

CAPITAL GROUP

Mesirow 3(21) Elite List

4Q2025

Report created on
02.10.2026

Elite list

The following investment options meet Mesirow's minimum criteria for investment option selection. Plan sponsors who select at least one option from each of our four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) qualify for Mesirow's Fiduciary Partnership Service. At the end of this document, you'll find the Definitions and Guidance page, which offers our guidelines for selecting investment options and contains definitions of the various asset classes and investment styles offered.

CORE – Choose a minimum of one investment option from each of these four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.

SUPPLEMENTAL – Selecting investment options from these asset classes is optional, but will offer plan participants better potential for diversification.

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	
			MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
CORE-LARGE CAP DOMESTIC EQUITY				
American Century Large Cap Equity A	AFDAX	Large Core		
American Funds' Fundamental Investors R-4	RFNEX	Large Core		
American Funds' The Investment Company of America R-4	RICEX	Large Core		
American Funds' Washington Mutual Investors Fund R-4	RWMEX	Large Core	●	●
BlackRock Advantage Large Cap Core Inv A	MDLRX	Large Core		
Calvert US Large Cap Core Rspnb Idx A	CSXAX	Large Core		
ClearBridge Appreciation A	SHAPX	Large Core		
ClearBridge Dividend Strategy A	SOPAX	Large Core		
Columbia Contrarian Core A	LCCAX	Large Core		
Columbia Cornerstone Equity A	NSGAX	Large Core		
Columbia Disciplined Core A	AQEAX	Large Core		
Columbia Large Cap Enhanced Core A	NMIAX	Large Core		
Columbia Large Cap Index A	NEIAX	Large Core		
Eaton Vance Atlanta Capital Focused Gr A	EAALX	Large Core		
Federated Hermes Max-Cap Index Svc	FMXSX	Large Core		
Federated Hermes MDT All Cap Core A	QAACX	Large Core		
Fidelity Advisor Capital Development A	FDTTX	Large Core		
Fidelity Advisor Diversified Stock A	FDTX	Large Core		
Fidelity Advisor Large Cap Stock A	FLAFX	Large Core		
Fidelity Advisor Mega Cap Stock A	FGTAX	Large Core		
Franklin Rising Dividends A	FRDPX	Large Core		
Goldman Sachs Large Cap Equity A	GSCGX	Large Core		
Goldman Sachs Rising Dividend Gr A	GSRAX	Large Core		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Goldman Sachs US Equity Insights A	GSSQX	Large Core		
Hartford Core Equity R4	HGISX	Large Core		
Invesco Charter A	CHTRX	Large Core		
Invesco Main Street A	MSIGX	Large Core		
Invesco Main Street All Cap A	OMSOX	Large Core		
Invesco Rising Dividends A	OARDX	Large Core		
Invesco S&P 500 Index A	SPIAX	Large Core		
iShares Russell 1000 Large-Cap Idx Inv A	BRGAX	Large Core		
iShares S&P 500 Index Investor A	BSPAX	Large Core	●	●
Janus Henderson Growth And Income S	JADGX	Large Core		
JH Adaptive Risk Mgd U.S. Eq S	JRSSX	Large Core		
JHancock Fundamental Large Cap Core R2	JLCYX	Large Core		
JPMorgan US Equity R3	JUEPX	Large Core		
* Lord Abbett Dividend Growth A	LAMAX	Large Core		
Lord Abbett Dividend Growth R4	LAMSX	Large Core		
MFS Blended Research Core Equity R3	MUETX	Large Core		
MFS Core Equity R3	MRGHX	Large Core		
MFS Massachusetts Investors Tr R3	MITHX	Large Core		
MFS Research R3	MFRHX	Large Core		
Neuberger Large Cap Growth A	NGDAX	Large Core		
Neuberger Multi-Cap Opportunities A	NMUAX	Large Core		
PGIM Quant Solutions Large-Cap Cor Eq A	PTMAX	Large Core		
PIMCO StocksPLUS® A	PSPAX	Large Core		
PIMCO StocksPLUS® Absolute Return A	PTOAX	Large Core		
Putnam Core Equity Fund A	PMYAX	Large Core		
Putnam Focused Equity A	PGIAX	Large Core		
Putnam U.S. Research A	PNRAX	Large Core		
T. Rowe Price Dividend Growth Advisor	TADGX	Large Core		
T. Rowe Price U.S. Equity Research Adv	PACOX	Large Core		
Victory Diversified Stock A	SRVEX	Large Core		
American Century Disciplined Growth A	ADCVX	Large Growth		
American Century Growth A	TCRAX	Large Growth		
American Century Select A	TWCAX	Large Growth		
American Century Ultra® A	TWUAX	Large Growth		
American Funds' AMCAP Fund R-4	RAFEX	Large Growth		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
American Funds' The Growth Fund of America R-4	RGAEX	Large Growth		
AMG Renaissance Large Cap Growth N	MRLTX	Large Growth		
BlackRock Advantage Large Cap Gr Inv A	BMCAX	Large Growth		
BlackRock Capital Appreciation Inv A	MDFGX	Large Growth		
BlackRock Large Cap Focus Growth Inv A	MDFOX	Large Growth		
ClearBridge Large Cap Growth A	SBLGX	Large Growth		
Columbia Cornerstone Growth A	LEGAX	Large Growth		
Columbia Disciplined Growth A	RDLAX	Large Growth		
Columbia Large Cap Growth Opp A	NFEAX	Large Growth		
Columbia Select Large Cap Growth A	ELGAX	Large Growth		
Eaton Vance Focused Growth Opps A	EAFGX	Large Growth		
Eaton Vance Growth A	EALCX	Large Growth		
Eaton Vance Stock A	EAERX	Large Growth		
Federated Hermes Kaufmann Large Cap A	KLCAX	Large Growth		
Federated Hermes MDT Large Cap Growth A	QALGX	Large Growth		
Fidelity Advisor Equity Growth A	EPGAX	Large Growth		
Fidelity Advisor Growth Opps A	FAGAX	Large Growth		
Fidelity Advisor New Insights A	FNIAA	Large Growth		
Fidelity Advisor Stock Sel A	FMAMX	Large Growth		
Franklin DynaTech A	FKDNX	Large Growth		
Franklin Growth A	FKGRX	Large Growth		
Franklin Growth Opportunities A	FGRAX	Large Growth		
Goldman Sachs Large Cap Gr Insghts A	GLCGX	Large Growth		
Hartford Growth Opportunities R4	HGOSX	Large Growth		
Invesco American Franchise A	VAFAX	Large Growth		
Invesco Discovery Large Cap A	OPTFX	Large Growth		
Janus Henderson Forty S	JARTX	Large Growth		
Janus Henderson Research S	JRASX	Large Growth		
JHancock U.S. Global Leaders Growth R2	USLYX	Large Growth		
JPMorgan Growth Advantage R3	JGTTX	Large Growth		
JPMorgan Large Cap Growth R3	JLGPX	Large Growth	●	●
MassMutual Blue Chip Growth R4	MBGFX	Large Growth		
MFS Blended Research Growth Eq R3	BRWTX	Large Growth		
MFS Growth R3	MFEHX	Large Growth		
MFS Massachusetts Inv Gr Stk R3	MIGHX	Large Growth		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
* PGIM Jennison Diversified Growth A	TBDAX	Large Growth		
PGIM Jennison Focused Growth A	SPFAX	Large Growth		
PGIM Jennison Growth A	PJFAX	Large Growth		
PGIM Jennison Growth R2	PJFOX	Large Growth		
Putnam Large Cap Growth A	POGAX	Large Growth		
Putnam Sustainable Leaders A	PNOPX	Large Growth		
T. Rowe Price All-Cap Opportunities-Adv	PAWAX	Large Growth		
T. Rowe Price Blue Chip Growth Advisor	PABGX	Large Growth		
T. Rowe Price Growth Stock Adv	TRSAX	Large Growth		
Transamerica Capital Growth A	IALAX	Large Growth		
Transamerica US Growth A	TADAX	Large Growth		
Virtus Silvant Focused Growth A	PGWAX	Large Growth		
Voya Large-Cap Growth A	NLCAX	Large Growth		
American Century Disciplnd Cor Val A	AMADX	Large Value		
American Century Equity Income A	TWEAX	Large Value		
American Century Focused Lg Cap Val A	ALPAX	Large Value		
American Century Value A	TWADX	Large Value		
American Funds' American Mutual Fund R-4	RMFEX	Large Value		
BlackRock Advantage Large Cap Val Inv A	MDLVX	Large Value		
BlackRock Equity Dividend Inv A	MDDVX	Large Value		
BlackRock Large Cap Focus Value Inv A	MDBAX	Large Value		
ClearBridge Large Cap Value A	SINAX	Large Value		
ClearBridge Tactical Dividend Income A	CFLGX	Large Value		
ClearBridge Value A	LGVAX	Large Value		
Columbia Disciplined Value A	RLCAX	Large Value		
Columbia Dividend Income A	LBSAX	Large Value		
Columbia Dividend Opportunity A	INUTX	Large Value		
Columbia Intrinsic Value A	INDZX	Large Value		
Columbia Select Large Cap Value A	SLVAX	Large Value		
Davis NY Venture A	NYVTX	Large Value		
Davis Opportunity A	RPEAX	Large Value		
Eaton Vance Dividend Builder A	EVTMX	Large Value		
Eaton Vance Focused Value Opps A	EAFVX	Large Value		
Eaton Vance Large-Cap Value A	EHSTX	Large Value		
Federated Hermes MDT Large Cap Value A	FSTRX	Large Value		
Federated Hermes MDT Large Cap Value Svc	FSTKX	Large Value		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Federated Hermes Strategic Value Div A	SVAAX	Large Value		
Fidelity Advisor Stk Selec Lg Cp Val A	FLUAX	Large Value		
Franklin Equity Income A	FISEX	Large Value		
Franklin Mutual Shares A	TESIX	Large Value		
Goldman Sachs Equity Income A	GSGRX	Large Value		
Goldman Sachs Large Cap Value A	GSLAX	Large Value		
Goldman Sachs Large Cp Val Insights A	GCVAX	Large Value		
Hartford Dividend and Growth R4	HDGSX	Large Value		
Hartford Equity Income R4	HQISX	Large Value		
Invesco Comstock A	ACSTX	Large Value		
Invesco Comstock Select A	CGRWX	Large Value		
Invesco Diversified Dividend A	LCEAX	Large Value		
Invesco Dividend Income A	IAUTX	Large Value		
Invesco Growth and Income A	ACGIX	Large Value		
JHancock Disciplined Value R2	JDVPX	Large Value		
JPMorgan Equity Income R3	OIEPX	Large Value		
JPMorgan Large Cap Value R3	OLVTX	Large Value		
JPMorgan US Value R3	JGAVX	Large Value		
JPMorgan Value Advantage R3	JVAPX	Large Value		
* Lord Abbett Affiliated A	LAFFX	Large Value		
Lord Abbett Affiliated R4	LAFSX	Large Value		
* Lord Abbett Fundamental Equity A	LDFVX	Large Value		
Lord Abbett Fundamental Equity R4	LAVSX	Large Value		
MassMutual Diversified Value R4	MDDRXX	Large Value		
MFS Blended Research Value Equity R3	BRULX	Large Value		
MFS Equity Income R3	EQNTX	Large Value		
MFS Low Volatility Equity R3	MLVPX	Large Value		
MFS Value R3	MEIHX	Large Value		
Neuberger Large Cap Value A	NPNAX	Large Value		
PGIM Jennison Focused Value A	PJIAAX	Large Value		
PGIM Jennison Value A	PBEAX	Large Value		
* PGIM Quant Solutions Large-Cap Val A	SUVAX	Large Value		
PIMCO RAE PLUS A	PIXAX	Large Value		
Putnam Large Cap Value A	PEYAX	Large Value	●	●
T. Rowe Price Equity Income Advisor	PAFDX	Large Value		
T. Rowe Price Value Adv	PAVLX	Large Value		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Transamerica Large Cap Value A	TWQAX	Large Value		
Voya Corporate Leaders 100 A	VYCAX	Large Value		
Voya Large Cap Value A	IEDAX	Large Value		
CORE-LARGE CAP FOREIGN EQUITY				
American Funds' International Growth and Income Fund R-4	RIGEX	Intl Large Core	●	●
BlackRock Advantage International Inv A	BROAX	Intl Large Core		
Federated Hermes International Leaders A	FGFAX	Intl Large Core		
Franklin International Equity A	LMEAX	Intl Large Core		
Goldman Sachs International Eq ESG A	GSIFX	Intl Large Core		
Goldman Sachs International T/M Eq A	GATMX	Intl Large Core		
Goldman Sachs Intl Eq Insghts A	GCIAX	Intl Large Core		
* Hartford International Equity R4	HDVSX	Intl Large Core		
Hartford International Opportunities R4	IHOSX	Intl Large Core		
iShares MSCI EAFE Intl Idx Inv A	MDIIX	Intl Large Core		
iShares MSCI Total Intl Idx Inv A	BDOAX	Intl Large Core		
Janus Henderson Overseas S	JIGRX	Intl Large Core		
* Lord Abbett International Equity A	LICAX	Intl Large Core		
Lord Abbett International Equity R4	LICSX	Intl Large Core		
MassMutual Overseas R4	MOSFX	Intl Large Core		
MFS Intl Diversification R3	MDIHX	Intl Large Core		
MFS Research International R3	MRSHX	Intl Large Core		
Parametric International Equity A	EAISX	Intl Large Core		
PIMCO StocksPLUS® Intl (USD-Hedged) A	PIPAX	Intl Large Core		
Putnam Focused International Equity A	PEQUX	Intl Large Core		
Putnam International Equity A	POVSX	Intl Large Core		
American Century International Gr A	TWGAX	Intl Large Growth		
American Funds International Vantage Fund R-4	RIVKX	Intl Large Growth		
American Funds' EUPAC Fund R-4	REREX	Intl Large Growth	●	●
BlackRock International Inv A	MDILX	Intl Large Growth		
Calvert International Equity A	CWVGX	Intl Large Growth		
ClearBridge International Growth A	LGGAX	Intl Large Growth		
ClearBridge International Growth FI	LMGFX	Intl Large Growth		
Columbia Acorn International Sel A	LAFAX	Intl Large Growth		
Fidelity Advisor Diversified Intl A	FDVAX	Intl Large Growth		
Fidelity Advisor International Discv A	FAIDX	Intl Large Growth		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Fidelity Advisor International Growth A	FIAGX	Intl Large Growth		
Fidelity Advisor Intl Capl App A	FCPAX	Intl Large Growth		
Fidelity Advisor Overseas A	FOVBX	Intl Large Growth		
Franklin Intl Growth A	FNGAX	Intl Large Growth		
Hartford International Growth R4	HNCSX	Intl Large Growth		
Hartford Schroders International Stk R4	HSWSX	Intl Large Growth		
Invesco EQV International Equity A	AIIEX	Intl Large Growth		
Invesco International Growth A	OIGAX	Intl Large Growth		
MFS International Growth R3	MGRTX	Intl Large Growth		
* MFS International Intrinsic Value R3	MINGX	Intl Large Growth		
Neuberger International Eq A	NIQAX	Intl Large Growth		
Neuberger International Sel A	NBNAX	Intl Large Growth		
T. Rowe Price International Stock Adv	PAITX	Intl Large Growth		
American Century International Val A	MEQAX	Intl Large Value		
ClearBridge International Value A	SBIEX	Intl Large Value		
Columbia International Div Inc A	CSVAX	Intl Large Value		
Columbia Overseas Value A	COAVX	Intl Large Value		
Federated Hermes Intl Strat Val Div A	IVFAX	Intl Large Value		
Goldman Sachs International Eq Inc A	GSAKX	Intl Large Value		
Hartford Schroders Intl Multi-Cp Val R4	HFYSX	Intl Large Value		
* JHancock Disciplined Value Intl A	JDIBX	Intl Large Value		
JHancock Disciplined Value Intl R2	JDISX	Intl Large Value		
* Lord Abbett International Value A	LIDAX	Intl Large Value		
Lord Abbett International Value R4	LIRSX	Intl Large Value		
MFS Blended Research Intl Eq R3	BRXTX	Intl Large Value		
PGIM Quant Solutions International Eq A	PJRAX	Intl Large Value		
Putnam International Value A	PNGAX	Intl Large Value		
T. Rowe Price International Value Eq Adv	PAIGX	Intl Large Value		
Transamerica International Equity A	TRWAX	Intl Large Value		
CORE-DOMESTIC BONDS				
American Century Diversified Bond A	ADFAX	Interm-Term Core Bond		
American Funds' The Bond Fund of America R-4	RBFEX	Interm-Term Core Bond	●	●
BlackRock Core Bond Inv A	BCBAX	Interm-Term Core Bond		
Eaton Vance Core Bond A	EAGIX	Interm-Term Core Bond		
Fidelity Advisor Investment Gr Bd A	FGBAX	Interm-Term Core Bond		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Invesco Core Bond A	OPIGX	Interm-Term Core Bond		
iShares US Aggregate Bond Index Inv A	BMOAX	Interm-Term Core Bond		
JPMorgan Core Bond R3	JCBPX	Interm-Term Core Bond		
* Lord Abbett Core Fixed Income A	LCRAX	Interm-Term Core Bond		
Lord Abbett Core Fixed Income R4	LCRSX	Interm-Term Core Bond		
MassMutual Core Bond R4	MCZRX	Interm-Term Core Bond		
Neuberger Berman Core Bond A	NCRAX	Interm-Term Core Bond		
Putnam Core Bond Fund A	PTRNX	Interm-Term Core Bond		
T. Rowe Price New Income Adv	PANIX	Interm-Term Core Bond		
PIMCO Investment Grade Credit Bond A	PBDAX	Interm-Term Core Plus - High Intl		
Columbia Total Return Bond A	LIBAX	Interm-Term Core Plus - High Non-IG		
JPMorgan Core Plus Bond R3	JCPPX	Interm-Term Core Plus - High Non-IG		
American Century Core Plus A	ACCQX	Interm-Term Core Plus Bond		
American Funds Strategic Bond Fund R-4	RANEX	Interm-Term Core Plus Bond		
BlackRock Total Return Inv A	MDHQX	Interm-Term Core Plus Bond	●	●
Columbia Bond A	CNDAX	Interm-Term Core Plus Bond		
Federated Hermes Total Return Bond A	TLRAX	Interm-Term Core Plus Bond		
Fidelity Advisor Total Bond A	FEPAX	Interm-Term Core Plus Bond		
Franklin Core Plus Bond Fund A	FRSTX	Interm-Term Core Plus Bond		
Franklin Total Return A	FKBAX	Interm-Term Core Plus Bond		
Goldman Sachs Bond A	GSFAX	Interm-Term Core Plus Bond		
Hartford Total Return Bond R4	ITBUX	Interm-Term Core Plus Bond		
Invesco Core Plus Bond A	ACPSX	Interm-Term Core Plus Bond		
Janus Henderson Flexible Bond S	JADFX	Interm-Term Core Plus Bond		
JHancock Bond R2	JHRBX	Interm-Term Core Plus Bond		
* Lord Abbett Total Return A	LTRAX	Interm-Term Core Plus Bond		
Lord Abbett Total Return R4	LTRKX	Interm-Term Core Plus Bond		
MassMutual Diversified Bond R4	MDBFX	Interm-Term Core Plus Bond		
MFS Total Return Bond R3	MRBHX	Interm-Term Core Plus Bond		
PGIM Total Return Bond A	PDBAX	Interm-Term Core Plus Bond		
PGIM Total Return Bond R2	PDBRX	Interm-Term Core Plus Bond		
PIMCO Total Return A	PTTAX	Interm-Term Core Plus Bond		
PIMCO Total Return IV A	PTUZX	Interm-Term Core Plus Bond		
Putnam Income A	PINCX	Interm-Term Core Plus Bond		
Transamerica Bond A	IDITX	Interm-Term Core Plus Bond		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Victory Core Plus Intermediate Bond CI A	UITBX	Interm-Term Core Plus Bond		
Voya Intermediate Bond A	IIBAX	Interm-Term Core Plus Bond		
American Funds Corporate Bond Fund R-4	RCBDX	Interm-Term Corporate Bond		
Columbia Select Corporate Income A	LIAX	Interm-Term Corporate Bond		
Federated Hermes Corporate Bond A	FDBAX	Interm-Term Corporate Bond		
Federated Hermes Interm Corp Bd Svc	INISX	Interm-Term Corporate Bond		
Fidelity Advisor Corporate Bond A	FCBAX	Interm-Term Corporate Bond		
Goldman Sachs Investment Grd Crdt A	GSGAX	Interm-Term Corporate Bond		
Invesco Corporate Bond A	ACCBX	Interm-Term Corporate Bond		
* Lord Abbett Income A	LAGVX	Interm-Term Corporate Bond		
Lord Abbett Income R4	LAUKX	Interm-Term Corporate Bond		
MFS Corporate Bond R3	MFBHX	Interm-Term Corporate Bond		
Victory Income Class A	UINCX	Interm-Term Corporate Bond		
Voya Investment Grade Credit A	VACFX	Interm-Term Corporate Bond		
American Funds' U.S. Government Securities Fund R-4	RGVEX	Interm-Term Govt Bond		
* Columbia US Treasury Index A	LUTAX	Interm-Term Govt Bond		
Federated Hermes Short-Interm Govt Svc	FIGIX	Interm-Term Govt Bond		
Fidelity Advisor Government Income A	FVIAX	Interm-Term Govt Bond		
Goldman Sachs Core Fixed Income A	GCFIX	Interm-Term Govt Bond		
Goldman Sachs Government Income A	GSGOX	Interm-Term Govt Bond		
MFS Government Securities R3	MFGHX	Interm-Term Govt Bond		
American Century Ginnie Mae A	BGNAX	Mortgage-Backed Bond		
American Century Government Bond A	ABTAX	Mortgage-Backed Bond		
American Funds Mortgage Fund R-4	RMAEX	Mortgage-Backed Bond		
Columbia Quality Income A	AUGAX	Mortgage-Backed Bond		
Eaton Vance Government Opportunities A	EVGOX	Mortgage-Backed Bond		
Federated Hermes Fund for US Govt Secs A	FUSGX	Mortgage-Backed Bond		
Federated Hermes Government Income Svc	FITSX	Mortgage-Backed Bond		
Fidelity Advisor Mortgage Securities A	FMGAX	Mortgage-Backed Bond		
Franklin US Government Secs A	FKFSX	Mortgage-Backed Bond		
* Franklin US Government Secs A1	FKUSX	Mortgage-Backed Bond		
Goldman Sachs US Mortgages A	GSUAX	Mortgage-Backed Bond		
Invesco Quality Income A	VKMGX	Mortgage-Backed Bond		
PGIM Government Income A	PGVAX	Mortgage-Backed Bond		
PIMCO GNMA and Government Secs A	PAGNX	Mortgage-Backed Bond		

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Putnam Mortgage Securities A	PGSIX	Mortgage-Backed Bond		
Voya GNMA Income A	LEXNX	Mortgage-Backed Bond		
CORE-CASH EQUIVALENTS				
¥ EB MaGIC Fund 75bps	49327E300	Stable Value		
¥ Federated Hermes Capital Preservation Fund SP	140411406	Stable Value	●	●
¥ INVESCO Stable Value Trust (70)	46127\$731	Stable Value		
¥ MetLife Stable Value Fund Series 25053 - Class 35	759522402	Stable Value		
¥ Morley Stable Value Fund 171	852320167	Stable Value		
American Funds U.S. Government Money Market Fund R-4	RADXX	Taxable Money Market	●	●

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SUPPLEMENTAL				
BlackRock Floating Rate Income Inv A	BFRAX	Bank Loan/Floating Rate		
Columbia Floating Rate A	RFRAX	Bank Loan/Floating Rate		
Eaton Vance Floating Rate A	EVBLX	Bank Loan/Floating Rate		
Eaton Vance Floating-Rate & Hi Inc A	EVFHX	Bank Loan/Floating Rate		
Eaton Vance Floating-Rate Advantage A	EAFAX	Bank Loan/Floating Rate		
Goldman Sachs High Yield FI Rate A	GFRAX	Bank Loan/Floating Rate		
Hartford Floating Rate R4	HFLSX	Bank Loan/Floating Rate		
Invesco Senior Floating Rate A	OOSAX	Bank Loan/Floating Rate		
Lord Abbett Floating Rate R4	LRRKX	Bank Loan/Floating Rate		
Neuberger Berman Floating Rate Inc A	NFIAX	Bank Loan/Floating Rate		
PGIM Floating Rate Income A	FRFAX	Bank Loan/Floating Rate		
Putnam Floating Rate Income A	PFLRX	Bank Loan/Floating Rate		
Transamerica Floating Rate A	TFLAX	Bank Loan/Floating Rate		
Columbia Convertible Securities A	PACIX	Convertibles		
Fidelity Advisor Convertible Secs A	FACVX	Convertibles		
* Franklin Convertible Securities A	FISCX	Convertibles		
Invesco Convertible Securities A	CNSAX	Convertibles		
* Lord Abbett Convertible A	LACFX	Convertibles		
Lord Abbett Convertible R4	LCFSX	Convertibles		
Putnam Convertible Securities A	PCONX	Convertibles		
Victory Investment Grd Convert A	SBFCX	Convertibles		
Hartford Emerging Markets Local Debt R4	HLDSX	Emerging Mkts Bond Non-USD		
American Funds Emerging Markets Bond Fund R-4	REGEX	Emerging Mkts Bond USD		
Columbia Emerging Markets Bond A	REBAX	Emerging Mkts Bond USD		
Goldman Sachs Emerging Markets Dbt A	GSDAX	Emerging Mkts Bond USD		
* Lord Abbett Emerging Markets Bond A	LDMAX	Emerging Mkts Bond USD		
Lord Abbett Emerging Markets Bond R4	LDMSX	Emerging Mkts Bond USD		
MFS Emerging Markets Debt R3	MEDFX	Emerging Mkts Bond USD		
PIMCO Emerging Markets Bond A	PAEMX	Emerging Mkts Bond USD		
Transamerica Emerging Markets Debt A	EMTAX	Emerging Mkts Bond USD		
American Century Emerging Markets A	AEMMX	Emerging Mkts Core		
American Funds Developing World Growth and Income Fund R-4	RDWEX	Emerging Mkts Core		
BlackRock Advantage Emerging Mkts Inv A	BLSAX	Emerging Mkts Core		
BlackRock Emerging Mkts Inv A	MDDCX	Emerging Mkts Core		

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			MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
* Fidelity Advisor Focused Em Mkts A	FAMKX	Emerging Mkts Core		
Goldman Sachs Em Mkts Eq Insights A	GERAX	Emerging Mkts Core		
Goldman Sachs Emerging Markets Eq A	GEMAX	Emerging Mkts Core		
Hartford Emerging Markets Equity R4	HERSX	Emerging Mkts Core		
* Hartford Schroders Emerging Mkts Eq R4	HHHSX	Emerging Mkts Core		
MFS Blended Research Em Mkts Eq R3	BRKTX	Emerging Mkts Core		
MFS Emerging Markets Equity R3	MEMGX	Emerging Mkts Core		
Neuberger Emerg Mkts Eq A	NEMAX	Emerging Mkts Core		
Templeton Developing Markets A	TEDMX	Emerging Mkts Core		
Voya Multi-Manager Emerging Markets Eq A	IEMHX	Emerging Mkts Core		
American Funds' New World Fund R-4	RNWEX	Emerging Mkts Growth	●	●
Columbia Emerging Markets A	EEMAX	Emerging Mkts Growth		
Invesco Emerging Markets ex-China A	GTDDX	Emerging Mkts Growth		
* JPMorgan Emerging Markets Equity R3	JHURX	Emerging Mkts Growth		
Putnam Emerging Markets Equity A	PEMMX	Emerging Mkts Growth		
American Funds Global Balanced Fund R-4	RGBEX	Global Asset Allocation		
American Funds' Capital Income Builder R-4	RIREX	Global Asset Allocation		
BlackRock Global Allocation Inv A	MDLOX	Global Asset Allocation		
Eaton Vance Global Income Builder A	EDIAX	Global Asset Allocation		
Federated Hermes Global Allocation A	FSTBX	Global Asset Allocation		
Fidelity Advisor Strategic Div & Inc A	FASDX	Global Asset Allocation		
Franklin Mutual Quest A	TEQIX	Global Asset Allocation		
Invesco Global Allocation A	QVGIX	Global Asset Allocation		
Janus Henderson Global Alloc Cnsv S	JCASX	Global Asset Allocation		
Janus Henderson Global Allocation Gr S	JGCSX	Global Asset Allocation		
Janus Henderson Global Allocation Mod S	JMOSX	Global Asset Allocation		
JPMorgan Global Allocation R3	GAOTX	Global Asset Allocation		
MFS Global Total Return R3	MFWHX	Global Asset Allocation		
PIMCO Global Core Asset Allocation A	PGMAX	Global Asset Allocation		
Virtus Global Allocation A	PALAX	Global Asset Allocation		
Voya Global Income & Growth A	VYGJX	Global Asset Allocation		
American Funds' Capital World Bond Fund R-4	RCWEX	Global Bond Non-USD		
BlackRock Strategic Global Bond Inv A	MDWIX	Global Bond Non-USD		
BrandywineGLOBAL Global Opp Bond A	GOBAX	Global Bond Non-USD		
Invesco Global Strategic Income A	OPSIX	Global Bond Non-USD		
Invesco International Bond A	OIBAX	Global Bond Non-USD		

* This investment option is closed to new plans

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
PGIM Global Total Return A	GTRAX	Global Bond Non-USD		
PGIM Global Total Return R2	PGTOX	Global Bond Non-USD		
PIMCO International Bond (Unhedged) A	PFUAX	Global Bond Non-USD		
Putnam Global Income A	PGGIX	Global Bond Non-USD		
T. Rowe Price International Bond Adv	PAIBX	Global Bond Non-USD		
Templeton Global Bond A	TPINX	Global Bond Non-USD		
Voya Global Bond A	INGBX	Global Bond Non-USD		
Goldman Sachs Global Core Fxd Inc A	GSGIX	Global Bond USD		
MFS Global Opportunistic Bd R3	MGBMX	Global Bond USD		
PIMCO Global Bond Opps (USD-Hdg) A	PAIIX	Global Bond USD		
PIMCO International Bond (USD-Hdg) A	PFOAX	Global Bond USD		
American Funds Global Insight Fund R-4	RGLEX	Global Large Core		
American Funds' Capital World Growth and Income Fund R-4	RWIEX	Global Large Core		
BlackRock Advantage Global Investor A	MDGCX	Global Large Core		
Davis Global A	DGFAX	Global Large Core		
Eaton Vance Equity Strategy A	ERBAX	Global Large Core		
Franklin Global Equity A	CFIPX	Global Large Core		
Janus Henderson Global Select S	JORIX	Global Large Core		
Templeton World A	TEMWX	Global Large Core		
American Century Focused Global Gr A	AGGRX	Global Large Growth		
American Funds Global Growth Portfolio R-4	RGGEX	Global Large Growth		
American Funds' New Perspective Fund R-4	RNPEX	Global Large Growth	●	●
American Funds' The New Economy Fund R-4	RNGEX	Global Large Growth		
BlackRock Unconstrained Equity Inv A	MDEGX	Global Large Growth		
Fidelity Advisor Worldwide A	FWAFX	Global Large Growth		
Invesco Global A	OPPAX	Global Large Growth		
Invesco Global Core Equity A	AWSAX	Global Large Growth		
Invesco Global Focus A	GLVAX	Global Large Growth		
Janus Henderson Global Research S	JWGRX	Global Large Growth		
MassMutual Global R4	MGFRX	Global Large Growth		
MFS Global Growth R3	MWOHX	Global Large Growth		
* PGIM Jennison Global Opportunities A	PRJAX	Global Large Growth		
T. Rowe Price Global Growth Stock Adv	PAGLX	Global Large Growth		
BlackRock Global Dividend Inv A	BABDX	Global Large Value		
Columbia Global Value A	IEVAX	Global Large Value		

* This investment option is closed to new plans

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Franklin Mutual Beacon A	TEBIX	Global Large Value		
Franklin Mutual Global Discovery A	TEDIX	Global Large Value		
JHancock Global Shareholder Yield R2	JGSRX	Global Large Value		
MFS Low Volatility Global Equity R3	MVGLX	Global Large Value		
PGIM Jennison Global Equity Income A	SPQAX	Global Large Value		
Voya Global High Dividend Low Vol A	NAWGX	Global Large Value		
American Funds' SMALLCAP World Fund R-4	RSLEX	Global Small/Mid	●	●
MFS Global New Discovery R3	GLNLX	Global Small/Mid		
Templeton Global Smaller Comp A	TEMGX	Global Small/Mid		
Virtus KAR Global Small-Cap A	RGSAX	Global Small/Mid		
American Century High-Yield A	AHYVX	High Yield		
American Funds' American High-Income Trust R-4	RITEX	High Yield	●	●
BlackRock High Yield Inv A	BHYAX	High Yield		
Columbia Income Opportunities A	AIOAX	High Yield		
Eaton Vance High Income Opportunities A	ETHIX	High Yield		
Eaton Vance Income Fund of Boston A	EVIBX	High Yield		
Eaton Vance Multi-Asset Credit A	EAAMX	High Yield		
Eaton Vance Short Duration High Income A	ESHAX	High Yield		
Federated Hermes Opportunistic HY Bd Svc	FHYTX	High Yield		
Federated Hermes Sust High Yield Bond A	FHIIX	High Yield		
Franklin High Income A	FHQRX	High Yield		
* Franklin High Income A1	FHAIX	High Yield		
Goldman Sachs High Yield A	GSHAX	High Yield		
Hartford High Yield R4	HAHSX	High Yield		
Hartford Low Duration High Inc R4	HFHSX	High Yield		
Invesco High Yield A	AMHYX	High Yield		
Janus Henderson High-Yield S	JDHYX	High Yield		
* Lord Abbett High Yield A	LHYAX	High Yield		
Lord Abbett High Yield R4	LHYSX	High Yield		
MassMutual High Yield R4	MPHRX	High Yield		
MFS High Income R3	MHIHX	High Yield		
Neuberger Berman High Income Bond A	NHIAX	High Yield		
PGIM High Yield A	PBHAX	High Yield		
PGIM High Yield R2	PHYEX	High Yield		
PGIM Short Duration High Yield Income A	HYSAX	High Yield		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
PIMCO High Yield A	PHDAX	High Yield		
Putnam High Yield A	PHYIX	High Yield		
Transamerica High Yield Bond A	IHIYX	High Yield		
Voya High Yield Bond A	IHYAX	High Yield		
MFS Global High Yield R3	MHOTX	High Yield - High Intl		
American Century Inflation Adjs Bond A	AIAVX	Inflation-Linked Bond		
American Century Short Dur Inf PrBd A	APOAX	Inflation-Linked Bond		
American Funds Inflation Linked Bond Fund R-4	RILDY	Inflation-Linked Bond	●	●
BlackRock Inflation Protected Bond Inv A	BPRAX	Inflation-Linked Bond		
Eaton Vance Short Dur Infl-Prot Inc A	EARRX	Inflation-Linked Bond		
Goldman Sachs Infl Protected Secs A	GSAPX	Inflation-Linked Bond		
Hartford Inflation Plus R4	HIPSY	Inflation-Linked Bond		
Invesco Short Duration Inflation Prot A	LMTAX	Inflation-Linked Bond		
Lord Abbett Inflation Focused R4	LIFKX	Inflation-Linked Bond		
MassMutual Infl-Prot and Inc R4	MIPRX	Inflation-Linked Bond		
MFS Inflation-Adjusted Bond R3	MIAHX	Inflation-Linked Bond		
PIMCO Real Return A	PRTNX	Inflation-Linked Bond		
Goldman Sachs Intl Sm Cp Insights A	GICAX	Intl Small/Mid Core		
* Lord Abbett International Opp A	LAIEY	Intl Small/Mid Core		
Lord Abbett International Opp R4	LINSX	Intl Small/Mid Core		
Putnam International Small Cap A	PNVAX	Intl Small/Mid Core		
Voya Multi-Manager International Sm Cp A	NTKLX	Intl Small/Mid Core		
American Century International Opps A	AIVOX	Intl Small/Mid Growth		
Federated Hermes Intl Small-Mid Co A	ISCAI	Intl Small/Mid Growth		
Invesco International Small-Mid Com A	OSMAX	Intl Small/Mid Growth		
MFS International New Discovery R3	MIDHX	Intl Small/Mid Growth		
Royce International Premier Service	RYIPX	Intl Small/Mid Growth		
PIMCO Long-Term US Government A	PFGAX	Long-Term Govt Bond		
BlackRock Advantage SMID Cap Inv A	MDSPX	Mid Core		
Columbia Mid Cap Index A	NTIAX	Mid Core		
Eaton Vance Atlanta Capital Sel Eq A	ESEAX	Mid Core		
Eaton Vance Atlanta Capital SMID-Cap A	EAASX	Mid Core		
Empower S&P Mid Cap 400® Index Inv	MXMDX	Mid Core		
* Empower S&P Mid Cap 400® Index L	MXBUX	Mid Core		
Federated Hermes Mid-Cap Index Svc	FMDCX	Mid Core		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Fidelity Advisor Mid Cap II A	FIAX	Mid Core		
Fidelity Advisor Stock Selec Mid Cp A	FMCDX	Mid Core		
Goldman Sachs Mid Cap Value A	GCMAX	Mid Core		
Hartford Schroders US MidCap Opps R4	HFDSX	Mid Core		
Invesco Equally-Wtd S&P 500 A	VADAX	Mid Core		
Invesco Main Street Mid Cap A	OPMSX	Mid Core		
iShares Russell Mid-Cap Index Inv A	BRMAX	Mid Core		
Janus Henderson Contrarian S	JCNIX	Mid Core		
* Lord Abbett Value Opportunities A	LVOAX	Mid Core		
Lord Abbett Value Opportunities R4	LVOSX	Mid Core		
Voya MI Dynamic SMID Cap A	VYMQX	Mid Core		
American Century Heritage A	ATHAX	Mid Growth		
BlackRock Mid-Cap Growth Equity Inv A	BMGAX	Mid Growth		
Columbia Select Mid Cap Growth Fund A	CBSAX	Mid Growth		
Federated Hermes Kaufmann A	KAUAX	Mid Growth		
Federated Hermes MDT Mid Cap Growth A	FGSAX	Mid Growth		
Franklin Small-Mid Cap Growth A	FRSGX	Mid Growth		
Goldman Sachs Mid Cap Growth A	GGOAX	Mid Growth		
Goldman Sachs Small/Mid Cap Growth A	GSMAX	Mid Growth		
Invesco Discovery Mid Cap Growth A	OEGAX	Mid Growth		
Janus Henderson Enterprise S	JGRTX	Mid Growth		
JPMorgan Mid Cap Growth R3	JMGPX	Mid Growth		
* Lord Abbett Growth Opportunities A	LMGAX	Mid Growth		
Lord Abbett Growth Opportunities R4	LGOSX	Mid Growth		
* MassMutual Mid Cap Growth R4	MEFFX	Mid Growth		
MFS Mid Cap Growth A	OTCAX	Mid Growth		
MFS Mid Cap Growth R3	OTCHX	Mid Growth		
Neuberger Mid Cap Growth A	NMGAX	Mid Growth		
PGIM Jennison Mid-Cap Growth A	PEEAX	Mid Growth		
PGIM Jennison Mid-Cap Growth R2	PEGEX	Mid Growth		
* T. Rowe Price Mid-Cap Growth Adv	PAMCX	Mid Growth		
Transamerica Mid Cap Growth A	MCGAX	Mid Growth		
Virtus Silvant Mid-Cap Growth A	RMDAX	Mid Growth		
Voya MidCap Opportunities A	NMCAX	Mid Growth		
American Century Mid Cap Value A	ACLAX	Mid Value		
BlackRock Mid-Cap Value Investor A	MDRFX	Mid Value		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Columbia Select Mid Cap Value A	CMUAX	Mid Value		
Fidelity Advisor Mid Cap Value A	FMPAX	Mid Value		
Fidelity Advisor Value A	FAVFX	Mid Value		
Fidelity Advisor Value Strategies A	FSOAX	Mid Value		
Franklin Mutual U.S. Mid Cap Value A	FRBSX	Mid Value		
Hartford MidCap Value R4	HMVSX	Mid Value		
Invesco Value Opportunities A	VVOAX	Mid Value		
Janus Henderson Mid Cap Value S	JMVIX	Mid Value		
JHancock Classic Value R2	JCVSX	Mid Value		
JHancock Disciplined Value Mid Cap R2	JVMSX	Mid Value		
JPMorgan Mid Cap Value R3	JMVPX	Mid Value		
* Lord Abbett Mid Cap Stock A	LAVLX	Mid Value		
Lord Abbett Mid Cap Stock R4	LMCSX	Mid Value		
MFS Mid Cap Value R3	MVCHX	Mid Value		
Patient Opportunity A	LGOAX	Mid Value		
PGIM Quant Solutions Mid-Cap Val A	SPRAX	Mid Value		
PGIM Quant Solutions Mid-Cap Val R2	PMVEX	Mid Value		
T. Rowe Price Mid-Cap Value Adv	TAMVX	Mid Value		
Transamerica Mid Cap Value Opps A	MCVAX	Mid Value		
Transamerica Small/Mid Cap Value A	IIVAX	Mid Value		
* Victory Sycamore Established Value A	VETAX	Mid Value		
Virtus NFJ Mid-Cap Value A	PQNAX	Mid Value		
American Funds Multi-Sector Income Fund R-4	RMDRX	Multi-Sector Bond		
BlackRock Income Fund Inv A	BMSAX	Multi-Sector Bond		
BlackRock Strategic Income Opps Inv A	BASIX	Multi-Sector Bond		
Columbia Strategic Income A	COSIX	Multi-Sector Bond		
Federated Hermes Strategic Income A	STIAX	Multi-Sector Bond		
Fidelity Advisor Strategic Income A	FSTAX	Multi-Sector Bond		
Hartford Strategic Income R4	HSNSX	Multi-Sector Bond		
JHancock Income R2	JSNSX	Multi-Sector Bond		
Lord Abbett Bond Debenture R4	LBNSX	Multi-Sector Bond		
* Lord Abbett Bond-Debenture A	LBNDX	Multi-Sector Bond		
Neuberger Berman Strategic Income A	NSTAX	Multi-Sector Bond		
PIMCO Diversified Inc A	PDVAX	Multi-Sector Bond		
PIMCO Income A	PONAX	Multi-Sector Bond		
American Century Short Duration A	ACSQX	Short-Term Bond		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
American Funds Preservation Portfolio R-4	RPPEX	Short-Term Bond		
American Funds' Intermediate Bond Fund of America R-4	RBOEX	Short-Term Bond		
American Funds' Short-Term Bond Fund of America R-4	RAMEX	Short-Term Bond		
BlackRock Low Duration Bond Inv A	BLDAX	Short-Term Bond		
Calvert Short Duration Income A	CSDAX	Short-Term Bond		
Columbia Select Short Corp Inc A	ALDAX	Short-Term Bond		
Columbia Short Term Bond A	NSTRX	Short-Term Bond		
Federated Hermes Short-Term Income Svc	FSTIX	Short-Term Bond		
Fidelity Advisor Limited Term Bond A	FDIAX	Short-Term Bond		
Goldman Sachs Short Duration Bond A	GDIAX	Short-Term Bond		
Janus Henderson Short Duration Flex Bd S	JSHSX	Short-Term Bond		
* Lord Abbett Short Duration Income A	LALDX	Short-Term Bond		
Lord Abbett Short Duration Income R4	LDLXK	Short-Term Bond		
MassMutual Short Duration Bd R4	MPSDX	Short-Term Bond		
MFS Limited Maturity R3	MQLHX	Short-Term Bond		
PGIM Short-Term Corporate Bond A	PBSMX	Short-Term Bond		
PGIM Short-Term Corporate Bond R2	PIFEX	Short-Term Bond		
PIMCO Low Duration A	PTLAX	Short-Term Bond		
PIMCO Low Duration Income A	PFIAX	Short-Term Bond		
Putnam Short Duration Bond A	PARTX	Short-Term Bond		
T. Rowe Price Short-Term Bond Advisor	PASHX	Short-Term Bond		
Transamerica Short-Term Bond A	ITAAX	Short-Term Bond		
Victory Short-Term Bond Class A	UASBX	Short-Term Bond		
Voya Short Duration Bond A	IASBX	Short-Term Bond		
Hartford Short Duration R4	HSDSX	Short-Term Bond - High Non-IG		
American Century Short-Term Govt A	TWAVX	Short-Term Govt Bond		
Eaton Vance Short Duration Gov Inc A	EALDX	Short-Term Govt Bond		
Franklin Low Duration US Govt Secs A	FISAX	Short-Term Govt Bond		
Goldman Sachs Short Dur Govt A	GSSDX	Short-Term Govt Bond		
Victory Fund for Income A	IPFIX	Short-Term Govt Bond		
Calvert Small-Cap A	CCVAX	Small Core		
ClearBridge Small Cap A	LMSAX	Small Core		
Columbia Select Small Cap Value A	SSCVX	Small Core		
Columbia Small Cap Index A	NMSAX	Small Core		
Empower S&P SmallCap 600® Index Inv	MXISX	Small Core		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	
			MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
* Empower S&P SmallCap 600® Index L	MXNSX	Small Core		
Federated Hermes MDT Small Cap Core A	QASCX	Small Core		
Fidelity Advisor Small Cap A	FSCDX	Small Core		
Franklin U.S. Small Cap Equity A	LMBAX	Small Core		
Goldman Sachs Small Cap Eq Insights A	GCSAX	Small Core		
Hartford Schroders US Small Cap Opps R4	HOOSX	Small Core		
Invesco Main Street Small Cap A	OSCAX	Small Core		
Invesco Small Cap Equity A	SMEAX	Small Core		
iShares Russell 2000 Small-Cap Idx Inv A	MDSKX	Small Core	●	●
iShares Russell Small/Mid-Cap Idx Inv A	BSMAX	Small Core		
JPMorgan Small Cap Equity R3	JSEPX	Small Core		
JPMorgan US Small Company R3	JUSPX	Small Core		
MassMutual Small Cap Opps R4	MOORX	Small Core		
Neuberger Intrinsic Value A	NINAX	Small Core		
Royce Premier Service	RPFEX	Small Core		
Royce Small-Cap Fund Svc	RYPFX	Small Core		
Virtus Small-Cap A	AZBAX	Small Core		
Voya MI Dynamic Small Cap A	VYSYX	Small Core		
American Century Small Cap Growth A	ANOAX	Small Growth		
* AMG Frontier Small Cap Growth N	MSSVX	Small Growth		
* AMG GW&K Small Cap Core N	GWETX	Small Growth		
BlackRock Advantage Small Cap Gr Inv A	CSGEX	Small Growth		
ClearBridge Small Cap Growth A	SASMIX	Small Growth		
Columbia Small Cap Growth A	CGOAX	Small Growth		
Eaton Vance Small-Cap A	ETEGX	Small Growth		
Federated Hermes Kaufmann Small Cap A	FKASX	Small Growth		
Federated Hermes MDT Small Cap Growth A	QASGX	Small Growth		
Franklin Small Cap Growth A	FSGRX	Small Growth		
Goldman Sachs Small Cap Gr Insights A	GSAOX	Small Growth		
Hartford Small Cap Growth R4	HLSX	Small Growth		
Hartford Small Company R4	IHSSX	Small Growth		
* Invesco Discovery A	OPOCX	Small Growth		
* Invesco Small Cap Growth A	GTSAX	Small Growth		
Janus Henderson Triton S	JGMIX	Small Growth		
* JPMorgan Small Cap Growth R3	JGRQX	Small Growth		
* Lord Abbett Developing Growth A	LAGWX	Small Growth		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
* Lord Abbett Developing Growth R4	LADSX	Small Growth		
MassMutual Small Cap Growth Eq R4	MSERX	Small Growth		
MFS New Discovery R3	MNDHX	Small Growth		
Neuberger Genesis Tr	NBGEX	Small Growth		
Neuberger Small Cap Growth A	NSNAX	Small Growth		
PGIM Jennison Small Company A	PGOAX	Small Growth		
PGIM Jennison Small Company R2	PSCHX	Small Growth		
* Putnam Small Cap Growth A	PNSAX	Small Growth		
Royce Smaller-Companies Growth Svc	RYVPX	Small Growth		
Transamerica Small Cap Growth A	ASGTX	Small Growth		
Columbia Sm Cp Val and Inflection A	COVAX	Small Value		
Columbia Small Cap Value Discv A	CSMIX	Small Value		
Federated Hermes MDT Small Cap Value A	VSFAX	Small Value		
Franklin Mutual Small-Mid Cap Val A	FRMCX	Small Value		
* Franklin Small Cap Value A	FRVLX	Small Value		
Goldman Sachs Small Cp Val Insghts A	GSATX	Small Value		
Hartford Small Cap Value R4	HSMSX	Small Value		
* Invesco Small Cap Value A	VSCAX	Small Value		
Janus Henderson Small Cap Value S	JISCX	Small Value		
JPMorgan Small Cap Value R3	JSVPX	Small Value		
Lord Abbett Small Cap Value R4	LRSSX	Small Value		
MFS Blended Research Small Cap Eq R3	BRSTX	Small Value		
* MFS New Discovery Value R3	NDVTX	Small Value		
PGIM Quant Solutions Small-Cap Val A	TSVAX	Small Value		
PGIM Quant Solutions Small-Cap Val R2	PSVDX	Small Value		
Putnam Small Cap Value A	PSLAX	Small Value		
Royce Small-Cap Opportunity Svc	RYOFX	Small Value		
Royce Small-Cap Special Equity Svc	RSEFX	Small Value		
Royce Small-Cap Total Return Svc	RYTFX	Small Value		
Royce Small-Cap Value Service	RYVFX	Small Value		
Transamerica Small Cap Value A	TSLAX	Small Value		
* Undiscovered Managers Behavioral Val R3	UBVTX	Small Value		
* Victory Sycamore Small Company Opp A	SSGSX	Small Value		
* Lord Abbett Alpha Strategy A	ALFAX	Specialty - Aggressive Allocation		
Lord Abbett Alpha Strategy R4	ALFKX	Specialty - Aggressive Allocation		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
BlackRock Commodity Strategies Inv A	BCSAX	Specialty - Commodities Diversified		
Goldman Sachs Commodity Strategy A	GSCAX	Specialty - Commodities Diversified		
Parametric Commodity Strategy A	EAPCX	Specialty - Commodities Diversified		
PIMCO Commodity Real Ret Strat A	PCRAX	Specialty - Commodities Diversified		●
iShares Developed Real Estate Idx Inv A	BARDX	Specialty - Global Real Estate		
Janus Henderson Global Real Estate S	JERSX	Specialty - Global Real Estate		
MFS Global Real Estate R3	MGLLX	Specialty - Global Real Estate		
PGIM Global Real Estate A	PURAX	Specialty - Global Real Estate		
PGIM Global Real Estate R2	PUREX	Specialty - Global Real Estate		
T. Rowe Price Global Real Estate Adv	PAGEX	Specialty - Global Real Estate		
Goldman Sachs Absolute Ret Trckr A	GARTX	Specialty - Multialternative		
American Funds Conservative Growth and Income Portfolio R-4	RINEX	Specialty - Real Asset		
BlackRock Balanced Investor A	MDCPX	Specialty - Real Asset		
Fidelity Advisor Strategic Real Ret A	FSRAX	Specialty - Real Asset		
Fidelity Advisor Strategic Real Ret M	FSRTX	Specialty - Real Asset		
Franklin Income A	FKIQX	Specialty - Real Asset		
* Franklin Income A1	FKINX	Specialty - Real Asset		
PGIM Real Assets A	PUDAX	Specialty - Real Asset		
PIMCO Inflation Response Multi-Asst A	PZRMX	Specialty - Real Asset		
American Century Real Estate A	AREEX	Specialty - Real Estate		●
Columbia Real Estate Equity A	CREAX	Specialty - Real Estate		
Davis Real Estate A	RPFRX	Specialty - Real Estate		
Franklin Real Estate Securities A	FREEX	Specialty - Real Estate		
Goldman Sachs Real Estate Securities A	GREAX	Specialty - Real Estate		
Neuberger Real Estate A	NREAX	Specialty - Real Estate		
* NYLI CBRE Real Estate Class A	CLARX	Specialty - Real Estate		
* PGIM US Real Estate A	PJEAX	Specialty - Real Estate		
T. Rowe Price Real Estate Advisor	PAREX	Specialty - Real Estate		
BlackRock Multi-Asset Income Investor A	BAICX	Tactical Asset Allocation		
Eaton Vance All Asset Strategy A	EARAX	Tactical Asset Allocation		
Hartford Multi Asset Inc R4	ITTSX	Tactical Asset Allocation		
* Lord Abbett Multi-Asset Balanced Opp A	LABFX	Tactical Asset Allocation		

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Lord Abbett Multi-Asset Balanced Opp R4	BLASX	Tactical Asset Allocation		
* PGIM Income Builder A	PCGAX	Tactical Asset Allocation		
PIMCO All Asset A	PASAX	Tactical Asset Allocation		
Transamerica Multi-Asset Income A	TASHX	Tactical Asset Allocation		
American Funds Growth Portfolio R-4	RGWEX	Target Risk Aggressive		
Fidelity Advisor Asset Manager 85% A	FEYAX	Target Risk Aggressive		
MFS Aggressive Growth Allocation R3	MAAHX	Target Risk Aggressive		
American Funds Growth and Income Portfolio R-4	RGNEX	Target Risk Moderate Aggressive		
American Funds' The Income Fund of America R-4	RIDEX	Target Risk Moderate Aggressive		
BlackRock 80/20 Target Allocation A	BAAPX	Target Risk Moderate Aggressive		
Columbia Capital Allocation Agrsv A	AXBAX	Target Risk Moderate Aggressive		
Davis Balanced Fund A	RPFCX	Target Risk Moderate Aggressive		
Fidelity Advisor Asset Manager 70% A	FAASX	Target Risk Moderate Aggressive		
Franklin Growth Allocation A	FGTIX	Target Risk Moderate Aggressive		
Hartford Moderately Aggressive Allc R4	HRASX	Target Risk Moderate Aggressive		
* Federated Hermes Ultrashort Bond A	FULAX	Ultrashort-Term Bond		

SUPPLEMENTAL - POSSIBLE QDIA

American Funds 2010 Target Date Retirement Income Fund R-4	RDATX	Target Date 2000-2010	●	●
American Funds 2015 Target Date Retirement Income Fund R-4	RDBTX	Target Date 2015	●	●
American Funds 2020 Target Date Retirement Income Fund R-4	RDCTX	Target Date 2020	●	●
American Funds 2025 Target Date Retirement Income Fund R-4	RDDTX	Target Date 2025	●	●
American Funds 2030 Target Date Retirement Fund R-4	RDETX	Target Date 2030	●	●
American Funds 2035 Target Date Retirement Fund R-4	RDFTX	Target Date 2035	●	●
American Funds 2040 Target Date Retirement Fund R-4	RDGTX	Target Date 2040	●	●
American Funds 2045 Target Date Retirement Fund R-4	RDHTX	Target Date 2045	●	●
American Funds 2050 Target Date Retirement Fund R-4	RDITX	Target Date 2050	●	●
American Funds 2055 Target Date Retirement Fund R-4	RDJTX	Target Date 2055	●	●

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INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
American Funds 2060 Target Date Retirement Fund R-4	RDKTX	Target Date 2060	●	●
American Funds 2065 Target Date Retirement Fund R-4	RDLTX	Target Date 2065	●	●
American Funds 2070 Target Date Retirement Fund R-4	RCAEX	Target Date 2070+	●	●
BlackRock 20/80 Target Allocation Inv A	BACPX	Target Risk Conservative		
BlackRock Managed Income Investor A	BLADX	Target Risk Conservative		
Columbia Capital Allocation Cnsv A	ABDAX	Target Risk Conservative		
Empower Conservative Profile L	MXIPX	Target Risk Conservative		
Fidelity Advisor Asset Manager 20% A	FTAWX	Target Risk Conservative		
Fidelity Advisor Asset Manager 30% A	FTAAX	Target Risk Conservative		
American Funds Moderate Growth and Income Portfolio R-4	RBAEX	Target Risk Moderate		
American Funds Retirement Income Portfolio - Enhanced R-4	RPRPX	Target Risk Moderate		
American Funds Retirement Income Portfolio - Moderate R-4	RNRPX	Target Risk Moderate		
American Funds' American Balanced Fund R-4	RLBEX	Target Risk Moderate	●	●
BlackRock 60/40 Target Allocation Inv A	BAGPX	Target Risk Moderate		
Columbia Balanced A	CBLAX	Target Risk Moderate		
Columbia Capital Alloc Mod Agrsv A	NBIAX	Target Risk Moderate		
Columbia Capital Allocation Mod A	ABUAX	Target Risk Moderate		
Eaton Vance Balanced A	EVIFX	Target Risk Moderate		
Empower Moderate Profile L	MXGPX	Target Risk Moderate		
Empower Moderately Cnsv Pfl L	MXHPX	Target Risk Moderate		
Federated Hermes Capital Income A	CAPAX	Target Risk Moderate		
Federated Hermes MDT Balanced A	QABGX	Target Risk Moderate		
Fidelity Advisor Asset Manager 50% A	FFAMX	Target Risk Moderate		
Fidelity Advisor Asset Manager 60% A	FSAAX	Target Risk Moderate		
Fidelity Advisor Multi-Asset Income A	FWATX	Target Risk Moderate		
Franklin Managed Income A	FBLAX	Target Risk Moderate		
Franklin Moderate Allocation A	FMTIX	Target Risk Moderate		
George Putnam Balanced A	PGEOX	Target Risk Moderate		
Hartford Checks and Balances R4	HCKSX	Target Risk Moderate		
Hartford Moderate Allocation R4	HBASX	Target Risk Moderate		
Invesco Equity and Income A	ACEIX	Target Risk Moderate		

* This investment option is closed to new plans

Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Janus Henderson Balanced S	JABRX	Target Risk Moderate		
JHancock Balanced R2	JBATX	Target Risk Moderate		
MFS Moderate Allocation R3	MAMHX	Target Risk Moderate		
MFS Total Return R3	MSFHX	Target Risk Moderate		
PGIM Balanced A	PIBAX	Target Risk Moderate		
* T. Rowe Price Capital Appreciation Adv	PACLX	Target Risk Moderate		
Transamerica Multi-Managed Balanced A	IBALX	Target Risk Moderate		
American Funds Retirement Income Portfolio - Conservative R-4	RMRPX	Target Risk Moderate Conservative		
BlackRock 40/60 Target Allocation Inv A	BAMPX	Target Risk Moderate Conservative		
Columbia Capital Alloc Mod Cnsv A	NLGAX	Target Risk Moderate Conservative		
Fidelity Advisor Asset Manager 40% A	FFNAX	Target Risk Moderate Conservative		
Franklin Conservative Allocation A	FTCIX	Target Risk Moderate Conservative		
Goldman Sachs Income Builder A	GSBFX	Target Risk Moderate Conservative		
Hartford Conservative Allocation R4	HCVSX	Target Risk Moderate Conservative		
* Lord Abbett Multi-Asset Income A	ISFAX	Target Risk Moderate Conservative		
Lord Abbett Multi-Asset Income R4	LIXSX	Target Risk Moderate Conservative		
MFS Conservative Allocation R3	MACNX	Target Risk Moderate Conservative		

* This investment option is closed to new plans

Mesirow 3(21) American Funds Core Fund Lineup

The Mesirow 3(21) American Funds Core Fund Lineup includes at least 60% American Funds required by the recordkeeper. This suggested lineup gives participants a variety of choices, with funds both in Mesirow's four Core Asset Classes and in Supplemental Asset Classes that may include but are not limited to Target Date, Target Risk, High Yield, Inflation-Linked Bond, Emerging Markets, Global Equity and Small Cap funds.

CORE

INVESTMENT OPTION NAME	CATEGORY
CORE-LARGE CAP DOMESTIC EQUITY	
American Funds' Washington Mutual Investors Fund R-4	Large Core
iShares S&P 500 Index Investor A	Large Core
JPMorgan Large Cap Growth R3	Large Growth
Putnam Large Cap Value A	Large Value
CORE-LARGE CAP FOREIGN EQUITY	
American Funds' International Growth and Income Fund R-4	Intl Large Core
American Funds' EUPAC Fund R-4	Intl Large Growth
CORE-DOMESTIC BONDS	
American Funds' The Bond Fund of America R-4	Interm-Term Core Bond
BlackRock Total Return Inv A	Interm-Term Core Plus Bond
CORE-CASH EQUIVALENTS	
¥ Federated Hermes Capital Preservation Fund SP	Stable Value
American Funds U.S. Government Money Market Fund R-4	Taxable Money Market

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-4	Emerging Mkts Growth
American Funds' New Perspective Fund R-4	Global Large Growth
American Funds' SMALLCAP World Fund R-4	Global Small/Mid
American Funds' American High-Income Trust R-4	High Yield
American Funds Inflation Linked Bond Fund R-4	Inflation-Linked Bond
iShares Russell 2000 Small-Cap Idx Inv A	Small Core

TARGET DATE AND ALLOCATION

American Funds 2010 Target Date Retirement Income Fund R-4	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-4	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-4	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-4	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-4	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-4	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-4	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-4	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-4	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-4	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-4	Target Date 2060
American Funds 2065 Target Date Retirement Fund R-4	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-4	Target Date 2070+

* This investment option is closed to new plans

Mesirow 3(21) American Funds Core Fund Lineup

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' American Balanced Fund R-4	Target Risk Moderate

* This investment option is closed to new plans

Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund Lineup is exempt from 60% American Funds required by the recordkeeper for plans that meet certain requirements.* This suggested lineup gives participants a variety of choices, with funds both in Mesirow's four Core Asset Classes and in Supplemental Asset Classes that may include but are not limited to Target Date, Target Risk, High Yield, Inflation-Linked Bond, Emerging Markets, Commodities Diversified, Real Estate, Global Equity, and Small Cap funds.

CORE

INVESTMENT OPTION NAME	CATEGORY
CORE-LARGE CAP DOMESTIC EQUITY	
American Funds' Washington Mutual Investors Fund R-4	Large Core
iShares S&P 500 Index Investor A	Large Core
JPMorgan Large Cap Growth R3	Large Growth
Putnam Large Cap Value A	Large Value
CORE-LARGE CAP FOREIGN EQUITY	
American Funds' International Growth and Income Fund R-4	Intl Large Core
American Funds' EUPAC Fund R-4	Intl Large Growth
CORE-DOMESTIC BONDS	
American Funds' The Bond Fund of America R-4	Interm-Term Core Bond
BlackRock Total Return Inv A	Interm-Term Core Plus Bond
CORE-CASH EQUIVALENTS	
¥ Federated Hermes Capital Preservation Fund SP	Stable Value
American Funds U.S. Government Money Market Fund R-4	Taxable Money Market

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-4	Emerging Mkts Growth
American Funds' New Perspective Fund R-4	Global Large Growth
American Funds' SMALLCAP World Fund R-4	Global Small/Mid
American Funds' American High-Income Trust R-4	High Yield
American Funds Inflation Linked Bond Fund R-4	Inflation-Linked Bond
iShares Russell 2000 Small-Cap Idx Inv A	Small Core
PIMCO Commodity Real Ret Strat A	Specialty - Commodities Diversified
American Century Real Estate A	Specialty - Real Estate

TARGET DATE AND ALLOCATION

American Funds 2010 Target Date Retirement Income Fund R-4	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-4	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-4	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-4	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-4	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-4	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-4	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-4	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-4	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-4	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-4	Target Date 2060

* This investment option is closed to new plans

Mesirow 3(21) Fund Lineup

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds 2065 Target Date Retirement Fund R-4	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-4	Target Date 2070+
American Funds' American Balanced Fund R-4	Target Risk Moderate

* This investment option is closed to new plans

Definitions and Guidance

The following overview provides Mesirow's recommended guidelines. We encourage you to review this information prior to selecting your investments.

CORE AND SUPPLEMENTAL ASSET CLASSES

- Core Asset Classes are asset classes that should be offered in your plan to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.
- **Please select at least one investment option from each of the Core Asset Classes for your investment lineup.**
- Supplemental Asset Classes are optional, but their inclusion may be valuable to participants who possess more investment experience, understand the risks associated with specialized asset classes, and seek greater diversification opportunities.
- **You may select as many investment options as you would like from the Supplemental Asset Classes for your investment lineup.**

ACTIVE VERSUS PASSIVE INVESTMENT OPTIONS

- Portfolio managers of active investment options seek to outperform an established market benchmark by handpicking securities and/or betting on certain segments of the market. Active investment options offer the potential for better returns than their passive peers, but often at the cost of greater volatility (i.e. larger performance swings) and higher expense ratios.
- Passive investment options, commonly known as index options, are those that seek to track the performance of a market benchmark. Passive investment options generally have lower volatility and expense ratios than active investment options of the same category.
- Choosing active investment options, passive investment options or both types is ultimately up to the plan sponsor. Active strategies tend to work better in some asset classes than others.
- **Our guideline recommendation for plan sponsors is to select at least one active fund and one passive fund in each of the Core Asset Classes, when possible, to give plan participants the flexibility to select a strategy that is most appropriate for their goals and objectives.**

GROWTH, VALUE AND CORE INVESTMENT OPTIONS

- For domestic equities, our Core Asset Classes are comprised of core investment options, which provide a mix of growth and value style exposures. Managers of growth and value investment options do not share the same stock-picking style.
- Managers of growth investment options tend to invest in companies that they believe will experience attractive earnings growth. Typically, growth-oriented managers are less price conscious than their value-oriented peers.
- Managers of value investment options invest in companies that they believe are under priced by the market.
- **Our guideline recommendation for plan sponsors who are adding a style-specific investment option is to provide investment options that represent both styles to satisfy different investor preferences and to avoid style biases within the plan's investment lineup.**

* This investment option is closed to new plans

EMERGING MARKET INVESTMENT OPTIONS

- Emerging market investment options typically focus on stocks issued in developing economies. Emerging market investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that historically this asset class has exhibited higher return volatility (risk) than the international asset class.
- Investments that invest internationally involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

HIGH YIELD INVESTMENT OPTIONS

- High yield investment options typically focus on bonds that are rated below investment grade. To compensate investors for the added credit risk, high yield bonds typically offer greater yield than investment grade bonds. High yield investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class has exhibited higher return volatility (risk) than our Core Asset Class of Domestic Bonds.
- An investment in high yield securities may be subject to more credit risks than higher quality securities.

REAL ESTATE INVESTMENT OPTIONS

- Real estate investment options typically focus on Real Estate Investment Trusts (REITs), which invest in a portfolio of real estate or in companies in the real estate industry. Real estate investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class poses sector-specific risk.
- Investments that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

TARGET RISK AND TARGET DATE INVESTMENT OPTIONS

The following investment options are encouraged for plans that wish to give participants the ability to achieve diversification through a single investment portfolio.

- **Target Risk** – A participant should choose the target risk portfolio that best matches his or her risk level. Allocations to various asset classes stay constant over time, so a participant may need to change portfolios should his or her risk profile change.
- **Target Date** – A participant should choose the target date portfolio that is closest to his or her anticipated retirement date. Unlike target risk investment options, which have a fixed asset allocation, target date investment options have allocations that automatically adjust over time, so that the portfolio becomes more conservative (typically, less equities and more fixed income and cash or cash equivalents) as the retirement date draws closer. This minimizes the need for participants to change portfolios.

Neither principal nor the underlying assets of target date investments are guaranteed at any time, including the target date. Investment risk remains at all times. There is no assurance that the recommended asset allocation will either maximize returns or minimize risk or be the appropriate allocation in all circumstances for every investor with a particular time horizon.

Disclosure

MESIROW FOOTNOTES AND DISCLOSURE

¥ With respect to a Stable Value or Fixed Account product, the crediting rate that participants receive may be driven by a number of different factors, including, but not limited to, the current interest rate environment, underlying expenses and expense structure, the share class(es) or version(s) of the product that are available on the recordkeeping platform used by the Plan. A Stable Value or Fixed Account product may impose restrictions and/or market rate adjustments at contract termination. As a result, a Plan Sponsor should carefully review the applicable product documents (including any applicable contract) for the applicable limits, rules and payout options.

Cash Equivalents in Mesirow Lineups: The Mesirow 3(21) American Funds Core Fund Lineup and Mesirow 3(21) Fund Lineup offer a Stable Value Fund and a Money Market Fund. The Money Market Fund is intended for use by 403(b) plans that cannot use a Stable Value Fund. The Stable Value Fund is intended for use by all other plan types.

* This investment option may be closed to new plans.

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CAPITAL GROUP FOOTNOTES

*Plans must have the American Funds Target Date Retirement Series as the QDIA (qualified default investment alternative); takeover plans must have completed a target date fund mapping conversion or re-enrollment.

* This investment option is closed to new plans