

## Delaware Cardiovascular Associates Profit Sharing Plan

Fund Performance as of  
March 31, 2012Click on the **F** icon to the right of the fund's name to view an online fund sheet.Click on the **P** icon to the right of the fund's name to view an online prospectus.

INVESTMENT, PERFORMANCE, FEES/EXPENSES		1 MO TOTAL	3 MO TOTAL	1 YR TOTAL	3 YR ANN.	5 YR ANN.	10YR ANN.	SINCE INCEPTION
<b>Amana Growth Fund</b> <i>amanafunds.com</i>	<b>F P</b>	2.96%	11.84%	6.27%	19.78%	5.67%	8.49%	N/A
Benchmark: Morningstar Large Cap Growth Index <a href="#">Benchmark Note 1</a>		3.93%	17.50%	14.66%	24.73%	4.57%	2.54%	
<b>Total annual operating expense as of 05/31/11:</b> 1.14% (or \$11.40 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 2.00% for sales within 90 days of purchase; <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>PIMCO Total Return Fund (I)</b> <i>pimco-funds.com</i>	<b>F P</b>	0.04%	2.88%	5.99%	9.36%	8.34%	7.03%	N/A
Benchmark: Morningstar Intermediate US Government/Corporate Bond Index <a href="#">Benchmark Note 2</a>		-0.39%	0.91%	8.61%	6.88%	6.86%	6.22%	
<b>Total annual operating expense as of 03/31/12:</b> 0.46% (or \$4.60 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>American Funds Growth Fund of America (R6)</b> <i>americanfunds.com</i>	<b>F P</b>	2.43%	14.69%	3.90%	20.09%	2.08%	5.28%	16.76%
Benchmark: Morningstar Large Cap Growth Index <a href="#">Benchmark Note 3</a>		3.93%	17.50%	14.66%	24.73%	4.57%	2.54%	
<b>Total annual operating expense as of 08/31/11:</b> 0.33% (or \$3.30 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>American Funds New World Fund (R6)</b> <i>americanfunds.com</i>	<b>F P</b>	-0.46%	12.47%	-4.05%	21.57%	3.75%	11.70%	17.67%
Benchmark: Morningstar Emerging Markets Index <a href="#">Benchmark Note 4</a>		-3.97%	13.44%	-9.42%	25.17%	5.54%	14.98%	
<b>Total annual operating expense as of 10/31/11:</b> 0.66% (or \$6.60 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Total Bond Market Index Fund (Sig)</b> <i>vanguard.com</i>	<b>F P</b>	-0.57%	0.27%	7.69%	6.72%	6.23%	5.56%	6.25%
Benchmark: Morningstar Intermediate US Government/Corporate Bond Index <a href="#">Benchmark Note 5</a>		-0.39%	0.91%	8.61%	6.88%	6.86%	6.22%	
<b>Total annual operating expense as of 12/31/10:</b> 0.11% (or \$1.10 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Equity Income Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	2.74%	8.37%	12.46%	24.16%	2.85%	5.45%	N/A
Benchmark: Morningstar Large Cap Value Index <a href="#">Benchmark Note 6</a>		2.56%	8.25%	2.83%	18.84%	-2.26%	3.56%	

INVESTMENT, PERFORMANCE, FEES/EXPENSES		1 MO TOTAL	3 MO TOTAL	1 YR TOTAL	3 YR ANN.	5 YR ANN.	10YR ANN.	SINCE INCEPTION
<b>Total annual operating expense as of 09/30/11:</b> 0.31% (or \$3.10 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2055 Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	1.67%	11.30%	3.68%	N/A	N/A	N/A	14.84%
Benchmark: Morningstar Lifetime Moderate 2050 Index <i>Benchmark Note 7</i>		0.80%	11.32%	1.73%	22.73%	2.62%	7.56%	
<b>Total annual operating expense as of 09/30/11:</b> 0.19% (or \$1.90 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2050 Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	1.66%	11.32%	3.46%	21.12%	2.04%	N/A	4.37%
Benchmark: Morningstar Lifetime Moderate 2050 Index <i>Benchmark Note 8</i>		0.80%	11.32%	1.73%	22.73%	2.62%	7.56%	
<b>Total annual operating expense as of 09/30/11:</b> 0.19% (or \$1.90 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Intermed. Term Treasury Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	- 0.79%	- 0.65%	9.36%	4.75%	7.14%	6.29%	N/A
Benchmark: Morningstar Intermediate US Government Bond Index <i>Benchmark Note 9</i>		- 0.67%	- 0.46%	8.86%	4.82%	7.28%	6.18%	
<b>Total annual operating expense as of 01/31/12:</b> 0.22% (or \$2.20 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2040 Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	1.65%	11.32%	3.48%	21.10%	2.07%	N/A	4.29%
Benchmark: Morningstar Lifetime Moderate 2040 Index <i>Benchmark Note 10</i>		0.95%	11.20%	2.24%	22.62%	2.68%	7.40%	
<b>Total annual operating expense as of 09/30/11:</b> 0.19% (or \$1.90 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Energy Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	- 4.87%	4.41%	- 11.00%	19.29%	4.11%	13.48%	N/A
Benchmark: Morningstar Energy Sector Index <i>Benchmark Note 11</i>		- 3.57%	4.96%	- 6.43%	27.03%	7.47%	13.87%	
<b>Total annual operating expense as of 01/31/11:</b> 0.34% (or \$3.40 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 1.00% for sales within 365 days of purchase; <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Health Care Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	3.64%	7.93%	12.80%	18.85%	5.10%	7.21%	N/A
Benchmark: Morningstar Healthcare Sector Index <i>Benchmark Note 12</i>		4.29%	10.14%	15.97%	19.10%	5.03%	3.99%	
<b>Total annual operating expense as of 01/31/11:</b> 0.35% (or \$3.50 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 1.00% for sales within 365 days of purchase; <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard 500 Index Fund (Sig)</b> <i>vanguard.com</i>	<b>F P</b>	3.29%	12.58%	8.51%	23.43%	2.03%	4.07%	3.17%
Benchmark: Morningstar Large Cap Index <i>Benchmark Note 13</i>		3.45%	12.71%	9.63%	22.24%	2.09%	3.80%	
<b>Total annual operating expense as of 12/31/10:</b> 0.06% (or \$0.60 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard International Explorer Fund (Inv)</b> <i>vanguard.com</i>	<b>F P</b>	0.41%	15.37%	- 9.63%	22.39%	- 2.54%	9.71%	N/A
Benchmark: Morningstar Developed ex US Index <i>Benchmark Note 14</i>		- 0.69%	10.89%	- 6.05%	18.60%	- 2.12%	7.05%	
<b>Total annual operating expense as of 10/31/11:</b> 0.42% (or \$4.20 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 2.00% for sales within 60 days of purchase; <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								

INVESTMENT, PERFORMANCE, FEES/EXPENSES		1 MO TOTAL	3 MO TOTAL	1 YR TOTAL	3 YR ANN.	5 YR ANN.	10YR ANN.	SINCE INCEPTION
<b>Vanguard Mid-Cap Index Fund (Sig)</b> <i>vanguard.com</i>	<b>FP</b>	1.97%	13.42%	2.71%	28.90%	2.99%	7.37%	2.99%
Benchmark: Morningstar Mid Cap Index <i>Benchmark Note 15</i>		2.10%	13.61%	3.55%	29.74%	3.24%	7.58%	
<b>Total annual operating expense as of 12/31/10:</b> 0.12% (or \$1.20 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Prime Money Market Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	0.00%	0.01%	0.04%	0.11%	1.44%	1.95%	N/A
Benchmark: Morningstar Cash Index <i>Benchmark Note 16</i>		0.01%	0.01%	0.02%	0.09%	1.00%	1.73%	
<b>Total annual operating expense as of 08/31/11:</b> 0.20% (or \$2.00 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Small-Cap Index Fund (Sig)</b> <i>vanguard.com</i>	<b>FP</b>	2.31%	12.99%	1.03%	30.37%	3.71%	7.55%	4.02%
Benchmark: Morningstar Small Cap Index <i>Benchmark Note 17</i>		2.17%	12.41%	0.77%	30.67%	3.71%	7.59%	
<b>Total annual operating expense as of 12/31/10:</b> 0.17% (or \$1.70 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2030 Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	1.41%	10.04%	4.03%	20.17%	2.22%	N/A	4.49%
Benchmark: Morningstar Lifetime Moderate 2030 Index <i>Benchmark Note 18</i>		0.92%	10.38%	3.45%	21.87%	3.09%	7.35%	
<b>Total annual operating expense as of 09/30/11:</b> 0.18% (or \$1.80 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement Income Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	0.11%	3.93%	7.11%	11.71%	5.30%	N/A	5.62%
Benchmark: Morningstar Lifetime Moderate Income Index <i>Benchmark Note 19</i>		0.33%	5.15%	6.15%	12.66%	5.50%	6.89%	
<b>Total annual operating expense as of 09/30/11:</b> 0.17% (or \$1.70 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2045 Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	1.63%	11.34%	3.49%	21.12%	2.04%	N/A	6.51%
Benchmark: Morningstar Lifetime Moderate 2045 Index <i>Benchmark Note 20</i>		0.88%	11.27%	1.96%	22.69%	2.64%	7.48%	
<b>Total annual operating expense as of 09/30/11:</b> 0.19% (or \$1.90 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Total Intl. Stock Index Fund (Sig)</b> <i>vanguard.com</i>	<b>FP</b>	-0.74%	11.98%	-7.07%	18.65%	-2.00%	6.88%	1.87%
Benchmark: Morningstar Developed ex US Index <i>Benchmark Note 21</i>		-0.69%	10.89%	-6.05%	18.60%	-2.12%	7.05%	
<b>Total annual operating expense as of 10/31/11:</b> 0.18% (or \$1.80 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 2.00% for sales within 60 days of purchase; <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2035 Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	1.61%	10.95%	3.49%	21.09%	1.99%	N/A	6.12%
Benchmark: Morningstar Lifetime Moderate 2035 Index <i>Benchmark Note 22</i>		0.98%	10.96%	2.67%	22.43%	2.79%	7.35%	
<b>Total annual operating expense as of 09/30/11:</b> 0.19% (or \$1.90 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.								
<b>Vanguard Target Retirement 2025 Fund (Inv)</b> <i>vanguard.com</i>	<b>FP</b>	1.29%	9.13%	4.50%	19.04%	2.68%	N/A	5.86%

INVESTMENT, PERFORMANCE, FEES/EXPENSES	1 MO TOTAL	3 MO TOTAL	1 YR TOTAL	3 YR ANN.	5 YR ANN.	10YR ANN.	SINCE INCEPTION
Benchmark: Morningstar Lifetime Moderate 2025 Index <a href="#">Benchmark Note 23</a>	0.77%	9.42%	4.49%	20.73%	3.63%	7.40%	
<b>Total annual operating expense as of 09/30/11:</b> 0.18% (or \$1.80 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.							
<b>Vanguard Target Retirement 2020 Fund (Inv)</b> <b>FP</b> <a href="#">vanguard.com</a>	1.08%	8.16%	4.97%	17.85%	3.16%	N/A	5.04%
Benchmark: Morningstar Lifetime Moderate 2020 Index <a href="#">Benchmark Note 24</a>	0.58%	8.30%	5.51%	19.09%	4.29%	7.44%	
<b>Total annual operating expense as of 09/30/11:</b> 0.17% (or \$1.70 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.							
<b>Vanguard Target Retirement 2015 Fund (Inv)</b> <b>FP</b> <a href="#">vanguard.com</a>	0.84%	7.15%	5.51%	16.72%	3.60%	N/A	5.92%
Benchmark: Morningstar Lifetime Moderate 2015 Index <a href="#">Benchmark Note 25</a>	0.43%	7.30%	6.21%	17.34%	4.88%	7.42%	
<b>Total annual operating expense as of 09/30/11:</b> 0.17% (or \$1.70 per \$1,000 invested.) <b>Shareholder-type fees:</b> <b>Redemption:</b> 0.00% <b>Sales Charge:</b> 0.00% maximum; <b>Deferred sales charge:</b> 0.00% maximum.							

## NOT FDIC-INSURED MAY LOSE VALUE NO BANK GUARANTEE

Performance for periods prior to share class inception may be hypothetical performance from an older share class and restated by Morningstar to reflect any expense differences between the share classes. Since inception returns are not hypothetical.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Money market funds seek to maintain a stable net asset value of \$1.00 per share. There is no guarantee they will be able to do so.

\*\*Total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Total Annual Operating Expenses (expense ratio) are expenses that reduce the rate of return of the investment option. Shareholder-type fees are in addition to Total Annual Operating Expenses. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Benchmark Note 1 - The Morningstar Large Cap Growth Index is an unmanaged index of large-cap stocks with earnings that are expected to grow faster than the market average. You cannot invest in an index.

Benchmark Note 2 - The Morningstar Intermediate US Govt./Corp. Bond Index is an unmanaged index of U.S. government and corporate bonds with maturities between four and seven years or longer. You cannot invest in an index.

Benchmark Note 3 - The Morningstar Large Cap Growth Index is an unmanaged index of large-cap stocks with earnings that are expected to grow faster than the market average. You cannot invest in an index.

Benchmark Note 4 - The Morningstar Emerging Markets Index is an unmanaged index that tracks the performance of stocks of companies in emerging markets. You cannot invest in an index.

Benchmark Note 5 - The Morningstar Intermediate US Govt./Corp. Bond Index is an unmanaged index of U.S. government and corporate bonds with maturities between four and seven years or longer. You cannot invest in an index.

Benchmark Note 6 - The Morningstar Large Cap Value Index is an unmanaged index of large-cap stocks with relatively low prices given anticipated earnings potential. You cannot invest in an index.

Benchmark Note 7 - The Morningstar Lifetime Moderate 2050 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2050 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.

Benchmark Note 8 - The Morningstar Lifetime Moderate 2050 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2050 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.

Benchmark Note 9 - The Morningstar Intermediate US Government Bond Index is an unmanaged index of U.S. Treasury and U.S. government agency bonds with maturities between four and seven years or longer. You cannot invest in an index.

Benchmark Note 10 - The Morningstar Lifetime Moderate 2040 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2040 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.

Benchmark Note 11 - The Morningstar Energy Sector Index is an unmanaged index of stocks of energy companies, including oil and gas refiners, oilfield services and equipment companies, and pipeline operators. You cannot invest in an index.

*Benchmark Note 12 - The Morningstar Healthcare Sector Index is an unmanaged index of stocks of companies in the health care industry. You cannot invest in an index.*

*Benchmark Note 13 - The Morningstar Large Cap Index is an unmanaged index of U.S. large-cap stocks. You cannot invest in an index.*

*Benchmark Note 14 - The Morningstar Developed Ex US Index is an unmanaged index that tracks performance of highly investable, liquid stocks of developed markets, excluding the U.S. You cannot invest in an index.*

*Benchmark Note 15 - The Morningstar Mid Cap Index is an unmanaged index that tracks the performance of medium-sized companies. You cannot invest in an index.*

*Benchmark Note 16 - The Morningstar Cash Index includes Treasury bills with six to eight weeks until maturity. You cannot invest in an index.*

*Benchmark Note 17 - The Morningstar Small Cap Index is an unmanaged index of U.S. small-cap stocks. You cannot invest in an index.*

*Benchmark Note 18 - The Morningstar Lifetime Moderate 2030 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2030 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 19 - The Morningstar Lifetime Moderate Income Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is at least ten years into retirement and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 20 - The Morningstar Lifetime Moderate 2045 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2045 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 21 - The Morningstar Developed Ex US Index is an unmanaged index that tracks performance of highly investable, liquid stocks of developed markets, excluding the U.S. You cannot invest in an index.*

*Benchmark Note 22 - The Morningstar Lifetime Moderate 2035 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2035 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 23 - The Morningstar Lifetime Moderate 2025 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2025 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 24 - The Morningstar Lifetime Moderate 2020 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2020 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*Benchmark Note 25 - The Morningstar Lifetime Moderate 2015 Index is an unmanaged index of global equities, bonds and traditional inflation hedges in proportions appropriate for a U.S. investor who is retiring around 2015 and is comfortable with average exposure to equity market volatility. You cannot invest in an index.*

*This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. A prospectus may be obtained by selecting the P icon next to the fund's name in the chart above. Investors should consider this information carefully before investing.*

*Visit [www.InvestmentTerms.com](http://www.InvestmentTerms.com) for a glossary of investment terms relevant to investment options under this plan. This glossary is intended to help you better understand your options.*

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