Mesirow

CAPITAL GROUP

Mesirow 3(21) Elite List

3Q2026

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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) FUND LINEUP
CORE-LARGE CAP DOMESTIC EQUITY				
	American Funds' Fundamental Investors R-2	RFNBX	Large Core	●
	American Funds' The Investment Company of America R-2	RICBX	Large Core	
	American Funds' Washington Mutual Investors Fund R-2	RWMBX	Large Core	●
	BlackRock Advantage Large Cap Core Inv C	MCLRX	Large Core	
*	Calvert US Large Cap Core Rspnb Idx C	CSXCX	Large Core	
	ClearBridge Appreciation C	SAPCX	Large Core	
	ClearBridge Dividend Strategy C	SBPLX	Large Core	
	Federated Hermes Max-Cap Index C	MXCCX	Large Core	
	Federated Hermes MDT All Cap Core C	QCACX	Large Core	
*	Franklin Rising Dividends C	FRDTX	Large Core	
	Invesco Charter C	CHTCX	Large Core	
	Invesco Main Street All Cap C	OMSCX	Large Core	
	Invesco Main Street C	MIGCX	Large Core	
	Invesco Rising Dividends C	OCRDX	Large Core	
*	MFS Blended Research Core Equity R1	MUERX	Large Core	
*	MFS Core Equity R1	MRGGX	Large Core	
*	MFS Massachusetts Investors Tr R1	MITGX	Large Core	
*	MFS Research R1	MFRLX	Large Core	
	Neuberger Large Cap Growth C	NGDCX	Large Core	
	Neuberger Multi-Cap Opportunities C	NMUCX	Large Core	
	Putnam Core Equity Fund C	PMYCX	Large Core	
	Putnam U.S. Research C	PRACX	Large Core	
	American Funds' AMCAP Fund R-2	RAFBX	Large Growth	

* This investment option is closed to new plans

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	American Funds' The Growth Fund of America R-2	RGABX	Large Growth	●
	BlackRock Advantage Large Cap Gr Inv C	BMCCX	Large Growth	
	BlackRock Capital Appreciation Inv C	MCFGX	Large Growth	
	BlackRock Large Cap Focus Growth Inv C	MCFOX	Large Growth	
	ClearBridge Large Cap Growth C	SLCCX	Large Growth	
	Federated Hermes Kaufmann Large Cap C	KLCCX	Large Growth	
	Federated Hermes MDT Large Cap Growth C	QCLGX	Large Growth	
*	Franklin DynaTech C	FDYNX	Large Growth	
*	Franklin Growth C	FRGSX	Large Growth	
*	Franklin Growth Opportunities C	FKACX	Large Growth	
	Invesco American Franchise C	VAFCX	Large Growth	
	Invesco Discovery Large Cap C	OTFCX	Large Growth	
*	MFS Blended Research Growth Eq R1	BRWRX	Large Growth	
*	MFS Growth R1	MFELX	Large Growth	
*	MFS Massachusetts Inv Gr Stk R1	MIGMX	Large Growth	
	Putnam Large Cap Growth C	POGCX	Large Growth	
	American Funds' American Mutual Fund R-2	RMFBX	Large Value	
	BlackRock Equity Dividend Inv C	MCDVX	Large Value	
	BlackRock Large Cap Focus Value Inv C	MCBAX	Large Value	
	ClearBridge Large Cap Value C	SINOX	Large Value	
	ClearBridge Tactical Dividend Income C	SMDLX	Large Value	
	ClearBridge Value C	LMVTX	Large Value	
	Federated Hermes MDT Large Cap Value C	QCLVX	Large Value	
	Federated Hermes Strategic Value Div C	SVACX	Large Value	
*	Franklin Equity Income C	FRETX	Large Value	
	Invesco Comstock C	ACSYX	Large Value	
	Invesco Comstock Select C	CGRCX	Large Value	
	Invesco Diversified Dividend C	LCEVX	Large Value	
	Invesco Dividend Income C	IUTCX	Large Value	
	Invesco Growth and Income C	ACGKX	Large Value	
*	MFS Blended Research Value Equity R1	BRUJX	Large Value	
*	MFS Equity Income R1	EQNRX	Large Value	
*	MFS Low Volatility Equity R1	MLVMX	Large Value	
*	MFS Value R1	MEIGX	Large Value	
	Neuberger Equity Income C	NBHCX	Large Value	
	Neuberger Large Cap Value C	NPNCX	Large Value	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	Putnam Large Cap Value C	PEQCX	Large Value	●
CORE-LARGE CAP FOREIGN EQUITY				
	American Funds' International Growth and Income Fund R-2	RIGBX	Intl Large Core	●
	BlackRock Advantage International Inv C	BROCX	Intl Large Core	
	Federated Hermes International Leaders C	FGFCX	Intl Large Core	
*	Franklin International Equity C	LMGEX	Intl Large Core	
*	MFS Intl Diversification R1	MDIOX	Intl Large Core	
*	MFS Research International R1	MRSGX	Intl Large Core	
	Putnam Focused International Equity C	PUGCX	Intl Large Core	
	Putnam International Equity C	PIGCX	Intl Large Core	
	American Funds International Vantage Fund R-2	RIVDX	Intl Large Growth	
	American Funds' EUPAC Fund R-2	RERBX	Intl Large Growth	●
	BlackRock International Inv C	MCILX	Intl Large Growth	
*	Calvert International Equity C	CWVCX	Intl Large Growth	
	ClearBridge International Growth C	LMGTX	Intl Large Growth	
	Invesco EQV International Equity C	AIECX	Intl Large Growth	
	Invesco International Diversified C	OIDCX	Intl Large Growth	
	Invesco International Growth C	OIGCX	Intl Large Growth	
*	MFS International Growth R1	MGRRX	Intl Large Growth	
*	MFS International Intrinsic Equity R1	MINRX	Intl Large Growth	
	Neuberger International Eq C	NIQCX	Intl Large Growth	
	Neuberger International Sel C	NBNCX	Intl Large Growth	
	ClearBridge International Value C	SBICX	Intl Large Value	
	Federated Hermes Intl Strat Val Div C	IVFCX	Intl Large Value	
*	MFS Blended Research Intl Eq R1	BRXRX	Intl Large Value	
	Putnam International Value C	PIGRX	Intl Large Value	
CORE-DOMESTIC BONDS				
	American Funds' The Bond Fund of America R-2	RBFBX	Interm-Term Core Bond	●
	BlackRock Core Bond Inv C	BCBCX	Interm-Term Core Bond	
	Invesco Core Bond C	OPBCX	Interm-Term Core Bond	
	Neuberger Core Bond C	NCRCX	Interm-Term Core Bond	
	Putnam Core Bond Fund C	PTRGX	Interm-Term Core Bond	
	American Funds Core Plus Bond Fund R-2	AFPMX	Interm-Term Core Plus Bond	
	American Funds Strategic Bond Fund R-2	RANBX	Interm-Term Core Plus Bond	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	BlackRock Total Return Inv C	MFHQX	Interm-Term Core Plus Bond	●
	Federated Hermes Total Return Bond C	TLRCX	Interm-Term Core Plus Bond	
	Invesco Core Plus Bond C	CPCFX	Interm-Term Core Plus Bond	
*	MFS Total Return Bond R1	MRBGX	Interm-Term Core Plus Bond	
	Putnam Income C	PUICX	Interm-Term Core Plus Bond	
	American Funds Corporate Bond Fund R-2	RCBBX	Interm-Term Corporate Bond	
	Federated Hermes Corporate Bond C	FDBCX	Interm-Term Corporate Bond	
*	MFS Corporate Bond R1	MFBGX	Interm-Term Corporate Bond	
	American Funds' U.S. Government Securities Fund R-2	RGVBX	Interm-Term Govt Bond	
*	MFS Government Securities R1	MFGGX	Interm-Term Govt Bond	
	American Funds Mortgage Fund R-2	RMABX	Mortgage-Backed Bond	
	Federated Hermes Fund for US Govt Secs C	FUSCX	Mortgage-Backed Bond	
	Invesco Quality Income C	VUSCX	Mortgage-Backed Bond	
	Putnam Mortgage Securities C	PGVCX	Mortgage-Backed Bond	
CORE-CASH EQUIVALENTS				
¥	EB MaGIC Fund 95bps	49327E508	Stable Value	
¥	Federated Hermes Capital Preservation Fund RP	140411208	Stable Value	●
¥	INVESCO Stable Value Trust (105)	46X587XX5	Stable Value	
¥	MetLife Stable Value Fund Series 25053 - Class 68	592176101	Stable Value	
	American Funds U.S. Government Money Market Fund R-2	RABXX	Taxable Money Market	●

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
SUPPLEMENTAL				
	BlackRock Floating Rate Income Inv C	BFRCX	Bank Loan/Floating Rate	
	Invesco Senior Floating Rate C	OOSCX	Bank Loan/Floating Rate	
	Neuberger Floating Rate Inc C	NFICX	Bank Loan/Floating Rate	
	Putnam Floating Rate Income C	PFICX	Bank Loan/Floating Rate	
*	Franklin Convertible Securities C	FROTX	Convertibles	
	Putnam Convertible Securities C	PRCCX	Convertibles	
	American Funds Emerging Markets Bond Fund R-2	REGBX	Emerging Mkts Bond USD	
*	MFS Emerging Markets Debt R1	MEDDX	Emerging Mkts Bond USD	
	American Funds Developing World Growth and Income Fund R-2	RDWBX	Emerging Mkts Core	
	BlackRock Advantage Emerging Mkts Inv C	BLSCX	Emerging Mkts Core	
	BlackRock Emerging Mkts Inv C	MCDCX	Emerging Mkts Core	
*	MFS Blended Research Em Mkts Eq R1	BRKRX	Emerging Mkts Core	
*	MFS Emerging Markets Equity R1	MEMRX	Emerging Mkts Core	
	Neuberger Emerg Mkts Eq C	NEMCX	Emerging Mkts Core	
*	Templeton Emerging Markets Equity C	TDMTX	Emerging Mkts Core	
	American Funds' New World Fund R-2	RNWBX	Emerging Mkts Growth	●
	Invesco Developing Markets C	ODVCX	Emerging Mkts Growth	
	Invesco Emerging Markets ex-China C	GTDCX	Emerging Mkts Growth	
	Putnam Emerging Markets Equity C	PEMZX	Emerging Mkts Growth	
	American Funds Global Balanced Fund R-2	RGBBX	Global Asset Allocation	
	American Funds' Capital Income Builder R-2	RIRBX	Global Asset Allocation	
	BlackRock Global Allocation Inv C	MCLOX	Global Asset Allocation	
	Federated Hermes Global Allocation C	FSBCX	Global Asset Allocation	
*	Franklin Mutual Quest C	TEMQX	Global Asset Allocation	
	Invesco Global Allocation C	QGRCX	Global Asset Allocation	
*	MFS Global Total Return R1	MFWGX	Global Asset Allocation	
	American Funds' Capital World Bond Fund R-2	RCWBX	Global Bond Non-USD	
	BlackRock Strategic Global Bond Inv C	MHWIX	Global Bond Non-USD	
	Invesco Global Strategic Income C	OSICX	Global Bond Non-USD	
	Invesco International Bond C	OIBCX	Global Bond Non-USD	
*	Templeton Global Bond C	TEGBX	Global Bond Non-USD	
*	MFS Global Opportunistic Bd R1	MGBKX	Global Bond USD	
	American Funds Global Insight Fund R-2	RGLBX	Global Large Core	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	American Funds' Capital World Growth and Income Fund R-2	RWIBX	Global Large Core	
	BlackRock Advantage Global Investor C	MCGCX	Global Large Core	
*	Franklin Global Equity C	SILLX	Global Large Core	
*	Templeton World C	TEWTX	Global Large Core	
	American Funds Global Growth Portfolio R-2	RGGBX	Global Large Growth	
	American Funds' New Perspective Fund R-2	RNPBX	Global Large Growth	●
	American Funds' The New Economy Fund R-2	RNGBX	Global Large Growth	
	BlackRock Unconstrained Equity Inv C	MCEGX	Global Large Growth	
	Invesco Global C	OGLCX	Global Large Growth	
	Invesco Global Core Equity C	AWSCX	Global Large Growth	
	Invesco Global Focus C	GLVCX	Global Large Growth	
*	MFS Global Growth R1	MWOGX	Global Large Growth	
	BlackRock Global Dividend Inv C	BCBDX	Global Large Value	
*	Franklin Mutual Beacon C	TEMEX	Global Large Value	
*	Franklin Mutual Global Discovery C	TEDSX	Global Large Value	
*	MFS Low Volatility Global Equity R1	MVGJX	Global Large Value	
	American Funds' SMALLCAP World Fund R-2	RSLBX	Global Small/Mid	●
*	MFS Global New Discovery R1	GLNJX	Global Small/Mid	
*	Templeton Global Smaller Comp C	TESGX	Global Small/Mid	
	American Funds' American High-Income Trust R-2	RITBX	High Yield	●
	BlackRock High Yield Port Inv C	BHYCX	High Yield	
	Federated Hermes Sust High Yield Bond C	FHICX	High Yield	
*	Franklin High Income C	FCHIX	High Yield	
	Invesco High Yield C	AHYCX	High Yield	
*	MFS High Income R1	MHIGX	High Yield	
	Neuberger High Income Bond C	NHICX	High Yield	
	Putnam High Yield C	PHYLX	High Yield	
*	MFS Global High Yield R1	MHORX	High Yield - High Intl	
	American Funds Inflation Linked Bond Fund R-2	RILBX	Inflation-Linked Bond	●
	BlackRock Inflation Protected Bond Inv C	BPRCX	Inflation-Linked Bond	
	Federated Hermes Inflation Ptctd Sec C	RRFCX	Inflation-Linked Bond	
*	MFS Inflation-Adjusted Bond R1	MIALX	Inflation-Linked Bond	
	Putnam International Small Cap C	PUVCX	Intl Small/Mid Core	
	Federated Hermes Intl Small-Mid Co C	ISCCX	Intl Small/Mid Growth	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	Invesco International Small-Mid Com C	OSMCX	Intl Small/Mid Growth	
*	MFS International New Discovery R1	MIDGX	Intl Small/Mid Growth	
	BlackRock Advantage SMID Cap Inv C	MCSPX	Mid Core	
	Invesco Main Street Mid Cap C	OPMCX	Mid Core	
	BlackRock Mid-Cap Growth Equity Inv C	BMGCX	Mid Growth	
	Federated Hermes Kaufmann C	KAUCX	Mid Growth	
	Federated Hermes MDT Mid Cap Growth C	FGSCX	Mid Growth	
*	Franklin Small-Mid Cap Growth C	FRSIX	Mid Growth	
	Invesco Discovery Mid Cap Growth C	OEGCX	Mid Growth	
*	MFS Mid Cap Growth R1	OTCGX	Mid Growth	
	Neuberger Mid Cap Growth C	NMGCX	Mid Growth	
	BlackRock Mid-Cap Value Investor C	MCRFX	Mid Value	
*	Franklin Mutual U.S. Mid Cap Value C	FCBSX	Mid Value	
*	Janus Henderson Mid Cap Value C	JMVCX	Mid Value	
*	MFS Mid Cap Value R1	MVCGX	Mid Value	
	Patient Opportunity C	LMOPX	Mid Value	
	American Funds Multi-Sector Income Fund R-2	RMDOX	Multi-Sector Bond	
	BlackRock Income Fund Inv C	BMSCX	Multi-Sector Bond	
	BlackRock Strategic Income Opps Inv C	BSICX	Multi-Sector Bond	
	Federated Hermes Strategic Income C	SINCX	Multi-Sector Bond	
	Neuberger Strategic Income C	NSTCX	Multi-Sector Bond	
	American Funds Preservation Portfolio R-2	RPPBX	Short-Term Bond	
	American Funds' Intermediate Bond Fund of America R-2	RBOBX	Short-Term Bond	
	American Funds' Short-Term Bond Fund of America R-2	RAMBX	Short-Term Bond	
	BlackRock Low Duration Bond Inv C	BLDCX	Short-Term Bond	
*	Calvert Short Duration Income C	CDICX	Short-Term Bond	
*	Invesco Short Term Bond C	STBCX	Short-Term Bond	
*	MFS Limited Maturity R1	MQLGX	Short-Term Bond	
	Putnam Short Duration Bond C	PARQX	Short-Term Bond	
	ClearBridge Small Cap C	LMASX	Small Core	
	Federated Hermes MDT Small Cap Core C	QCSCX	Small Core	
*	Franklin U.S. Small Cap Equity C	LMBCX	Small Core	
	Invesco Main Street Small Cap C	OSCCX	Small Core	●
	Invesco Small Cap Equity C	SMECX	Small Core	
	Neuberger Intrinsic Value C	NINCX	Small Core	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	Royce Premier Consult	RPRCX	Small Core	
	Royce Small-Cap Fund Consult	RYPCX	Small Core	
	ClearBridge Small Cap Growth C	SCSMX	Small Growth	
	Federated Hermes Kaufmann Small Cap C	FKCSX	Small Growth	
	Federated Hermes MDT Small Cap Growth C	QCSGX	Small Growth	
*	Invesco Discovery C	ODICX	Small Growth	
*	MFS New Discovery R1	MNDGX	Small Growth	
	Neuberger Small Cap Growth C	NSNCX	Small Growth	
*	Putnam Small Cap Growth C	PNSCX	Small Growth	
	Federated Hermes MDT Small Cap Value C	VSFCX	Small Value	
*	Franklin Small Cap Value C	FRVFX	Small Value	
*	MFS Blended Research Small Cap Eq R1	BRSPX	Small Value	
*	MFS New Discovery Value R1	NDVRX	Small Value	
	Putnam Small Cap Value C	PSLCX	Small Value	
	Royce Small-Cap Opportunity Consult	ROFCX	Small Value	
	Royce Small-Cap Special Equity Consult	RSQCX	Small Value	
	Royce Small-Cap Total Return Consult	RYTCX	Small Value	
	BlackRock Commodity Strategies Inv C	BCSCX	Specialty - Commodities Diversified	
*	MFS Global Real Estate R1	MGLJX	Specialty - Global Real Estate	
	American Funds Conservative Growth and Income Portfolio R-2	RINBX	Specialty - Real Asset	
	BlackRock Balanced Investor C	MCCPX	Specialty - Real Asset	
*	Franklin Income C	FCISX	Specialty - Real Asset	
*	Franklin Real Estate Securities C	FRRSX	Specialty - Real Estate	
	Invesco Real Estate C	IARCX	Specialty - Real Estate	
	Neuberger Real Estate C	NRECX	Specialty - Real Estate	
	BlackRock Multi-Asset Income Investor C	BCICX	Tactical Asset Allocation	
	American Funds Growth Portfolio R-2	RGWBX	Target Risk Aggressive	
*	MFS Aggressive Growth Allocation R1	MAAFX	Target Risk Aggressive	
	American Funds Growth and Income Portfolio R-2	RGNBX	Target Risk Moderate Aggressive	
	American Funds' The Income Fund of America R-2	RIDBX	Target Risk Moderate Aggressive	
	BlackRock 80/20 Target Allocation C	BCAPX	Target Risk Moderate Aggressive	
*	Franklin Growth Allocation C	FTGTX	Target Risk Moderate Aggressive	

SUPPLEMENTAL - POSSIBLE QDIA

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	American Funds 2010 Target Date Retirement Income Fund R-2	RBATX	Target Date 2000-2010	●
	American Funds 2015 Target Date Retirement Income Fund R-2	RBJTX	Target Date 2015	●
	American Funds 2020 Target Date Retirement Income Fund R-2	RBCTX	Target Date 2020	●
	American Funds 2025 Target Date Retirement Income Fund R-2	RBDTX	Target Date 2025	●
	American Funds 2030 Target Date Retirement Fund R-2	RBETX	Target Date 2030	●
	American Funds 2035 Target Date Retirement Fund R-2	RBFTX	Target Date 2035	●
	American Funds 2040 Target Date Retirement Fund R-2	RBKTX	Target Date 2040	●
	American Funds 2045 Target Date Retirement Fund R-2	RBHTX	Target Date 2045	●
	American Funds 2050 Target Date Retirement Fund R-2	RBITX	Target Date 2050	●
	American Funds 2055 Target Date Retirement Fund R-2	RBMTX	Target Date 2055	●
	American Funds 2060 Target Date Retirement Fund R-2	RBNTX	Target Date 2060	●
	American Funds 2065 Target Date Retirement Fund R-2	RBOTX	Target Date 2065	●
	American Funds 2070 Target Date Retirement Fund R-2	RAABX	Target Date 2070+	●
	BlackRock 20/80 Target Allocation Inv C	BCCPX	Target Risk Conservative	
	American Funds Moderate Growth and Income Portfolio R-2	RBABX	Target Risk Moderate	
	American Funds Retirement Income Portfolio - Enhanced R-2	RFRPX	Target Risk Moderate	
	American Funds Retirement Income Portfolio - Moderate R-2	RERPX	Target Risk Moderate	
	American Funds' American Balanced Fund R-2	RLBBX	Target Risk Moderate	●
	BlackRock 60/40 Target Allocation Inv C	BCGPX	Target Risk Moderate	
	Federated Hermes Capital Income C	CAPCX	Target Risk Moderate	
	Federated Hermes MDT Balanced C	QCBGX	Target Risk Moderate	
	Franklin Dynamic Asset Allocation Bal C	AABCX	Target Risk Moderate	
*	Franklin Managed Income C	FBMCX	Target Risk Moderate	
*	Franklin Moderate Allocation C	FTMTX	Target Risk Moderate	

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	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	George Putnam Balanced C	PGPCX	Target Risk Moderate	
	Invesco Equity and Income C	ACERX	Target Risk Moderate	
*	MFS Moderate Allocation R1	MAMFX	Target Risk Moderate	
*	MFS Total Return R1	MSFFX	Target Risk Moderate	
	American Funds Retirement Income Portfolio - Conservative R-2	RDRPX	Target Risk Moderate Conservative	
	BlackRock 40/60 Target Allocation Inv C	BCMPX	Target Risk Moderate Conservative	
*	Franklin Conservative Allocation C	FTCCX	Target Risk Moderate Conservative	
*	MFS Conservative Allocation R1	MACKX	Target Risk Moderate Conservative	

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Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund 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' Fundamental Investors R-2	Large Core
	American Funds' Washington Mutual Investors Fund R-2	Large Core
	American Funds' The Growth Fund of America R-2	Large Growth
	Putnam Large Cap Value C	Large Value
CORE-LARGE CAP FOREIGN EQUITY		
	American Funds' International Growth and Income Fund R-2	Intl Large Core
	American Funds' EUPAC Fund R-2	Intl Large Growth
CORE-DOMESTIC BONDS		
	American Funds' The Bond Fund of America R-2	Interm-Term Core Bond
	BlackRock Total Return Inv C	Interm-Term Core Plus Bond
CORE-CASH EQUIVALENTS		
¥	Federated Hermes Capital Preservation Fund RP	Stable Value
	American Funds U.S. Government Money Market Fund R-2	Taxable Money Market

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-2	Emerging Mkts Growth
American Funds' New Perspective Fund R-2	Global Large Growth
American Funds' SMALLCAP World Fund R-2	Global Small/Mid
American Funds' American High-Income Trust R-2	High Yield
American Funds Inflation Linked Bond Fund R-2	Inflation-Linked Bond
Invesco Main Street Small Cap C	Small Core
TARGET DATE AND ALLOCATION	
American Funds 2010 Target Date Retirement Income Fund R-2	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-2	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-2	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-2	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-2	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-2	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-2	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-2	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-2	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-2	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-2	Target Date 2060
American Funds 2065 Target Date Retirement Fund R-2	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-2	Target Date 2070+
American Funds' American Balanced Fund R-2	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.**

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.

* This investment option is closed to new plans

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) Fund Lineup offers 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