



Kent County – 457(b) and 401(k) Plans

For assistance and to obtain the most recent month-end performance figures, call PearlStreet toll-free at (844) 854-5846.

Investment Summary as of 6/30/20

Individual Fund Choice	Ticker	Average Annualized Total Returns					Prospectus Net Expense Ratio	Prospectus Gross Expense Ratio
		YTD%	1 Year %	3 Year %	5 Year %	10 Year %		
Invesco Oppenheimer Developing Mkts R6	ODVIX	-8.71	-1.69	4.52	4.78	5.54	0.83	0.83
T. Rowe Price New Horizons I	PRJIX	20.68	27.46	24.62	19.03	21.16	0.65	0.65
JPMorgan Mid Cap Growth R6	JMGMX	11.88	20.91	18.59	12.56	16.39	0.74	0.76
American Funds Growth Fund of Amer R6	RGAGX	7.16	16.83	14.69	13.21	15.04	0.31	0.31
Fidelity® Small Cap Index	FSSNX	-12.94	-6.46	2.15	4.47	-	0.03	0.03
Fidelity® Mid Cap Index	FSMDX	-9.13	-2.28	5.78	6.75	-	0.03	0.03
American Funds Europacific Growth R6	RERGX	-4.77	3.17	4.76	4.90	7.48	0.46	0.46
Fidelity® 500 Index	FXAIX	-3.09	7.49	10.71	10.72	13.97	0.02	0.02
Delaware Small Cap Value R6	DVZRX	-25.07	-18.12	-4.59	1.52	8.25	0.72	0.72
JPMorgan Mid Cap Value L	FLMVX	-19.44	-13.71	-1.23	2.44	10.27	0.75	0.86
Invesco Comstock R6	ICSFY	-20.39	-13.12	0.26	2.94	9.57	0.40	0.41
Federated Hermes Opportunistic HY Bd IS	FHTIX	-5.76	-1.61	2.22	3.87	7.25	0.73	0.86
Templeton Global Bond R6	FBNRX	-4.27	-5.96	-0.79	0.70	2.88	0.56	0.64
BlackRock Inflation Protected Bond K	BPLBX	6.09	8.44	4.84	3.44	3.22	0.60	0.65
Dodge & Cox Income	DODIX	5.28	8.38	5.38	4.74	4.53	0.42	0.42
Galliard Stable Value G	-	1.14	2.39	-	-	-	0.39	0.39

- Inception dates and return percentages are as follows:

Fidelity® Small Cap Index	9/8/2011	10.33
Fidelity® Mid Cap Index	9/8/2011	11.69
Galliard Stable Value G	10/14/2016	2.13

Specialty	Growth	Blend	Value	Multi-Asset	Income	Capital Preservation
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While statistics contained herein have been obtained from sources believed reliable, they are not guaranteed. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class. Expense ratio is the percentage of fund assets paid for operating expenses and management fees. Neither the gross nor the net expense ratio reflects the fund's broker costs or any investor sales charges. The Gross Expense Ratio does not reflect any fee waivers in effect during the time period. The Net Expense Ratio does reflect fee waivers in effect during the time period and does not include interest and dividends on borrowed securities. Individual participants' investment performance will vary from the investment performance listed for various reasons, such as the timing of the transactions, asset management charges, contributions, and distributions. Investing for short periods makes losses more likely. Investments are not FDIC insured, nor are they deposits of or guaranteed by a bank or any other entity. Investing outside the U.S. entails additional risks, such as currency fluctuations and political and economic events. When investing in bonds, it is important to note that as interest rates rise, bond prices will fall. High yield bonds have greater credit risk than higher quality bonds. Small capitalization funds typically carry additional risks, since smaller companies are not as well established as larger companies. Although the stable value fund seeks capital preservation, there can be no assurance that it will achieve this goal. The fund's return will fluctuate with changing interest rates and other market conditions and may involve the loss of principal. The fund is not insured or guaranteed by any governmental agency. Performance reflects reinvestment of dividends and capital gains. In the plan, shares are purchased at Net Asset Value (waiving the sales charge); therefore, total returns are not adjusted for sales charges, such as front-end loads, deferred loads, and redemption fees. If reflected, the sales charges would reduce the performance quoted. The total returns do account for management, administrative, 12b-1 fees, and other costs taken out of fund assets. The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate, and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Investors may obtain performance data current to the most recent month-end by calling PearlStreet toll-free at (844) 854-5846.

Investors should consider a fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus, which contains this and other important information, can be obtained by contacting your Financial Advisor and should be read carefully before investing.



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Investment Summary as of 6/30/20

Target Date Portfolio Choices						Average Annualized Total Returns					
					Ticker	YTD%	1 Year %	3 Year %	5 Year %	10 Year %	Prospectus Net Expense
					JAAVX	-7.74	0.04	5.12	-	-	0.29
					JTYBX	-7.67	0.11	5.00	6.13	-	0.29
					JNYAX	-7.53	0.27	5.06	6.16	-	0.29
					JMYAX	-7.74	0.02	4.98	6.11	-	0.29
					JOBYX	-6.75	0.74	5.21	6.22	-	0.29
					JPYRX	-5.64	1.41	5.21	6.07	-	0.29
					JRBYX	-4.04	2.40	5.32	5.98	-	0.29
					JBYSX	-2.76	2.98	5.21	5.71	-	0.29
					JSYRX	-1.09	3.70	5.08	5.37	-	0.29
					JIYBX	-0.97	3.46	4.57	4.65	-	0.29

Inception dates and return percentages are as follows:

JPMorgan SmartRetirement® Blend 2060 R6	8/31/2016	6.99
JPMorgan SmartRetirement® Blend 2055 R6	7/2/2012	8.31
JPMorgan SmartRetirement® Blend 2050 R6	7/2/2012	8.38
JPMorgan SmartRetirement® Blend 2045 R6	7/2/2012	8.35
JPMorgan SmartRetirement® Blend 2040 R6	7/2/2012	8.43
JPMorgan SmartRetirement® Blend 2035 R6	7/2/2012	8.18
JPMorgan SmartRetirement® Blend 2030 R6	7/2/2012	7.82
JPMorgan SmartRetirement® Blend 2025 R6	7/2/2012	7.26
JPMorgan SmartRetirement® Blend 2020 R6	7/2/2012	6.62
JPMorgan SmartRetirement® Blend IncomeR6	7/2/2012	5.04

The above is for illustrative purposes only. The Asset Allocation Model Portfolios are intended to provide guidance for the allocation of your retirement plan assets. The Model you select should be based upon your investment time horizon and your tolerance for volatility. Stifel does not predict nor guarantee actual results of an asset allocation or investments made in connection with a suggested allocation. Any changes in your financial situation should be reviewed periodically with your Financial Advisor for a determination of whether changes in your portfolio allocation are necessary. While statistics contained herein have been obtained from sources believed reliable, they are not guaranteed. Individual participants' investment performance will vary from the investment performance listed for various reasons, such as the timing of the transactions, asset management charges, contributions, and distributions. Investing for short periods makes losses more likely. Investments are not FDIC insured, nor are they deposits of or guaranteed by a bank or any other entity. Performance reflects reinvestment of dividends and capital gains. In the plan, shares are purchased at Net Asset Value (waiving the sales charge); therefore, total returns are not adjusted for sales charges, such as front-end loads, deferred loads, and redemption fees. If reflected, the sales charges would reduce the performance quoted. The total returns do account for management, administrative, 12b-1 fees, and other costs taken out of fund assets. The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate, and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

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