

## Plan Restrictions & Reimbursements Related to Short-term Investment Trading

FUNDS	Short Term Redemption Fees charged by Fund Company	Transfer Trading Restrictions
*Knox County Blended Model Portfolio Investment Options		
Fixed Income Investment Style	None	Transfer activity limited to 1 round-trip transfer within a 15-day period
Conservative Investment Style	None	If transfer \$5,000 or more OUT can't transfer \$5,000 or more IN for 30 days Limits transfer activity to 4 round-trip transfers within a 365 day period
**Moderate Investment Style	2% redemption fee if held less than 30 days	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 90 days
**Balanced Investment Style	2% redemption fee if held less than 30 days	If transfer \$5000 or more OUT can't transfer \$5000 or more IN for 30 days Transfer activity limited to 1 round-trip transfer within a 15-day period
**Aggressive Investment Style	2% redemption fee if held less than 60 days	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 90 days Transfer activity limited to 4 round-trip transfers within a 365-day period Transfer activity limited to 1 round-trip transfer within a 15-day period
**Ultra Aggressive Investment Style	2% redemption fee if held less than 60 days	If transfer \$5000 or more OUT can't transfer \$5000 or more IN for 30 days Transfer activity limited to 1 round-trip transfer within a 15-day period
<p>* 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 investments and the allocation of these component investments can be found in the Knox County Retirement Investment Options booklet.</p> <p>** This fee may not apply to all of the underlying investments that comprise the Model Portfolio(s). Please call 1-865-523-8353 for specifics.</p>		

### IMPORTANT DISCLOSURES

This information is believed to be current and reliable, but is subject to updates and/or changes without prior notice from USI Consulting Group. Unaffiliated third-parties dictate the terms of this information and the timing by which they communicate modifications to this information to USI Consulting Group. Therefore, participants may wish to independently verify the accuracy of this information, prior to acting upon it.

**You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. The prospectuses and other comparable documents contain this and other information about the investment options. They may be obtained by calling USI Consulting Group at 865-523-8353 or by visiting [www.USICG.com](http://www.USICG.com). You should read the prospectuses and/or other comparable documents carefully before investing.**

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FUNDS	Short Term Redemption Fees charged by Fund Company	Transfer Trading Restrictions
Individual Investment Options		
*Morley Capital Stable Value II	None	None
Sentinel Short Maturity Govt A	None	None
Vanguard Total Bond Market Index Signal	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
MFS Research Bond A	None	If transfer \$5,001 or more OUT can't transfer \$5,001 or more IN for 30 days
JP Morgan High Yield A	None	None
Vanguard Life Strategy Income	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
Vanguard Life Strategy Conservative Growth	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
Vanguard Life Strategy Growth	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
Pioneer Cullen Value A	None	None
Vanguard 500 Index Signal	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
Sentinel Common Stock A	None	None
American Funds Growth Fund of Amer A	None	If transfer \$5,000 or more OUT can't transfer \$5,000 or more IN for 30 days
JP Morgan Large Cap Growth A	None	None
Franklin Flex Cap Growth A Fund	None	None
Franklin Balance Sheet Investment A	None	None
JHancock3 Disciplined Value Mid Cap A	None	None
Vanguard Mid Capitalization Index Signal	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days
Columbia Acorn A	None	Transfer activity limited to 1 round-trip transfer within a 15-day period
Delaware Small Cap Value A	None	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 30 days
Sentinel Small Company A	None	None
American Funds New Perspective	None	If transfer \$5,000 or more OUT can't transfer \$5,000 or more IN for 30 days
Dodge & Cox International Stock	None	Transfer activity limited to 1 round-trip transfer within a 90-day period
AllianceBernstein Intl Growth A	None	None
Oppenheimer International Growth A	None	None
Templeton Developing Markets A	None	None
Invesco Real Estate A	None	Transfer activity limited to 4 round-trip transfers within a 365-day period
Vanguard Health Care Adm	1% redemption fee if held less than 365 days	If transfer \$0.01 or more OUT can't transfer \$0.01 or more IN for 60 days

\* The stable value funds identified are collective trust funds and are not mutual funds; consequently they are not registered with or regulated by the U.S. Securities and Exchange Commission. They are typically operated and offered by Banks and/or Trust Companies or their affiliates and are regulated by banking regulators.

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