

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
ABERDEEN			
Aberdeen China A Share Equity Fund R ³	GOPRX	3.33	2.27
Aberdeen Diversified Alternatives R ⁴	GASRX	2.79	2.32
Aberdeen Emerging Markets R	GEMRX	1.75	1.75
Aberdeen Focused U.S. Equity R ⁵	GLSRX	2.34	1.63
Aberdeen International Small Cap R ⁶	WPVAX	2.10	1.79
ALGER			
Alger Capital Appreciation Instl R	ACARX	1.59	1.59
ALPS			
ALPS I Red Rocks Listed Private Equity R	LPERX	1.91	1.91
AMERICAN CENTURY			
AC Alternatives Equity Market Neutral R	ALIRX	3.57	3.57
American Century Disciplined Growth R	ADRRX	1.52	1.52
American Century Emerging Markets R	AEMRX	1.76	1.76
American Century Ginnie Mae R	AGMWX	1.05	1.05
American Century Inflation-Adjusted Bond R	AIARX	0.97	0.97
American Century Mid Cap Value R ⁷	AMVRX	1.51	1.48
American Century One Choice 2020 R ⁸	ARBRX	1.30	1.27
American Century One Choice 2030 R ⁸	ARCRX	1.36	1.31
American Century One Choice 2040 R ⁸	ARDRX	1.42	1.36
American Century One Choice 2050 R ⁸	ARFWX	1.48	1.42
American Century One Choice in Retirement R ⁸	ARSRX	1.30	1.27
American Century Sustainable Equity R ⁹	AFDRX	1.34	1.29
American Century Ultra® R	AULRX	1.47	1.47
American Century Value R	AVURX	1.48	1.48
BLACKROCK			
BlackRock Advantage Global A ¹⁰	MDGCX	1.45	0.96
BlackRock Equity Dividend Inv A	MDDVX	0.98	0.98
BlackRock Global Allocation Inv A ¹¹	MDLOX	1.15	1.08
CALVERT			
Calvert Balanced A ¹²	CSIFX	0.96	0.94
Calvert Mid-Cap A ¹³	CCAFX	1.28	1.18
CAPITAL GROUP/AMERICAN FUNDS			
American Funds Europacific Growth F1	AEGFX	0.87	0.87
American Funds Growth Fund of Amer F1	GFAFX	0.69	0.69
American Funds Invmt Co of Amer F1	AICFX	0.66	0.66
American Funds New Perspective F1	NPFFX	0.82	0.82
American Funds Washington Mutual F1	WSHFX	0.66	0.66
COLUMBIA THREADNEEDLE			
Columbia Contrarian Core R	CCCRX	1.27	1.27
Columbia Dividend Opportunity R	RSOOX	1.23	1.23
Columbia Emerging Markets Bond R	CMBRX	1.38	1.38
Columbia High Yield Bond R	CHBRX	1.27	1.27
Columbia Income Builder R	CBURX	1.25	1.25
Columbia Quality Income R ¹⁵	CUGUX	1.17	1.16

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
Columbia Select Large-Cap Value R ¹⁶	SLVRX	1.40	1.05
Columbia Seligman Global Technology R	SGTRX	1.57	1.57
DWS			
DWS Mid Cap Value R	MIDQX	1.59	1.49
EATON VANCE			
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	1.41	1.41
Eaton Vance Balanced R ¹⁷	ERIFX	1.24	1.23
Eaton Vance Government Opportunities R	ERGOX	1.42	1.42
Eaton Vance Multi-Sector Income R	EVBRX	1.21	1.21
Eaton Vance Worldwide Health Science R ¹⁸	ERHSX	1.31	1.25
FEDERATED			
Federated Government Obligations Trust ³³	GORXX	0.83	0.70
Federated Kaufmann R ¹⁹	KAUFX	2.25	1.38
Federated Kaufmann Small Cap R ²⁰	FKKSX	1.72	1.37
FIDELITY			
Fidelity Advisor Asset Manager 30% M	FTTNX	1.11	1.12
Fidelity Advisor Asset Manager 50% M	FFTMX	1.21	1.21
Fidelity Advisor Asset Manager 70% M	FTASX	1.27	1.27
Fidelity Advisor Asset Manager 85% M	FEYTX	1.31	1.31
Fidelity Advisor Biotechnology M	FBTTX	1.38	1.38
Fidelity Advisor Financial Services M	FAFSX	1.37	1.37
Fidelity Advisor Growth Opportunities M	FAGOX	1.28	1.28
Fidelity Advisor Industrials M	FCLTX	1.32	1.32
Fidelity Advisor Large Cap M	FALGX	1.18	1.18
Fidelity Advisor Materials M	FMFTX	1.36	1.39
Fidelity Advisor Mid Cap II M	FITIX	1.28	1.28
Fidelity Advisor New Insights M	FNITX	1.30	1.30
Fidelity Advisor Real Estate M	FHETX	1.33	1.33
Fidelity Advisor Small Cap Value M	FCVTX	1.42	1.42
Fidelity Advisor Strategic Div & Inc M	FTSDX	1.26	1.26
Fidelity Advisor Strategic Income M	FSIAX	0.98	0.98
Fidelity Advisor Technology M	FATEX	1.31	1.31
Fidelity Advisor Telecommunications M	FTUTX	1.49	1.49
FORESTERS FINANCIAL			
First Investors Covered Call Strat A	FRCCX	1.28	1.30
First Investors International A	FIINX	1.56	1.56
First Investors Opportunity A	FIUSX	1.21	1.21
First Investors Total Return A	FITRX	1.18	1.18
FRANKLIN TEMPLETON			
Franklin DynaTech R	FDNRX	1.12	1.12
Franklin Income R	FISRX	0.97	0.97
Franklin Mutual European R	FMURX	1.54	1.54
Franklin Mutual Quest R	FMQSX	1.29	1.29
Franklin Mutual Shares R	TESRX	1.28	1.28
Franklin Rising Dividends R	FRDRX	1.13	1.13

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²	INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
Franklin Utilities R	FRURX	1.09	1.09	LORD ABBETT			
Templeton Developing Markets R	TDMRX	1.78	1.63	Lord Abbett Bond-Debenture R3	LBNRX	1.10	1.10
Templeton Emerging Markets Small Cap R ²⁹	FTESX	2.19	2.17	Lord Abbett Convertible R3	LCFRX	1.34	1.34
Templeton Foreign R ³⁰	TEFRX	1.40	1.35	Lord Abbett Floating Rate R3	LRRRX	1.09	1.09
Templeton Global Bond R ³¹	FGBRX	1.28	1.21	Lord Abbett Fundamental Equity R3	LAVRX	1.21	1.21
Templeton Global Total Return R ³²	FRRGX	1.37	1.32	Lord Abbett High Yield R3	LHYRX	1.19	1.19
INVESCO OPPENHEIMER				Lord Abbett Income R3	LAURX	1.08	1.08
Invesco Oppenheimer Discovery Mid Cap Growth R	OEGNX	1.37	1.37	Lord Abbett International Value R3 ²³	LIRRX	1.39	1.37
Invesco Oppenheimer Global R	OGLNX	1.36	1.36	Lord Abbett Multi-Asset Income R3	LIXRX	1.43	1.43
Invesco Oppenheimer Global Focus R	GLVNX	1.52	1.52	Lord Abbett Short Duration Income R3	LDLRX	0.89	0.89
Invesco Oppenheimer Global Opportunities R	OGINX	1.37	1.37	MASSMUTUAL			
Invesco Oppenheimer Gold & Special Minerals R	OGMNX	1.42	1.42	MassMutual Premier Short-Duration Bd R3	MSDNX	1.09	1.09
Invesco Oppenheimer International Diversified R	OIDNX	1.54	1.54	MassMutual Select Blue Chip Growth R3	MBCNX	1.34	1.34
Invesco Oppenheimer International Equity R	QIVNX	1.49	1.49	MassMutual Select Equity Opports R3	MFVNX	1.44	1.44
Invesco Oppenheimer International Growth R	OIGNX	1.36	1.36	MM S&P 500 [®] Index R3	MMINX	0.87	0.87
Invesco Oppenheimer International Small-Mid Company R ²⁴	OSMNX	1.64	1.63	MM S&P [®] Mid Cap Index R3	MDKTX	0.91	0.91
Invesco Oppenheimer Main Street R	OMGNX	1.18	1.18	PIMCO			
Invesco Oppenheimer Main Street Small Cap R	OSCNX	1.45	1.45	PIMCO All Asset R ²⁵	PATRX	1.81	1.71
Invesco Oppenheimer Senior Floating Rate R	OOSNX	1.39	1.38	PIMCO Commodity Real Return Strategy R ²⁶	PCSRX	2.09	1.94
Invesco Oppenheimer Total Return R	OPBNX	1.05	1.05	PIMCO Dynamic Bond R ²⁷	PUBRX	1.53	1.52
IVY				PIMCO High Yield R	PHYRX	1.17	1.17
Ivy Energy R	IYEFX	1.69	1.69	PIMCO Income R	PONRX	1.39	1.39
Ivy High Income R	IYHIX	1.30	1.30	PIMCO International Bond (USD-Hedged) R	PFRRX	1.21	1.21
Ivy International Core Equity R	IYITX	1.53	1.53	PIMCO Low Duration R	PLDRX	1.05	1.05
Ivy Large Cap Growth R	WLGRX	1.46	1.46	PIMCO Real Return R	PRRRX	1.53	1.53
Ivy Mid Cap Growth R	WMGRX	1.63	1.63	PIMCO Short-Term R	PTSRX	1.07	1.07
Ivy Natural Resources R	IGNRX	1.69	1.69	PIMCO StocksPLUS R	PSPRX	1.22	1.22
Ivy Science & Technology R	WSTRX	1.58	1.58	PIMCO Total Return R	PTRRX	1.14	1.14
Ivy Small Cap Core R	IYSMX	1.68	1.68	PIONEER			
Ivy Small Cap Growth R	WSGRX	1.66	1.66	Pioneer Bond R	PBFRX	1.10	1.10
JANUS HENDERSON				Pioneer Equity Income R	PQIRX	1.44	1.44
Janus Henderson Balanced R	JDBRX	1.32	1.32	Pioneer Fundamental Growth R ²⁸	PFGRX	1.42	1.40
Janus Henderson Flexible Bond R	JDFRX	1.19	1.19	Pioneer Strategic Income R	STIRX	1.34	1.34
Janus Henderson Global Research R	JDWRX	1.31	1.31	ROYCE			
Janus Henderson Mid Cap Value R	JDPRX	1.43	1.43	Royce Opportunity R	ROFRX	1.82	1.82
Janus Henderson Small Cap Value R	JDSRX	1.56	1.56	T. ROWE PRICE			
Janus Henderson Triton R	JGMRX	1.41	1.41	T. Rowe Price Blue Chip Growth R	RRBGX	1.23	1.23
JOHN HANCOCK				T. Rowe Price Growth Stock R	RRGSX	1.17	1.17
JHancock Disciplined Value R1 ²¹	JDVOX	1.46	1.45	T. Rowe Price International Value Equity R	RRIGX	1.39	1.39
JHancock Fundamental Large Cap Core R1 ²²	JLCRX	1.43	1.42	TRANSAMERICA			
LEGG MASON				Transamerica International Equity A	TRWAX	1.23	1.23
ClearBridge Dividend Strategy R	LMMRX	1.39	1.39	Transamerica Multi-Managed Balanced A	IBALX	1.03	1.03
ClearBridge International Growth R ¹⁴	LMGRX	1.54	1.41	Transamerica Multi-Manager Alternative Strategies A	IMUAX	2.17	2.17
ClearBridge Large Cap Growth R	LMPLX	1.37	1.37	Transamerica Small/Mid Cap Value A	IIVAX	1.29	1.29
ClearBridge Mid Cap R	LMREX	1.43	1.43	W.E. DONOGHUE			
ClearBridge Small Cap Growth R	LMPOX	1.47	1.47	Power Dividend Index A	PWDAX	1.44	1.44
Western Asset Core Plus Bond R	WAPRX	1.13	1.13	Power Income A	PWRAX	2.08	2.08

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
LARGE VALUE			
American Century Value R	AVURX	1.48	1.48
BlackRock Equity Dividend A	MDDVX	0.98	0.98
Columbia Dividend Opportunity R	RSOXX	1.23	1.23
Columbia Select Large-Cap Value R ¹⁶	SLVRX	1.40	1.05
JHancock Disciplined Value R1 ²¹	JDVOX	1.46	1.45
Lord Abbett Fundamental Equity R3	LAVRX	1.21	1.21
Pioneer Equity Income R	PQIRX	1.44	1.44
Power Dividend Index A	PWDAX	1.44	1.44
LARGE BLEND			
American Century Sustainable Equity R ⁹	AFDRX	1.34	1.29
American Funds Invmt Co of Amer F1	AICFX	0.66	0.66
American Funds Washington Mutual F1	WSHFX	0.66	0.66
ClearBridge Dividend Strategy R	LMMRX	1.39	1.39
Columbia Contrarian Core R	CCCRX	1.27	1.27
Fidelity Advisor Large Cap M	FALGX	1.18	1.18
Franklin Rising Dividends R	FRDRX	1.13	1.13
Invesco Oppenheimer Main Street R	OMGNX	1.18	1.18
JHancock Fundamental Large Cap Core R1 ²²	JLCRX	1.43	1.42
MassMutual Select Equity Opportunities R3	MFVNX	1.44	1.44
MM S&P 500 [®] Index R3	MMINX	0.87	0.87
PIMCO StocksPLUS R	PSPRX	1.22	1.22
LARGE GROWTH			
Alger Capital Appreciation Instl R	ACARX	1.59	1.59
American Century Disciplined Growth R	ADRRX	1.52	1.52
American Century Ultra R	AULRX	1.47	1.47
American Funds Growth Fund of America F1	GFAFX	0.69	0.69
ClearBridge Large Cap Growth R	LMPLX	1.37	1.37
Fidelity Advisor Growth Opportunities M	FAGOX	1.28	1.28
Fidelity Advisor New Insights M	FNITX	1.30	1.30
Franklin DynaTech R	FDNRX	1.12	1.12
Ivy Large Cap Growth R	WLGRX	1.46	1.46
MassMutual Select Blue Chip Growth R3	MBCNX	1.34	1.34
Pioneer Fundamental Growth R ²⁸	PFGRX	1.42	1.40
T. Rowe Price Blue Chip Growth R	RRBGX	1.23	1.23
T. Rowe Price Growth Stock R	RRGSX	1.17	1.17
MID VALUE			
American Century Mid Cap Value R	AMVRX	1.51	1.48
DWS Mid Cap Value R	MIDQX	1.59	1.49
Janus Henderson Mid Cap Value R	JDPRX	1.43	1.43
Transamerica Small/Mid Cap Value A	IIVAX	1.29	1.29
MID BLEND			
Calvert Mid-Cap A ¹³	CCAFX	1.28	1.18
ClearBridge Mid Cap R	LMREX	1.43	1.43
First Investors Opportunity A	FIUSX	1.21	1.21
MM S&P [®] Mid Cap Index R3	MDKTX	0.91	0.91
MID GROWTH			
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	1.41	1.41

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
Federated Kaufmann R ¹⁹	KAUFX	2.25	1.98
Fidelity Advisor Mid Cap II M	FITIX	1.28	1.28
Invesco Oppenheimer Discovery Mid Cap Growth R	OEGNX	1.37	1.37
Ivy Mid Cap Growth R	WMGRX	1.63	1.63
SMALL VALUE			
Fidelity Advisor Small Cap Value M	FCVTX	1.42	1.42
Janus Henderson Small Cap Value R	JDSRX	1.56	1.56
Royce Opportunity R	ROFRX	1.82	1.82
SMALL BLEND			
Invesco Oppenheimer Main Street Small Cap R	OSCNX	1.45	1.45
Ivy Small Cap Core R	IYSMX	1.68	1.68
SMALL GROWTH			
ClearBridge Small Cap Growth R	LMPOX	1.47	1.47
Federated Kaufmann Small Cap R ²⁰	FKKSX	1.72	1.37
Ivy Small Cap Growth R	WSGRX	1.66	1.66
Janus Henderson Triton R	JGMRX	1.41	1.41
INTERNATIONAL LARGE			
American Funds Europacific Growth F1	AEGFX	0.87	0.87
ClearBridge International Growth R ¹⁴	LMGRX	1.54	1.41
First Investors International A	FIINX	1.56	1.56
Invesco Oppenheimer International Diversified R	OIDNX	1.54	1.54
Invesco Oppenheimer International Equity R	QIVNX	1.49	1.49
Invesco Oppenheimer International Growth R	OIGNX	1.36	1.36
Ivy International Core Equity R	IYITX	1.53	1.53
Lord Abbett International Value R3 ²³	LIRRX	1.39	1.37
T. Rowe Price International Value Equity R	RRGX	1.39	1.39
Templeton Foreign R ³⁰	TEFRX	1.40	1.35
Transamerica International Equity A	TRWAX	1.23	1.23
INTERNATIONAL SMALL			
Aberdeen International Small Cap R ⁶	WPVAX	2.10	1.79
Invesco Oppenheimer International Small-Mid Company R ²⁴	OSMNX	1.64	1.63
WORLD STOCK			
American Funds New Perspective F1	NPFFX	0.82	0.82
BlackRock Advantage Global A ¹⁰	MDGCX	1.45	0.96
Franklin Mutual European R	FMURX	1.54	1.54
Invesco Oppenheimer Global R	OGLNX	1.36	1.36
Invesco Oppenheimer Global Focus R	GLVNX	1.52	1.52
Invesco Oppenheimer Global Opportunities R	OGINX	1.37	1.37
Janus Henderson Global Research R	JDWRX	1.31	1.31
EMERGING MARKETS			
Aberdeen China A Share Equity Fund R	GOPRX	3.33	2.27
Aberdeen Emerging Markets R	GEMRX	1.75	1.75
American Century Emerging Markets R	AEMRX	1.76	1.76
Templeton Developing Markets R	TDMRX	1.78	1.63
Templeton Emerging Markets Small Cap R ²⁹	FTESX	2.19	2.17
COMMODITIES/PRECIOUS METALS			
Invesco Oppenheimer Gold & Special Minerals R	OGMNX	1.42	1.42
PIMCO Commodity Return Strategy R ²⁶	PCSRX	2.09	1.94

INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²	INVESTMENT OPTION	TICKER	GROSS FEES ¹	NET FEES ²
COMMUNICATIONS							
Fidelity Advisor Telecommunications M	FTUTX	1.49	1.49	ALPS/Red Rocks Listed Private Equity R	LPERX	1.91	1.91
ENERGY/NATURAL RESOURCES				First Investors Covered Call Strat A	FRCCX	1.28	1.30
Fidelity Advisor Materials M	FMFTX	1.36	1.36	PIMCO All Asset R ²⁵	PATRX	1.81	1.71
Ivy Energy R	IYEFX	1.69	1.69	Transamerica Multi-Manager Alternative Strategies A	IMUAX	2.17	2.17
Ivy Natural Resources R	IGNRX	1.69	1.69	SHORT TERM BOND			
FINANCIAL				Lord Abnett Short Duration Income R3	LDLTX	0.89	0.89
Fidelity Advisor Financial Services M	FAFSX	1.37	1.37	MassMutual Premier Short-Duration Bd R3	MSDNX	1.09	1.09
HEALTH				PIMCO Low Duration R	PLDRX	1.05	1.05
Eaton Vance Worldwide Health Science R ¹⁸	ERHSX	1.31	1.25	PIMCO Short-Term R	PTSRX	1.07	1.07
Fidelity Advisor Biotechnology M	FBTTX	1.38	1.38	INTERMEDIATE BOND			
INDUSTRIALS				Columbia Quality Income R ¹⁵	CUGUX	1.17	1.16
Fidelity Advisor Industrials M	FCLTX	1.32	1.32	Invesco Oppenheimer Total Return Bond R	OPBNX	1.05	1.05
REAL ESTATE				Janus Henderson Flexible Bond R	JDFRX	1.19	1.19
Fidelity Advisor Real Estate M	FHETX	1.33	1.33	Lord Abnett Income R3	LAURX	1.08	1.08
TECHNOLOGY				PIMCO Total Return R	PTRRX	1.14	1.14
Columbia Seligman Global Technology R	SGTRX	1.57	1.57	Pioneer Bond R	PBFRX	1.10	1.10
Fidelity Advisor Technology M	FATEX	1.31	1.31	Western Asset Core Plus Bond R	WAPRX	1.13	1.13
Ivy Science & Technology R	WSTRX	1.58	1.58	MULTISECTOR BOND			
UTILITIES				Eaton Vance Multi-Sector Income R	EVBX	1.21	1.21
Franklin Utilities R	FRURX	1.09	1.09	Fidelity Advisor Strategic Income M	FSIAX	0.98	0.98
BALANCED				Lord Abnett Bond-Debenture R3	LBNRX	1.10	1.10
Calvert Balanced A ¹²	CSIFX	0.96	0.93	PIMCO Income R	PONRX	1.39	1.39
Columbia Income Builder R	CBURX	1.25	1.25	Pioneer Strategic Income R	STIRX	1.34	1.34
Eaton Vance Balanced R ¹⁷	ERIFX	1.24	1.23	WORLD BOND			
Fidelity Advisor Strategic C DIV & INC M	FISDX	1.26	1.26	PIMCO International Bond (USD-Hedged) R	PFRRX	1.21	1.21
First Investors Total Return A	FITRX	1.18	1.18	Templeton Global Bond R ³¹	FGBRX	1.28	1.21
Franklin Income R ¹⁶	FISRX	0.97	0.97	Templeton Global Total Return R ³²	FRRGX	1.37	1.32
Franklin Mutual Shares R	TESRX	1.28	1.28	EMERGING MARKETS BOND			
Janus Henderson Balanced R	JDBRX	1.32	1.32	Columbia Emerging Markets Bond R	CMBRX	1.38	1.38
Lord Abnett Multi-Asset Income R3	LIXRX	1.43	1.43	HIGH YIELD BOND			
Transamerica Multi-Managed Balanced A	IBALX	1.03	1.03	Columbia High Yield Bond R	CHBRX	1.27	1.27
RISK BASED ALLOCATION				Ivy High Income R	IYHIX	1.30	1.30
Fidelity Advisor Asset Manager 30% M	FTTNX	1.12	1.12	Lord Abnett High Yield R3	LHYRX	1.19	1.19
Fidelity Advisor Asset Manager 50% M	FTTMX	1.23	1.23	PIMCO High Yield R	PHYRX	1.17	1.17
Fidelity Advisor Asset Manager 70% M	FTASX	1.29	1.29	Power Income A	PWRAX	2.08	2.08
Fidelity Advisor Asset Manager 85% M	FEYTX	1.33	1.33	INFLATION PROTECTION			
TARGET DATE ALLOCATION				American Century Inflation Adjusted Bond R	AIARX	0.97	0.97
American Century One Choice 2020 R ⁸	ARBRX	1.30	1.27	PIMCO Real Return R	PRRRX	1.53	1.53
American Century One Choice 2030 R ⁸	ARCRX	1.36	1.31	BANK LOAN			
American Century One Choice 2040 R ⁸	ARDRX	1.42	1.36	Invesco Oppenheimer Senior Floating Rate R	OOSNX	1.39	1.38
American Century One Choice 2050 R ⁸	ARFWX	1.48	1.42	Lord Abnett Floating Rate R3	LRRRX	1.09	1.09
American Century One Choice In Retirement R ⁸	ARSRX	1.30	1.27	GOVERNMENT BOND			
WORLD ALLOCATION				American Century Ginnie Mae R	AGMWX	1.05	1.05
BlackRock Global Allocation A	MDLOX	1.16	1.07	Eaton Vance Government Opportunities R	ERGOX	1.38	1.38
Franklin Mutual Quest R	FMQSX	1.29	1.29	CONVERTIBLE BOND			
TACTICAL				Lord Abnett Convertible R3	LCFRX	1.34	1.34
Aberdeen Diversified Alternatives R ⁴	GASRX	2.79	2.32	NONTRADITIONAL BOND			
Aberdeen Focused U.S. Equity R ⁵	GLSRX	2.34	1.63	PIMCO Dynamic Bond R ²⁹	PUBRX	1.64	1.44
AC Alternatives Equity Market Neutral R	ALIRX	3.57	3.57	MONEY MARKET*			
				Federated Government Obligations Trust ³³	GORXX	0.83	0.70

* **You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund company and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

1. Gross Investment Option Fees: The percentage of investment option assets used to pay for operating expenses and management fees, including 12-b1 fees, administrative fees, and all other asset-based costs incurred by the investment option, except brokerage costs. Investment option expenses are reflected in the investment option's NAV. Sales charges are not included in the expense ratio.
2. Net Investment Option Fees: The percentage of investment option assets, net of reimbursements, used to pay for operating expenses and management fees, including 12-b1 fees, administrative fees, and all other asset-based costs incurred by the investment option, except brokerage costs. Investment option expenses are reflected in the investment option's NAV. Sales charges are not included in the expense ratio.
3. Aberdeen Funds (the "Trust") and Aberdeen Standard Investments Inc. (formerly known as Aberdeen Asset Management Inc.) (the "Adviser") have entered into a written contract limiting operating expenses to 1.62% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2020 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A Shares, Class R Shares and Institutional Service Class Shares and extraordinary expenses.
4. Aberdeen Funds (the "Trust") and Aberdeen Standard Investments Inc. (formerly known as Aberdeen Asset Management Inc.) (the "Adviser") have entered into a written contract limiting operating expenses to 0.25% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2020 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A Shares, Class R Shares and Institutional Service Class Shares and extraordinary expenses.
5. Aberdeen Funds (the "Trust") and the Adviser have entered into a written contract limiting operating expenses to 0.90% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2020 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A Shares, Class R Shares and Institutional Service Class Shares and extraordinary expenses.
6. Aberdeen Funds (the "Trust") and the Adviser have entered into a written contract limiting operating expenses to 1.15% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2020 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A Shares, Class R Shares and Institutional Service Class Shares and extraordinary expenses.
7. The advisor has agreed to waive 0.03 percentage points of the fund's management fee. The advisor expects this waiver to continue until July 31, 2019 and cannot terminate it prior to such date without approval of the Board of Directors.
8. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2019 and cannot terminate it prior to such date without the approval of the Board of Directors.
9. The advisor has agreed to waive 0.05 percentage points of the fund's management fee. The advisor expects this fee waiver to continue until February 29, 2020 and cannot terminate it prior to such date without the approval of the Board of Directors.
10. BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) to 0.96% (for Investor A Shares), 1.71% (for Investor C Shares), 0.71% (for Institutional Shares) and 1.21% (for Class R Shares) of average daily net assets through October 31, 2019. The Fund may have to repay some of these waivers and/or reimbursements to BlackRock in the two years following such waivers and/or reimbursements. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.
11. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 49, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through February 29, 2020. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.
12. Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.93% for Class A shares, 1.68% for Class C shares, 0.68% for Class I shares and 0.64% for Class R6 shares. This expense reimbursement will continue through January 31, 2020. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, interest expense, taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than the contractual expense cap during such year.
13. Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.18% for Class A shares, 1.93% for Class C shares and 0.93% for Class I shares. This expense reimbursement will continue through January 31, 2020. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, interest expense, taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than the contractual expense cap during such year.
14. The manager has agreed to waive fees and/or reimburse operating expenses (other than interest, brokerage commissions, dividend expense on short sales, taxes, extraordinary expenses and acquired fund fees and expenses) so that the ratio of total annual fund operating expenses will not exceed 1.15% for Class A shares, 1.90% for Class C shares, 1.15% for Class FI shares, 1.40% for Class R shares, 0.90% for Class I shares and 0.80% for Class IS shares, subject to recapture as described below. In addition, the ratio of total annual fund operating expenses for Class IS shares will not exceed the ratio of total annual fund operating expenses for Class I shares, subject to recapture as described below. These arrangements cannot be terminated prior to December 31, 2020 without the Board of Trustees' consent. The manager is permitted to recapture amounts waived and/or reimbursed to a class within three years after the fiscal year in which the manager earned the fee or incurred the expense if the class' total annual fund operating expenses have fallen to a level below the limits described above. In no case will the manager recapture any amount that would result, on any particular business day of the fund, in the class' total annual fund operating expenses exceeding the applicable limits described above or any other lower limit then in effect.
15. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through September 30, 2019, unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.91% for Class A, 0.66% for Class Adv, 1.66% for Class C, 0.66% for Class Inst, 0.55% for Class Inst2, 0.50% for Class Inst3, 1.16% for Class R and 0.91% for Class T.
16. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through September 30, 2019, unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.80% for Class A, 0.55% for Class Adv, 1.55% for Class C, 0.55% for Class Inst, 0.51% for Class Inst2, 0.46% for Class Inst3, 1.05% for Class R and 0.80% for Class T.
17. The administrator has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.98% for Class A shares, 1.73% for Class B shares and Class C shares, 0.73% for Class I shares, 1.23% for Class R shares and 0.69% for Class R6 shares. This expense reimbursement will continue through April 30, 2020. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, interest expense, taxes or litigation expenses. Amounts reimbursed may be recouped by the administrator during the same fiscal year to the extent actual expenses are less than the contractual expense cap during such year.

18. The investment adviser, sub-adviser and administrator have agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.15% for Class A shares, 1.90% for Class B and Class C shares, 0.90% for Class I shares and 1.40% for Class R shares. This expense reimbursement will continue through December 31, 2019. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, any performance-based adjustment to an asset-based investment advisory fee, interest expense, taxes or litigation expenses. Amounts reimbursed may be recouped by the investment adviser, sub-adviser and administrator during the same fiscal year to the extent actual expenses are less than the contractual expense cap during such year.
19. Pursuant to the settlement of certain litigation, the Adviser has agreed for a period continuing until June 30, 2022, to waive its investment advisory fee so that such fee will not exceed 1.275%. Also, pursuant to the settlement agreement, effective July 1, 2012 and continuing until June 30, 2022, the Adviser has agreed to further waive the advisory fee by an additional 0.02%, 0.04%, 0.06% or 0.07% if the Fund's net assets exceed eight, nine, ten or twelve billion dollars, respectively. In addition, as a separate matter, the Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Effective January 1, 2019, total annual fund operating expenses (excluding Acquired Fund Fees and Expenses, interest expense, extraordinary expenses, tax reclaim recovery expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's A, B, C, R and IS classes (after the voluntary waivers and/or reimbursements) will not exceed 1.95%, 2.50%, 2.50%, 1.95% and 1.50% (the "Fee Limit"), respectively, up to but not including the later of (the "Termination Date"): (a) January 1, 2020; or (b) the date of the Fund's next effective Prospectus (the "Additional Arrangements"). While the Adviser and its affiliates currently do not anticipate terminating or increasing these Additional Arrangements prior to the Termination Date, these Additional Arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.
20. The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Effective January 1, 2019, total annual fund operating expenses (excluding Acquired Fund Fees and Expenses, interest expense, extraordinary expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's A, B, C, R, IS and R6 classes (after the voluntary waivers and/or reimbursements) will not exceed 1.35%, 2.02%, 2.00%, 1.35%, 0.89% and 0.88% (the "Fee Limit"), respectively, up to but not including the later of (the "Termination Date"): (a) January 1, 2020; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.
21. The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement. This waiver is allocated proportionally among the participating funds. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on June 30, 2020, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.
22. The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement. This waiver is allocated proportionally among the participating funds. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on June 30, 2020, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.
23. For the period from March 1, 2019 through February 29, 2020, Lord, Abbett & Co. LLC has contractually agreed to waive its fees and reimburse expenses to the extent necessary to limit total net annual operating expenses, excluding any applicable 12b-1 fees, acquired fund fees and expenses, interest-related expenses, taxes, expenses related to litigation and potential litigation, and extraordinary expenses, to an annual rate of 0.87% for Class A, C, R2, R3, R4 and R5 shares, 0.82% for Class F and I shares, and 0.81% for Class F3 and R6 shares. This agreement may be terminated only by the Fund's Board of Trustees.
24. The Manager has contractually agreed to waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investments in funds managed by the Manager or its affiliates. These fee waivers and/or expense reimbursements may not be amended or withdrawn for one year from the date of this prospectus, unless approved by the Board.
25. PIMCO has contractually agreed, through July 31, 2019, to reduce its advisory fee to the extent that the Underlying PIMCO Fund Expenses attributable to advisory and supervisory and administrative fees exceed 0.64% of the total assets invested in Underlying PIMCO Funds. PIMCO may recoup these waivers in future periods, not exceeding three years, provided total expenses, including such recoupment, do not exceed the annual expense limit. The fee reduction is implemented based on a calculation of Underlying PIMCO Fund Expenses attributable to advisory and supervisory and administrative fees that is different from the calculation of Acquired Fund Fees and Expenses listed in the table above.
26. PIMCO has contractually agreed to waive the Fund's advisory fee and the supervisory and administrative fee in an amount equal to the management fee and administrative services fee, respectively, paid by the PIMCO Cayman Commodity Fund I Ltd. (the "Subsidiary") to PIMCO. The Subsidiary pays PIMCO a management fee and an administrative services fee at the annual rates of 0.49% and 0.20%, respectively, of its net assets. This waiver may not be terminated by PIMCO and will remain in effect for as long as PIMCO's contract with the Subsidiary is in place.
27. PIMCO has contractually agreed, through July 31, 2019, to reduce its advisory fee by 0.01% of the average daily net assets of the Fund. This Fee Waiver Agreement renews annually unless terminated by PIMCO upon at least 30 days' prior notice to the end of the contract term. Under certain conditions, PIMCO may recoup amounts reduced in future periods, not exceeding three years.
28. The fund's investment adviser has contractually agreed to limit ordinary operating expenses (ordinary operating expenses means all fund expenses other than taxes, brokerage commissions, acquired fund fees and expenses and extraordinary expenses, such as litigation) to the extent required to reduce fund expenses to 1.09%, 1.40% and 1.09% of the average daily net assets attributable to Class A, Class R and Class T shares, respectively. These expense limitations are in effect through August 1, 2019. There can be no assurance that the adviser will extend the expense limitations beyond such time. While in effect, the arrangement may be terminated for a class only by agreement of the adviser and the Board of Trustees.
29. Management has contractually agreed in advance to reduce its fees as a result of the Fund's investment in a Franklin Templeton money fund (acquired fund) for the next 12-month period. The transfer agent has contractually agreed to cap transfer agency fees for Class R6 shares of the Fund so that transfer agency fees for that class do not exceed 0.03% for the next 12-month period. Contractual fee waiver and/or expense reimbursement agreements may not be terminated during the terms set forth above.
30. The fee waiver and/or expense reimbursement above has been updated to reflect that the investment manager has contractually agreed to waive or assume certain expenses so that total annual Fund operating expenses (excluding Rule 12b-1 fees, acquired fund fees and expenses and certain non-routine expenses) for each class of the Fund do not exceed 0.85%, and for Class R6 do not exceed 0.69%, through December 31, 2019. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.
31. The investment manager has contractually agreed in advance to reduce its fee as a result of the Fund's investment in a Franklin Templeton money fund (acquired funds) for the next 12-month period. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.
32. The investment manager has contractually agreed in advance to reduce its fee as a result of the Fund's investment in a Franklin Templeton money fund (acquired funds) for the next 12-month period. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.
33. The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, interest expense, extraordinary expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's TR class (after the voluntary waivers and/or reimbursements) will not exceed 0.70% (the "Fee Limit") up to but not including the later of (the "Termination Date"): (a) October 1, 2019; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.

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