



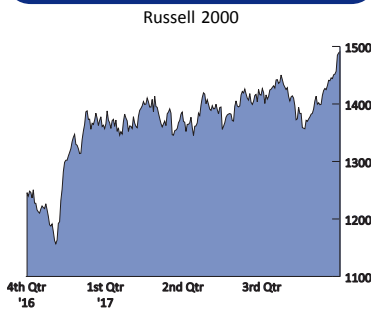
Fall 2017
Vol. 25 No. 4

WEALTH ASSET ADVISOR

3rd Quarter sees more record highs with broad-based participation

Market Snapshot 9-30-17	3 mo%	YTD %
Dow Jones Industrials	+4.9%	+13.4%
S&P 500	+4.0%	+12.5%
NASDAQ	+5.8%	+20.7%
Russell 2000	+5.3%	+9.9%
S&P 400	+2.8%	+8.2%
MSCI EAFE	+4.8%	+17.2%
MSCI Emerging Markets	+7.0%	+25.4%
MSCI World All-Cap	+4.6%	+14.4%
Barclays Aggregate Bond Index	+0.9%	+3.1%

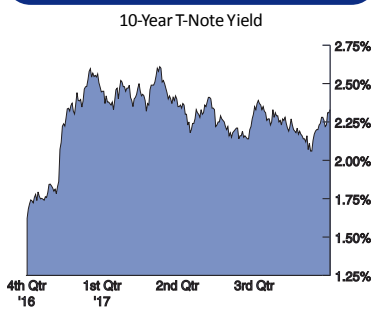
Small caps rebound in Q3



After the US Presidential election last year, small-caps surged on pro-business optimism, especially for small companies and a strong rally in the US Dollar. Their market leadership continued until the end of April, when skepticism arose about the Trump agenda coming to fruition and the US Dollar continued to slide from its post-election peak. As tax-reform optimism rose in September and the US Dollar rallied, small-caps jumped 6.1% in September to finish the 3rd Quarter up 5.3% and 9.9% for the year.

Past performance no guarantee for future success

Fed news drove interest rates in Q3



While the Fed didn't raise rates at its two FOMC meetings during Q3, it announced that it will start its \$4.5 trillion balance sheet normalization policy in October. At a rate of \$10 billion per month, the Fed will refrain from reinvesting maturing Treasury holdings. It will increase the amount \$10 billion a quarter until it reaches \$50 billion a month. Improving economic readings and speculation of a new Fed Chair named by President Trump, lifted interest rates in September and slightly for Q3. The 10-year Treasury yield closed Q3 at 2.33% and a third rate hike in December is now expected.

Past performance no guarantee for future success

If you told someone that we would see new All-Time market highs in an environment that included North Korean nuclear threats on our territory and missile flybys over ally Japan, the Fed announcing the start of its balance sheet normalization plan, the US dollar would decline 10% for the year and we had three historically destructive hurricanes, they would say to you were crazy. Well, here we are.

Investors around the globe looked past headline events and focused on improving global economic growth conditions, sending stocks strongly higher in the Third Quarter. In the US, that translated into new All-Time Highs across the major market indexes, even on the very last trading day of the quarter. Despite the many headwinds and elevated threats from North Korea and stark warnings in response from President Trump, we actually saw volatility decrease 15% during Q3, though not without short-term spikes. Many are calling it investor complacency of risk, others saying the market reflects renewed optimism of tax-reform and prospects for an economy breaking out of the muddling 2.0% GDP growth in which we've been mired for years, to something north of 3.0% and more in line with our long-term economic growth rate.

Q3 saw a welcomed broadening of the market with balanced performance across market caps and styles. During the first half, we saw growth stocks dominate the market up and down market capitalization. The tech-heavy NASDAQ still continued to lead the US market with a 5.8% gain in Q3, raised its gains for the year to 20.7% and set All-Time Highs along the way. However, small-cap stocks, which had lagged

Continued on page 4

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- NelsonSecurities.com

Market Quicktakes...

- NASDAQ, Dow, S&P 500, S&P Mid-Cap 400 and Russell 2000 hit new All-Time Highs in record setting Q3; while NASDAQ and growth stocks remained the 2017 year-to-date leaders, the market encouragingly broadened in Q3
- A rebound in oil above \$50 per barrel sparked energy stocks, but Tech continued to lead all sectors in Q3
- Foreign stocks also remained strong in Q3; Developed foreign markets rose 4.8%, as measured by MSCI EAFE index, while MSCI Emerging Markets index surged 7.0%
- Fed announced October start of its balance sheet normalization policy and December rate hike now likely; 10-year T-note yield added 3 bps in Q3 to 2.33%
- **From the March 9/09 bottom:** S&P 500 +272%; Dow +242%; NASDAQ +412%; Russell 2000 +334%; Mid-Caps +344%; MSCI EAFE +117%; Emerging Markets +123%. (ending 9-30-17)

The importance of diversification

With the US markets hitting All-Time Record Highs regularly throughout 2017 and volatility near all-time lows, it's easy for investors to get complacent with risk. It's been over a year and half since we've had a 10% correction, when historically we see about one per year. And the market typically has a 5% pullback about three times a year, both according to Capital Research & Management.

Perhaps you've heard of the acronym FOMO, or the fear of missing out. While it's common place in the day of Social Media, it can also wreak havoc on investor portfolios. Investors of all kinds have always been susceptible to chasing returns and when combined with the natural elements of emotion, it's easy to see why the Average Investor achieves results much less than the average market returns.

A BlackRock, Bloomberg, Informa Investment Solutions and Dalbar study showed that while Stocks averaged 7.68%

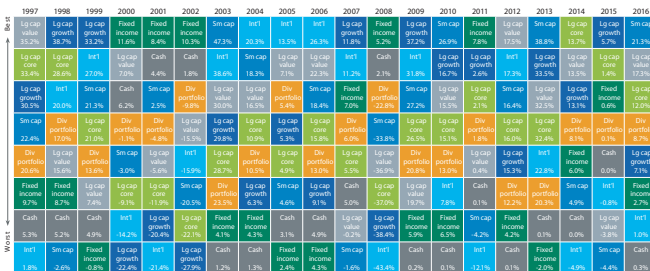
per year over the past 20 years ending 2016, the Average Investor earned 2.29%.

Market returns, especially among asset classes and investment styles, can vary widely from year to year. The chart below from BlackRock illustrates that point (click [HERE](#) for the full chart). A diversified portfolio (gold) can help smooth out investor returns. While diversification can't prevent losses, it can reduce risk and help investors achieve their long-term goals with potentially less volatility.

As we move forward in an environment of risk and record highs, we recommend investors:

- Employ well-diversified portfolios
- Stay consistent with their strategy
- Make regular contributions

Talk to your Nelson Advisor about diversification and your portfolio at **800-345-7593**.



Source: BlackRock Past Performance is No Guarantee for Future Results

Fall 2017

Action Plan

Year-End Preparations begin!

The 3rd Quarter of 2017 has ended and the US market closed at All-Time Record Highs. It's time to start preparing for year-end. At the Top of the List:

- Required Minimum Distributions (RMDs)
- Gifting
- Tax-loss selling
- Establish 2018 company sponsored retirement plans

Get your Year-End Plan set with your Nelson Advisor today!

800-345-7593

Hot and Cold

How different asset classes performed over the past three months, ending 9-30-17.

Crude Oil (West Texas Crude)	12.2%
S&P Information Technology	8.3%
Emerging Market Stocks (MSCI)	7.0%
S&P Energy	6.0%
NASDAQ	5.8%
S&P Materials	5.6%
S&P Telecommunication Services	5.4%
Russell 2000 (small caps)	5.3%
Dow Jones Industrials	4.9%
MSCI EAFE	4.8%
S&P Financials	4.8%
Commodities (CRB Index)	4.8%
MSCI World All-Cap	4.6%
S&P 500	4.0%
S&P Industrials	3.7%
Dow Jones Transportation	3.7%
Gold (\$/Ounce price change)	3.4%
S&P Health Care	3.2%
S&P 400 (mid caps)	2.8%
Emerging Market Bonds (JP Morgan)	2.4%
S&P Utilities	2.0%
High Yield Bonds	1.70%
Investment Grade Corporate Bonds	1.4%
Barclays Aggregate Bond Index	0.9%
S&P Consumer Discretionary	0.5%
Global Government Bonds (JP Morgan)	0.3%
S&P Real Estate	0.1%
REIT Stocks (MSCI)	-0.1%
S&P Consumer Staples	-2.0%
US Dollar Index	-2.7%
Volatility (VIX)	-14.9%

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:

Retirement: [Understanding RMDs](#)

It's that time of the year when we need to be thinking about year-end planning. One of the most important items is Required Minimum Distribution planning. Also known as RMDs, Required Minimum Distributions from IRAs and other Qualified retirement accounts (i.e. 401(k)s) start in the year you turn age 70 1/2. While there are some nuances, the calculation itself is quite easy and it's based on the prior year-end value of all of your IRAs and qualified accounts and using the proper IRS Uniform Lifetime Table. This helpful piece from MFS explains the process.

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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 pull-down menu at our website (link above).

[Naming a Trust as IRA Beneficiary](#)



Source: Lord Abbett

Properly naming your IRA beneficiaries is crucial in making sure your legacy assets are passed on as you wish. Those with Trusts often name them as beneficiary. This insightful piece identifies some of the complex rules to consider before doing so.

[Benefits of Increasing Contributions](#)

Source: American Funds

Sometimes it's the small things that can have the biggest impact. We like to call it the 10% solution when saving for retirement. However, starting at 10% may be tough initially. Start small and increase it by 1% a year until you get there! Read more and see the long-term benefits!

[Top Retirement Planning Mistakes](#)

Source: MFS Funds

As Bud Fox said in the 1997 classic Wall Street, "Life all comes down to a few moments. This is one of them." The same can be said for retirement planning. Here are MFS' Top 13 Retirement Planning Mistakes to avoid and how to address them.

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 9-30-17

Index:	P/E Ratio	Dividend Yield%
Dow Jones 30 Industrials	20.61	2.28%
Dow Jones Transportation	19.67	1.32%
Dow Jones Utilities	37.05	3.29%
S&P 500	24.22	1.98%
NASDAQ 100	25.69	1.10%
Russell 2000 (Small-Cap)	97.96	1.36%

Economic and Market Indicators 9-30-17

Measure:	Latest Reading	Proceeding
Gross Domestic Product (GDP)	3.1% Q2	1.2% Q1
Fed 2017 Real GDP Projection	2.0% Sep	2.0% Jun
Unemployment Rate	4.2% Sep	4.4% Aug
Inflation Rate (CPI-Consumer Price Index)	1.9% Aug	1.7% Jul
Consumer Confidence	119.8 Sep	120.4 Aug
Index of Leading Indicators	128.8 Aug	128.3 Jul
Volatility Index (VIX - S&P 500)	9.51 Sep	11.18 Jun
US Dollar Index	92.88 Sep	95.42 Jun

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

Direct Funds in the News...

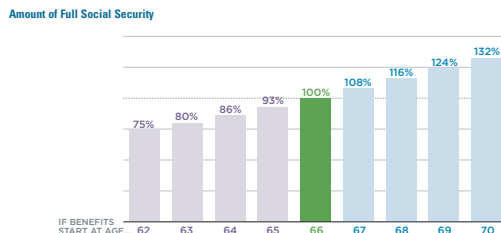
- Year-End Estimated Capital Gains Distributions** Those with taxable investment accounts in any funds from our directly held Recommended Mutual Fund Families, can access each fund family's **Year-End Estimated Capital Gains Distributions** by visiting their respective websites. **Quick Links** are available for each Recommended Mutual Fund Family on page 5 of the WAA. While not every mutual fund makes capital gains distributions each year, we have been seeing more and larger distributions from funds in recent years and 2017 is no exception. These are only estimates and are subject to change; however, it's better to be aware rather than surprised for tax purposes.
- Hartford Funds** The **Hartford Unconstrained Bond Fund** was reorganized and merged into **Hartford Strategic Income Fund** on September 25th, 2017. **Hartford Con, Mod and Mod-Agg models** are updated this quarter as a result.

The Big Picture

Retirement Income Costs and Benefits of Full Social Security Age

Social Security was never meant to be a retiree's entire retirement income. That is more apparent than ever as the solvency of Social Security continues to be a political football in Washington D.C. For this illustration, let's assume Social Security will remain in place as expected for the foreseeable future.

Should you take your Social Security early or wait for full retirement age or delay for a greater benefit? There are pros and cons to each. This chart from Hartford Funds provides a visual impact of each on the Social Security Benefit at various ages.



Age 66 is full retirement age in this example, but the longer retirement age is deferred, the greater the benefit.

Source: Social Security Administration, 2016

Source: Hartford Funds

(Age 66 is the Full Retirement Age in this specific example)

Ask the ADVISOR

Q I am age 63 and plan on retiring from my company at age 65, if all goes as planned. I don't have a pension but I have participated in our 401(k) plan for almost 20 years and have accumulated a little over \$325,000. I'm unsure about when I should plan on taking my Social Security. Should I take it a year early from Full Retirement Age when I retire or delay it a year to age 66?
Anthony C., Detroit, MI

A When it comes to Social Security benefits, Full Retirement Age and the corresponding Full Social Security Benefit depends on your age. For someone your age, like you said, Full Retirement Age is 66, which entitles you to 100% of your Social Security benefits. If you take your Social Security at 65 you will receive about 93% of your benefit (see chart in the Big Picture). You'll need to go to SSA.gov and select mySocialSecurity to get your Social Security benefits statement for your estimated benefits. Your statement will give you an estimated annual benefit for age 66, 70 and taking it early. To get your maximum Social Security benefit, you have to delay it to age 70. For age 65, as noted above, you can multiply your age 66 benefit by 0.93 (93%) for an estimation. The cost of taking it early or delaying it can be very important to many retirees. Your Nelson Advisor can run a long-term Social Security Cost/Benefit analysis to help in your decision. Your 401(k) balance may give you the flexibility to delay your benefit to Full Retirement Age. Talk to your Nelson Advisor for more information.

E-mail a question to Ask the Advisor:

NelsonSecurities@NelsonSecurities.com

Continued from page 1...Broad-based participation

significantly in the first half of the year due largely to the slide in the US dollar, got a boost from optimism about tax-cuts and tax reform and some late stabilization of the US dollar. The Russell 2000 jumped 5.3% in Q3, setting All-Time Highs, and finished up 9.9% for the year. Large-cap stocks have many deductions and ways to manipulate their actual tax rate paid, while small-caps tend to pay closer to the actual corporate tax rates. So when talks about the top corporate rate of 35% being reduced to 20%, as proposed by the Trump Administration, small-cap stocks stand to benefit disproportionately relative to large-caps. The Dow wasn't far behind, gaining 4.9% for the quarter and pushed its gain for the year to 13.4%. The Dow closed over 22,400 to set an All-Time High on the last day of the quarter. The benchmark S&P 500 gained 4.0% in the quarter and closed up 12.5% YTD at an All-Time High. Mid-cap stocks posted decent Q3 gains too, up 2.8%, but notably lagged their counterparts and finished the quarter up 8.2% YTD. We've remained in a low-volatility market environment. While we've had a couple of modest 1-3% declines this year, they have been short-lived, met with buying and followed by new highs. It's been over a year and a half since we've had a 10% correction, when historically they happened about once a year.

Like our markets in the US, foreign markets largely looked past the unnerving headline news as well and posted solid gains. The benchmark MSCI EAFE index gained 4.8% in Q3 to end up 17.2% for the year. The returns posted in the WAA and in major financial publications are in US dollar terms. It's notable that the US dollar ended the 3rd Quarter down 9.2% for the year. In local currency terms, the MSCI EAFE index has gained 8.6% YTD. Currency effects have played a large role in the foreign outperformance for the year. To capture the full diversification benefits of international stocks, investors must invest in unhedged international stock mutual funds. However, the currency effects aside, foreign economies have a number of attractive economic trends working for them, including leading business indicators turning positive, rising

manufacturing and increasing consumer confidence, as well as better valuations than the US. According to JP Morgan, the S&P 500 is trading at 17.7 times earnings ending 9-30-17, which is above its 20-year average of 16. The MSCI All-Country Index (ex-US) is trading at 14.2 and below its 20-year average of 14.6. Moreover, foreign markets underperformed US markets for 10 years prior to this recent advance. Since the March 2009 bottom post-financial crisis, the US markets have more than doubled the performance of foreign markets. The ECB and Bank of Japan continue to provide easy monetary policy, which contrasts with the US (see below), though that will not continue indefinitely.

The Fed has raised interest rates twice this year and indications now point to a third rate hike in December as it seeks monetary policy normalization. At its September FOMC meeting, the Fed upgraded its view of the economy and announced it will also start reducing its massive \$4.5 trillion balance sheet in October. Not to disrupt markets, the Fed laid out a detailed reduction plan that is slow and methodical. The initial reduction will be \$10 billion per month and gradually increase it to \$50 billion in the quarters to come. Interest rates rose slightly in the 3rd Quarter but it wasn't without volatility. With geopolitical tensions with North Korea elevated, the flight to safety caused interest rates to plunge to their lowest levels of the year in July. As those tensions ebbed and flowed along with global investors assimilating to conditions, interest rates rose through September and were also aided by strong economic reports, comments by the Fed as well as the

above noted announcement of the start of the balance sheet normalization. The combination rekindled notions of higher interest rates going forward. The benchmark 10-year T-Note yield closed Q3 at 2.33% after hitting a low of 2.09% in July, due to a 21 bps rise in September. It was no coincidence that the US dollar stabilized somewhat in September.

The Outlook

Not only did we get past September unscathed, historically the worst month of the year, the US market hit new All-Time Highs in broad based fashion and closed the 3rd Quarter with optimism.

As we turn to the 4th Quarter, we see the following potentially driving the markets going forward.

Positives

- Global economic synchronization continues to strengthen
- Corporate earnings remain solid
- Positive fundamentals and technicals remain
- Low unemployment
- Rising investor and consumer confidence
- Renewed optimism of Trump Tax-Reform, focusing on both corporate and individual tax-cuts

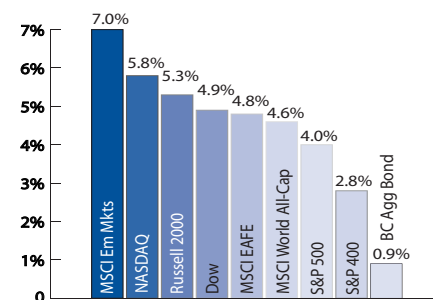
Risks

- Geopolitical tensions with North Korea escalating
- Fed raising rates too aggressively, including its Policy normalization
- Change in Fed Chair unfavorable with the market
- No tax reform
- Market valuations getting stretched
- Further Trump administration disruptions including Russian investigation fallout

As noted earlier, volatility remains near all-time lows and we continue to anticipate some spikes in volatility at some point given many of the variables at play. However, it's important to acknowledge an old Wall Street adage that "bull markets don't die of old age," rather they end due a catalyst of some kind.

Year-end is approaching and now is a great time to discuss year-end planning with your Nelson Advisor, so call **800-345-7593** today to make an appointment. We continue to recommend investors stay committed to their investment strategies and look at pullbacks as buying opportunities. 🐘

2017 Q3 Market Summary



Past performance no guarantee for future success

Mutual Fund & Annuity Center

- M** Model Portfolios
- W** Website & Account Access
- P** Performance

Investment Hotline: 800-487-4147

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

Set an appointment with your NSI Rep



NelsonSecurities.com

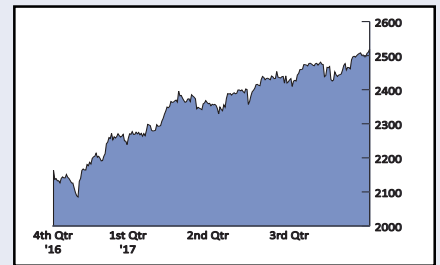
Online Passwords
Model Portfolios: longterm

Source: Wall Street Journal, Barron's

9-30-17

Market Wrap

STANDARD & POOR'S 500
Closing Level 2519.36 +12.5%



Domestic Markets

Index:	Close	YTD%
Dow Jones 30 Industrials	22405.09	+13.4%
Dow Jones Transportation	9914.35	+9.6%
Dow Jones Utilities	723.60	+9.7%
DJ Total Stock Market	26148.54	+12.3%
S&P 600 (Small-Cap)	903.98	+7.9%
S&P 500	2519.36	+12.5%
S&P 400 (Mid-Cap)	1795.94	+8.2%
NASDAQ Composite	6495.96	+20.7%
Russell 2000 (Small-Cap)	1490.86	+9.9%
BarCap Aggregate Bond	1938.34	+3.1%

Foreign Markets

Index:	Close	YTD%
Tokyo Nikkei Stock Avg.	20356.28	+6.5%
London FT 100-share	7372.76	+3.2%
Frankfurt Xetra DAX	12828.86	+11.7%
Paris CAC 40	5329.81	+9.6%
Shanghai Comp. (China)	3348.94	+7.9%
S&P/TSX Comp. (Canada)	15634.94	+2.3%
MSCI EAFE Index	1973.81	+17.2%
MSCI Emerging Mkt Index	1081.72	+25.5%
MSCI World All-Cap Index	1699.38	+14.4%

Bond Yields & Key Interest Rates

	Yield/Rate
30 Year Treasury Bond Yield	2.86%
10 Year Treasury Note Yield	2.33%
5 Year Treasury Note Yield	1.93%
2 Year Treasury Note Yield	1.48%
Money Market Yields (7day comp. yld)	0.68%
1 Year Certificates of Deposit	0.40%
Prime Rate	4.25%
Federal Funds Rate	1.00-1.25%
Discount Rate	1.75%

Morningstar Fund Averages

INVESTMENT STYLE/OBJECTIVE:	YTD%
Large-Cap Growth (L-C G)	+18.1%
Large-Cap Blend (L-C B)	+12.1%
Large-Cap Value (L-C V)	+8.7%
Mid-Cap Growth (M-C G)	+15.0%
Mid-Cap Blend (M-C B)	+8.5%
Mid-Cap Value (M-C V)	+6.5%
Small-Cap Growth (S-C G)	+13.1%
Small-Cap Blend (S-C B)	+6.2%
Small-Cap Value (S-C V)	+3.0%
Multi-Alternative (Multi-Alt)	+3.3%
Financial Funds (Fin)	+8.2%
Technology Funds (Tech)	+24.8%
Communications (Comm)	+5.9%
Natural Resources Funds (NatR)	+8.0%
Health Funds (Health)	+21.7%
Utilities Funds (Util)	+12.3%
Real Estate (REITs)	+4.1%
Foreign Funds- Lg Blend (Fgn)	+19.2%
Emerging Market (EMkt)	+25.8%
Precious Metals Funds - Equity (Prec)	+10.6%
Long-Term Bond (Long-Term)	+8.2%
Intermediate-Term Bond (Int-Term)	+3.7%
Short-Term Bond (Short-Term)	+1.8%
Multi-Sector Bond (MS-Bond)	+5.4%
High Yield Bond (HYld)	+5.8%
World Bond (Wld Bd)	+6.2%

Mutual Funds

AMERICAN FUNDS 800-421-4225
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

THE HARTFORD MUTUAL FUNDS 888-843-7824
Notes: Con, Mod and Mod-Agg Models Updated this Quarter.



Model Portfolios Last Updated: 10-27-17

MFS FUNDS 800-343-2829
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

PIMCO FUNDS 800-426-0107
Notes: Con, Mod and Mod-Agg Models Updated this Quarter.



Model Portfolios Last Updated: 10-27-17

AB FUNDS (ALLIANCEBERNSTEIN) 800-221-5672
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

LORD ABBETT FUNDS 800-821-5129
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

COLUMBIA THREADNEEDLE FUNDS 800-221-7844
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

ALLIANZ FUNDS 800-988-8380
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

Variable Annuities

HARTFORD 800-862-6688
DIRECTOR, DIRECTOR ACCESS, DIRECTOR M, LEADERS
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

LINCOLN FINANCIAL 800-942-5500/888-868-2583
AMERICAN LEGACY II & III
LINCOLN CHOICE PLUS ASSURANCE
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17/7-14-17

MFS/SUN LIFE 800-752-7215
REGATTA GOLD/PLATINUM
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

JACKSON NATIONAL 800-873-5654
PERSPECTIVE II
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

JOHN HANCOCK 800-557-2223
VENTURE
Notes: No Changes this Quarter for Venture contracts with No Living Benefits.
No Changes this Quarter for PPFL and IPFL Models.
Model Portfolios Last Updated: 7-14-17



NATIONWIDE 800-848-6331
BEST OF AMERICA IV & VISION
AMERICA'S FUTURE & EXCLUSIVE II; FUTURE II
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

PHOENIX HOME LIFE 800-541-0171
BIG EDGE PLUS
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 7-14-17

TRANSAMERICA 800-525-6205
RETIREMENT INCOME CHOICE 1.6, RETIREMENT INCOME MAX
Notes: No Changes this Quarter.

Model Portfolios Last Updated: 4-10-17

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.

Direct Fund Allocations & Performance

Fall 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 relationship with changes in interest rates; if rates increase, bond values decrease and vice versa. Investors should consider the investment objectives, risks, and charges and expenses of the mutual fund carefully before investing.

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: 7-14-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17					
		Con	Mod	Mod/Agg	Agg	YTD 7/27/2017	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	AGTHX	5%	6%	14%	15%	@ NAV 21.93%	17.98%	19.86%	11.47%	15.06%	19.86%	15.06%	7.30%	13.59%	12/1/1973	0.66%
AMCAP-A	AMCPX	5%	10%	10%	12%	W/Max Sales NA	NA	12.97%	9.29%	13.70%	12.97%	13.70%	6.67%	13.43%		
American Mutual Fund- A	AMRMX	4%	6%	8%	10%	@ NAV 18.46	15.15	17.15	9.38	14.54	17.15	14.54	7.98	11.51	5/1/1967	0.69%
Washington Mutual Investors- A	AWSHX	4%	4%	10%	14%	W/Max Sales NA	NA	9.76	5.38	13.10	9.79	13.10	7.05	11.32		
Fundamental Investors- A	ANCFX	4%	5%	5%	8%	@ NAV 13.27	12.01	15.49	9.49	12.51	15.49	12.51	7.08	11.65	2/21/1950	0.60%
Investment Co. of America-A	AIVSX	5%	5%	7%	10%	W/Max Sales NA	NA	5.83	5.70	11.02	5.83	11.02	5.94	11.51		
Income Fund of America- A	AMECX	5%	5%	0%	0%	@ NAV 15.00	12.77	16.24	9.32	13.77	16.24	13.77	6.57	12.35	1/1/1934	0.60%
Capital Income Builder - A	CAIBX	5%	5%	5%	5%	W/Max Sales NA	NA	9.55	7.18	12.43	9.55	12.43	5.94	12.07		
SMALLCAP World-A	SMCWX	5%	8%	10%	12%	@ NAV 10.45	9.56	11.42	6.77	9.20	11.42	9.20	5.65	11.06	12/1/1973	0.56%
EuroPacific Growth-A	AEPGX	2%	6%	11%	12%	W/Max Sales NA	NA	5.01	4.68	7.91	5.64	7.91	5.03	10.91		
New World Fund-A	NEWFX	0%	0%	0%	2%	@ NAV 11.50	11.54	10.10	5.45	7.50	11.50	7.50	4.01	9.33	7/30/1987	0.61%
American Balanced Fund-A	ABALX	5%	5%	0%	0%	W/Max Sales NA	NA	3.75	3.39	6.23	3.75	6.23	3.40	9.12		
Bond Fund of America-A	ABNDX	15%	10%	5%	0%	@ NAV 22.10	20.92	18.11	10.50	12.21	18.11	12.21	5.38	9.80	4/30/1990	1.11%
Capital World Bond Fund-A	CWBFX	5%	0%	0%	0%	W/Max Sales NA	NA	11.32	8.34	10.89	11.32	10.89	4.76	9.56		
Corporate Bond Fund- A	BFCAX	7%	6%	5%	0%	@ NAV 28.16	25.52	20.20	7.19	9.13	20.20	9.13	3.30	10.96	4/16/1984	0.85%
Intermediate Bond Fund of America-A	AIBAX	6%	4%	0%	0%	W/Max Sales NA	NA	13.29	5.09	7.84	13.29	7.84	2.70	10.77		
Inflation Linked Bond- A	BFIAX	5%	4%	3%	0%	@ NAV 27.97	25.66	20.11	5.75	6.54	20.11	6.54	3.16	11.50	6/17/1999	1.08%
Short Term Bond Fund of America-A	ASBAX	10%	8%	4%	0%	W/Max Sales NA	NA	13.21	3.68	5.29	13.21	5.29	2.55	7.83		
American High Income Trust-A	AHITX	3%	3%	3%	0%	@ NAV 12.24	10.48	12.46	7.98	10.38	12.46	10.38	6.69	10.71	7/26/1975	0.60%
		100%	100%	100%	100%	W/Max Sales NA	NA	6.00	5.88	9.09	6.00	9.09	6.06	10.55		
						@ NAV 3.09	3.34	0.60	2.59	2.03	3.09	2.03	3.03	7.60	5/28/1974	0.62%
						W/Max Sales NA	NA	-3.16	1.31	1.24	-3.16	1.24	2.63	7.51		
						@ NAV 5.92	6.88	-0.07	1.19	0.73	-0.07	0.73	3.17	6.16	8/4/1987	0.95%
						W/Max Sales NA	NA	-3.82	-0.09	-0.03	-3.82	-0.03	2.78	6.02		
						@ NAV 4.80	4.82	1.86	4.90	**	1.86	**	**	4.04	12/14/2012	0.94%
						W/Max Sales NA	NA	-1.96	3.57	**	-1.96	**	**	3.21		
						@ NAV 1.34	1.48	0.13	1.32	0.86	0.13	0.86	2.16	2.40	2/19/1988	0.63%
						W/Max Sales NA	NA	-2.37	0.45	0.36	-2.37	0.36	1.90	4.57		
						@ NAV 1.77	1.67	-0.52	1.70	**	-0.52	**	**	0.19	12/14/2012	0.77%
						W/Max Sales NA	NA	-2.98	0.84	**	-2.98	**	**	-0.35		
						@ NAV 1.02	1.04	0.60	0.83	0.49	1.02	0.49	**	1.55	10/2/06	0.71%
						W/Max Sales NA	NA	-1.94	-0.03	-0.02	-1.94	-0.02	0.98	1.32		
						@ NAV 6.75	6.34	8.73	4.09	4.85	6.75	4.85	5.71	7.94	2/19/1988	0.72%
						W/Max Sales NA	NA	4.62	2.78	4.05	4.62	4.05	5.30	7.80		

Notes: No Changes this Quarter.

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: 4-10-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17					
		Con	Mod	Mod/Agg	Agg	YTD 7/27/2017	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio
Growth Opportunities- A	HGOAX	4%	8%	10%	12%	@ NAV 27.62%	23.85%	18.61%	13.05%	15.89%	18.61%	15.89%	7.07%	12.18%	11/14/1994	1.13%
Dividend & Growth- A	IHGIX	9%	11%	11%	14%	@ NAV 13.75	11.15	18.58	9.26	13.06	13.75	13.06	6.46	12.07		
Capital Appreciation Fund- A	ITHAX	0%	0%	2%	3%	W/Max Sales NA	NA	12.06	7.22	11.78	12.06	11.78	6.19	8.70		
Core Equity Fund- A	HAIAX	5%	8%	9%	13%	@ NAV 17.66	15.55	17.27	7.76	14.57	17.27	14.57	5.09	12.46	7/22/1996	1.10%
Equity Income- A	HQIAX	5%	9%	10%	11%	W/Max Sales NA	NA	10.82	5.74	13.28	10.82	13.28	4.49	12.16		
MidCap Fund- A	HFMGX	4%	5%	8%	9%	@ NAV 16.94	13.06	15.12	10.80	14.48	15.12	14.48	7.47	6.27	4/30/1998	0.80%
MidCap Value Fund- A	HMVAX	3%	5%	7%	9%	W/Max Sales NA	NA	8.79	9.56	13.45	8.79	13.45	6.87	5.96		
						@ NAV 13.64	11.29	16.76	7.73	13.20	13.64	13.20	7.41	9.56	8/28/2003	1.02%
						W/Max Sales NA	NA	10.34	7.61	11.19	10.34	11.19	6.80	8.82		
						@ NAV 20.22	15.45	20.06	11.04	15.42	20.22	15.42	8.18	12.25	12/30/1997	1.16%
						W/Max Sales NA	NA	13.46	8.97	14.12	13.46	14.12	7.57	11.93		
						@ NAV 9.75	8.07	14.63	7.64	12.55	9.75	12.55	6.40	8.48	4/30/2001	1.28%
						W/Max Sales NA	NA	8.32	5.63	11.28	8.32	11.28	5.80	8.11		

Hartford Funds

<https://www.hartfordfunds.com>

888-843-7824

Investment Objective	Ticker Symbol	Model Allocations as of: 4-10-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17							
		Con	Mod	Mod/Agg	Agg	YTD	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio		
		7/27/2017																
Small Company-A**	S-C G	IHSAX	**	**	**	**	@ NAV	20.17%	17.91%	18.55%	5.58%	10.77%	18.55%	10.77%	5.54%	8.61%	7/22/1996	1.43%
SmallCap Growth-A**	S-C G	HSLAX	3%	5%	4%	5%	@ NAV	16.84	17.91	18.55	5.58	10.77	18.55	10.77	5.54	8.61	11/14/1994	1.24%
Hartford Schroders US Small Cap Opps-A	S-C B	SCUVX	2%	3%	4%	5%	@ NAV	12.32	10.12	18.44	11.78	13.74	18.44	13.74	7.96	12.43	8/6/1993	1.30%
Global Capital Appreciation-A (Global Growth-A)	Gbl-Strk	HCTAX	0%	0%	4%	5%	@ NAV	17.60	16.59	16.44	6.01	11.71	16.44	11.71	5.06	8.47	4/29/2005	1.31%
International Opportunities-A	Fgn-Strk	IHOAX	2%	6%	11%	14%	@ NAV	21.51	20.04	17.28	6.12	8.30	17.28	8.30	2.68	5.64	7/22/1996	1.20%
Balanced-A	BAL	ITTAX	8%	0%	0%	0%	@ NAV	11.84	10.23	10.74	6.23	8.85	10.74	8.85	5.19	6.77	7/22/1996	1.14%
Balanced Income A can substitute							@ NAV	NA	NA	4.65	4.25	7.62	4.65	7.62	4.60	6.49		
Total Return Bond-A	Int-Term	ITBAX	15%	10%	4%	0%	@ NAV	3.92	4.22	1.70	2.75	2.19	1.70	2.19	3.79	5.01	7/22/1996	0.88%
Quality Bond	TIPS	HIPAX	12%	7%	0%	0%	@ NAV	1.85	2.20	-0.87	1.98	**	-0.87	**	**	1.72	11/30/2012	1.08%
Strategic Income-A	Multi-Sector	HSNAX	5%	4%	3%	0%	@ NAV	7.68	7.80	6.23	4.38	3.71	6.23	3.71	4.84	4.77	5/31/2007	1.05%
Unconstrained Bond-A (Merged into Strategic Income 9-17)	Non-Traditional	HTIAX	0%	0%	0%	0%	@ NAV	NA	NA	NA	NA	NA	NA	NA	NA	NA	10/31/2002	1.27%
Inflation Plus-A	TIPS	HIPAX	5%	4%	3%	0%	@ NAV	1.39	1.48	0.18	1.06	-0.91	0.18	-0.91	3.39	3.89	10/31/2002	0.96%
Short Duration-A	Short-Term	HSDAX	10%	8%	4%	0%	@ NAV	2.02	1.85	1.72	1.78	1.54	1.72	1.54	2.46	2.67	10/31/2002	0.89%
Floating Rate Fund-A	Short-Term	HFLAX	5%	4%	3%	0%	@ NAV	3.95	3.19	6.18	3.44	3.57	6.18	3.57	3.64	3.92	4/29/2005	1.02%
High Yield-A	Hi-Yld	HAHAX	3%	3%	3%	0%	@ NAV	6.63	6.49	7.97	4.58	5.07	7.97	5.07	6.16	5.71	9/30/1998	1.22%
			100%	100%	100%	100%												

Notes: Con, Mod and Mod-Agg Models Updated this Quarter; Unconstrained Bond merged into Strategic Income September 2017.

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 SMARTS29 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

www.mfs.com

800-343-2829

Investment Objective	Ticker Symbol	Model Allocations as of: 4-10-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17							
		Con	Mod	Mod/Agg	Agg	YTD	YTD	1 YR	3 YR	5 YR	1 YR	5 YR	10 YR	Annualized Since Incep.	Inception Date	Operating Expense Ratio		
		7/27/2017																
Massachusetts Investors Growth-B	L-C G	MIGBX	5%	5%	9%	11%	@ NAV	22.66%	18.97%	16.44%	10.10%	12.35%	16.44	12.35	7.46	8.31	9/7/1993	1.49%
Core Equity-B	L-C B	MRGBX	5%	6%	6%	10%	@ NAV	19.40	16.62	20.39	9.91	13.34	20.39	13.34	6.96	7.17	1/2/1997	1.82%
Value-B	L-C V	MFEBX	8%	9%	10%	12%	@ NAV	13.44	11.32	15.97	9.34	12.88	15.97	12.88	6.07	8.00	11/4/1997	1.61%
Massachusetts Investors Trust-B	L-C B	MITBX	5%	5%	7%	10%	@ NAV	18.28	15.20	18.42	9.29	12.47	18.42	12.47	6.68	8.04	9/7/1993	1.48%
Mid-Cap Growth-B	M-C G	OTCBX	3%	5%	6%	8%	@ NAV	23.14	19.32	17.59	10.47	13.69	17.59	13.69	5.44	6.93	12/1/1993	1.99%
Mid Cap Value-B	M-C V	MCBVX	4%	6%	9%	10%	@ NAV	8.68	7.84	12.69	8.00	12.86	12.69	12.86	6.79	8.84	11/1/2001	1.91%
New Discovery-B	S-C G	MNDBX	2%	4%	4%	5%	@ NAV	20.19	17.59	18.49	8.51	9.61	18.49	9.61	7.49	7.58	4/3/1997	2.10%
New Discovery Value-B	S-C V	NDVBX	3%	4%	6%	5%	@ NAV	9.56	17.59	18.90	11.56	13.87	18.90	13.87	**	11.72	5/26/2011	2.12%
Equity Opportunities-B (formerly Sector Rotational Fund)	Sector	SFRBX	0%	0%	0%	7%	@ NAV	13.41	11.81	13.86	8.10	13.48	13.86	13.48	5.79	6.69	1/3/2007	1.95%
International New Discovery-B	S-C G Fgn	MIDBX	0%	0%	2%	3%	@ NAV	24.64	22.85	15.81	7.30	8.16	15.81	8.16	4.05	7.97	10/2/2000	2.08%
International Growth-B	Fgn-Strk	MGRBX	2%	3%	6%	7%	@ NAV	26.61	24.21	16.95	6.94	6.95	16.95	6.95	2.58	5.13	10/24/1995	1.93%
International Value-B	Fgn-Strk	MGBIX	0%	3%	5%	7%	@ NAV	21.89	19.13	12.08	9.13	11.05	12.08	11.05	5.07	7.53	10/24/1995	1.76%
Global Alternative Strategy-B	Alternative	DVRBX	5%	5%	5%	5%	@ NAV	6.38	6.28	3.61	-0.33	1.78	6.38	1.78	**	1.35	12/20/2007	2.22%
Formerly Diversified Target Return Fund-B							@ NAV	NA	NA	-0.39	-1.31	1.40	-0.39	1.40	**	1.35		
Total Return-B	BAL	MTRBX	10%	10%	5%	0%	@ NAV	8.97	7.85	8.94	5.84	8.03	8.94	8.03	4.73	7.00	8/23/1993	1.49%
Corporate Bond-B* (formerly Bond)	Int-Term	MFBBX	13%	10%	6%	0%	@ NAV	4.59	4.55	1.44	3.18	2.63	4.59	2.63	5.16	5.07	9/7/1993	1.56%
Total Return Bond (formerly Research Bond Fund)-B*	Int-Term	MRBBX	17%	10%	4%	0%	@ NAV	2.81	2.96	0.06	1.84	1.63	2.81	1.63	3.92	4.34	12/29/2000	1.65%
Limited Maturity-B	Short-Term	MLLBX	10%	8%	4%	0%	@ NAV	0.93	1.02	0.34	0.27	0.15	0.93	0.15	1.24	2.67	9/7/1993	1.58%
Inflation Adjusted Bond-B	Int-Term	MIABX	5%	4%	3%	0%	@ NAV	0.58	0.79	-2.16	0.13	-1.51	0.58	-1.51	2.22	2.25	9/30/2003	1.72%
High Income-B	Hi-Yld	MHIBX	3%	3%	3%	0%	@ NAV	5.83	5.49	6.68	3.96	4.41	6.68	4.41	5.15	5.52	9/27/1993	1.72%
			100%	100%	100%	100%												

Notes: No Changes 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				YTD 7/27/2017	Returns Ending 9-30-17				Standardized Returns+ Ending 9-30-17							
		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		
PIMCO StocksPLUS- A	L-C B	PSPAX	9%	14%	17%	23%	@ NAV 17.33%	14.36%	18.70%	10.16%	14.02%	18.70%	14.02%	7.53%	9.58	5/13/1993	0.96%	
PIMCO RAE Fundamental Plus Fund A	L-C B	PIXAX	10%	14%	17%	23%	W/Max Sales NA	10.07	14.25	8.76	13.16	14.25	13.16	7.20	9.44			
PIMCO RAE Low Volatility PLUS Fund A	L-C B	PXLVX	4%	6%	10%	12%	@ NAV 11.99	9.63	13.53	9.39	**	18.63	13.48	10.62	11.01	5/13/1993	1.23%	
PIMCO StocksPlus Small Fund A	S-C B	PCKAX	5%	10%	15%	20%	W/Max Sales NA	5.56	9.23	8.02	**	14.18	7.09	12.62	10.67			
PIMCO StocksPlus International Fund- A (U.S. dollar hedged)	Fgn-Stk	PIFAX	2%	3%	6%	7%	@ NAV 15.30	13.66	25.48	13.02	14.40	13.53	11.56	10.74				
PIMCO StocksPlus International Fund- A	Fgn-Stk	PPUAX	0%	3%	5%	7%	W/Max Sales NA	23.07	23.49	3.77	7.50	23.82	8.19	12.00	19.18	11.15	5.37	8.74
PIMCO All Asset Fund- A	SPEC	PASAX	3%	3%	3%	3%	@ NAV 10.64	10.19	9.78	3.07	3.13	22.49	8.33	3.95	5.00	11/30/2006	1.06%	
PIMCO Global Multi-Asset- A	SPEC	PGMAX	5%	5%	5%	5%	W/Max Sales NA	6.05	5.66	1.77	2.34	17.37	3.77	5.57	4.63			
PIMCO Total Return- A	Int-Term	PTTAX	15%	11%	3%	0%	@ NAV 4.26	4.71	2.04	2.81	2.03	3.78	4.24	7.36	4/28/2000	0.93%		
PIMCO Investment Grade Corporate Bond- A	Int-Term	PBDAX	9%	6%	3%	0%	W/Max Sales NA	2.68	-0.09	3.58	3.45	3.78	4.24	7.36	4/28/2000	0.93%		
PIMCO Unconstrained Bond - A	Non-Trad	PUBAX	8%	4%	0%	0%	@ NAV 5.90	5.74	7.30	2.73	1.71	-0.09	3.45	6.88	7.12			
PIMCO Real Return - A	TIPS	PRTNX	5%	4%	3%	0%	W/Max Sales NA	1.82	3.28	1.43	0.94	7.30	1.71	**	3.88	6/30/1998	1.39%	
PIMCO Short Term - A	Ult-Sht-Term	PSHAX	7%	4%	0%	0%	@ NAV 2.16	2.25	-0.25	0.91	-0.49	3.28	0.94	**	3.45			
PIMCO Low Duration - A	Sht-Term	PTLAX	0%	0%	0%	0%	W/Max Sales NA	-2.43	-1.58	-3.99	-0.36	-0.25	-0.49	3.82	5.46	1/29/1997	0.98%	
PIMCO Income - A	Multi-Sect	PONAX	5%	5%	5%	0%	@ NAV 2.10	1.67	2.48	1.55	1.36	-1.58	-0.36	-1.25	3.51			
PIMCO Diversified Income- A	Multi-Sect	PDVAX	5%	5%	5%	0%	W/Max Sales NA	-0.62	0.18	0.78	0.90	2.48	1.36	1.93	3.99	10/7/1987	0.78%	
PIMCO Foreign Bond (U.S. dollar hedged)- A*	Fgn Bond	PFOAX	5%	0%	0%	0%	@ NAV 1.39	1.61	1.57	1.11	0.84	0.18	0.90	1.70	3.92			
*Foreign Bond U.S. dollar unhedged can substitute							W/Max Sales NA	-0.68	-0.72	0.35	0.38	1.57	0.84	2.85	5.12	5/11/1987	0.85%	
PIMCO High Yield- A	Hi-Yld	PHDAX	3%	3%	3%	0%	@ NAV 7.42	7.10	8.48	5.77	6.53	8.48	6.53	8.90	8.67	3/30/2007	0.85%	
							W/Max Sales NA	3.08	4.41	4.44	5.71	4.41	5.71	8.48	8.27			
							@ NAV 8.00	7.67	6.56	5.58	4.45	6.56	4.45	6.52	6.95	7/31/2003	1.16%	
							W/Max Sales NA	3.63	2.56	4.24	3.65	2.56	3.65	6.12	6.66			
							@ NAV 2.74	2.19	1.22	3.98	4.28	1.22	4.28	6.19	6.87	12/2/1992	0.91%	
							W/Max Sales NA	-1.65	-2.58	2.66	3.49	-2.58	3.49	5.79	6.70			
							@ NAV 6.82	6.56	7.71	5.50	5.54	3.71	5.54	6.46	7.48	12/15/1992	0.91%	
							W/Max Sales NA	2.57	3.67	4.17	4.74	6.71	4.74	6.06	7.28			

100% 100% 100% 100%

Notes: Con and Mod Models Updated this Quarter. Added Unconstrained Bond and Short Term; moved Low Duration to the Bench. As of 4-11-11, shareholders are no longer be 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: Low Duration to bench, Commodity RealReturn Strategy, Floating Income. 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/investment

800-988-8380

Investment Objective	Ticker Symbol	Model Allocations as of: 4-10-17				YTD 7/27/2017	Returns Ending 9-30-17				Standardized Returns+ Ending 9-30-17						
		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	
AllianzGI Focused Growth- A	L-C G	PGWAX	0%	5%	10%	18%	@ NAV 25.50%	21.90%	18.97%	12.15%	15.16%	18.97%	15.16%	8.62%	11.21%	2/24/1984	1.11%
Allianz NFJ Large-Cap Value- A	L-C V	PNBAX	0%	3%	4%	13%	W/Max Sales NA	15.19	12.43	10.06	13.86	12.43	13.86	8.01	11.02		
Allianz NFJ Dividend Value- A Re-opened	L-C V	PNEAX	0%	3%	4%	13%	@ NAV 16.29	12.92	23.33	7.98	12.23	23.33	12.23	4.20	7.59	5/8/2000	1.11%
AllianzGI Mid-Cap A	M-C G	RMDAX	0%	5%	7%	9%	W/Max Sales NA	6.71	16.54	5.96	10.97	16.54	10.97	3.61	7.24		
Allianz NFJ Mid Cap Value- A	M-C V	PQNAX	0%	5%	7%	9%	@ NAV 12.44	8.62	18.05	5.36	9.98	18.05	9.98	4.12	7.94	1/8/1900	1.08%
Allianz NFJ Small-Cap Value- A (Re-Opened April 10, 2017)	S-C V	PCVAX	5%	8%	10%	10%	W/Max Sales NA	2.84	11.56	3.39	8.74	11.56	8.74	3.53	7.59		
AllianzGI Global Small-Cap- A Sub	S-C G	RGSA	*	*	*	*	@ NAV 21.08	17.47	16.44	10.37	13.99	16.44	13.99	7.11	12.86	11/6/1979	1.13%
AllianzGI Global Allocation- A	Allocation	PALAX	18%	30%	20%	0%	W/Max Sales NA	11.01	10.04	8.31	12.71	10.04	12.71	6.51	12.69		
AllianzGI Global Dynamic Allocation- A	Allocation	ASGAX	0%	0%	12%	14%	@ NAV 22.94	20.69	30.41	11.76	14.85	30.41	11.76	14.85	7.51	4/18/1988	1.30%
AllianzGI Retirement Income A (2015 Fund- A**)	Target Date	AGRAX	65%	25%	0%	0%	W/Max Sales NA	14.06	23.24	9.67	13.56	23.24	13.56	6.91	11.36		
AllianzGI Income & Growth Fund- A	Balanced	AZNAX	10%	10%	7%	0%	@ NAV 8.55	6.28	19.13	6.74	10.45	19.13	10.45	7.04	11.40	10/1/1991	1.23%
AllianzGI Convertible Fund- A (Closed)	Convertibles	ANZAX	0%	0%	5%	0%	W/Max Sales NA	0.43	12.59	4.75	9.21	12.59	9.21	6.44	11.16		
AllianzGI High Yield Bond Fund- A	Hi-Yld	AYBAX	0%	0%	3%	0%	@ NAV 22.41	19.29	18.65	8.06	11.40	18.65	11.40	4.76	10.38	12/31/1996	1.61%
							W/Max Sales NA	12.73	12.12	6.04	10.15	12.12	10.15	4.17	10.07		
							@ NAV 13.60	14.69	18.74	12.57	14.48	18.74	14.48	7.41	11.45	7/12/1995	2.16%
							W/Max Sales NA	8.38	12.21	10.47	13.20	12.21	13.20	6.81	11.17		
							@ NAV 20.26	18.34	15.55	-3.07	1.14	15.55	1.14	-0.85	9.19	1/31/2003	1.33%
							W/Max Sales NA	11.83	9.19	-4.88	0.00	9.19	0.00	-1.41	8.77		
							@ NAV 34.56	32.15	20.53	**	**	20.53	**	**	11.27	2/2/2015	1.05%
							W/Max Sales NA	24.88	13.90	**	**	13.90	**	**	8.82		
							@ NAV 14.56	13.10	11.88	4.39	5.80	13.10	5.80	4.08	5.78	9/30/1998	1.56%
							W/Max Sales NA	6.88	5.73	2.44	4.61	6.88	4.61	3.50	5.46		
							@ NAV 14.51	12.81	12.01	3.54	6.01	12.81	6.01	**	10.04	4/27/2009	1.78%
							W/Max Sales NA	6.60	5.85	1.60	4.81	5.85	4.81	**	9.31		
							@ NAV 7.85	7.59	6.55	4.41	3.97	7.85	3.97	**	7.06	12/29/2008	1.20%
							W/Max Sales NA	1.67	0.69	2.46	2.80	0.69	2.80	**	6.37		
							@ NAV 11.15	9.72	11.81	6.02	8.19	11.81	8.19	6.40	6.87	2/28/2007	1.29%
							W/Max Sales NA	3.68	5.66	4.04	6.97	3.68	6.97	5.80	6.31		
							@ NAV 13.65	12.31	13.10	5.75	9.55	13.10	9.55	7.13	9.94	4/19/1993	0.99%
							W/Max Sales NA	6.13	6.88	3.77	8.31	6.88	8.31	6.52	9.68		
							@ NAV 5.66	5.34	7.42	3.73	4.77	5.34	4.77	6.64	7.31	7/31/1996	0.98%
							W/Max Sales NA	1.38	3.39	2.41	3.97	1.38	3.97	6.23	7.11		

100% 100% 100% 100%

Notes: No Changes this Quarter. 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: 4-10-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17						
		Con	Mod	Mod/Agg	Agg	YTD 7/27/2017	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	LEGAX	5%	8%	9%	11%	@ NAV 24.98%	22.39%	20.82%	12.63%	14.48%	20.82%	14.48%	8.05%	9.25%	11/1/1998	1.10%
							W/Max Sales NA	NA	13.87	10.42	13.13	13.87	13.13	7.42	9.01		
Columbia Large Cap Index A	L-C B	NEIAX	5%	7%	10%	13%	@ NAV 16.73	13.87	18.07	10.33	13.71	18.07	13.71	7.00	8.97	10/10/1995	0.45%
							W/Max Sales NA	NA	NA	NA	NA	NA	NA	NA	NA		
Columbia Select Large-Cap Value A	L-C V	SLVAX	4%	6%	8%	10%	@ NAV 13.28	11.40	22.12	9.13	15.06	22.12	15.06	7.61	8.35	4/25/1997	1.18%
							W/Max Sales NA	NA	15.10	6.99	13.70	15.10	13.70	6.97	8.04		
Columbia Dividend Income A	L-C V	LBSAX	7%	7%	5%	8%	@ NAV 15.42	8.13	17.90	10.17	12.70	17.90	12.70	7.36	7.73	11/25/2002	0.98%
							W/Max Sales NA	NA	11.10	8.01	11.37	11.10	11.37	6.73	7.28		
Columbia Diversified Equity Income A	L-C V	INDZX	0%	4%	5%	6%	@ NAV 12.45	10.34	17.78	8.76	12.84	17.78	12.84	5.16	10.25	10/15/1990	1.02%
							W/Max Sales NA	NA	11.10	8.01	11.37	11.10	11.37	6.73	7.41		
Columbia Dividend Opportunity- A	L-C V	INUTX	0%	0%	3%	4%	@ NAV 8.77	8.34	11.27	6.67	10.69	11.27	10.69	6.29	8.91	8/1/1988	0.98%
							W/Max Sales NA	NA	4.89	4.58	9.38	4.89	9.38	5.66	8.69		
Columbia Contrarian Core A	L-C B	LCCAX	0%	4%	5%	5%	@ NAV 16.73	15.30	17.35	10.32	14.47	17.35	14.47	8.98	9.32	11/1/1998	1.06%
							W/Max Sales NA	NA	10.60	8.16	13.11	10.60	13.11	8.33	9.06		
Columbia Mid Cap Growth A	M-C G	CBSAX	2%	4%	5%	6%	@ NAV 19.97	16.85	16.21	9.11	11.59	16.21	11.59	6.90	11.60	4/22/1996	1.20%
							W/Max Sales NA	NA	9.55	6.97	10.27	9.55	10.27	6.27	11.39		
Columbia Mid Cap Index A	M-C B	NTIAX	3%	4%	6%	8%	@ NAV 11.60	8.98	16.94	10.66	13.90	16.94	13.90	8.55	8.59	5/31/2000	0.56%
							W/Max Sales NA	NA	NA	NA	NA	NA	NA	NA	NA		
Columbia Mid Cap Value A	M-C V	CMUAX	2%	2%	4%	4%	@ NAV 9.05	7.27	13.36	6.18	12.76	13.36	12.76	6.03	9.21	2/14/2002	1.18%
							W/Max Sales NA	NA	6.84	4.10	11.44	6.84	11.44	5.40	8.80		
Columbia Small Cap Growth I A	S-C G	CGOAX	0%	3%	3%	4%	@ NAV 25.30	22.07	25.85	16.02	13.19	25.85	13.19	7.63	10.47	11/1/2005	1.41%
							W/Max Sales NA	NA	18.59	13.75	11.86	18.59	11.86	7.00	10.16		
Columbia Small Company Index A	S-C B	NMSAX	2%	2%	3%	3%	@ NAV 10.11	8.60	20.54	13.52	15.04	20.54	15.04	8.85	9.59	10/15/1996	0.45%
							W/Max Sales NA	NA	NA	NA	NA	NA	NA	NA	NA		
Columbia Select Smaller-Cap Value A	S-C V	SSCVX	3%	3%	3%	4%	@ NAV 10.38	9.17	16.88	7.97	13.98	16.88	13.98	6.40	9.15	4/25/1997	1.30%
							W/Max Sales NA	NA	10.17	5.85	12.65	10.17	12.65	5.77	8.83		
Columbia Overseas Value A	Fgn-Stk	COAVX	2%	4%	6%	7%	@ NAV 24.94	24.70	26.76	7.74	9.88	26.76	9.88	**	2.63	2/28/2013	1.45%
							W/Max Sales NA	NA	19.50	5.65	8.60	19.50	8.60	**	2.00		
Columbia European Equity A	Fgn-Stk	AXEAX	0%	0%	3%	4%	@ NAV 24.32	23.82	20.00	4.91	8.40	20.00	8.40	3.57	4.00	6/26/2000	1.35%
							W/Max Sales NA	NA	13.11	2.88	7.11	13.11	7.11	2.97	3.64		
Columbia Acorn International A	Fgn-Stk	LAIAAX	0%	2%	2%	3%	@ NAV 26.40	24.13	13.48	5.04	7.62	24.13	7.62	3.39	10.02	10/16/2000	1.26%
							W/Max Sales NA	NA	6.94	2.98	6.35	6.94	6.35	2.78	9.76		
Columbia Balanced Fund A	Bal	CBLAX	5%	0%	0%	0%	@ NAV 10.98	10.22	10.48	7.10	9.70	10.48	9.70	7.37	8.14	11/1/2002	1.00%
							W/Max Sales NA	NA	4.13	5.01	8.41	4.13	8.41	6.74	7.89		
Columbia Corporate Income A	Int-Term	LIAX	10%	5%	0%	0%	@ NAV 4.72	4.54	2.54	3.21	3.08	2.54	3.08	5.47	6.66	7/31/2000	0.98%
							W/Max Sales NA	NA	-2.32	1.53	2.09	-2.32	2.09	4.96	6.49		
Columbia Total Return Bond A	Int-Term	LIBAX	25%	13%	7%	0%	@ NAV 3.11	3.40	1.01	2.95	2.29	1.01	2.29	4.44	7.01	7/31/2000	0.90%
							W/Max Sales NA	NA	-2.03	1.92	1.66	-2.03	1.66	4.12	6.93		
Columbia Inflation Protected Securities A	TIPS	APSAX	5%	4%	3%	0%	@ NAV 2.36	2.36	1.16	1.15	-0.32	1.16	-0.32	3.52	3.51	3/4/2004	1.03%
							W/Max Sales NA	NA	-1.89	0.14	-0.93	-1.89	-0.93	3.01	3.08		
Columbia Limited Duration Credit A	Short-Term	ALDAX	10%	8%	4%	0%	@ NAV 1.95	1.93	1.66	1.71	1.69	1.66	1.69	3.20	3.06	6/19/2003	0.88%
							W/Max Sales NA	NA	-1.35	0.67	1.06	-1.35	1.06	2.88	2.83		
Columbia Floating Rate A	Bank Loan	RFRAX	7%	7%	3%	0%	@ NAV 3.17	2.58	4.59	3.59	3.96	4.59	3.96	3.85	4.00	2/16/06	1.06%
							W/Max Sales NA	NA	1.43	2.55	3.33	1.43	3.33	3.53	3.73		
Columbia Income Opportunities A	Hi-Yld	AIOAX	3%	3%	3%	0%	@ NAV 6.38	6.14	6.63	5.22	5.30	6.63	5.30	6.77	7.05	6/19/2003	1.13%
							W/Max Sales NA	NA	1.58	3.52	4.28	1.58	4.28	6.25	6.68		

Notes: No Changes this Quarter.

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.

Benck: 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: 4-10-17				Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17						
		Con	Mod	Mod/Agg	Agg	YTD 7/27/2017	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	APGAX	4%	7%	12%	16%	@ NAV 26.23%	22.77%	21.23%	13.92%	16.32%	21.23%	16.32%	10.45%	9.62%	9/28/1992	1.01%
							W/Max Sales NA	NA	16.07	12.28	15.31	16.07	15.31	9.97	9.43		
Growth- A	L-C G	AGRFX	2%	3%	6%	7%	@ NAV 27.82	24.11	21.98	13.22	15.14	21.98	15.14	7.45	9.98	9/4/1990	1.28%
							W/Max Sales NA	NA	16.80	11.60	14.14	16.80	14.14	6.99	9.80		
Relative Value- A	L-C V	CABDX	7%	7%	8%	15%	@ NAV 13.18	11.73	18.84	9.65	13.11	18.84	13.11	6.05	10.06	7/1/1932	1.00%
							W/Max Sales NA	NA	13.73	8.04	12.12	13.73	12.12	5.59	10.00		
Formerly Growth & Income- A Value- A	L-C V	ABVAX	0%	3%	7%	8%	@ NAV 8.41	6.82	14.59	4.41	11.15	14.59	11.15	2.60	5.13	3/29/2001	0.99%
							W/Max Sales NA	NA	9.73	2.92	10.19	9.73	10.19	2.16	4.85		
Equity Income Fund - A	L-C V	AUIAX	6%	6%	8%	10%	@ NAV 12.96	10.95	14.77	6.93	10.74	14.77	10.74	6.48	9.14	10/18/1993	1.01%
							W/Max Sales NA	NA	9.89	5.39	9.78	9.89	9.78	6.02	8.95		
Discovery Growth- A	M-C G	CHCLX	3%	7%	9%	11%	@ NAV 24.66	21.69	24.24	9.62	12.58	24.24	12.58	7.96	10.33	7/7/1938	0.99%
							W/Max Sales NA	NA	18.97	8.05	11.60	18.97	11.60	7.49	10.27		
Discovery Value- A	M-C V	ABASX	3%	3%	4%	9%	@ NAV 8.07	6.40	17.12	10.17	14.39	17.12	14.39	8.30	10.88	3/29/2001	1.15%
							W/Max Sales NA	NA	12.14	8.58	13.40	12.14	13.40	7.83	10.60		
Small-Cap Growth- A	S-C G	QUASX	5%	8%	10%	10%	@ NAV 28.34	25.21	28.40	10.70	13.02	28.40	13.02	8.89	10.12	2/12/1969	1.28%
							W/Max Sales NA	NA	22.93	9.11	12.04	22.93	12.04	8.42	10.02		
International Growth- A	Fgn-Stk G	AWPAX	0%	3%	4%	6%	@ NAV 31.22	30.94	17.19	4.81	6.83	17.19	6.83	0.34	6.74	6/2/1994	1.35%
							W/Max Sales NA	NA	12.17	3.30	5.91	12.17	5.91	-0.09	6.54		
International Value- A	Fgn-Stk V	ABIAX	2%	3%	7%	8%	@ NAV 21.52	21.27	19.21	5.82	8.92	19.21	8.92	-2.46	5.31	3/29/2001	1.50%
							W/Max Sales NA	NA	14.13	4.29	7.98	14.13	7.98	-2.89	5.03		

AB Funds (AllianceBernstein)

www.abglobal.com

800-221-5672

Investment Objective	Ticker Symbol	Model Allocations as of: 4-10-17				YTD 7/27/2017	Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17				
		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
Global Risk Allocation-A**	BAL	10%	10%	5%	0%	@ NAV 9.76	7.85	7.89	3.59	4.18	7.89	4.18	3.16	8.68	6/8/1992	1.33%
						W/Max Sales NA	NA	3.31	2.10	3.27	3.31	3.27	2.71	8.63		
Short Duration- A	Sht-Term	10%	5%	4%	0%	@ NAV 0.36	0.47	-0.10	0.33	0.12	-0.10	0.12	0.75	1.17	5/21/2003	0.95%
						W/Max Sales NA	NA	-4.34	-1.12	-0.75	-4.34	-0.75	0.32	0.86		
Intermediate Bond- A	Int-Term	25%	20%	7%	0%	@ NAV 3.31	3.48	1.05	2.89	2.56	1.05	2.56	4.45	4.80	7/1/1999	1.03%
						W/Max Sales NA	NA	-3.23	1.40	1.68	-3.23	1.68	4.00	4.56		
Global Bond- A	World Bond	5%	0%	0%	0%	@ NAV 2.33	2.62	1.10	3.29	2.87	1.10	2.87	4.60	7.30	3/27/1992	0.83%
						W/Max Sales NA	NA	-3.19	1.80	1.99	-3.19	1.99	4.14	7.11		
Bond Inflation Strategy	TIPS	5%	4%	3%	0%	@ NAV 1.89	1.96	0.77	1.75	0.45	0.77	0.45	**	2.57	1/26/2010	1.41%
						W/Max Sales NA	NA	-3.55	0.27	-0.41	-3.55	-0.41	**	2.00		
Unconstrained Bond- A	Multi-Sect-Bd	10%	8%	3%	0%	@ NAV 4.36	4.84	6.10	3.09	2.06	6.10	2.06	2.76	5.34	1/9/1996	1.08%
						W/Max Sales NA	NA	1.57	1.62	1.19	1.57	1.19	2.31	5.13		
High Income- A	Hi-Yld	3%	3%	3%	0%	@ NAV 7.55	7.67	9.60	5.59	6.36	9.60	6.36	8.41	10.48	2/25/1994	0.86%
						W/Max Sales NA	NA	4.99	4.07	5.45	4.99	5.45	7.94	10.28		
Wealth Appreciation Strategy- A	Allocation	*	*	*	*	@ NAV 17.53	15.11	15.89	6.36	9.56	15.89	9.56	2.56	6.06	9/2/2003	1.37%
						W/Max Sales NA	NA	10.99	4.84	8.61	10.99	8.61	2.12	5.73		
All Market Total Return Portfolio- A Formerly Balanced Wealth Strategy	Allocation	*	*	*	*	@ NAV 9.26	8.81	8.99	4.53	6.68	8.99	6.68	3.44	5.75	9/2/2003	1.20%
						W/Max Sales NA	NA	4.34	3.02	5.76	4.34	5.76	2.99	5.42		
Conservative Wealth Strategy- A	Allocation	*	*	*	*	@ NAV 6.63	6.22	5.67	3.29	4.03	5.67	4.03	2.95	4.34	9/2/2003	1.39%
						W/Max Sales NA	NA	1.19	1.82	3.13	1.19	3.13	2.51	4.02		

100% 100% 100% 100%

Notes: No Changes 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: 4-10-17				YTD 7/27/2017	Returns Ending 9-30-17					Standardized Returns++ Ending 9-30-17				
		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
Growth Leaders Fund-A	L-G	8%	12%	14%	18%	@ NAV 27.41%	22.06%	19.73%	10.91%	15.59%	19.73%	15.59%	**	12.89%	6/30/2011	0.98%
						W/Max Sales NA	NA	12.83	8.74	14.23	12.83	14.23	**	11.82		
Calibrated Dividend Growth Fund-A**	L-C B	7%	8%	11%	14%	@ NAV 13.52	10.62	13.62	9.81	12.21	13.52	10.62	7.13	7.90	6/5/1997	1.06%
						W/Max Sales NA	NA	7.10	7.67	10.89	7.10	10.89	6.50	7.49		
Affiliated Fund-A	L-C V	6%	6%	8%	11%	@ NAV 10.81	9.48	17.14	9.09	13.05	10.81	9.48	4.88	10.95	8/1/1996	0.74%
						W/Max Sales NA	NA	10.38	6.96	11.71	10.38	11.71	4.26	10.86		
Fundamental Equity Fund-A	L-C V	2%	4%	6%	8%	@ NAV 8.81	7.03	14.45	7.57	12.23	8.81	7.03	6.86	9.88	6/5/1997	0.98%
						W/Max Sales NA	NA	7.85	5.48	10.91	7.85	10.91	6.23	9.58		
Growth Opportunities-A	M-C G	2%	3%	5%	6%	@ NAV 19.68	17.19	15.05	8.48	12.07	19.68	15.05	7.43	9.74	10/16/1998	1.27%
						W/Max Sales NA	NA	8.43	6.36	10.75	8.43	10.75	6.80	9.45		
Value Opportunities-A	M-C B	0%	3%	4%	6%	@ NAV 11.78	7.73	5.72	8.81	12.96	11.78	12.96	8.09	10.44	12/30/2005	1.15%
						W/Max Sales NA	NA	5.33	6.69	11.62	5.33	11.62	7.45	9.88		
Calibrated Mid-Cap Value- A	M-CV	2%	4%	5%	6%	@ NAV 7.18	5.81	11.99	7.96	13.05	7.18	13.05	**	13.79	12/29/2011	0.98%
						W/Max Sales NA	NA	5.55	5.85	11.71	5.55	11.71	**	12.62		
Developing Growth-A (Closed to New Investors)	S-C G	3%	5%	7%	9%	@ NAV 23.84	20.72	15.51	4.81	10.72	23.84	15.51	7.53	10.39	8/1/1996	0.96%
						W/Max Sales NA	NA	8.89	2.76	9.42	8.89	9.42	6.90	10.25		
Alpha Strategy-A	SC-World-Stk	2%	3%	4%	5%	@ NAV 17.08	15.05	17.25	9.72	13.00	17.08	15.05	7.08	7.57	3/18/1998	1.63%
						W/Max Sales NA	NA	10.52	7.57	11.67	10.52	11.67	6.45	7.24		
International Core Equity-A	Fgn-Stk	2%	6%	7%	5%	@ NAV 20.53	19.67	16.42	2.64	5.90	20.53	16.42	4.65	4.87	12/31/2003	1.29%
						W/Max Sales NA	NA	9.70	0.94	4.74	9.70	0.94	-0.39	4.52		
International Dividend Income-A NEW	Fgn-Stk	0%	0%	4%	4%	@ NAV 17.10	16.95	14.62	0.56	4.74	17.10	16.95	**	1.88	6/30/2008	1.12%
						W/Max Sales NA	NA	8.02	-1.42	3.51	8.02	3.51	**	1.24		
International Opportunities-A	Fgn-Stk	0%	0%	0%	5%	@ NAV 31.97	30.38	24.11	10.87	12.18	31.97	24.11	3.77	5.78	6/2/1997	1.27%
						W/Max Sales NA	NA	16.98	8.71	10.87	16.98	10.87	3.16	5.48		
Multi-Asset Income Fund- A	BAL	4%	4%	3%	3%	@ NAV 7.80	6.79	8.63	4.13	5.90	7.80	6.79	5.47	5.76	6/30/2005	1.15%
						W/Max Sales NA	NA	6.16	3.34	5.42	6.16	5.42	5.23	5.56		
Multi-Asset Balanced Opportunity Fund-A	BAL	4%	3%	0%	0%	@ NAV 8.42	7.17	10.56	4.85	7.91	8.42	7.17	5.00	7.26	5/1/1998	1.23%
						W/Max Sales NA	NA	8.05	4.06	7.41	8.05	7.41	4.76	7.16		
Core Fixed Income-A	Int-Term	18%	10%	4%	0%	@ NAV 2.84	2.96	-0.13	2.24	1.87	2.84	2.96	4.46	5.03	8/31/2000	0.84%
						W/Max Sales NA	NA	-2.40	1.47	1.41	-2.40	1.41	4.22	4.89		
Total Return-A	Int-Term	22%	14%	8%	0%	@ NAV 3.35	3.45	0.77	2.64	2.49	3.35	3.45	4.97	5.41	8/31/2000	0.81%
						W/Max Sales NA	NA	-1.46	1.88	2.03	-1.46	2.03	4.73	5.27		
Inflation Focused- A	TIPS	5%	4%	3%	0%	@ NAV 0.58	0.33	4.38	-0.62	-0.43	0.58	-0.43	**	0.26	4/29/2011	0.90%
						W/Max Sales NA	NA	2.06	-1.38	-0.89	2.06	-0.89	**	-0.10		
Short Duration Income-A	Sht-Term	10%	8%	4%	0%	@ NAV 2.13	2.11	2.14	2.11	2.21	2.13	2.11	4.31	4.24	11/4/1993	0.60%
						W/Max Sales NA	NA	-0.15	1.37	1.74	-0.15	1.74	4.07	4.14		
Bond Debenture-A	Hi-Yld	3%	3%	3%	0%	@ NAV 8.31	7.48	8.72	6.10	6.46	8.31	7.48	6.66	8.57	8/1/1996	0.81%
						W/Max Sales NA	NA	6.31	5.29	5.97	6.31	5.97	6.42	8.52		

100% 100% 100% 100%

Notes: No Changes 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

Fall 2017

E-Mail: Dvose@Nelson-Securities.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: 7/14/17

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	7%	9%	10%	13%
HIMCO VIT Index Fund	L-C B	10%	12%	16%	20%
Disciplined Equity	L-C B	2%	4%	4%	5%
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	4%	8%	10%	10%
Global Growth- (formerly Global Leaders)	Gibl-Stk	0%	2%	3%	5%
International Opportunities	Fgn-Stk	2%	5%	10%	12%
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: No Changes 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: 7/14/17

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	7%	9%	10%	12%
HIMCO VIT Index Fund	L-C B	10%	12%	16%	20%
Hartford Disciplined Equity	L-C B	2%	4%	4%	5%
Hartford Capital Appreciation	L-C B	0%	0%	2%	3%
Fidelity VIP Contrafund	L-C G	4%	6%	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%	4%	5%	5%
Oppenheimer Mainstreet Small Cap	S-C B	5%	4%	5%	5%
Hartford International Opportunities	Fgn-Stk	2%	5%	10%	12%
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: No Changes this Quarter

Hartford Leaders

As of: 7/14/17

1-(800) 862-7155

Current Model Allocations					
Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
American Funds Growth	L-C G	5%	5%	8%	12%
Hartford Dividend & Growth	L-C V	9%	9%	10%	12%
MFS Value	L-C V	7%	8%	9%	9%
Hartford Disciplined Equity	L-C B	2%	5%	5%	5%
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	7%	10%	13%	18%
Invesco VI American Value	M-C V	0%	0%	0%	0%
Hartford Small Cap Growth/ Hartford Small Company	S-C G	2%	4%	5%	5%
Franklin Small Cap Value	S-C V	2%	4%	5%	5%
Mutual Global Discovery	World-Stk	0%	3%	4%	5%
American Funds International	Fgn-Stk	2%	3%	6%	8%
Hartford International Opportunities	Fgn-Stk	0%	3%	5%	6%
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: No Changes this Quarter

Jackson National Perspective II

As of: 7/14/17

1-(800) 873-5654

Current Model Allocations					
Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
JNL Institutional Alt 20	Instl-Alt*	10%	13%	0%	0%
JNL Institutional Alt 35	Instl-Alt	0%	0%	15%	0%
JNL Institutional Alt 50	Instl-Alt	0%	0%	0%	15%
JNL/MCM Index 5	Passive-EQ**	11%	12%	22%	25%
JNL/S&P 4	L-C Value	0%	5%	10%	10%
JNL/S&P Dividend Income & Growth	L-C Value	10%	10%	10%	10%
JNL/DoubleLine Shiller Enhanced CAPE	L-C Value	4%	6%	8%	10%
JNL/BlackRock Global Allocation	Managed Allocation	5%	5%	5%	5%
JNL/T.Rowe Price Capital Appreciation	Moderate Allocation	5%	5%	5%	5%
JNL/PIMCO RealReturn	TIPS	5%	4%	3%	0%
JNL/S&P Managed Conservative	Mgd Asset***	50%	0%	0%	0%
JNL/S&P Managed Moderate	Mgd Asset	0%	35%	0%	0%
JNL/S&P Managed Moderate Growth	Mgd Asset	0%	5%	5%	0%
JNL/S&P Managed Growth	Mgd Asset	0%	0%	17%	0%
JNL/S&P Managed Aggressive Growth	Mgd Asset	0%	0%	0%	20%
		100%	100%	100%	100%

Note: No Changes this Quarter

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

Lincoln Financial American Legacy II & III

As of: 7/14/17

1-(800) 942-5500

Current Model Allocations					
Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
Growth	L-C G	7%	10%	14%	22%
Blue Chip Income & Growth	L-C V	7%	11%	14%	21%
Growth & Income	L-C B	8%	11%	15%	21%
Global Growth	L-C B	2%	4%	8%	10%
Global Small Capitalization	S-C G	4%	6%	8%	10%
International	Fgn-Stk	2%	6%	11%	14%
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	Gibl-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: No Changes this Quarter

Bench: Global Discovery, Global Growth & Income.

Lincoln ChoicePlus Assurance Advantage 2.0

As of: 7/14/17

1-(888) 868-2583

Current Model Allocations					
Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	8%	12%	12%	12%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	5%	8%	8%	9%
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	2%	4%	6%	7%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	0%	2%	4%	6%
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%
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: No Changes this Quarter

As of: 7/14/17

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	8%	12%	12%	13%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	5%	8%	8%	10%
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	2%	4%	6%	7%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	0%	2%	4%	6%
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%
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: No Changes this Quarter

MFS Regatta Gold & Platinum

1-(800) 752-7215

As of: 7/14/17

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	3%	6%	8%	12%
Core Equity	L-C B	5%	5%	11%	16%
Mid Cap Growth	M-C G	0%	6%	9%	12%
New Discovery	S-C G	4%	7%	9%	11%
International Growth	Fgn-Stk	0%	3%	5%	6%
International Value	Fgn-Stk	2%	3%	6%	8%
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: No Changes this Quarter

John Hancock Venture

1-(800) 557-2223

As of: 7/14/17

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	6%	9%	11%	14%
500 Index	L-C B	10%	13%	18%	22%
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	5%	8%	10%	12%
American International	Fgn-Stk	2%	3%	7%	8%
J. H. VST International Equity Index (International Value- sub)	Fgn-Stk	0%	3%	4%	6%
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: No Changes 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: 10/27/17

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Core Strategy (was acquired by Lifestyle Growth 10/27/17)	Mod-Allocation	0%	0%	0%	0%
Lifestyle Conservative PS	Con-Allocation	55%	0%	0%	0%
Lifestyle Moderate PS	Mod-Allocation	15%	10%	0%	0%
Lifestyle Balanced PS	Mod-Allocation	15%	50%	25%	0%
Lifestyle Growth PS	Mod-Agg Allocation	15%	40%	75%	100%
		100%	100%	100%	100%

Note: All Models Updated 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: 7/14/17

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	8%	9%	11%	12%
Dreyfus Appreciation	L-C G	3%	4%	5%	7%
Dreyfus Stock Index	L-C B	10%	13%	16%	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	5%	8%	10%	10%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	3%	4%	6%
MFS International Value	Fgn-Stk	2%	3%	7%	8%
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: No Changes this Quarter

Nationwide BOA America's Exclusive II

1-(800) 321-6064

As of: 7/14/17

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	8%	9%	11%	12%
Dreyfus Appreciation	L-C G	3%	4%	5%	7%
Dreyfus Stock Index	L-C B	10%	13%	16%	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	5%	8%	10%	10%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	3%	4%	6%
MFS International Value	Fgn-Stk	2%	3%	7%	8%
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: No Changes this Quarter

Nationwide BOA America's Future / Future II

1-(800) 321-6064

As of: 7/14/17

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	8%	9%	11%	12%
Dreyfus Appreciation	L-C G	3%	4%	5%	7%
Dreyfus Stock Index	L-C B	10%	13%	16%	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	5%	8%	10%	10%
American Funds NVIT Global Growth	Fgn-Stk	0%	2%	3%	5%
NVIT International Equity	Fgn-Stk	0%	3%	4%	6%
MFS International Value	Fgn-Stk	2%	3%	7%	8%
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: No Changes this Quarter

Phoenix Home Life Big Edge Plus

1-(800) 541-0171

As of: 7/14/17

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	4%	5%	6%	10%
Mutual Shares Securities	L-C V	4%	4%	5%	7%
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%	4%	5%	5%
Deutsche Small Cap Index	S-C B	5%	4%	5%	5%
Oppenheimer Global	Global Stock	0%	2%	4%	5%
Templeton Foreign Securities	Fgn-Stk	2%	5%	10%	12%
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: No Changes this Quarter

Transamerica Landmark Retirement Income Choice 1.6

1-(800) 525-6205

As of: 4/10/17

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: 4/10/17

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