,693	8%	$979,704	5%
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	$29,349	0%	$31,263	0%
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	$1,198,853	6%	$702,984	3%
DFA Emerging Markets Social Core Port	DFESX	Diversified Emerging Mkts	$4,727	0%	$3,403	0%
Total			**$21,055,751**	**100%**	**$21,098,826**	**100%**

Plan assets and contributions

Tri-City Healthcare District 457(b) Deferred Compensation Plan Plan assets and contributions

Assets have increased by 17% from the prior period

			09/30/2016		10/01/2015 - 09/30/2016	
Fund name	Ticker	Fund style	Assets	% of plan	Contributions	% of plan
Vanguard Prime Money Market Admiral	VMRXX	Money Market	$0	0%	$72,581	1%
Vanguard Federal Money Market Investor	VMFXX	Money Market	$676,063	2%	$12,612	0%
Vanguard Short-Term Bond Idx I	VBITX	Short-Term Bond	$2,361,657	5%	$295,993	6%
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government	$1,473,328	3%	$173,714	3%
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	$1,664,695	4%	$173,157	3%
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	$2,168,820	5%	$268,166	5%
DFA Five-Year Global Fixed-Income I	DFGBX	World Bond	$1,301,612	3%	$163,902	3%
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	$1,075,123	2%	$143,188	3%
Dimensional Retirement Income Instl	TDIFX	Target-Date Retirement	$221,872	1%	$8,117	0%
Dimensional 2010 Target Dt Rtr Inc Instl	DRIBX	Target-Date 2000-2010	$449,921	1%	$17,262	0%
Dimensional 2005 Target Dt Rtr Inc Instl	DRIMX	Target-Date 2000-2010	$475,234	1%	$9,325	0%
Dimensional 2015 Target Dt Rtr Inc Instl	DRIQX	Target-Date 2015	$1,802,109	4%	$144,388	3%
Dimensional 2020 Target Dt Rtr Inc Instl	DRIRX	Target-Date 2020	$4,259,877	10%	$302,330	6%
Dimensional 2025 Target Dt Rtr Inc Instl	DRIUX	Target-Date 2025	$4,310,495	10%	$269,414	5%
Dimensional 2030 Target Dt Rtr Inc Instl	DRIWX	Target-Date 2030	$1,993,271	5%	$367,576	7%
Dimensional 2035 Target Dt Rtr Inc Instl	DRIGX	Target-Date 2035	$1,906,813	4%	$245,631	5%
Dimensional 2040 Target Dt Rtr Inc Instl	DRIHX	Target-Date 2040	$1,460,964	3%	$202,303	4%
Dimensional 2045 Target Dt Rtr Inc Instl	DRIIX	Target-Date 2045	$661,654	2%	$129,491	3%
Dimensional 2050 Target Dt Rtr Inc Instl	DRIJX	Target-Date 2050	$582,438	1%	$159,906	3%
Dimensional 2055 Target Dt Rtr Inc Instl	DRIKX	Target-Date 2055	$105,716	0%	$59,994	1%
Dimensional 2060 Target Dt Rtr Inc Instl	DRILX	Target-Date 2060+	$3,170	0%	$1,780	0%
DFA US Large Cap Value I	DFLVX	Large Value	$349,947	1%	$42,609	1%
Vanguard 500 Index Admiral	VFIAX	Large Blend	$842,091	2%	$105,176	2%
DFA US Sustainability Core 1	DFSIX	Large Blend	$129,712	0%	$10,683	0%
DFA US Core Equity 2 I	DFQTX	Mid-Cap Blend	$6,078,888	14%	$857,519	16%
DFA US Small Cap Value I	DFSVX	Small Value	$268,830	1%	$30,362	1%
DFA US Targeted Value I	DFFVX	Small Value	$280,237	1%	$24,692	0%
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	$366,245	1%	$41,339	1%
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	$851,604	2%	$135,960	3%

Plan assets and contributions

Tri-City Healthcare District 457(b) Deferred Compensation Plan Plan assets and contributions

Assets have increased by 17% from the prior period

			09/30/2016		10/01/2015 - 09/30/2016	
Fund name	**Ticker**	**Fund style**	**Assets**	**% of plan**	**Contributions**	**% of plan**
Vanguard Developed Markets Idx Instl	VTMNX	Foreign Large Blend	$2,382,698	5%	$350,147	7%
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	$74,199	0%	$6,479	0%
DFA International Vector Equity I	DFVQX	Foreign Small/Mid Value	$1,671,141	4%	$244,268	5%
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	$89,420	0%	$9,576	0%
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	$1,329,253	3%	$179,388	3%
DFA Emerging Markets Social Core Port	DFESX	Diversified Emerging Mkts	$1,425	0%	$918	0%
Total			**$43,670,522**	**100%**	**$5,259,946**	**100%**

Plan assets and contributions

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District Plan assets and contri

Assets have increased by 8% from the prior period

			09/30/2016		10/01/2015 - 09/30/2016	
Fund name	**Ticker**	**Fund style**	**Assets**	**% of plan**	**Contributions**	**% of plan**
Vanguard Prime Money Market Admiral	VMRXX	Money Market	$0	0%	$103,481	1%
Vanguard Federal Money Market Investor	VMFXX	Money Market	$1,877,926	1%	$19,907	0%
Vanguard Short-Term Bond Idx I	VBITX	Short-Term Bond	$7,269,306	5%	$565,755	6%
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government	$4,831,074	3%	$333,591	4%
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	$4,258,045	3%	$304,974	3%
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	$6,548,488	5%	$514,527	6%
DFA Five-Year Global Fixed-Income I	DFGBX	World Bond	$4,159,898	3%	$308,973	3%
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	$3,629,066	3%	$284,777	3%
Dimensional Retirement Income Instl	TDIFX	Target-Date Retirement	$1,001,991	1%	$15,612	0%
Dimensional 2010 Target Dt Rtr Inc Instl	DRIBX	Target-Date 2000-2010	$3,071,028	2%	$25,737	0%
Dimensional 2005 Target Dt Rtr Inc Instl	DRIMX	Target-Date 2000-2010	$971,548	1%	$8,816	0%
Dimensional 2015 Target Dt Rtr Inc Instl	DRIQX	Target-Date 2015	$7,831,004	6%	$272,508	3%
Dimensional 2020 Target Dt Rtr Inc Instl	DRIRX	Target-Date 2020	$12,296,478	9%	$492,802	5%
Dimensional 2025 Target Dt Rtr Inc Instl	DRIUX	Target-Date 2025	$14,820,271	11%	$581,735	6%
Dimensional 2030 Target Dt Rtr Inc Instl	DRIWX	Target-Date 2030	$7,713,174	6%	$476,028	5%
Dimensional 2035 Target Dt Rtr Inc Instl	DRIGX	Target-Date 2035	$6,296,175	5%	$497,062	5%
Dimensional 2040 Target Dt Rtr Inc Instl	DRIHX	Target-Date 2040	$5,081,841	4%	$423,744	5%
Dimensional 2045 Target Dt Rtr Inc Instl	DRIIX	Target-Date 2045	$2,549,715	2%	$302,339	3%
Dimensional 2050 Target Dt Rtr Inc Instl	DRIJX	Target-Date 2050	$1,563,944	1%	$252,003	3%
Dimensional 2055 Target Dt Rtr Inc Instl	DRIKX	Target-Date 2055	$250,398	0%	$89,200	1%
Dimensional 2060 Target Dt Rtr Inc Instl	DRILX	Target-Date 2060+	$4,358	0%	$4,647	0%
DFA US Large Cap Value I	DFLVX	Large Value	$807,101	1%	$64,905	1%
Vanguard 500 Index Admiral	VFIAX	Large Blend	$1,974,815	1%	$114,767	1%
DFA US Sustainability Core 1	DFSIX	Large Blend	$411,712	0%	$15,795	0%
DFA US Core Equity 2 I	DFQTX	Mid-Cap Blend	$17,218,175	13%	$1,604,721	17%
DFA US Small Cap Value I	DFSVX	Small Value	$668,086	0%	$25,061	0%
DFA US Targeted Value I	DFFVX	Small Value	$454,391	0%	$21,933	0%
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	$869,151	1%	$59,763	1%
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	$2,287,522	2%	$193,398	2%

Plan assets and contributions

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District Plan assets and contri

Assets have increased by 8% from the prior period

			09/30/2016		10/01/2015 - 09/30/2016	
Fund name	**Ticker**	**Fund style**	**Assets**	**% of plan**	**Contributions**	**% of plan**
Vanguard Developed Markets Idx Instl	VTMNX	Foreign Large Blend	$6,743,704	5%	$647,117	7%
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	$202,297	0%	$7,109	0%
DFA International Vector Equity I	DFVQX	Foreign Small/Mid Value	$4,861,050	3%	$464,803	5%
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	$199,356	0%	$10,756	0%
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	$3,714,549	3%	$331,274	4%
DFA Emerging Markets Social Core Port	DFESX	Diversified Emerging Mkts	$16,610	0%	$660	0%
Total			**$136,454,248**	**100%**	**$9,440,280**	**100%**

Plan assets and contributions

Tri-City Healthcare District National Security and Retirement Program Plan assets and contributions

Assets have increased by 8% from the prior period

			09/30/2016		10/01/2015 - 09/30/2016	
Fund name	Ticker	Fund style	Assets	% of plan	Contributions	% of plan
Vanguard Prime Money Market Admiral	VMRXX	Money Market	$0	0%	$86,208	1%
Vanguard Federal Money Market Investor	VMFXX	Money Market	$2,241,658	2%	$15,553	0%
Vanguard Short-Term Bond Idx I	VBITX	Short-Term Bond	$5,995,116	5%	$326,203	5%
DFA Intermediate Govt Fixed-Income I	DFIGX	Intermediate Government	$3,964,747	3%	$198,588	3%
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	$3,472,957	3%	$177,838	3%
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	$5,224,346	5%	$293,222	5%
DFA Five-Year Global Fixed-Income I	DFGBX	World Bond	$3,288,650	3%	$175,622	3%
DFA Two-Year Global Fixed-Income I	DFGFX	World Bond	$2,913,204	3%	$163,063	2%
Dimensional Retirement Income Instl	TDIFX	Target-Date Retirement	$613,350	1%	$7,602	0%
Dimensional 2010 Target Dt Rtr Inc Instl	DRIBX	Target-Date 2000-2010	$3,466,729	3%	$46,505	1%
Dimensional 2005 Target Dt Rtr Inc Instl	DRIMX	Target-Date 2000-2010	$935,185	1%	$18,234	0%
Dimensional 2015 Target Dt Rtr Inc Instl	DRIQX	Target-Date 2015	$7,561,332	7%	$168,842	3%
Dimensional 2020 Target Dt Rtr Inc Instl	DRIRX	Target-Date 2020	$10,636,276	9%	$347,164	5%
Dimensional 2025 Target Dt Rtr Inc Instl	DRIUX	Target-Date 2025	$13,700,279	12%	$515,076	8%
Dimensional 2030 Target Dt Rtr Inc Instl	DRIWX	Target-Date 2030	$7,037,188	6%	$442,019	7%
Dimensional 2035 Target Dt Rtr Inc Instl	DRIGX	Target-Date 2035	$5,442,328	5%	$418,099	6%
Dimensional 2040 Target Dt Rtr Inc Instl	DRIHX	Target-Date 2040	$5,016,272	4%	$376,616	6%
Dimensional 2045 Target Dt Rtr Inc Instl	DRIIX	Target-Date 2045	$2,550,005	2%	$236,513	4%
Dimensional 2050 Target Dt Rtr Inc Instl	DRIJX	Target-Date 2050	$1,764,073	2%	$244,104	4%
Dimensional 2055 Target Dt Rtr Inc Instl	DRIKX	Target-Date 2055	$112,819	0%	$51,994	1%
Dimensional 2060 Target Dt Rtr Inc Instl	DRILX	Target-Date 2060+	$0	0%	$352	0%
DFA US Large Cap Value I	DFLVX	Large Value	$595,965	1%	$47,491	1%
Vanguard 500 Index Admiral	VFIAX	Large Blend	$1,266,904	1%	$53,090	1%
DFA US Sustainability Core 1	DFSIX	Large Blend	$245,552	0%	$12,131	0%
DFA US Core Equity 2 I	DFQTX	Mid-Cap Blend	$13,252,824	11%	$935,751	15%
DFA US Small Cap Value I	DFSVX	Small Value	$378,168	0%	$18,608	0%
DFA US Targeted Value I	DFFVX	Small Value	$320,258	0%	$14,510	0%
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	$569,248	1%	$41,740	1%
DFA Global Real Estate Securities Port	DFGEX	Global Real Estate	$1,664,421	1%	$109,756	2%

Plan assets and contributions

Tri-City Healthcare District National Security and Retirement Program Plan assets and contributions

Assets have increased by 8% from the prior period

Fund name	Ticker	Fund style	09/30/2016		10/01/2015 - 09/30/2016	
			Assets	% of plan	Contributions	% of plan
Vanguard Developed Markets Idx Instl	VTMNX	Foreign Large Blend	$5,111,986	4%	$377,366	6%
DFA Intl Sustainability Core 1	DFSPX	Foreign Large Blend	$130,051	0%	$3,030	0%
DFA International Vector Equity I	DFVQX	Foreign Small/Mid Value	$3,733,985	3%	$270,632	4%
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	$138,423	0%	$10,930	0%
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	$2,783,644	2%	$192,322	3%
DFA Emerging Markets Social Core Port	DFESX	Diversified Emerging Mkts	$23,107	0%	$1,826	0%
Total			**$116,151,049**	**100%**	**$6,398,600**	**100%**

Terminology & calculations

Terminology

Participant

Active participant	Eligible participants who made a contribution during the review period
Eligible participant	Employees who have an active participation status and an active employment status

Analysis

Age	Calculated from date of birth
Years of service	Calculated from the most recent date of hire
Account balance	Sum of assets in all funds, not including forfeitures

Calculations

Participation rate	Number of active participants divided by eligible participants
Average deferral	An average of the elected deferral rates of active participants
Average account balance	An average of the account balances of all employees who have a balance in the plan
Fund utilization	The average number of funds used by employees with a balance in the plan, excluding Model portfolio participants
Model portfolio utilization	Number of employees with a balance in the plan who elected or defaulted into a Model portfolio

Plan progress report

Tri-City Healthcare District 457(b) Deferred Compensation Plan

	Your plan 09/30/2015	Your plan 09/30/2016	Not-For-Profit Healthcare Benchmark
Participation rate	39%	40%	68% [1]
Average deferral rate among active savers	6.7%	6.6%	5.2% [1]
Average account balance among investors	$33,843	$37,647	$42,880 [1]
Average number of investment options held by investors	7.1	6.0	6.0 [1]
Automatic/negative enrollment	Not offered	Not offered	41.0% [1]
Organizational match on the participant contribution	Not offered	Not offered	74.4% [1]
Loan provision provided	Not offered	Not offered	71.8% [1]
Hardship withdrawal provided	Offered	Offered	82.1% [1]
Targeted maturity funds	Offered	Offered	83% [1]

1 The PLANSPONSOR 2015 Defined Contribution (DC) Survey results incorporate the responses of 4,407 plan sponsors from a broad variety of U.S. industries. Within the survey, 240 respondents are from the Healthcare Organization (not for profit) industry. Of these Healthcare Organization (not for profit) respondents, 48 (20%) are "Micro" plans (under $5 million in DC assets), 70 (29.2%) are "Small" plans ($5-$49 million), 51 (21.3%) are "Mid" plans ($50-$199 million), 48 (20%) are "Large" plans ($200 million-$1 billion), and 23 (9.6%) are "Mega" plans (over $1 billion).

2 The Lincoln Benchmark results incorporate the data of 1,110 plan sponsors from a broad variety of retirement plans.

Plan progress report

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

	Your plan 09/30/2015	Your plan 09/30/2016	Not-For-Profit Healthcare Benchmark
Participation rate	79%	78%	68% [1]
Average deferral rate among active savers	4.9%	4.7%	5.2% [1]
Average account balance among investors	$75,418	$81,465	$42,880 [1]
Average number of investment options held by investors	7.4	6.7	6.0 [1]
Automatic/negative enrollment	Not offered	Not offered	41.0% [1]
Organizational match on the participant contribution	Offered	Offered	74.4% [1]
Loan provision provided	Not offered	Not offered	71.8% [1]
Hardship withdrawal provided	Not offered	Not offered	82.1% [1]
Targeted maturity funds	Offered	Offered	83% [1]

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Plan progress report

Tri-City Healthcare District National Security and Retirement Program

	Your plan 09/30/2015	Your plan 09/30/2016	Not-For-Profit Healthcare Benchmark
Participation rate	42%	39%	68% [1]
Average account balance among investors	$79,111	$89,970	$42,880 [1]
Average number of investment options held by investors	7.6	6.3	6.0 [1]
Automatic/negative enrollment	Not offered	Not offered	41.0% [1]
Organizational match on the participant contribution	Offered	Offered	74.4% [1]
Loan provision provided	Not offered	Not offered	71.8% [1]
Hardship withdrawal provided	Not offered	Not offered	82.1% [1]
Targeted maturity funds	Offered	Offered	83% [1]

1 The PLANSPONSOR 2015 Defined Contribution (DC) Survey results incorporate the responses of 4,407 plan sponsors from a broad variety of U.S. industries. Within the survey, 240 respondents are from the Healthcare Organization (not for profit) industry. Of these Healthcare Organization (not for profit) respondents, 48 (20%) are "Micro" plans (under $5 million in DC assets), 70 (29.2%) are "Small" plans ($5-$49 million), 51 (21.3%) are "Mid" plans ($50-$199 million), 48 (20%) are "Large" plans ($200 million-$1 billion), and 23 (9.6%) are "Mega" plans (over $1 billion).

2 The Lincoln Benchmark results incorporate the data of 1,110 plan sponsors from a broad variety of retirement plans.

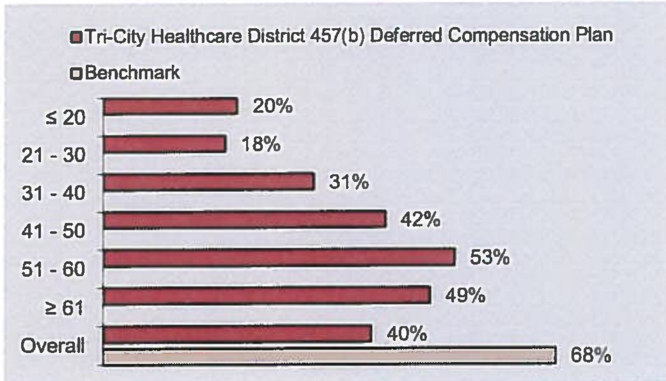
Participation

Tri-City Healthcare District 457(b) Deferred Compensation Plan

Below you will find an analysis of plan participation by participant age and years of service. Generally, older and longer-tenured employees are more likely to have higher participation rates. However, younger employees and new hires should be informed that it's important to start saving as early as possible.

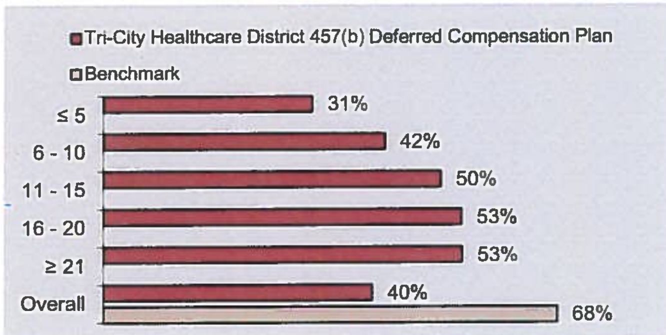
By age

	Active Participants	Total Eligible	Participation Rate
≤ 20	1	5	20%
21 - 30	55	302	18%
31 - 40	159	506	31%
41 - 50	217	515	42%
51 - 60	311	592	53%
≥ 61	150	307	49%
Overall	893	2,227	40%



By years of service

	Active Participants	Total Eligible	Participation Rate
≤ 5	328	1,053	31%
6 - 10	191	455	42%
11 - 15	166	330	50%
16 - 20	78	146	53%
≥ 21	130	243	53%
Overall	893	2,227	40%



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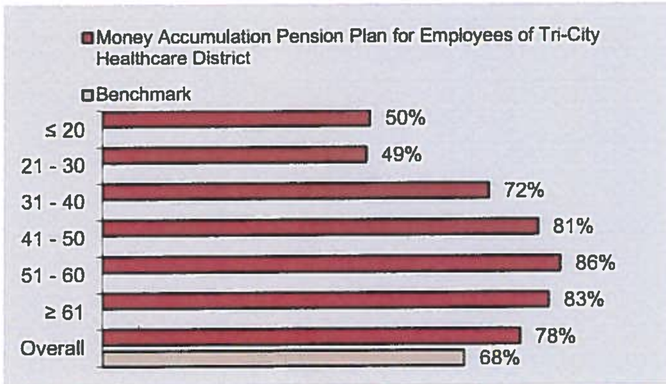
Participation

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

Below you will find an analysis of plan participation by participant age and years of service. Generally, older and longer-tenured employees are more likely to have higher participation rates. However, younger employees and new hires should be informed that it's important to start saving as early as possible.

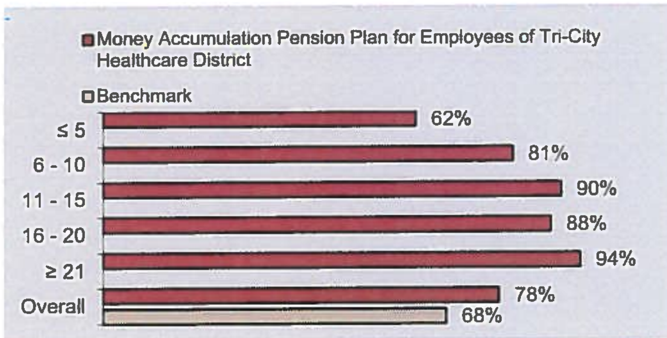
By age

	Active Participants	Total Eligible	Participation Rate
≤ 20	1	2	50%
21 - 30	73	148	49%
31 - 40	245	339	72%
41 - 50	320	393	81%
51 - 60	417	487	86%
≥ 61	212	254	83%
Overall	1,268	1,623	78%



By years of service

	Active Participants	Total Eligible	Participation Rate
≤ 5	354	574	62%
6 - 10	328	406	81%
11 - 15	272	301	90%
16 - 20	121	137	88%
≥ 21	193	205	94%
Overall	1,268	1,623	78%



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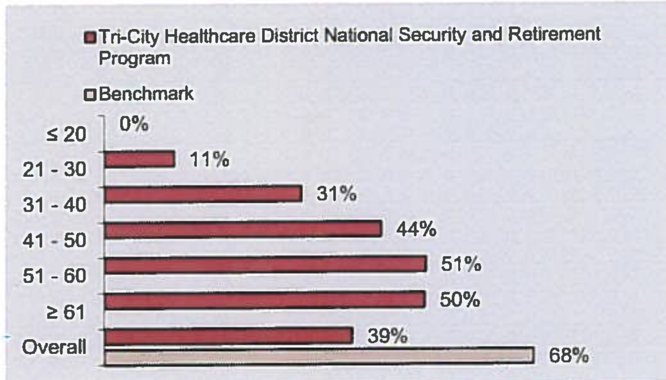
Participation

Tri-City Healthcare District National Security and Retirement Program

Below you will find an analysis of plan participation by participant age and years of service. Generally, older and longer-tenured employees are more likely to have higher participation rates. However, younger employees and new hires should be informed that it's important to start saving as early as possible.

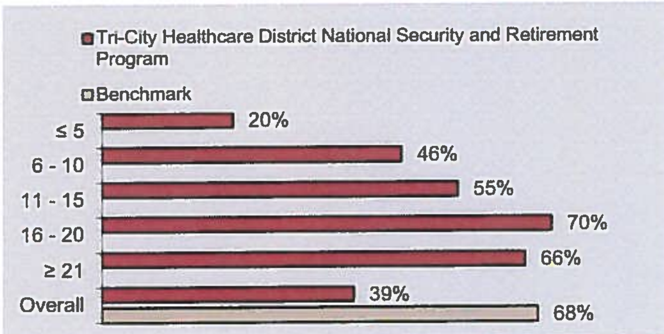
By age

	Active Participants	Total Eligible	Participation Rate
≤ 20	0	5	0%
21 - 30	33	301	11%
31 - 40	157	506	31%
41 - 50	225	516	44%
51 - 60	300	592	51%
≥ 61	155	307	50%
Overall	870	2,227	39%



By years of service

	Active Participants	Total Eligible	Participation Rate
≤ 5	214	1,052	20%
6 - 10	212	456	46%
11 - 15	183	331	55%
16 - 20	102	146	70%
≥ 21	159	242	66%
Overall	870	2,227	39%



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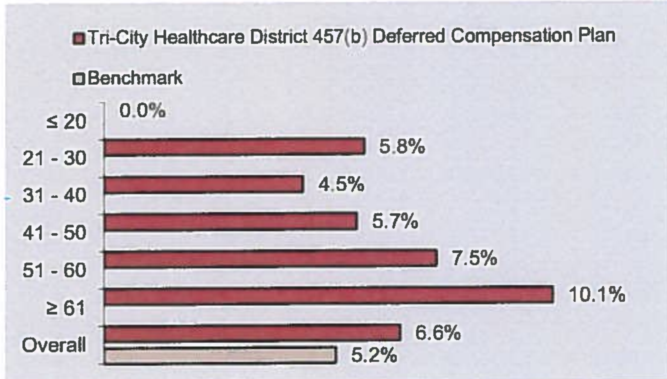
Average deferral

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This is a breakdown of average deferral percentage by participant age and years of service. Generally, older and longer-tenured employees contribute more. However, younger employees and newcomers should be informed that it's important to save as much as possible.

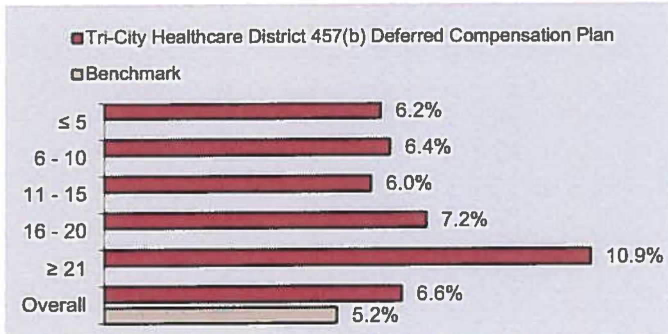
By age

	Average deferral percentage
≤ 20	0.0%
21 - 30	5.8%
31 - 40	4.5%
41 - 50	5.7%
51 - 60	7.5%
≥ 61	10.1%
Overall	6.6%



By years of service

	Average deferral percentage
≤ 5	6.2%
6 - 10	6.4%
11 - 15	6.0%
16 - 20	7.2%
≥ 21	10.9%
Overall	6.6%



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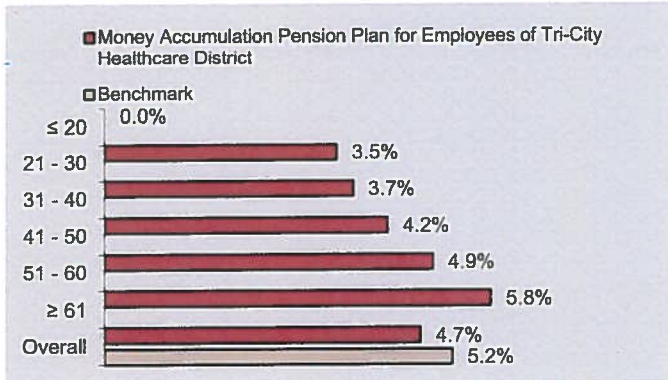
Average deferral

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This is a breakdown of average deferral percentage by participant age and years of service. Generally, older and longer-tenured employees contribute more. However, younger employees and newcomers should be informed that it's important to save as much as possible.

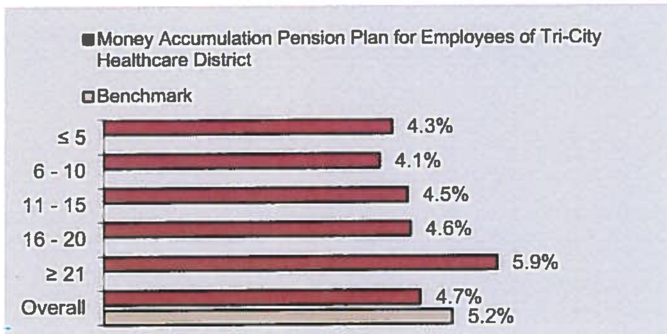
By age

	Average deferral percentage
≤ 20	0.0%
21 - 30	3.5%
31 - 40	3.7%
41 - 50	4.2%
51 - 60	4.9%
≥ 61	5.8%
Overall	4.7%



By years of service

	Average deferral percentage
≤ 5	4.3%
6 - 10	4.1%
11 - 15	4.5%
16 - 20	4.6%
≥ 21	5.9%
Overall	4.7%



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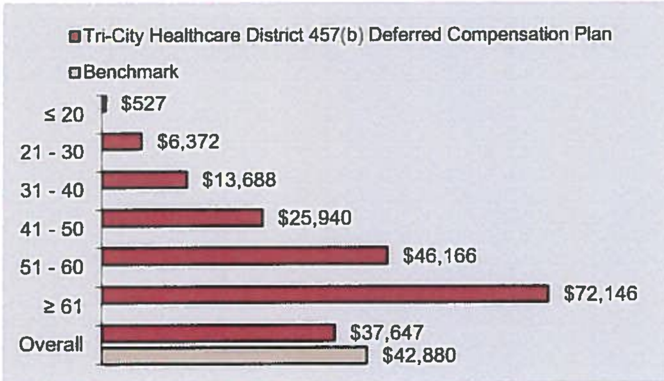
Average account balance

Tri-City Healthcare District 457(b) Deferred Compensation Plan

Average account balance reflects market performance as well as contribution levels. Average account balance can be tracked over time and may increase with targeted communication and education campaigns.

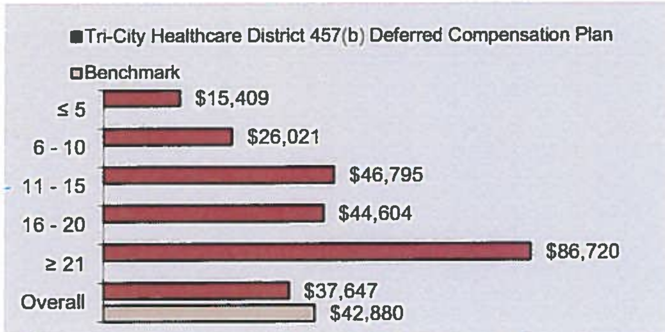
By age

	Average account balance
≤ 20	$527
21 - 30	$6,372
31 - 40	$13,688
41 - 50	$25,940
51 - 60	$46,166
≥ 61	$72,146
Overall	$37,647



By years of service

	Average account balance
≤ 5	$15,409
6 - 10	$26,021
11 - 15	$46,795
16 - 20	$44,604
≥ 21	$86,720
Overall	$37,647



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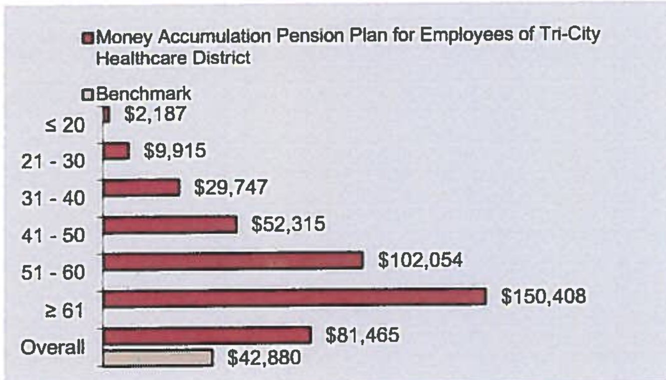
Average account balance

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

Average account balance reflects market performance as well as contribution levels. Average account balance can be tracked over time and may increase with targeted communication and education campaigns.

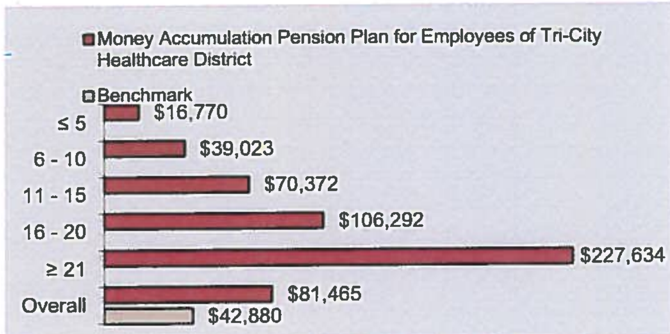
By age

	Average account balance
≤ 20	$2,187
21 - 30	$9,915
31 - 40	$29,747
41 - 50	$52,315
51 - 60	$102,054
≥ 61	$150,408
Overall	$81,465



By years of service

	Average account balance
≤ 5	$16,770
6 - 10	$39,023
11 - 15	$70,372
16 - 20	$106,292
≥ 21	$227,634
Overall	$81,465



The PLANSPONSOR 2015 Defined Contribution (DC) Survey results incorporate the responses of 4,407 plan sponsors from a broad variety of U.S. industries. Within the survey, 240 respondents are from the Healthcare Organization (not for profit) industry. Of these Healthcare Organization (not for profit) respondents, 48 (20%) are "Micro" plans (under $5 million in DC assets), 70 (29.2%) are "Small" plans ($5-$49 million), 51 (21.3%) are "Mid" plans ($50-$199 million), 48 (20%) are "Large" plans ($200 million-$1 billion), and 23 (9.6%) are "Mega" plans (over $1 billion).

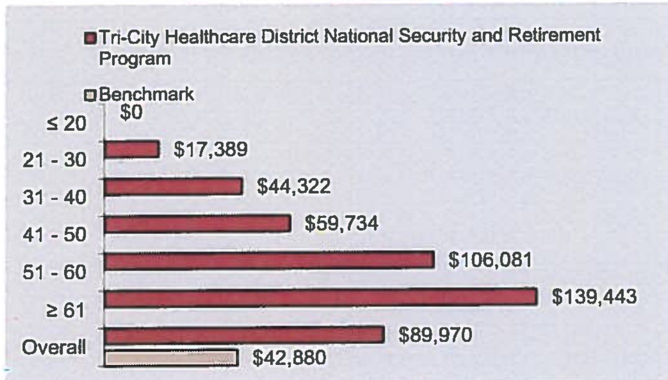
Average account balance

Tri-City Healthcare District National Security and Retirement Program

Average account balance reflects market performance as well as contribution levels. Average account balance can be tracked over time and may increase with targeted communication and education campaigns.

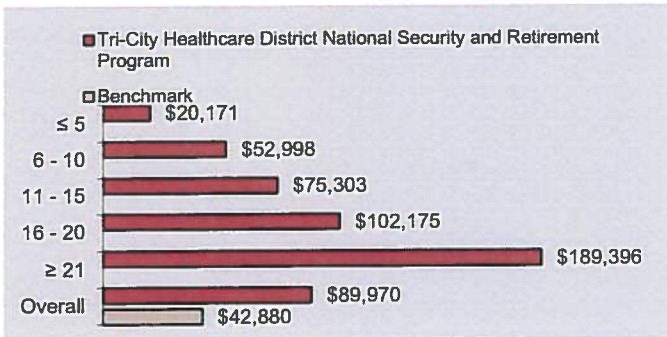
By age

	Average account balance
≤ 20	$0
21 - 30	$17,389
31 - 40	$44,322
41 - 50	$59,734
51 - 60	$106,081
≥ 61	$139,443
Overall	$89,970



By years of service

	Average account balance
≤ 5	$20,171
6 - 10	$52,998
11 - 15	$75,303
16 - 20	$102,175
≥ 21	$189,396
Overall	$89,970



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Fund utilization

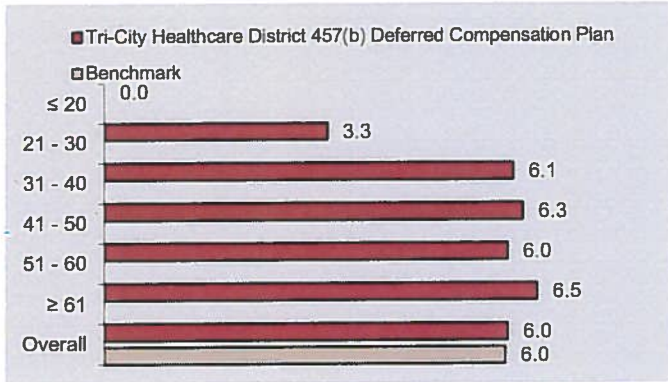
Tri-City Healthcare District 457(b) Deferred Compensation Plan

This is a breakdown of fund utilization by participant age and years of service. Fund utilization can be tracked over time to determine trends in the average number of funds selected.

*Excludes Model portfolio participants

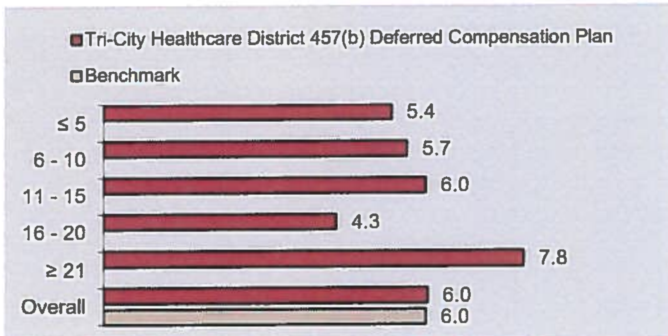
By age

	Average funds utilized
≤ 20	0.0
21 - 30	3.3
31 - 40	6.1
41 - 50	6.3
51 - 60	6.0
≥ 61	6.5
Overall	6.0



By years of service

	Average funds utilized
≤ 5	5.4
6 - 10	5.7
11 - 15	6.0
16 - 20	4.3
≥ 21	7.8
Overall	6.0



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Fund utilization

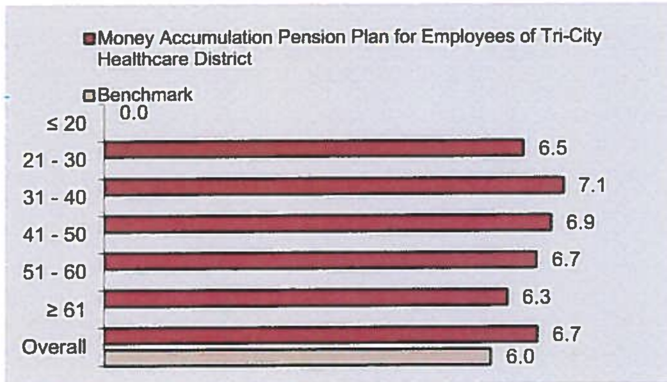
Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This is a breakdown of fund utilization by participant age and years of service. Fund utilization can be tracked over time to determine trends in the average number of funds selected.

*Excludes Model portfolio participants

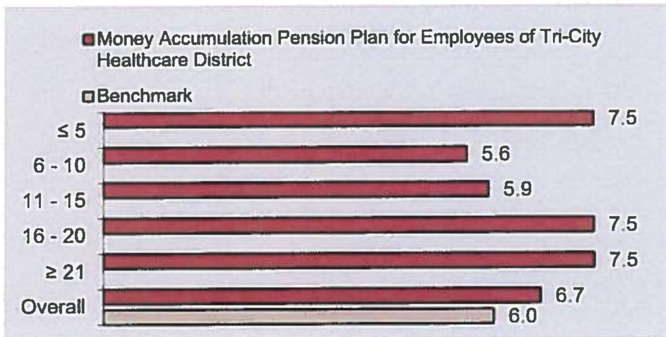
By age

	Average funds utilized
≤ 20	0.0
21 - 30	6.5
31 - 40	7.1
41 - 50	6.9
51 - 60	6.7
≥ 61	6.3
Overall	6.7



By years of service

	Average funds utilized
≤ 5	7.5
6 - 10	5.6
11 - 15	5.9
16 - 20	7.5
≥ 21	7.5
Overall	6.7



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Fund utilization

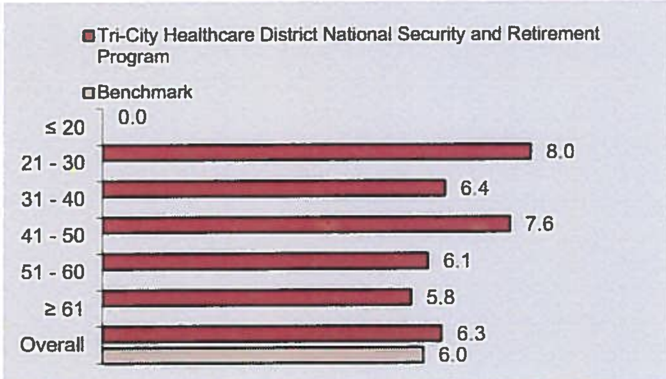
Tri-City Healthcare District National Security and Retirement Program

This is a breakdown of fund utilization by participant age and years of service. Fund utilization can be tracked over time to determine trends in the average number of funds selected.

*Excludes Model portfolio participants

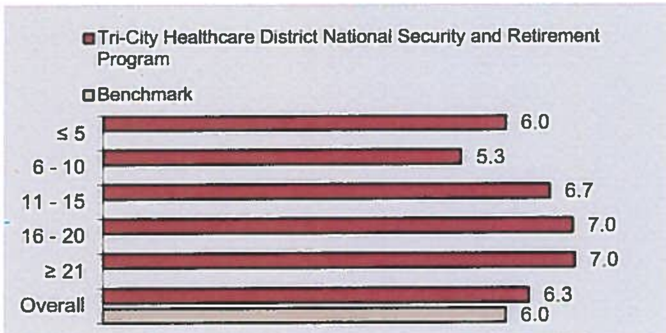
By age

	Average funds utilized
≤ 20	0.0
21 - 30	8.0
31 - 40	6.4
41 - 50	7.6
51 - 60	6.1
≥ 61	5.8
Overall	6.3



By years of service

	Average funds utilized
≤ 5	6.0
6 - 10	5.3
11 - 15	6.7
16 - 20	7.0
≥ 21	7.0
Overall	6.3



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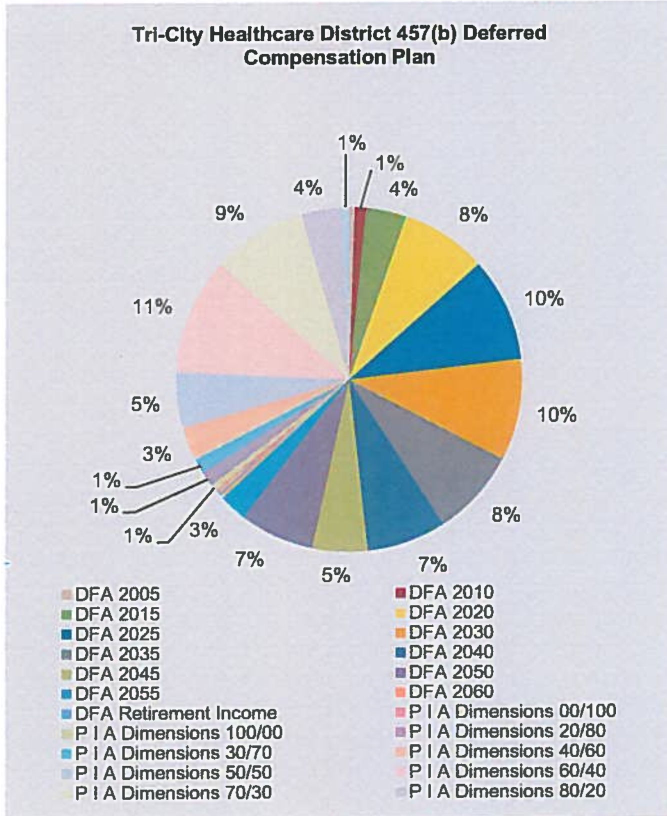
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

	Number of participants
DFA 2005	5
DFA 2010	11
DFA 2015	39
DFA 2020	83
DFA 2025	100
DFA 2030	98
DFA 2035	84
DFA 2040	76
DFA 2045	53
DFA 2050	72
DFA 2055	27
DFA 2060	3
DFA Retirement Income	2
P I A Dimensions 00/100	5
P I A Dimensions 100/00	6
P I A Dimensions 20/80	14
P I A Dimensions 30/70	15
P I A Dimensions 40/60	32
P I A Dimensions 50/50	54
P I A Dimensions 60/40	112
P I A Dimensions 70/30	91
P I A Dimensions 80/20	38
P I A Dimensions 90/10	8
Overall	1,028



Total number of Model portfolio participants	1,028
Total number of employees with a closing balance	1,160
Model portfolio participation rate	89%

*Includes employees who have elected a Model portfolio and have a balance in the plan.

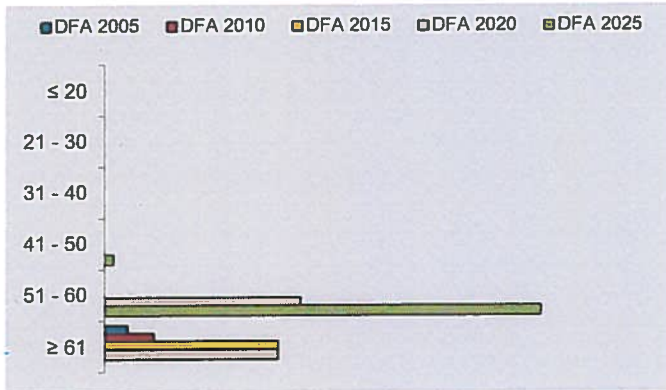
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

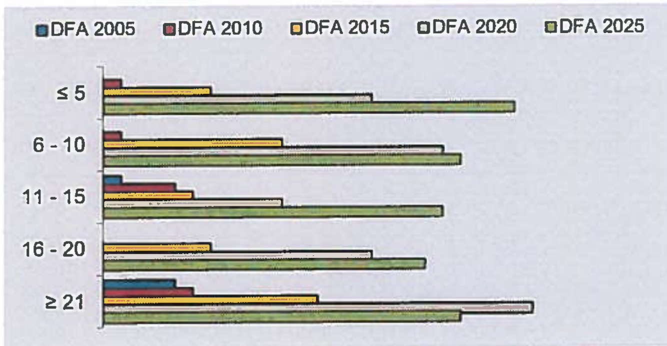
By age

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	0
31 - 40	0	0	0	0	0
41 - 50	0	0	0	0	2
51 - 60	0	0	0	44	98
≥ 61	5	11	39	39	0
Overall	5	11	39	83	100



By years of service

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 5	0	1	6	15	23
6 - 10	0	1	10	19	20
11 - 15	1	4	5	10	19
16 - 20	0	0	6	15	18
≥ 21	4	5	12	24	20
Overall	5	11	39	83	100



*Includes employees that have elected a Model portfolio and have a balance in the plan.

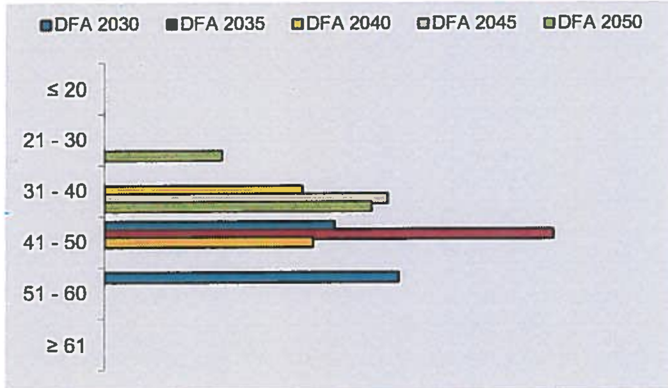
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

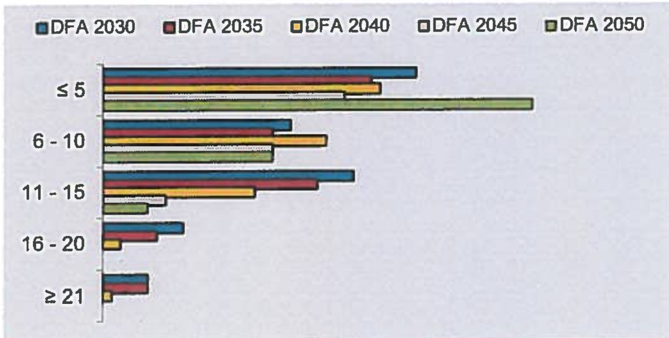
By age

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	22
31 - 40	0	0	37	53	50
41 - 50	43	84	39	0	0
51 - 60	55	0	0	0	0
≥ 61	0	0	0	0	0
Overall	98	84	76	53	72



By years of service

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 5	35	30	31	27	48
6 - 10	21	19	25	19	19
11 - 15	28	24	17	7	5
16 - 20	9	6	2	0	0
≥ 21	5	5	1	0	0
Overall	98	84	76	53	72



*Includes employees that have elected a Model portfolio and have a balance in the plan.

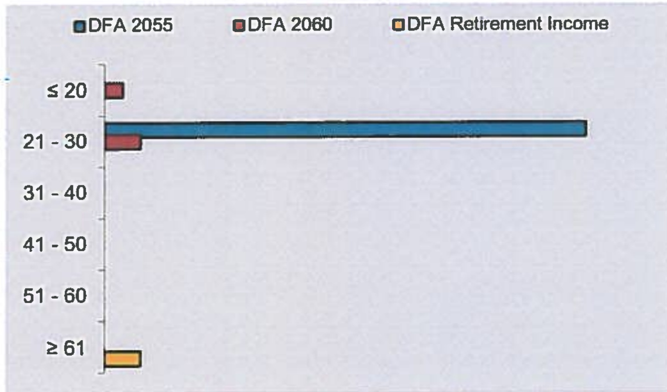
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

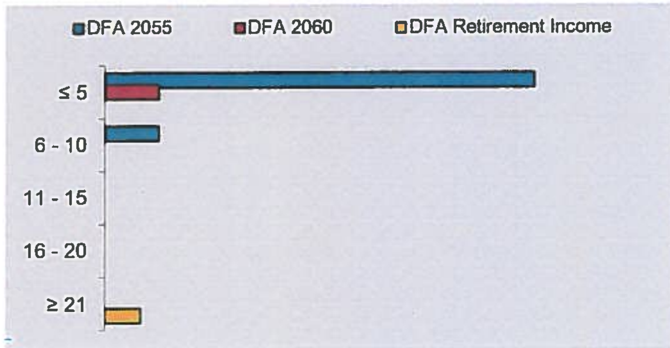
By age

	DFA 2055	DFA 2060	DFA Retirement Income
≤ 20	0	1	0
21 - 30	27	2	0
31 - 40	0	0	0
41 - 50	0	0	0
51 - 60	0	0	0
≥ 61	0	0	2
Overall	27	3	2



By years of service

	DFA 2055	DFA 2060	DFA Retirement Income
≤ 5	24	3	0
6 - 10	3	0	0
11 - 15	0	0	0
16 - 20	0	0	0
≥ 21	0	0	2
Overall	27	3	2



*Includes employees that have elected a Model portfolio and have a balance in the plan.

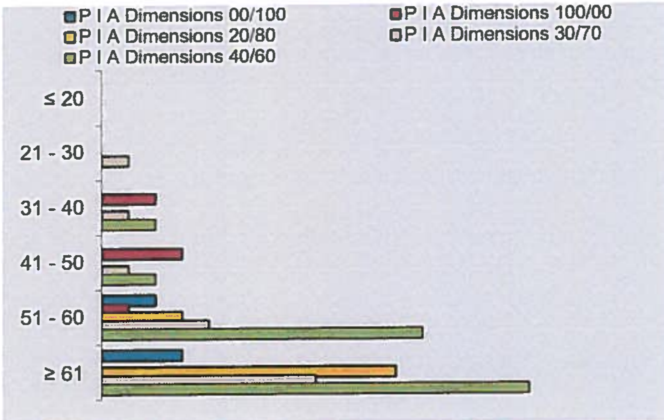
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

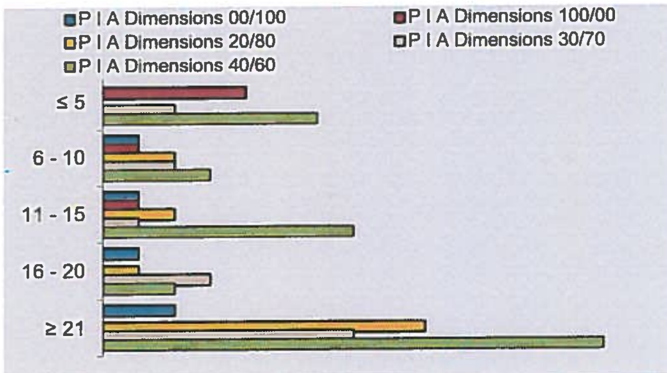
By age

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 20	0	0	0	0	0
21 - 30	0	0	0	1	0
31 - 40	0	2	0	1	2
41 - 50	0	3	0	1	2
51 - 60	2	1	3	4	12
≥ 61	3	0	11	8	16
Overall	5	6	14	15	32



By years of service

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 5	0	4	0	2	6
6 - 10	1	1	2	2	3
11 - 15	1	1	2	1	7
16 - 20	1	0	1	3	2
≥ 21	2	0	9	7	14
Overall	5	6	14	15	32



*Includes employees that have elected a Model portfolio and have a balance in the plan.

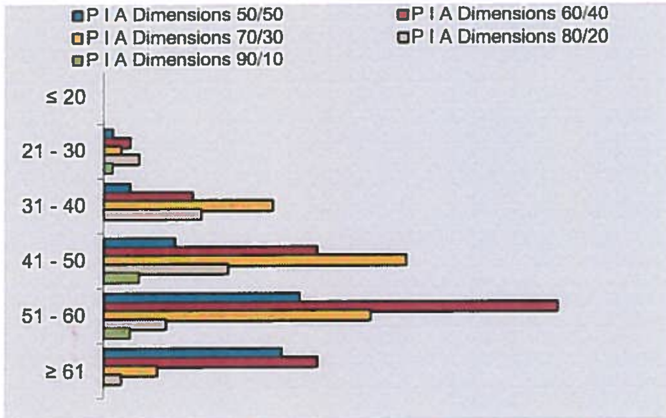
Model portfolio utilization

Tri-City Healthcare District 457(b) Deferred Compensation Plan

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

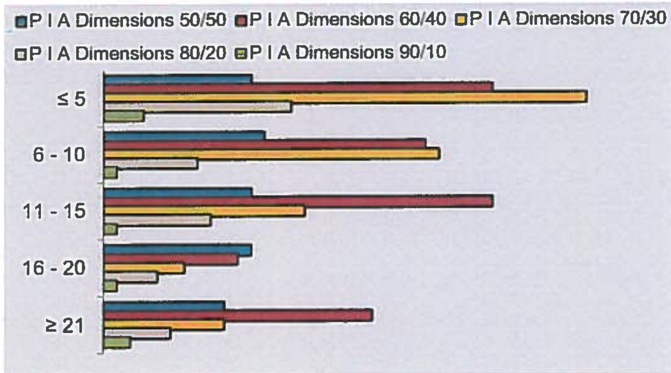
By age

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 20	0	0	0	0	0
21 - 30	1	3	2	4	1
31 - 40	3	10	19	11	0
41 - 50	8	24	34	14	4
51 - 60	22	51	30	7	3
≥ 61	20	24	6	2	0
Overall	54	112	91	38	8



By years of service

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 5	11	29	36	14	3
6 - 10	12	24	25	7	1
11 - 15	11	29	15	8	1
16 - 20	11	10	6	4	1
≥ 21	9	20	9	5	2
Overall	54	112	91	38	8



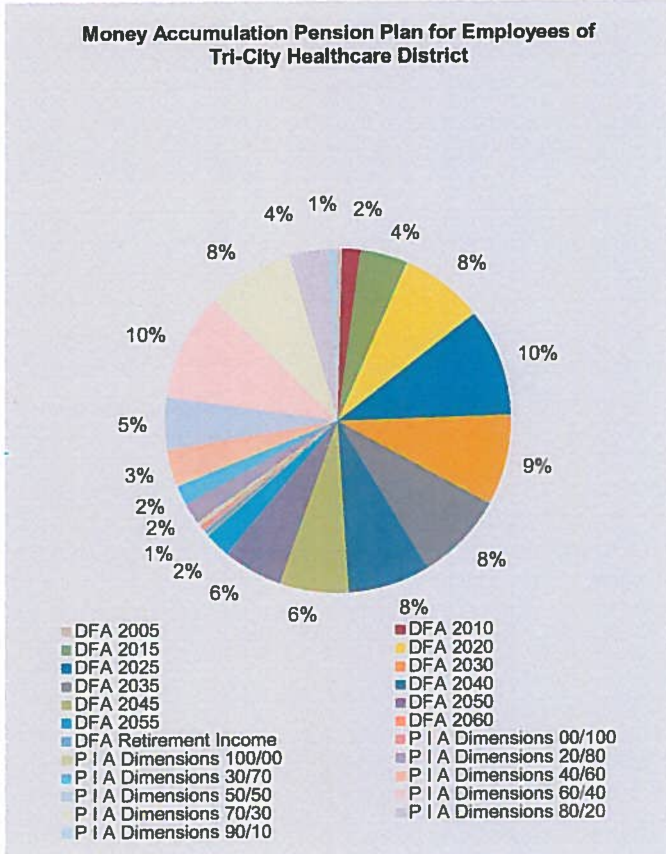
*Includes employees that have elected a Model portfolio and have a balance in the plan.

Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

	Number of participants
DFA 2005	6
DFA 2010	26
DFA 2015	68
DFA 2020	121
DFA 2025	154
DFA 2030	131
DFA 2035	127
DFA 2040	117
DFA 2045	99
DFA 2050	86
DFA 2055	37
DFA 2060	2
DFA Retirement Income	6
P I A Dimensions 00/100	9
P I A Dimensions 100/00	7
P I A Dimensions 20/80	30
P I A Dimensions 30/70	29
P I A Dimensions 40/60	53
P I A Dimensions 50/50	75
P I A Dimensions 60/40	155
P I A Dimensions 70/30	124
P I A Dimensions 80/20	55
P I A Dimensions 90/10	14
Overall	1,531



Total number of Model portfolio participants	1,531
Total number of employees with a closing balance	1,675
Model portfolio participation rate	91%

*Includes employees who have elected a Model portfolio and have a balance in the plan.

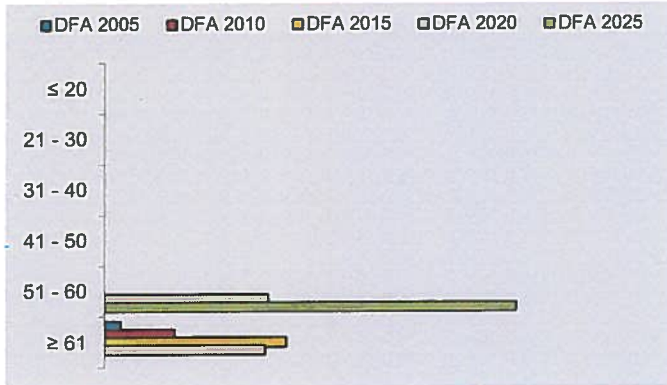
Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

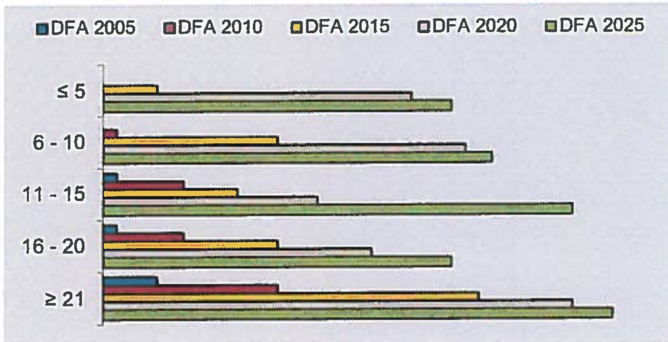
By age

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	0
31 - 40	0	0	0	0	0
41 - 50	0	0	0	0	0
51 - 60	0	0	0	61	154
≥ 61	6	26	68	60	0
Overall	6	26	68	121	154



By years of service

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 5	0	0	4	23	26
6 - 10	0	1	13	27	29
11 - 15	1	6	10	16	35
16 - 20	1	6	13	20	26
≥ 21	4	13	28	35	38
Overall	6	26	68	121	154



*Includes employees that have elected a Model portfolio and have a balance in the plan.

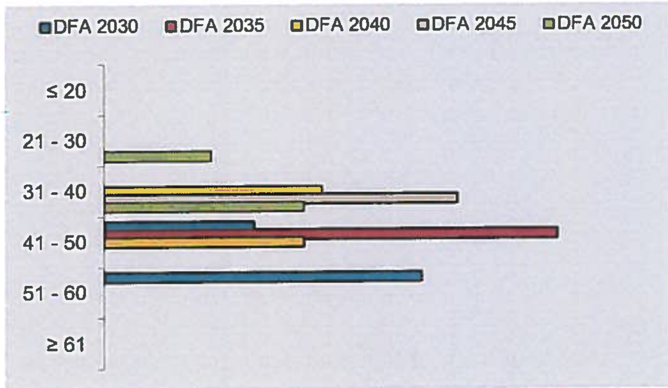
Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

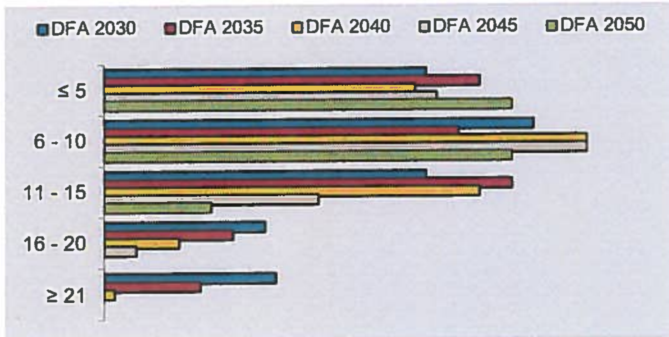
By age

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	30
31 - 40	0	0	61	99	56
41 - 50	42	127	56	0	0
51 - 60	89	0	0	0	0
≥ 61	0	0	0	0	0
Overall	131	127	117	99	86



By years of service

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 5	30	35	29	31	38
6 - 10	40	33	45	45	38
11 - 15	30	38	35	20	10
16 - 20	15	12	7	3	0
≥ 21	16	9	1	0	0
Overall	131	127	117	99	86



*Includes employees that have elected a Model portfolio and have a balance in the plan.

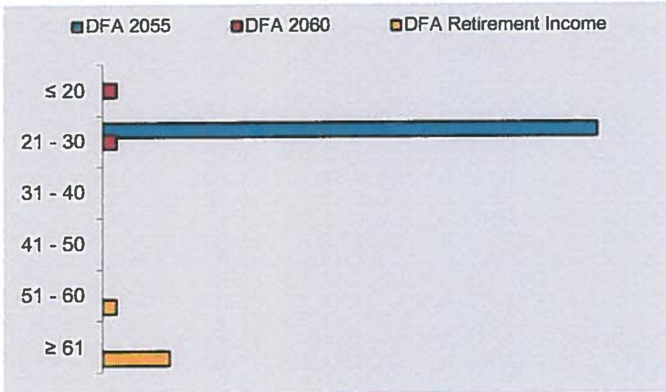
Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

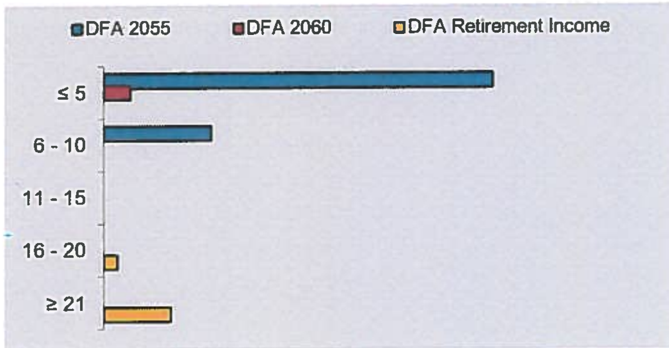
By age

	DFA 2055	DFA 2060	DFA Retirement Income
≤ 20	0	1	0
21 - 30	37	1	0
31 - 40	0	0	0
41 - 50	0	0	0
51 - 60	0	0	1
≥ 61	0	0	5
Overall	37	2	6



By years of service

	DFA 2055	DFA 2060	DFA Retirement Income
≤ 5	29	2	0
6 - 10	8	0	0
11 - 15	0	0	0
16 - 20	0	0	1
≥ 21	0	0	5
Overall	37	2	6



*Includes employees that have elected a Model portfolio and have a balance in the plan.

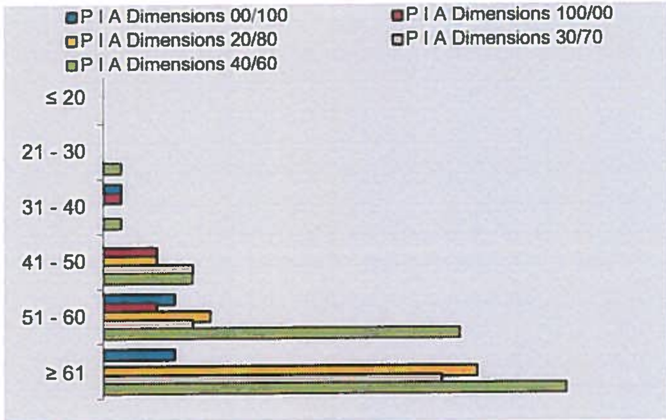
Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

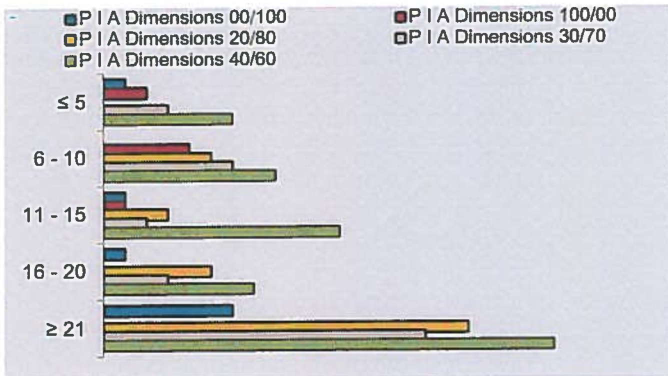
By age

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	1
31 - 40	1	1	0	0	1
41 - 50	0	3	3	5	5
51 - 60	4	3	6	5	20
≥ 61	4	0	21	19	26
Overall	9	7	30	29	53



By years of service

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 5	1	2	0	3	6
6 - 10	0	4	5	6	8
11 - 15	1	1	3	2	11
16 - 20	1	0	5	3	7
≥ 21	6	0	17	15	21
Overall	9	7	30	29	53



*Includes employees that have elected a Model portfolio and have a balance in the plan.

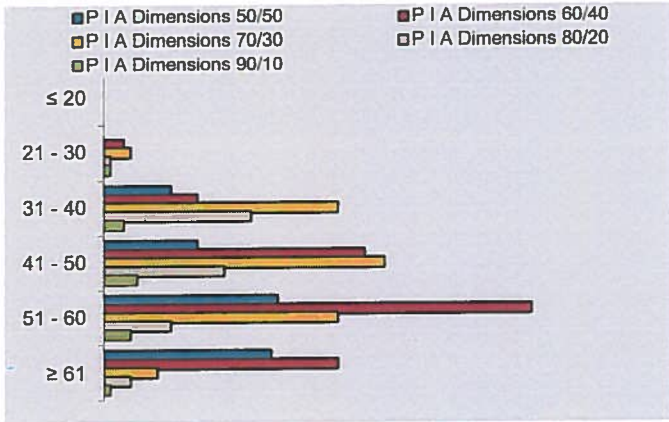
Model portfolio utilization

Money Accumulation Pension Plan for Employees of Tri-City Healthcare District

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

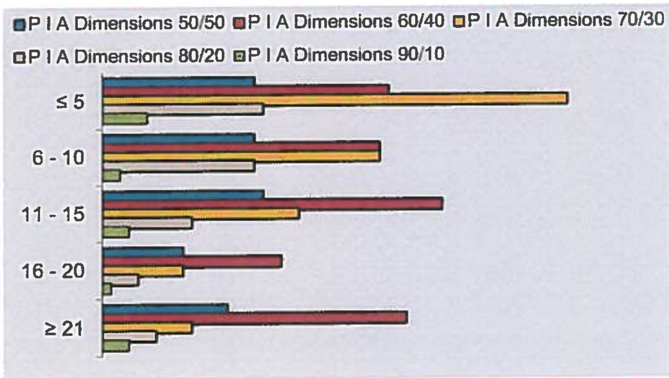
By age

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 20	0	0	0	0	0
21 - 30	0	3	4	1	1
31 - 40	10	14	35	22	3
41 - 50	14	39	42	18	5
51 - 60	26	64	35	10	4
≥ 61	25	35	8	4	1
Overall	75	155	124	55	14



By years of service

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 5	17	32	52	18	5
6 - 10	17	31	31	17	2
11 - 15	18	38	22	10	3
16 - 20	9	20	9	4	1
≥ 21	14	34	10	6	3
Overall	75	155	124	55	14



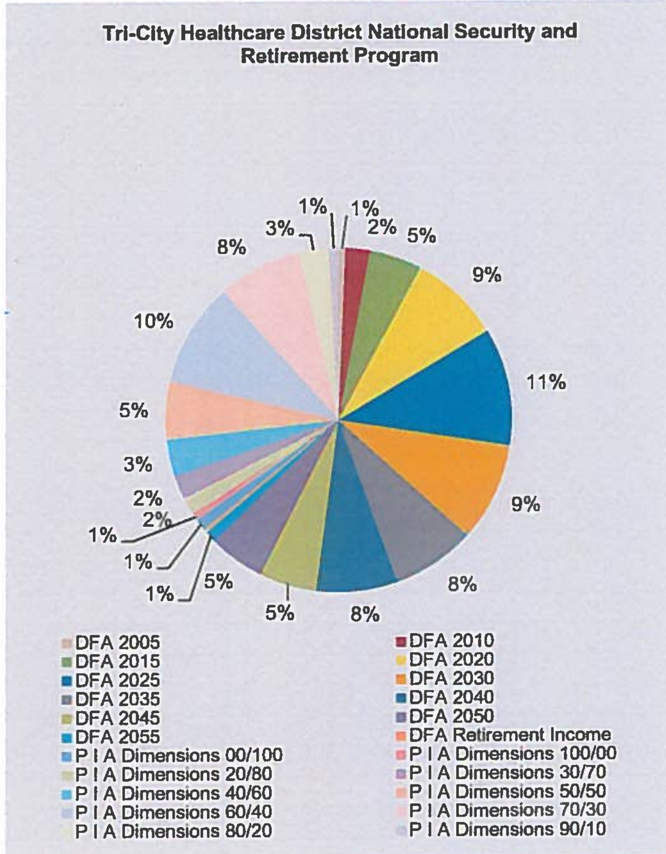
*Includes employees that have elected a Model portfolio and have a balance in the plan.

Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

	Number of participants
DFA 2005	7
DFA 2010	27
DFA 2015	58
DFA 2020	101
DFA 2025	130
DFA 2030	109
DFA 2035	92
DFA 2040	89
DFA 2045	63
DFA 2050	62
DFA 2055	13
DFA Retirement Income	4
P I A Dimensions 00/100	13
P I A Dimensions 100/00	8
P I A Dimensions 20/80	19
P I A Dimensions 30/70	26
P I A Dimensions 40/60	41
P I A Dimensions 50/50	64
P I A Dimensions 60/40	115
P I A Dimensions 70/30	92
P I A Dimensions 80/20	33
P I A Dimensions 90/10	11
Overall	1,177



Total number of Model portfolio participants	1,177
Total number of employees with a closing balance	1,291
Model portfolio participation rate	91%

*Includes employees who have elected a Model portfolio and have a balance in the plan.

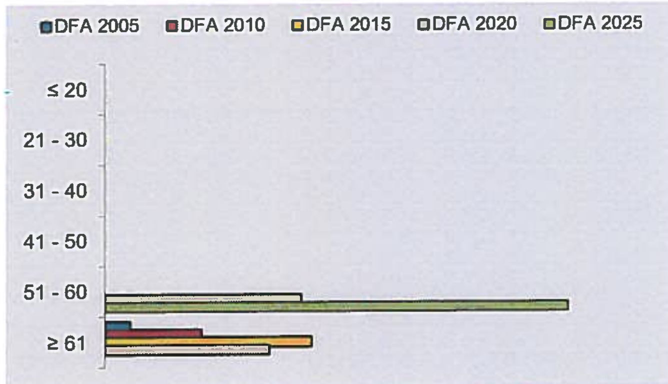
Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

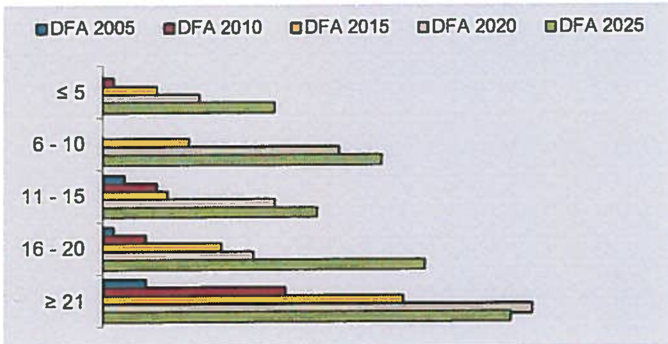
By age

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	0
31 - 40	0	0	0	0	0
41 - 50	0	0	0	0	0
51 - 60	0	0	0	55	130
≥ 61	7	27	58	46	0
Overall	7	27	58	101	130



By years of service

	DFA 2005	DFA 2010	DFA 2015	DFA 2020	DFA 2025
≤ 5	0	1	5	9	16
6 - 10	0	0	8	22	26
11 - 15	2	5	6	16	20
16 - 20	1	4	11	14	30
≥ 21	4	17	28	40	38
Overall	7	27	58	101	130



*Includes employees that have elected a Model portfolio and have a balance in the plan.

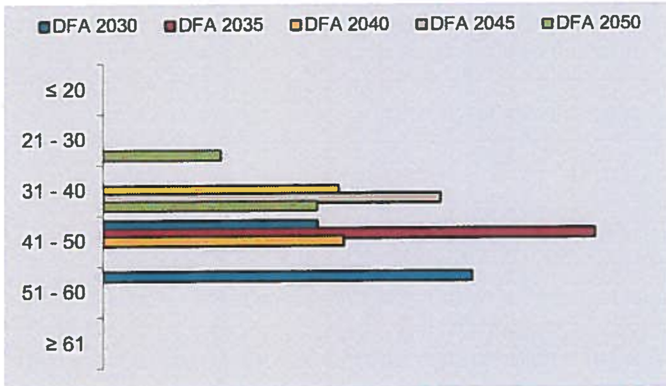
Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

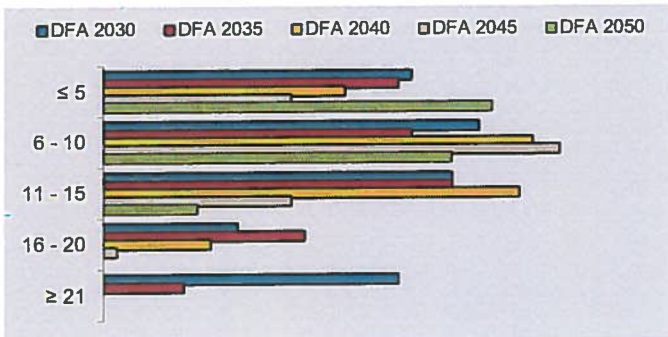
By age

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	22
31 - 40	0	0	44	63	40
41 - 50	40	92	45	0	0
51 - 60	69	0	0	0	0
≥ 61	0	0	0	0	0
Overall	109	92	89	63	62



By years of service

	DFA 2030	DFA 2035	DFA 2040	DFA 2045	DFA 2050
≤ 5	23	22	18	14	29
6 - 10	28	23	32	34	26
11 - 15	26	26	31	14	7
16 - 20	10	15	8	1	0
≥ 21	22	6	0	0	0
Overall	109	92	89	63	62



*Includes employees that have elected a Model portfolio and have a balance in the plan.

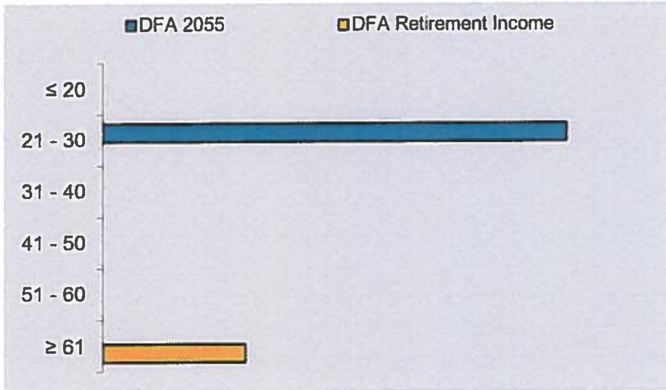
Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

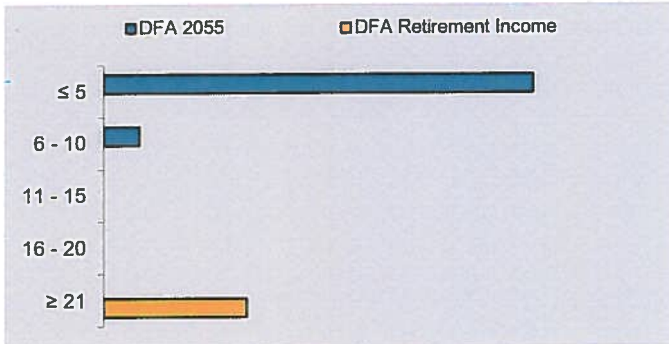
By age

	DFA 2055	DFA Retirement Income
≤ 20	0	0
21 - 30	13	0
31 - 40	0	0
41 - 50	0	0
51 - 60	0	0
≥ 61	0	4
Overall	13	4



By years of service

	DFA 2055	DFA Retirement Income
≤ 5	12	0
6 - 10	1	0
11 - 15	0	0
16 - 20	0	0
≥ 21	0	4
Overall	13	4



*Includes employees that have elected a Model portfolio and have a balance in the plan.

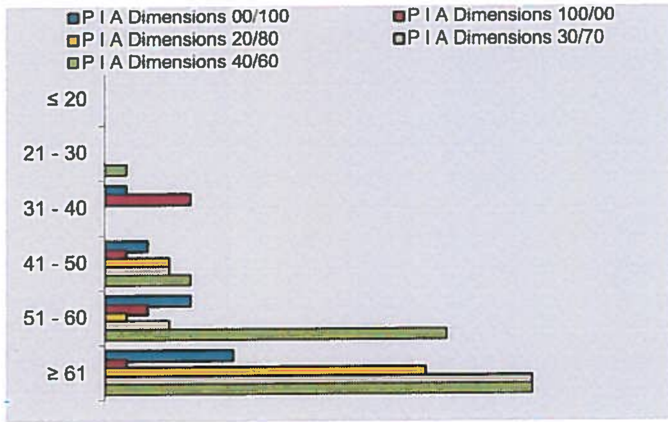
Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

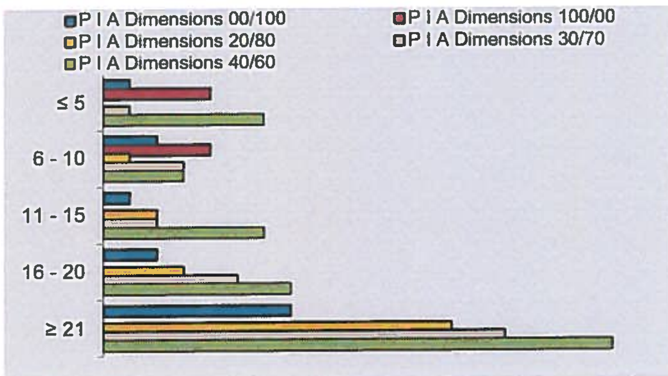
By age

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 20	0	0	0	0	0
21 - 30	0	0	0	0	1
31 - 40	1	4	0	0	0
41 - 50	2	1	3	3	4
51 - 60	4	2	1	3	16
≥ 61	6	1	15	20	20
Overall	13	8	19	26	41



By years of service

	P I A Dimensions 00/100	P I A Dimensions 100/00	P I A Dimensions 20/80	P I A Dimensions 30/70	P I A Dimensions 40/60
≤ 5	1	4	0	1	6
6 - 10	2	4	1	3	3
11 - 15	1	0	2	2	6
16 - 20	2	0	3	5	7
≥ 21	7	0	13	15	19
Overall	13	8	19	26	41



*Includes employees that have elected a Model portfolio and have a balance in the plan.

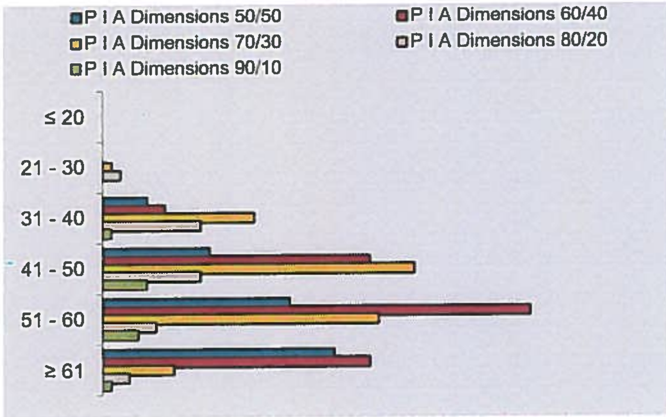
Model portfolio utilization

Tri-City Healthcare District National Security and Retirement Program

This snapshot of Model portfolio utilization by age and years of service will help you determine whether participants are taking full advantage of the diversification opportunities available with the Model portfolios.

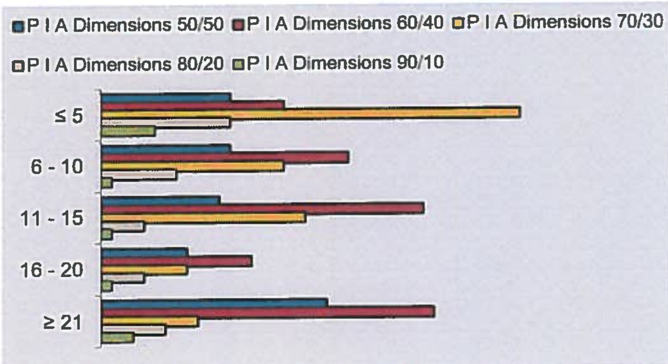
By age

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 20	0	0	0	0	0
21 - 30	0	0	1	2	0
31 - 40	5	7	17	11	1
41 - 50	12	30	35	11	5
51 - 60	21	48	31	6	4
≥ 61	26	30	8	3	1
Overall	64	115	92	33	11



By years of service

	P I A Dimensions 50/50	P I A Dimensions 60/40	P I A Dimensions 70/30	P I A Dimensions 80/20	P I A Dimensions 90/10
≤ 5	12	17	39	12	5
6 - 10	12	23	17	7	1
11 - 15	11	30	19	4	1
16 - 20	8	14	8	4	1
≥ 21	21	31	9	6	3
Overall	64	115	92	33	11



*Includes employees that have elected a Model portfolio and have a balance in the plan.

Lincoln *Alliance*® program review

This review provides important objective information for the plan sponsor and plan fiduciaries to enable them to make decisions regarding the operation of their retirement plans and evaluation of the investment options in their plans.

The illustrations and discussions contained within this review are not intended as investment advice. The information should not be construed as an endorsement or recommendation by any Lincoln Financial Group® affilate, nor be the sole basis for any investment decisions. Any decision made regarding the investment choices within the plan is the responsilibilty of the plan sponsor or the appropriate plan fiduciary or offical. Any statements constitute current opinions only, which are subject to change.

Information for this review has been comlied from Morningstar Direct and the DST Reporting System. Although the data is gathered from reliable sources, accuracy and completeness cannot be guaranteed.

Past results are not necessarily indicative of future results. Neither the information, nor any opinion expressed herein shall be construed as an offer to buy or an offer to sell any securities, futures or other financial products.

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The Need to Support Consumption in Retirement

Industry experts, participants, and regulators agree that transparency toward retirement income would be beneficial:

"Communication of a participant's current progress toward retirement readiness can be as important a tool as time and effort spent on improving the quality of the investment lineup."

—Towers Watson[1], July 2012

"88% of plan participants find information regarding how retirement savings can last throughout retirement valuable."

—2014 EBRI Retirement Confidence Survey[2]

"Showing participants their retirement plan account balance as level monthly payments for their lifetime will help them assess their retirement readiness and plan for their retirement."

—US Department of Labor[3]

1. Dimensional Fund Advisors LP has shared clients with the consultant group Towers Watson and receives compensation in the form of investment management fees from those shared clients who invest in Dimensional funds.
2. Survey funded in part and underwritten by Dimensional Fund Advisors. Used with permission of EBRI.
3. www.dol.gov/ebsa/regs/lifetimeincomecalculator.html

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Lifecycle Theory of Consumption and Investing

When evaluating asset allocation solutions, it is important to focus on the key foundations of academic lifecycle theory:[1]

1. Franco Modigliani and Richard Brumberg on **lifecycle utility**
   - Investors maximize lifetime utility by exercising *smoothing* consumption over their lifecycle.
   - Saving for retirement is deferring consumption from today to later years in life. Savings "finance" later consumption.
2. Merton[2], et al., on **human capital**
   - Human capital (defined as the discounted value of future labor income) can be seen as a lower-risk asset than capital growth assets (i.e. equities).
   - Thus, when considering overall investor risk (human and financial capital), younger investors have a higher capacity to invest their financial capital more *aggressively*.
3. Ibbotson, Milevsky, Chen, and Zhu on **asset allocation**
   - Total wealth is made up of human *and* financial capital.
   - As the mix of human and financial capital changes over time, financial capital increases warrant a more conservative investment portfolio.
   - Risks to consider for retirement planning:
     - Financial market risk
     - Longevity risk and failure to save enough to maintain standard of living
     - Inflation risk

1. Franco Modigliani and Richard Brumberg (1955); Merton, et al., (1971 & 1973); Ibbotson, Milevsky, Chen, and Zhu (2007).
2. Robert Merton provides consulting services to Dimensional Fund Advisors LP. Roger Ibbotson is a director on the board of Dimensional mutual funds (US). Peng Chen is Chief Executive Officer of Dimensional Fund Advisors Pte. Ltd., an affiliate of Dimensional Fund Advisors LP.

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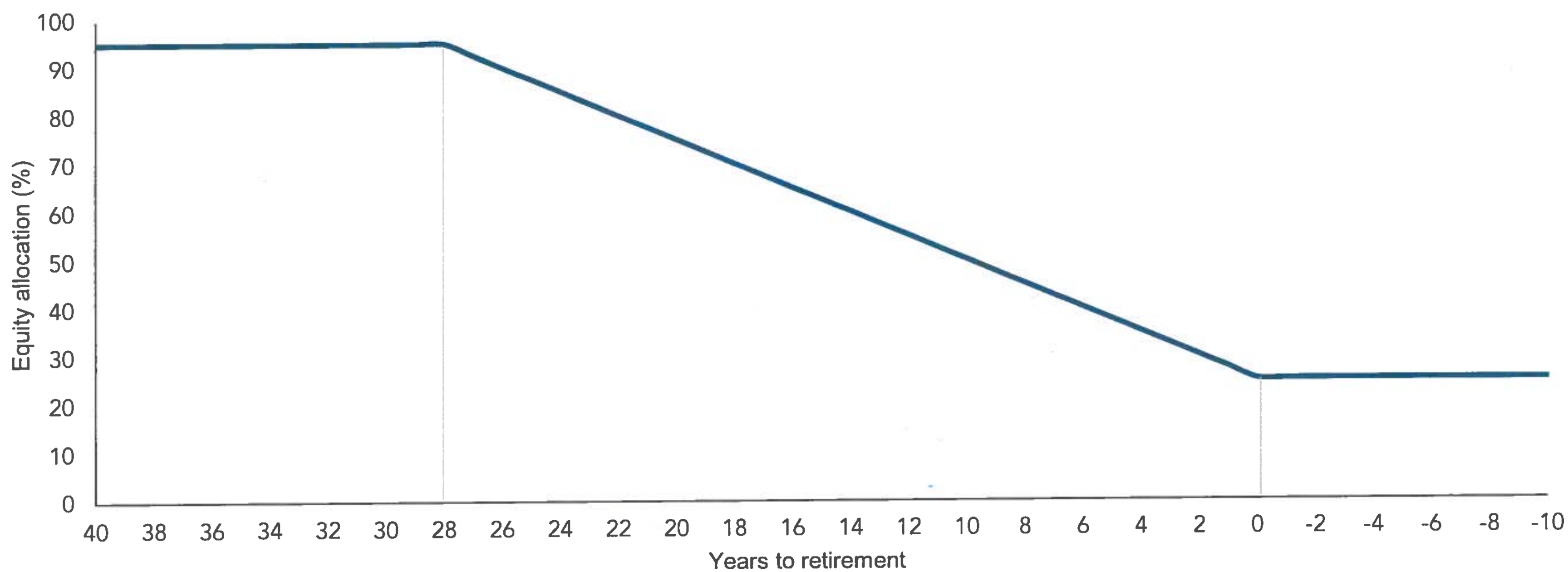
Asset Allocation Should Incorporate Human Capital

HYPOTHETICAL EQUITY ALLOCATION



Asset allocation is informed by:

- Human capital
- Financial capital
- Risk

Key points:

- Younger investors have relatively low financial capital when compared with human capital; equity allocations are emphasized.
- Throughout one's working years, allocations are based on increasing financial capital and declining human capital.
- Entering retirement, depletion of human capital informs a greater focus on risk management.

For illustrative purposes only.
Source: Dimensional Fund Advisors LP

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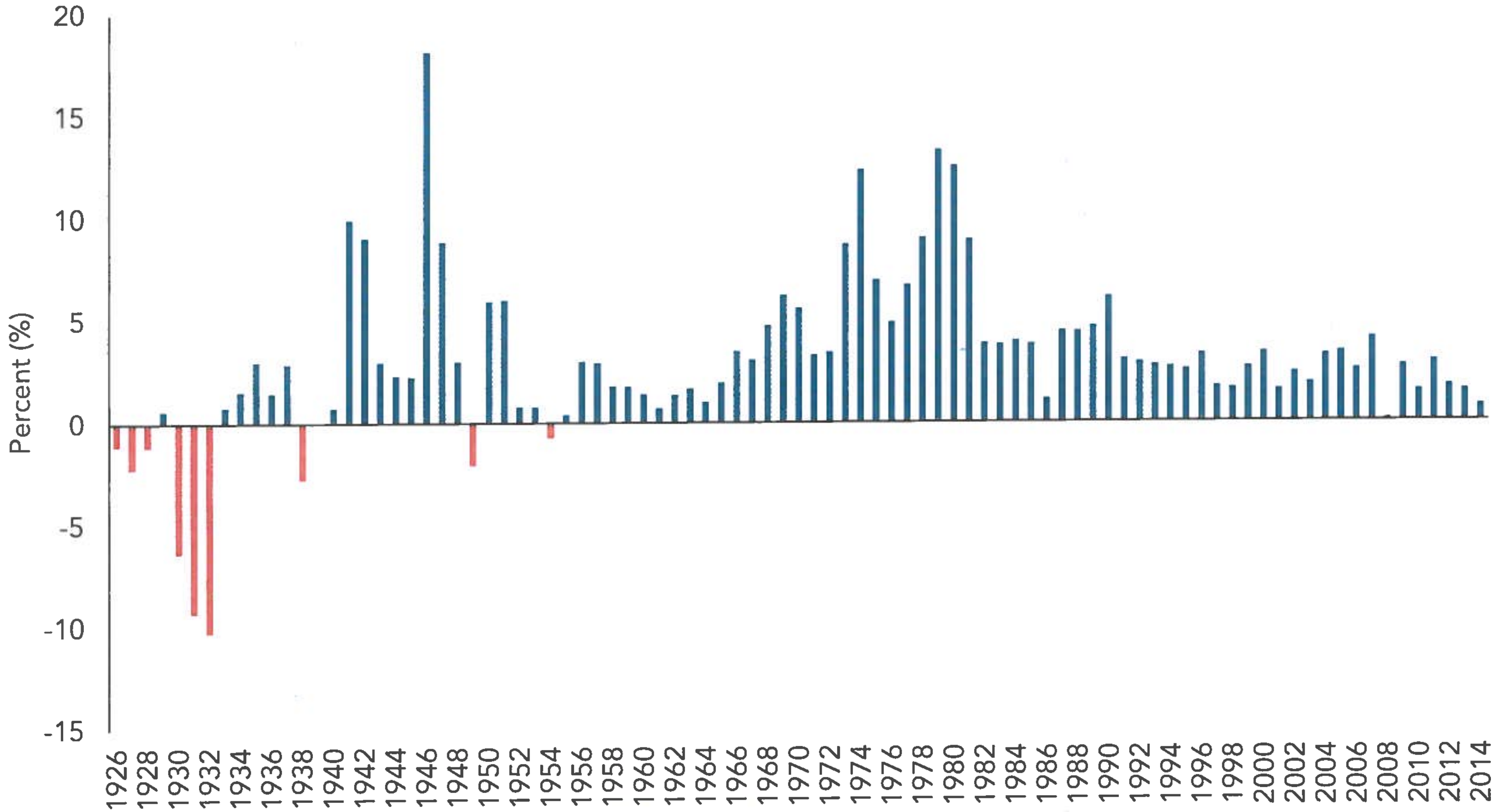
Inflation History

US CPI[1], 1926–2014

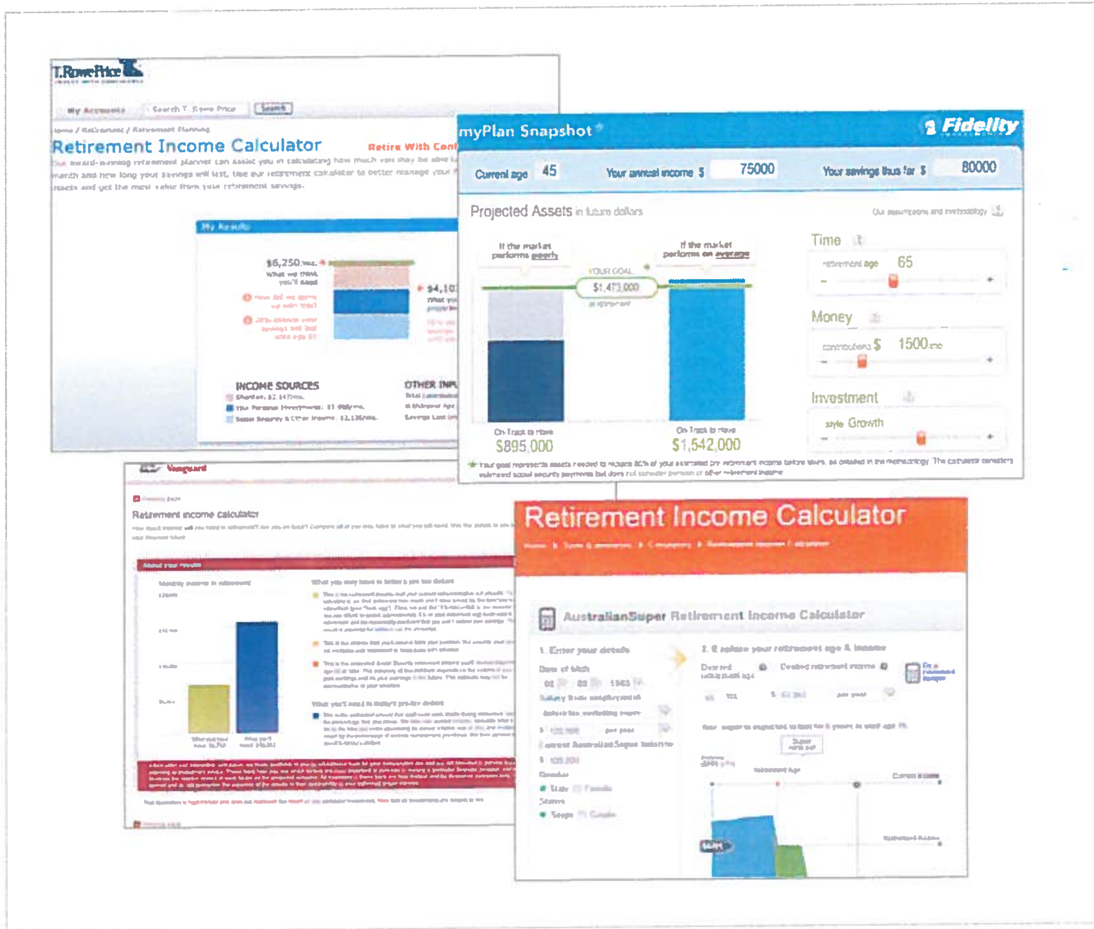


1. Annualized Return

US bills and inflation data from Stocks, Bonds, Bills, and Inflation Yearbook, Ibbotson Associates, Chicago. Roger Ibbotson is a director on the board of Dimensional mutual funds (US).

Perception vs. Reality

Income should be the primary retirement goal for individuals



- Even though some investment tools and products discuss income, the majority of investment options are still focused on maximizing wealth rather than income.

- **Bottom Line:** The uncertainty of income is not managed. Without managing projected income uncertainty, participants cannot effectively plan and take actions to improve their retirement situation.

Communication, and investment risk management, should be related to what matters to employees: projected income at retirement and its uncertainty.

For illustrative purposes only. Represents the opinion of Dimensional Fund Advisors LP.

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Implementing a Solution

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Addressing the Problem

Our criteria for a well-designed approach

A GOOD APPROACH PROVIDES BENEFITS TO:

- Based on sound investment principles
- Focused on the right goal and manages risks affecting that goal
- Provides value investors can understand and appreciate

END SAVERS

- Liquid and has low fees
- Provides relevant information to help assess their situation and allow them to take action

INTERMEDIARIES

- Transparent
- Provides relevant information to help assess and plan

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Risk-Return Tradeoffs

If the goal is **retirement income…**

What is the right measure of risk?

Uncertainty about retirement income

What is the right tradeoff?

Retirement income risk management vs. opportunity of growing income

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Managing Income Uncertainty Risk

Interest rates, inflation and income

INTEREST RATES

$300,000 CD

→ 3.5% = $10,500 in income per year

→ 1.0% = $3,000 in income per year (a 71% drop in income)

INFLATION

$300,000

→ 2% = $271,719 (a drop of 9% in real value in wealth and income)

→ 4% = $246,578 (a drop of 18% in real value in wealth and income)

5 Years

Managing income uncertainty risk means protecting savings against changes in interest rates and inflation.

Notes: Hypothetical scenarios for illustration purposes only. Under the "Interest Rate" chart, interest income is calculated multiplying $300,000 times the interest rate shown. Under the "Inflation" chart, the value of wealth after five years of inflation at an the shown rate is calculated by dividing $300,000 by (1.0x)^5 (e.g., for 2% assumed inflation, dividing $300,000 by (1.02)^5).

A Building Block to Support Retirement Consumption

What is a "slice" of retirement income?

An income slice is a stream of $1 of inflation adjusted-income from retirement to expected end of life.

- Its current value is the present discounted value using real interest rates.
- What is the risk? How is that risk managed?

For illustrative purposes only.

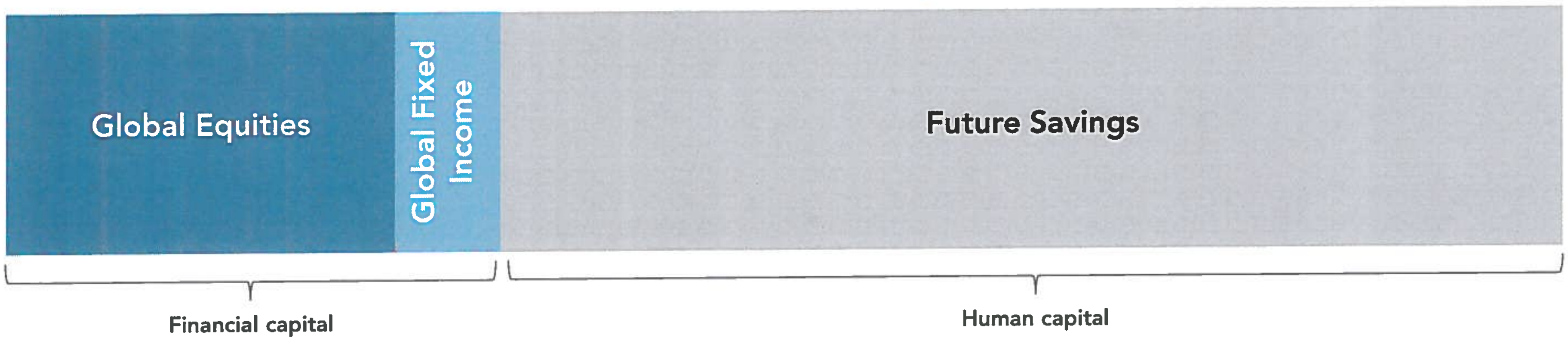
1. Retirement savings is composed of pre-retirement contributions and investment performance.

Purposeful Asset Allocation is Critical to Outcomes

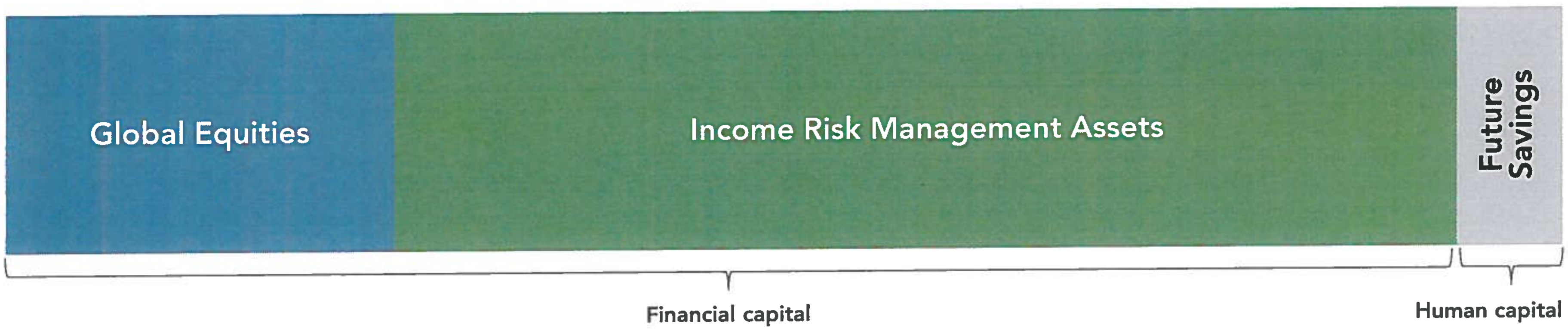
Retirement capital sources shift with age

PROPORTIONS OF TOTAL RETIREMENT SAVINGS WEALTH:

Younger employees (early in savings life)



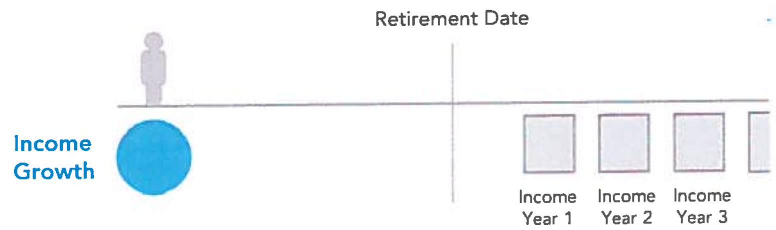
Older employees (late in savings life)



For illustrative purposes only.

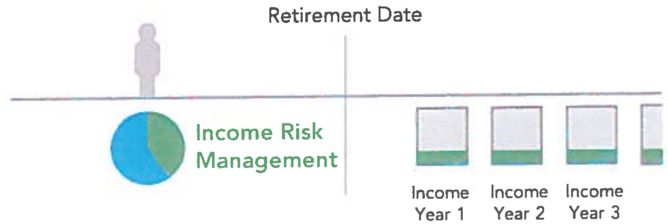
Making the Risk-Return Tradeoff

Early Years



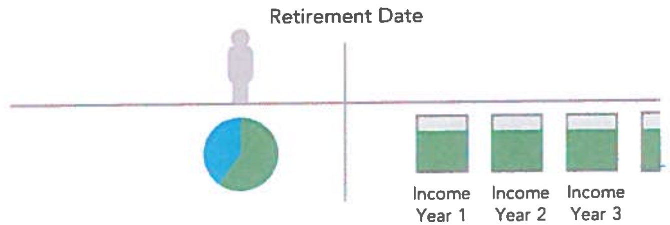
Contributions invested in **income-growth assets**— a diversified portfolio of global equities and fixed income

Later Years



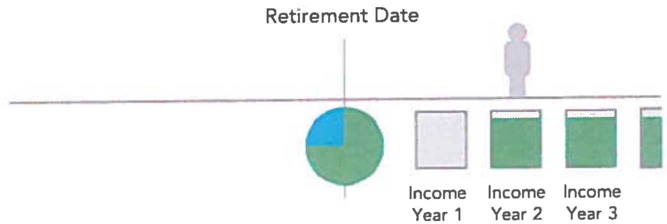
Any increase in value of income-growth assets can be invested toward more income slices[1] later in your career

Approaching Retirement



Investment focus shifts from income growth to **income risk management,** with more portfolio assets invested in inflation-protected securities

In Retirement

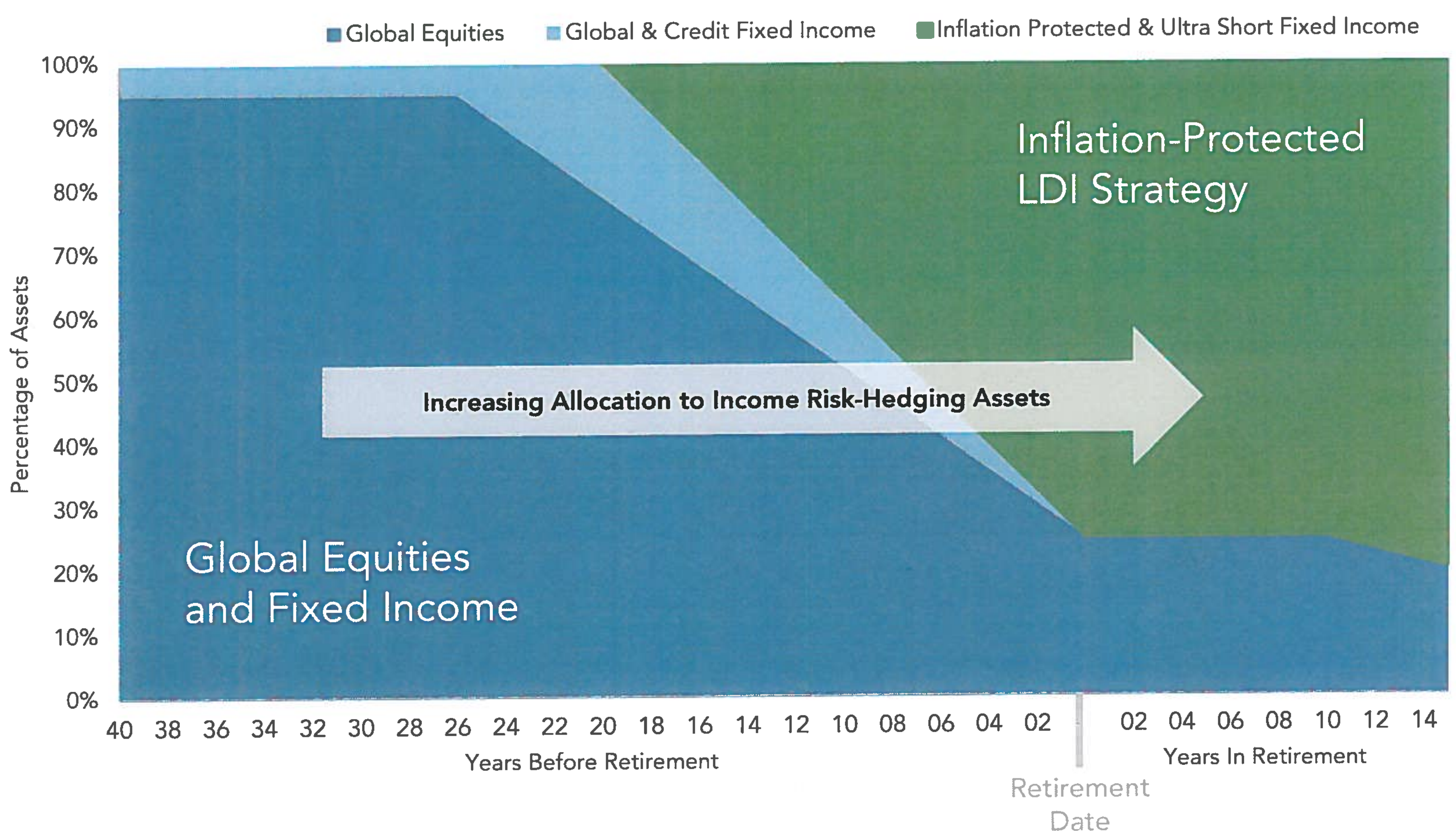


As you begin spending income, the portfolio is invested in assets designed to reduce income uncertainty

For illustrative purposes only. Not guaranteed. Based upon the market observations of Dimensional Fund Advisors LP.

1 Refers to a liability-driven investment (LDI) strategy. See "Disclosures and Risks" for more information.

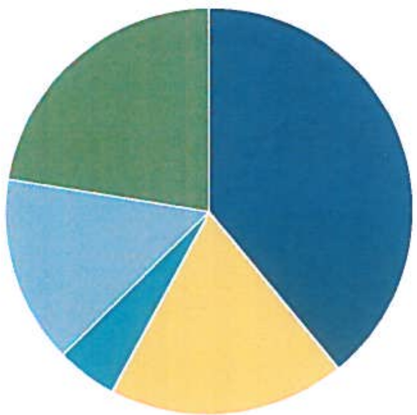
Income Growth vs. Income Risk Management



Glide path based on expectation of the Dimensional Target Date Retirement Income Funds' asset allocation changes over time. The actual asset allocations utilized by each fund may deviate from the allocations illustrated by this glide path. See "Disclosures and Risks" for more information.

2030 Target Date Retirement Income Fund

Asset allocation as of December 31, 2015[1]



	Weight (%)
Global Equity	**63.0**
US Equities	39.1
International Equities	19.0
Emerging Markets Equities	4.9
Global Bonds	**14.7**
Inflation Protected LDI	**22.3**
Total	**100.0**

ELIGIBLE UNDERLYING FUNDS

Fund Name	Ticker
US Equities	
US Large Company	DFUSX
US Core Equity 1	DFEOX
Non US Equities	
Large Cap International	DFALX
International Core Equity	DFIEX
Emerging Markets Core Equity	DFCEX
Fixed Income	
DFA Short-Term Extended Quality	DFEQX
DFA Two-Year Global Fixed Income	DFGFX
DFA LTIP	DRXIX

1. Allocations and holdings are subject to change. Please see the prospectus for more information on target ranges for allocations to underlying equity and fixed income funds.

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Enabling Meaningful Communication

Reframing the Retirement Conversation

Since retirement consumption is the goal, we must communicate in income terms:

- How much expected income can the account balance afford
- Effect of assumptions regarding future contributions
- Uncertainty around those expectations

Key decisions that can help improve participants' outcomes and expected retirement outcome:

- Save more
- Retire later
- Consume less

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Income Focus Means Information in Income Terms

Retirement metadata estimates how much inflation-adjusted income from retirement to expected end of life can:

- $1 invested today be expected to purchase at the target retirement date?
- $1 saved and invested each year be expected to purchase at the target retirement date?

Information is provided separately for the allocation to income growth and income risk management (LDI strategy).

Plan sponsors and advisors can use this information to assess the state of the plan while participants can estimate how much retirement income their current balance and future contributions might afford.

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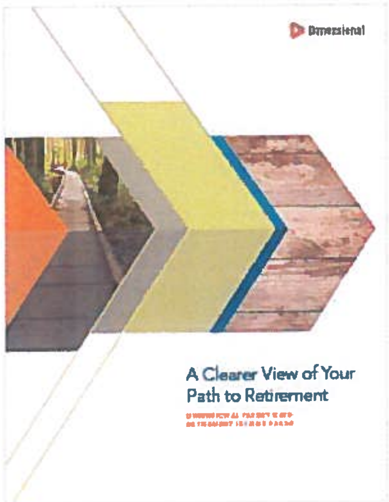
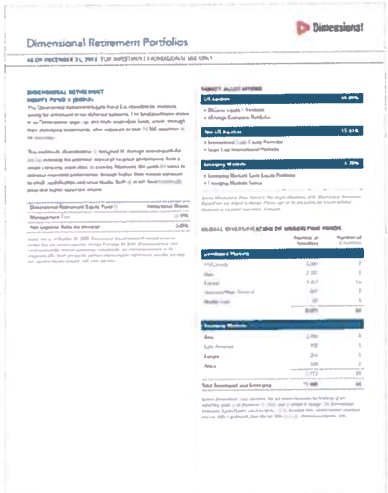
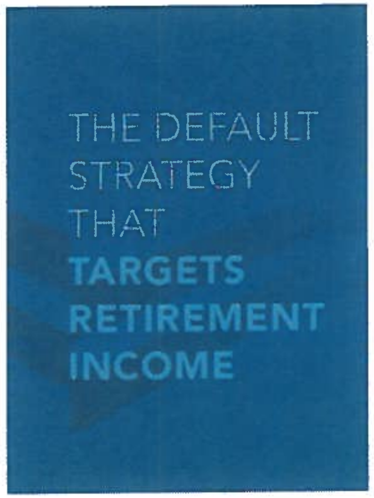
Communication Tools



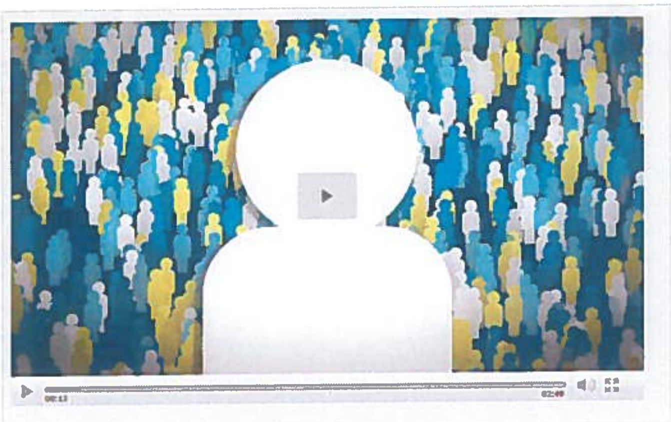
Brochures



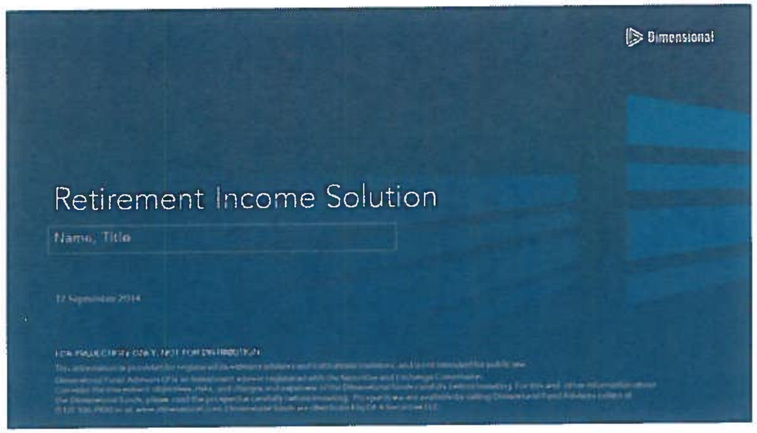
Fund Fact Sheets



Mailers

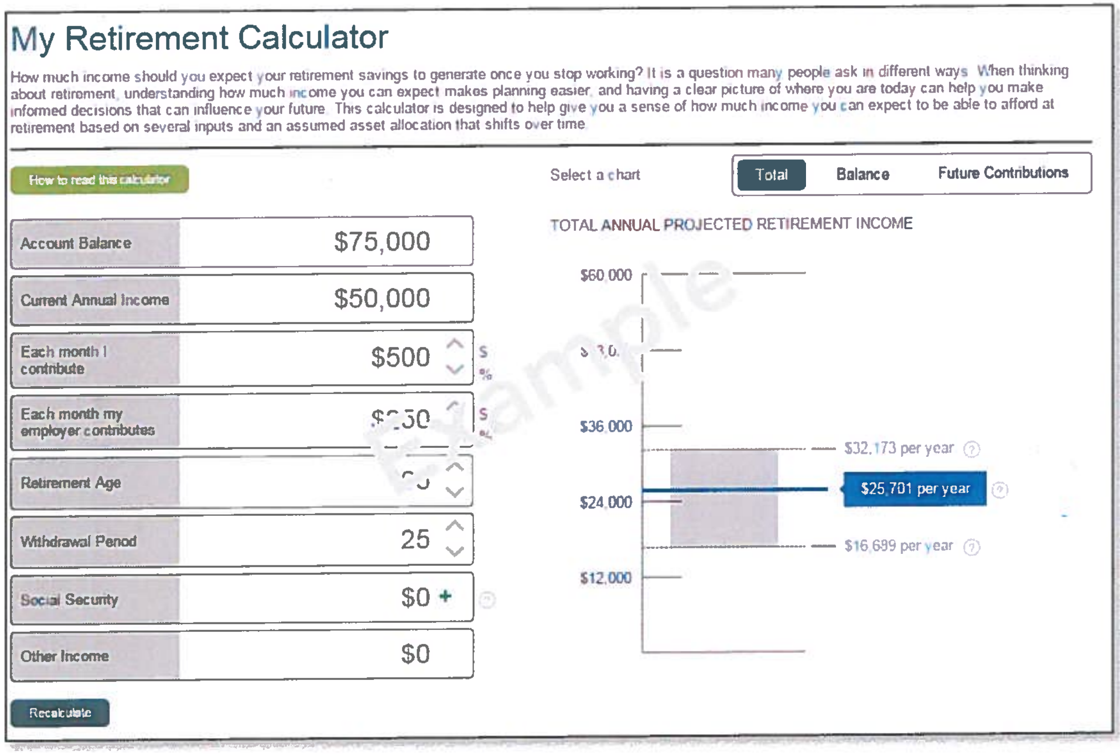


Videos



Presentations

Enabling Meaningful Engagement



For illustrative purposes only. The estimated retirement income projections of the calculator are hypothetical in nature and are not a guarantee of future results. Since past performance is not an accurate predictor of the future and reliance on historical and current data involves inherent limitations, it is important to understand that the estimates are only a tool to be used in evaluating your retirement portfolio. Actual results will vary.

PRUDENT
INVESTOR ADVISORS

Dimensional Target Date Retirement Income Funds

NAME	TICKER	CUSIP
Dimensional Retirement Income Fund	TDIFX	23320G190
Dimensional 2005 Target Date Retirement Income Fund	DRIMX	23320G182
Dimensional 2010 Target Date Retirement Income Fund	DRIBX	23320G174
Dimensional 2015 Target Date Retirement Income Fund	DRIQX	25239Y535
Dimensional 2020 Target Date Retirement Income Fund	DRIRX	25239Y527
Dimensional 2025 Target Date Retirement Income Fund	DRIUX	25239Y519
Dimensional 2030 Target Date Retirement Income Fund	DRIWX	25239Y493
Dimensional 2035 Target Date Retirement Income Fund	DRIGX	25239Y485
Dimensional 2040 Target Date Retirement Income Fund	DRIHX	25239Y477
Dimensional 2045 Target Date Retirement Income Fund	DRIIX	25239Y469
Dimensional 2050 Target Date Retirement Income Fund	DRIJX	25239Y451
Dimensional 2055 Target Date Retirement Income Fund	DRIKX	25239Y444
Dimensional 2060 Target Date Retirement Income Fund	DRILX	25239Y436

PRUDENT
INVESTOR ADVISORS

Dimensional Target Date Retirement Income Funds

Asset allocation as of December 31, 2015[1]

More — Years to Retirement — Fewer

Target Retirement Date	2060	2055	2050	2045	2040	2035	2030	2025	2020	2015	2010	2005	Income
Global Equity	**94.9**	**94.9**	**95.1**	**94.9**	**89.9**	**76.3**	**63.0**	**49.2**	**36.0**	**24.6**	**24.6**	**23.8**	**19.4**
US Equities	58.8	58.8	58.9	58.8	55.7	47.2	39.1	30.5	22.3	15.2	15.3	14.7	12.2
International Equities	28.7	28.7	28.7	28.7	27.1	23.1	19.0	14.9	10.9	7.5	7.4	7.2	5.8
Emerging Markets Equities	7.4	7.4	7.5	7.4	7.1	6.0	4.9	3.8	2.8	1.9	1.9	1.9	1.4
Global Bonds	**5.1**	**5.1**	**4.9**	**5.1**	**10.1**	**20.2**	**14.7**	**9.8**	**4.2**	—	—	—	—
Inflation Protected LDI	—	—	—	—	—	**3.6**	**22.3**	**41.0**	**59.8**	**75.4**	**75.4**	**76.2**	**80.6**
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1. Allocations and holdings are subject to change. Please see the prospectus for more information on target ranges for allocations to underlying equity and fixed income funds.

Numbers may not add to 100% due to rounding.

Your Estimated Retirement Income Report

Dimensional

REPORT AS OF 2016-06-30

How much income should you expect your retirement savings to generate once you stop working? When thinking about retirement, understanding how much income you can expect makes planning easier, and having a clear picture of where you are today can help you make informed decisions that can influence your future. This report, generated from My Retirement Income Calculator, is designed to help give you a sense of how much income your savings may provide in retirement based on several inputs and an assumed asset allocation that shifts over time.

In order to see how decisions you can make today may impact your retirement readiness—for example, increasing your contributions—visit: http://us.dimensional.com/myretirementcalculator.

INPUTS	
Current Balance	$140,000
Current Total Annual Contributions[1]	$8,400
Target Retirement Year	2041
Withdrawal Period	25 Years

1. Includes contributions made by you and your employer.

HYPOTHETICAL ASSET ALLOCATION

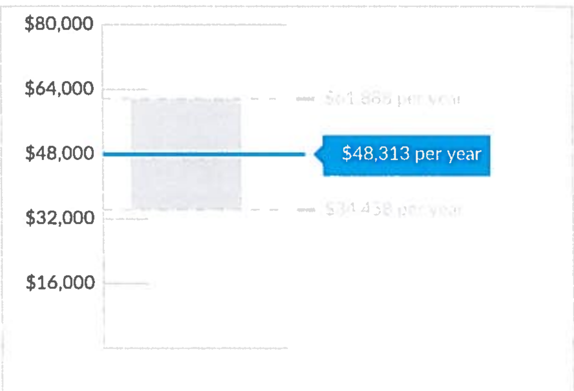
	Global Equities	Global Bonds	Inflation Protected Bonds
Current Asset Allocation	88%	12%	0%

The current asset allocation is based on the number of years until your assumed retirement year. The asset allocation shifts as the retirement year approches, with a larger portion of assets assumed to be invested in inflation-protected bonds. For more information, please see the important disclosures on the following page.

Based on the above inputs and asset allocation, your total annual estimated retirement income is $48,313.*

This is the sum of your median estimated income from your current balance and your median estimated income from future contributions (based on your current annual contributions). The chart below includes more information about the range of your estimated retirement income. Additional details on your estimated income from your current balance and future contributions can be found on the following page.

TOTAL ESTIMATED RETIREMENT INCOME



How to read this chart:

NUMBER AT TOP OF GRAY BOX: This is the sum of the 75th percentile of estimated retirement income from balance and the 75th percentile of estimated retirement income from contributions. The 75th percentile of a distribution represents the amount at which 25% (or one out of every four) of the expected outcomes are larger than or equal to the corresponding amount shown.

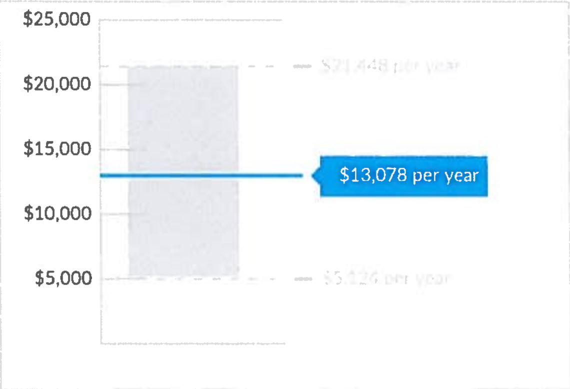
MIDDLE NUMBER IN BLUE: This is the sum of the median estimated retirement income from balance and the median estimated retirement income from contributions. The median of a distribution represents the amount at which half of the expected outcomes are larger and half of the expected outcomes are smaller than the corresponding amount shown.

NUMBER AT BOTTOM OF GRAY BOX: This is the sum of the 10th percentile of estimated retirement income from balance and the 10th percentile of estimated retirement income from contributions. The 10th percentile of a distribution represents the amount at which 90% (or nine out of every ten) of the expected outcomes are larger than or equal to the corresponding amount shown.

*The current calculation takes into account social security of $20,592.
The Quick Calculator provides a rough estimate that may not match the amount shown on your Social Security Statement.
Please see the following pages for important disclosures and details about assumptions.

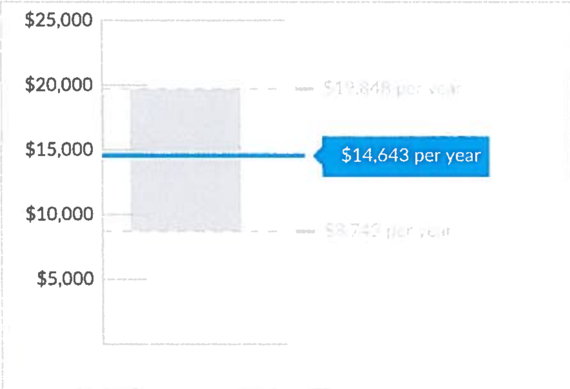
Your Estimated Retirement Income Report

ESTIMATED RETIREMENT INCOME FROM CURRENT BALANCE



This chart shows the estimated retirement income that could be generated from your current balance today (meaning you make no additional contributions).

ESTIMATED RETIREMENT INCOME FROM FUTURE CONTRIBUTIONS



This chart shows the estimated retirement income that could be generated from your future contributions. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire

Key Assumptions and Material Limitations

Key Assumptions

Your estimated retirement income projections are based on assumptions about returns using current and historical data, and income is generated through drawing down principal. The My Retirement Income Calculator, ("the calculator"), uses current interest rates on Treasury Inflation-Protected Securities ("TIPS"), expected to be updated quarterly. Global Equities are assumed to have a 5% expected real return with a 20% annual standard deviation, and Global Bonds are assumed to have a 1% expected real return with a 5% annual standard deviation. The covariance between global equities and global bonds is assumed to be zero. (Covariance measures how two asset classes move together). These assumptions are net of expenses, which are assumed to be 0.30% annually. Annual expected returns are presented in excess of inflation and will be reviewed periodically.

If the box marked "Apply IRS 401(k) Contribution Limits" is checked, the calculator considers IRS contribution limits for 401(k) plans as well as required minimum distributions. For more information about these limits, visit [IRS Website] or [RMD Website].

The calculator uses the retirement year to select the appropriate corresponding asset allocation. The asset allocation shifts over time, with a larger portion of assets assumed to be invested in inflation-protected bonds as the retirement year approaches (see Table 1 below for details). For example, if the computed retirement year is 2045, the calculator will select an asset allocation similar to the point in the table that corresponds with the number of years until 2045. The user's current age and retirement age (default of 65) are used to compute a retirement year. If the computed number of years until retirement falls between the five-year increments listed below, a blended allocation of the two nearest increments is used.

Table 1: Assumed Asset Allocation by Years To Retirement

Years to Retirement	Global Equities	Global Bonds	Inflation-Protected Bonds
>25	95%	5%	0%
25	92%	8%	0%
20	79%	21%	0%
15	65%	16%	19%
10	52%	11%	38%
5	38%	5%	56%
Retirement year to 10 Years post retirement	25%	0%	75%
>=15	20%	0%	80%

Percentages may not add to 100% due to rounding.

These assumptions are used to compute expected future wealth assuming a lognormal distribution of returns. The lognormal distribution is a standard statistical distribution used to represent outcomes from a random process and is commonly used to represent the distribution of returns. Estimated future wealth is divided by the estimated cost of $1 of inflation-adjusted income for the length of a user's withdrawal period. The cost of $1 of annual inflation-adjusted income during retirement is estimated using current interest rates on TIPS.

Using this methodology, we calculate two estimated distributions of income, one from a user's current account balance and the other from future contributions. The estimated retirement income projection from the current balance illustrates the expected income from a user's current account balance (meaning no additional future contributions are considered). The estimated retirement income projection from future contributions illustrates the expected income from future savings until retirement. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire.

The resulting estimated distributions of income, approximated by a lognormal distribution, are used to compute the median value of estimated retirement income, the 10th percentile of estimated retirement income, and the 75th percentile of estimated retirement income from the current balance and from future contributions. The median of a distribution represents the amount at which half of the expected outcomes are greater than the amount and half of the expected outcomes are lower than that amount. The 75th percentile of a distribution represents the amount at which 25% (or one out of every four) of the expected outcomes are larger than or equal to that amount. The 10th percentile of a distribution represents the amount at which 90% (or nine out of every 10) of the expected outcomes are larger than or equal to that amount.

The total value of the estimated retirement income projection is the sum of the estimated retirement income projections from the current balance and future contributions entered by the user. Taxes, penalties, and other fees or expenses that may be due upon withdrawal are not considered. The estimate is presented in today's dollars. For years past the retirement date, contributions are assumed to be zero, and the total projected retirement income shown represents the income that can be expected from a user's current account balance over the remaining withdrawal period.

Prior to the retirement year, the default withdrawal period is 25 years (assuming a retirement age of 65) and can be adjusted by the user. After the retirement year, the default withdrawal period is 25 years minus the number of years since the retirement year and can be adjusted by the user. If the user adjusts the withdrawal period, the estimated retirement income projection is proportionally adjusted to account for the new number of withdrawals. If a retirement age of younger than 65 is entered, the default withdrawal period is 25 years plus the number of years until 65 (for example, if '60' is entered as the retirement age, the default withdrawal period is 30 years).

No representation or warranty is made as to the reasonableness of the assumptions or that all assumptions used in achieving the returns have been stated or fully considered. Changes in the assumptions may have a material impact on the estimated retirement income projections presented.

The assumptions are subject to change as subsequent conditions vary. Assumptions used for the estimated retirement income projections are subject to high levels of uncertainty regarding future economic and market factors that may affect actual future performance. There is no guarantee that these assumptions will be achieved, and actual returns or retirement income could be significantly higher or lower than those shown. These assumptions should not be relied upon as a forecast or prediction of future events, and they should not be construed as guarantees of returns that may be realized in the future from any asset class described herein.

Material Limitations

Because of the inherent limitations associated with the use of illustrative asset allocations based on the above assumptions, investors should not rely on the information shown in the My Retirement Income Calculator when making an investment decision. The illustrative retirement income projections cannot account for the impact that economic, market, and other factors may have on an actual investment portfolio. Unlike actual portfolios, the projections shown in the My Retirement Income Calculator do not reflect actual trading, liquidity constraints, fees, expenses, taxes, and other factors that could impact an investor's realized future returns and retirement income.

The estimated retirement income projections are hypothetical in nature and are not a guarantee of future results. Since past performance is not an accurate predictor of the future and reliance on historical and current data involves inherent limitations, you must understand that the estimates are only a tool to be used in evaluating your retirement portfolio. Actual results will vary.

Investments in stocks and bonds are subject to risk of economic, political, and issuer-specific events that cause the value of these securities to fluctuate. International investments are subject to additional risks such as currency fluctuation, political instability and adverse economic conditions. Fixed income securities are subject to increased loss of principal during periods of rising interest rates and may be subject to various other risks, including changes in credit quality, liquidity, prepayments, and other factors. Inflation-protected securities may react differently from other debt securities to changes in interest rates. All investing involves risk, including possible loss of principal. The estimated retirement income projections presented herein are based on hypothetical investments in global equities, global bonds, and Treasury Inflation-Protected Securities. Other investments not considered may have characteristics similar or superior to those being analyzed.

IMPORTANT: The projections or other information generated by the My Retirement Income Calculator regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Actual retirement incomes may vary significantly. Past performance is no guarantee of future results. Strategies may not be successful.

Prepared by DFA Securities LLC, member of FINRA and a subsidiary of Dimensional Fund Advisors LP. Dimensional Fund Advisors LP is an investment advisor registered with the Securities and Exchange Commission. Consider the investment objectives, risks, and charges and expenses of the Dimensional funds carefully before investing. For this and other information about the Dimensional funds, please read the prospectus carefully before investing. Prospectuses are available by calling Dimensional Fund Advisors collect at (512) 306-7400 or at us.dimensional.com. Dimensional funds are distributed by DFA Securities LLC.

Your Estimated Retirement Income Report

Dimensional

How much income should you expect your retirement savings to generate once you stop working? When thinking about retirement, understanding how much income you can expect makes planning easier, and having a clear picture of where you are today can help you make informed decisions that can influence your future. This report, generated from My Retirement Income Calculator, is designed to help give you a sense of how much income your savings may provide in retirement based on several inputs and an assumed asset allocation that shifts over time.

In order to see how decisions you can make today may impact your retirement readiness—for example, increasing your contributions—visit: http://us.dimensional.com/myretirementcalculator.

INPUTS	
Current Balance	$450,000
Current Total Annual Contributions[1]	$12,800
Target Retirement Year	2026
Withdrawal Period	20 Years

1. Includes contributions made by you and your employer.

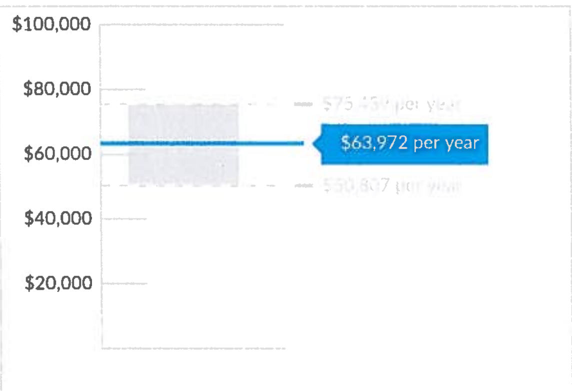
HYPOTHETICAL ASSET ALLOCATION	Global Equities	Global Bonds	Inflation Protected Bonds
Current Asset Allocation	47%	9%	44%

The current asset allocation is based on the number of years until your assumed retirement year. The asset allocation shifts as the retirement year approches, with a larger portion of assets assumed to be invested in inflation-protected bonds. For more information, please see the important disclosures on the following page.

Based on the above inputs and asset allocation, your total annual estimated retirement income is $63,972.*

This is the sum of your median estimated income from your current balance and your median estimated income from future contributions (based on your current annual contributions). The chart below includes more information about the range of your estimated retirement income. Additional details on your estimated income from your current balance and future contributions can be found on the following page.

TOTAL ESTIMATED RETIREMENT INCOME



How to read this chart:

NUMBER AT TOP OF GRAY BOX: This is the sum of the 75th percentile of estimated retirement income from balance and the 75th percentile of estimated retirement income from contributions. The 75th percentile of a distribution represents the amount at which 25% (or one out of every four) of the expected outcomes are larger than or equal to the corresponding amount shown.

MIDDLE NUMBER IN BLUE: This is the sum of the median estimated retirement income from balance and the median estimated retirement income from contributions. The median of a distribution represents the amount at which half of the expected outcomes are larger and half of the expected outcomes are smaller than the corresponding amount shown.

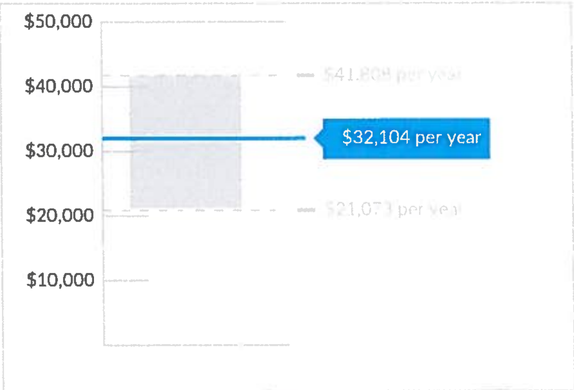
NUMBER AT BOTTOM OF GRAY BOX: This is the sum of the 10th percentile of estimated retirement income from balance and the 10th percentile of estimated retirement income from contributions. The 10th percentile of a distribution represents the amount at which 90% (or nine out of every ten) of the expected outcomes are larger than or equal to the corresponding amount shown.

*The current calculation takes into account social security of $23,316.
The Quick Calculator provides a rough estimate that may not match the amount shown on your Social Security Statement.
Please see the following pages for important disclosures and details about assumptions.

Your Estimated Retirement Income Report

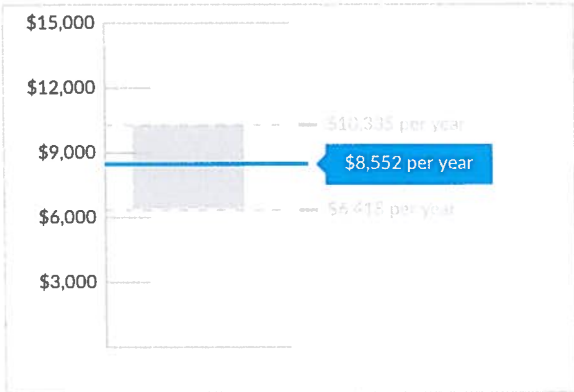
Dimensional

ESTIMATED RETIREMENT INCOME
FROM CURRENT BALANCE



This chart shows the estimated retirement income that could be generated from your current balance today (meaning you make no additional contributions).

ESTIMATED RETIREMENT INCOME
FROM FUTURE CONTRIBUTIONS



This chart shows the estimated retirement income that could be generated from your future contributions. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire

Key Assumptions and Material Limitations

Key Assumptions

Your estimated retirement income projections are based on assumptions about returns using current and historical data, and income is generated through drawing down principal. The My Retirement Income Calculator, ("the calculator"), uses current interest rates on Treasury Inflation-Protected Securities ("TIPS"), expected to be updated quarterly. Global Equities are assumed to have a 5% expected real return with a 20% annual standard deviation, and Global Bonds are assumed to have a 1% expected real return with a 5% annual standard deviation. The covariance between global equities and global bonds is assumed to be zero. (Covariance measures how two asset classes move together). These assumptions are net of expenses, which are assumed to be 0.30% annually. Annual expected returns are presented in excess of inflation and will be reviewed periodically.

If the box marked "Apply IRS 401(k) Contribution Limits" is checked, the calculator considers IRS contribution limits for 401(k) plans as well as required minimum distributions. For more information about these limits, visit [IRS Website] or [RMD Website].

The calculator uses the retirement year to select the appropriate corresponding asset allocation. The asset allocation shifts over time, with a larger portion of assets assumed to be invested in inflation-protected bonds as the retirement year approaches (see Table 1 below for details). For example, if the computed retirement year is 2045, the calculator will select an asset allocation similar to the point in the table that corresponds with the number of years until 2045. The user's current age and retirement age (default of 65) are used to compute a retirement year. If the computed number of years until retirement falls between the five-year increments listed below, a blended allocation of the two nearest increments is used.

Table 1: Assumed Asset Allocation by Years To Retirement

Years to Retirement	Global Equities	Global Bonds	Inflation-Protected Bonds
>25	95%	5%	0%
25	92%	8%	0%
20	79%	21%	0%
15	65%	16%	19%
10	52%	11%	38%
5	38%	5%	56%
Retirement year to 10 Years post retirement	25%	0%	75%
>=15	20%	0%	80%

Percentages may not add to 100% due to rounding.

These assumptions are used to compute expected future wealth assuming a lognormal distribution of returns. The lognormal distribution is a standard statistical distribution used to represent outcomes from a random process and is commonly used to represent the distribution of returns. Estimated future wealth is divided by the estimated cost of $1 of inflation-adjusted income for the length of a user's withdrawal period. The cost of $1 of annual inflation-adjusted income during retirement is estimated using current interest rates on TIPS.

Using this methodology, we calculate two estimated distributions of income, one from a user's current account balance and the other from future contributions. The estimated retirement income projection from the current balance illustrates the expected income from a user's current account balance (meaning no additional future contributions are considered). The estimated retirement income projection from future contributions illustrates the expected income from future savings until retirement. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire.

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Prior to the retirement year, the default withdrawal period is 25 years (assuming a retirement age of 65) and can be adjusted by the user. After the retirement year, the default withdrawal period is 25 years minus the number of years since the retirement year and can be adjusted by the user. If the user adjusts the withdrawal period, the estimated retirement income projection is proportionally adjusted to account for the new number of withdrawals. If a retirement age of younger than 65 is entered, the default withdrawal period is 25 years plus the number of years until 65 (for example, if '60' is entered as the retirement age, the default withdrawal period is 30 years).

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The assumptions are subject to change as subsequent conditions vary. Assumptions used for the estimated retirement income projections are subject to high levels of uncertainty regarding future economic and market factors that may affect actual future performance. There is no guarantee that these assumptions will be achieved, and actual returns or retirement income could be significantly higher or lower than those shown. These assumptions should not be relied upon as a forecast or prediction of future events, and they should not be construed as guarantees of returns that may be realized in the future from any asset class described herein.

Material Limitations

Because of the inherent limitations associated with the use of illustrative asset allocations based on the above assumptions, investors should not rely on the information shown in the My Retirement Income Calculator when making an investment decision. The illustrative retirement income projections cannot account for the impact that economic, market, and other factors may have on an actual investment portfolio. Unlike actual portfolios, the projections shown in the My Retirement Income Calculator do not reflect actual trading, liquidity constraints, fees, expenses, taxes, and other factors that could impact an investor's realized future returns and retirement income.

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Your Estimated Retirement Income Report

Dimensional

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INPUTS	
Current Balance	$30,000
Current Total Annual Contributions[1]	$5,600
Target Retirement Year	2051
Withdrawal Period	25 Years

1. Includes contributions made by you and your employer.

HYPOTHETICAL ASSET ALLOCATION

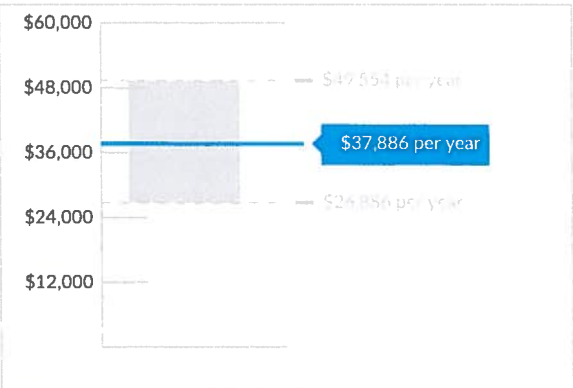
	Global Equities	Global Bonds	Inflation Protected Bonds
Current Asset Allocation	95%	5%	0%

The current asset allocation is based on the number of years until your assumed retirement year. The asset allocation shifts as the retirement year approches, with a larger portion of assets assumed to be invested in inflation-protected bonds. For more information, please see the important disclosures on the following page.

Based on the above inputs and asset allocation, your total annual estimated retirement income is $37,886.*

This is the sum of your median estimated income from your current balance and your median estimated income from future contributions (based on your current annual contributions). The chart below includes more information about the range of your estimated retirement income. Additional details on your estimated income from your current balance and future contributions can be found on the following page.

TOTAL ESTIMATED RETIREMENT INCOME



How to read this chart:

NUMBER AT TOP OF GRAY BOX: This is the sum of the 75th percentile of estimated retirement income from balance and the 75th percentile of estimated retirement income from contributions. The 75th percentile of a distribution represents the amount at which 25% (or one out of every four) of the expected outcomes are larger than or equal to the corresponding amount shown.

MIDDLE NUMBER IN BLUE: This is the sum of the median estimated retirement income from balance and the median estimated retirement income from contributions. The median of a distribution represents the amount at which half of the expected outcomes are larger and half of the expected outcomes are smaller than the corresponding amount shown.

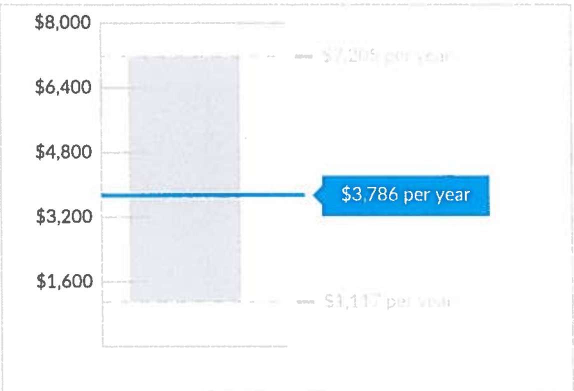
NUMBER AT BOTTOM OF GRAY BOX: This is the sum of the 10th percentile of estimated retirement income from balance and the 10th percentile of estimated retirement income from contributions. The 10th percentile of a distribution represents the amount at which 90% (or nine out of every ten) of the expected outcomes are larger than or equal to the corresponding amount shown.

*The current calculation takes into account social security of $17,748.
The Quick Calculator provides a rough estimate that may not match the amount shown on your Social Security Statement.
Please see the following pages for important disclosures and details about assumptions.

Your Estimated Retirement Income Report

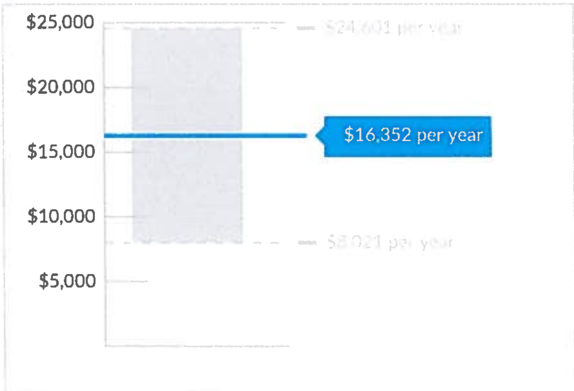
Dimensional

ESTIMATED RETIREMENT INCOME
FROM CURRENT BALANCE



This chart shows the estimated retirement income that could be generated from your current balance today (meaning you make no additional contributions).

ESTIMATED RETIREMENT INCOME
FROM FUTURE CONTRIBUTIONS



This chart shows the estimated retirement income that could be generated from your future contributions. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire

Key Assumptions and Material Limitations

Key Assumptions

Your estimated retirement income projections are based on assumptions about returns using current and historical data, and income is generated through drawing down principal. The My Retirement Income Calculator, ("the calculator"), uses current interest rates on Treasury Inflation-Protected Securities ("TIPS"), expected to be updated quarterly. Global Equities are assumed to have a 5% expected real return with a 20% annual standard deviation, and Global Bonds are assumed to have a 1% expected real return with a 5% annual standard deviation. The covariance between global equities and global bonds is assumed to be zero. (Covariance measures how two asset classes move together). These assumptions are net of expenses, which are assumed to be 0.30% annually. Annual expected returns are presented in excess of inflation and will be reviewed periodically.

If the box marked "Apply IRS 401(k) Contribution Limits" is checked, the calculator considers IRS contribution limits for 401(k) plans as well as required minimum distributions. For more information about these limits, visit [IRS Website] or [RMD Website].

The calculator uses the retirement year to select the appropriate corresponding asset allocation. The asset allocation shifts over time, with a larger portion of assets assumed to be invested in inflation-protected bonds as the retirement year approaches (see Table 1 below for details). For example, if the computed retirement year is 2045, the calculator will select an asset allocation similar to the point in the table that corresponds with the number of years until 2045. The user's current age and retirement age (default of 65) are used to compute a retirement year. If the computed number of years until retirement falls between the five-year increments listed below, a blended allocation of the two nearest increments is used.

Table 1: Assumed Asset Allocation by Years To Retirement

Years to Retirement	Global Equities	Global Bonds	Inflation-Protected Bonds
>25	95%	5%	0%
25	92%	8%	0%
20	79%	21%	0%
15	65%	16%	19%
10	52%	11%	38%
5	38%	5%	56%
Retirement year to 10 Years post retirement	25%	0%	75%
>=15	20%	0%	80%

Percentages may not add to 100% due to rounding.

These assumptions are used to compute expected future wealth assuming a lognormal distribution of returns. The lognormal distribution is a standard statistical distribution used to represent outcomes from a random process and is commonly used to represent the distribution of returns. Estimated future wealth is divided by the estimated cost of $1 of inflation-adjusted income for the length of a user's withdrawal period. The cost of $1 of annual inflation-adjusted income during retirement is estimated using current interest rates on TIPS.

Using this methodology, we calculate two estimated distributions of income, one from a user's current account balance and the other from future contributions. The estimated retirement income projection from the current balance illustrates the expected income from a user's current account balance (meaning no additional future contributions are considered). The estimated retirement income projection from future contributions illustrates the expected income from future savings until retirement. It considers your total annual contribution and assumes the same amount (adjusted for inflation) is contributed each year until you retire.

The resulting estimated distributions of income, approximated by a lognormal distribution, are used to compute the median value of estimated retirement income, the 10th percentile of estimated retirement income, and the 75th percentile of estimated retirement income from the current balance and from future contributions. The median of a distribution represents the amount at which half of the expected outcomes are greater than the amount and half of the expected outcomes are lower than that amount. The 75th percentile of a distribution represents the amount at which 25% (or one out of every four) of the expected outcomes are larger than or equal to that amount. The 10th percentile of a distribution represents the amount at which 90% (or nine out of every 10) of the expected outcomes are larger than or equal to that amount.

The total value of the estimated retirement income projection is the sum of the estimated retirement income projections from the current balance and future contributions entered by the user. Taxes, penalties, and other fees or expenses that may be due upon withdrawal are not considered. The estimate is presented in today's dollars. For years past the retirement date, contributions are assumed to be zero, and the total projected retirement income shown represents the income that can be expected from a user's current account balance over the remaining withdrawal period.

Prior to the retirement year, the default withdrawal period is 25 years (assuming a retirement age of 65) and can be adjusted by the user. After the retirement year, the default withdrawal period is 25 years minus the number of years since the retirement year and can be adjusted by the user. If the user adjusts the withdrawal period, the estimated retirement income projection is proportionally adjusted to account for the new number of withdrawals. If a retirement age of younger than 65 is entered, the default withdrawal period is 25 years plus the number of years until 65 (for example, if '60' is entered as the retirement age, the default withdrawal period is 30 years).

No representation or warranty is made as to the reasonableness of the assumptions or that all assumptions used in achieving the returns have been stated or fully considered. Changes in the assumptions may have a material impact on the estimated retirement income projections presented.

The assumptions are subject to change as subsequent conditions vary. Assumptions used for the estimated retirement income projections are subject to high levels of uncertainty regarding future economic and market factors that may affect actual future performance. There is no guarantee that these assumptions will be achieved, and actual returns or retirement income could be significantly higher or lower than those shown. These assumptions should not be relied upon as a forecast or prediction of future events, and they should not be construed as guarantees of returns that may be realized in the future from any asset class described herein.

Material Limitations

Because of the inherent limitations associated with the use of illustrative asset allocations based on the above assumptions, investors should not rely on the information shown in the My Retirement Income Calculator when making an investment decision. The illustrative retirement income projections cannot account for the impact that economic, market, and other factors may have on an actual investment portfolio. Unlike actual portfolios, the projections shown in the My Retirement Income Calculator do not reflect actual trading, liquidity constraints, fees, expenses, taxes, and other factors that could impact an investor's realized future returns and retirement income.

The estimated retirement income projections are hypothetical in nature and are not a guarantee of future results. Since past performance is not an accurate predictor of the future and reliance on historical and current data involves inherent limitations, you must understand that the estimates are only a tool to be used in evaluating your retirement portfolio. Actual results will vary.

Investments in stocks and bonds are subject to risk of economic, political, and issuer-specific events that cause the value of these securities to fluctuate. International investments are subject to additional risks such as currency fluctuation, political instability and adverse economic conditions. Fixed income securities are subject to increased loss of principal during periods of rising interest rates and may be subject to various other risks, including changes in credit quality, liquidity, prepayments, and other factors. Inflation-protected securities may react differently from other debt securities to changes in interest rates. All investing involves risk, including possible loss of principal. The estimated retirement income projections presented herein are based on hypothetical investments in global equities, global bonds, and Treasury Inflation-Protected Securities. Other investments not considered may have characteristics similar or superior to those being analyzed.

IMPORTANT: The projections or other information generated by the My Retirement Income Calculator regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Actual retirement incomes may vary significantly. Past performance is no guarantee of future results. Strategies may not be successful.

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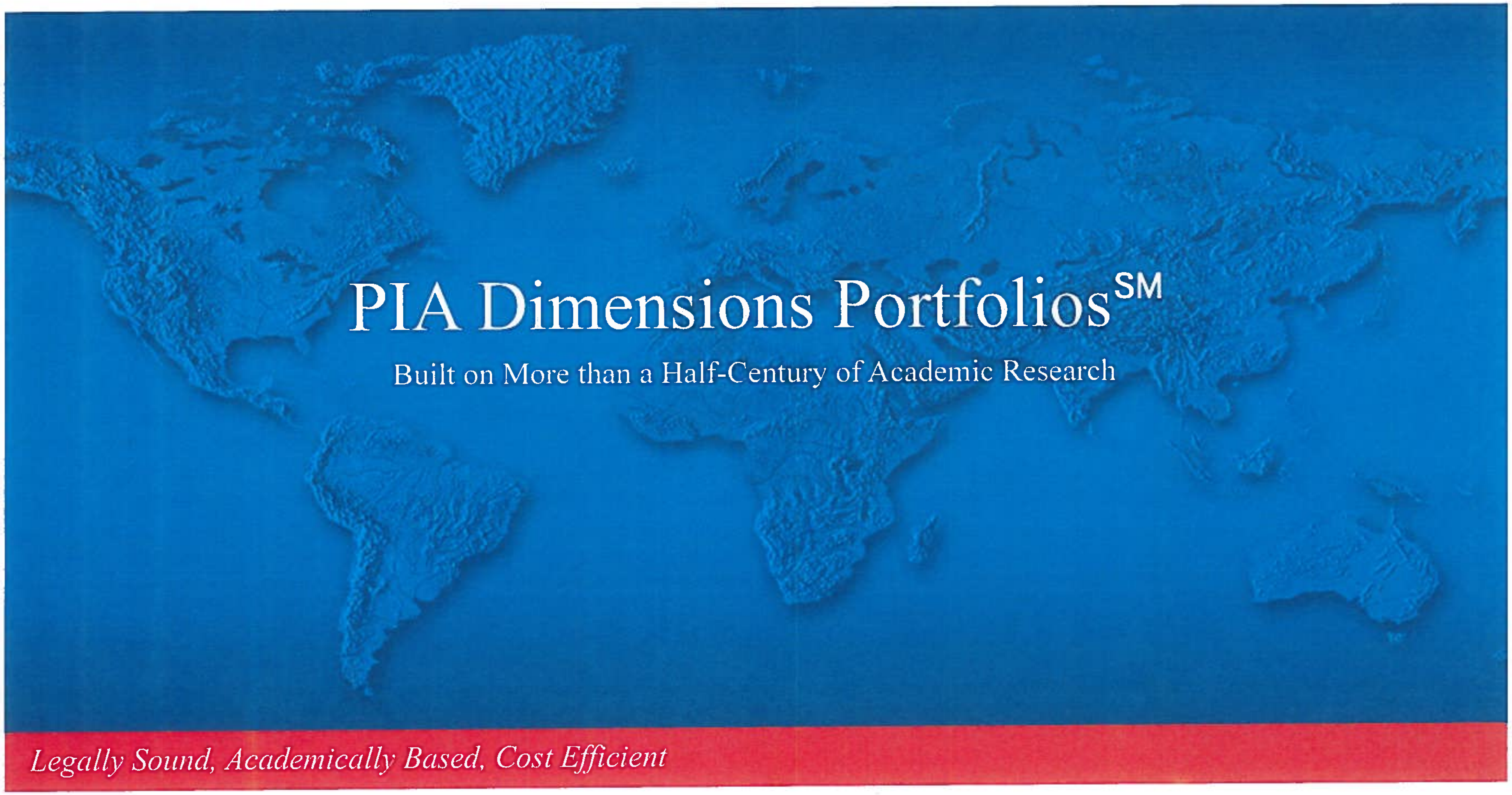

All PIA Dimensions Portfolios℠

Third Quarter Performance Report
As of September 30, 2016

Prepared for:
Tri-City Medical Center
Retirement Plans

PRUDENT INVESTOR ADVISORS

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Periodic Performance

By 09/2016; Default Currency: USD

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Report Date Range: 07/2001 to 09/2016	Since Inception	Std Dev Since Inception	Inception Date	Currency
PIA Dimensions 100/0 Portfolio	8.69	0.79	5.92	7.32	12.75	5.39	12.29	5.42	8.19	7.95	16.62	2000	USD
PIA Dimensions 90/10 Portfolio	8.33	0.73	5.30	6.75	11.87	5.17	11.29	5.38	7.89	7.64	14.85	2000	USD
PIA Dimensions 80/20 Portfolio	7.89	0.70	4.77	6.19	10.91	4.87	10.26	5.30	7.56	7.36	13.07	2000	USD
PIA Dimensions 70/30 Portfolio	7.49	0.62	4.16	5.61	10.01	4.64	9.26	5.20	7.23	7.09	11.33	2000	USD
PIA Dimensions 60/40 Portfolio	7.06	0.60	3.64	5.06	9.08	4.30	8.20	5.07	6.91	6.84	9.69	2000	USD
PIA Dimensions 50/50 Portfolio	6.68	0.53	3.02	4.48	8.22	4.07	7.21	4.94	6.57	6.57	8.07	2000	USD
PIA Dimensions 40/60 Portfolio	6.25	0.50	2.51	3.93	7.30	3.71	6.14	4.77	6.12	6.19	6.58	2000	USD
PIA Dimensions 30/70 Portfolio	5.74	0.39	1.83	3.32	6.33	3.52	5.16	4.59	5.68	5.82	5.06	2000	USD
PIA Dimensions 20/80 Portfolio	5.04	0.32	1.27	2.68	5.19	3.11	4.07	4.28	5.04	5.25	3.74	2000	USD
PIA Dimensions 0/100 Portfolio	4.05	0.17	0.10	1.50	3.31	2.45	1.98	3.75	4.08	4.43	2.94	2000	USD

See Standardized Performance Data & Disclosures.
Performance for periods greater than one year are annualized unless marked with an asterisk (*). Selection of funds, indices and time periods presented chosen by client's advisor. Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio. Past performance is not a guarantee of future results.

Performance

Annual: 10/2001 - 09/2016; Default Currency: USD

	Annualized Return (%)	Total Return (%)	Growth of Wealth	Annualized Standard Deviation* (%)	Average Return (%)	Standard Deviation (%)	Currency
PIA Dimensions 100/0 Portfolio	9.43	286.51	3.87	16.26	10.65	16.26	USD
PIA Dimensions 90/10 Portfolio	8.98	263.13	3.63	14.48	9.94	14.48	USD
PIA Dimensions 80/20 Portfolio	8.50	239.98	3.40	12.77	9.25	12.77	USD
PIA Dimensions 70/30 Portfolio	8.01	217.81	3.18	11.03	8.57	11.03	USD
PIA Dimensions 60/40 Portfolio	7.55	197.78	2.98	9.39	7.95	9.39	USD
PIA Dimensions 50/50 Portfolio	7.06	178.12	2.78	7.70	7.33	7.70	USD
PIA Dimensions 40/60 Portfolio	6.47	156.11	2.56	6.10	6.64	6.10	USD
PIA Dimensions 30/70 Portfolio	5.87	135.43	2.35	4.47	5.96	4.47	USD
PIA Dimensions 20/80 Portfolio	5.11	111.12	2.11	3.09	5.15	3.09	USD
PIA Dimensions 0/100 Portfolio	3.87	76.81	1.77	2.45	3.90	2.45	USD

*Annualized number is presented as an approximation by multiplying the monthly or quarterly number by the square root of the number of periods in a year. Please note that the number computed from annual data may differ materially from this estimate.

See Standardized Performance Data & Disclosures.
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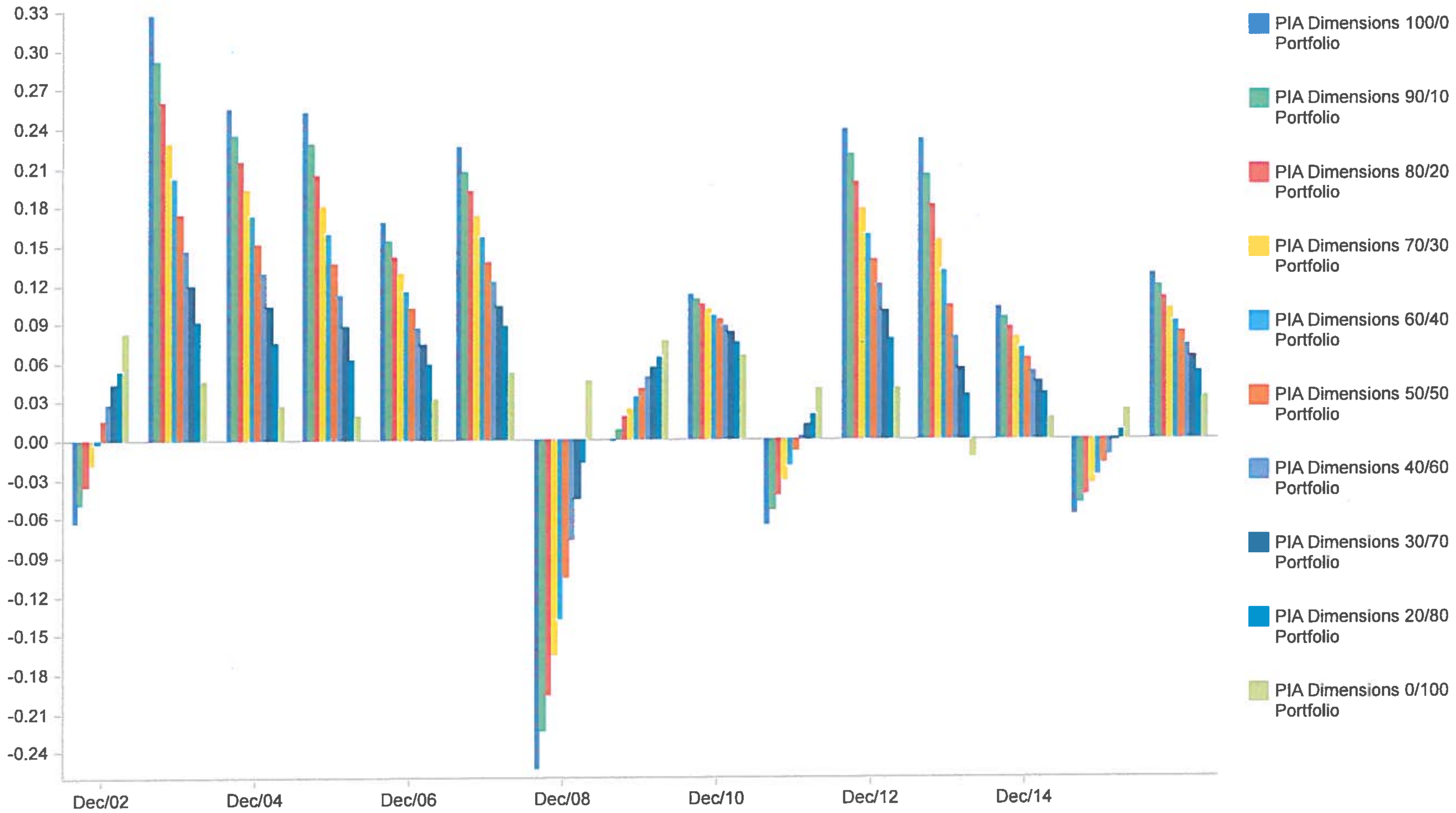
Returns Chart

Annual: 10/2001 - 09/2016; Default Currency: USD



See Standardized Performance Data & Disclosures.
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Periodic Returns

Annual: 10/2001 - 09/2016; Default Currency: USD

	PIA Dimensions 100/0 Portfolio %	PIA Dimensions 90/10 Portfolio %	PIA Dimensions 80/20 Portfolio %	PIA Dimensions 70/30 Portfolio %	PIA Dimensions 60/40 Portfolio %	PIA Dimensions 50/50 Portfolio %	PIA Dimensions 40/60 Portfolio %	PIA Dimensions 30/70 Portfolio %	PIA Dimensions 20/80 Portfolio %	PIA Dimensions 0/100 Portfolio %
09/2002	-6.39	-4.94	-3.51	-1.92	-0.19	1.51	2.85	4.30	5.28	8.32
09/2003	32.71	29.18	25.97	22.89	20.20	17.40	14.63	11.88	9.16	4.56
09/2004	25.53	23.48	21.42	19.28	17.28	15.11	12.81	10.26	7.48	2.63
09/2005	25.25	22.86	20.46	18.04	15.83	13.57	11.24	8.76	6.21	1.97
09/2006	16.70	15.41	14.09	12.81	11.45	10.22	8.68	7.40	5.88	3.22
09/2007	22.58	20.72	19.11	17.25	15.61	13.76	12.14	10.34	8.71	5.27
09/2008	-25.34	-22.41	-19.63	-16.66	-13.77	-10.69	-7.73	-4.56	-1.74	4.52
09/2009	0.04	0.75	1.77	2.43	3.34	3.96	4.80	5.54	6.35	7.64
09/2010	11.13	10.83	10.38	10.02	9.54	9.23	8.74	8.28	7.53	6.48
09/2011	-6.64	-5.42	-4.33	-3.16	-2.04	-0.85	0.27	1.21	1.94	3.90
09/2012	23.92	21.91	19.75	17.76	15.74	13.88	11.95	9.91	7.70	3.97
09/2013	23.07	20.41	17.98	15.38	12.92	10.32	7.88	5.49	3.39	-1.34
09/2014	10.18	9.42	8.61	7.85	6.97	6.17	5.25	4.49	3.56	1.72
09/2015	-5.77	-4.97	-4.25	-3.43	-2.76	-1.90	-1.23	-0.16	0.62	2.31
09/2016	12.75	11.87	10.91	10.01	9.08	8.22	7.30	6.33	5.19	3.31

See Standardized Performance Data & Disclosures.
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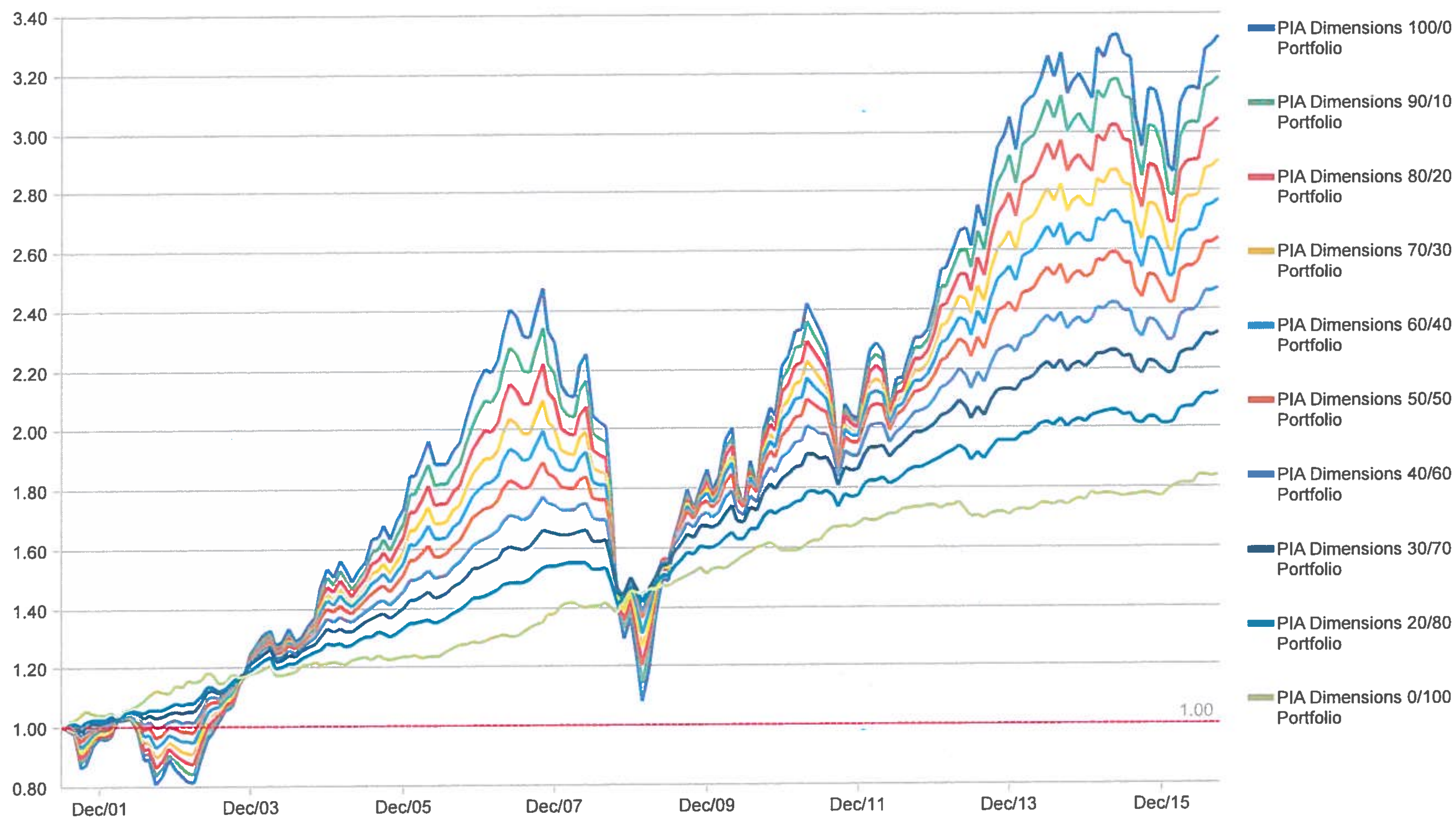
Growth of Wealth

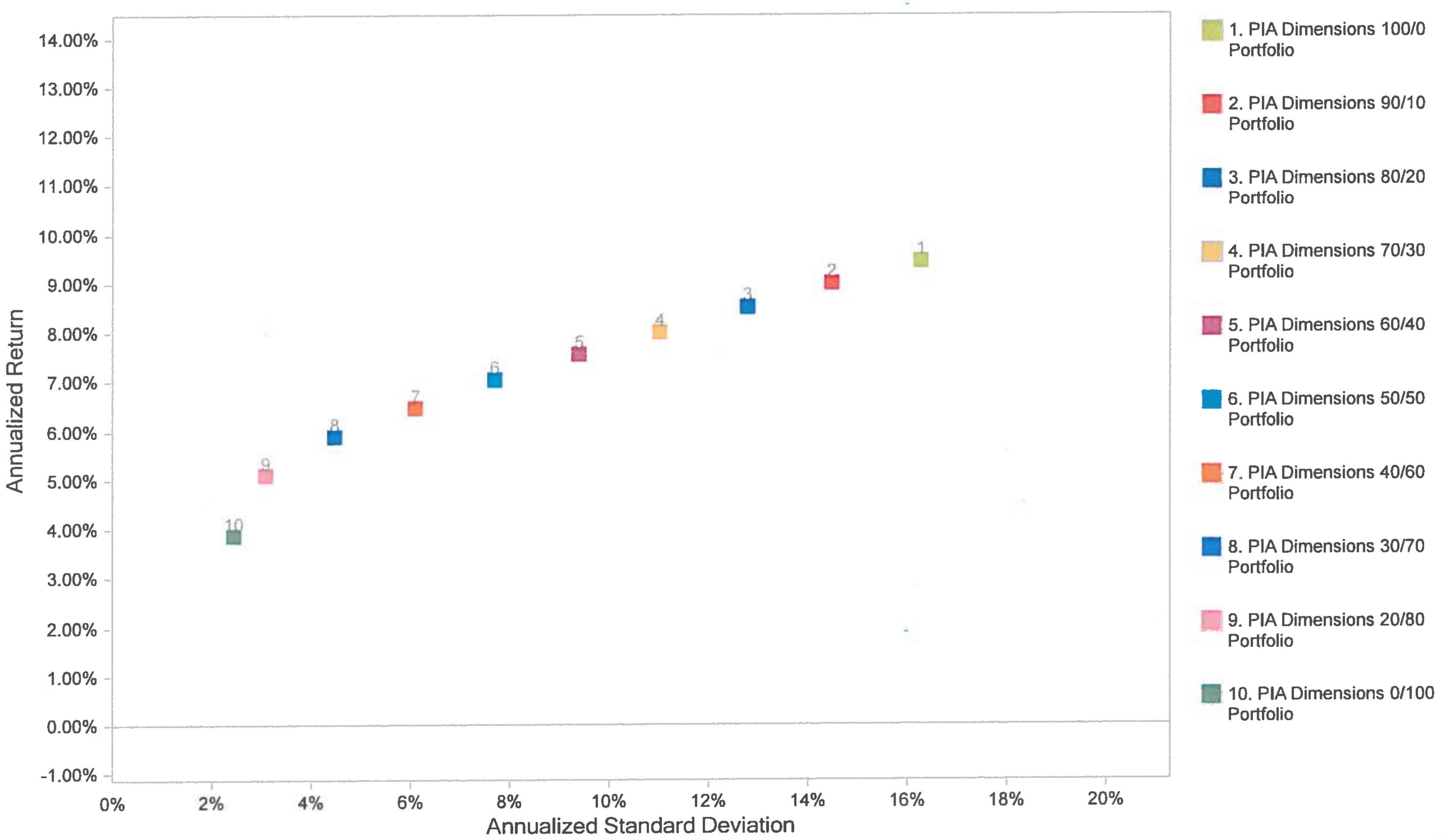
Monthly: 07/2001 - 09/2016; Default Currency: USD



See Standardized Performance Data & Disclosures.
Selection of funds, indices and time periods presented chosen by client's advisor. Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio. Past performance is not a guarantee of future results. Graph represents a hypothetical investment of $1. Performance includes reinvestment of dividends and capital gains.

Return-Standard Deviation Chart

Annual: 10/2001 - 09/2016; Default Currency: USD



See Standardized Performance Data & Disclosures.

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Up and Down Periods: PIA Dimensions 100/0 Portfolio

Quarterly: 07/2001 - 09/2016; Default Currency: USD

Summary Statistics: All Dates

	No. of Periods	Annualized Compound Return	Average Return	Standard Deviation	Correlation (R)
PIA Dimensions 100/0 Portfolio	61	8.19%	2.45%	9.62%	1.00
PIA Dimensions 90/10 Portfolio	61	7.89%	2.28%	8.50%	1.00
PIA Dimensions 80/20 Portfolio	61	7.56%	2.11%	7.43%	1.00
PIA Dimensions 70/30 Portfolio	61	7.23%	1.96%	6.39%	1.00
PIA Dimensions 60/40 Portfolio	61	6.91%	1.83%	5.39%	0.99
PIA Dimensions 50/50 Portfolio	61	6.57%	1.70%	4.40%	0.98
PIA Dimensions 40/60 Portfolio	61	6.12%	1.55%	3.47%	0.97
PIA Dimensions 30/70 Portfolio	61	5.68%	1.42%	2.53%	0.92
PIA Dimensions 20/80 Portfolio	61	5.04%	1.25%	1.75%	0.79
PIA Dimensions 0/100 Portfolio	61	4.08%	1.01%	1.51%	-0.36

Summary Statistics: PIA Dimensions 100/0 Portfolio: Up

	No. of Periods	Annualized Compound Return	Average Return	Standard Deviation	Correlation (R)
PIA Dimensions 100/0 Portfolio	43	31.08%	7.16%	5.94%	1.00
PIA Dimensions 90/10 Portfolio	43	27.86%	6.46%	5.18%	1.00
PIA Dimensions 80/20 Portfolio	43	24.78%	5.78%	4.50%	1.00
PIA Dimensions 70/30 Portfolio	43	21.77%	5.12%	3.86%	0.99
PIA Dimensions 60/40 Portfolio	43	18.93%	4.48%	3.30%	0.98
PIA Dimensions 50/50 Portfolio	43	16.12%	3.84%	2.75%	0.96
PIA Dimensions 40/60 Portfolio	43	13.36%	3.21%	2.27%	0.92

See Standardized Performance Data & Disclosures.
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Up and Down Periods: PIA Dimensions 100/0 Portfolio

Quarterly: 07/2001 - 09/2016; Default Currency: USD

PIA Dimensions 30/70 Portfolio	43	10.59%	2.56%	1.82%	0.85
PIA Dimensions 20/80 Portfolio	43	7.86%	1.92%	1.45%	0.72
PIA Dimensions 0/100 Portfolio	43	2.79%	0.70%	1.28%	0.08

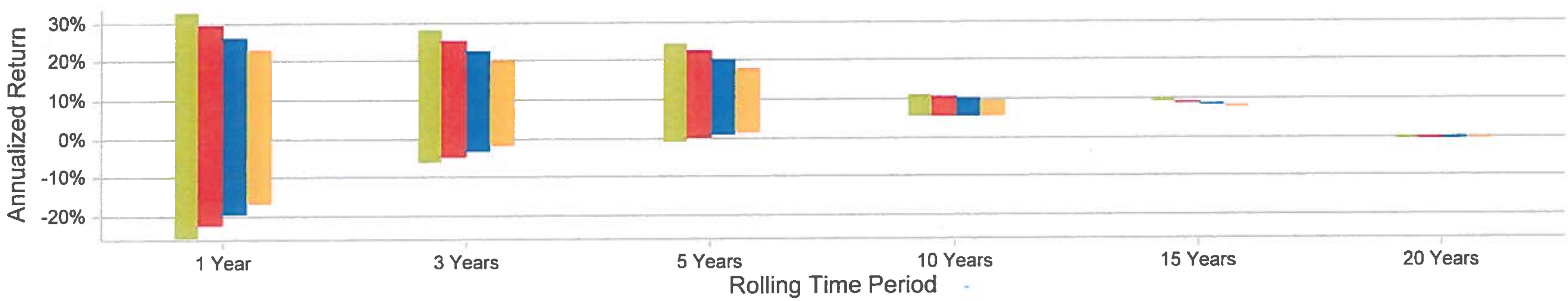
Summary Statistics: PIA Dimensions 100/0 Portfolio: Down

	No. of Periods	Annualized Compound Return	Average Return	Standard Deviation	Correlation (R)
PIA Dimensions 100/0 Portfolio	18	-31.60%	-8.79%	7.04%	1.00
PIA Dimensions 90/10 Portfolio	18	-28.09%	-7.71%	6.25%	1.00
PIA Dimensions 80/20 Portfolio	18	-24.55%	-6.65%	5.45%	1.00
PIA Dimensions 70/30 Portfolio	18	-20.86%	-5.57%	4.68%	0.99
PIA Dimensions 60/40 Portfolio	18	-17.12%	-4.51%	3.95%	0.98
PIA Dimensions 50/50 Portfolio	18	-13.19%	-3.42%	3.20%	0.96
PIA Dimensions 40/60 Portfolio	18	-9.37%	-2.40%	2.52%	0.92
PIA Dimensions 30/70 Portfolio	18	-5.18%	-1.31%	1.80%	0.79
PIA Dimensions 20/80 Portfolio	18	-1.38%	-0.34%	1.32%	0.47
PIA Dimensions 0/100 Portfolio	18	7.22%	1.77%	1.77%	-0.56

Best/ Worst Return

Annual: 10/2001 - 09/2016; Default Currency: USD

Annualized Average Rolling Return	1 Year		3 Years		5 Years		10 Years		15 Years		20 Years
PIA Dimensions 100/0 Portfolio	**10.65%**		**10.48%**		**9.34%**		**8.24%**		**9.43%**		**N/A**
Best Return (%)	32.71%	(9/2003)	27.78%	(9/2003)	24.45%	(9/2003)	11.10%	(9/2003)	9.43%	(9/2002)	N/A
Worst Return (%)	-25.34%	(9/2008)	-6.02%	(9/2008)	-1.02%	(9/2007)	5.42%	(9/2007)	9.43%	(9/2002)	N/A
PIA Dimensions 90/10 Portfolio	**9.94%**		**9.86%**		**8.89%**		**7.95%**		**8.98%**		**N/A**
Best Return (%)	29.18%	(9/2003)	25.14%	(9/2003)	22.25%	(9/2003)	10.55%	(9/2003)	8.98%	(9/2002)	N/A
Worst Return (%)	-22.41%	(9/2008)	-4.67%	(9/2008)	-0.22%	(9/2007)	5.38%	(9/2007)	8.98%	(9/2002)	N/A
PIA Dimensions 80/20 Portfolio	**9.25%**		**9.24%**		**8.43%**		**7.64%**		**8.50%**		**N/A**
Best Return (%)	25.97%	(9/2003)	22.59%	(9/2003)	20.15%	(9/2003)	9.98%	(9/2003)	8.50%	(9/2002)	N/A
Worst Return (%)	-19.63%	(9/2008)	-3.35%	(9/2008)	0.57%	(9/2007)	5.30%	(9/2007)	8.50%	(9/2002)	N/A
PIA Dimensions 70/30 Portfolio	**8.57%**		**8.60%**		**7.94%**		**7.29%**		**8.01%**		**N/A**
Best Return (%)	22.89%	(9/2003)	20.05%	(9/2003)	18.01%	(9/2003)	9.38%	(9/2003)	8.01%	(9/2002)	N/A
Worst Return (%)	-16.66%	(9/2008)	-2.07%	(9/2008)	1.29%	(9/2007)	5.20%	(9/2007)	8.01%	(9/2002)	N/A



See Standardized Performance Data & Disclosures.

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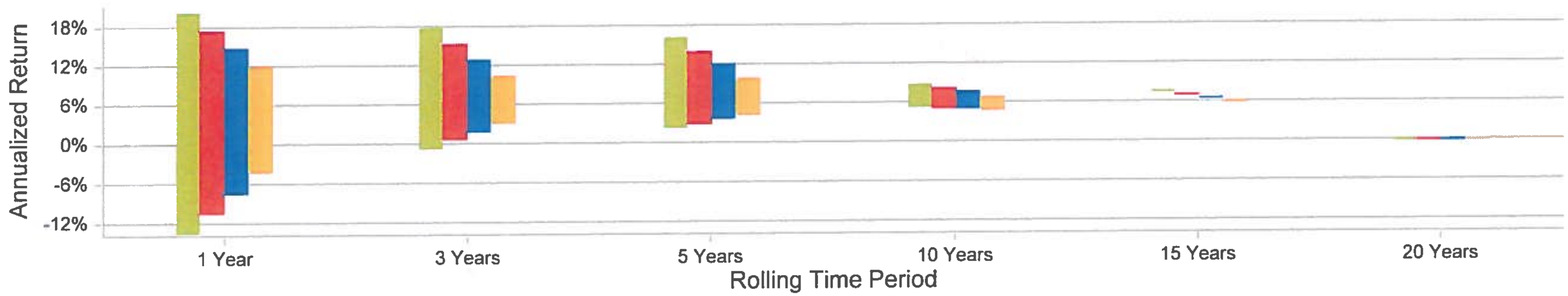
Best/ Worst Return

Annual: 10/2001 - 09/2016; Default Currency: USD

Annualized Average Rolling Return	1 Year		3 Years		5 Years		10 Years		15 Years		20 Years
PIA Dimensions 60/40 Portfolio	**7.95%**		**7.99%**		**7.47%**		**6.95%**		**7.55%**		N/A
Best Return (%)	20.20%	(9/2003)	17.76%	(9/2003)	16.04%	(9/2003)	8.82%	(9/2003)	7.55%	(9/2002)	N/A
Worst Return (%)	-13.77%	(9/2008)	-0.80%	(9/2008)	2.03%	(9/2007)	5.07%	(9/2007)	7.55%	(9/2002)	N/A
PIA Dimensions 50/50 Portfolio	**7.33%**		**7.37%**		**6.98%**		**6.59%**		**7.06%**		N/A
Best Return (%)	17.40%	(9/2003)	15.35%	(9/2003)	13.98%	(9/2003)	8.22%	(9/2003)	7.06%	(9/2002)	N/A
Worst Return (%)	-10.69%	(9/2008)	0.47%	(9/2008)	2.72%	(9/2007)	4.94%	(9/2007)	7.06%	(9/2002)	N/A
PIA Dimensions 40/60 Portfolio	**6.64%**		**6.68%**		**6.42%**		**6.15%**		**6.47%**		N/A
Best Return (%)	14.63%	(9/2003)	12.88%	(9/2003)	11.88%	(9/2003)	7.54%	(9/2003)	6.47%	(9/2002)	N/A
Worst Return (%)	-7.73%	(9/2008)	1.69%	(9/2008)	3.37%	(9/2008)	4.77%	(9/2007)	6.47%	(9/2002)	N/A
PIA Dimensions 30/70 Portfolio	**5.96%**		**5.97%**		**5.84%**		**5.68%**		**5.87%**		N/A
Best Return (%)	11.88%	(9/2003)	10.29%	(9/2003)	9.72%	(9/2003)	6.79%	(9/2003)	5.87%	(9/2002)	N/A
Worst Return (%)	-4.56%	(9/2008)	2.94%	(9/2008)	3.94%	(9/2008)	4.59%	(9/2007)	5.87%	(9/2002)	N/A



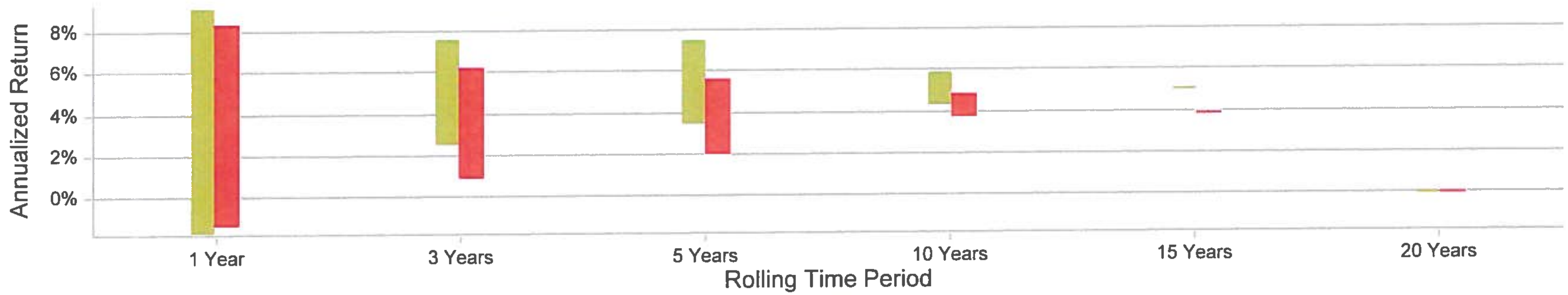
See Standardized Performance Data & Disclosures.

Selection of funds, indices and time periods presented chosen by client's advisor. Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio. Past performance is not a guarantee of future results.

Best/ Worst Return

Annual: 10/2001 - 09/2016; Default Currency: USD

Annualized Average Rolling Return	1 Year		3 Years		5 Years		10 Years		15 Years		20 Years
PIA Dimensions 20/80 Portfolio	**5.15%**		**5.12%**		**5.11%**		**5.06%**		**5.11%**		**N/A**
Best Return (%)	9.16%	(9/2003)	7.61%	(9/2003)	7.48%	(9/2003)	5.87%	(9/2003)	5.11%	(9/2002)	N/A
Worst Return (%)	-1.74%	(9/2008)	2.51%	(9/2013)	3.42%	(9/2011)	4.28%	(9/2007)	5.11%	(9/2002)	N/A
PIA Dimensions 0/100 Portfolio	**3.90%**		**3.72%**		**3.91%**		**4.04%**		**3.87%**		**N/A**
Best Return (%)	8.32%	(9/2002)	6.21%	(9/2008)	5.55%	(9/2007)	4.83%	(9/2002)	3.87%	(9/2002)	N/A
Worst Return (%)	-1.34%	(9/2013)	0.88%	(9/2013)	1.98%	(9/2012)	3.71%	(9/2005)	3.87%	(9/2002)	N/A



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TRI-CITY HEALTHCARE DISTRICT

EMPLOYEE FIDUCIARY RETIREMENT PLAN SUBCOMMITTEE CHARTER

The Employee Fiduciary Retirement Plan Subcommittee (the "Subcommittee") of the Human Resources Committee has multiple purposes and is delegated certain key responsibilities, per Government Code §§ 53216.5 and 53216.6, to act with the care, skill, prudence, and diligence under the circumstances that a prudent person acting in a like capacity and familiar with these matters would use in the conduct of an enterprise of a like character and with like aims.

I. Purposes

The Subcommittee is to provide assistance to the Board of Directors in its governance oversight duties and to make recommendations to the Tri-City Healthcare District ("District") Board of Directors ("Board") in matters regarding the employee retirement plans offered by the District (the "Plans"). The Subcommittee is delegated the authority to prudently select and monitor the performance of an ERISA section 3(38) investment manager, as if ERISA applied to the Plans, as well as a vendor to provide recordkeeping services for the Plans. The Plans' investment manager shall make decisions regarding investment options offered to plan participants through the Plan, and shall perform as a fiduciary under ERISA, as though it applied to the Plans. While the District recognizes that the Plans are not subject to the Employee Retirement Income Security Act ("ERISA"), the Plans should conform to ERISA principles in order to comport with best practices with respect to employee retirement plans.

II. Membership

The Subcommittee shall be comprised of representatives from the Human Resources Committee and may include members of the community, as selected by the Board.

III. Meetings

It is anticipated that the Subcommittee will meet at least quarterly, although the Subcommittee may meet more or less frequently as needed. The Subcommittee may establish its own meeting schedule annually.

IV. Minutes

The Subcommittee will maintain written minutes of its meetings. Draft minutes will be presented to the Board for consideration at its meetings. The Senior Executive Assistant or designee will provide assistance to the Committee in scheduling meetings, preparing agendas and keeping minutes.

V. Reports

Although the Subcommittee is a subcommittee of the Human Resources Committee, the Subcommittee will report directly to the Board regarding all determinations made or actions taken pursuant to the Subcommittee's duties and responsibilities, and will provide updates to the Board on at least a quarterly basis. The Subcommittee shall also report its actions and recommendations to the Human Resources Committee as a matter of course, but the Committee as a whole shall have no power to change or alter the recommendations of the Subcommittee. The Subcommittee's determinations shall be final as to matters as to which it has been delegated fiduciary responsibility.

VI. The Subcommittee shall review its Charter every three years.

VII. Conduct

Each Subcommittee member is expected to read the District's Code of Conduct which can be found at http://www.tricitymed.org/about-us/code-of-conduct/ and shall comply with all provisions thereof while a member of this Committee. In addition, members of this Committee are designated as public officials under the Conflict of Interest Code of the District.

Approved by BOD: 9/29/11
Approved by BOD: 5/30/13
Approved by BOD: 5/29/14