



Quarterly Plan Report

ABC 401(k) Plan Demo

**Building
Retirement
Security.**





Contact Information

Contact US

Phone: 888.333.5859

Website: www.julyservices.com

Client Service Manager

Bo Smith

July Business Services

bsmith@julyservices.com

888.333.5859 x 3373

TPA Consultant

Dave Bauleke

July Business Services

dbauleke@julyservices.com

888.333.5859 x 3232

Participant Services

Phone: 888.333.5859 x 7417

FAX: 214.276.1902

Advisor

Demo Advisor

ABC Sample Advisory Firm

DemoAdvisor@sample.com

123.333.4444



Table of Contents

EXECUTIVE SUMMARY

At a Glance
Key Plan Statistics

PARTICIPATION REVIEW

Participation Rate
Average Account Balance
Average Deferral Rates
Roth versus Pre-Tax Deferral
Participant Statistics by Age

PLAN DESIGN

Plan Highlights
Plan Features and Services

INVESTMENT REVIEW

Growths of Investment
Historical Contributions by Source
Investment Performance
Plan Investment Statistics
Asset Allocation by Age
Plan Features and Services
Contribution and Exchanges by Fund
Fund Health
Fund Performance Ranking
Asset Class Analysis

LOAN SUMMARY

Loan Count
Loan Balance
Loan Statistics

Benchmarking data within this report compares Plans of similar size. Source: The plan Sponsor Council of America's 59th Annual Survey of Profit Sharing and 401(k) Plans.

Executive Summary



Quick Facts: A high-level summary of plan activity and historical comparisons.

At a Glance – As of 12/31/2017

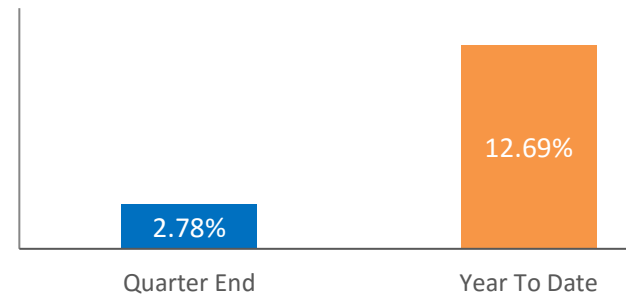
Plan Assets

\$21,389,831

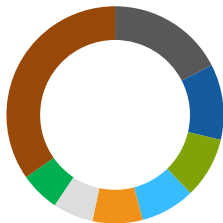
Average Account Balance: **\$92,597**

Participants with Account Balance: **231**

Rate of Return



Investment Mix



Category	Amount	Percentage
Small Blend	\$3,580,539	17.55%
Large Blend	\$2,211,385	10.84%
Large Growth	\$1,903,317	9.33%
Diversified Emerging Mkts	\$1,618,732	7.93%
Intermediate-Term Bond	\$1,614,619	7.91%
Large Value	\$1,236,428	6.06%
Small Growth	\$1,194,064	5.85%
All Other Categories	\$7,041,720	34.52%
Total:	\$20,400,804	100.00%

Plan Summary

	Beginning Balance as of October 1, 2017	\$20,400,804
Employee Contributions		278,228
Employer Contributions		90,844
Transfer and Rollover		15,832
Withdrawals		(188,037)
Forfeiture		(704)
Earnings		796,313
Expenses		(3,449)
Ending Balance as of December 31, 2017		\$21,389,831

Key Plan Statistics

Plan Statistics	Trend	09/30/2017	12/31/2017
Total Plan Assets	↑	\$20,400,804	\$21,389,831
Active Employees	↔	183	183
Participants with Balances	↑	228	231
Terminated Participants with Balances	↑	50	53
Participation Rate	↓	80.00%	79.00%
Deferral Rate	↑	5.00%	6.00%
Average Account Balance	↑	\$89,469	\$92,597
QTD Contributions	↓	\$379,921	\$369,073
Number of Loans	↓	44	41
Percentage of Participants with Loans	↓	24.00%	22.00%
Number of Investment Options		27	27
Investment Options with Balance		27	27
Average Number of Investments Held		11.75	11.68

Participation Review



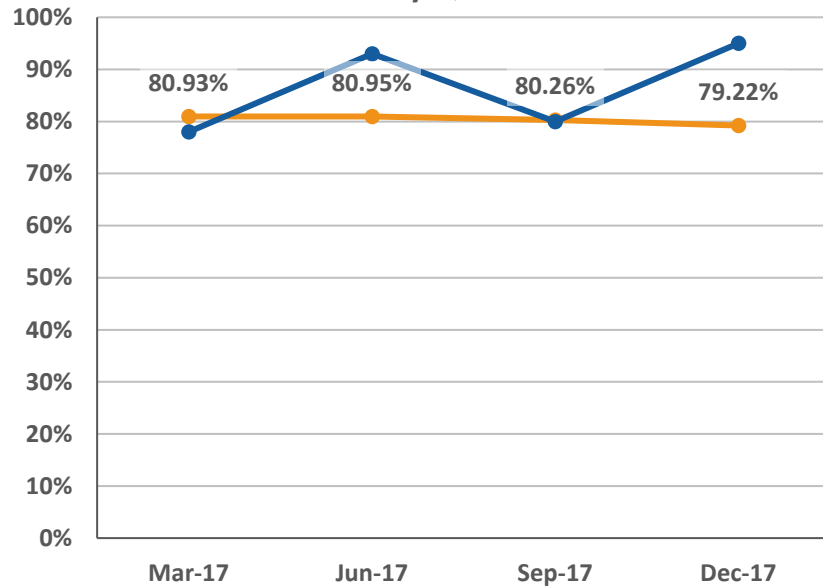
Quick Facts: A detailed review of historical participant statistics and current activity.

Participation Rate

Review your plan's participation rate by quarter and year. Being close to or above the industry benchmark means your plan is highly utilized by your employees.

Participation Rate

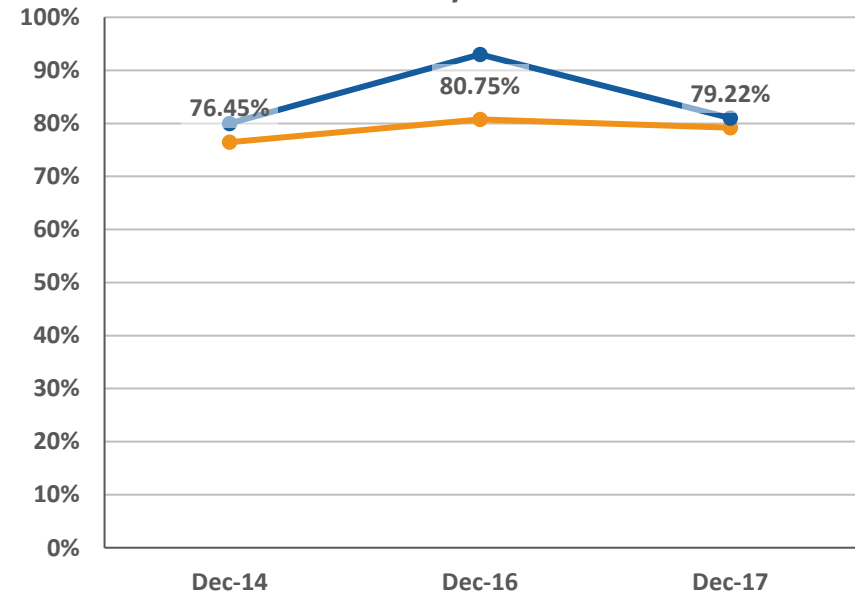
By Quarter



—●— Your Plan —●— Benchmark

Participation Rate

By Year



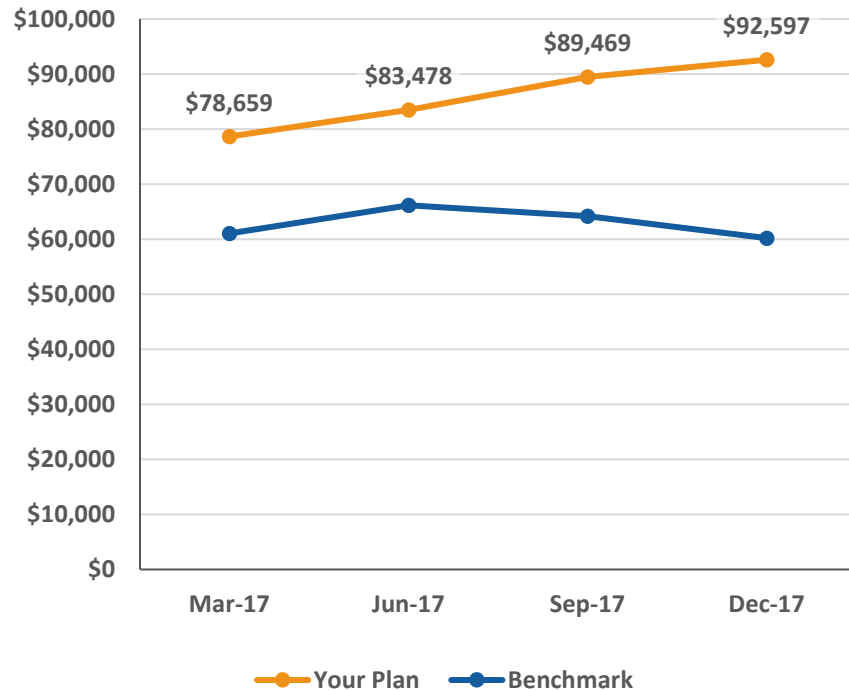
—●— Your Plan —●— Benchmark

Average Account Balance

The charts below illustrate the changes in the average account balance by quarter and by year compared to the industry benchmark. Look to see if your plan's average is moving in an upward direction.

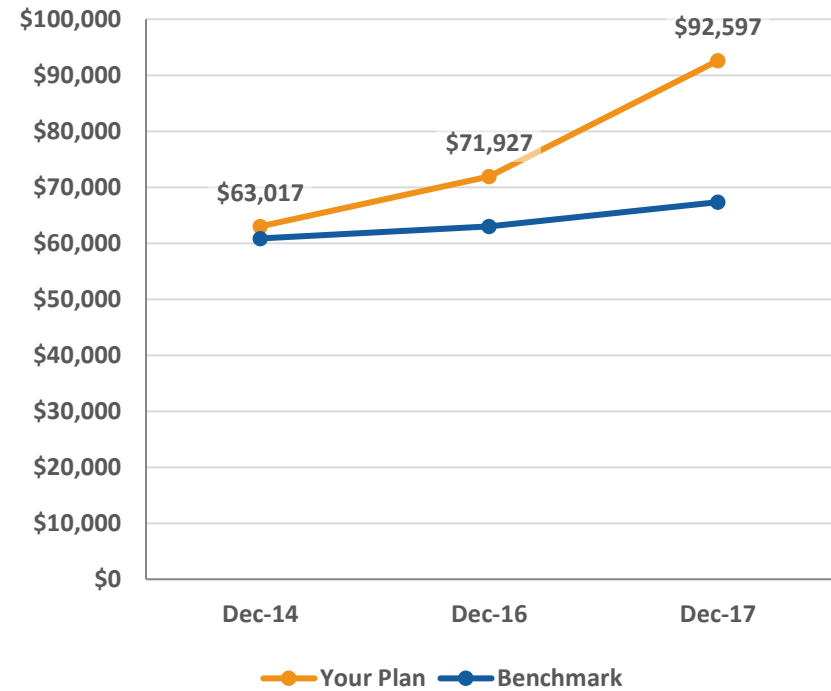
Average Account Balance

By Quarter



Average Account Balance

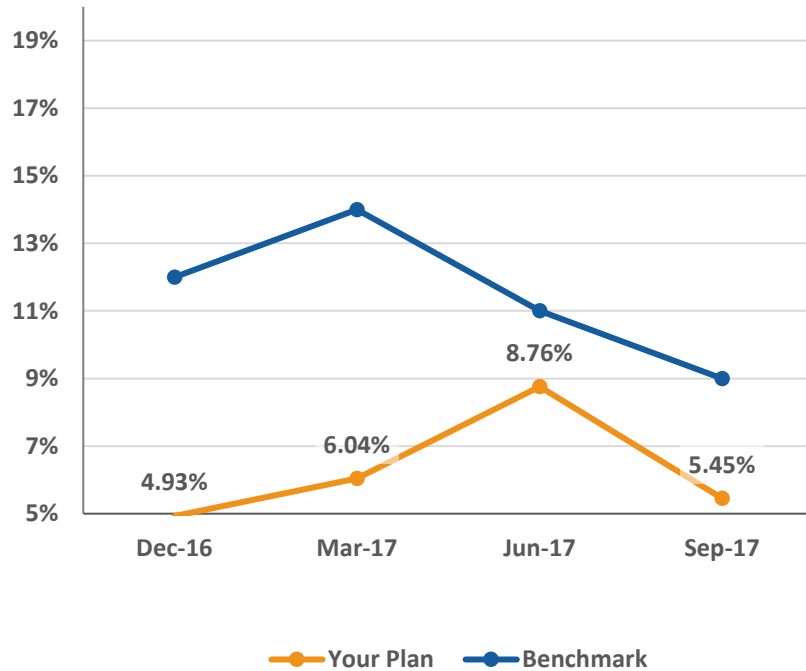
By Year



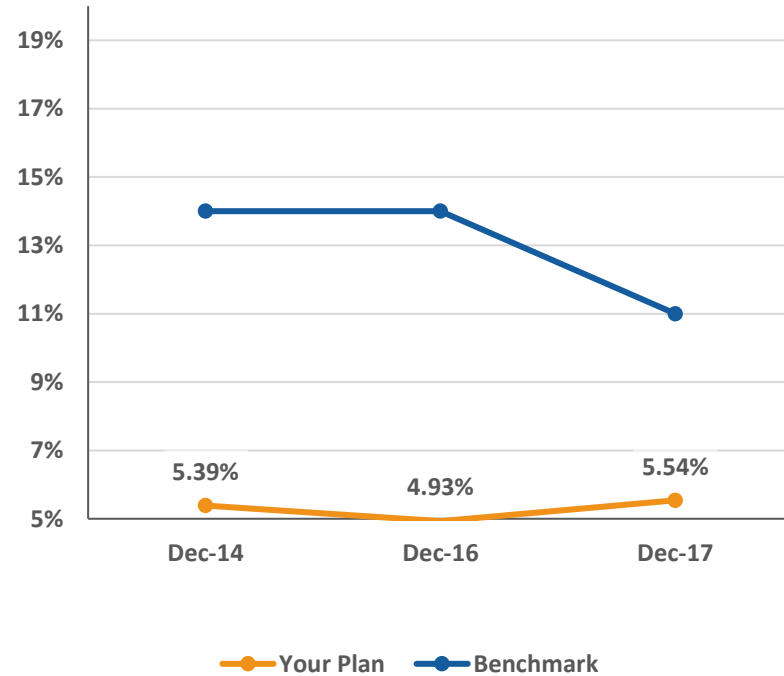
Average Deferral Rates

Below are your plan's average deferral rates by quarter and by year compared to the industry. A strong average deferral rate means that your participants are actively saving for retirement.

Average Deferral Rate By Quarter



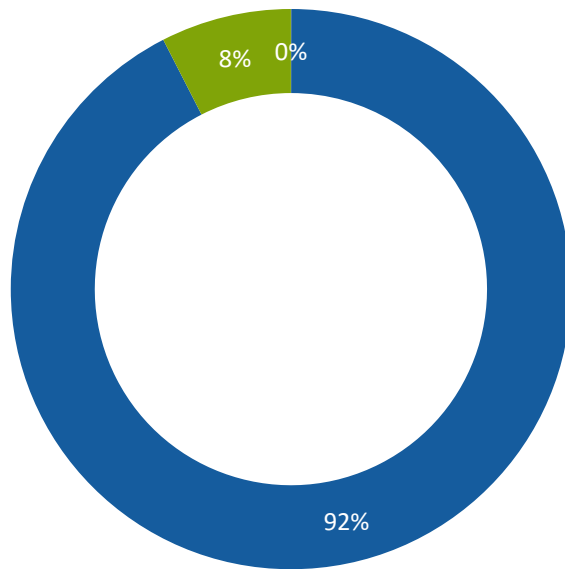
Average Deferral Rate By Year



Roth versus Pre-Tax Deferral

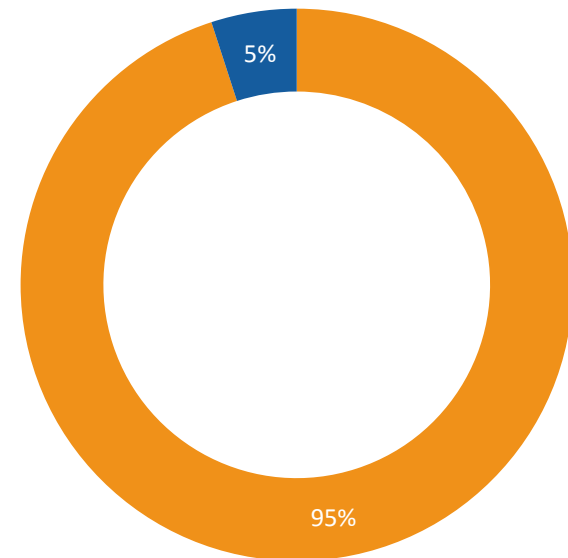
The illustrations below reflect how your participants are deferring versus the benchmark— on a pre-tax basis and/or on an after-tax (Roth) basis. Determining the how to contribute can be a complex decision based on current compensation and tax tables versus tax brackets at retirement.

Your Plan



■ After-tax ■ Pre-tax ■ Roth

Benchmark



■ Roth ■ Pre-tax

Participant Statistics by Age

The table below outlines various participation statistics by age group. Reviewing this information by age group may help highlight areas needing focus or show you trends by group.

	Statistics by Age Group						
	Total	< 30	30-39	40-49	50-59	60-69	70+
Participation Percentage	100%	100%	100%	100%	100%	100%	100%
Average Deferral Rate*	5.92%	6.13%	8.18%	5.47%	7.19%	1.77%	10%
Average Account Balance	\$95,942	\$12,566	\$35,083	\$99,946	\$133,949	\$311,209	\$37,637
Participants with Balance	178	8	55	65	38	11	1
Eligible Not Participating	0	0	0	0	0	0	0
Total Eligible	178	8	55	65	38	11	1
Outstanding Loan(s)	\$430,249	\$0	\$68,131	\$207,908	\$139,389	\$14,820	\$0
Participants with Hardship Suspension	0	0	0	0	0	0	0
Terminated Participants with Balance	53	0	19	17	13	4	0
Average Number of Funds per participant	14	7	11	15	15	16	19

*If average deferral rate is null, please contact your CSM about remitting comprehensive payroll files.

Plan Design



Quick Facts: Investment review with comparable statistics and performance information.

Plan Highlights

Feature	Your Plan												
Deferral Eligibility	Age: 18 years Hours requirement: 0 Service requirement: N/A												
Employee Contributions	Roth Deferral, Deferral, Rollover- After Tax, Roth Rollover, Rollover												
Employer Contributions	Profit Sharing, Match												
Contribution Changes	> May stop contributions at any time > Future investment choices may be requested daily												
Vesting	<table border="1"> <thead> <tr> <th>Year</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>40%</td> </tr> <tr> <td>3</td> <td>60%</td> </tr> <tr> <td>4</td> <td>80%</td> </tr> <tr> <td>5</td> <td>100%</td> </tr> </tbody> </table>	Year	Vesting %	1	20%	2	40%	3	60%	4	80%	5	100%
Year	Vesting %												
1	20%												
2	40%												
3	60%												
4	80%												
5	100%												
Withdrawals	<ul style="list-style-type: none"> > Normal Retirement Age > Age 59 1/2 or older > Financial Hardship > Termination of Service > Disability > Death 												
Loans	<p>Loan may be taken from:</p> <ul style="list-style-type: none"> > All source 												

Plan Features and Services

Feature or Service	Status	Details
Automatic Plan Features		
Automatic Contribution Increases	<input type="checkbox"/>	
Automatic Enrollment	<input type="checkbox"/>	
Qualified Automatic Contribution Arrangement (QACA)	<input type="checkbox"/>	
Investment Features		
Qualified Default Investment (QDIA)	<input checked="" type="checkbox"/>	T. Rowe Price Personal Strategy Balanced Fund
Other Options and Services		
Automatic Rollover Service (Retirement Clearinghouse)	<input type="checkbox"/>	
Document Care	<input type="checkbox"/>	
ERISA Care	<input type="checkbox"/>	
JULY Payroll Services	<input type="checkbox"/>	
Online Enrollment	<input type="checkbox"/>	
Online Loans	<input checked="" type="checkbox"/>	
Online Withdrawals	<input type="checkbox"/>	
Plan Design		
Catch-up Contributions	<input checked="" type="checkbox"/>	
Hardship Withdrawals	<input checked="" type="checkbox"/>	
Loans	<input checked="" type="checkbox"/>	
Matching Contributions	<input checked="" type="checkbox"/>	
Pre-Tax Contribution	<input checked="" type="checkbox"/>	
Profit Sharing Contributions	<input checked="" type="checkbox"/>	
Rollover Contributions	<input checked="" type="checkbox"/>	
Roth Contributions	<input checked="" type="checkbox"/>	
Safe Harbor Contributions	<input type="checkbox"/>	

Investment Review

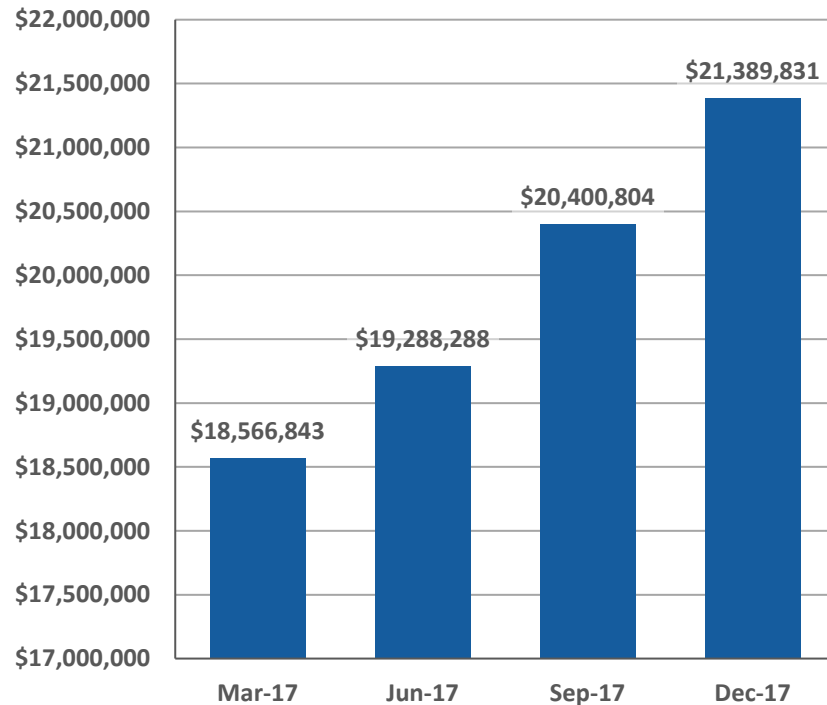


Quick Facts: Investment review with comparable statistics and performance information.

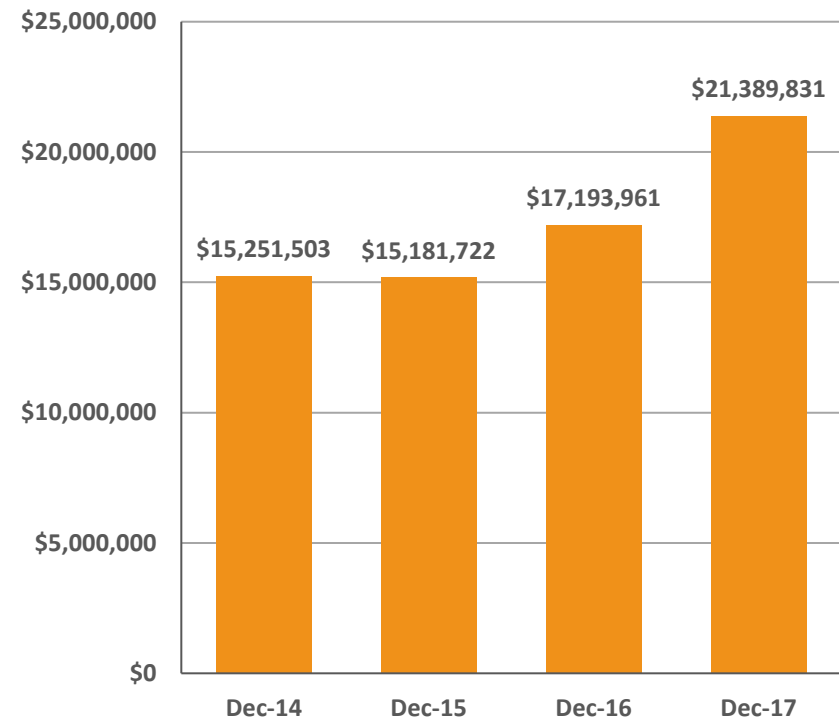
Growth of Investment

These charts show the changes in total plan assets by quarter and by year. Plan assets can change due a variety of reasons: contributions, market fluctuation, acquisitions, spin-outs, participation rates, rollovers into and out of the plan, and distributions/withdrawals.

By Quarter

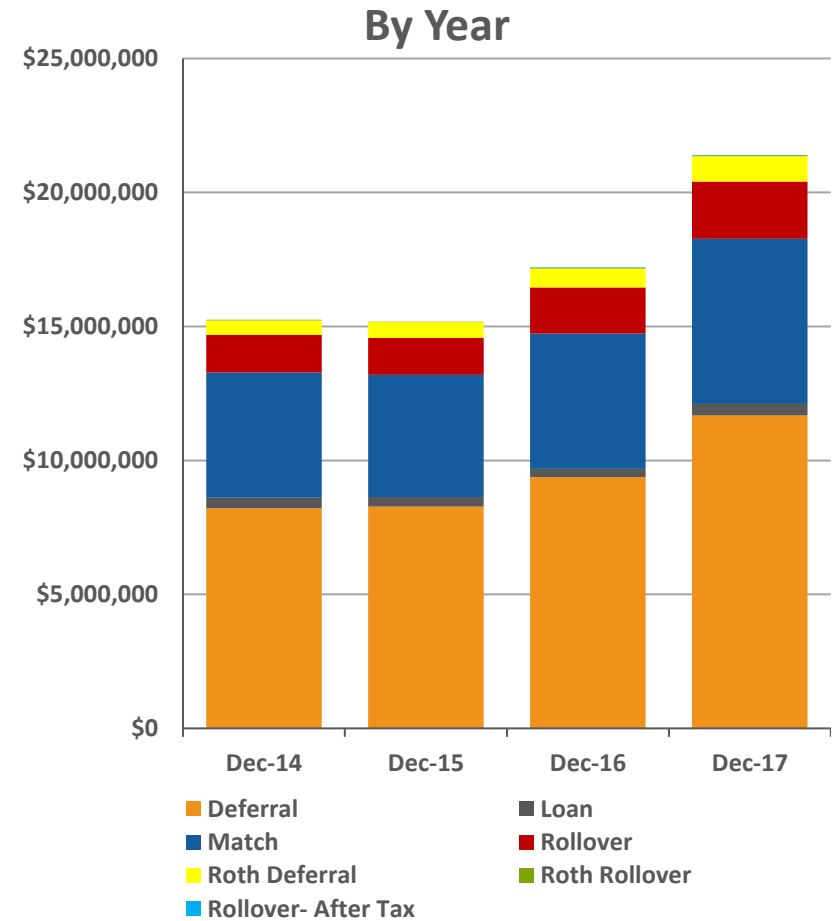
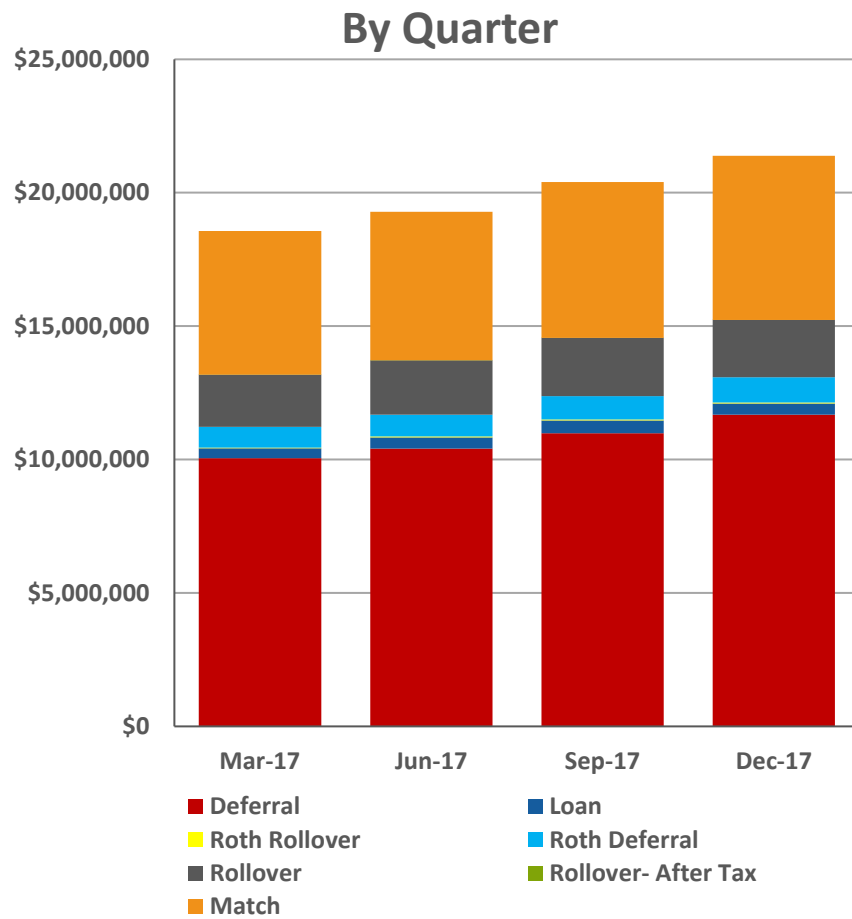


By Year



Historical Contributions by Source

Below illustrates the sources that make up total plan assets by quarter and by year.



Investment Performance

Investment performance information is provided by Morningstar. The information outlines funds in your plan compared to the Morning star benchmark.

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
Balanced											
T. Rowe Price Personal Strat B - TRPBX	★★★★	3.97%	16.73%	18.05%	7.31%	9.58%	8.70%	0.74%	0.15%	0%	7/29/1994
Morningstar Mod Tgt Risk TR USD		3.81%	13.42%	14.91%	6.23%	7.96%	6.47%				
Commodities											
PIMCO CommoditiesPLUS® Strateg - PCLIX	★★★	8.88%	6.50%	10.09%	-6.69%	-7.64%	-1.48%	0.74%	0%	0%	5/28/2010
Morningstar Lng-Only Cmdty TR USD		5.72%	-0.75%	2.75%	-9.64%	-10.09%	4.71%				
Deutsche Enhanced Commodity St - SKSRX	★★★★★	3.45%	-0.46%	1.40%	-3.77%	-4.78%	-0.47%	1.15%	0.25%	0%	2/14/2005
Morningstar Lng-Only Cmdty TR USD		5.72%	-0.75%	2.75%	-9.64%	-10.09%	4.71%				
Goldman Sachs Commodity Strate - GCCIX	★★	7.81%	-0.13%	4.57%	-12.19%	-12.41%	-7.97%	0.62%	0%	0%	3/30/2007
Morningstar Lng-Only Cmdty TR USD		5.72%	-0.75%	2.75%	-9.64%	-10.09%	4.71%				
Deutsche Enhanced Commodity St - SKRRX	★★★★★	3.48%	-0.34%	1.60%	-3.62%	-4.65%	0.65%	0.95%	0%	0%	6/1/2016
Morningstar Lng-Only Cmdty TR USD		5.72%	-0.75%	2.75%	-9.64%	-10.09%	4.71%				
International Stock											

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
Harbor International Instituti - HAINX MSCI ACWI Ex USA NR USD	★★★	2.87%	20.82%	21.77%	3.56%	5.58%	10.78%	0.72%	0.10%	0%	12/29/1987
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Lazard Emerging Markets Equity - LZEMX MSCI ACWI Ex USA NR USD	★★★	1.30%	22.98%	25.84%	3.03%	3.81%	7.23%	1.09%	0.15%	0%	7/15/1994
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Hartford Schroders Intl Multi- - SIDRX MSCI ACWI Ex USA NR USD	★★★★	2.91%	20.78%	23.69%	6.65%	8.34%	7.91%	0.75%	0%	0%	12/30/2014
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Causeway Emerging Markets Inst - CEMIX MSCI ACWI Ex USA NR USD	★★★	2.81%	34.76%	34.91%	5.56%	5.54%	5.31%	1.15%	0.10%	0%	3/29/2007
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Harding Loevner Instl Emerg Mk - HLMEX MSCI ACWI Ex USA NR USD	★★★★	2.42%	30.82%	31.40%	6.77%	6.59%	7.98%	1.29%	0.10%	0%	10/17/2005
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Oppenheimer International Grow - OIGYX MSCI ACWI Ex USA NR USD	★★★★	5.07%	25.58%	28.96%	7.49%	8.80%	7.59%	0.85%	0.25%	0%	9/7/2005
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Oppenheimer International Smal - OSMYX MSCI ACWI Ex USA NR USD	★★★★★	6.04%	35.21%	36.10%	15.49%	18.60%	12.83%	1.16%	0.25%	0%	9/7/2005
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Hartford Schroders Intl Multi- - SIDNX MSCI ACWI Ex USA NR USD	★★★★★	2.78%	20.71%	23.60%	6.49%	8.24%	5.56%	0.89%	0.10%	0%	8/30/2006
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Oppenheimer Global Y - OGLYX MSCI ACWI Ex USA NR USD	★★★★	8.61%	35.09%	35.84%	11.16%	13.64%	9.80%	0.89%	0.25%	0%	11/17/1998
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
iShares Core MSCI EAFE ETF - IEFA MSCI ACWI Ex USA NR USD	★★★★	5.35%	24.25%	28.40%	7.05%	9.03%	8.74%	0.08%	0%	0%	10/18/2012
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
MFS® International Value I - MINIX MSCI ACWI Ex USA NR USD	★★★★★	5.91%	25.53%	27.40%	10.93%	12.98%	8.95%	0.76%	0%	0%	1/2/1997
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Oppenheimer International Grow - OIGIX MSCI ACWI Ex USA NR USD	★★★	5.08%	25.78%	29.14%	7.68%	9.00%	8.97%	0.69%	0%	0%	3/29/2012
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
iShares Core MSCI Emerging Mar - IEMG MSCI ACWI Ex USA NR USD	★★★	3.45%	31.93%	32.16%	6.12%	4.72%	4.50%	0.14%	0%	0%	10/18/2012
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Oppenheimer Global I - OGLIX MSCI ACWI Ex USA NR USD	★★★★	8.66%	35.30%	36.08%	11.36%	13.85%	13.82%	0.70%	0%	0%	1/27/2012
		4.62%	24.41%	27.59%	5.74%	7.06%	5.18%				
Money Market-Taxable											
Oppenheimer Government Money M - OMBXX USTREAS T-Bill Auction Ave 3 Mon		0.12%	0.26%	0.26%	0.09%	0.06%	2.21%	0.64%	0.25%	0%	4/17/1974
		0.29%	0.86%	0.90%	0.42%	0.27%	4.01%				
Sector Stock											
Principal Real Estate Securit - PIREX MSCI ACWI NR USD	★★★★★	2.24%	8.72%	13.67%	7.01%	11.43%	12.01%	0.88%	0.10%	0%	3/1/2001
		6.06%	22.01%	24.64%	8.01%	10.94%	5.24%				
Vanguard REIT ETF - VNQ	★★★	1.50%	5.18%	10.11%	5.99%	10.09%	8.96%	0.12%	0%	0%	9/23/2004

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
MSCI ACWI NR USD		6.06%	22.01%	24.64%	8.01%	10.94%	5.24%				
Taxable Bond											
iShares Core US Aggregate Bond - AGG	★★★	-0.56%	3.08%	3.21%	2.08%	1.93%	4.02%	0.05%	0%	0%	9/22/2003
BBgBarc US Agg Bond TR USD		-0.55%	3.07%	3.21%	2.11%	1.98%	7.46%				
PIMCO Total Return Instl - PTTRX	★★★★★	-0.75%	4.51%	5.20%	2.44%	2.14%	7.33%	0.46%	0%	0%	5/11/1987
BBgBarc US Agg Bond TR USD		-0.55%	3.07%	3.21%	2.11%	1.98%	7.46%				
Reliance MetLife Series 25157 - RELSV00	★★★★★	0.64%	2.32%	2.52%	2.46%	2.56%	4.56%	0.62%	0%	0%	1/3/2000
BBgBarc US Agg Bond TR USD		-0.55%	3.07%	3.21%	2.11%	1.98%	7.46%				
Metropolitan West Total Return - MWTIX	★★★★★	-0.49%	3.04%	3.11%	1.96%	2.49%	6.11%	0.44%	0.10%	0%	3/31/2000
BBgBarc US Agg Bond TR USD		-0.55%	3.07%	3.21%	2.11%	1.98%	7.46%				
U.S. Stock											
American Century Equity Growth - AMEIX	★★★	8.50%	21.14%	23.09%	8.63%	14.38%	6.99%	0.47%	0.05%	0%	1/2/1998
S&P 500 TR USD		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Oppenheimer Discovery Y - ODIYX	★★★★★	11.75%	29.36%	27.42%	11.95%	14.99%	8.79%	0.87%	0.25%	0%	6/1/1994
S&P 500 TR USD		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Pioneer Fundamental Growth K - PFGKX	★★★	5.23%	23.37%	25.36%	10.88%	15.83%	15.82%	0.67%	0%	0%	12/20/2012
S&P 500 TR USD		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
American Century Equity Growth - BEQGX S&P 500 TR USD	★★★	8.46%	20.91%	22.83%	8.41%	14.15%	9.70%	0.67%	0.25%	0%	5/9/1991
JHancock Disciplined Value R6 - JDVWX S&P 500 TR USD	★★★★★	8.10%	16.97%	18.68%	8.32%	14.41%	15.31%	0.72%	0%	0%	9/1/2011
Parnassus Core Equity Institut - PRILX S&P 500 TR USD	★★★★★	7.33%	16.64%	18.94%	8.87%	14.85%	10.43%	0.66%	0.10%	0%	4/28/2006
AMG Managers Skyline Special E - SKSEX S&P 500 TR USD	★★★	10.33%	9.77%	14.67%	8.43%	15.76%	12.21%	1.33%	0.25%	0%	4/23/1987
Westcore Small-Cap Value Divid - WISVX S&P 500 TR USD	★★	8.21%	-0.08%	3.69%	6.97%	12.44%	5.96%	1.09%	0%	0%	9/28/2007
Berwyn - BERWX S&P 500 TR USD	★★	11.01%	8.56%	13.05%	6.97%	10.18%	9.91%	1.24%	0.10%	0%	5/4/1984
iShares Core S&P 500 ETF - IVV S&P 500 TR USD	★★★★★	7.64%	20.45%	22.83%	10.86%	15.69%	5.46%	0.04%	0%	0%	5/15/2000
iShares Russell 2000 ETF - IWM S&P 500 TR USD	★★★	10.21%	15.11%	18.31%	11.19%	15.06%	8.37%	0.20%	0%	0%	5/22/2000
Emerald Growth Institutional - FGROX S&P 500 TR USD	★★★★★	11.31%	25.68%	26.86%	13.80%	18.23%	16.88%	0.77%	0%	0%	10/21/2008

Fund Name – Ticker and Benchmark	Morningstar Rating	Performance						Expense Ratio	Sub-TA	12b-1	Inception Date
		QTR	YTD	1 YR	3 YR	5 YR	ITD				
Invesco Diversified Dividend R - LCEFX S&P 500 TR USD	★★★	4.84%	8.38%	11.52%	8.40%	13.35%	12.85%	0.44%	0%	0%	9/24/2012
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Vanguard Morgan™ Growth Admira - VMRAX S&P 500 TR USD	★★★★★	6.87%	29.26%	30.11%	12.25%	16.55%	7.31%	0.28%	0%	0%	5/14/2001
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
JHancock Disciplined Value I - JVLIX S&P 500 TR USD	★★★★★	8.12%	16.88%	18.60%	8.21%	14.30%	9.05%	0.81%	0.10%	0%	1/2/1997
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Satuit Capital US Emerging Com - SATMX S&P 500 TR USD	★	6.80%	12.59%	16.84%	4.55%	8.10%	10.94%	1.95%	0%	0.25%	12/12/2000
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Invesco Small Cap Equity R6 - SMEFX S&P 500 TR USD	★★	9.47%	14.73%	15.82%	7.34%	12.07%	11.39%	0.79%	0%	0%	9/24/2012
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				
Invesco Small Cap Equity Y - SMEYX S&P 500 TR USD	★★	9.39%	14.46%	15.54%	7.06%	11.78%	10.60%	1.04%	0.25%	0%	10/3/2008
		7.65%	20.49%	22.87%	10.91%	15.74%	10.73%				

Plan Investment Statistics

Below is the breakdown your plan's investments by asset class and fund name. Included is the total assets, percentage of assets, participant count, and average participant balance in each fund.

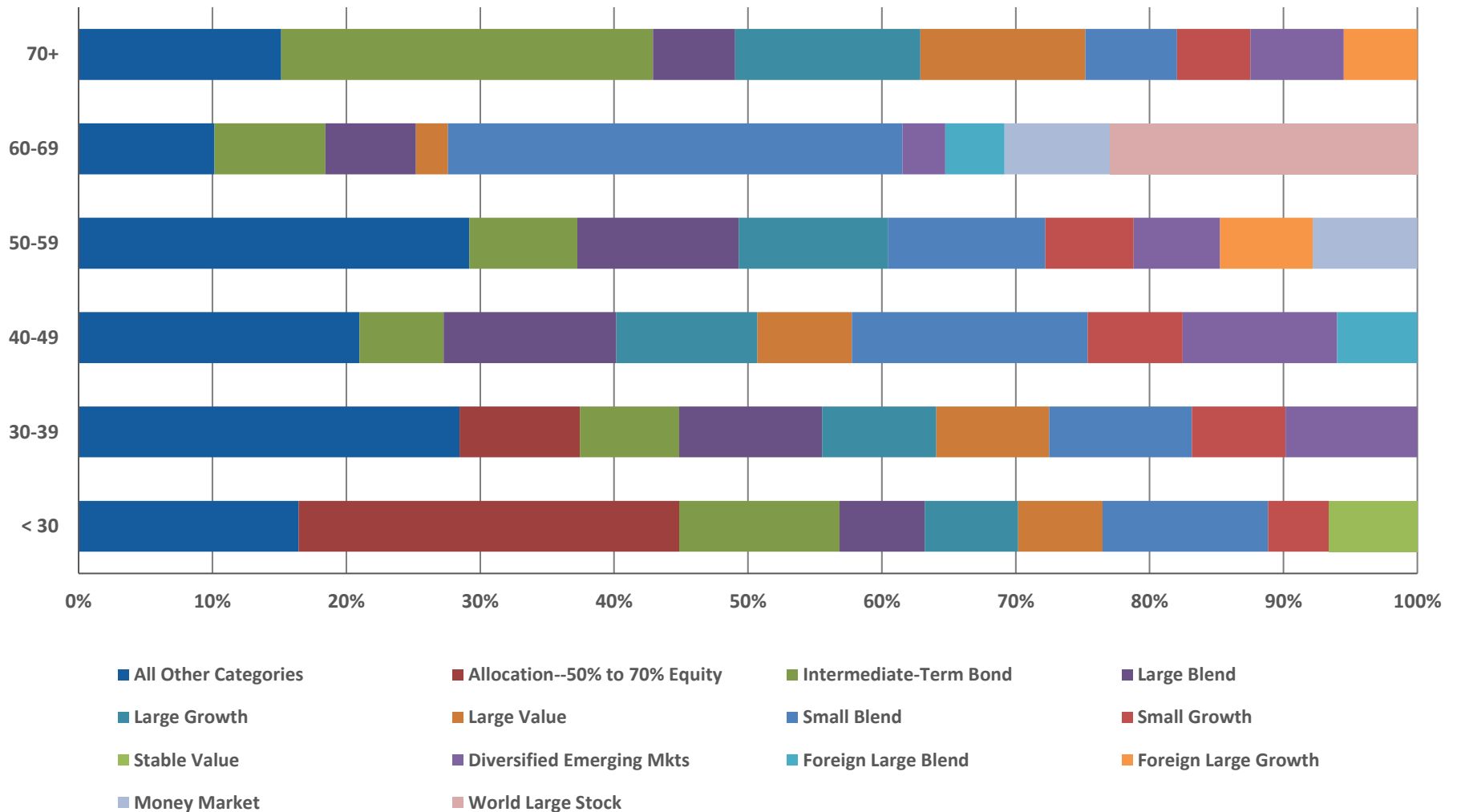
Fund Name - Ticker	Balance	Assets %	Participant Count	Average Balance
U.S. Stock	\$10,636,246	49.73%		
Pioneer Fundamental Growth K - PFGKX	\$1,947,775	9.11%	172	\$11,324
iShares Russell 2000 ETF - IWM	\$1,776,387	8.3%	61	\$29,121
iShares Core S&P 500 ETF - IVV	\$1,742,112	8.14%	65	\$26,802
AMG Managers Skyline Special Equities N - SKSEX	\$1,598,657	7.47%	176	\$9,083
Invesco Diversified Dividend R6 - LCEFX	\$1,287,674	6.02%	165	\$7,804
Oppenheimer Discovery Y - ODIYX	\$733,524	3.43%	183	\$4,008
Parnassus Core Equity Institutional - PRILX	\$664,406	3.11%	156	\$4,259
Emerald Growth Institutional - FGROX	\$529,323	2.47%	174	\$3,042
Invesco Small Cap Equity R6 - SMEFX	\$356,388	1.67%	162	\$2,200
International Stock	\$5,766,200	26.96%		
Oppenheimer International Growth I - OIGIX	\$1,093,288	5.11%	171	\$6,393
Oppenheimer Global I - OGLIX	\$953,326	4.46%	20	\$47,666
Causeway Emerging Markets Instl - CEMIX	\$908,853	4.25%	172	\$5,284

Fund Name - Ticker	Balance	Assets %	Participant Count	Average Balance
iShares Core MSCI EAFE ETF - IEFA	\$764,037	3.57%	53	\$14,416
Hartford Schroders Intl Multi-Cp Val SDR - SIDRX	\$667,457	3.12%	169	\$3,949
Harding Loevner Instl Emerg Mkts I - HLMEX	\$424,754	1.99%	163	\$2,606
Harbor International Institutional - HAINX	\$401,565	1.88%	164	\$2,449
iShares Core MSCI Emerging Markets ETF - IEMG	\$399,415	1.87%	55	\$7,262
Oppenheimer International Small-Mid Co Y - OSMYX	\$153,506	0.72%	26	\$5,904
Taxable Bond	\$1,752,464	8.19%		
PIMCO Total Return Instl - PTTRX	\$625,664	2.93%	123	\$5,087
Metropolitan West Total Return Bd I - MWTIX	\$544,391	2.55%	113	\$4,818
iShares Core US Aggregate Bond ETF - AGG	\$423,729	1.98%	28	\$15,133
Reliance MetLife Series 25157 CI 0 - RELSV00	\$158,680	0.74%	11	\$14,425
Money Market-Taxable	\$918,181	4.29%		
Oppenheimer Government Money Market A - OMBXX	\$918,181	4.29%	28	\$32,792
Sector Stock	\$794,455	3.71%		
Principal Real Estate Securities Inst - PIREX	\$573,459	2.68%	181	\$3,168
Vanguard REIT ETF - VNQ	\$220,996	1.03%	57	\$3,877
Balanced	\$723,937	3.38%		
T. Rowe Price Personal Strat Bal - TRPBX	\$723,937	3.38%	32	\$22,623

Fund Name - Ticker	Balance	Assets %	Participant Count	Average Balance
Other	\$430,249	2.01%		
LOAN - LOAN	\$430,249	2.01%	57	\$7,548
Commodities	\$368,100	1.72%		
Deutsche Enhanced Commodity Strat R6 - SKRRX	\$368,100	1.72%	195	\$1,888

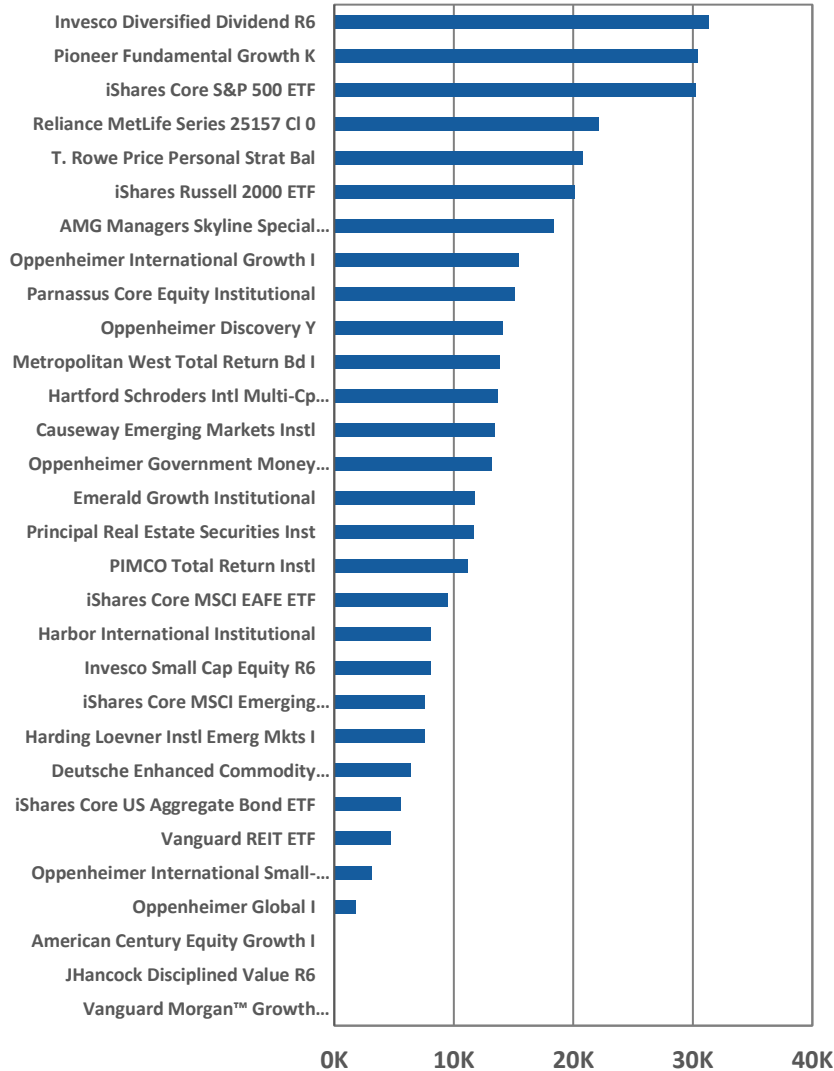
Asset Allocation by Age

By age bracket, see how your participants are diversified. You may notice age groups needing additional education.

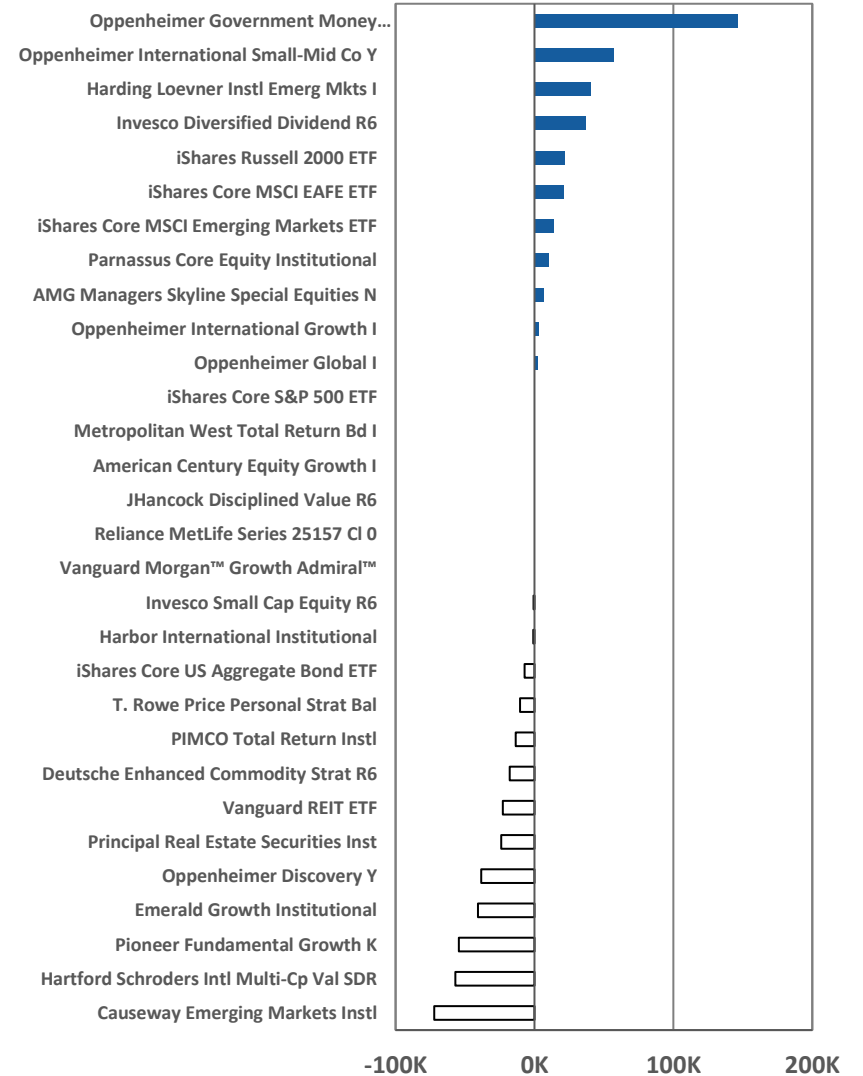


Contribution and Exchanges by Fund

Contribution by fund this quarter



Exchange by fund this quarter



Fund Health

Percentile in quartile ranking in Morningstar category based on a 5-years annualized returns.

Quartile	Fund Details	Summary
First Quartile	<ul style="list-style-type: none"> > Pioneer Fundamental Growth K - PFGKX - 15.83% > iShares Russell 2000 ETF - IWM - 15.06% > iShares Core S&P 500 ETF - IVV - 15.69% > AMG Managers Skyline Special Equities N - SKSEX - 15.76% > Invesco Diversified Dividend R6 - LCEFX - 13.35% > Oppenheimer International Growth I - OIGIX - 9% > Oppenheimer Global I - OGLIX - 13.85% > Oppenheimer Government Money Market A - OMBXX - 0.06% > Causeway Emerging Markets Instl - CEMIX - 5.54% > iShares Core MSCI EAFE ETF - IEFA - 9.03% > Oppenheimer Discovery Y - ODIYX - 14.99% > T. Rowe Price Personal Strat Bal - TRPBX - 9.58% > Hartford Schrodgers Intl Multi-Cp Val SDR - SIDRX - 8.34% > Parnassus Core Equity Institutional - PRILX - 14.85% > PIMCO Total Return Instl - PTTRX - 2.14% > Principal Real Estate Securities Inst - PIREX - 11.43% > Metropolitan West Total Return Bd I - MWTIX - 2.49% > Emerald Growth Institutional - FGROX - 18.23% > Harding Loevner Instl Emerg Mkts I - HLMEX - 6.59% > iShares Core US Aggregate Bond ETF - AGG - 1.93% > Harbor International Institutional - HAINX - 5.58% > iShares Core MSCI Emerging Markets ETF - IEMG - 4.72% > Invesco Small Cap Equity R6 - SMEFX - 12.07% > Vanguard REIT ETF - VNQ - 10.09% > Reliance MetLife Series 25157 CI 0 - RELSV00 - 2.56% > Oppenheimer International Small-Mid Co Y - OSMYX - 18.6% > Berwyn - BERWX - 10.18% > MFS® International Value I - MINIX - 12.98% 	<p>Number of Fund - 40 % of Total Fund - 90.91% Total Assets - \$20,591,482 % of Total Assets - 98.24%</p>

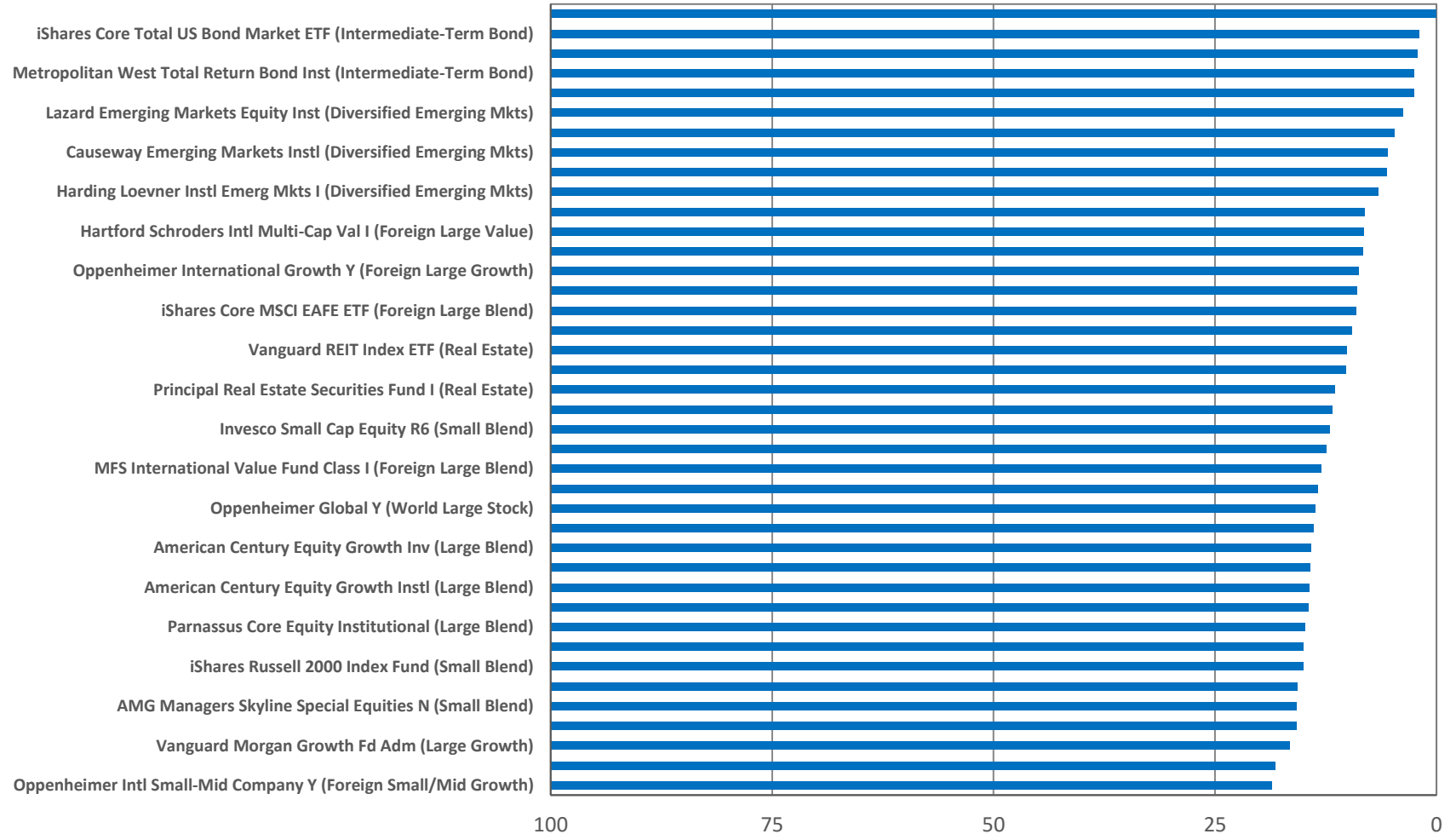
Quartile	Fund Details	Summary
	<ul style="list-style-type: none"> > Vanguard Morgan™ Growth Admiral™ - VMRAX - 16.55% > Satuit Capital US Emerging Companies A - SATMX - 8.1% > Oppenheimer International Growth Y - OIGYX - 8.8% > Invesco Small Cap Equity Y - SMEYX - 11.78% > Lazard Emerging Markets Equity Instl - LZEMX - 3.81% > Oppenheimer Global Y - OGLYX - 13.64% > Westcore Small-Cap Value Dividend Instl - WISVX - 12.44% > Hartford Schroders Intl Multi-Cp Val I - SIDNX - 8.24% > JHancock Disciplined Value R6 - JDVWX - 14.41% > American Century Equity Growth Inv - BEQGX - 14.15% > American Century Equity Growth I - AMEIX - 14.38% > JHancock Disciplined Value I - JVLIX - 14.3% 	
Not Ranked	<ul style="list-style-type: none"> > Deutsche Enhanced Commodity Strat R6 - SKRRX - -4.65% > PIMCO CommoditiesPLUS® Strategy Instl - PCLIX - -7.64% > Deutsche Enhanced Commodity Strat S - SKSRX - -4.78% > Goldman Sachs Commodity Strategy Instl - GCCIX - -12.41% 	Number of Fund - 4 % of Total Fund - 9.09% Total Assets - \$368,100 % of Total Assets - 1.76%

The quartiles divide the data into four equal regions. Expressed in terms of rank (1, 2, 3 or 4), the quartile measure shows how well a fund has performed compared to all other funds in its peer group. Peer groups are defined such that mutual funds are ranked only versus other mutual funds that are in the same category and segregated funds are ranked compared to other segregated funds in the same category.

The top 25% of funds (or quarter) are in the first quartile, the next 25% of funds are in the second, and the next group is in the third quartile. The 25% of funds with the poorest performance are in the fourth quartile. The point at which half the funds had better performance and half had worse performance is the median.

Fund Performance Ranking

Percentile Rank Based on 5-Years Annualized Return



Asset Class Analysis

Below you see how well diversified the investment options of the plan is with the number of funds listed in each of the style boxes.

Equity Funds

7 Funds 13.66% of Assets	8 Funds 20.98% of Assets	7 Funds 19.06% of Assets	Large Cap
	1 Fund 1.05% of Assets	2 Funds 3.47% of Assets	Mid Cap
1 Fund 0% of Assets	3 Funds 10.61% of Assets	6 Funds 16.2% of Assets	Small Cap
Value	Blend	Growth	

Bond Funds

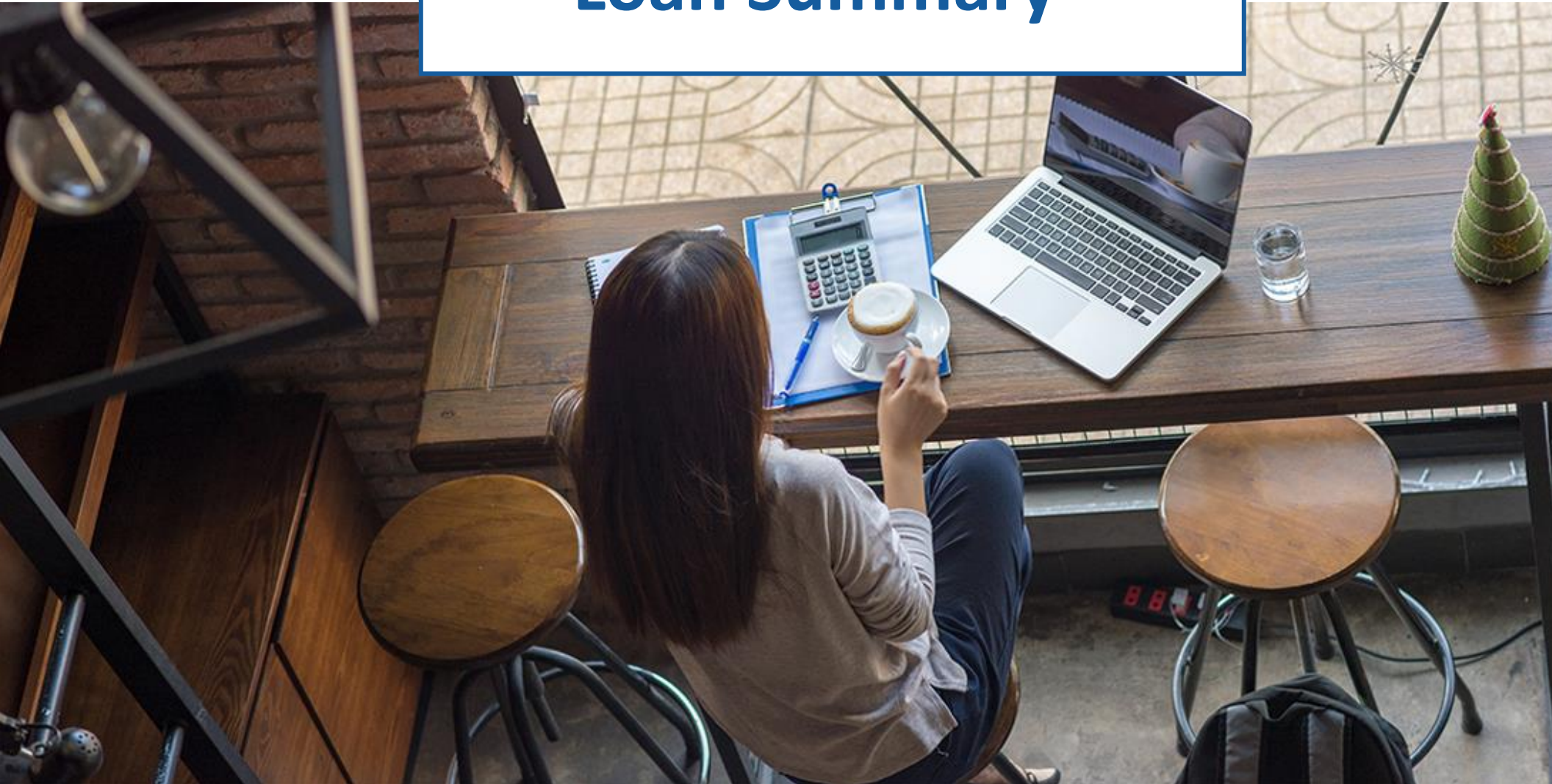
	1 Fund 2.02% of Assets		High
	1 Fund 2.6% of Assets		Medium
	1 Fund 3.45% of Assets		Low
Limits	Moderate	Extensive	

Uncategorized

Deutsche Enhanced Commodity Strat R6 - SKRRX, 1.76% of Assets
 Goldman Sachs Commodity Strategy Instl - GCCIX, 0% of Assets
 PIMCO CommoditiesPLUS® Strategy Instl - PCLIX, 0% of Assets

Deutsche Enhanced Commodity Strat S - SKSRX, 0% of Assets
 Oppenheimer Government Money Market A - OMBXX, 4.38% of Assets
 Reliance MetLife Series 25157 CI 0 - RELSV00, 0.76% of Assets

Loan Summary

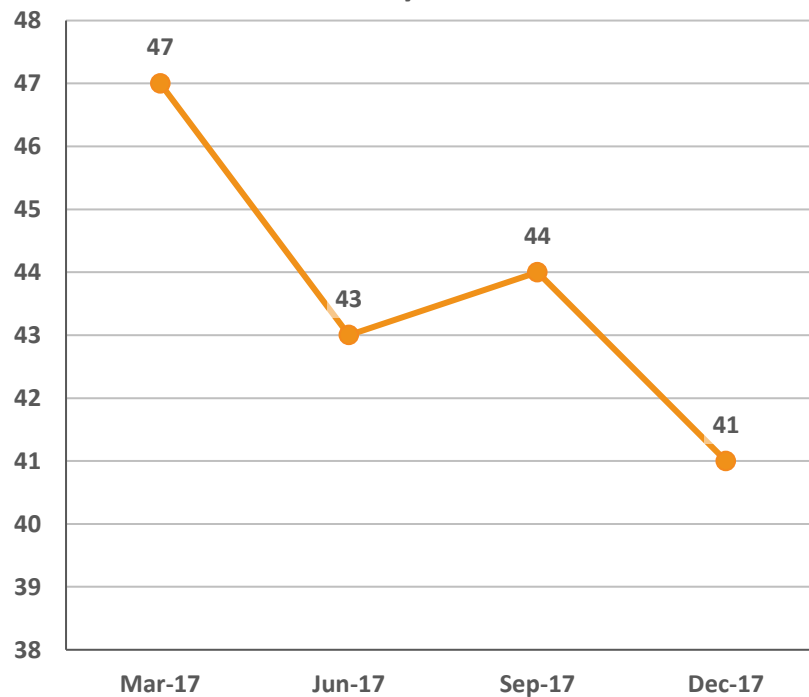


Quick Facts: A summary of plan level loan trends and detailed statistics.

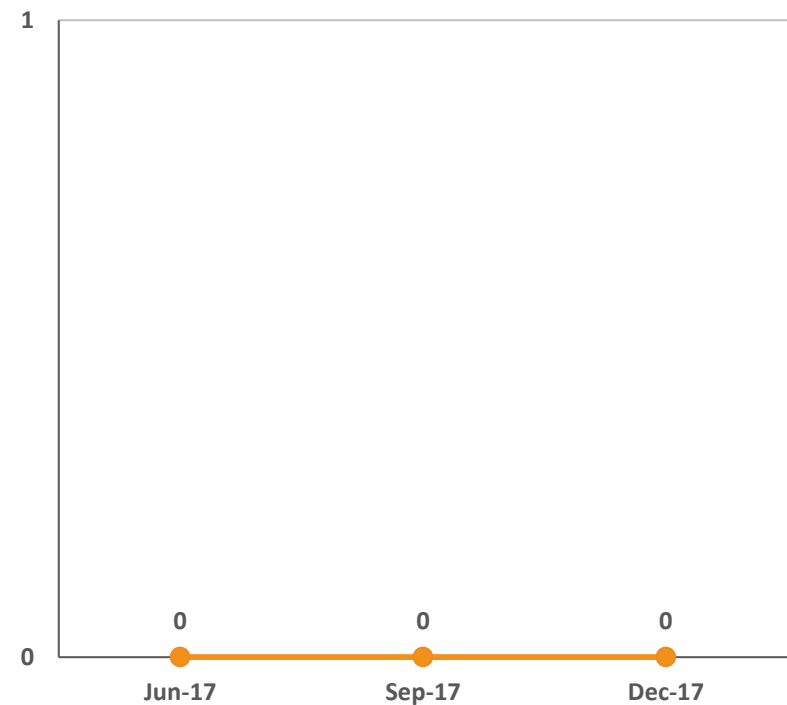
Loan Count

Below is the number of outstanding loans by quarter and the number of loans defaulted. A downward trend in the number of loans means that your plan is becoming healthier.

Number of Loan
By Quarter



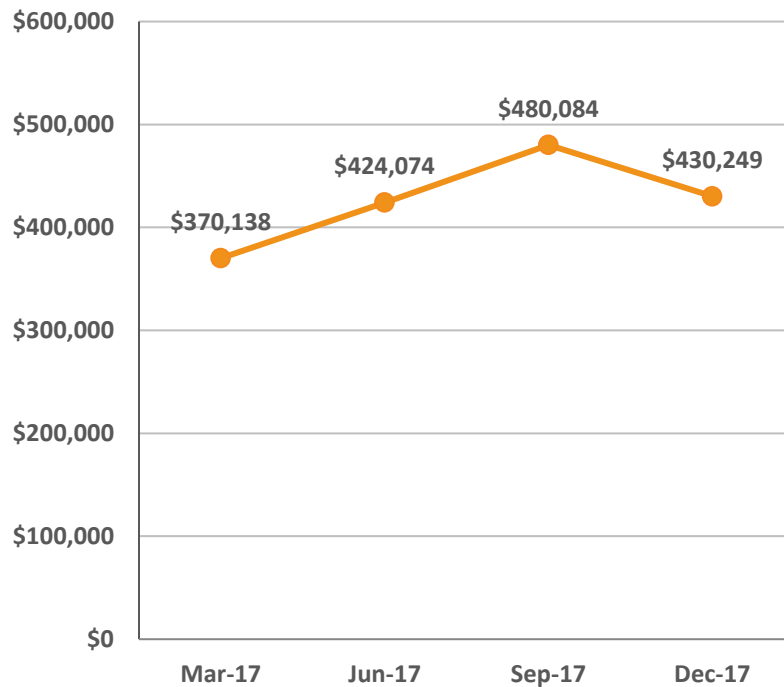
Number of Defaulted Loan
By Quarter



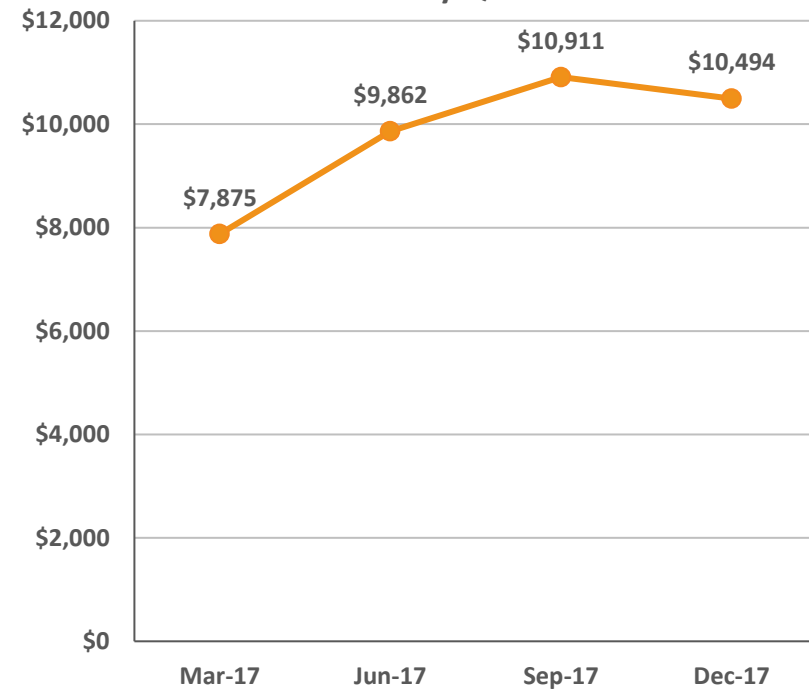
Loan Balance

These charts represent the total loan dollars in the plan by quarter and the individual average loan balance.

Loan Balance Comparative
By Quarter



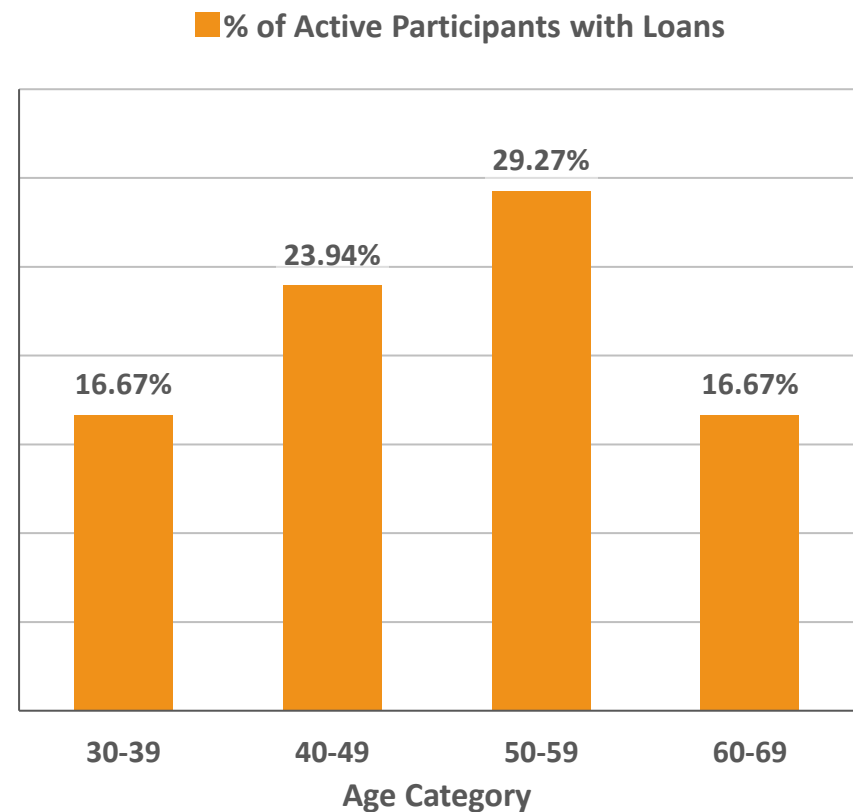
Average Loan Balance
By Quarter



Loan Statistics

See loan balance statistics and the percentage of active participants with an outstanding loan balance by age bracket.

Loan Summary	
Loan Balance - 10/01/2017	\$480,084
New Loan Taken This Period	(\$6,542)
Principal Paid – This Period	\$43,293
Interest Paid this Period	\$5,819
Total Paid This Period	\$49,113
Loan Balance - 12/31/2017	\$430,249
Number of New Loan Initiated This Period	4
Number of Loans Paid Off This Period	4





IMPORTANT NOTE:

Please report any discrepancies in the information presented in this report within 30 days of receipt to July Business Services or the plan's investment advisor. The beginning balances, market values, share prices, shares, dividends, transactions, and ending balances on this report are as of the most current information received as of the report production date. If additional or updated information is received after the report production date then the most current Information will be available on the plan sponsor website.

DISCLOSURES:

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Share prices and returns will vary so you may lose money. Investing for short periods makes losses more likely. Prospectuses, annual reports, and fund fact sheets are available free of charge by calling 888-333-5859. Portfolio turnover, along with other more detailed information, is included in your investments' summary prospectuses, which are available on your plan's website as shown on the bottom of this page. For additional details and information about the principal risks of each investment, log onto your plan's website and select "Investment Choices" from the "My Account" option on the Main Menu. To help you better understand your options, a Glossary of Terms is also available at <https://www.julyservices.com/participants/participant-resource-center/glossary/>. You may also obtain additional investment-related data, along with current investment performance on your plan's website. You may request free paper copies of the information on the website from your Plan Administrator as shown on page 2 of this report.

© 2016 Morningstar, Inc. All Rights Reserved.

The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Copyright © 2018 by S&P/Dow Jones Indices LLC, a subsidiary of The McGraw-Hill Companies.

All rights reserved. STANDARD & POOR'S, S&P, and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC. "Dow Jones" is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Redistribution, reproduction and/or photocopying in whole or in part is prohibited without written permission. This document does not constitute an offer of services in jurisdictions where S&P/Dow Jones Indices LLC, Dow Jones or their respective affiliates, parents, subsidiaries, directors, officers, shareholders, employees or agents (collectively "S&P Dow Jones Indices") do not have the necessary licenses. All information provided by S&P Dow Jones Indices is impersonal and not tailored to the needs of any person, entity or group of persons. S&P Dow Jones Indices receives compensation in connection with licensing its indices to third parties. Any returns or performance provided within are for illustrative purposes only and do not demonstrate actual performance. Past performance is not a guarantee of future investment results. It is not possible to invest directly in an index. Exposure to an asset class represented by an index is available through investable instruments based on that index. S&P Dow Jones Indices does not sponsor, endorse, sell, promote or manage any investment fund or other vehicle that is offered by third parties and that seeks to provide an investment return based on the returns of any S&P Dow Jones Indices index. There is no assurance that investment products based on the index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices is not an investment advisor, and S&P Dow Jones Indices makes no representation regarding the advisability of investing in any such investment fund or other vehicle. A decision to invest in any such investment fund or other vehicle should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to make an investment in any such fund or other vehicle only after carefully considering the risks associated with investing in such funds, as detailed in an offering memorandum or similar document that is prepared by or on behalf of the issuer of the investment fund or other vehicle. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Closing prices for S&P US benchmark indices and Dow Jones US benchmark indices are calculated by S&P Dow Jones Indices based on the closing price of the individual constituents of the Index as set by their primary exchange (i.e., NYSE, NASDAQ, AMEX). Closing prices are received by S&P Dow Jones Indices from one of its vendors and verified by comparing them with prices from an alternative vendor. The vendors receive the closing price from the primary exchanges. Real-time intra-day-prices are calculated similarly without a second verification.



Copyright MSCI Inc.

This data is exclusive property of MSCI Inc. (MSCI) and may not be reproduced or re-disseminated in any form without prior written permission from MSCI. This information is provided on an "as is" basis, and the user of this information assumes the entire risk of any use made of this information. Neither MSCI nor any other party makes any express or implied warranties or representations with respect to this information (or the results to be obtained by the user thereof), and MSCI hereby expressly disclaims all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of this information. Without limiting any of the foregoing, in no event shall MSCI or any other party have any liability for any direct, indirect, special, punitive, consequential or any other damages (include lost profits) even if notified of the possibility of such damages. MSCI and the MSCI indexes are services marks of MSCI.

Copyright Barclays

The Content is based upon information that we consider reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. THE CONTENT IS MADE AVAILABLE "AS IS". BARCLAYS DOES NOT GUARANTEE THE ACCURACY TIMELINESS, RELIABILITY, PERFORMANCE, CONTINUED AVAILABILITY, COMPLETENESS OR CURRENCY OF ANY CONTENT AND BARCLAYS SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS THEREIN. ANY DATA ON PAST PERFORMANCE, MODELLING OR BACK-TESTING CONTAINED IN THE CONTENT IS NO INDICATION AS TO FUTURE PERFORMANCE. NO REPRESENTATION IS MADE AS TO THE REASONABLENESS OF THE ASSUMPTIONS MADE WITHIN OR THE ACCURACY OR COMPLETENESS OF ANY MODELLING OR BACK-TESTING. ALL OPINIONS AND ESTIMATES ARE GIVEN AS OF THE DATE HEREOF AND ARE SUBJECT TO CHANGE. THE CONTENT IS NOT INTENDED TO PREDICT ACTUAL RESULTS AND NO ASSURANCES ARE GIVEN WITH RESPECT THERETO. BARCLAYS MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED FROM THE USE OF ANY INDEX OR ANY OTHER CONTENT. BARCLAYS MAKES NO WARRANTIES, EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE CONTENT.

Barclays accepts no liability whatsoever for the accuracy, timeliness, reliability, performance, continued availability, completeness or currency of the Content, or for delays or omissions therein, or for interruptions in the delivery of any Content, or for any special, punitive, indirect, incidental or consequential losses arising from the use of or reliance on any Content, even if advised of the possibility of such losses.