

rF & EPIC 401K MODEL PORTFOLIOS

rF Moderate Model Portfolio

	Fund Name	Fund Ticker Symbol	% Allocation
1	TIAA-CREF Large-Cap Value Idx Retire	TRCVX	7
2	Dodge & Cox Stock	DODGX	6
3	Franklin Growth Adv	FCGAX	7
4	Vanguard Mid-Cap Growth Index Admiral	VMGMX	6
5	DFA US Small Cap Value I	DFSVX	6
6	American Beacon Intl Equity Instl	AAIEX	5
7	DFA International Large Cap Growth Instl	DILRX	5
8	DFA Emerging Markets Core Equity I	DFCEX	4
9	DFA Emerging Markets Small Cap I	DEMSX	4
10	PIMCO Total Return P	PTTPX	15
11	Vanguard Short-Term Bond Index Adm	VBIRX	15
12	Franklin Strategic Income R6	FGKNX	20
			Total= 100

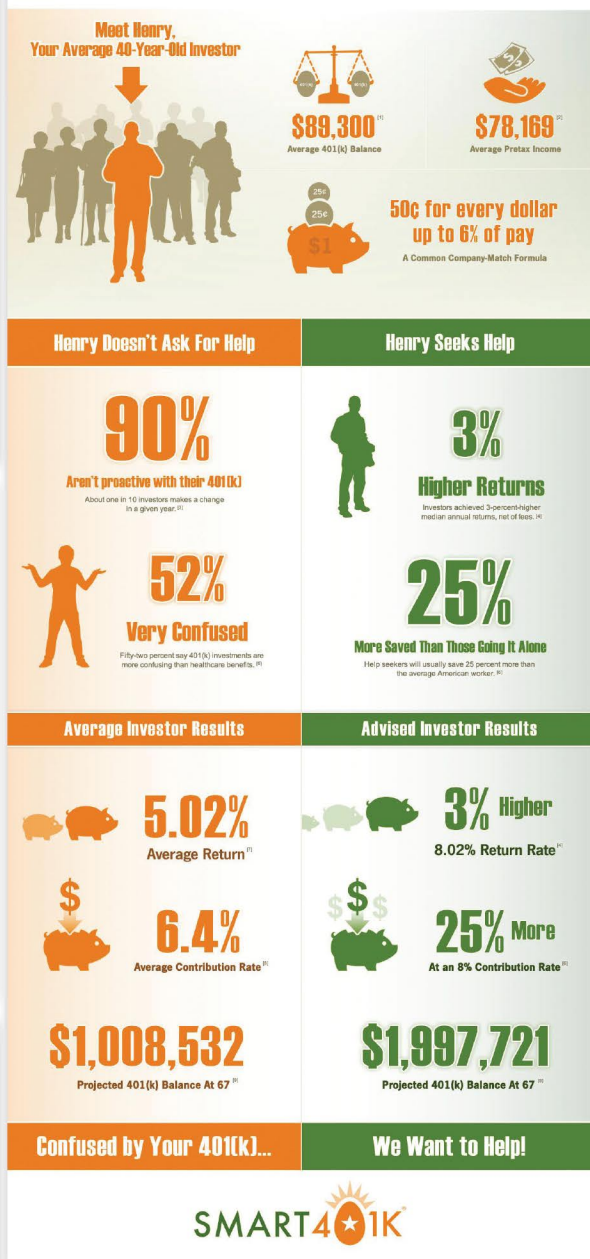
rF Aggressive Model Portfolio

	Fund Name	Fund Ticker Symbol	% Allocation
1	TIAA-CREF Large-Cap Value Idx Retire	TRCVX	13
2	Dodge & Cox Stock	DODGX	12
3	Franklin Growth Adv	FCGAX	13
4	Vanguard Mid-Cap Growth Index Admiral	VMGMX	11
5	DFA US Small Cap Value I	DFSVX	11
6	American Beacon Intl Equity Instl	AAIEX	7
7	DFA International Large Cap Growth Instl	DILRX	6
8	DFA Emerging Markets Core Equity I	DFCEX	7
9	DFA Emerging Markets Small Cap I	DEMSX	5
10	Morgan Stanley Inst Frontier Em Mkts I	MFMIX	5
11	Vanguard Short-Term Bond Index Adm	VBIRX	5
12	Franklin Strategic Income R6	FGKNX	5
			Total= 100

rF Conservative Model Portfolio

	Fund Name	Fund Ticker Symbol	% Allocation
1	TIAA-CREF Large-Cap Value Idx Retire	TRCVX	4
2	Dodge & Cox Stock	DODGX	4
3	Franklin Growth Adv	FCGAX	4
4	Vanguard Mid-Cap Growth Index Admiral	VMGMX	3
5	DFA US Small Cap Value I	DFSVX	3
6	American Beacon Intl Equity Instl	AAIEX	4
7	DFA International Large Cap Growth Instl	DILRX	4
8	DFA Emerging Markets Core Equity I	DFCEX	4
9	PIMCO Total Return P	PTTPX	20
10	Vanguard Short-Term Bond Index Adm	VBIRX	20
11	PIMCO Income P	PONPX	15
12	Franklin Strategic Income R6	FGKNX	15
			Total= 100

The Cost of Being Average With Your 401(k)



*From Smart401k.com blog 2015. Footnotes available at site.smart401k.com/blog for valuable information on provided data and sources.

* Portfolios and funds listed are for informational purposes only and should not be considered a recommendation to buy or sell securities.