



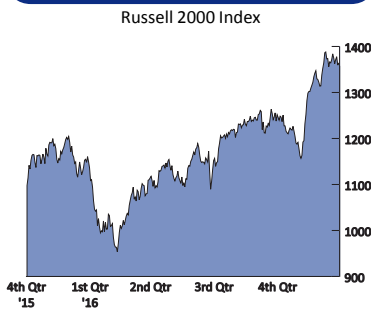
WEALTH ASSET ADVISOR

Winter 2017

Vol. 25 No. 1

Market Snapshot 12-30-16	3mo%	YTD %
Dow Jones Industrials	+7.9%	+13.4%
S&P 500	+3.3%	+9.5%
NASDAQ	+1.3%	+7.5%
Russell 2000	+8.4%	+19.5%
S&P 400	+7.0%	+18.7%
MSCI EAFE	-1.0%	-1.9%
MSCI Emerging Markets	-4.6%	+8.6%
MSCI World All-Cap	+1.6%	+6.1%
Barclays Aggregate Bond Index	-3.1%	+2.6%

Small-caps outperform in '16



Though small-caps took the crown for the top-performing asset class in 2016, they weren't the market leaders for the entire year. Mid-caps actually led for most of the year and finished a closed second. A strong second half, capped with an 8.4% gain in the fourth quarter led the Russell 2000 to a 19.5% gain for the year. It wasn't coincidental that the rally in the US dollar fueled by the rise in interest rates sparked the surge. Small-caps tend to do most of their business in the US and have less impact from currency exposure.

Post performance no guarantee for future success

Interest rates spike higher in Q4



Interest rates spiked higher in the 4th Quarter, particularly after the Presidential election. Having hit an all-time low in early July following Brexit, the benchmark 10-year Treasury yield rose 1.08% to 2.45% by yearend. The rise started with the Fed talking up policy normalization given positive economic news and less uncertainty following Brexit but spiked after the Trump win in the Presidential Election. Trump's pro-growth economic policy is seen as inflationary and leading to additional Fed rate hikes.

Post performance no guarantee for future success

Post-Election Trump rally sends stocks to All-Time highs

We'll never forget 2016. It was one of new all-time highs and all-time lows and one of anti-establishment on both sides of the globe. After beginning the year with the worst start in market history, suffering a 10% loss, it was difficult to imagine a successful year in the markets; and this right after the most difficult year to make money since 1937. As we've come to see as long-term investors, the financial markets are resilient.

Just as investors and the markets regained their footing in the second quarter, the UK citizens defied negative outcome warnings and voted for their own Independence to leave the European Union in late June. Brexit, as it became widely known, sparked a rout in the global financial markets but it was short-lived lasting only two days. It was the first major sign of a movement against the establishment around the globe. The flight to safety amid the global stock market tumult and uncertainty drove US Treasury yields to all-time lows and many foreign government bond yields further into negative territory. The dust settled and the markets recovered throughout the summer, led by the UK and the US, just as our Presidential Election was heating up and gaining global awareness and concern.

While the polls narrowed significantly prior to the election, nearly all of them showed Hillary with a comfortable lead nationally on Election Day, even in most battleground states. But we as a Nation would find out that evening, as election results came in county by county, state by state, that the polls got it wrong again and the color red began blanketing the electoral map from coast to coast. It became apparent to voters and the after hours markets that Brexit 2.0 Ameri-

Continued on page 4

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- NelsonSecurities.com

Market Quicktakes...

- Stocks surge in Q4 after the Presidential Election and Trump win, defying expectations to hit new all-time highs
- Small-caps led gaining 8.4% in Q4 and also for the year with a 19.5% gain. Mid-caps weren't far behind gaining 18.7% for the year. Led by industrials and financials, the Dow posted a 7.9% Q4 gain and finished up 13.4% for the year, while the S&P 500 gained 9.5% and NASDAQ +7.5%.
- Developed foreign markets fell 1% in Q4 and were down 1.9% for the year, as measured by MSCI EAFE index; MSCI Emerging Markets index also fell in Q4 but rose 8.6% in 2016
- Interest rates spike in Q4 particularly after the election; the 10-year T-note yield rose 84 bps in Q4 to 2.45%
- **From the March 9/09 bottom:** S&P 500 +231%; Dow +202%; NASDAQ +324%; Russell 2000 +295%; Mid-Caps +310%; MSCI EAFE +85%; Emerging Markets +78%. (ending 12-30-16)

Finding hidden gems takes patience

Investing is a process over time, not a series of annual sprints to the finish line. Investing is more like a marathon, and investors need endurance to be successful. You've seen the popular [Callan charts](#) that rank the asset classes from top to bottom each year. Over time, there is no single asset class that is the top performer each year, nor the worst performer. They vary widely from year to year. Ultimately, over time, if you maintain a diversified portfolio, you can benefit from the variability of the annual returns by being more consistent. While diversification does not prevent a loss, or ensure a gain, you are never at the top of a Callan chart but more importantly you are never at the bottom.

The same can be said at the fund level. We as Americans like to know the best performing everything, like the Best Picture, the top hitter, who the number one ranked football team is, etc. It's just how we are programmed and how the media like to present things. Rarely is the top performing fund or asset class the same the following year. Buying last year's top performer can be dangerous. The most recent example is from 2015 to 2016. 2015 was the most difficult year to make money in the markets in 78 years. The only thing that stood out was NASDAQ and Large-cap Growth stocks.

Large-cap Growth Funds were the only major stock asset class with positive returns last year and Value underperformed in each market cap. Had you loaded up on Large-cap Growth this year, you would have been sadly disappointed as they dramatically underperformed the rest of the market.

We see the same with individual mutual funds. Take a look at some of the hidden gems within our **Recommended Mutual Fund Families** in 2016, many of which were Value-oriented funds that were generally underperformers last year. **American Funds Investment Company of America A** gained 14.59%, **Hartford Equity Income A** gained 14.85%, **MFS New Discovery Value B** gained 25.19%, **PIMCORAE Fundamental Plus A** gained 19.21%, **Allianz NFJ Mid-Cap Value A** +16.83%, **Columbia Select Large-Cap Value A** jumped 20.38%, **AB Discovery Value A** +24.38% and **Lord Abbett Affiliated A** gained 17.34%. This is not an offer to sell, past performance is no guarantee for future success and investors should read the prospectus before purchasing, including reviewing full performance results.* But the point is, these funds weren't top performers the year prior. It took patience for investors and us as Advisors to reap the rewards.👏

*Full Fund Performance and Disclosures can be found starting on page 6. Not an offer to sell.

Winter 2017

Action Plan

Happy New Year!

It's 2017 and time to start planning for the New Year and it starts with Tax Season. The tax filing deadline this year is April 17th and it will be here before you know it. You have until then to get your 2016 IRA contributions in, which are \$5,500 standard and \$6,500 for those age 50+. You can make your 2017 IRA now too and the limits remain the same.

Set an appointment with your Nelson Advisor today!

800-345-7593

Hot and Cold

How different asset classes performed over the past three months, ending 12-30-16.

S&P Financials	20.5%
Dow Jones Transportation	11.9%
Crude Oil (West Texas Crude)	11.4%
Russell 2000 (small caps)	8.4%
Dow Jones Industrials	7.9%
US Dollar Index	7.2%
S&P 400 (mid caps)	7.0%
S&P Industrials	6.6%
S&P Energy	6.6%
Volatility (VIX)	5.6%
S&P Materials	4.1%
S&P Telecommunication Services	3.5%
Commodities (CRB Index)	3.3%
S&P 500	3.3%
S&P Consumer Discretionary	1.9%
MSCI World All-Cap	1.6%
NASDAQ	1.3%
S&P Information Technology	0.8%
S&P Utilities	-0.8%
High Yield Bonds	-0.8%
MSCI EAFE	-1.0%
S&P Consumer Staples	-2.7%
Barclays Aggregate Bond Index	-3.1%
Global Government Bonds (JP Morgan)	-3.2%
REIT Stocks (MSCI)	-4.0%
Emerging Market Bonds (JP Morgan)	-4.2%
S&P Health Care	-4.4%
Emerging Market Stocks (MSCI)	-4.6%
Investment Grade Corporate Bonds	-4.9%
S&P Real Estate	-5.3%
Gold (\$/Ounce price change)	-12.6%

Above asset classes have risk of loss, please consider your risk tolerance and consult with your Nelson Representative before investing.

For informational purposes only. Does not constitute an offer to buy or sell.

Past Performance No Guarantee For Future Success
Source: Wall Street Journal, Standard & Poor's, MSCI BARRA

What keeps you up at night?

MFS Heritage Planning was created to help you make informed decisions on difficult topics, from investing to elder care, which affect us all at some point in our lives. Each month, we highlight different topics of interest. Just click on the title and the PDF will open right up, if you are connected to the Internet. For more topics, clicking on the [MFS Heritage Planning](#) link will take you to the MFS Heritage Planning website. It's all FREE.

This month's featured topic:

Financial Basics: [Contact and Financial Information Worksheet](#)

It's 2017 and time to start the New Year off on the right foot. Let's get organized by gathering all of your important contact and financial information and putting it in one place. This helpful **Contact and Financial Information Worksheet** from MFS will help you organize important details for you and your family members. Be sure to put it in a safe place with your will or trust documents and give a copy to a family member, emergency contact, and/or executor/attorney.👏

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Information and historical market data contained within this newsletter are taken from sources we believe to be reliable but, we can not guarantee its accuracy. Nelson Securities, Inc., or the publisher, will not be held responsible for actions taken based wholly or partially on information contained herein. Recommendations are of a time-sensitive nature and not a substitute for a comprehensive plan for investing. Each investor must consider suitability with regard to risk prior to investing.

Now Playing...

Just click on the titles below (must be connected to the Internet) to view using Acrobat Reader, or other multimedia applications listed below. Visit the NSI Media Center under Client Center pulldown menu at our website (link above).

Media Replay

Source: Hartford Funds

We are suffering from information overload. With smart phones in nearly every pocket, information follows us everywhere we go, and this piece by Hartford Funds shows that news has a negative bias, and we need to look past the media to be successful long-term investors.



2016 Campaign: Locking horns over the economy

Source: Lord Abbett Funds

Lord Abbett provides insight into the Presidential election and examines how "Stocks have predicted 19 of the past 22 Presidential election winners." Of course, past performance is no guarantee for future success. LA also takes a look at Congress and its impact on the economy.

A campaign for your future

Source: Hartford Funds

The presumptive Democratic and Republican nominees have been set with Hillary Clinton (D) and Donald Trump (R). This comprehensive look at the US presidential election process and its historical impact on the markets may shine a light on what looks to be the most vitriolic campaign process in US presidential history.

All Content is CLIENT APPROVED. Most presentations are in Adobe Acrobat, Microsoft PowerPoint, or WMV formats, which may require downloading the applicable program or player. Links to download the latest versions free of charge are available at NelsonSecurities.com.

Market Barometer



Index PE Ratios and Yields 12-30-16

Index:	P/E Ratio	Dividend Yield%
Dow Jones 30 Industrials	21.56	2.55%
Dow Jones Transportation	16.37	1.55%
Dow Jones Utilities	27.93	3.69%
S&P 500	24.82	2.14%
NASDAQ 100	24.22	1.17%
Russell 2000 (Small-Cap)	nil	1.60%

Economic and Market Indicators 12-30-16

Measure:	Latest Reading	Proceeding
Gross Domestic Product (GDP)	3.5% Q3	1.4% Q2
Fed 2017 Real GDP Projection	2.1% Dec	2.0% Sep
Unemployment Rate	4.7% Dec	4.6% Nov
Inflation Rate (CPI-Consumer Price Index)	1.7% Nov	1.6% Oct
Consumer Confidence	113.7 Dec	109.4 Nov
Index of Leading Indicators	124.6 Nov	124.6 Oct
Volatility Index (VIX - S&P 500)	14.0 Dec	13.3 Nov
US Dollar Index	102.3 Dec	101.5 Nov

Source: WSJ, Barron's, StockCharts.com, Federal Reserve, BLS PE Ratio: Price / Earnings

Direct Funds in the News...

- American Funds** For the 5th consecutive year, Morningstar named American Funds to its "Fantastic" list of standout mutual funds. Out of nearly 8,000 funds, 11 American Funds were named on the "Fantastic 45." To qualify, a fund must have: Expenses in the lowest quintile, a Morningstar Analyst Rating of Bronze or higher, results exceeding the fund's benchmark through the longest manager tenure, risk level below Morningstar's High category, a manager with at least five years' fund experience, at least one manager with \$1 million invested in the fund, a positive parent rating, and availability not limited to institutional investors. [Click Here](#) for the full Morningstar Report.

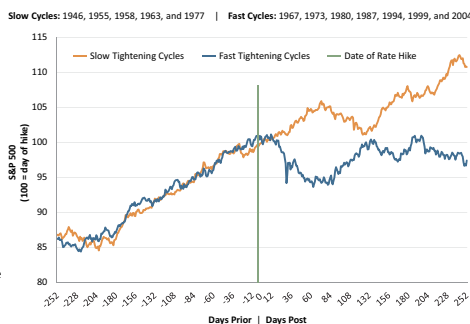
*Past performance is not a guarantee or a reliable indicator of future results. All investments contain risk and may lose value.

The Big Picture

U.S. stock reactions to fast vs. slow rate hikes

The Fed's monetary policy affects the economy, inflation, and asset prices in the short and long-term. With its dual objectives of full employment and price stability, the Fed uses its tool box, mostly interest rates, to meet its goals. During fast rate-hike cycles, stocks have historically lost an average of 2.7% after one year. By contrast, slow rate-hike cycles have historically resulted in an average stock gain of 10.8% after one year.

Past performance no guarantee for future success
Note: Analysis of 12 post-war tightening cycles. In a "fast" cycle, rate hikes took place after back-to-back FOMC meetings (there are typically eight per year), "slow" cycles weren't consecutive. Before tightening cycles (left of the green line), stocks moved in a similar fashion. After tightening cycles (right of the green line), stocks performed significantly better after slow cycles than after fast ones. To normalize S&P Index values for different time periods, the S&P value is shown as 100 on the date of the rate hike.
Source: Hartford Funds, S&P, Dow Jones Indices, Ned Davis Research



Ask the ADVISOR

Q One of Trump's the key platform issues was tax reform and lowering tax rates. I am currently in the 25% tax bracket, which may go down if his plan is passed. Does it still make sense to invest in tax-deferred investments like my 401(k) and IRA or should I invest more in taxable accounts?

Andrew P., Charlotte, NC

A Regardless of your tax bracket, and whether it will go down with any tax reform under the Trump Administration, investing in tax-advantaged vehicles like your 401(k) and your IRA, will remain your best options for retirement savings. Tax-deferral allows your investments to reinvest all earnings, dividends and interest and compound at a higher rate, rather than being taxed every year, even if your tax rate is marginally lower. Taxable investments should remain in your short- to intermediate-term time frame for liquidity purposes. Use our [Time Frames](#) worksheet to help position these assets. The remainder can take advantage of tax-deferred vehicles with annual contribution limits set by the IRS. 2017 limits remain the same as 2016. You can contribute up to \$5,500 (\$6,500 if 50+) in 2017 to your IRA or Roth IRA. 401(k) limits remain at \$18,500 (\$24,000 if 50+) for 2017. For additional tax-deferred savings with virtually no limits, consider a non-qualified variable or fixed annuity. Talk to your Nelson Advisor for our latest recommendations and disclosure of terms and fees.

E-mail a question to Ask the Advisor:
NelsonSecurities@NelsonSecurities.com

can-style, as some would call it, became reality. Conventional thinking was again tossed out the window, and the anti-establishment movement was once more at hand; Donald J. Trump was the President-Elect. Financial futures plummeted with the Dow dropping as much as 800 points overnight. Voters, investors, and financial advisors went to sleep that night wondering what the next day would bring. Many market prognosticators believed a Trump victory would send the markets spiraling downward in uncertainty, much like the initial Brexit reaction. Not only did the after hours trading recover, the markets rallied sharply the next day with the Dow gaining 257 points, or 1.4%, to set a new all-time high! The benchmark S&P 500 jumped 1.1% and small-caps surged 3.1%. This was no one-day event, it was the start of a post-election Trump rally that carried through the rest of the week making it the best week for stocks since 2011. The bond market reacted differently, however, as interest rates rose sharply; the 10-year Treasury note yield jumped 34 basis points on Election week to 2.12% and the Barclays Aggregate Bond Index fell 1.6%.

Call it the Trump Rally, call it a pro-business rally, a pro-growth rally, an anti-establishment rally, call it what ever you like. The fact of the matter is the global financial markets have reacted positively to the election results with an optimistic outlook, despite the shock of the results. The post-election rally continued the rest of the Fourth Quarter and left stocks posting solid gains for the year, defying most everyone's expectations. Led by financials and industrials, the Dow surged 7.9% in the 4th Quarter to post a 13.4% gain for the year. The S&P 500 gained 3.3% for the quarter and finished up 9.5% for the year. The market was led by small- and mid-cap stocks in the 4th Quarter and post-election, largely due to less currency risk due to the strong dollar because most of their business is in the US. The Russell 2000 jumped 8.4% in the 4th Quarter, while the S&P 400 gained 7% raising their 2016 gains to 19.5% and 18.7%, respectively. The tech-heavy NASDAQ was the laggard gaining just 1.4% in Q4 but posted a solid 7.5% gain for the year.

The foreign markets recovered from the Brexit fallout but still finished the 4th Quarter with losses. The MSCI EAFE index slipped 1% and posted a 1.9% loss for the year. Emerging markets fell 4.6% in Q4 as oil surged 11% but finished with an 8.6% gain for the year. We remain concerned about prospects overseas, despite apparent values.

The bond market had a wild ride in 2016. With Treasury yields posting all-time lows post-Brexit, the bond market led stocks for most of the first half of 2016. Amid the Brexit uncertainty and our Presidential Election, in addition to some mixed economic data, the Fed refrained from its four projected rate hikes for the year. It wasn't until after the election, encouraging economic data and some renewed inflation concerns that the Fed raised rates by 0.25% at its December meeting. By the end of December, the benchmark 10-year Treasury Note yield rose over 1% from its all-time low hit in early July to 2.45%. In its projections released after its meeting, the Fed expects on average to raise rates three times in 2017. The Barclay's Aggregate Bond Index fell 3.1% in the 4th Quarter and finished up 2.6% for the year. At mid-year, the bond market was up 5.3%.

Investors that were diversified and remained patient throughout the volatility and headline stories were well rewarded in 2016. There were some wide discrepancies in returns again and the market exceeded expectations; simply buying last year's winners didn't work, as usual. We are optimistic about 2017 but have some reservations. The market has made a major move post-election and may have pulled some of 2017's gains into the yearend rally, as many have said. Hitting new all-time market

highs is always exciting but we move into uncharted territory too. We wish you a Happy New Year along with good health and prosperity. Below is our 2017 Outlook.

2017 Outlook

- Legs to Trump rally; Mid single-digit gains for stocks for 2017*
- Pro business and pro growth agenda with tax cuts and fiscal stimulus
- Protectionist trade policy could dampen growth
- GDP remains in 2% range but rise in consumer sentiment and optimism encouraging
- Positive market fundamentals and technicals
- Slight valuation premium to stocks but solid earnings justify
- Recent low volatility likely to rise
- Oil and energy stocks have rallied since election, mostly on economic Outlook but also production cut speculation Range: \$40-60 per barrel
- Financials have had big rally since election with rate rise and profit outlook. Can it continue?
- Stability of Europe and EU a question given right wing political shift
- Remain underweight Foreign stocks
- Fed policy in 2017 to continue normalization
- Future of Yellen could be disruptive
- Sharp rise in interest rates since July all-time low and since election
- Higher interest rates but not dramatically higher
- Fed average rate hike forecast is 3 but 2 more likely
- Higher rates...higher dollar
- Higher dollar...good for small and mid caps with less currency exposure
- Higher inflation
- Maintain Diversification

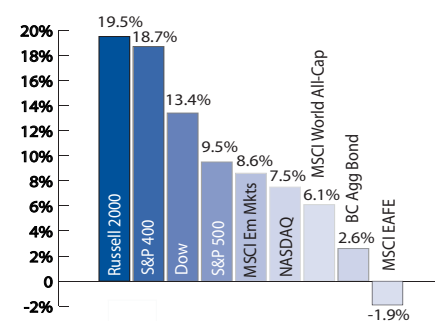
Will 2017 be the year of reform? Tax, trade and health care are on the Trump agenda. The Republicans hold all the branches but it won't be easy.

Trump wants to take an outsider's approach, that's what got him elected. Can it affect real change? Will it be enough to cut through business as usual in Washington where bureaucracy and tradition bog down even the most ambitious plans in the sludge of special interests and compromise?

Let's hope that it's business unusual, efficient, and one that lifts all boats and benefits all Americans regardless who they voted for. 🇺🇸

*Projections are no guarantee for future success; May lose value

2016 Market Summary



Past performance no guarantee for future success

Mutual Fund & Annuity Center

Investment Hotline: 800-487-4147

Set an appointment with your NSI Rep

Set up an appointment today with your Nelson Securities, Inc. Representative to review your investment portfolio.

NelsonSecurities.com



- Model Portfolios
- Website & Account Access
- Performance

Mutual Funds

AMERICAN FUNDS 800-421-4225
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

THE HARTFORD MUTUAL FUNDS 888-843-7824
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

MFS FUNDS 800-343-2829
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

PIMCO FUNDS 800-426-0107
Notes: All Models Updated this Quarter. PIMCO Global Dividend was liquidated 8-26-16 and we reallocated to newly added PIMCO Low Volatility PLUS Fund prior to liquidation.



Model Portfolios Last Updated: 12-9-16

AB FUNDS (ALLIANCEBERNSTEIN) 800-221-5672
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

LORD ABBETT FUNDS 800-821-5129
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 1-20-16

COLUMBIA THREADNEEDLE FUNDS 800-221-7844
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

ALLIANZ FUNDS 800-988-8380
Notes: All Models Updated this Quarter.



Model Portfolios Last Updated: 12-9-16

Variable Annuities

HARTFORD 800-862-6688
DIRECTOR, DIRECTOR ACCESS, DIRECTOR M, LEADERS



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16

LINCOLN FINANCIAL 800-942-5500/888-868-2583
AMERICAN LEGACY II & III
LINCOLN CHOICE PLUS ASSURANCE



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16/ 12-9-16

MFS/SUN LIFE 800-752-7215
REGATTA GOLD/PLATINUM



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16

JACKSON NATIONAL 800-873-5654
PERSPECTIVE II



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16

JOHN HANCOCK 800-557-2223
VENTURE



Notes: All Models Updated this Quarter. for Venture contracts with No Living Benefits. No Changes this Quarter for PPFL and IPFL Models.

Model Portfolios Last Updated: 12-9-16

NATIONWIDE 800-848-6331
BEST OF AMERICA IV & VISION
AMERICA'S FUTURE & EXCLUSIVE II; FUTURE II



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16

PHOENIX HOME LIFE 800-541-0171
BIG EDGE PLUS



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 12-9-16

TRANSAMERICA 800-525-6205
RETIREMENT INCOME CHOICE 1.6, RETIREMENT INCOME MAX

Notes: No Changes this Quarter.

Model Portfolios Last Updated: 1-20-16

401(k) Advisor

MASSMUTUAL (FORMERLY HARTFORD LIFE) 800-854-0647
ADVANTAGE, AVIATOR AND AVIATOR EB 401(k)



Notes: Changes, if any, vary per plan.

Model Portfolios Last Updated: Vary per Plan

Guide to the WAA

The WAA is full of new features and is more interactive with the Internet than ever before. If you are connected to the Internet, simply clicking on any of the [highlighted links](#), or web link symbols () will take you to websites for accessing your accounts, model portfolios or open documents for viewing. Our registered reps can always answer questions and assist you in allocating your assets in a way that fits your investment objectives. Call **1-800-345-7593**.

Investor Note:

Mutual Fund and Variable Annuity investment strategies, which include investing in specific sectors, foreign securities (both developed and developing markets), high yield securities, or small and medium sized securities may increase the risk and volatility of the funds/sub-accounts. Changes in interest rates may affect the performance of fixed income (bond) funds; if rates increase, bond values decrease and vice versa.

Investors should consider the investment objectives, risks, and charges and expenses of the Mutual Fund and/or Variable Annuity carefully before investing.

The Mutual Fund prospectus (and summary prospectus, if available) and Variable Annuity prospectus contains this and other information. Please read carefully before investing. A Mutual Fund prospectus and Variable Annuity prospectus and contract can be obtained by calling your Nelson Rep at 800-345-7593 or any of the toll-free numbers listed above.

Online Passwords

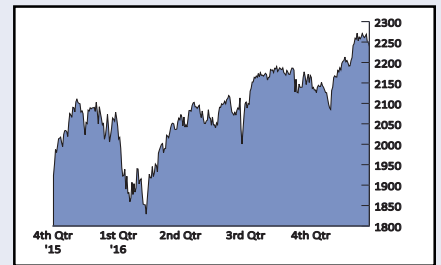
Model Portfolios: longterm

Source: Wall Street Journal, Barron's

12-30-16

Market Wrap

STANDARD & POOR'S 500
Closing Level 2238.83 +9.5%



Domestic Markets 12-30-16

Index:	Close	YTD%
Dow Jones 30 Industrials	19762.60	+13.4%
Dow Jones Transportation	9043.90	+20.4%
Dow Jones Utilities	659.61	+14.2%
DJ Total Stock Market	23276.73	+10.3%
S&P 600 (Small-Cap)	837.96	+24.7%
S&P 500	2238.83	+9.5%
S&P 400 (Mid-Cap)	1660.58	+18.7%
NASDAQ Composite	5383.12	+7.5%
Russell 2000 (Small-Cap)	1357.13	+19.5%
BarCap Aggregate Bond	1876.29	+2.6%

Foreign Markets 12-30-16

Index:	Close	YTD%
Tokyo Nikkei Stock Avg.	19114.37	+0.4%
London FT 100-share	7142.83	+14.4%
Frankfurt Xetra DAX	11481.06	+6.9%
Paris CAC 40	4862.31	+4.9%
Shanghai Comp. (China)	3103.64	-12.3%
S&P/TSX Comp. (Canada)	15287.59	+17.5%
MSCI EAFE Index	1684.00	-1.9%
MSCI Emerging Mkt Index	862.28	+8.6%
MSCI World All-Cap Index	1484.95	+6.1%

Bond Yields & Key Interest Rates 12-30-16

	Yield/Rate
30 Year Treasury Bond Yield	3.07%
10 Year Treasury Note Yield	2.45%
5 Year Treasury Note Yield	1.93%
2 Year Treasury Note Yield	1.16%
Money Market Yields (7day comp. yld)	0.23%
1 Year Certificates of Deposit	0.31%
Prime Rate	3.75%
Federal Funds Rate	0.50-0.75%
Discount Rate	1.25%

Morningstar Fund Averages 12-30-16

INVESTMENT STYLE/OBJECTIVE:	YTD%
Large-Cap Growth (L-C G)	+3.1%
Large-Cap Blend (L-C B)	+10.3%
Large-Cap Value (L-C V)	+14.7%
Mid-Cap Growth (M-C G)	+6.0%
Mid-Cap Blend (M-C B)	+14.2%
Mid-Cap Value (M-C V)	+17.9%
Small-Cap Growth (S-C G)	+11.3%
Small-Cap Blend (S-C B)	+20.6%
Small-Cap Value (S-C V)	+25.8%
Multi-Alternative (Multi-Alt)	+1.6%
Financial Funds (Fin)	+19.0%
Technology Funds (Tech)	+10.4%
Communications (Comm)	+12.3%
Natural Resources Funds (NatR)	+25.6%
Health Funds (Health)	-11.0%
Utilities Funds (Util)	+13.3%
Real Estate (REITs)	+6.5%
Foreign Funds- Lg Blend (Fgn)	+0.7%
Emerging Market (EMkt)	+8.0%
Precious Metals Funds (Prec)	+52.7%
Long-Term Bond (Long-Term)	+4.9%
Intermediate-Term Bond (Int-Term)	+3.3%
Short-Term Bond (Short-Term)	+2.1%
Multi-Sector Bond (MS-Bond)	+7.6%
High Yield Bond (HYld)	+13.3%
World Bond (Wld Bd)	+3.5%

Direct Fund Allocations & Performance

Winter 2017

To obtain a prospectus for any fund below, call Nelson Securities, Inc. at 800-345-7593. Please read the prospectus carefully before investing.

Note: Performance data quoted below are past returns and are No Guarantee For Future Results. Performance and principal value will fluctuate and an investor's shares may be worth more or less than their original cost when redeemed. Current and future performance may be lower or higher than the performance data quoted below. Total Annual Fund Operating Expense Ratio is gross of any fee waivers or expense reimbursements.

Model Portfolio holdings are funds we recommend you use for exposure to asset classes at each fund family. Bench players may include past recommended funds that are worth holding, substitutes, and/or specialty sector funds.

**Fund not in existence

Allocation Changes Highlighted in Yellow: Decrease

Allocation Changes Highlighted in Green: Increase

Investor Note: Mutual fund investment strategies, which include investing in specific sectors, foreign securities (both developed and developing markets), high yield securities, or small- and medium-sized securities may increase the risk and volatility of the funds. Changes in interest rates may affect the performance of fixed income (bond) funds. The value of bonds has an inverse

The prospectus/summary prospectus contains this and other information. A prospectus/summary prospectus can be obtained by calling your Nelson Rep at 800-345-7593 or any of the toll-free numbers listed below.

[Clicking on the Fund Company name will take you directly to their website, if connected to the Internet, where performance data to the most recent month-end is available.](#)

American Funds

www.americanfunds.com

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns** Ending 12-30-16											
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio						
Growth Fund of America-A	L-C G	AGTHX	5%	7%	14%	15%	@ NAV 3.33%	8.45%	8.45%	7.69%	15.03%	W/Max Sales Charge NA	2.22	2.22%	5.99%	13.68%	2.22%	13.68%	6.30%	13.24%	12/1/1973	0.66%
AMCAP-A	L-C G	AMCPX	5%	10%	10%	12%	@ NAV 2.42	9.04	9.04	7.20	14.29	W/Max Sales Charge NA	2.42	9.04	7.20	14.29	2.78	12.94	6.97	11.24	5/1/1967	0.67%
American Mutual Fund-A	L-C V	AMRMX	7%	8%	11%	13%	@ NAV 1.11	14.17	14.17	7.70	12.41	W/Max Sales Charge NA	1.11	14.17	7.70	12.41	7.58	11.08	6.08	11.49	2/21/1950	0.59%
Washington Mutual Investors-A	L-C V	AWSHX	4%	4%	11%	15%	@ NAV 1.07	13.41	13.41	7.99	13.32	W/Max Sales Charge NA	1.07	13.41	7.99	13.32	6.87	11.99	5.87	11.71	7/31/1952	0.58%
Fundamental Investors-A	L-C V	ANCFX	4%	5%	5%	8%	@ NAV 1.98	12.54	12.54	8.23	14.32	W/Max Sales Charge NA	1.98	12.54	8.23	14.32	6.08	12.97	6.52	12.18	8/1/1978	0.60%
Investment Co. of America-A	L-C B	AIVSX	5%	5%	7%	10%	@ NAV 2.07	14.59	14.59	8.18	14.15	W/Max Sales Charge NA	2.07	14.59	8.18	14.15	7.99	12.81	6.06	12.02	1/1/1934	0.58%
Income Fund of America-A	L-C V	AMECX	5%	5%	0%	0%	@ NAV 1.25	10.58	10.58	5.70	9.35	W/Max Sales Charge NA	1.25	10.58	5.70	9.35	4.24	8.07	4.82	10.87	12/1/1973	0.56%
Capital Income Builder-A	L-C V	CAIBX	5%	5%	5%	5%	@ NAV 0.99	6.20	6.20	3.43	7.29	W/Max Sales Charge NA	0.99	6.20	3.43	7.29	6.90	4.02	9.18	10.87	7/30/1987	0.60%
SMALLCAP World-A	S-C G	SMCWX	4%	6%	8%	10%	@ NAV 3.11	5.75	5.75	3.37	11.73	W/Max Sales Charge NA	3.11	5.75	3.37	11.73	0.75	6.02	3.41	8.96	4/30/1990	1.10%
EuroPacific Growth-A	Fgn-Stk	AEPGX	0%	5%	9%	10%	@ NAV 3.59	0.66	0.66	-0.94	6.84	W/Max Sales Charge NA	3.59	0.66	-0.94	6.84	-5.13	5.58	2.02	10.26	4/16/1984	0.83%
New World Fund-A	Emrg-Mkt	NEWFX	0%	0%	2%	2%	@ NAV 3.38	3.86	3.86	-2.02	4.38	W/Max Sales Charge NA	3.38	3.86	-2.02	4.38	-2.11	3.15	2.47	6.78	6/17/1999	1.07%
American Balanced Fund-A	BAL	ABALX	5%	5%	0%	0%	@ NAV 1.13	8.62	8.62	6.34	10.82	W/Max Sales Charge NA	1.13	8.62	6.34	10.82	2.39	9.52	5.89	10.49	7/26/1975	0.58%
Bond Fund of America-A	Int-Term	ABNDX	15%	10%	5%	0%	@ NAV 0.37	2.74	2.74	2.81	2.44	W/Max Sales Charge NA	0.37	2.74	2.81	2.44	2.74	2.44	3.00	7.66	5/28/1974	0.60%
Capital World Bond Fund-A	Glbl-Bond	CWBFX	5%	0%	0%	0%	@ NAV 0.58	2.27	2.27	-0.15	0.75	W/Max Sales Charge NA	0.58	2.27	-0.15	0.75	-1.10	1.66	2.60	7.56	8/4/1987	0.94%
Corporate Bond Fund-A	Int-Term	BFCAX	7%	6%	5%	0%	@ NAV 0.30	6.99	6.99	5.22	**	W/Max Sales Charge NA	0.30	6.99	5.22	**	6.99	**	**	3.54	12/14/2012	1.17%
Intermediate Bond Fund of America-A	Int-Term	AIBAX	6%	4%	0%	0%	@ NAV 0.10	1.13	1.13	1.32	1.09	W/Max Sales Charge NA	0.10	1.13	1.32	1.09	1.13	1.09	2.36	2.72	2/19/1988	0.61%
Inflation Linked Bond-A	TIPS	BFIAX	5%	4%	3%	0%	@ NAV 0.63	4.40	4.40	2.70	**	W/Max Sales Charge NA	0.63	4.40	2.70	**	4.40	**	**	-0.19	12/14/2012	0.80%
Short Term Bond Fund of America-A	Short-Term	ASBAX	10%	8%	4%	0%	@ NAV 0.03	1.02	1.02	0.61	0.47	W/Max Sales Charge NA	0.03	1.02	0.61	0.47	1.02	0.47	**	1.56	10/2/06	0.62%
American High Income Trust-A	Hi-Yld	AHITX	3%	3%	3%	0%	@ NAV 1.07	16.31	16.31	2.68	5.70	W/Max Sales Charge NA	1.07	16.31	2.68	5.70	-1.47	-0.05	**	1.31	2/19/1988	0.71%
			100%	100%	100%	100%		12.00	12.00	1.39	4.89	W/Max Sales Charge NA	12.00	12.00	1.39	4.89	12.00	4.89	4.99	7.78		

Notes: All Models Updated this Quarter. Added Inflation Linked Bond and Corporate Bond.

A-shares will be the default; C-shares are also available. Ask your Rep to determine which is best for you.

You can not exchange B shares for A shares; keep this in mind when reallocating. Ask your Nelson Rep for assistance.

Bench: Strategic Bond, Global Balanced, Mortgage Fund, New Economy, New Perspective, New Economy, Capital World Growth & Income, International Growth & Income.

Returns Source: Morningstar/American Funds, Not All Returns Reflect Maximum Sales Charge.

Class A shares have a Maximum Offering Purchase Charge of 5.75% for stock funds and 3.75% fixed income funds (American Funds Inflation Linked Bond, Intermediate Term Bond Fund of America and Short Term Bond Fund of America - 2.50% MOP). See prospectus/summary prospectus for additional details.

Source: American Funds/Morningstar. Performance data current to the most recent month-end can be obtained by calling the toll-free number above or at www.americanfunds.com

Hartford Funds

<https://www.hartfordfunds.com>

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns** Ending 12-30-16											
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio						
Growth Opportunities-A	L-C G	HGOAX	4%	8%	10%	12%	@ NAV 4.55%	-1.10%	-1.10%	7.45%	16.11%	W/Max Sales Charge NA	-6.54	-6.54	5.44	14.80	-1.10%	16.11%	7.31%	11.92%	11/14/1994	1.12%
Dividend & Growth-A	L-C V	IHGIX	10%	11%	12%	15%	@ NAV 1.27	14.32	14.32	8.16	13.36	W/Max Sales Charge NA	1.27	14.32	8.16	13.36	8.03	12.08	6.19	8.47	7/22/1996	1.02%
Capital Appreciation Fund-A	L-C B	ITHAX	0%	0%	2%	3%	@ NAV 3.26	4.12	4.12	4.23	14.03	W/Max Sales Charge NA	3.26	4.12	4.23	14.03	-1.60	12.74	4.54	11.84	7/22/1996	1.09%
Core Equity Fund-A	L-C B	HAIAX	5%	8%	9%	13%	@ NAV 1.59	5.37	5.37	9.01	15.35	W/Max Sales Charge NA	1.59	5.37	9.01	15.35	-0.43	14.05	6.46	5.81	4/30/1998	0.98%
Equity Income-A	L-C V	HQIAX	8%	12%	12%	14%	@ NAV 0.43	14.85	14.85	7.54	12.82	W/Max Sales Charge NA	0.43	14.85	7.54	12.82	8.54	11.55	6.62	8.47	8/28/2003	1.02%
MidCap Fund-A	M-C G	HFMGX	4%	5%	8%	9%	@ NAV 3.19	11.44	11.44	7.76	15.61	W/Max Sales Charge NA	3.19	11.44	7.76	15.61	5.31	14.31	7.74	11.58	12/30/1997	1.14%
MidCap Value Fund-A	M-C V	HMVAX	3%	5%	7%	9%	@ NAV 1.96	12.31	12.31	5.92	14.57	W/Max Sales Charge NA	1.96	12.31	5.92	14.57	6.13	13.28	6.26	7.98	4/30/2001	1.25%

Hartford Funds

888-843-7824

<https://www.hartfordfunds.com>

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns++ Ending 12-30-16						
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio	
Small Company- A**	S-C G	IHSAX	**	**	**	**	@ NAV 3.38%	1.81%	1.81%	-0.28%	10.32%	1.81%	10.32%	4.98%	8.06%		
							W/Max Sales Charge NA	-3.79	-3.79	-2.14	9.08	-3.79	9.08	4.39	7.76		
SmallCap Growth- A**	S-C G	HSLAX	3%	6%	7%	9%	@ NAV 2.39	11.68	11.68	5.56	14.52	11.68	14.52	7.88	10.84	11/14/1994	1.22%
							W/Max Sales Charge NA	5.53	5.53	3.58	13.23	5.53	13.23	7.27	10.63		
Global Capital Appreciation- A (Global Growth- A)	Glbl-Stk	HCTAX	0%	0%	4%	5%	@ NAV 2.84	2.96	2.96	1.37	11.25	2.96	11.25	5.36	7.62	4/29/2005	1.27%
							W/Max Sales Charge NA	-2.70	-2.70	-0.52	9.99	-2.70	9.99	4.77	7.10		
International Opportunities- A	Fgn-Stk	IHOAX	0%	5%	9%	11%	@ NAV 3.21	0.69	0.69	-0.94	6.84	0.69	6.84	2.78	4.92	7/22/1996	1.20%
							W/Max Sales Charge NA	-4.85	-4.85	-2.79	5.64	-4.85	5.64	2.20	4.63		
Balanced - A	BAL	ITTAX	8%	0%	0%	0%	@ NAV 1.22	5.65	5.65	4.87	9.06	5.65	9.06	5.05	6.52	7/22/1996	1.15%
Balanced Income A can substitute							W/Max Sales Charge NA	-0.16	-0.16	2.91	7.83	-0.16	7.83	4.46	6.22		
Total Return Bond- A	Int-Term	ITBAX	15%	10%	4%	0%	@ NAV 0.50	3.69	3.69	2.63	2.60	3.69	2.60	3.65	4.98	7/22/1996	0.88%
							W/Max Sales Charge NA	-0.98	-0.98	1.07	1.66	-0.98	1.66	3.17	4.74		
Quality Bond	TIPS	HIPAX	12%	8%	3%	0%	@ NAV 0.28	1.35	1.35	2.91	**	1.35	**	1.49		11/30/2012	1.24%
							W/Max Sales Charge NA	-3.21	-3.21	1.35	**	-3.21	**	**	0.36		
Unconstrained Bond- A	Non-Tradition	HTIAX	5%	3%	0%	0%	@ NAV 0.56	3.76	3.76	1.26	2.21	3.76	2.21	3.32	4.14	10/31/2002	1.17%
							W/Max Sales Charge NA	-0.91	-0.91	-0.29	1.28	-0.91	1.28	2.84	3.80		
Inflation Plus- A	TIPS	HIPAX	5%	4%	3%	0%	@ NAV 0.56	4.08	4.08	1.03	-0.06	4.08	-0.06	3.84	4.00	10/31/2002	0.94%
							W/Max Sales Charge NA	-0.60	-0.60	-0.51	-0.98	-0.60	-0.98	3.36	3.66		
Short Duration- A	Short-Term	HSDAX	10%	8%	4%	0%	@ NAV 0.19	3.01	3.01	1.44	2.00	3.01	2.00	2.56	2.68	10/31/2002	0.90%
							W/Max Sales Charge NA	0.95	0.95	0.76	1.59	0.95	1.59	2.35	2.53		
Floating Rate Fund- A	Short-Term	HFLAX	5%	4%	3%	0%	@ NAV 0.74	11.17	11.17	2.76	4.48	11.17	4.48	3.47	3.90	10/31/2002	0.99%
							W/Max Sales Charge NA	7.83	7.83	1.72	3.85	7.83	3.85	3.16	3.62		
High Yield- A	Hi-Yld	HAHAX	3%	3%	3%	0%	@ NAV 1.02	13.10	13.10	3.42	5.87	13.10	5.87	5.90	5.58	9/30/1998	1.17%
							W/Max Sales Charge NA	8.01	8.01	1.84	4.89	8.01	4.89	5.41	5.32		
			100%	100%	100%	100%											

Notes: All Models Updated this Quarter. New Hartford Schroders Funds added to Watch List.

Class A shares at the appropriate sales charge will be the default share class for new purchases including auto-invest plans. C-Class Shares are available as an alternative. Ask your Rep to help determine which is best for you. After 9-30-09, exchanges between B-share funds are still allowed, just no new purchases. Hartford SMART529 college savings plan in NOT affected by this change.

You can not exchange B shares for A shares; keep this in mind when reallocating. Ask your Nelson Rep for assistance.

Bench: Value Opportunities, Global Alpha Fund, Global All-Asset Fund, Global Real Asset Fund, International Value, International Equity, International Small Company

Returns Source: Morningstar/The Hartford Mutual Funds, Not All Returns Reflect Maximum Sales Charge.

Class A shares have a Maximum Offering Purchase Charge of 5.50% for stock funds and 4.50% for fixed income funds (Hartford Floating Rate - 3.00% MOP, Short Duration - 2.00% MOP). See prospectus/summary prospectus for additional details.

++Reflects Maximum Sales Charge

**Small-Cap Growth Fund and Small Company can be substituted for allocation purposes; however, Small-Cap Growth is preferable.

Source: The Hartford/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.hartfordinvestor.com.

MFS Funds

800-343-2829

www.mfs.com

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns++ Ending 12-30-16						
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio	
Massachusetts Investors Growth- B	L-C G	MIGBX	5%	5%	9%	11%	@ NAV 2.71%	5.37%	5.37%	4.98%	11.64%	5.37	11.64	6.71	7.79	9/7/1993	1.49%
							W/Max Sales Charge NA	1.39%	1.39%	4.07%	11.38%	1.39	11.38	6.71	7.79		
Core Equity- B	L-C B	MRGBX	5%	6%	8%	12%	@ NAV 2.31	10.26	10.26	6.33	13.12	10.26	13.12	6.35	6.62	1/2/1997	1.82%
							W/Max Sales Charge NA	6.26	6.26	5.48	12.88	6.26	12.88	6.35	6.62		
Value- B	L-C V	MFEBX	11%	11%	13%	15%	@ NAV 1.31	13.00	13.00	6.79	13.56	13.00	13.56	5.84	7.72	11/4/1997	1.61%
							W/Max Sales Charge NA	9.00	9.00	5.91	13.32	9.00	13.32	5.84	7.72		
Massachusetts Investors Trust- B	L-C B	MITBX	5%	6%	8%	10%	@ NAV 2.46	7.95	7.95	5.76	12.86	7.95	12.86	6.28	7.65	9/7/1993	1.47%
							W/Max Sales Charge NA	3.95	3.95	4.86	12.61	3.95	12.61	6.28	7.65		
Mid-Cap Growth- B	M-C G	OTCBX	3%	5%	6%	8%	@ NAV 2.37	3.58	3.58	4.92	12.58	3.58	12.58	4.78	6.34	12/1/1993	1.99%
							W/Max Sales Charge NA	-0.30	-0.30	4.03	12.33	-0.30	12.33	4.78	6.34		
Mid Cap Value- B	M-C V	MCBVB	4%	6%	9%	10%	@ NAV 1.29	14.55	14.55	6.53	13.97	14.55	13.97	6.67	8.75	11/1/2001	1.94%
							W/Max Sales Charge NA	10.55	10.55	5.64	13.73	10.55	13.73	6.67	8.75		
New Discovery- B	S-C G	MNDBX	2%	4%	4%	5%	@ NAV 2.86	7.80	7.80	-1.30	10.02	7.80	10.02	6.54	6.98	4/3/1997	2.10%
							W/Max Sales Charge NA	3.80	3.80	-2.18	9.75	3.80	9.75	6.54	6.98		
New Discovery Value- B	S-C V	NDVBX	2%	2%	2%	3%	@ NAV 0.85	25.19	25.19	7.12	15.18	25.19	15.18	**	11.82	5/26/2011	2.08%
							W/Max Sales Charge NA	21.19	21.19	6.24	14.95	21.19	14.95	**	11.71		
Equity Opportunities-B (formerly Sector Rotational Fund)	Sector	SFRBX	0%	0%	0%	7%	@ NAV 1.60	9.95	9.95	5.06	13.90	9.95	13.90	6.02	6.66	1/3/2007	1.96%
							W/Max Sales Charge NA	5.95	5.95	4.15	13.66	5.95	13.66	6.02	6.66		
International New Discovery- B	S-C G Fgn	MIDBX	0%	0%	2%	3%	@ NAV 1.90	-0.47	-0.47	-0.83	7.45	-0.47	7.45	3.13	6.99	10/2/2000	2.12%
							W/Max Sales Charge NA	-4.39	-4.39	-1.82	7.14	-4.39	7.14	3.13	6.99		
International Growth- B	Fgn-Stk	MGRBX	0%	2%	4%	4%	@ NAV 2.64	1.61	1.61	-1.76	4.84	1.61	4.84	1.81	4.24	10/24/1995	1.97%
							W/Max Sales Charge NA	-2.39	-2.39	-2.72	4.50	-2.39	4.50	1.81	4.24		
International Value- B	Fgn-Stk	MGIBX	0%	3%	5%	7%	@ NAV 2.01	3.17	3.17	3.10	9.75	3.17	9.75	4.11	6.92	10/24/1995	1.76%
							W/Max Sales Charge NA	-0.83	-0.83	2.15	9.47	-0.83	9.47	4.11	6.92		
Global Alternative Strategy- B	Alternative	DVRBX	5%	5%	5%	5%	@ NAV 0.43	-4.45	-4.45	-1.85	2.24	-4.45	2.24	**	0.78	12/20/2007	2.15%
Formerly Diversified Target Return Fund- B							W/Max Sales Charge NA	-8.21	-8.21	-2.82	3.87	-8.21	3.87	**	0.78		
Total Return- B	BAL	MTRBX	10%	10%	5%	0%	@ NAV 1.11	8.04	8.04	4.71	8.40	8.04	8.40	4.52	6.88	8/23/1993	1.49%
							W/Max Sales Charge NA	4.04	4.04	3.79	8.11	4.04	8.11	4.52	6.88		
Corporate Bond- B* (formerly Bond)	Int-Term	MFBBX	13%	10%	6%	0%	@ NAV 0.69	5.03	5.03	2.93	3.36	5.03	3.36	4.89	5.03	9/7/1993	1.57%
							W/Max Sales Charge NA	1.02	1.02	1.97	3.00	1.02	3.00	4.89	5.03		
Total Return Bond (formerly Research Bond Fund)- B*	Int-Term	MRBBX	17%	10%	4%	0%	@ NAV 0.46	2.77	2.77	2.13	2.21	2.77	2.21	3.83	4.36	12/29/2000	1.64%
							W/Max Sales Charge NA	-1.23	-1.23	1.17	1.84	-1.23	1.84	3.83	4.36		
Limited Maturity- B	Short-Term	MQLBX	10%	8%	4%	0%	@ NAV 0.19	0.67	0.67	-0.04	0.48	0.67	0.48	1.40	2.71	9/7/1993	1.60%
							W/Max Sales Charge NA	-3.33	-3.33	-1.04	0.09	-3.33	0.09	1.40	2.71		
Inflation Adjusted Bond-B	Int-Term	MIABX	5%	4%	3%	0%	@ NAV 0.79	3.12	3.12	0.63	-0.72	3.12	-0.72	2.66	2.32	9/30/2003	1.77%
							W/Max Sales Charge NA	-0.88	-0.88	-0.37	-1.11	-0.88	-1.11	2.66	2.32		
High Income- B	Hi-Yld	MHIBX	3%	3%	3%	0%	@ NAV 1.07	12.54	12.54	2.91	5.38	12.54	5.38	4.86	5.46	9/27/1993	1.70%
							W/Max Sales Charge NA	8.54	8.54	2.01	5.05	8.54	5.05	4.86	5.46		
			100%	100%	100%	100%											

Notes: All Models Updated this Quarter.

Bench: Equity Income, Diversified Income (A & C shares), Research International, Research, International Diversification Fund, Global Equity, Global Growth, Utilities, Government Limited Maturity

Source: MFS Funds/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.mfs.com

Returns Source: Morningstar/MFS, Not All Returns Reflect Maximum Sales Charge.

Class B shares have a maximum Contingent Deferred Sales Charge of 4%, declining to 0% after 6 years.

Class A shares have a Maximum Offering Purchase Charge of 5.75% for stock funds, 4.25% for fixed income funds (2.50% MOP for MFS Limited Maturity). See prospectus/summary prospectus for additional details.

++Reflects Maximum Sales Charge

Source: MFS Funds/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.mfs.com

800-426-0107

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns** Ending 12-30-16						
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio	
PIMCO StocksPLUS- A	L-C B	10%	14%	18%	24%	@ NAV 1.70%	12.00%	12.00%	8.31%	15.22%	12.00%	15.22%	7.05%	9.28	5/13/1993	0.96%	
PIMCO RAE Fundamental Plus Fund A	L-C B	PIXAX	11%	15%	18%	24%	@ NAV 1.05	19.21	19.21	7.35	16.03	19.21	16.03	10.43	10.79	5/13/1993	1.23%
PIMCO Low Volatility PLUS Fund A	L-C B	PKLVX	4%	6%	10%	13%	@ NAV -0.34	16.29	16.29	9.25	**	16.29	**	**	9.28	12/31/2013	1.23%
PIMCO StocksPlus Small Fund A	S-C B	PCKAX	5%	10%	15%	20%	@ NAV 1.18	24.56	24.56	7.02	16.52	24.56	16.52	11.00	10.60	3/31/2006	1.13%
PIMCO StocksPlus International Fund- A (U.S. dollar hedged)	Fgn-Stk	PIPAX	0%	3%	5%	6%	@ NAV 1.63	8.87	8.87	4.94	12.46	8.87	12.46	5.35	8.64	10/30/2003	1.16%
PIMCO StocksPlus International Fund- A (Unhedged)	Fgn-Stk	PPUAX	0%	2%	4%	5%	@ NAV 2.65	3.29	3.29	-2.19	7.64	3.29	7.64	3.18	3.34	11/30/2006	1.06%
PIMCO All Asset Fund- A	SPEC	PASAX	3%	3%	3%	3%	@ NAV 1.70	12.89	12.89	0.93	3.43	12.89	3.43	4.22	6.25	7/31/2002	1.53%
PIMCO Global Multi-Asset- A	SPEC	PGMAX	5%	5%	5%	5%	@ NAV 1.43	3.96	3.96	3.32	1.82	3.96	1.82	**	4.50	10/29/2008	1.75%
PIMCO Total Return- A	Int-Term	PTTAX	20%	11%	3%	0%	@ NAV 0.58	2.20	2.20	2.26	2.81	2.20	2.81	5.18	6.92	5/11/1987	0.86%
PIMCO Investment Grade Corporate Bond- A	Int-Term	PBDAX	9%	6%	3%	0%	@ NAV 0.81	6.57	6.57	4.86	5.28	6.57	5.28	6.67	7.28	4/28/2000	0.93%
PIMCO Real Return - A	TIPS	PRTNX	5%	4%	3%	0%	@ NAV 0.75	4.62	4.62	1.44	0.57	4.62	0.57	4.16	5.56	1/29/1997	0.98%
PIMCO Low Duration - A	Shrt-Term	PTLAX	10%	8%	0%	0%	@ NAV -0.05	1.57	1.57	0.77	1.56	1.57	1.56	3.17	5.20	5/11/1987	0.85%
PIMCO Income - A	Multi-Sect	PONAX	5%	5%	5%	0%	@ NAV 0.37	8.29	8.29	5.03	8.48	8.29	8.48	**	8.59	3/30/2007	0.85%
PIMCO Diversified Income- A	Multi-Sect	PDVAX	5%	5%	5%	0%	@ NAV 0.82	10.12	10.12	4.43	5.18	10.12	5.18	5.97	6.76	7/31/2003	1.16%
PIMCO Foreign Bond (U.S. dollar hedged)- A*	Fgn Bond	PFOAX	5%	0%	0%	0%	@ NAV -0.35	6.60	6.60	5.67	5.60	6.60	5.60	6.00	6.99	12/2/1992	0.91%
*Foreign Bond U.S. dollar unhedged can substitute							@ NAV	2.61	2.61	4.34	4.80	2.61	4.80	5.70	6.82		
PIMCO High Yield- A	Hi-Yld	PHDAX	3%	3%	3%	0%	@ NAV 0.98	12.31	12.31	4.18	6.35	12.31	6.35	6.11	7.44	12/15/1992	0.91%
			100%	100%	100%	100%	W/Max Sales Charge	NA	8.09	8.09	2.86	5.54	8.09	5.54	5.71	7.23	

Notes: All Models Updated this Quarter. PIMCO Global Dividend was liquidated 8-26-16 and we reallocated to newly added PIMCO Low Volatility PLUS Fund prior to liquidation.
As of 4-11-11, shareholders are no longer able to exchange shares between Allianz and PIMCO funds. As of November 1, 2009 PIMCO no longer offers Class B shares.
Class A shares at the appropriate sales charge will be the default share class for new purchases including auto-invest plans. C-Class Shares are available as an alternative. Ask your Rep to help determine which is best for you. ***You can not exchange B shares for A shares; keep this in mind when reallocating. Ask your Nelson Rep for assistance.***
As of November 3, 2008 PIMCO lowered fund minimums for both taxable and IRA accounts to \$1,000 initial and \$50 sub-sequent! Additionally, they eliminated the small account fee.
Bench: Unconstrained Bond to bench, Commodity RealReturn Strategy, Floating Income and Short-Term Bond.
Class A shares have a Maximum Offering Purchase Charge of 5.50% for stock funds, 3.75% for PIMCO All Asset and Global Multi-Asset, 3.75% for fixed income funds (2.25% MOP for PIMCO Low Duration).
See prospectus/ summary prospectus for additional details.
**Reflects Maximum Sales Charge
Source: PIMCO Funds/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.pimco.com/investments

Allianz Funds
www.us.allianzgi.com

800-988-8380

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				Returns Ending 12-30-16					Standardized Returns** Ending 12-30-16						
		Con	Mod	Mod/Agg	Agg	YTD 1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio	
AllianzGI Focused Growth- A	L-C G	PGWAX	0%	5%	10%	18%	@ NAV 3.14%	1.50%	1.50%	6.83%	14.66%	1.50%	14.66%	8.29%	10.81%	2/24/1984	1.11%
Allianz NFJ Large-Cap Value- A	L-C V	PNBAX	0%	3%	4%	14%	@ NAV 1.11	13.86	13.86	6.13	12.43	13.86	12.43	3.80	7.16	5/8/2000	1.11%
Allianz NFJ Dividend Value- A Re-opened	L-C V	PNEAX	0%	3%	6%	15%	@ NAV 0.84	15.87	15.87	5.10	11.22	15.87	11.22	4.06	7.78	1/8/1900	1.08%
AllianzGI Mid-Cap A	M-C G	RMDAX	0%	5%	7%	9%	@ NAV 3.92	6.80	6.80	5.52	11.79	6.80	11.79	7.18	12.64	11/6/1979	1.13%
Allianz NFJ Mid Cap Value- A	M-C V	PQNAX	0%	5%	7%	9%	@ NAV 1.62	16.83	16.83	6.94	13.24	16.83	13.24	6.47	11.16	4/18/1988	1.30%
Allianz NFJ Small-Cap Value- A (Closed)	S-C V	PCVAX	0%	5%	7%	9%	@ NAV 1.05	22.90	22.90	4.62	10.69	22.90	10.69	7.44	11.49	10/1/1991	1.23%
AllianzGI Global Small-Cap- A Sub	S-C G	RGSAX	*	*	*	*	@ NAV 1.84	1.32	1.32	0.60	11.41	1.32	11.41	4.07	9.81	12/31/1996	1.61%
AllianzGI Micro Cap- A Sub	S-C G	GMCAX	*	*	*	*	@ NAV 0.07	11.23	11.23	4.46	14.76	11.23	14.76	7.19	11.16	7/12/1995	2.07%
Allianz NFJ International Value- A	Fgn-Stk	AFJAX	0%	2%	3%	5%	@ NAV 2.75	-6.60	-6.60	-8.61	0.43	-6.60	0.43	-0.03	8.39	1/31/2003	1.33%
Allianz International Growth- A	Fgn-Stk	AIGFX	0%	2%	6%	6%	@ NAV 3.22	-0.20	-0.20	**	**	-0.20	**	**	0.26	2/2/2015	1.20%
AllianzGI Global Allocation- A	Allocation	PALAX	25%	35%	20%	0%	@ NAV 1.82	3.50	3.50	1.11	5.31	3.50	5.31	3.64	5.31	9/30/1998	1.68%
AllianzGI Global Dynamic Allocation- A	Allocation	ASGAX	0%	0%	15%	15%	@ NAV 1.54	2.25	2.25	0.15	5.78	2.25	5.78	**	9.34	4/27/2009	1.15%
AllianzGI Retirement Income A (2015 Fund- A**)	Target Date	AGRAX	65%	25%	0%	0%	@ NAV 0.96	8.48	8.48	2.83	4.15	8.48	4.15	**	6.76	12/29/2008	1.20%
AllianzGI Income & Growth Fund- A	Balanced	AZNAX	10%	10%	7%	0%	@ NAV 1.81	9.53	9.53	3.89	8.39	9.53	8.39	**	6.41	2/28/2007	1.29%
AllianzGI Convertible Fund- A (Closed)	Convertibles	ANZAX	0%	0%	5%	0%	@ NAV 1.65	5.50	5.50	3.26	9.00	5.50	9.00	7.42	9.73	4/19/1993	0.98%
AllianzGI High Yield Bond Fund- A	Hi-Yld	AYBAX	0%	0%	3%	0%	@ NAV 0.98	13.67	13.67	2.59	5.71	13.67	5.71	6.47	7.31	7/31/1996	1.03%
			100%	100%	100%	100%	W/Max Sales Charge	NA	9.41	9.41	1.29	4.91	9.41	4.91	6.06	7.11	

Notes: All Models Updated this Quarter; **Retirement 2015 Fund merged into Retirement Income Fund.
Class A shares at the appropriate sales charge will be the default share class for new purchases including auto-invest plans. C-Class Shares are available as an alternative. Ask your Rep to help determine which is best for you.
As of November 3, 2008 PIMCO-Allianz lowered fund minimums for both taxable and IRA accounts to \$1,000 initial and \$50 sub-sequent! Additionally, they eliminated the small account fee.
Watch List: None. Bench: AGIC Opportunity, AGIC Global, RCM Global Technology.
Class A shares have a Maximum Offering Purchase Charge of 5.50% (3.75% MOP for AllianzGI High Yield Bond). See prospectus/ summary prospectus for additional details.
**Reflects Maximum Sales Charge
Source: Allianz Funds/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.allianzinvestors.com

Columbia Threadneedle

800-221-7844

www.columbiathreadneedleus.com

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				YTD 1/13/2017	Returns Ending 12-30-16				Standardized Returns++ Ending 12-30-16					
		Con	Mod	Mod/Agg	Agg		YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio
Columbia Large Cap Growth-A	L-C G	4%	7%	9%	11%	@ NAV 3.29%	0.82%	0.82%	7.71%	14.35%	0.82%	14.35%	7.33%	8.68%		1.10%
<i>*Columbia Large Cap Growth V acquired by LC Growth III</i>																
Columbia Large Cap Index A	L-C B	5%	7%	10%	13%	@ NAV 1.64	11.47	11.47	8.39	14.15	11.47	14.15	6.51	8.66	10/10/1995	0.45%
<i>W/Max Sales Charge NA NA NA NA NA</i>																
Columbia Select Large-Cap Value A	L-C V	3%	6%	8%	10%	@ NAV 1.09	20.38	20.38	7.90	15.25	20.38	15.25	7.64	8.09	4/25/1997	1.20%
<i>W/Max Sales Charge NA 13.44 13.44 5.79 13.90</i>																
Columbia Dividend Income A	L-C V	7%	6%	5%	8%	@ NAV 0.63	13.14	13.14	8.47	12.66	13.14	12.66	7.10	7.37	11/25/2002	1.02%
<i>W/Max Sales Charge NA 6.65 6.65 6.35 11.34</i>																
Columbia Diversified Equity Income A	L-C V	0%	4%	5%	6%	@ NAV 0.90	14.63	14.63	7.74	13.41	14.63	13.41	5.36	10.14	10/15/1990	1.04%
<i>W/Max Sales Charge NA 8.06 8.06 5.64 12.06</i>																
Columbia Dividend Opportunity- A	L-C V	5%	5%	7%	9%	@ NAV 0.42	13.39	13.39	6.61	11.50	13.39	11.50	6.43	8.85	8/1/1988	1.01%
<i>W/Max Sales Charge NA 6.89 6.89 4.52 10.18</i>																
Columbia Contrarian Core A	L-C B	0%	4%	5%	5%	@ NAV 1.92	8.35	8.35	7.85	14.98	8.35	14.98	8.59	8.97	11/1/1998	1.06%
<i>W/Max Sales Charge NA 2.10 2.10 5.74 13.63</i>																
Columbia Mid Cap Growth A	M-C G	2%	4%	5%	6%	@ NAV 3.25	1.87	1.87	4.60	10.65	1.87	10.65	7.00	11.33	4/22/1996	1.20%
<i>W/Max Sales Charge NA -4.00 -4.00 2.56 9.35</i>																
Columbia Mid Cap Index A	M-C B	3%	4%	6%	8%	@ NAV 1.62	20.16	20.16	8.54	14.80	20.16	14.80	8.73	8.43	5/31/2000	0.64%
<i>W/Max Sales Charge NA NA NA NA NA</i>																
Columbia Mid Cap Value A	M-C V	2%	2%	4%	4%	@ NAV 0.82	13.95	13.95	6.56	13.76	13.95	13.76	6.37	9.18	2/14/2002	1.17%
<i>W/Max Sales Charge NA 7.37 7.37 4.48 12.42</i>																
Columbia Small Cap Growth I A	S-C G	0%	2%	2%	3%	@ NAV 3.41	12.54	12.54	3.30	11.54	12.54	11.54	7.34	9.79	11/1/2005	1.41%
<i>W/Max Sales Charge NA 6.05 6.05 1.28 10.23</i>																
Columbia Disciplined Small Cap Core A	S-C B	2%	2%	3%	3%	@ NAV 1.28	16.17	16.17	2.27	10.43	16.17	10.43	6.09	10.76	11/1/1998	1.41%
<i>W/Max Sales Charge NA 9.53 9.53 0.27 9.13</i>																
<i>Sub- Columbia Small Company Index A</i>																
Columbia Select Smaller-Cap Value A	S-C V	2%	2%	2%	3%	@ NAV 1.65	12.75	12.75	4.49	14.31	12.75	14.31	6.69	9.03	4/25/1997	1.33%
<i>W/Max Sales Charge NA 6.24 6.24 2.45 12.95</i>																
Columbia Overseas Value A	Fgn-Stk	0%	3%	5%	6%	@ NAV 3.53	0.80	0.80	-0.89	7.00	0.80	7.00	6.06	8.70		1.39%
<i>W/Max Sales Charge NA -5.03 -5.03 -2.82 5.73</i>																
<i>(acquired International Value 6-24-16)</i>																
Columbia European Equity A	Fgn-Stk	0%	0%	2%	2%	@ NAV 2.03	-6.68	-6.68	-4.66	6.23	-6.68	6.23	2.68	2.84	6/26/2000	1.35%
<i>W/Max Sales Charge NA -12.10 -12.10 -6.53 4.97</i>																
Columbia Acorn International A	Fgn-Stk	0%	2%	2%	3%	@ NAV 3.05	-2.51	-2.51	-2.90	6.24	-2.51	6.24	2.99	9.37	10/16/2000	1.24%
<i>W/Max Sales Charge NA -8.10 -8.10 -4.79 5.00</i>																
Columbia Balanced Fund A	Bal	5%	0%	0%	0%	@ NAV 1.32	6.16	6.16	5.87	10.28	6.16	10.28	7.17	7.97	11/1/2002	1.00%
<i>W/Max Sales Charge NA 0.05 0.05 3.79 8.98</i>																
<i>Sub- Columbia Income Builder A</i>																
Columbia Corporate Income A	Int-Term	10%	5%	0%	0%	@ NAV 0.69	8.35	8.35	3.20	3.90	8.35	3.90	5.16	6.67	7/31/2000	0.98%
<i>W/Max Sales Charge NA 3.24 3.24 1.56 2.90</i>																
Columbia Total Return Bond (Intermediate Bond) A	Int-Term	25%	13%	7%	0%	@ NAV 0.54	4.51	4.51	3.25	2.81	4.51	2.81	4.37	7.06	7/31/2000	0.90%
<i>W/Max Sales Charge NA 1.33 1.33 2.19 2.18</i>																
Columbia Inflation Protected Securities A	TIPS	5%	4%	3%	0%	@ NAV 0.98	9.10	9.10	1.45	0.49	9.10	0.49	3.66	3.32	3/4/2004	1.03%
<i>W/Max Sales Charge NA 5.85 5.85 0.42 -0.12</i>																
Columbia Limited Duration Credit A	Short-Term	10%	8%	4%	0%	@ NAV 0.25	6.19	6.19	1.55	2.31	6.19	2.31	3.33	3.08	6/19/2003	0.88%
<i>W/Max Sales Charge NA 3.02 3.02 0.51 1.68</i>																
Columbia Floating Rate A	Bank Loan	7%	7%	3%	0%	@ NAV 0.24	9.73	9.73	3.31	5.10	9.73	5.10	3.76	4.04	2/16/06	1.06%
<i>W/Max Sales Charge NA 6.38 6.38 2.25 4.46</i>																
Columbia Income Opportunities A	Hi-Yld	3%	3%	3%	0%	@ NAV 1.07	10.21	10.21	4.14	6.17	10.21	6.17	6.50	6.98	6/19/2003	1.13%
<i>W/Max Sales Charge NA 5.01 5.01 2.47 5.15</i>																

Notes: All Models Updated this Quarter. Columbia Large Cap Growth V acquired by LC Growth III October 28, 2016 and replaced by Large Cap Growth-A in Allocation.
 Additionally, investors can no longer buy new B shares, regardless if shares are currently owned. Talk to your Advisor about the A or C shares for future purchases. A-shares carry a 5.75% up front sales charge, while C shares have a 1-year/1% redemption penalty.
 Bench: Seligman Capital, Frontier, Communications & Information, Global Technology; *Columbia Real Estate Equity can be substituted for the Columbia Income Opportunities position across all risk levels
 Returns Source: Morningstar/RiverSource-Seligman Funds, Not All Returns Reflect Maximum Sales Charge.
 Class B shares and no longer available for purchase and have a maximum Contingent Deferred Sales Charge of 5%, declining to 0% after 6 years.
 Class A shares have a Maximum Offering Purchase Charge of 5.75% for most stock funds, 4.75% for fixed income funds (3.00% MOP for Limited Duration Credit and Floating Rate).
 Class C shares have a 1-year, 1% redemption penalty.
 See prospectus/summary prospectus for additional details. Not all funds offer every share class.
 ++Reflects Maximum Sales Charge
 Source: Columbia Funds/ Morningstar. Performance data current to the most recent month ended can be obtained by calling the toll-free number above or at www.columbiamanagement.com

AB Funds (AllianceBernstein)

800-221-5672

www.abglobal.com

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				YTD 1/13/2017	Returns Ending 12-30-16				Standardized Returns++ Ending 12-30-16					
		Con	Mod	Mod/Agg	Agg		YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio
Large Cap Growth- A	L-C G	4%	7%	12%	16%	@ NAV 3.49%	2.79%	2.79%	8.86%	15.84%	2.79%	15.84%	9.52%	9.01%	9/28/1992	1.16%
<i>W/Max Sales Charge NA -1.58 -1.58 7.29 14.83</i>																
Growth- A	L-C G	2%	3%	6%	7%	@ NAV 3.95	1.46	1.46	7.61	13.51	1.46	13.51	6.56	9.37	9/4/1990	1.28%
<i>W/Max Sales Charge NA -2.86 -2.86 6.07 12.53</i>																
Relative Value- A	L-C V	6%	8%	12%	16%	@ NAV 0.36	11.15	11.15	6.97	14.07	11.15	14.07	5.72	10.01	7/1/1932	0.95%
<i>W/Max Sales Charge NA 6.36 6.36 5.41 13.10</i>																
Formerly Growth & Income- A	L-C V	3%	5%	9%	11%	@ NAV 1.46	10.96	10.96	4.56	12.25	10.96	12.25	2.34	4.94	3/29/2001	0.98%
<i>W/Max Sales Charge NA 6.26 6.26 3.06 11.28</i>																
Value- A	L-C V	8%	9%	10%	12%	@ NAV 0.91	11.28	11.28	5.57	11.29	11.28	11.29	6.87	8.96	10/18/1993	0.98%
<i>W/Max Sales Charge NA 6.55 6.55 4.05 10.33</i>																
Discovery Growth- A	M-C G	3%	7%	9%	11%	@ NAV 4.11	4.78	4.78	2.20	11.13	4.78	11.13	7.53	10.16	7/7/1938	0.99%
<i>W/Max Sales Charge NA 0.34 0.34 0.72 10.16</i>																
Discovery Value- A	M-C V	3%	3%	4%	9%	@ NAV 1.25	24.38	24.38	8.33	15.55	24.38	15.55	8.52	10.99	3/29/2001	1.15%
<i>W/Max Sales Charge NA 19.07 19.07 6.77 14.54</i>																
Small-Cap Growth- A	S-C G	3%	3%	4%	7%	@ NAV 4.63	6.41	6.41	1.09	11.51	6.41	11.51	8.12	9.69	2/12/1969	1.28%
<i>W/Max Sales Charge NA 1.89 1.89 -0.37 10.54</i>																
International Growth- A	Fgn-Stk G	0%	2%	3%	4%	@ NAV 3.03	-7.10	-7.10	-3.57	3.23	-7.10	3.23	-0.90	5.70	6/2/1994	1.35%
<i>W/Max Sales Charge NA -11.05 -11.05 -4.95 2.34</i>																
International Value- A	Fgn-Stk V	0%	3%	6%	7%	@ NAV 4.12	-0.97	-0.97	-1.74	5.75	-0.97	5.75	-3.28	4.28	3/29/2001	1.40%
<i>W/Max Sales Charge NA -5.15 -5.15 -3.16 4.84</i>																

AB Funds (AllianceBernstein)

www.abglobal.com

800-221-5672

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				YTD	Returns Ending 12-30-16					Standardized Returns++ Ending 12-30-16					
		Con	Mod	Mod/Agg	Agg		1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio
Global Risk Allocation- A**	BAL	CABNX	10%	10%	5%	0%	@ NAV	1.85	7.21	7.21	3.50	5.13					
							W/Max Sales Charge	NA	2.67	2.67	2.00	4.22	7.21	5.13	2.87	8.67	
Short Duration- A	Sht-Term	ADPAX	10%	5%	4%	0%	@ NAV	0.10	0.53	0.53	0.21	0.13					
							W/Max Sales Charge	NA	-3.75	-3.75	-1.22	-0.74	0.53	0.13	0.98	1.20	
Intermediate Bond- A	Int-Term	ABQUX	25%	20%	7%	0%	@ NAV	0.48	3.92	3.92	3.47	2.85					
							W/Max Sales Charge	NA	-0.49	-0.49	1.99	1.96	-3.75	-0.74	0.54	0.87	
Global Bond- A	World Bond	ANAGX	5%	0%	0%	0%	@ NAV	0.08	5.38	5.38	4.22	3.46					
							W/Max Sales Charge	NA	0.92	0.92	2.71	2.57	3.92	2.85	4.44	4.81	
Bond Inflation Strategy	TIPS	ABNAX	5%	4%	3%	0%	@ NAV	0.56	6.32	6.32	1.92	1.16					
							W/Max Sales Charge	NA	1.76	1.76	0.46	0.28	-0.49	1.96	3.99	4.55	
Unconstrained Bond- A	Multi-Sect-Bd	AGSAX	10%	8%	3%	0%	@ NAV	1.30	4.27	4.27	1.62	2.92					
							W/Max Sales Charge	NA	-0.15	-0.15	0.14	2.04	5.38	3.46	5.13	7.41	
High Income- A	Hi-Yld	AGDAX	3%	3%	3%	0%	@ NAV	1.04	15.17	15.17	4.51	7.61					
							W/Max Sales Charge	NA	10.22	10.22	2.99	6.68	0.92	2.57	4.68	7.23	
Wealth Appreciation Strategy- A	Allocation	AWAAX	*	*	*	*	@ NAV	2.56	5.55	5.55	2.44	8.64					
							W/Max Sales Charge	NA	1.08	1.08	0.96	7.70	6.32	1.16	**	2.57	
Balanced Wealth Strategy- A	Allocation	ABWAX	*	*	*	*	@ NAV	1.70	5.79	5.79	2.80	6.72					
							W/Max Sales Charge	NA	1.33	1.33	1.31	5.79	1.76	0.28	**	1.93	
Conservative Wealth Strategy- A	Allocation	ABPAX	*	*	*	*	@ NAV	0.91	3.65	3.65	2.14	3.93					
							W/Max Sales Charge	NA	-0.76	-0.76	0.67	3.03	5.55	8.64	2.13	5.29	

100% 100% 100% 100%

Notes: All Models Updated this Quarter.

Bench: Target Date Multi-Manager Select Funds replace the Target Date Retirement Strategy Funds, which were liquidated to shareholders November 2015.

**Balanced Shares renamed Global Risk Allocation and objective changed to invest across a number of global asset classes and seeks to provide favorable long-term return minimizing exposure to material downside ("tail") events. No change recommended at this juncture.

Returns Source: Morningstar/AllianceBernstein Funds. Not All Returns Reflect Maximum Sales Charge.

Effective 1-31-09, Class B shares are no longer be available for purchase (exchanges between B share funds are allowed). Class A shares at the appropriate sales charge are the default share class for new purchases including auto-invest plans. C-Class Shares are available as an alternative. Ask your Rep to help determine which share class is best for your situation.

Class A shares have a Maximum Offering Purchase Charge of 4.25% for all funds except municipal funds, which are 3.00%. See prospectus/summary prospectus for additional details.

Source: AllianceBernstein Funds/ Morningstar. Performance data current to the most recent month-end can be obtained by calling the toll-free number above or at www.alliancebernstein.com

Lord Abbett Funds

www.lordabbett.com

800-821-5129

Investment Objective	Ticker Symbol	Model Allocations as of: 12-9-16				YTD	Returns Ending 12-30-16					Standardized Returns++ Ending 12-30-16					
		Con	Mod	Mod/Agg	Agg		1/13/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio
Growth Leaders Fund-A	L-C G	LGLAX	8%	12%	14%	18%	@ NAV	3.05%	0.58%	0.58%	5.72%	13.78%					
							W/Max Sales Charge	NA	-5.20	-5.20	3.65	12.44	0.58%	13.78%	**	0.68%	
Calibrated Dividend Growth Fund-A**	L-C B	LAMAX	9%	9%	12%	15%	@ NAV	0.79	15.13	15.13	7.83	12.65					
							W/Max Sales Charge	NA	8.48	8.48	5.73	11.32	15.13	12.65	6.73	7.58	
Affiliated Fund-A	L-C V	LAFFX	6%	6%	8%	11%	@ NAV	0.85	17.34	17.34	8.00	14.05					
							W/Max Sales Charge	NA	10.60	10.60	5.89	12.71	10.60	12.71	4.07	10.83	
Fundamental Equity Fund-A	L-C V	LDFVX	4%	6%	7%	10%	@ NAV	1.08	15.74	15.74	6.23	12.64					
							W/Max Sales Charge	NA	9.07	9.07	4.16	11.32	15.74	12.64	7.19	9.90	
Growth Opportunities-A	M-C G	LMGAX	2%	3%	5%	6%	@ NAV	3.21	1.04	1.04	3.32	11.47					
							W/Max Sales Charge	NA	-4.78	-4.78	1.31	10.16	1.04	11.47	7.56	9.29	
Value Opportunities-A	M-C B	LVOAX	0%	3%	4%	6%	@ NAV	1.29	16.39	16.39	7.25	13.00					
							W/Max Sales Charge	NA	9.68	9.68	5.14	11.67	16.39	13.00	8.95	10.63	
Calibrated Mid-Cap Value- A	M-CV	LVMAX	2%	4%	5%	6%	@ NAV	1.09	17.27	17.27	8.16	14.77					
							W/Max Sales Charge	NA	10.52	10.52	6.05	13.42	10.52	13.42	**	13.36	
Developing Growth-A (Closed to New Investors)	S-C G	LAGWX	3%	6%	7%	9%	@ NAV	4.40	-2.71	-2.71	-2.91	9.69					
							W/Max Sales Charge	NA	-8.32	-8.32	-4.81	8.40	-2.71	9.69	8.38	10.10	
Alpha Strategy-A	SC-World-Stk	ALFAX	0%	0%	4%	5%	@ NAV	1.90	9.20	9.20	3.59	12.24					
							W/Max Sales Charge	NA	2.92	2.92	1.57	10.92	2.92	10.92	6.53	6.74	
International Core Equity-A	Fgn-Stk	LICAX	0%	5%	7%	5%	@ NAV	3.01	-1.83	-1.83	-4.74	3.92					
							W/Max Sales Charge	NA	-7.48	-7.48	-6.60	2.70	-1.83	3.92	-0.16	3.82	
International Dividend Income-A NEW	Fgn-Stk	LIDAX	0%	0%	2%	3%	@ NAV	2.09	2.53	2.53	-4.29	3.01					
							W/Max Sales Charge	NA	-3.33	-3.33	-6.15	1.81	2.53	3.01	**	0.19	
International Opportunities-A	Fgn-Stk	LAIEX	0%	0%	0%	3%	@ NAV	2.87	-3.41	-3.41	-0.11	9.46					
							W/Max Sales Charge	NA	-8.98	-8.98	-2.06	8.17	-3.41	9.46	2.04	4.61	
Multi-Asset Income Fund- A	BAL	ISFAX	4%	4%	3%	3%	@ NAV	1.20	9.28	9.28	3.00	6.45					
							W/Max Sales Charge	NA	6.84	6.84	2.22	5.97	6.84	5.97	4.99	5.33	
Multi-Asset Balanced Opportunity Fund-A	BAL	LABFX	4%	3%	0%	0%	@ NAV	1.33	11.57	11.57	3.82	8.66					
							W/Max Sales Charge	NA	9.08	9.08	3.04	8.16	11.57	8.66	5.03	7.18	
Core Fixed Income-A	Int-Term	LCRAX	18%	10%	4%	0%	@ NAV	0.46	2.71	2.71	2.73	2.32					
							W/Max Sales Charge	NA	0.38	0.38	1.94	1.86	0.46	2.71	4.51	5.08	
Total Return-A	Int-Term	LTRAX	22%	14%	8%	0%	@ NAV	0.58	4.05	4.05	3.14	3.11					
							W/Max Sales Charge	NA	1.75	1.75	2.35	2.65	0.38	1.86	4.27	4.94	
Inflation Focused- A	TIPS	LIFAX	5%	4%	3%	0%	@ NAV	0.16	4.96	4.96	-0.91	0.98					
							W/Max Sales Charge	NA	2.59	2.59	-1.67	0.53	0.16	4.96	**	0.24	
Short Duration Income-A	Sht-Term	LALDX	10%	8%	4%	0%	@ NAV	0.14	4.01	4.01	2.05	2.86					
							W/Max Sales Charge	NA	1.65	1.65	1.31	2.42	0.14	4.01	4.47	4.28	
Bond Debenture-A	Hi-Yld	LBNDX	3%	3%	3%	0%	@ NAV	1.18	12.35	12.35	4.88	7.08					
							W/Max Sales Charge	NA	9.83	9.83	4.08	6.58	1.18	12.35	6.50	8.55	

100% 100% 100% 100%

Notes: All Models Updated this Quarter.

Effective 3-31-10, Class B shares are no longer be available for purchase (exchanges between B share funds are allowed). Class A shares at the appropriate sales charge are the default share class for new purchases including auto-invest plans. C-Class Shares are available as an alternative. Ask your Rep to help determine which share class is best for your situation.

Bench: Mid-Cap Value (closed), Small-Cap Blend (closed), Small-Cap Value (closed), Global Equity, World Growth & Income Strategy, Convertible.

Returns Source: Morningstar/Lord Abbett Funds. Not All Returns Reflect Maximum Sales Charge.

Class A shares have a Maximum Offering Purchase Charge of 5.75% for stock and balanced funds, 4.75% for taxable fixed income funds and 3.25% for municipal fixed income funds. See prospectus/summary prospectus for additional details.

Class B shares have a maximum Contingent Deferred Sales Charge of 5%, declining to 0% after 6 years.

++Reflects Maximum Sales Charge. Class B shares convert to Class A shares after eight years.

Source: Lord Abbett Funds/ Morningstar. Performance data current to the most recent month-end can be obtained by calling the toll-free number above or at www.lordabbett.com

Annuity Advisor Quarterly

Winter 2017

E-Mail: Dvose@NelsonSecurities.com

If you have any questions regarding your variable annuity, please do not hesitate to call DAVID VOSE, Vice-President- Variable Annuity Division 800-345-7593 Ext. 138

Investor Note: Mutual fund/sub-account investment strategies, which include investing in specific sectors, foreign securities, high yield securities, or small and medium sized securities may increase the risk and volatility of the funds. Changes in interest rates may affect the performance of fixed income (bond) funds. The value of bonds have an inverse relationship with changes in interest rates; if rates increase, bond values decrease and vice versa.

The prospectus/summary prospectus contains this and other information. Please read carefully before investing. Investors should consider the investment objectives, risks, charges and expenses of the variable annuity contract before investing. To obtain a prospectus or summary prospectus containing more information for any variable annuity below, call Nelson Securities, Inc. at 1-800-345-7593.

Note: Performance and principal value will fluctuate and an investor's shares may be worth more or less when redeemed.

Model Portfolio holdings are sub-accounts we recommend you use for exposure to specific asset classes within each annuity contract. **Bench players** may include past recommended sub-accounts that are worth holding, substitutes, and/or specialty sector sub-accounts.

Allocation Changes Highlighted in Yellow: Decrease

Allocation Changes Highlighted in Green: Increase

Hartford Director & Director Access

1-(800) 862-7155

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Growth Opportunities Fund+	L-C G	4%	5%	7%	9%
Dividend & Growth	L-C V	9%	10%	12%	14%
HIMCO VIT Index Fund	L-C B	10%	13%	18%	20%
Disciplined Equity	L-C B	3%	7%	7%	8%
Value Fund	L-C B	2%	4%	4%	5%
Capital Appreciation Fund	L-C B	0%	0%	2%	3%
MidCap Fund- closed*	M-C G	3%	6%	7%	9%
Growth Opportunities Fund/ Small/Mid Cap Equity*	M-C G	*	*	*	*
MidCap Value Fund	M-C V	3%	5%	7%	9%
Small Cap Growth/Small Company*	S-C G	3%	5%	7%	9%
Global Growth- (formerly Global Leaders)	Gibl-Stk	0%	2%	3%	5%
International Opportunities	Fgn-Stk	0%	3%	6%	9%
Balanced	Bal	5%	0%	0%	0%
Total Return Bond	Int-Term	35%	30%	15%	0%
Hartford Ultra-Short Bond	Sht-Term	10%	7%	2%	0%
U.S. Government Securities	Int-Term	10%	0%	0%	0%
High Yield	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Bench: Global Technology (Sector-Tech), Global Health (Sector-Health)

*MidCap closed 6/29/01. Growth Opportunities/ Small/MidCap Equity can be substituted for Mid-Cap positions. Transfers to MidCap will not be allowed. Small Cap Growth and Small Company can again be used interchangeably.

Hartford Director M

1-(800) 862-7155

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Hartford Growth Opportunities	L-C G	3%	4%	5%	6%
Hartford Dividend & Growth	L-C V	9%	10%	12%	13%
HIMCO VIT Index Fund	L-C B	10%	13%	18%	20%
Hartford Disciplined Equity	L-C B	4%	7%	7%	8%
Hartford Capital Appreciation	L-C B	0%	0%	2%	3%
Fidelity VIP Contrafund	L-C G	4%	5%	6%	10%
Fidelity VIP Mid Cap Portfolio	M-C G	3%	5%	7%	9%
Hartford Mid Cap Value	M-C V	4%	5%	7%	9%
Hartford Small Cap Growth/ Hartford Small Company	S-C G	0%	3%	4%	5%
Oppenheimer Mainstreet Small Cap	S-C B	3%	3%	3%	4%
Hartford International Opportunities	Fgn-Stk	0%	3%	6%	9%
Oppenheimer Global	Global	0%	2%	3%	4%
Hartford Total Return Bond	Int-Term	37%	20%	10%	0%
Hartford Ultra-Short Bond	Sht-Term	10%	7%	2%	0%
Lord Abbett Bond Debenture	Corp Bond	10%	10%	5%	0%
Hartford High Yield	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Hartford Leaders

As of: 12/9/16

1-(800) 862-7155

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Funds Growth	L-C G	5%	5%	8%	12%
Hartford Dividend & Growth	L-C V	9%	9%	12%	13%
MFS Value	L-C V	8%	9%	10%	11%
Hartford Disciplined Equity	L-C B	4%	7%	7%	7%
Hartford Capital Appreciation	L-C B	0%	0%	2%	3%
Fidelity VIP Contrafund	L-C G	4%	6%	8%	10%
Fidelity VIP Mid Cap Portfolio	M-C G	5%	6%	8%	11%
Invesco VI American Value	M-C V	2%	4%	5%	7%
Hartford Small Cap Growth/ Hartford Small Company	S-C G	0%	3%	4%	5%
Franklin Small Cap Value	S-C V	3%	3%	3%	4%
Mutual Global Discovery	World-Stk	0%	3%	4%	5%
American Funds International	Fgn-Stk	0%	3%	5%	6%
Hartford International Opportunities	Fgn-Stk	0%	2%	4%	4%
American Funds New World	Em-Mkt	0%	0%	0%	2%
Hartford Total Return Bond	Int-Term	17%	10%	5%	0%
MFS Total Return Bond (formerly Research Bond)	Int-Term	20%	10%	5%	0%
Hartford Ultra-Short Bond	Sht-Term	10%	7%	2%	0%
Lord Abbett Bond Debenture	Hi-Yld	10%	10%	5%	0%
Hartford High Yield	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Jackson National Perspective II

As of: 12/9/16

1-(800) 873-5654

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
JNL Institutional Alt 20	Instl-Alt*	10%	15%	0%	0%
JNL Institutional Alt 35	Instl-Alt	0%	0%	20%	0%
JNL Institutional Alt 50	Instl-Alt	0%	0%	0%	20%
JNL/MCM Index 5	Passive-EQ**	15%	15%	30%	30%
JNL/S&P 4	L-C Value	0%	10%	10%	10%
JNL/S&P Dividend Income & Growth	L-C Value	10%	10%	10%	10%
JNL/BlackRock Global Allocation	Managed Allocation	5%	5%	5%	5%
JNL/S&P Managed Conservative	Mgd Asset***	55%	0%	0%	0%
JNL/PIMCO RealReturn	TIPS	5%	4%	3%	0%
JNL/S&P Managed Moderate	Mgd Asset	0%	26%	0%	0%
JNL/S&P Managed Moderate Growth	Mgd Asset	0%	15%	5%	0%
JNL/S&P Managed Growth	Mgd Asset	0%	0%	17%	0%
JNL/S&P Managed Aggressive Growth	Mgd Asset	0%	0%	0%	25%
		100%	100%	100%	100%

Note: Con, Mod and Mod-Agg Models Updated this Quarter

*Institutional Alternative Asset Allocation **Passive-Equal Weight Index Strategy ***Managed Asset Allocation

Lincoln Financial American Legacy II & III

As of: 12/9/16

1-(800) 942-5500

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Growth	L-C G	7%	10%	14%	22%
Blue Chip Income & Growth	L-C V	9%	12%	15%	24%
Growth & Income	L-C B	9%	12%	18%	24%
Global Growth	L-C B	2%	4%	8%	10%
Global Small Capitalization	S-C G	3%	5%	6%	8%
International	Fgn-Stk	0%	5%	9%	10%
New World	Emrg-Mkt	0%	0%	0%	2%
Asset Allocation	Bal	18%	15%	12%	0%
Bond Fund	Int-Term	32%	26%	12%	0%
Global Bond Fund	Gbl-Bond	5%	3%	3%	0%
U.S. Government/AAA-Rated Securities	Int-Term	12%	5%	0%	0%
High Income Bond	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Bench: Global Discovery, Global Growth & Income.

Lincoln ChoicePlus Assurance Advantage 2.0

As of: 12/9/16

1-(888) 868-2583

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	10%	13%	14%	14%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	5%	9%	10%	10%
LVIP JPMorgan Select Mid Cap Value MVF	M-C V	0%	4%	5%	6%
LVIP VIP Mid Cap Managed Volatility Portfolio	M-C G	3%	4%	5%	6%
LVIP SSGA SMID Cap MVF (formerly SSGA Small-Cap RPM Fund)	S-C B	2%	4%	5%	6%
LVIP Dimensional International Equity MVF (formerly Dimensional Non-US Equity RPM)	Fgn-Stk	0%	4%	6%	7%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	0%	0%	0%	3%
LVIP Franklin Templeton Global Equity MVF (formerly Templeton Growth RPM Fund)	World-Stk	0%	2%	2%	2%
LVIP Global Conservative Allocation Managed Risk Fund	Con-Allocation	25%	0%	0%	0%
LVIP Global Moderate Allocation Managed Risk Fund	Mod-Allocation	10%	20%	5%	0%
LVIP Global Growth Allocation Managed Risk Fund	Mod-Agg Alloc.	0%	0%	10%	5%
LVIP RPM BlackRock Global Allocation Managed Risk Fund	Global Allocation	5%	5%	4%	4%
LVIP SSGA Global Tactical Allocation Managed Volatility Fund	Global Allocation	0%	0%	4%	4%
LVIP Delaware Bond Fund	Int-Term	8%	6%	5%	5%
Delaware VIP Diversified Income Series	Multi-Sector Bond	8%	10%	12%	15%
Delaware VIP Limited-Term Diversified Income	Short-Term Bond	0%	0%	0%	0%
LVIP PIMCO Low-Duration	Short-Term Bond	12%	11%	10%	10%
LVIP BlackRock Inflation Protected Bond Fund	TIPS	5%	4%	3%	3%
LVIP Dimensional/ Vanguard Total Bond Fund	Bond Allocation	7%	4%	0%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter. Fund name changes noted above.

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	10%	13%	14%	15%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	5%	9%	10%	11%
LVIP JPMorgan Select Mid Cap Value MVF	M-C V	0%	5%	6%	8%
LVIP VIP Mid Cap Managed Volatility Portfolio	M-C G	3%	5%	6%	8%
LVIP SSgA SMID Cap MVF (formerly SSgA Small-Cap RPM Fund)	S-C B	2%	5%	6%	8%
LVIP Dimensional International Equity MVF (formerly Dimensional Non-US Equity RPM)	Fgn-Stk	0%	4%	6%	7%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	0%	0%	0%	3%
LVIP Franklin Templeton Global Equity MVF (formerly Templeton Growth RPM Fund)	World-Stk	0%	2%	2%	2%
LVIP Global Conservative Allocation Managed Risk Fund	Con-Allocation	25%	0%	0%	0%
LVIP Global Moderate Allocation Managed Risk Fund	Mod-Allocation	10%	20%	10%	0%
LVIP Global Growth Managed Risk Fund	Mod-Agg Alloc.	0%	0%	10%	10%
LVIP RPM BlackRock Global Allocation Managed Risk Fund	Global Allocation	5%	4%	5%	4%
LVIP SSgA Global Tactical Allocation Managed Volatility Fund	Global Allocation	0%	4%	5%	4%
LVIP Delaware Bond Fund	Int-Term	8%	5%	4%	3%
Delaware VIP Diversified Income Series	Multi-Sector Bond	8%	8%	8%	10%
Delaware VIP Limited-Term Diversified Income	Short-Term Bond	0%	0%	0%	0%
LVIP PIMCO Low-Duration	Short-Term Bond	12%	8%	5%	4%
LVIP BlackRock Inflation Protected Bond Fund	TIPS	5%	4%	3%	3%
LVIP Dimensional/ Vanguard Total Bond Fund	Bond Allocation	7%	4%	0%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter. Fund name changes noted above.

MFS Regatta Gold & Platinum

1-(800) 752-7215

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Massachusetts Inv. Growth	L-C G	6%	8%	9%	15%
Value	L-C V	10%	12%	16%	20%
Blended Research Core Equity Series I	L-C B	6%	8%	11%	16%
Core Equity	L-C B	5%	5%	11%	16%
Mid Cap Growth	M-C G	0%	6%	9%	12%
New Discovery	S-C G	3%	6%	8%	10%
International Growth	Fgn-Stk	0%	2%	3%	5%
International Value	Fgn-Stk	0%	3%	6%	6%
Total Return	Bal	15%	15%	10%	0%
Corporate Bond	Int-Term	34%	22%	10%	0%
Strategic Income	MultiBond	8%	5%	4%	0%
Government Securities	Int-Term	10%	5%	0%	0%
High Yield	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

John Hancock Venture

1-(800) 557-2223

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Growth	L-C G	5%	8%	12%	16%
T. Rowe Price Equity Income	L-C V	8%	11%	13%	16%
500 Index	L-C B	12%	14%	20%	25%
Mid Cap Index	M-C B	5%	7%	10%	13%
Mid Cap Stock	M-C G	2%	4%	5%	6%
Small Cap Index	S-C B	3%	6%	8%	10%
American International	Fgn-Stk	0%	3%	7%	8%
J. H. VST International Equity Index (International Value- sub)	Fgn-Stk	0%	2%	2%	3%
PIMCO VIT All Asset Portfolio	Spec.	5%	4%	3%	3%
Bond	Int-Term	16%	12%	5%	0%
Core Bond (PIMCO Total Return merged into 4-24-15)	Int-Term	18%	13%	8%	0%
Total Bond Market Trust	Int-Term	8%	5%	0%	0%
PIMCO Global Bond	Int-Term	5%	0%	0%	0%
Ultra Short Term Bond	Sht-Term	10%	8%	4%	0%
High Yield	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

The above allocations are for older Venture contracts; some sub-accounts are not available in new Venture contracts.

New Venture contracts with the Principal Plus For Life (PPFL) rider use the Venture Lifestyle Portfolios and Asset Allocation Models.

John Hancock Venture w/ PPFL (Principal Plus For Life) or IPFL (Income Plus For Life)

1-(800) 557-2223

As of: 1/20/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Core Strategy	Mod-Allocation	20%	35%	35%	40%
Lifestyle Conservative PS	Con-Allocation	55%	0%	0%	0%
Lifestyle Moderate PS	Mod-Allocation	15%	5%	0%	0%
Lifestyle Balanced PS	Mod-Allocation	10%	40%	15%	0%
Lifestyle Growth PS	Mod-Agg Allocation	0%	20%	50%	60%
		100%	100%	100%	100%

Note: No Changes this Quarter

Effective 3/3/14, the JH Lifestyle Funds implemented a change in investment objectives and policies approved by shareholders to implement new risk management strategies to manage portfolio volatility and limit downside risk. Shares were exchanged \$ for \$ into the new funds. The previous funds now carry the PS designation after the name i.e. Lifestyle Moderate PS.

Nationwide Best of America IV & Vision

1-(800) 321-6064

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	5%	7%	9%	12%
MFS Value	L-C V	10%	11%	13%	15%
Dreyfus Appreciation	L-C G	3%	4%	6%	8%
Dreyfus Stock Index	L-C B	12%	14%	18%	22%
NVIT MidCap Index	M-C B	4%	6%	8%	9%
JP Morgan Mid-Cap Value/ Sub. Fidelity Mid Cap (M-C G)	M-C V	3%	5%	7%	9%
Dreyfus IP Small Cap Stock Index	S-C B	3%	6%	7%	9%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	2%	3%	4%
MFS International Value	Fgn-Stk	0%	3%	6%	7%
PIMCO VIT Total Return	Int-Term	22%	14%	6%	0%
Fidelity VIP Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Low Duration	Sht-Term	10%	8%	4%	0%
American Century VP Inflation Protection Fund	TIPS	5%	4%	3%	0%
Fidelity VIP High Income	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: Con, Mod, and Mod/Agg Updated this Quarter

Nationwide BOA America's Exclusive II

1-(800) 321-6064

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	5%	7%	9%	12%
MFS Value	L-C V	10%	11%	13%	15%
Dreyfus Appreciation	L-C G	3%	4%	6%	8%
Dreyfus Stock Index	L-C B	12%	14%	18%	22%
NVIT MidCap Index	M-C B	4%	6%	8%	9%
JP Morgan Mid-Cap Value	M-C V	3%	5%	7%	9%
Dreyfus IP Small Cap Stock Index	S-C B	3%	6%	7%	9%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	2%	3%	4%
MFS International Value	Fgn-Stk	0%	3%	6%	7%
American Funds NVIT Bond	Int-Term	22%	14%	6%	0%
Fidelity VIP Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Low Duration	Sht-Term	10%	8%	4%	0%
American Century VP Inflation Protection Fund	TIPS	5%	4%	3%	0%
Fidelity VIP High Income	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: Con, Mod, and Mod/Agg Updated this Quarter

Nationwide BOA America's Future / Future II

1-(800) 321-6064

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	5%	7%	9%	12%
MFS Value	L-C V	10%	11%	13%	15%
Dreyfus Appreciation	L-C G	3%	4%	6%	8%
Dreyfus Stock Index	L-C B	12%	14%	18%	22%
NVIT MidCap Index	M-C B	4%	6%	8%	9%
Fidelity Mid Cap	M-C G	3%	5%	7%	9%
Dreyfus IP Small Cap Stock Index	S-C B	3%	6%	7%	9%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	2%	3%	4%
MFS International Value	Fgn-Stk	0%	3%	6%	7%
PIMCO VIT Total Return	Int-Term	22%	14%	6%	0%
Fidelity Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Low Duration	Sht-Term	10%	8%	4%	0%
American Century VP Inflation Protection Fund	TIPS	5%	4%	3%	0%
Fidelity VIP High Income (Future) /Federated NVIT High Income (Future II)	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Phoenix Home Life Big Edge Plus

1-(800) 541-0171

As of: 12/9/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Fidelity Contrafund	L-C G	6%	8%	11%	13%
Invesco Equity Income	L-C V	7%	8%	11%	13%
Mutual Shares Securities	L-C V	5%	5%	6%	9%
Deutsche Equity 500 Index VIP (S&P 500)	L-C B	12%	16%	20%	25%
Calvert S&P Mid Cap 400 Index	M-C B	7%	12%	14%	18%
Wanger USA	S-C G	0%	3%	3%	4%
Deutsche Small Cap Index	S-C B	3%	3%	4%	5%
Oppenheimer Global	Global Stock	0%	2%	4%	5%
Templeton Foreign Securities	Fgn-Stk	0%	3%	7%	8%
Virtus Multi-Sector Fixed Income	Int-Term	7%	7%	4%	0%
Fidelity Investment Grade Bond	Int-Term	20%	10%	5%	0%
PIMCO Total Return Portfolio	Int-Term	25%	16%	5%	0%
PIMCO RealReturn Portfolio	TIPS	5%	4%	3%	0%
Lord Abbett Bond-Debtenture	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: All Models Updated this Quarter

Transamerica Landmark Retirement Income Choice 1.6

1-(800) 525-6205

As of: 1/20/16

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
TA Asset Allocation - Conservative	Tactical-Active 35/65	15%	0%	0%	0%
TA Asset Allocation - Moderate	Tactical-Active 50/50	0%	15%	5%	0%
TA Asset Allocation - Moderate Growth	Tactical-Active 70/30	0%	0%	10%	15%
TA QS Inv Active AA- Con (formerly AEGON Tactical Vanguard ETF - Con)*	Tactical-Passive 35/65	20%	0%	0%	0%
TA QS Inv Active AA- Mod (formerly AEGON Tactical Vanguard ETF - Bal)*	Tactical-Passive 50/50	20%	20%	15%	0%
TA QS Inv Active AA- Mod Gr (formerly AEGON Tactical Vanguard ETF - Gro)*	Tactical-Passive 70/30	0%	20%	25%	40%
TA Managed Risk - Conservative (formerly Vanguard ETF Index - Con)*	Passive 35/65	25%	0%	0%	0%
TA Managed Risk- Balanced (formerly TA Vanguard ETF Index - Bal)*	Passive 50/50	20%	30%	15%	0%
TA Managed Risk- Growth (formerly TA Vanguard ETF Index - Growth)*	Passive 75/25	0%	15%	30%	45%
		100%	100%	100%	100%

Note: No Changes this Quarter

Transamerica Landmark Retirement Income Max

1-(800) 525-6205

As of: 1/20/16

Recommended Sub-Account	Style	Current Model Allocations	
		Con	Mod
TA Asset Allocation - Conservative	Tactical-Active 35/65	15%	0%
TA Asset Allocation - Moderate	Tactical-Active 50/50	0%	15%
TA Asset Allocation - Moderate Growth	Tactical-Active 70/30	0%	0%
TA QS Inv Active AA- Con (formerly AEGON Tactical Vanguard ETF - Con)*	Tactical-Passive 35/65	20%	0%
TA QS Inv Active AA- Mod (formerly AEGON Tactical Vanguard ETF - Bal)*	Tactical-Passive 50/50	20%	20%
TA QS Inv Active AA- Mod Gr (formerly AEGON Tactical Vanguard ETF - Gro)*	Tactical-Passive 70/30	0%	20%
TA Managed Risk - Conservative (formerly Vanguard ETF Index - Con)*	Passive 35/65	25%	0%
TA Managed Risk- Balanced (formerly TA Vanguard ETF Index - Bal)*	Passive 50/50	20%	30%
TA Managed Risk- Growth (formerly TA Vanguard ETF Index - Growth)*	Passive 75/25	0%	15%
		100%	100%

Note: No Changes this Quarter