



Nelson Securities, Inc.

Celebrating 35 Years

WEALTH ASSET ADVISOR

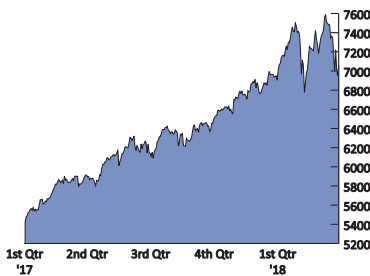
Spring 2018

Vol. 26 No. 2

Market Snapshot 3-31-18	1 YR%	YTD %
Dow Jones Industrials	+16.7%	-2.5%
S&P 500	+11.8%	-1.2%
NASDAQ	+19.5%	+2.3%
Russell 2000	+10.4%	-0.4%
S&P 400	+9.3%	-1.1%
MSCI EAFE	+11.9%	-2.2%
MSCI Emerging Markets	+22.2%	+1.1%
MSCI World All-Cap	+11.9%	-1.6%
Barclays Aggregate Bond Index	+1.2%	-1.5%

Volatility returns in big way

NASDAQ Composite

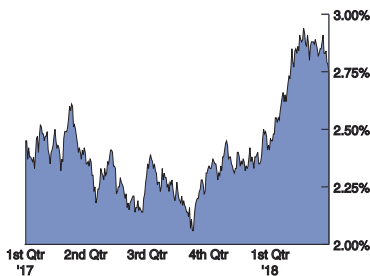


After a long absence, volatility returned to the global financial markets in the First Quarter. Led by a spike in interest rates as well as threats of a trade war, stocks had their first 10% correction since early 2016 as volatility surged. While corrections are common for the markets, and healthy for long-term growth, that still doesn't make them fun to go through. Investors were quickly reminded of risk in the First Quarter of 2018, after one of the least volatile years in market history. Despite the correction, NASDAQ was still able to post a 2.3% gain for the quarter and extended its quarterly win streak to seven.

Past performance no guarantee for future success

Fed & interest rates on center stage

10-Year T-Note Yield



New Fed Chair Jerome Powell took over from Janet Yellen in February and was promptly greeted by a 10% correction in the stock market. Nonetheless, the Fed followed up on a hot wage report and strong economic data with its first rate hike of 2018 at its March FOMC meeting. The Fed has projected three rate hikes for 2018 as it seeks to normalize its monetary policy. The benchmark 10-year Treasury Note yield briefly hit 2.95% before settling back at 2.74% at quarter end. The relationship between short and longer-term rates will be closely watched by the market.

Past performance no guarantee for future success

Volatility returns to the markets but outlook remains bright

After a long absence, volatility returned to the financial markets in the First Quarter of 2018. Following a strong start in January and to 2018, it looked as though we may be in store for a repeat of last year's remarkably calm markets. Investors would see the US markets hit new all-time highs on January 26th, before giving up some gains by month-end. Nonetheless, it was a very strong start to the year fueled by the Tax Cuts and Jobs Act Bill passing in December. The markets ended January on a 14-month winning streak and optimism was very high.

February, however, would bring a quick return of volatility not seen since the beginning of 2016, leading to a 10% correction across the board for US markets and similar results overseas. Interest rates spiking to four-year highs was the catalyst, following a hot wage report that sparked inflation fears. Trade tariff talks also unnerved the markets. During the stretch of volatility, we saw the Dow have the largest point decline in history, two separate weeks of 1,000 point declines, as well as the best week of gains since 2013. That is the definition of volatility. The return of volatility was overdue after a 23.4% gain for US stocks since the Election and ending January, as measured by the S&P 500, and 36% for NASDAQ. In fact, it was a return to normalcy; historically, markets have a 10% correction about once a year. Thus, 2017 was an anomaly in terms of volatility; we saw eight trading sessions that exceeded plus or minus 1% the entire year and zero that exceeded 2%. In Q1, the S&P 500 had 23 days with swings of 1% or more. While the markets recovered much of the

Continued on page 4

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NelsonSecurities.com

Market Quicktakes...

- After a strong January start, volatility spiked in Q1 to levels not seen since 2015; stocks were hit with their first 10% correction since early 2016
- Only the tech-heavy NASDAQ was positive in Q1 with a 2.3% gain, as other US indexes finished with slight losses
- Foreign stocks were volatile as well; Developed foreign markets dipped 2.2%, as measured by MSCI EAFE index, while MSCI Emerging Markets index edged higher 1.1%
- The Fed raised rates at its March FOMC meeting; 10-year T-note yield closed Q1 at 2.74%, up 33 basis points from year end 2.41%, but off from the 2.95% high hit in February
- **From the March 9/09 bottom:** S&P 500 +290%; Dow +268%; NASDAQ +457%; Russell 2000 +346%; Mid-Caps +364%; MSCI EAFE +120%; Emerging Markets +141%. (ending 3-31-18)

Tax Bill rekindles Roth IRA benefits

The Tax Cuts and Jobs Act passed and signed into law in December by President Trump took affect for the 2018 tax year. It was the most sweeping tax reform since President Ronald Reagan's tax reform over 31 years ago. However, most provisions are set to expire at the end of 2025, unless made permanent.

With tax brackets lowered across the board and standard deductions increased, there is renewed interest in Roth IRAs and Roth 401(k)s due to their tax-free earnings potential. The idea behind the resurgence is with tax brackets lower now and may likely be higher in the future, why not pay taxes now for the ability to withdraw retirement income tax-free. Benjamin Franklin said "in this world, nothing can be said to be certain, except death and taxes." However, nobody knows what those tax rates will be in the future.

Roth IRA and Roth 401(k) Refresher Course

- Roth IRA and Roth 401(k) contributions are made with after-tax dollars
- Earnings grow tax-deferred just like Traditional IRAs and 401(k)s
- If held for 5-years and withdrawn

after age 59 ½, earnings income is TAX-FREE

- Contribution withdrawals are always tax-free because they are made after-tax
- Roth IRAs and Roth 401(k)s are NOT subject to the 70 ½ Required Minimum Distribution Rule
- Roth IRAs still subject to contribution eligibility thresholds set by IRS each year- Single filers threshold \$120,000 - \$135,000; Married filing jointly threshold \$189,000 - \$199,000
- Roth IRAs have the same contribution limit as Traditional IRAs, currently \$5,500 (\$6,500 age 50+)
- Roth 401(k)s NOT subject to contribution eligibility
- Roth 401(k)s and have the limits as Traditional 401(k)s, currently \$18,500 (\$24,500 Age 50+)
- Unfortunately, not all 401(k)s offer a Roth option; check with your HR department

Diversification of Retirement Income

Another case for a Roth IRA and/or Roth 401(k) is for diversification of retirement income. We all know portfolio diversification is a must to reduce risk. Having a choice from both taxable and tax-free income

Continued on page 4

Spring 2018

Action Plan

It's time for Spring Financial Cleaning!

Don't forget 2018 is your Year of Personal Financial Reform! Time to get to work on cleaning up your old IRAs and 401(k)s from former employers and simplify your portfolio. IRA Rollovers and Transfers are easy and your Nelson Advisor can help you coordinate it!

Call Today and Get Started!

800-345-7593

Hot and Cold

How different asset classes performed over the past three months, ending 3-31-18.

Volatility (VIX)	80.9%
Crude Oil (West Texas Crude)	7.5%
S&P Information Technology	3.2%
NASDAQ	2.3%
Gold (\$/Ounce price change)	1.4%
S&P Consumer Discretionary	1.3%
Emerging Market Stocks (MSCI)	1.1%
Commodities (CRB Index)	0.8%
Global Government Bonds (JP Morgan)	0.1%
Russell 2000 (small caps)	-0.4%
S&P 400 (mid caps)	-1.1%
S&P 500	-1.2%
S&P Financials	-1.4%
Barclays Aggregate Bond Index	-1.5%
MSCI World All-Cap	-1.6%
S&P Health Care	-1.6%
Emerging Market Bonds (JP Morgan)	-1.8%
S&P Industrials	-2.0%
Dow Jones Transportation	-2.0%
US Dollar Index	-2.2%
MSCI EAFE	-2.2%
High Yield Bonds	-2.3%
Dow Jones Industrials	-2.5%
Investment Grade Corporate Bonds	-3.7%
S&P Utilities	-4.2%
S&P Real Estate	-5.8%
S&P Materials	-6.0%
S&P Energy	-6.6%
S&P Consumer Staples	-7.8%
S&P Telecommunication Services	-8.7%
REIT Stocks (MSCI)	-9.1%

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: [Building a Financial Foundation for the Next Generation](#)

With all of the turmoil surrounding the Federal budget, spending limits, tax cuts and stimulus packages, it's important to pass on sound financial guidance to our youth.

This piece from MFS is great to share with your recent graduates, kids or grandkids on how to build a sound financial foundation that they carry on to their future. Sadly, many of the most basic financial concepts are not taught in high school or college and this is great place to start. 📖

PUBLISHER: Nelson Securities, Inc.
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PRODUCTION: Miller Publications

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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).

[Keys to Prevailing through Stock Market Declines](#)



Source: American Funds

Even though stock market volatility and corrections are common, they are never easy to go through. However, American Funds provide some key Tips to avoid common pitfalls and help investors maintain their long-term perspective with this insightful piece.

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.

[What 2018 Tax Reform Means for Investors](#)

Source: American Funds

The sweeping Tax Reform package, Tax Cuts and Jobs Act, passed by Congress and signed into law by President Trump in December will impact both business and individuals in many ways. This piece by American Funds summarizes the impact on Investors, whom are most important to us.

[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.

Market Barometer

Index PE Ratios and Yields 3-31-18

Index:	P/E Ratio	Dividend Yield%
Dow Jones 30 Industrials	25.46	2.22%
Dow Jones Transportation	11.43	1.42%
Dow Jones Utilities	19.75	3.55%
S&P 500	24.51	1.95%
NASDAQ 100	25.21	1.04%
Russell 2000 (Small-Cap)	108.98	1.31%

Economic and Market Indicators 3-31-18

Measure:	Latest Reading	Proceeding
Gross Domestic Product (GDP)	2.9% Q4	3.2% Q3
Fed 2018 Real GDP Projection	2.7% Mar	2.5% Dec
Unemployment Rate	4.1% Mar	4.1% Feb
Inflation Rate (CPI-Consumer Price Index)	2.2% Feb	2.1% Jan
Consumer Confidence	127.7 Mar	130.0 Feb
Index of Leading Indicators	108.7 Feb	108.0 Jan
Volatility Index (VIX - S&P 500)	19.97 Mar	19.85 Feb
US Dollar Index	89.81 Mar	90.55 Feb

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

Ask the ADVISOR

Q I was watching the news and the commentator was saying rising interest rates were causing the volatility in the stock market. I have noticed my 401(k) and IRA accounts have declined since the end of the year. Bank savings and CDs have paid hardly any interest for years. As investors, isn't it good that interest rates are rising?

Ben K., Durham, NC

A When the Fed took extraordinary measures of lowering interest rates to zero and implemented its Quantitative Easing policies in response to the financial crisis, it really hit savers and CD investors hard as they saw interest on their deposits pay next to nothing like you said. As the economy has recovered, along with the stock market, helping your 401(k) and IRA, it has taken seemingly forever to see your savings and CD rates rise. As the Fed began raising interest rates at the end of 2015, those rates have slowly climbed as well. The Fed is seeking to normalize its policies as the economy has stabilized and is growing again. The Fed has been very transparent in its projections as not to surprise the market with interest rate hikes. It's good to see savings and CD rates higher for savers; however, the market has become overly concerned in 2018 about the Fed doing too much, too fast and possibly disrupting the economic growth. This concern has caused some sharp movements in the market. However, trade tariffs and trade war concerns, along with other geopolitical risks have also contributed to the volatility. Your Nelson Advisor can help address your concerns.

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

Direct Funds in the News...

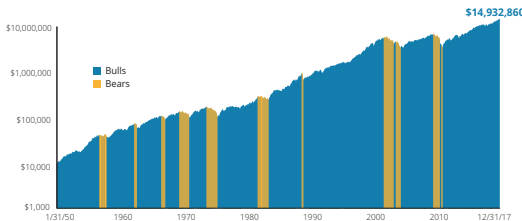
- **AllianzGI Funds** The **AllianzGI Retirement Income Fund** was renamed **AllianzGI Multi-Asset Income Fund** on February 1, 2018. No changes were made to the management team or objective.
- **Columbia Threadneedle Funds** The **Columbia Threadneedle Diversified Equity Income Fund** was renamed **Columbia Threadneedle Large Cap Value Fund** on February 28th, 2018. No changes were made to the management team or objective. The **Columbia Threadneedle European Equity Fund** was renamed the **Columbia Threadneedle Contrarian European Equity Fund**. No changes were made to the management team or objective.

The Big Picture

Bulls and Bears are not predictable

Since World War II, there have been 12 Bull markets and 11 Bear markets, which seems pretty balanced. However, this chart illustrates the dominance of Bull markets versus Bear market in terms of time or duration. Trying to predict when Bull and Bear markets will begin and end is impossible, even for professionals. We prefer to let "time in the market" work to our advantage, rather than trying to "time the market."

Market Cycles—Hypothetical Growth of \$10,000 invested in S&P 500 Index (1/31/1950-12/31/2017)



Past performance is no guarantee of future results.

Source: Hartford Funds
Index past performance is not indicative of future results. For illustrative purposes only. The performance shown is index performance and is not indicative of any investment. Investors cannot invest directly in an index.
Data Source: Morningstar, 2/18

Continued from page 1...Volatility returns to the markets

losses by mid-March, volatility resumed for the remainder of the month and quarter finishing mostly in the red.

Markets trade on both fundamentals and technicals, with investor emotion and discipline mixed in. Investors believe in fundamentals like valuations, P/E ratios and balance sheets, where as traders trade on technicals using charts and patterns. The market is made up of both investors and traders with long- and short-term views. That's what makes a market. Fundamentals and technicals can get overbought and oversold, especially in the short-term. Market valuations are a combo of prices and earnings, hence the P/E ratio. Valuations are closely watched to help determine if the market is overvalued or undervalued or fairly valued, especially relative to long term valuations. The market can get undervalued without prices changing due to earnings increasing and vice versa. You can see the market remain overvalued even if you see a price correction if earnings also drop. As a real legendary investor Benjamin Graham once said, "in the short-run, the market is a voting machine but in the long-run it is a weighing machine."

The tech-heavy NASDAQ continued its leadership from last year posting a Q1 best +2.3%, and the only major US index to finish in positive territory. The benchmark S&P 500 finished the quarter down just 1.2% but off 8.1% from its all-time high. The Dow Jones Industrials dipped 2.5% in Q1, while the small-cap Russell 2000 slipped a modest 0.4%; mid-caps lost 1.1% for the quarter.

Overseas, we saw foreign markets react to volatility in the US as well as to their own set of issues in the First Quarter. Valuations remain attractive overseas relative

to the US and we have been increasing exposure over the past year-plus but we remain cautious in recommending a full allocation at this juncture. The benchmark MSCI EAFE index fell 2.2% for the quarter, while Emerging Markets finished up 1.1%. The US Dollar slipped 2.2% in Q1, resuming its downtrend from 2017, but it did stabilize to build somewhat of a trading range.

The Fed and interest rates remain center stage for the global financial markets. Jerome Powell replaced Janet Yellen as Fed Chair in February and was immediately welcomed with the 10% correction in the market noted above. It's interesting how new Fed chairs are typically met with an immediate market challenge. Perhaps it's the market's way of testing the mettle of the new Fed leader. The Fed laid out its projections for the three rate hikes in 2018 and we got the first one in March, a 0.25% hike in Fed Funds to 1.50%. It was the Fed's fourth rate hike of the cycle towards normalization that started in December 2016. Economic strength and low unemployment continue to support higher policy interest rates. Market interest rates rose sharply to start the year anticipating the Fed's planned moves and the strong wage report raised odds of a fourth rate hike this year. The 10-year T-Note

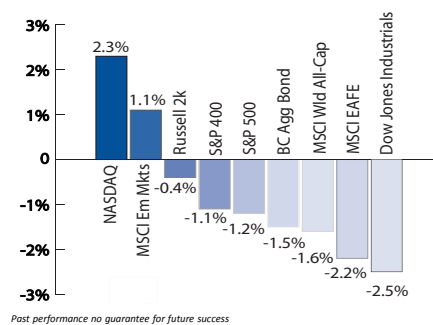
yield hit a four year high of 2.95%, before market turmoil ultimately led to a flight to safety and interest rates eased somewhat heading into quarter's end. The 10-year T-Note yield closed Q1 at 2.74%, which up 33 basis points from year end.

The Outlook

We are keeping a close eye on the yield curve as it continues to flatten. However, risk of recession remains low at this point given the economic stimulus from the Tax Bill, repatriation of earnings from overseas, optimism from small-business and in general, as well as the \$1.5 trillion infrastructure fiscal stimulus package proposed in February. However, the amount of debt needed to fund the Tax Bill and infrastructure fiscal stimulus package is catching the bond market's attention. Treasury auctions will be widely watched as more buyers are needed to absorb the debt issuance. When supply exceeds demand in the bond market, interest rates rise. The trade tariffs are of particular concern regarding China's own tariff retaliation as well as its continued purchase of US Treasuries at auction. The market has had a tough time digesting the trade tariffs and trade negotiations, including NAFTA, and has contributed to the volatility along with geo-political tensions and the Mueller investigation.

The US market may have seen its near-term peak valuation on January 26th, but we remain optimistic for the balance of the year for solid gains as corporate earnings, economic fundamentals and optimism gain traction again. Volatility will likely remain, however, giving investors a continued bumpy ride for the remainder of the year, especially as the 10-year T-Note tests the 3.0% level. We continue to recommend well-diversified portfolios and investors remain patient and committed to their investment programs during these periods of elevated volatility.

2018 Q1 Market Summary



Continued from page 2...Roth IRA

sources in retirement is another form of diversification.

Choosing a Roth IRA over a Traditional IRA has always been a gray area ever since their inception in 1997. Roth 401(k)s didn't become available until 2006. However, most

agree a Roth IRA or Roth 401(k) is more advantageous the younger you are and beginning your career because income levels are typically lower. As careers develop and income increases, the need for upfront tax-deductions often become

more attractive, especially as you lose tax deductions or credits when your kids get older. Tax considerations are best handled by your tax advisor.

If you are interested in establishing a Roth IRA, talk to your Nelson Securities Advisor at 800-345-7593.

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

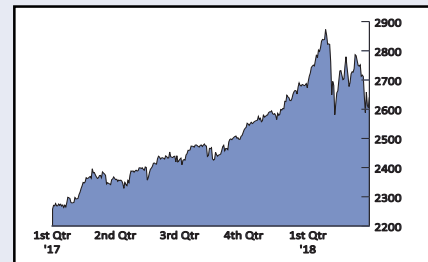
Online Passwords
Model Portfolios: longterm

Source: Wall Street Journal, Barron's

3-31-18

Market Wrap

STANDARD & POOR'S 500
Closing Level 2640.87 -1.2%



Domestic Markets

3-31-18

Index:	Close	YTD%
Dow Jones 30 Industrials	24103.11	-2.5%
Dow Jones Transportation	10396.56	-2.0%
Dow Jones Utilities	692.63	-4.2%
DJ Total Stock Market	27383.00	-1.0%
S&P 600 (Small-Cap)	938.46	+0.2%
S&P 500	2640.87	-1.2%
S&P 400 (Mid-Cap)	1878.77	-1.1%
NASDAQ Composite	7063.44	+2.3%
Russell 2000 (Small-Cap)	1529.43	-0.4%
BarCap Aggregate Bond	1916.40	-1.5%

Foreign Markets

3-31-18

Index:	Close	YTD%
Tokyo Nikkei Stock Avg.	21159.08	-6.2%
London FT 100-share	7056.61	-8.2%
Frankfurt Xetra DAX	12096.73	-6.4%
Paris CAC 40	5167.30	-2.7%
Shanghai Comp. (China)	3160.53	-4.4%
S&P/TSX Comp. (Canada)	15367.29	-5.2%
MSCI EAFE Index	2005.67	-2.2%
MSCI Emerging Mkt Index	1170.88	+1.1%
MSCI World All-Cap Index	1757.60	-1.6%

Bond Yields & Key Interest Rates

3-31-18

	Yield/Rate
30 Year Treasury Bond Yield	2.98%
10 Year Treasury Note Yield	2.74%
5 Year Treasury Note Yield	2.56%
2 Year Treasury Note Yield	2.27%
Money Market Yields (7day comp. yld)	0.93%
1 Year Certificates of Deposit	0.49%
Prime Rate	4.75%
Federal Funds Rate	1.50-1.75%
Discount Rate	2.25%

Morningstar Fund Averages

3-31-18

INVESTMENT STYLE/OBJECTIVE:	YTD%
Large-Cap Growth (L-C G)	+2.3%
Large-Cap Blend (L-C B)	-0.9%
Large-Cap Value (L-C V)	-2.5%
Mid-Cap Growth (M-C G)	+2.1%
Mid-Cap Blend (M-C B)	-1.1%
Mid-Cap Value (M-C V)	-2.2%
Small-Cap Growth (S-C G)	+2.3%
Small-Cap Blend (S-C B)	-0.9%
Small-Cap Value (S-C V)	-2.7%
Multi-Alternative (Multi-Alt)	-1.1%
Financial Funds (Fin)	+0.2%
Technology Funds (Tech)	+5.0%
Communications (Comm)	-3.6%
Natural Resources Funds (NatR)	-4.3%
Health Funds (Health)	+1.6%
Utilities Funds (Util)	-3.0%
Real Estate (REITs)	-6.9%
Foreign Funds- Lg Blend (Fgn)	-0.8%
Emerging Market (EMkt)	+2.0%
Precious Metals Funds - Equity (Prec)	-7.1%
Long-Term Bond (Long-Term)	-2.5%
Intermediate-Term Bond (Int-Term)	-1.3%
Short-Term Bond (Short-Term)	-0.3%
Multi-Sector Bond (MS-Bond)	-0.5%
High Yield Bond (HYld)	-1.0%
World Bond (Wld Bd)	+1.1%

Mutual Funds

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



Model Portfolios Last Updated: 1-19-18

THE HARTFORD MUTUAL FUNDS 888-843-7824
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 1-19-18

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



Model Portfolios Last Updated: 1-19-18

PIMCO FUNDS 800-426-0107
Notes: No Changes this Quarter.



Model Portfolios Last Updated: 1-19-18

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



Model Portfolios Last Updated: 1-19-18

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



Model Portfolios Last Updated: 1-19-18

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



Model Portfolios Last Updated: 1-19-18

ALLIANZ FUNDS 800-988-8380
Notes: Conservative and Moderate Models Updated this Quarter.



Model Portfolios Last Updated: 4-20-18

Variable Annuities

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



Notes: No Changes this Quarter.

Model Portfolios Last Updated: 1-19-18

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: 1-19-18

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



Notes: No Changes this Quarter.

Model Portfolios Last Updated: 1-19-18

JACKSON NATIONAL 800-873-5654
PERSPECTIVE II



Notes: All Models Updated this Quarter.

Model Portfolios Last Updated: 1-19-18

JOHN HANCOCK 800-557-2223
VENTURE



Notes: Notes: No Changes this Quarter. for

Venture contracts with No Living Benefits.

No Changes this Quarter for PPFL and IPFL Models (10/27/17).

Model Portfolios Last Updated: 1-19-18

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: 1-19-18

PHOENIX HOME LIFE 800-541-0171
BIG EDGE PLUS



Notes: No Changes this Quarter.

Model Portfolios Last Updated: 1-19-18

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

Notes: Removed from coverage.

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

Spring 2018

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: 1-19-18				Returns Ending 3-31-18					Standardized Returns++ Ending 3-31-18					
		Con	Mod	Mod/Agg	Agg	YTD 4/20/2018	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	4%	5%	12%	13%	@ NAV 5.43%	2.95%	20.11%	12.80%	14.86%	26.14%	14.86%	9.53%	13.67%	12/1/1973	0.64%
						W/Max Sales NA	NA	13.21%	10.60%	13.51%	13.21%	13.51%	8.88%	13.52%		
AMCAP-A	AMCPX	4%	8%	10%	12%	@ NAV 5.40	3.30	19.00	10.61	14.00	19.00	14.00	10.49	11.59	5/1/1967	0.69%
						W/Max Sales NA	NA	12.16	8.44	12.66	12.16	12.66	9.84	11.46		
American Mutual Fund- A	AMRMX	4%	6%	8%	10%	@ NAV -1.28	-2.15	10.13	8.47	10.72	10.13	10.72	8.68	11.60	2/21/1950	0.60%
						W/Max Sales NA	NA	3.79	6.34	9.41	3.79	9.41	8.04	11.50		
Washington Mutual Investors- A	AWSHX	4%	4%	10%	13%	@ NAV 0.39	-1.39	13.60	10.22	12.43	13.60	12.43	8.80	11.86	7/31/1952	0.58%
						W/Max Sales NA	NA	7.08	8.07	11.10	7.08	11.10	8.16	11.76		
Fundamental Investors- A	ANCFX	4%	5%	5%	8%	@ NAV 0.70	-0.52	15.12	12.01	13.48	15.12	13.48	8.87	12.52	8/1/1978	0.60%
						W/Max Sales NA	NA	8.50	9.83	12.15	8.50	12.15	8.22	12.36		
Investment Co. of America-A	AIVSX	4%	5%	7%	10%	@ NAV -0.06	-1.30	11.82	9.89	12.64	11.82	12.64	8.57	12.13	1/1/1934	0.58%
						W/Max Sales NA	NA	5.38	7.74	11.31	5.38	11.31	7.92	12.05		
Income Fund of America- A	AMECX	5%	5%	0%	0%	@ NAV -1.31	-1.96	7.22	6.25	7.80	7.22	7.80	6.90	8.42	12/1/1973	0.56%
						W/Max Sales NA	NA	1.06	4.18	6.54	1.06	6.54	6.27	10.82		
Capital Income Builder - A	CAIBX	5%	5%	3%	3%	@ NAV -2.46	-2.86	6.00	4.60	6.00	6.00	6.00	4.79	9.16	7/30/1987	0.59%
						W/Max Sales NA	NA	-0.08	2.55	4.76	-0.08	4.76	4.17	8.95		
SMALLCAP World-A	SMCWX	4%	8%	10%	12%	@ NAV 2.53	1.33	18.51	9.78	10.97	18.51	10.97	7.68	9.85	4/30/1990	1.07%
						W/Max Sales NA	NA	11.71	7.63	9.66	11.71	9.66	7.04	9.62		
EuroPacific Growth-A	Fgn-Stk	4%	9%	15%	17%	@ NAV 1.51	0.94	20.74	7.55	8.43	20.74	8.43	4.55	10.96	4/16/1984	0.85%
						W/Max Sales NA	NA	13.80	5.45	7.15	13.80	7.15	3.93	10.77		
New World Fund-A	NEWFX	0%	0%	0%	2%	@ NAV 1.14	1.26	21.39	8.41	6.49	21.39	6.49	4.04	8.33	6/17/1999	1.04%
						W/Max Sales NA	NA	14.40	6.29	5.23	14.40	5.23	3.43	7.99		
American Balanced Fund-A	BAL	5%	5%	0%	0%	@ NAV -0.56	-1.22	9.43	7.74	9.34	9.43	9.34	7.90	10.66	7/26/1975	0.57%
						W/Max Sales NA	NA	3.14	5.63	8.06	3.14	8.06	7.26	10.51		
Bond Fund of America-A	ABNDX	15%	10%	5%	0%	@ NAV -2.33	-1.44	0.64	1.03	1.62	0.64	1.62	2.97	7.47	5/28/1974	0.61%
						W/Max Sales NA	NA	-3.15	-0.24	0.85	-3.15	0.85	2.58	7.38		
Capital World Bond Fund-A	CWBFX	5%	0%	0%	0%	@ NAV 1.15	2.00	6.81	2.55	1.47	6.81	2.55	6.14	8/4/1987	0.97%	
						W/Max Sales NA	NA	2.82	1.25	0.69	2.82	0.69	2.34	6.00		
Corporate Bond Fund- A	BFCAX	7%	6%	5%	0%	@ NAV -2.96	-2.43	2.00	2.76	3.53	2.00	3.53	**	3.32	12/14/2012	0.94%
						W/Max Sales NA	NA	-1.86	1.47	2.73	-1.86	2.73	**	2.57		
Intermediate Bond Fund of America-A	AIBAX	6%	4%	0%	0%	@ NAV -1.19	-0.76	-0.46	0.36	0.59	-0.46	0.59	1.88	4.54	2/19/1988	0.62%
						W/Max Sales NA	NA	-2.92	-0.48	0.09	-2.92	0.09	1.62	4.45		
Inflation Linked Bond- A	BFIAX	5%	4%	3%	0%	@ NAV -1.45	-1.03	0.17	1.02	0.29	0.17	0.29	**	0.14	12/14/2012	0.73%
						W/Max Sales NA	NA	-2.34	0.16	-0.20	-2.34	-0.20	**	-0.34		
Short Term Bond Fund of America-A	ASBAX	12%	8%	4%	0%	@ NAV -0.54	-0.34	0.01	0.44	0.39	0.01	0.39	**	1.44	10/2/06	0.71%
						W/Max Sales NA	NA	-2.54	-0.41	-0.13	-2.54	-0.13	0.71	1.21		
American High Income Trust-A	AHITX	3%	3%	3%	0%	@ NAV 0.45	-0.35	3.55	3.75	3.64	3.55	3.64	6.30	6.97	2/19/1988	0.69%
						W/Max Sales NA	NA	-0.38	2.45	2.84	-0.38	2.84	5.89	7.67		

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: 1-19-18				Returns Ending 3-31-18					Standardized Returns++ Ending 3-31-18					
		Con	Mod	Mod/Agg	Agg	YTD 4/20/2018	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 6.34%	4.30%	23.28%	11.75%	15.93%	23.28%	15.93%	9.80%	12.26%	11/14/1994	1.14%
						NA	NA	16.50	9.66	14.63	16.50	14.63	9.18	12.14		
Dividend & Growth- A	IHGIX	7%	9%	10%	12%	@ NAV -1.15	-2.08	10.74	9.17	11.56	10.74	11.56	8.32	8.96	7/22/1996	1.01%
						W/Max Sales NA	NA	4.65	7.13	10.30	4.65	10.30	7.71	8.67		
Capital Appreciation Fund- A	ITHAX	0%	0%	0%	2%	@ NAV 1.76	0.99	13.25	7.73	11.89	13.25	11.89	6.98	12.46	7/22/1996	1.10%
						W/Max Sales NA	NA	7.02	5.71	10.63	7.02	10.63	6.38	12.17		
Core Equity Fund- A	HAIAX	5%	8%	9%	12%	@ NAV 2.29	1.01	15.88	10.13	14.27	15.88	14.27	9.92	6.56	4/30/1998	0.77%
						W/Max Sales NA	NA	9.51	8.07	12.98	9.51	12.98	9.30	6.26		
Equity Income- A	HQIAX	5%	8%	9%	10%	@ NAV -3.13	-3.48	8.79	8.99	10.55	8.79	10.55	8.74	9.07	8/28/2003	1.01%
						W/Max Sales NA	NA	2.81	6.96	9.31	2.81	9.31	8.13	8.65		
MidCap Fund- A	HFMGX	4%	5%	8%	9%	@ NAV 4.93	3.36	21.13	11.01	14.37	21.13	14.37	10.69	12.50	12/30/1997	1.13%
						W/Max Sales NA	NA	14.47	8.94	13.08	14.47	13.08	10.06	12.19		
MidCap Value Fund- A	HMVAX	3%	5%	7%	9%	@ NAV -0.64	-1.46	7.53	5.13	9.60	7.53	9.60	9.57	8.41	4/30/2001	1.24%
						W/Max Sales NA	NA	1.61	3.17	8.37	1.61	8.37	8.95	8.05		

Hartford Funds

<https://www.hartfordfunds.com>

888-843-7824

Investment Objective	Ticker Symbol	Model Allocations as of: 1-19-18				Returns Ending 3-31-18					Standardized Returns++ Ending 3-31-18						
		Con	Mod	Mod/Agg	Agg	YTD 4/20/2018	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 5.64%	3.51%	21.28%	4.71%	10.17%	21.28%	10.17%	8.18%	8.87%	7/22/1996	1.39%
							W/Max Sales NA	NA	14.61	2.75	8.94	14.61	8.94	7.57	8.59		
SmallCap Growth-A**	S-C G	HSLAX	3%	5%	4%	5%	@ NAV 3.90	2.02	16.61	7.97	12.78	16.61	12.78	11.77	12.10	11/14/1994	1.26%
							W/Max Sales NA	NA	10.02	5.95	11.51	10.02	11.51	11.14	10.89		
Hartford Schroders US Small Cap Opps-A	S-C B	SCUVX	2%	3%	4%	5%	@ NAV -0.23	-1.61	8.38	7.96	11.49	8.38	11.49	9.27	12.26	8/6/1993	1.52%
							W/Max Sales NA	NA	2.44	5.93	10.23	2.44	10.23	8.65	12.01		
Global Capital Appreciation-A (Global Growth-A)	Glbl-Stk	HCTAX	0%	0%	4%	5%	@ NAV 0.16	-0.43	11.61	5.54	9.28	11.61	9.28	7.14	8.38	4/29/2005	1.31%
							W/Max Sales NA	NA	5.47	3.57	8.05	5.47	8.05	6.53	7.91		
International Opportunities-A	Fgn-Stk	IHOAX	2%	6%	11%	14%	@ NAV 0.35	0.06	15.67	6.45	7.35	15.67	7.35	3.79	5.68	7/22/1996	1.14%
							W/Max Sales NA	NA	9.31	4.46	6.14	9.31	6.14	3.20	5.41		
Hartford Schroders International Multi-Cap Value-A	Fgn-Stk	SIDVX	2%	3%	4%	5%	@ NAV 1.05	-0.42	12.99	6.98	6.60	12.99	6.60	4.48	5.30	8/30/2006	1.17%
							W/Max Sales NA	NA	6.80	5.00	5.39	6.80	5.39	3.89	4.79		
Balanced-A	BAL	ITTAX	8%	0%	0%	0%	@ NAV -1.19	-1.23	8.86	5.69	8.08	8.86	8.08	6.64	6.76	7/22/1996	1.03%
Balanced Income A can substitute							W/Max Sales NA	NA	2.87	3.72	6.87	2.87	6.87	6.03	6.48		
Total Return Bond-A	Int-Term	ITBAX	15%	10%	4%	0%	@ NAV -2.08	-1.58	1.87	1.48	1.79	1.87	1.79	3.46	4.83	7/22/1996	0.86%
							W/Max Sales NA	NA	-2.72	-0.07	0.86	-2.72	0.86	2.98	4.61		
Quality Bond	TIPS	HIPAX	12%	7%	0%	0%	@ NAV -1.84	-1.08	0.84	0.72	1.42	0.84	1.42	**	1.39	11/30/2012	0.93%
							W/Max Sales NA	NA	-3.69	-0.82	0.49	-3.69	0.49	**	0.52		
Strategic Income-A	Multi-Sector	HSNAX	6%	5%	3%	0%	@ NAV -0.16	-0.28	5.03	4.28	3.56	5.03	3.56	4.91	4.58	5/31/2007	1.05%
							W/Max Sales NA	NA	0.30	2.69	2.61	0.30	2.61	4.42	4.13		
Inflation Plus-A	TIPS	HIPAX	5%	4%	3%	0%	@ NAV -1.05	-0.86	-0.26	0.83	-1.00	-0.26	-1.00	2.25	3.73	10/31/2002	0.98%
							W/Max Sales NA	NA	-4.75	-1.91	1.78	-4.75	1.78	3.42	3.42		
Short Duration-A	Short-Term	HSDAX	10%	8%	4%	0%	@ NAV -0.19	-0.24	1.15	1.39	1.32	1.15	1.32	2.43	2.58	10/31/2002	0.89%
							W/Max Sales NA	NA	-0.88	0.71	0.91	-0.88	0.91	2.22	2.44		
Floating Rate Fund-A	Short-Term	HFLAX	4%	3%	3%	0%	@ NAV 1.66	1.18	4.21	4.01	3.31	4.21	3.31	4.56	3.94	4/29/2005	1.00%
							W/Max Sales NA	NA	1.08	2.96	2.68	1.08	2.68	4.24	3.70		
High Yield-A	Hi-Yld	HAHAX	3%	3%	3%	0%	@ NAV -0.24	-1.21	3.50	3.91	3.92	3.50	3.92	6.61	5.52	9/30/1998	1.18%
							W/Max Sales NA	NA	-1.16	2.33	2.97	-1.16	2.97	6.12	5.27		

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. After 9-30-09, exchanges between B-share funds are still allowed, just no new purchases. Hartford SMART529 college savings plan is 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 but also Closed to New Investors March 2015.

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: 1-19-18				Returns Ending 3-31-18					Standardized Returns++ Ending 3-31-18						
		Con	Mod	Mod/Agg	Agg	YTD 4/20/2018	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	4%	5%	9%	11%	@ NAV 2.56%	1.73%	19.19%	10.21%	12.35%	19.19	12.35	9.41	8.53	9/7/1993	1.48%
							W/Max Sales NA	NA	15.19%	9.38%	12.10%	15.19	12.10	9.41	8.53		
Core Equity-B	L-C B	MRGBX	4%	6%	6%	10%	@ NAV 0.84	-0.11	15.88	9.42	12.25	15.88	12.25	9.11	7.28	1/2/1997	1.77%
							W/Max Sales NA	NA	11.88	8.58	12.00	11.88	12.00	9.11	7.28		
Value-B	L-C V	MFEBX	6%	9%	10%	11%	@ NAV -2.94	-3.24	7.91	7.68	10.56	7.91	10.56	7.46	7.87	11/4/1997	1.59%
							W/Max Sales NA	NA	3.91	6.81	10.29	3.91	10.29	7.46	7.87		
Massachusetts Investors Trust-B	L-C B	MITBX	4%	5%	7%	10%	@ NAV 0.51	-0.51	14.17	9.04	11.38	14.17	11.38	8.17	8.12	9/7/1993	1.48%
							W/Max Sales NA	NA	10.17	8.19	11.11	10.17	11.11	8.17	8.12		
Mid-Cap Growth-B	M-C G	OTCBX	3%	5%	6%	8%	@ NAV 3.38	5.20	23.24	10.12	13.35	23.24	13.35	8.07	7.20	12/1/1993	1.96%
							W/Max Sales NA	NA	8.24	9.29	12.91	8.24	12.91	8.07	7.20		
Mid Cap Value-B	M-C V	MCBVX	4%	6%	9%	10%	@ NAV -1.00	-2.18	6.60	5.71	9.78	6.60	9.78	8.72	8.69	11/1/2001	1.86%
							W/Max Sales NA	NA	2.60	4.81	9.50	2.60	9.50	8.72	8.69		
New Discovery-B	S-C G	MNDBX	2%	4%	4%	5%	@ NAV 6.25	3.94	22.73	8.85	8.94	22.73	8.94	10.50	7.91	4/3/1997	2.10%
							W/Max Sales NA	NA	18.73	8.00	8.66	18.73	8.66	10.50	7.91		
New Discovery Value-B	S-C V	NDVBX	2%	4%	6%	5%	@ NAV -1.91	-4.08	22.73	8.85	8.94	22.73	8.94	10.50	7.91	5/26/2011	2.12%
							W/Max Sales NA	NA	18.73	8.00	8.66	18.73	8.66	10.50	7.91		
Equity Opportunities-B (formerly Sector Rotational Fund)	Sector	SRFBX	0%	0%	0%	5%	@ NAV -3.24	-3.70	7.67	6.62	10.23	7.67	10.23	7.07	6.47	1/3/2007	1.94%
							W/Max Sales NA	NA	3.73	5.73	9.96	3.73	9.96	7.07	6.47		
International New Discovery-B	S-C G Fgn	MIDBX	0%	0%	2%	3%	@ NAV 2.69	1.69	22.93	9.42	7.65	22.93	7.65	6.07	8.22	10/2/2000	2.06%
							W/Max Sales NA	NA	18.93	8.57	7.36	18.93	7.36	6.07	8.22		
International Growth-B	Fgn-Stk	MGRBX	2%	4%	7%	9%	@ NAV 0.35	-1.45	19.91	7.54	5.82	19.91	5.82	3.86	5.20	10/24/1995	1.93%
							W/Max Sales NA	NA	15.91	6.67	5.50	15.91	5.50	3.86	5.20		
International Value-B	Fgn-Stk	MGBIX	2%	5%	8%	10%	@ NAV -0.68	-0.95	16.49	8.50	9.87	16.49	9.87	6.31	7.57	10/24/1995	1.76%
Closed to new investors 5-29-15							W/Max Sales NA	NA	12.49	7.65	9.60	12.49	9.60	6.31	7.57		
Global Alternative Strategy-B	Alternative	DVRBX	5%	5%	4%	3%	@ NAV -0.61	0.31	2.15	-1.66	0.82	2.15	0.82	1.22	1.23	12/20/2007	2.26%
Formerly Diversified Target Return Fund-B							W/Max Sales NA	NA	-1.85	-2.62	0.43	-1.85	0.43	1.22	1.23		
Total Return-B	BAL	MTRBX	8%	7%	3%	0%	@ NAV -2.28	-2.38	4.78	6.58	5.54	4.78	5.54	5.54	6.88	8/23/1993	1.48%
							W/Max Sales NA	NA	1.27	3.87	6.27	1.27	6.27	5.54	6.88		
Corporate Bond-B* (formerly Bond)	Int-Term	MFBBX	16%	10%	5%	0%	@ NAV -3.46	-2.73	1.31	1.31	1.96	1.31	1.96	4.87	4.87	9/7/1993	1.56%
							W/Max Sales NA	NA	-2.65	0.36	1.60	-2.65	1.60	4.91	4.87		
Total Return Bond (formerly Research Bond Fund)-B*	Int-Term	MRBBX	18%	10%	4%	0%	@ NAV -2.56	-1.83	0.64	0.44	1.19	0.64	1.19	3.64	4.12	12/29/2000	1.65%
							W/Max Sales NA	NA	-3.32	-0.51	0.83	-3.32	0.83	3.64	4.12		
Limited Maturity-B	Short-Term	MLBXX	12%	8%	4%	0%	@ NAV -0.62	-0.53	-0.12	-0.01	-0.05	-0.12	-0.05	1.07	2.58	9/7/1993	1.58%
							W/Max Sales NA	NA	-4.07	-1.00	-0.44	-4.07	-0.44	1.07	2.58		
Inflation Adjusted Bond-B	Int-Term	MIABX	5%	4%	3%	0%	@ NAV -1.64	-1.23	-0.44	-0.18	-1.45	-0.44	-1.45	1.23	2.14	9/30/2003	1.72%
							W/Max Sales NA	NA	-4.37	-1.17	-1.83	-4.37	-1.83	1.23	2.14		
High Income-B	Hi-Yld	MHIBX	3%	3%	3%	0%	@ NAV -0.83	-1.65	1.33	2.75	3.12	1.33	3.12	5.50	5.33	9/27/1993	1.72%
							W/Max Sales NA	NA	-2.56	1.85	2.79	-2.56	2.79	5.50	5.33		

100% 100% 100% 100%

Notes: No Changes this Quarter.

Bench: Equity Income, Diversified Income (A &

Columbia Threadneedle

www.columbiathreadneedleus.com

800-221-7844

Investment Objective	Ticker Symbol	Model Allocations as of: 1-19-18				YTD 4/20/2018	Returns Ending 3-31-18				Standardized Returns++ Ending 3-31-18						
		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	LEGAX	5%	8%	9%	11%	@ NAV 3.85%	2.70%	19.70%	10.41%	14.53%	19.70%	14.73%	10.11%	9.34%	11/1/1998	1.08%
							W/Max Sales NA	NA	12.82	8.25	13.18	12.82	13.18	9.46	9.11		
Columbia Large Cap Index A	L-C B	NEIAX	5%	7%	10%	13%	@ NAV 0.30	-0.87	13.49	10.30	12.81	13.49	12.81	9.04	9.02	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%	5%	7%	8%	@ NAV -2.78	-3.81	11.49	9.62	11.95	11.49	11.95	9.07	8.33	4/25/1997	1.18%
							W/Max Sales NA	NA	5.06	7.47	10.63	5.06	10.63	8.43	8.02		
Columbia Dividend Income A	L-C V	LBSAX	6%	7%	7%	8%	@ NAV -2.09	-2.04	12.38	10.41	11.66	12.38	11.66	9.07	7.78	11/25/2002	0.98%
							W/Max Sales NA	NA	5.91	8.26	10.34	5.91	10.34	8.42	7.46		
Columbia Large Cap Value- A	L-C V	INDZX	0%	2%	3%	4%	@ NAV -2.20	-3.02	9.07	8.49	10.72	9.07	10.72	7.06	10.16	10/15/1990	1.02%
							W/Max Sales NA	NA	2.81	6.38	9.41	2.81	9.41	6.42	9.92		
Columbia Dividend Opportunity- A	L-C V	INUTX	0%	0%	0%	4%	@ NAV -0.62	-2.17	7.35	7.63	9.00	7.35	9.00	8.23	8.87	8/1/1988	0.98%
							W/Max Sales NA	NA	1.17	5.52	7.71	1.17	7.71	7.59	8.65		
Columbia Contrarian Core A	L-C B	LCCAX	0%	4%	5%	5%	@ NAV -1.95	-2.53	10.87	9.22	12.53	10.87	12.53	9.99	9.24	11/1/1998	1.04%
							W/Max Sales NA	NA	4.48	7.08	11.21	4.48	11.21	9.35	8.98		
Columbia Mid Cap Growth A	M-C G	CBSAX	2%	4%	5%	6%	@ NAV 2.36	1.10	15.57	7.57	11.22	15.57	11.22	8.75	11.61	4/22/1996	1.18%
							W/Max Sales NA	NA	8.93	5.47	9.91	8.93	9.91	8.11	11.41		
Columbia Mid Cap Index A	M-C B	NTIAX	3%	4%	6%	8%	@ NAV 0.24	-0.91	10.48	8.46	11.45	10.48	11.45	10.44	8.64	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 -2.07	-2.87	6.39	5.42	9.87	6.39	9.87	7.92	9.09	2/14/2002	1.18%
							W/Max Sales NA	NA	0.28	3.36	8.59	0.28	8.59	7.29	8.69		
Columbia Small Cap Growth I A	S-C G	CGOAX	0%	3%	3%	4%	@ NAV 4.28	2.69	23.75	12.55	12.69	23.75	12.69	9.99	10.62	11/1/2005	1.41%
							W/Max Sales NA	NA	16.61	10.35	11.36	16.61	11.36	9.34	10.31		
Columbia Small Company Index A	S-C B	NMSAX	2%	2%	3%	3%	@ NAV 2.95	0.45	12.22	10.23	13.01	12.22	13.01	10.92	9.57	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 -1.58	0.83	12.11	4.76	10.84	12.11	10.84	9.19	9.13	4/25/1997	1.30%
							W/Max Sales NA	NA	5.69	2.70	9.53	5.69	9.53	8.54	8.82		
Columbia Overseas Value A	Fgn-Stk	COAVX	4%	5%	9%	10%	@ NAV 1.84	-1.07	19.85	8.29	8.30	19.85	8.30	2.79	2.79	2/28/2013	1.45%
							W/Max Sales NA	NA	12.92	6.16	7.03	12.92	7.03	2.19	2.19		
Columbia Contrarian Europe Fund A	Fgn-Stk	AXEAX	0%	2%	4%	6%	@ NAV -1.95	-0.27	16.67	4.13	6.34	16.67	6.34	4.43	3.95	6/26/2000	1.39%
							W/Max Sales NA	NA	4.48	7.08	11.21	4.48	11.21	9.35	8.98		
Columbia Acorn International A	Fgn-Stk	LAIAAX	0%	2%	2%	3%	@ NAV 3.18	2.13	22.86	7.42	7.06	22.86	7.06	5.25	10.17	10/16/2000	1.26%
							W/Max Sales NA	NA	15.80	5.32	5.80	15.80	5.80	4.63	9.91		
Columbia Balanced Fund A	Bal	CBLAX	4%	0%	0%	0%	@ NAV -1.98	-2.13	6.95	5.93	8.35	6.95	8.35	7.82	8.03	11/1/2002	1.00%
							W/Max Sales NA	NA	0.79	3.86	7.07	0.79	7.07	7.19	7.78		
Columbia Corporate Income A	Int-Term	LIAX	10%	5%	0%	0%	@ NAV -3.02	-2.40	2.01	1.90	2.44	2.01	2.44	5.47	6.50	7/31/2000	0.98%
							W/Max Sales NA	NA	-2.83	0.26	1.46	-2.83	1.46	4.96	6.34		
Columbia Total Return Bond A	Int-Term	LIBAX	25%	14%	7%	0%	@ NAV -1.67	-1.12	1.24	1.71	1.88	1.24	1.88	4.13	6.89	7/31/2000	0.90%
							W/Max Sales NA	NA	-1.82	0.68	1.26	-1.82	1.26	3.81	6.81		
Columbia Inflation Protected Securities A	TIPS	APSAX	5%	4%	3%	0%	@ NAV -0.75	-0.64	1.60	1.74	-0.18	1.60	-0.18	2.40	3.24	3/4/2004	1.11%
							W/Max Sales NA	NA	-1.45	0.71	-0.79	1.45	-0.79	2.08	3.02		
Columbia Limited Duration Credit A	Short-Term	ALDAX	12%	10%	4%	0%	@ NAV -1.05	-0.84	0.24	1.34	1.25	0.24	1.25	2.98	2.88	6/19/2003	0.83%
							W/Max Sales NA	NA	-2.74	0.33	0.64	-2.74	0.64	2.66	2.67		
Columbia Floating Rate A	Bank Loan	RFRAX	5%	4%	3%	0%	@ NAV 1.93	1.58	4.63	4.10	3.75	4.63	3.75	4.85	4.07	2/16/06	1.06%
							W/Max Sales NA	NA	1.49	3.05	3.13	1.49	3.13	4.53	3.81		
Columbia Income Opportunities A	Hi-Yld	AIOAX	3%	3%	3%	0%	@ NAV -0.87	-2.06	1.89	3.28	3.86	1.89	3.86	6.95	6.65	6/19/2003	1.10%
							W/Max Sales NA	NA	-2.93	1.63	2.86	-2.93	2.86	6.43	6.30		

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% 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 are 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.columbiainvestment.com

AB Funds (AllianceBernstein)

800-221-5672

www.abglobal.com

Investment Objective	Ticker Symbol	Model Allocations as of: 1-19-18				YTD 4/20/2018	Returns Ending 3-31-18				Standardized Returns++ Ending 3-31-18						
		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	APGAX	4%	7%	12%	16%	@ NAV 3.58%	2.03%	22.06%	12.88%	16.77%	22.06%	16.77%	10.74%	10.24%	9/28/1992	1.02%
							W/Max Sales NA	NA	16.86	11.26	15.76	16.86	15.76	12.53	9.62		
Growth- A	L-C G	AGRFX	2%	3%	6%	7%	@ NAV 5.57%	3.86	25.85%	13.40%	16.44%	25.85%	16.44%	10.74%	10.24%	9/4/1990	1.26%
							W/Max Sales NA	NA	20.49	11.77	15.43	20.49	15.43	10.26	10.07		
Relative Value- A	L-C V	CABDX	6%	7%	8%	13%	@ NAV 0.17	-1.37	13.41	9.34	11.79	13.41	11.79	8.47	10.06	7/1/1932	1.01%
							W/Max Sales NA	NA	8.66	7.75	10.81	8.66	10.81	8.00	10.00		
Formerly Growth & Income- A	L-C V	ABVAX	0%	3%	4%	7%	@ NAV 4.03	-4.21	13.39	5.13	11.96	13.39	11.96	4.10	5.42	3/29/2001	0.99%
							W/Max Sales NA	NA	8.56	3.61	11.00	8.56	11.00	3.65	5.15		
Equity Income Fund - A	L-C V	AUIAX	5%	6%	7%	8%	@ NAV -0.99	-1.31	10.07	7.04	9.71	10.07	9.71	7.30	9.14	10/18/1993	0.99%
							W/Max Sales NA	NA	5.39	5.50	8.75	5.39	8.75	6.84	8.94		
Discovery Growth- A	M-C G	CHCLX	3%	6%	9%	11%	@ NAV 8.56	5.80	28.61	11.24	13.24	28.61	13.24	11.56	10.46	7/7/1938	1.00%
							W/Max Sales NA	NA	23.19	9.64	12.25	23.19	12.25	11.08	10.39		
Discovery Value- A	M-C V	ABASX	3%	3%	4%	9%	@ NAV 0.66	-2.59	8.08	7.62	10.90	8.08	10.90	9.78	10.75	3/29/2001	1.13%
							W/Max Sales NA	NA	3.50	6.07	9.94	3.50	9.94	9.30	10.47		
Small-Cap Growth- A	S-C G	QUASX	5%	8%	10%	10%	@ NAV 8.59	5.16	29.07	12.04	13.88	29.07	13.88	12.64	10.28	2/12/1969	1.19%
							W/Max Sales NA	NA	23.59	10.43	12.90	23.59	12.90	12.15	10.18		
Sustainable International Thematic Fund- A	Fgn-Stk G	AWPAX	0%	3%	4%	6%	@ NAV -0.46	-0.34	18.77	5.20	5.41	18.77	5.41	1.46	6.67	6/2/1994	1.42%
							W/Max Sales NA	NA	13.75	3.69	4.51	13.75	4.51	1.02	6.48		
Formerly International Growth- A	Fgn-Stk V	ABIAX	4%	6%	11%	13%	@ NAV 0.74	-0.13	13.95	6.28	7.01	13.95	7.01	0.66	5.32	3/29/2001	1.46%
							W/Max Sales NA	NA	9.10	4.74	6.08	9.10	6.08	-1.09	5.05		

AB Funds (AllianceBernstein)

www.abglobal.com

800-221-5672

Investment Objective	Ticker Symbol	Model Allocations as of: 1-19-18				YTD 4/20/2018	Returns Ending 3-31-18				Standardized Returns++ Ending 3-31-18					
		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%	8%	5%	0%	@ NAV -0.91	-1.77	6.30	2.84	3.87	6.30	3.87	4.59	8.65	6/8/1932	1.32%
						W/Max Sales NA	NA	1.76	1.36	2.97	1.76	2.97	4.13	8.60		
Short Duration-A	Sht-Term	10%	5%	4%	0%	@ NAV -0.34	-0.23	-0.33	0.03	0.06	-0.33	0.06	0.91	1.09	5/21/2003	1.03%
						W/Max Sales NA	NA	-4.57	-1.40	-0.81	-4.57	-0.81	0.37	0.79		
Intermediate Bond-A	Int-Term	25%	20%	7%	0%	@ NAV -1.58	-1.00	1.89	1.63	2.27	1.89	2.27	4.12	4.64	7/1/1999	1.03%
						W/Max Sales NA	NA	-2.47	0.18	1.38	-2.47	1.38	3.68	4.40		
Global Bond-A	World Bond	5%	0%	0%	0%	@ NAV -0.79	-0.22	1.85	2.26	2.44	1.85	2.44	4.32	7.16	3/27/1992	0.83%
						W/Max Sales NA	NA	-2.46	0.78	1.56	-2.46	1.56	3.87	6.98		
Bond Inflation Strategy	TIPS	5%	4%	3%	0%	@ NAV -0.58	-0.36	1.05	1.91	0.30	1.05	0.30	**	2.46	1/26/2010	1.34%
						W/Max Sales NA	NA	-3.22	0.46	-0.58	-3.22	-0.58	**	1.92		
Unconstrained Bond-A	Multi-Sect-Bd	10%	8%	3%	0%	@ NAV 0.33	-0.26	0.58	1.80	1.61	0.33	1.61	2.93	5.15	1/9/1996	1.10%
						W/Max Sales NA	NA	-3.66	0.33	0.73	-3.66	0.73	2.49	4.95		
High Income-A	Hi-Yld	3%	3%	3%	0%	@ NAV -0.47	-0.78	3.38	5.23	4.76	3.38	4.76	8.39	10.23	2/25/1994	0.83%
						W/Max Sales NA	NA	-0.98	3.71	3.85	-0.98	3.85	7.93	10.03		
Wealth Appreciation Strategy-A	Allocation	AWAAX	*	*	*	@ NAV 0.80	-0.24	14.55	6.81	8.67	14.55	8.67	4.67	6.23	9/2/2003	1.46%
						W/Max Sales NA	NA	9.67	5.26	7.72	9.67	7.72	4.21	5.92		
All Market Total Return Portfolio-A (Formerly Balanced Wealth Strategy)	Allocation	ABWAX	*	*	*	@ NAV -0.94	-1.35	5.20	3.57	5.43	5.20	5.43	4.46	5.60	9/2/2003	1.20%
						W/Max Sales NA	NA	0.76	2.07	4.52	0.76	4.52	4.01	5.29		
Conservative Wealth Strategy-A	Allocation	ABPAX	*	*	*	@ NAV -0.49	-0.82	4.82	2.73	3.53	4.82	3.53	3.41	4.27	9/2/2003	1.34%
						W/Max Sales NA	NA	0.36	1.25	2.63	0.36	2.63	2.97	3.96		

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: 1-19-18				YTD 4/20/2018	Returns Ending 3-31-18				Standardized Returns++ Ending 3-31-18					
		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-C G	8%	12%	14%	18%	@ NAV 6.57%	4.60%	27.05%	12.03%	16.37%	4.60%	16.37%	**	8.30%	6/30/2011	0.95%
						W/Max Sales NA	NA	19.75	9.85	15.00	19.75	15.00	**	12.83		
Calibrated Dividend Growth Fund-A**	L-C B	7%	8%	11%	14%	@ NAV -2.42	-2.75	10.97	9.23	10.96	10.97	10.96	8.97	7.95	6/5/1997	0.97%
						W/Max Sales NA	NA	4.57	7.10	9.65	4.57	9.65	8.32	7.56		
Affiliated Fund-A	L-C V	5%	6%	8%	10%	@ NAV -1.88	-2.39	8.82	8.28	11.22	8.82	11.22	6.71	10.93	8/1/1996	0.70%
						W/Max Sales NA	NA	2.55	6.17	9.91	2.55	9.91	6.08	10.83		
Fundamental Equity Fund-A	L-C V	0%	0%	3%	4%	@ NAV -1.70	-2.47	8.50	7.45	9.74	8.50	9.74	8.30	9.79	6/5/1997	0.96%
						W/Max Sales NA	NA	2.27	5.35	8.45	2.27	8.45	7.66	9.49		
Growth Opportunities-A	M-C G	2%	3%	5%	6%	@ NAV 2.41	1.77	16.93	6.42	11.18	16.93	11.18	9.38	9.83	10/16/1998	1.26%
						W/Max Sales NA	NA	10.21	4.34	9.88	10.21	9.88	8.74	9.54		
Value Opportunities-A	M-C B	0%	3%	4%	6%	@ NAV -1.69	-2.59	5.99	5.23	9.58	5.99	9.58	10.13	12/30/2005	1.15%	
						W/Max Sales NA	NA	-0.11	3.18	8.30	-0.11	8.30	8.92	9.59		
Calibrated Mid-Cap Value-A	M-CV	2%	4%	5%	6%	@ NAV -0.74	-1.43	6.06	5.03	9.97	6.06	9.97	**	13.20	12/29/2011	0.98%
						W/Max Sales NA	NA	-0.04	2.98	8.68	-0.04	8.68	**	12.13		
Developing Growth-A (Closed to New Investors)	S-C G	3%	5%	7%	9%	@ NAV 11.58	11.58	28.48	4.83	12.03	11.58	12.03	11.35	10.63	8/1/1996	0.96%
						W/Max Sales NA	NA	21.08	2.78	10.71	21.08	10.71	10.70	10.48		
Alpha Strategy-A	SC-World-Stk	2%	3%	4%	5%	@ NAV 3.12	0.83	16.14	7.54	11.28	3.12	11.28	9.37	7.67	3/18/1998	1.57%
						W/Max Sales NA	NA	9.45	5.43	9.97	9.45	9.97	8.72	7.35		
International Equity-A	Fgn-Stk	4%	9%	11%	10%	@ NAV 0.35	-1.05	17.06	4.45	4.72	0.35	4.72	17.06	4.72	12/31/2003	1.20%
						W/Max Sales NA	NA	10.33	2.41	3.48	10.33	3.48	1.16	4.60		
International Dividend Income-A NEW	Fgn-Stk	0%	0%	4%	4%	@ NAV -0.26	-1.03	13.34	2.76	3.14	-0.26	3.14	**	2.05	6/30/2008	1.13%
						W/Max Sales NA	NA	6.80	0.75	1.92	6.80	1.92	**	1.44		
International Opportunities-A	Fgn-Stk	0%	0%	0%	5%	@ NAV -0.77	-1.69	23.43	10.49	10.15	-0.77	10.15	6.18	5.84	6/2/1997	1.22%
						W/Max Sales NA	NA	16.34	8.34	8.85	16.34	8.85	5.56	5.54		
Multi-Asset Income Fund-A	BAL	4%	4%	3%	3%	@ NAV 0.43	-0.25	5.80	4.06	4.85	0.43	4.85	6.34	5.69	6/30/2005	1.18%
						W/Max Sales NA	NA	3.44	3.27	4.37	3.44	4.37	6.09	5.50		
Multi-Asset Balanced Opportunity Fund-A	BAL	3%	3%	0%	0%	@ NAV -0.17	-0.85	6.14	4.29	6.27	-0.17	6.27	7.10	7.20	5/1/1998	1.20%
						W/Max Sales NA	NA	3.74	3.50	5.79	-0.17	5.79	6.10	7.20		
Floating Rate-A	Bank Loan	4%	3%	2%	0%	@ NAV 1.67	1.19	4.12	4.32	3.85	1.67	3.85	4.89	4.42	12/31/2007	0.79%
						W/Max Sales NA	NA	1.80	3.55	3.38	1.67	3.38	4.65	4.19		
Core Fixed Income-A	Int-Term	16%	8%	3%	0%	@ NAV -2.24	-1.38	0.96	0.86	1.53	-2.24	1.53	4.82	4.82	8/31/2000	0.63%
						W/Max Sales NA	NA	-1.32	0.09	1.06	-2.24	1.06	3.71	4.69		
Total Return-A	Int-Term	22%	14%	6%	0%	@ NAV -2.10	-1.50	1.11	1.34	1.94	-2.10	1.94	5.18	5.18	8/31/2000	0.67%
						W/Max Sales NA	NA	-1.19	0.59	1.47	-2.10	1.47	5.05	5.05		
Inflation Focused-A	TIPS	5%	4%	3%	0%	@ NAV 1.22	0.41	1.00	1.51	-0.66	1.22	-0.66	**	0.45	4/29/2011	0.70%
						W/Max Sales NA	NA	-1.27	0.75	-1.10	1.22	-1.10	**	0.11		
Short Duration Income-A	Sht-Term	10%	8%	4%	0%	@ NAV -0.28	-0.02	1.53	1.90	1.86	-0.28	1.86	4.16	4.16	11/4/1993	0.59%
						W/Max Sales NA	NA	-0.77	1.15	1.39	-0.28	1.39	4.06	4.06		
Bond Debenture-A	Hi-Yld	3%	3%	3%	0%	@ NAV -0.66	-1.00	5.30	4.89	5.45	-0.66	5.45	8.49	8.49	8/1/1996	0.81%
						W/Max Sales NA	NA	1.80	3.55	3.38	-0.66	3.38	4.65	4.19		

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

Spring 2018

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

E-Mail: Dvose@Nelson-Securities.com

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: 1/19/18

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%	8%	9%	11%
BlackRock S&P 500 Index V.I. (formerly HIMCO VIT Index Fund)	L-C B	8%	10%	14%	16%
Disciplined Equity	L-C B	2%	4%	4%	5%
Value Fund	L-C B	2%	3%	4%	5%
Capital Appreciation Fund	L-C B	0%	0%	0%	2%
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)	Glbl-Stk	0%	2%	3%	5%
International Opportunities	Fgn-Stk	4%	9%	15%	19%
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. HIMCO VIT Index Fund merged into BlackRock S&P 500 Index V.I. 4-20-18.

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: 1/19/18

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%	8%	10%	12%
BlackRock S&P 500 Index V.I. (formerly HIMCO VIT Index Fund)	L-C B	8%	10%	13%	16%
Hartford Disciplined Equity	L-C B	2%	4%	4%	5%
Hartford Capital Appreciation	L-C B	0%	0%	0%	2%
Fidelity VIP Contrafund	L-C G	4%	5%	6%	8%
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	4%	9%	10%	12%
AB International Value - New	Fgn-Stk	0%	0%	5%	7%
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. HIMCO VIT Index Fund merged into BlackRock S&P 500 Index V.I. 4-20-18.

Hartford Leaders

1-(800) 862-7155

As of: 1/19/18

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	8%	9%	10%	12%
MFS Value	L-C V	6%	7%	9%	9%
Hartford Disciplined Equity	L-C B	2%	4%	5%	5%
Hartford Capital Appreciation	L-C B	0%	0%	0%	2%
Fidelity VIP Contrafund	L-C G	4%	5%	6%	8%
Fidelity VIP Mid Cap Portfolio	M-C G	7%	10%	13%	18%
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	4%	6%	10%	11%
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. HIMCO VIT Index Fund merged into BlackRock S&P 500 Index V.I. 4-20-18.

Jackson National Perspective II

1-(800) 873-5654

As of: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
JNL Institutional Alt 25 (Formerly Instl Alt 20)	Instl-Alt*	10%	10%	5%	0%
JNL Institutional Alt 35 (Merged into Alt 25)	Instl-Alt	0%	0%	0%	0%
JNL Institutional Alt 50	Instl-Alt	0%	0%	5%	10%
JNL/MCM Index 5	Passive-EQ**	10%	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	6%	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%	38%	0%	0%
JNL/S&P Managed Moderate Growth	Mgd Asset	0%	5%	7%	0%
JNL/S&P Managed Growth	Mgd Asset	0%	0%	20%	0%
JNL/S&P Managed Aggressive Growth	Mgd Asset	0%	0%	0%	25%
		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

1-(800) 942-5500

As of: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Growth	L-C G	7%	10%	13%	21%
Blue Chip Income & Growth	L-C V	7%	11%	14%	20%
Growth & Income	L-C B	8%	11%	14%	20%
Global Growth	L-C B	2%	4%	8%	10%
Global Small Capitalization	S-C G	4%	6%	8%	10%
International	Fgn-Stk	4%	9%	15%	17%
New World	Emrg-Mkt	0%	0%	0%	2%
Asset Allocation	Bal	16%	12%	10%	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: No Changes this Quarter

Bench: Global Discovery, Global Growth & Income.

Lincoln ChoicePlus Assurance Advantage 2.0

1-(888) 868-2583

As of: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	7%	11%	11%	11%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	4%	7%	7%	7%
LVIP JPMorgan Select Mid Cap Value MVF	M-C V	0%	3%	4%	5%
LVIP VIP Blended 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%	5%	8%	10%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	2%	4%	7%	9%
LVIP Franklin Templeton Global Equity MVF (formerly Templeton Growth RPM Fund)	World-Stk	0%	2%	0%	0%
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

Lincoln ChoicePlus Assurance Advantage 2.0 (Contracts after 1-20-15)

1-(888) 868-2583

As of: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
LVIP Dimensional US Equity MVF	US Equity	7%	11%	11%	13%
LVIP Select Core Equity MVF (formerly VIP Contrafund RPM Portfolio)	L-C G	4%	8%	8%	9%
LVIP JPMorgan Select Mid Cap Value MVF	M-C V	0%	3%	4%	5%
LVIP VIP Blended 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%	5%	8%	10%
LVIP MFS International Equity MVF (formerly MFS International Growth RPM Fund)	Fgn-Stk	2%	4%	7%	9%
LVIP Franklin Templeton Global Equity MVF (formerly Templeton Growth RPM Fund)	World-Stk	0%	2%	0%	0%
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

Delaware Life Regatta Gold & Platinum (formerly MFS Regatta Gold/Platinum)

1-(800) 752-7215

As of: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
Massachusetts Investors Growth	L-C G	6%	8%	9%	15%
Value	L-C V	8%	10%	14%	16%
Blended Research Core Equity Series I	L-C B	3%	5%	6%	11%
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	2%	4%	7%	9%
International Value	Fgn-Stk	2%	5%	8%	10%
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: 1/19/18

Recommended Sub-Account	Style	Current Model Allocations			
		Con	Mod	Mod/Agg	Agg
American Growth	L-C G	5%	8%	11%	14%
T. Rowe Price Equity Income	L-C V	5%	8%	10%	13%
500 Index	L-C B	9%	11%	16%	20%
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%	5%	8%	10%
J. H. VST International Equity Index	Fgn-Stk	2%	4%	7%	9%
PIMCO VIT All Asset Portfolio	Spec.	5%	4%	3%	3%
Bond	Int-Term	16%	12%	5%	0%
Core Bond	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
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 (Core Strategy was acquired by Lifestyle Growth 10/27/17)	Mod-Agg Allocation	15%	40%	75%	100%
		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: 1/19/18

Current Model Allocations

Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	4%	6%	8%	11%
MFS Value	L-C V	7%	8%	10%	11%
Dreyfus Appreciation	L-C G	3%	4%	5%	6%
Dreyfus Stock Index	L-C B	10%	12%	14%	20%
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%	4%	7%	9%
MFS International Value	Fgn-Stk	4%	5%	8%	10%
PIMCO VIT Total Return	Int-Term	22%	14%	6%	0%
Fidelity VIP Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Short Term Bond	Sht-Term	10%	8%	4%	0%
American Century VP Inflation Protection Fund	TIPS	5%	4%	3%	0%
Fidelity VIP High Income - Closed (Sub- Columbia VP High Yield Bond)	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: 1/19/18

Current Model Allocations

Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	4%	6%	8%	11%
MFS Value	L-C V	7%	8%	10%	11%
Dreyfus Appreciation	L-C G	3%	4%	5%	6%
Dreyfus Stock Index	L-C B	10%	12%	14%	20%
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%	4%	7%	9%
MFS International Value	Fgn-Stk	4%	5%	8%	10%
American Funds NVIT Bond	Int-Term	22%	14%	6%	0%
Fidelity VIP Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Short Term Bond	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: 1/19/18

Current Model Allocations

Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
American Funds NVIT Growth	L-C G	4%	6%	8%	11%
MFS Value	L-C V	7%	8%	10%	11%
Dreyfus Appreciation	L-C G	3%	4%	5%	6%
Dreyfus Stock Index	L-C B	10%	12%	14%	20%
NVIT MidCap Index	M-C B	4%	6%	8%	9%
Fidelity Mid Cap - Closed (Sub Dreyfus IP MidCap Stock Portfolio)	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%	4%	7%	9%
MFS International Value	Fgn-Stk	4%	5%	8%	10%
PIMCO VIT Total Return	Int-Term	22%	14%	6%	0%
Fidelity Investment Grade Bond	Int-Term	20%	11%	4%	0%
PIMCO VIT Short Term Bond	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: 1/19/18

Current Model Allocations

Recommended Sub-Account	Style	Con	Mod	Mod/Agg	Agg
Fidelity Contrafund	L-C G	5%	8%	11%	13%
Invesco Equity Income	L-C V	4%	5%	6%	10%
Mutual Shares Securities	L-C V	2%	3%	3%	5%
Deutsche Equity 500 Index VIP (S&P 500)	L-C B	10%	14%	20%	24%
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	5%	5%	6%	8%
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-Debenture	Hi-Yld	3%	3%	3%	0%
		100%	100%	100%	100%

Note: No Changes this Quarter