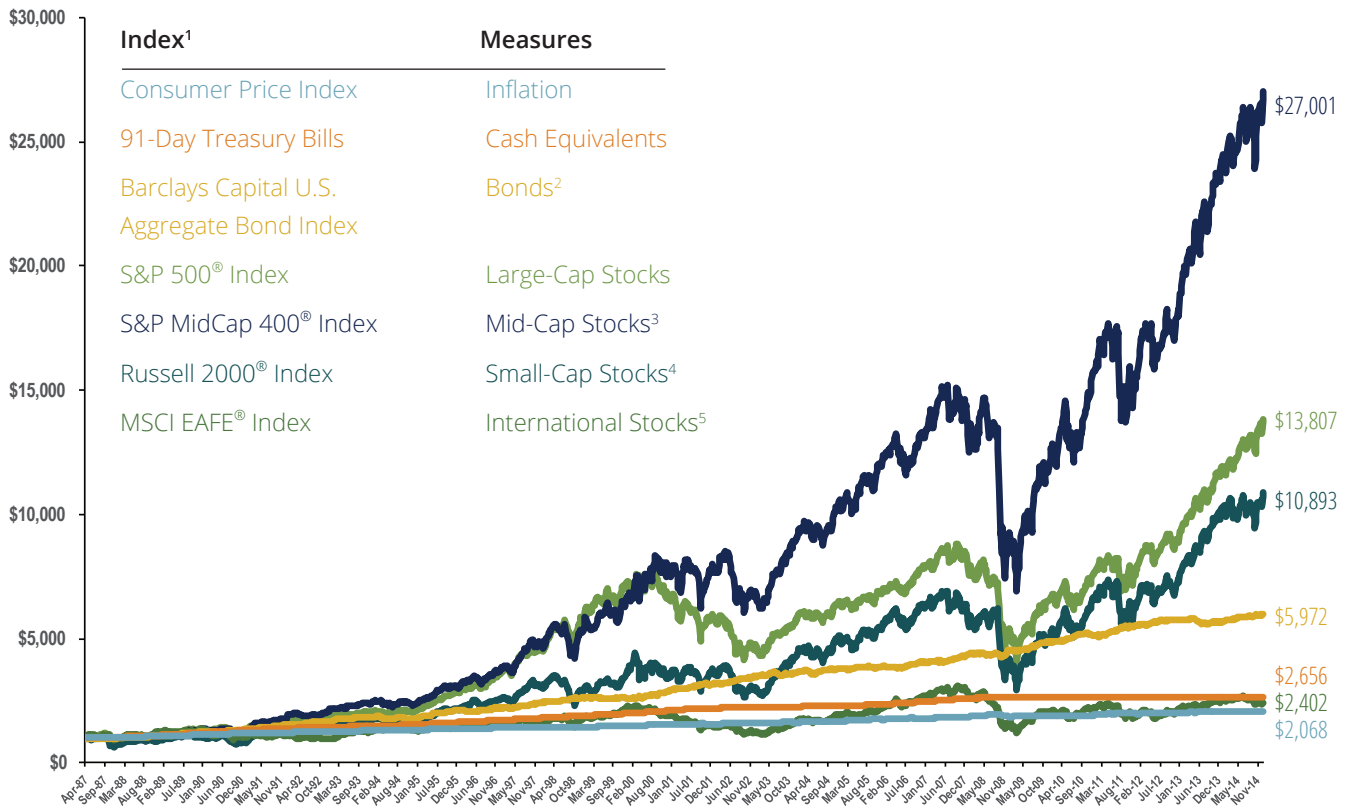


Growth of \$1,000

Take a look at how \$1,000 can grow.

The graph below shows the total return from some representative indices from April 1987 through December 2014. As illustrated below, when you invest for the long term, you have more time to ride out the market's ups and downs. Use time to your advantage and take a long-term view by investing consistently. Recognize that over time the market can reward patient investors who have made reasonable and appropriate decisions based on their own objectives.

Past performance is not a guarantee or prediction of future results.



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Consumer Price Index (CPI)

The CPI is an index that measures the price changes in consumer goods and services, such as gasoline, food and automobiles.

91-Day Treasury Bills

U.S. Treasury securities are guaranteed as to the timely payment of principal and interest if held to maturity. Funds that attempt to match 91-Day Treasury Bill returns are neither issued nor guaranteed by the U.S. government.

Barclays Capital U.S. Aggregate Bond Index

The Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds, and asset-backed bonds.

S&P 500® Index

The S&P 500 Index is an unmanaged index considered indicative of the domestic large-cap equity market. S&P 500® Index is a registered trademark of Standard & Poor's Financial Services LLC.

S&P MidCap 400® Index

The S&P MidCap 400 Index is an unmanaged index considered indicative of the domestic mid-cap equity market. S&P MidCap 400 Index® is a registered trademark of Standard & Poor's Financial Services LLC.

Russell 2000® Index

The Russell 2000 Index is an unmanaged index measuring the performance of the 2,000 smallest companies in the Russell 3000® Index. The Russell 3000 Index consists of 3,000 stocks, primarily issued by U.S. companies, and includes issues of all sizes, from large- to small-capitalization companies. Russell 2000® is a registered trademark of Russell Investments.

MSCI EAFE® Index

The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity performance of developed markets, excluding the United States and Canada. MSCI EAFE® Index is a registered trademark of MSCI Inc.

1 A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

2 A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

3 Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

4 Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

5 Foreign investments involve special risks, including currency fluctuations and political developments.

Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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