

## Retirement Plan Investment Strategies

Period Ending November 30, 2018

This information is designed solely for participants in the AG 403(b) Retirement Plan. Investment strategies include investment in a combination of underlying funds. Fund objectives, risks, charges and expenses of those underlying funds should be carefully considered before investing. A prospectus containing this and other important information is available on our website. Please read the applicable prospectus carefully before investing. Strategy performances are calculated by determining the percentage change in the net asset value of all outstanding unit values at the end of the period. They include the reinvestment of all income.

### Track 1: MBA Income Fund

The MBA Income Fund pays a fixed rate that is declared quarterly with interest compounding monthly. It has had an attractive rate of return since inception over 60 years ago. Investment in this fund is used to build churches and ministry facilities across the country.

	Latest Month	Latest 3 Months	Year to Date	One Year	Annualized Returns			
					Three Years	Five Years	Ten Years	Inception to Date
<b>MBA Income Fund</b> <sup>1</sup>	0.27%	0.79%	2.83%	3.08%	3.17%	3.33%	3.91%	6.56%

### Track 2: Individual Investment Options

This option allows you to customize your portfolio.

	Latest Month	Latest 3 Months	Year to Date	One Year	Annualized Returns			
					Three Years	Five Years	Ten Years	Inception to Date
<b>MBA Income Fund</b> <sup>1</sup>	0.27%	0.79%	2.83%	3.08%	3.17%	3.33%	3.91%	6.56%
<b>Steward Select Bond Fund</b> (SEACX) <sup>11</sup>	0.13%	(0.40%)	(0.88%)	(0.69%)	0.97%	1.49%	2.54%	2.68%
<b>Steward Diversified Equity Strategy</b> <sup>2</sup> (Underlying Funds: SEECX 38%, SNTCX 15%, SCECX 14%, SGISX 23%, SCJIX 8%) <sup>4,5,6,7,8,9,10,11,12</sup>	1.95%	(5.59%)	0.26%	1.19%	9.75%	7.35%	12.37%	7.04%
<b>Steward Global Equity Income Fund</b> <sup>2</sup> (SGISX) <sup>5,8,9,10</sup>	3.32%	(4.40%)	0.24%	2.02%	11.26%	8.83%	11.89%	7.22%
<b>Steward Large Cap Enhanced Index Fund</b> <sup>2</sup> (SEECX) <sup>5,7</sup>	1.86%	(5.32%)	2.93%	3.63%	10.57%	9.54%	15.06%	8.87%
<b>Steward International Enhanced Index Fund</b> <sup>2</sup> (SNTCX) <sup>8</sup>	0.58%	(5.52%)	(8.00%)	(6.02%)	5.92%	0.84%	5.72%	1.51%
<b>Steward Small-Mid Cap Enhanced Index Fund</b> <sup>2</sup> (SCECX) <sup>6</sup>	1.78%	(10.51%)	0.24%	(0.01%)	10.21%	8.00%	15.76%	8.09%

### Track 3: Target-Date Strategies

Target-date investment choices allow you to choose a strategy based on your date of retirement. These screened strategies will automatically become more conservative as your target date of retirement approaches.

	Latest Month	Latest 3 Months	Year to Date	One Year	Annualized Returns			
					Three Years	Five Years	Ten Years	Inception to Date
<b>Steward 2010 Strategy</b> <sup>3</sup> (Underlying Funds: SEECX, SNTCX, SEACX, SCECX, SGISX, SCJIX) <sup>4,5,6,7,8,9,10,11,12</sup>	0.79%	(2.41%)	(0.70%)	(0.27%)	4.00%	3.43%	6.58%	4.45%
<b>Steward 2020 Strategy</b> <sup>3</sup> (Underlying Funds: SEECX, SNTCX, SEACX, SCECX, SGISX, SCJIX) <sup>4,5,6,7,8,9,10,11,12</sup>	0.97%	(3.02%)	(0.56%)	(0.04%)	4.96%	4.03%	7.50%	4.86%
<b>Steward 2030 Strategy</b> <sup>3</sup> (Underlying Funds: SEECX, SNTCX, SEACX, SCECX, SGISX, SCJIX) <sup>4,5,6,7,8,9,10,11,12</sup>	1.12%	(3.59%)	(0.71%)	(0.08%)	5.71%	4.47%	8.41%	5.17%
<b>Steward 2040 Strategy</b> <sup>3</sup> (Underlying Funds: SEECX, SNTCX, SEACX, SCECX, SGISX, SCJIX) <sup>4,5,6,7,8,9,10,11,12</sup>	1.27%	(4.16%)	(0.68%)	0.01%	6.57%	5.04%	9.28%	5.69%
<b>Steward 2050 Strategy</b> <sup>3</sup> (Underlying Funds: SEECX, SNTCX, SEACX, SCECX, SGISX, SCJIX) <sup>4,5,6,7,8,9,10,11,12</sup>	1.46%	(4.70%)	(0.52%)	0.25%	7.47%	5.52%	--	7.49%

### Track 4: Risk-Based Strategies

These pre-mixed strategies, based on levels of risk tolerance, create a well-diversified portfolio with one investment choice.

	Latest Month	Latest 3 Months	Year to Date	One Year	Annualized Returns			
					Three Years	Five Years	Ten Years	Inception to Date
<b>Steward Conservative Strategy</b> <sup>2</sup> (Underlying Funds: SEECX 7%, SNTCX 2%, SEACX 78%, SCECX 3%, SGISX 5%, SCJIX 3%) <sup>4,5,6,7,8,9,10,11,12</sup>	0.49%	(1.43%)	(0.49%)	(0.17%)	2.76%	2.64%	4.52%	3.77%
<b>Steward Moderate Strategy</b> <sup>2</sup> (Underlying Funds: SEECX 12%, SNTCX 6%, SEACX 58%, SCECX 8%, SGISX 12%, SCJIX 2%) <sup>4,5,6,7,8,9,10,11,12</sup>	0.87%	(2.64%)	(0.46%)	0.04%	4.50%	3.74%	6.50%	4.67%
<b>Steward Balanced Strategy</b> <sup>2</sup> (Underlying Funds: SEECX 18%, SNTCX 12%, SEACX 35%, SCECX 12%, SGISX 17%, SCJIX 4%) <sup>4,5,6,7,8,9,10,11,12</sup>	1.26%	(3.91%)	(0.49%)	0.22%	6.23%	4.84%	8.43%	5.46%

<b>Steward Aggressive Growth Strategy</b> <sup>2</sup>	<b>1.61%</b>	<b>(4.95%)</b>	<b>(0.55%)</b>	<b>0.30%</b>	<b>7.95%</b>	<b>5.89%</b>	<b>10.30%</b>	<b>6.15%</b>
(Underlying Funds: SEECX 23%, SNTCX 17%, SEACX 16%, SCECX 15%, SGISX 22%, SCJIX 5%) <sup>4,5,6,7,8,9,10,11,12</sup>								
<b>Steward Diversified Equity Strategy</b> <sup>2</sup>	<b>1.95%</b>	<b>(5.59%)</b>	<b>0.26%</b>	<b>1.19%</b>	<b>9.75%</b>	<b>7.35%</b>	<b>12.37%</b>	<b>7.04%</b>
(Underlying Funds: SEECX 38%, SNTCX 15%, SCECX 14%, SGISX 23%, SCJIX 8%) <sup>4,5,6,7,8,9,10,11,12</sup>								

	Latest Month	Latest 3 Months	Year to Date	One Year	Annualized Returns			
					Three Years	Five Years	Ten Years	Inception to Date
<b>Russell LifePoints® Moderate Strategy Fund</b> <sup>13</sup> (RMLSX)	<b>0.30%</b>	<b>(2.22%)</b>	<b>(3.03%)</b>	<b>(2.73%)</b>	<b>3.81%</b>	<b>3.25%</b>	<b>7.18%</b>	<b>4.82%</b>
<b>Russell LifePoints® Balanced Strategy Fund</b> <sup>13</sup> (RBLSX)	<b>0.46%</b>	<b>(3.43%)</b>	<b>(3.46%)</b>	<b>(3.17%)</b>	<b>4.49%</b>	<b>3.76%</b>	<b>8.22%</b>	<b>5.24%</b>
<b>Russell LifePoints® Growth Strategy Fund</b> <sup>13</sup> (RALSX)	<b>0.66%</b>	<b>(4.25%)</b>	<b>(3.23%)</b>	<b>(2.82%)</b>	<b>5.81%</b>	<b>4.28%</b>	<b>8.95%</b>	<b>5.08%</b>
<b>Russell LifePoints® Equity Growth Strategy Fund</b> <sup>13</sup> (RELSX)	<b>0.70%</b>	<b>(5.22%)</b>	<b>(3.55%)</b>	<b>(3.12%)</b>	<b>6.66%</b>	<b>4.73%</b>	<b>9.55%</b>	<b>4.85%</b>

This is not an offer to sell or a solicitation to buy any securities. Underlying fund expenses and other information are contained in the prospectus of the underlying funds, which can be obtained by calling 800.622.7526. The Plan expenses and other information can be obtained by contacting AG Financial Solutions.

Performance information is historical and does not guarantee future results. Investment return and principal value will fluctuate. Current performance may be lower or higher than the performance data quoted.

Diversification and strategic asset allocation do not assure profit or protect against loss in declining markets.

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<sup>1</sup> Inception used for the MBA Income Fund is January 1, 1956, which is the year in which Ministers Benefit Association became incorporated.

<sup>2</sup> The Steward Strategies are investment vehicles and are exposed to the specific risks of the underlying funds in proportion to their allocation. The inception dates for the underlying Steward mutual funds are as follows:

- Steward Select Bond Fund and Steward Large Cap Enhanced Index Fund – October 1, 2004
- Steward Global Equity Income Fund – April 1, 2008
- Steward Large Cap Enhanced Index Fund – October 1, 2004
- Steward International Enhanced Index Fund – February 28, 2006
- Steward Small-Mid Cap Enhanced Index Fund – April 3, 2006
- Steward Covered Call Income Fund – December 13, 2017
- All other Steward Strategies – December 31, 2005

<sup>3</sup> Inception for the Steward 2010, 2020, 2030, and 2040 Strategies is October 31, 2006. The inception date for Steward 2050 is October 31, 2009. The Strategies are exposed to the specific risks of the underlying funds in proportion to their allocation.

<sup>4</sup> Underlying Fund Abbreviations: SEECX=Steward Large Cap Enhanced Index Fund; SNTCX=Steward International Enhanced Index Fund; SEACX=Steward Select Bond Fund; SCECX=Steward Small-Mid Cap Enhanced Fund; SGISX= Steward Global Equity Income Fund; SCJIX= Steward Covered Call Income Fund.

<sup>5</sup> Current underlying funds and corresponding benchmarks: Steward Large Cap Enhanced Index Fund=S&P 500 Index; Steward International Enhanced Index Fund=S&P ADR Index; Steward Select Bond Fund=Barclay's Capital U.S. Govt. Credit Index; Steward Small-Mid Cap Enhanced Index Fund=S&P 1000 Index; Steward Global Equity Income Fund=S&P Global 1200 Index; Steward Covered Call Income Fund=S&P 500 Stock Covered Call Index.

<sup>6</sup> Small capitalization (small cap) and mid capitalization (mid cap) investments involve stocks of companies with smaller levels of market capitalization (generally less than \$2 billion for small cap and \$2 billion to \$10 billion for mid cap) than larger company stocks (large cap). Small cap and mid cap investments are subject to considerable price fluctuations and are more volatile than large cap stocks. Investors should consider the additional risks involved in small cap and mid cap investments.

<sup>7</sup> Large capitalization (large cap) investments involve stocks of companies generally having a market capitalization of over \$10 billion. The value of securities will rise and fall in response to the activities of the company that issued them, general market conditions and/or economic conditions.

<sup>8</sup> Non-US markets entail different risks than those typically associated with US markets, including currency fluctuations, political and economic instability, accounting changes, and foreign taxation. Securities may be less liquid and more volatile.

<sup>9</sup> Global equity involves risk associated with investment primarily in equity securities of companies located around the world, including the United States. International securities can involve risks relating to political and economic instability or regulatory conditions.

<sup>10</sup> Investments in emerging or developed markets involve exposure to economic structures that are generally less diverse and mature, and to political systems which can be expected to have less stability than those of more developed countries. Securities may be less liquid and more volatile than U.S. and longer-established non-U.S. markets.

<sup>11</sup> Bond investors should carefully consider risks such as interest rate risk, credit risk, securities lending, repurchase and reverse transactions risk. In general, bond prices rise when interest rates fall and fall when interest rates rise. This effect is usually more pronounced for bond with longer-term maturities.

<sup>12</sup> Covered call option writing is designed to enhance portfolio returns during certain markets. The trade-off is that in strong equity markets the upside potential of the equity investment is limited and may cause the investment to underperform the underlying securities.

<sup>13</sup> The LifePoints® Funds are a series of fund of funds which expose an investor to the risks of the underlying funds proportionate to their allocation. Investment in LifePoints® Funds involves direct expenses of each fund and indirect expenses of the underlying funds, which together can be higher than those incurred when investing directly in an underlying fund. The inception dates for the Russell LifePoints® Strategies are as follows:

- Russell LifePoints® Moderate Strategy Fund – October 2, 1997
- Russell LifePoints® Balanced Strategy and Growth Strategy Funds – September 16, 1997
- Russell LifePoints® Equity Growth Strategy Fund – September 30, 1997

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