

Investment Fund Overview

Average Annual Returns for 4th Quarter 2016 – December 31, 2016



Electrical Workers' HRA Third-party Administration (TPA) Service Provider

Rehn & Associates | PO Box 5433 | Spokane, WA 99205-0433 | Phone: 1-800-832-2101 | E-mail: ewhra@rehnonline.com

Choose your investment options

When you participate in the Electrical Workers' HRA, you can choose to invest your account among the investment options listed below. You can work with your financial advisor to invest your account, and the following investment fund overview might help you choose. Please remember that potential stock market volatility may alter the performance numbers shown. The chart lists past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that your account value, when withdrawn, can be worth more or less than the original cost.

Investment information

- You can allocate your HRA account to any combination of the available funds.
- You may transfer among funds up to once each calendar month.
- If you have multiple funds, benefit withdrawals made from your account will be withdrawn pro rata based on your fund allocation percentage on file with the TPA service provider.

Fund Name and Web site address Fund Description	Fund Expense Ratio	Calendar Year			YTD as of 12/31/16	Average Annual Returns as of 12/31/16			
		2016	2015	2014		1-Year as of 12/31/16	3-Year as of 12/31/16	5-Year as of 12/31/16	10-Year as of 12/31/16
Goldman Sachs Gov't Money Market Fund* www.gs.com	0.18%	0.29%	0.02%	0.01%	0.29%	0.29%	0.11%	0.07%	0.83%
Seeks to provide maximum current income consistent with preserving capital and maintaining daily liquidity.									
American Beacon Flexible Bond Fund www.americanbeaconfunds.com	0.91%	3.83%	-2.73%	-1.32%	3.83%	3.83%	0.77%	1.97%	-
Seeks to provide a positive total return regardless of market conditions over a full market cycle. The fund invests at least 80% of its net assets in fixed-income instruments of varying maturities and derivative instruments that provide exposure to fixed income instruments. It invests in fixed income instruments without restrictions on their credit quality, although high yield bonds are limited to no more than 40% of the net exposure.									
Vanguard LifeStrategy Income Fund www.vanguard.com	0.12%	4.58%	0.22%	6.76%	4.58%	4.58%	3.82%	4.27%	4.10%
Seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to a fixed formula that over time should reflect an allocation of approximately 80% of the fund's assets to bonds, and 20% to common stocks.									
Vanguard LifeStrategy Conservative Growth Fund www.vanguard.com	0.13%	5.96%	-0.17%	6.95%	5.96%	5.96%	4.20%	6.15%	4.39%
Seeks to provide current income and low to moderate capital appreciation. The fund invests in other Vanguard mutual funds according to a fixed formula that over time should reflect an allocation of approximately 60% of the fund's assets to bonds, and 40% to common stocks.									
Vanguard LifeStrategy Moderate Growth Fund www.vanguard.com	0.14%	7.13%	0.57%	7.07%	7.13%	7.13%	4.48%	7.96%	4.69%
Seeks to provide capital appreciation and a low to moderate level of current income. The fund invests in other Vanguard mutual funds according to a fixed formula that over time should reflect an allocation of approximately 60% of the fund's assets to common stocks and 40% to bonds.									

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Average Annual Returns as of 12/31/16

Fund Name and Web site address Fund Description	Fund Expense Ratio	Calendar Year			YTD as of 12/31/16	1-Year as of 12/31/16	3-Year as of 12/31/16	5-Year as of 12/31/16	10-Year as of 12/31/16
		2016	2015	2014					
Vanguard LifeStrategy Growth Fund www.vanguard.com	0.15%	8.33%	1.17%	7.18%	8.33%	8.33%	4.69%	9.73%	4.65%
Seeks to provide capital appreciation and some current income. The fund invests in other Vanguard mutual funds according to a fixed formula that over time should reflect an allocation of approximately 80% of the fund's assets to common stocks and 20% to bonds.									
Vanguard Total Stock Market Index Fund** www.vanguard.com	0.05%	12.66%	0.39%	12.56%	12.66%	12.66%	8.38%	14.62%	7.23%
Seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the CRSP US Total Market Index.									
Vanguard FTSE All-World Ex-US Index Fund*** www.vanguard.com	0.13%	4.77%	-4.65%	-4.05%	4.77%	4.77%	-1.40%	5.40%	-
Seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets around the world. The fund employs a "passive management" – or indexing-investment approach designed to track the performance of the FTSE All-World ex US Index.									

*Change from Vanguard Prime Money Market to Goldman Sachs Gov't Money Market effective 9/1/16.

**Performance prior to the inception of this share class (September 1, 2006) is provided by Morningstar.

***Performance prior to the inception of this share class (September 27, 2011) is provided by Morningstar.

Please log in to your account at www.ewhra.rehnonline.com or visit each fund's respective website for additional fund information including up-to-date fund fact sheets, fund performance, and prospectuses.