Asset Accumulation, Knox County Deferred Compensation Plan, MERP and STAR Plans

Investment Options Snapshot

Please consider your investment objectives, and the risks, charges and expenses of these investment options carefully before investing. The relative risk of these investments is provided to you for informational purposes, and is not intended, nor should it be used, as the only source of information when making an investment decision. The prospectuses and other comparable documents contain this and other information about the investment choices available under this plan. Prospectuses may be obtained by the Plan's record keeper - USI Consulting Group at 866-305-8846 plan code 524 or by visiting the Plan's participant web site at http://www.usicg.com/direct_solutions.asp.

Individual Investment Options

*More Risk / Higher Potential Return

Equity Funds

- Dodge & Cox International Stock (DODFX)
- AB Discovery Growth A (CHCLX)
- Wells Fargo Emerging Mkts Eq (EMGAX)
- Invesco Real Estate A (IARAX)
- Ivy Science & Technology A (WSTAX)
- Prudential Jennison Small Company A (PGOAX)
- Delaware Small Cap Value A (DEVLX)
- Oppenheimer International Growth A (OIGAX)
- JHancock Disciplined Value Mid Cap A (JVMAX)
- Vanguard Mid Cap Index Admiral (VIMAX)
- Oppenheimer International Small-Mid Co A (OSMAX)
- JPMorgan Large Cap Growth A (OLGAX)
- American Funds New Perspective A (ANWPX)/ +American Funds New Perspective R3 (RNPCX)
- MFS Value R3 (MEIHX)
- Sentinel Common Stock A (SENCX)
- Vanguard 500 Index Admiral (VFIAX)
- Vanguard Health Care Admiral (VGHAX)

Bonds Funds

- JPMorgan High Yield A (OHYAX)
- Vanguard Total Bond Market Index Admiral (VBTLX)
- MFS® Total Return Bond Fund (MRBFX)/ +MFS® Total Return Bond Fund R3 (MRBHX)
- Franklin Adjustable U.S. Govt. Securities A (FISAX)

Cash Equivalents

- **Morley Stable Value II

*Less Risk / Lower Potential Return

* Our risk spectrum was determined based on the historical volatility of the fund over an intermediate period using data sourced from Morningstar ®. Wells Fargo factsheets located on the plan website illustrate general risk reward expectations for each investment option relative to its broad asset class assignment. The actual performance of the investment options may vary and its assignment on the risk tolerance spectrum may not be fully represented herein. Past performance does not guarantee future results.

** A stable value fund seeks to preserve the value of your investment but is subject to investment risk. The stable value fund identified is a collective trust fund and is not a mutual fund. They are typically operated and offered by Banks and/or Trust Companies or their affiliates and are regulated by banking regulators. A copy of the trust's "Summary Information Booklet" may be obtained by calling the Plan's record keeper - USI Consulting Group at 866-305-8846 plan code 524 or by visiting the Plan's participant web site at http://www.usicg.com/direct_solutions.asp.

+ R3 fund classification applies only to participants in the STAR Plan.

Asset Accumulation, Knox County Deferred Compensation Plan, MERP and STAR Plans

Investment Options Snapshot (continued)

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Pre-Blended Investment Options

Target Date Funds

The target date funds are listed in order of retirement date. The underlying investment mix in a target date fund is designed to change as you get closer to your retirement date. The portfolio moves from a more aggressive, growth-oriented strategy during your accumulation phase to a more conservative, preservation oriented strategy as you near retirement. Target date funds are intended as long-term investments which involve risk, including the possible loss of principal. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

- T. Rowe Price Retirement 2050 R (RRTFX)
- T. Rowe Price Retirement 2040 R (RRTDX)
- T. Rowe Price Retirement 2030 R (RRTCX)
- T. Rowe Price Retirement 2020 R (RRTBX)

LifeStyle Funds

The Lifestyle Funds are listed in order of risk.

- Vanguard LifeStrategy Growth Inv (VASGX)
- Vanguard LifeStrategy Cnsrv Gr Inv (VSCGX)
- Vanguard LifeStrategy Income Inv (VASIX)

Knox County Blended Model Portfolio Investments

The Model Portfolios are listed in order of risk. The Model Portfolios identified above are not mutual funds or securities in and of themselves, rather they are asset allocation models comprised of several complementary investments. The individual allocation of these component investments, as a percentage of the Model Portfolio, are shown in the Investment Options booklet. The Plan Sponsor makes the Model Portfolios available for the convenience of Plan Participants; however, the Plan Sponsor generally does not permit Plan Participants to invest contributions in the individual investments that constitute the models.

- Ultra Aggressive Investment Style
- Aggressive Investment Style
- Balanced Investment Style
- Moderate Investment Style
- Conservative Investment Style
- Fixed Income Investment Style

Our risk spectrum was determined based on the historical volatility of the fund over an intermediate period using data sourced from Morningstar ®. Wells Fargo factsheets located on the plan website illustrate general risk reward expectations for each investment option relative to its broad asset class assignment. The actual performance of the investment options may vary and its assignment on the risk tolerance spectrum may not be fully represented herein. Past performance does not guarantee future results.