



Administrative Office  
1100 E. Wyatt Earp Blvd.  
P.O. Box 1417  
Dodge City, Kansas 67801  
620-227-8803  
FAX: 620-227-8812  
[www.arrowheadwest.org](http://www.arrowheadwest.org)

500 W. Fowler, P.O. Box 327  
Medicine Lodge, Kansas 67104  
620-886-3711

613 N. Ridge, Suite 105  
Wichita, Kansas 67212  
316-722-4554

10315 Bluestem Blvd.  
Pratt, Kansas 67124  
620-933-2212

Although many participants assume there are no costs or fees associated with your plan, there are in fact costs associated with your participation in the plan. This document will outline those costs.

Participants pay for the cost of the plan's administration. There are also other costs that plan participants pay. And those expenses have an impact on the size of your account balance at retirement.

The information that follows is intended to provide you with a better understanding of expenses associated with your participation in the plan. You'll learn:

- How administration expenses are handled.
- What costs are associated with elective plan features (e.g., taking out a loan).
- What fees are associated with our plan's investment options.

In addition, you'll learn about rights you may have with respect to the plan's operation, how the plan's investments' performance compares to broad-based benchmarks, and where to go for additional information concerning the plan's investments.

The fees and expenses associated with our plan are not unusual. Almost all 401(k) plans have such costs. And the fees and expenses associated with our plan are reviewed regularly to make sure that they are competitive and reasonable. The objective of this communication is simply to provide you with more and better information for making investment and other plan-related decisions.

Remember, too, that investment-related fees should be placed in context. A somewhat higher fee may be perfectly appropriate if an investment better suits your needs and goals.

If you have any questions concerning the information that follows, contact Debra Kolbeck, Plan Administrator, at 620-227-8803.

## **Arrowhead West, Inc 403(b) Plan**

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Debra Kolbeck, Plan Administrator, at 620-227-8803.

### **Plan Information**

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Debra Kolbeck, Plan Administrator, 1100 East Wyatt Earp Blvd, Dodge City, KS 67801, Phone: 620-227-8803. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Arrowhead West, Inc.

You may change your investment choices anytime.

### **Other Plan Information**

There are certain limitations on investment instructions. An investment change that includes an investment with a vendor that is not eligible to receive contributions under the plan is not permitted. Rollover distributions from another eligible retirement plan shall be made in the form of cash only. Eligible rollover distributions do not include any installment payment for a period of 10 years or more; any distribution made as a result of an unforeseeable emergency or other distribution which is made upon hardship of the participant; and any other distribution, the portion, if any, of the distribution that is a required minimum distribution. Subject to the provisions of the applicable individual agreements between the participant and the provider of the custodial account, a participant may at any time revise his or her participation elections, including a change of the amount of his or her elective deferrals of the investment of his or her account among the vendors identified in the plan provisions section.

**Voting Rights:** Our plan's provider of the custodial account shall deliver or cause to be delivered to the participant all notices, prospectuses, financial statements, proxies and proxy solicitation materials relating to shares held in the participant's account. The custodian shall not vote any shares held hereunder except in accordance with the written instructions of the participant; provided, however, that the custodian may, in the absence of instructions, vote "present" for the sole purpose of allowing such shares to be counted for establishment of a quorum at a shareholder's meeting.

### **Other Plan-related Expenses**

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are not allocated to Plan participants.

**Arrowhead West, Inc 403(b) Plan**  
Investment Options - 12/31/2018

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Debra Kolbeck, Plan Administrator, at 620-227-8803. A free paper copy of the information available on the Web site[s] can be obtained by contacting Debra Kolbeck, Plan Administrator, at 620-227-8803.

## Document Summary

This section has two parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

## Part I. Performance Information

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
AC Alternatives Discp Long Short Fund (Inv)	-1.94%	6.31%	10.87%	10/31/2011	-4.38%	8.49%	12.50% S&P 500 Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X9141">www.dolfeedisclosure.com?c=amcen&amp;f=X9141</a>					-4.38%	8.49%	12.50% S&P 500 Index
AC Alternatives Equity Mkt Neutral Fund (Inv)	2.65%	0.67%	0.73%	09/30/2005	1.82%	0.59%	0.34% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28846">www.dolfeedisclosure.com?c=amcen&amp;f=28846</a>					1.82%	0.59%	0.34% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
AC Alternatives Income Fund (Inv)	-1.45%	N/A	1.59%	07/31/2015	1.82%	0.59%	0.85% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XK736">www.dolfeedisclosure.com?c=amcen&amp;f=XK736</a>					1.82%	0.59%	0.85% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
AC Alternatives Mkt Neutral Value Fund (Inv)	-2.67%	1.54%	2.19%	10/31/2011	1.82%	0.59%	0.43% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X8952">www.dolfeedisclosure.com?c=amcen&amp;f=X8952</a>					1.82%	0.59%	0.43% Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index

Table 1 – Variable Return Investments

[illegible]

Table 1 – Variable Return Investments

[illegible]

Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2018	Benchmark
	1 yr.      5 yr.      10 yr./ Since Inception*	1 yr.      5 yr.      10 yr./ Since Inception*
American Century Intl. Value Fund (Inv)	-17.12%    -1.74%    4.97%    03/31/1997	-14.20%    0.68%    6.57% MSCI All Country World ex-US NR Index -14.20%    0.68%    6.57% MSCI All Country World ex-US NR Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=31763">www.dolfeedisclosure.com?c=amcen&amp;f=31763</a>	
American Century Large Co. Value Fund (Inv)	-7.93%    5.07%    10.28%    07/30/1999	-8.95%    6.06%    11.21% S&P 500 Value Index -4.38%    8.49%    13.12% S&P 500 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=14926">www.dolfeedisclosure.com?c=amcen&amp;f=14926</a>	
American Century Mid Cap Value Fund (Inv)	-13.01%    6.43%    12.32%    03/31/2004	-11.88%    5.56%    12.82% S&P MidCap 400 Value Index -11.08%    6.03%    13.68% S&P MidCap 400 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=22092">www.dolfeedisclosure.com?c=amcen&amp;f=22092</a>	
American Century Real Estate Fund (Inv)	-4.95%    7.07%    11.83%    09/21/1995	-3.07%    8.80%    12.68% S&P 1500 REIT Industry Index -9.42%    4.26%    9.46% MSCI All Country World NR Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=04871">www.dolfeedisclosure.com?c=amcen&amp;f=04871</a>	
American Century Select Fund (Inv)	-3.63%    9.30%    13.83%    06/30/1971	-0.01%    10.55%    14.81% S&P 500 Growth Index -4.38%    8.49%    13.12% S&P 500 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=08162">www.dolfeedisclosure.com?c=amcen&amp;f=08162</a>	
American Century Small Cap Growth Fund (Inv)	-4.88%    6.07%    12.80%    06/01/2001	-4.05%    7.51%    14.86% S&P SmallCap 600 Growth Index -8.48%    6.34%    13.61% S&P SmallCap 600 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=15028">www.dolfeedisclosure.com?c=amcen&amp;f=15028</a>	
American Century Small Cap Value Fund (Inv)	-17.07%    3.21%    11.47%    07/31/1998	-12.64%    5.13%    12.37% S&P SmallCap 600 Value Index -8.48%    6.34%    13.61% S&P SmallCap 600 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=25805">www.dolfeedisclosure.com?c=amcen&amp;f=25805</a>	
American Century Small Company Fund (Inv)	-14.38%    2.24%    10.76%    07/31/1998	-8.48%    6.34%    13.61% S&P SmallCap 600 Index -8.48%    6.34%    13.61% S&P SmallCap 600 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=27562">www.dolfeedisclosure.com?c=amcen&amp;f=27562</a>	
American Century Sustainable Eq Fund (Inv)	-5.50%    7.76%    12.30%    11/30/2004	-4.38%    8.49%    13.12% S&P 500 Index -4.38%    8.49%    13.12% S&P 500 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23907">www.dolfeedisclosure.com?c=amcen&amp;f=23907</a>	
American Century Ultra Fund (Inv)	0.66%    10.09%    14.97%    11/02/1981	-0.01%    10.55%    14.81% S&P 500 Growth Index -4.38%    8.49%    13.12% S&P 500 Index
Additional information may be found at:	<a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33650">www.dolfeedisclosure.com?c=amcen&amp;f=33650</a>	

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Utilities Fund (Inv)	0.91%	7.10%	9.40%	03/01/1993	4.41%	10.91%	10.99%
					S&P 1500 Utilities Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=02776">www.dolfeedisclosure.com?c=amcen&amp;f=02776</a>							
American Century Value Fund (Inv)	-9.35%	5.00%	10.08%	09/01/1993	-8.95%	6.06%	11.21%
					S&P 500 Value Index		
					-4.38%	8.49%	13.12%
					S&P 500 Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05234">www.dolfeedisclosure.com?c=amcen&amp;f=05234</a>							
<b>BOND</b>							
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	0.07%	0.35%	2.78%	05/31/2005	-1.26%	1.69%	3.64%
					Bloomberg Barclays U.S. Treasury TIPS Index		
					-1.26%	1.69%	3.64%
					Bloomberg Barclays U.S. Treasury TIPS Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23998">www.dolfeedisclosure.com?c=amcen&amp;f=23998</a>							
Am. Century Inflation-Adj. Bond Fund (Inv)	-2.51%	1.12%	3.06%	02/10/1997	-1.26%	1.69%	3.64%
					Bloomberg Barclays U.S. Treasury TIPS Index		
					-1.26%	1.69%	3.64%
					Bloomberg Barclays U.S. Treasury TIPS Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=07961">www.dolfeedisclosure.com?c=amcen&amp;f=07961</a>							
American Century Core Plus Fund (Inv)	-1.39%	2.48%	3.88%	11/30/2006	0.01%	2.52%	3.48%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					-0.42%	2.53%	3.46%
					Bloomberg Barclays U.S. Government/Credit Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33397">www.dolfeedisclosure.com?c=amcen&amp;f=33397</a>							
American Century Diversified Bond Fund (Inv)	-1.46%	2.09%	3.35%	04/01/1993	0.01%	2.52%	3.48%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					-0.42%	2.53%	3.46%
					Bloomberg Barclays U.S. Government/Credit Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=17288">www.dolfeedisclosure.com?c=amcen&amp;f=17288</a>							
American Century Emg Markets Debt Fund (Inv)	-2.76%	N/A	3.05%	07/29/2014	-2.46%	4.23%	3.14%
					Bloomberg Barclays EM USD Aggregate Index		
					-2.46%	4.23%	3.14%
					Bloomberg Barclays EM USD Aggregate Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XH661">www.dolfeedisclosure.com?c=amcen&amp;f=XH661</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Ginnie Mae Fund (Inv)	0.43%	1.66%	2.73%	09/23/1985	1.43%	1.46%	1.83%
					Bloomberg Barclays U.S. Government Intermediate Index		
					0.88%	1.99%	2.12%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=07260">www.dolfeedisclosure.com?c=amcen&amp;f=07260</a>					Bloomberg Barclays U.S. Government Index		
American Century Global Bond Fund (Inv)	-0.32%	2.82%	2.61%	01/31/2012	-1.20%	1.08%	0.77%
					Bloomberg Barclays Global Aggregate Index		
					-1.20%	1.08%	0.77%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X9404">www.dolfeedisclosure.com?c=amcen&amp;f=X9404</a>					Bloomberg Barclays Global Aggregate Index		
American Century Government Bond Fund (Inv)	0.56%	1.72%	2.35%	05/16/1980	1.43%	1.46%	1.83%
					Bloomberg Barclays U.S. Government Intermediate Index		
					0.88%	1.99%	2.12%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33200">www.dolfeedisclosure.com?c=amcen&amp;f=33200</a>					Bloomberg Barclays U.S. Government Index		
American Century High-Yield Fund (Inv)	-3.30%	2.26%	8.09%	09/30/1997	-2.08%	3.83%	11.12%
					Bloomberg Barclays U.S. Corporate High Yield Index		
					0.01%	2.52%	3.48%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=08122">www.dolfeedisclosure.com?c=amcen&amp;f=08122</a>					Bloomberg Barclays U.S. Aggregate Bond Index		
American Century Intl. Bond Fund (Inv)	-3.97%	-0.81%	0.69%	01/07/1992	-1.20%	1.08%	2.49%
					Bloomberg Barclays Global Aggregate Index		
					-1.20%	1.08%	2.49%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=38130">www.dolfeedisclosure.com?c=amcen&amp;f=38130</a>					Bloomberg Barclays Global Aggregate Index		
American Century Sh Dur Strat Inc Fund (Inv)	0.26%	N/A	1.43%	07/28/2014	1.60%	1.03%	1.05%
					Bloomberg Barclays U.S. Government/Credit 1-3 Year Index		
					-0.42%	2.53%	2.00%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XH628">www.dolfeedisclosure.com?c=amcen&amp;f=XH628</a>					Bloomberg Barclays U.S. Government/Credit Index		
American Century Short Duration Fund (Inv)	1.33%	1.21%	1.87%	11/30/2006	1.60%	1.03%	1.52%
					Bloomberg Barclays U.S. Government/Credit 1-3 Year Index		
					-0.42%	2.53%	3.46%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=33411">www.dolfeedisclosure.com?c=amcen&amp;f=33411</a>					Bloomberg Barclays U.S. Government/Credit Index		
American Century Short-Term Govt. Fund (Inv)	1.12%	0.44%	0.85%	12/15/1982	1.58%	0.82%	1.03%
					Bloomberg Barclays U.S. Government 1-3 Year Index		
					0.88%	1.99%	2.12%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=35650">www.dolfeedisclosure.com?c=amcen&amp;f=35650</a>					Bloomberg Barclays U.S. Government Index		



Table 1 – Variable Return Investments

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Strategic Income Fund (Inv)	-1.65%	N/A	2.33%	07/28/2014	0.01%	2.52%	2.02%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					0.01%	2.52%	2.02%
					Bloomberg Barclays U.S. Aggregate Bond Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XH635">www.dolfeedisclosure.com?c=amcen&amp;f=XH635</a>							
American Century Zero Coupon 2020 Fund (Inv)	0.55%	2.18%	3.21%	12/29/1989	1.43%	1.46%	1.83%
					Bloomberg Barclays U.S. Government Intermediate Index		
					0.88%	1.99%	2.12%
					Bloomberg Barclays U.S. Government Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X0017">www.dolfeedisclosure.com?c=amcen&amp;f=X0017</a>							
American Century Zero Coupon 2025 Fund (Inv)	0.13%	4.50%	3.37%	02/15/1996	-1.79%	5.90%	4.15%
					Bloomberg Barclays U.S. Government Long Index		
					0.88%	1.99%	2.12%
					Bloomberg Barclays U.S. Government Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X0026">www.dolfeedisclosure.com?c=amcen&amp;f=X0026</a>							
<b>BLENDED</b>							
Am. Century OC Portfolio: Aggressive (Inv)	-8.08%	4.40%	9.53%	09/30/2004	-7.65%	4.69%	9.97%
					S&P Target Risk Aggressive Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28985">www.dolfeedisclosure.com?c=amcen&amp;f=28985</a>							
Am. Century OC Portfolio: Conservative (Inv)	-4.88%	3.26%	6.53%	09/30/2004	-3.72%	3.31%	5.92%
					S&P Target Risk Moderate Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28986">www.dolfeedisclosure.com?c=amcen&amp;f=28986</a>							
Am. Century OC Portfolio: Moderate (Inv)	-6.66%	3.85%	8.19%	09/30/2004	-5.69%	4.21%	7.87%
					S&P Target Risk Growth Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28987">www.dolfeedisclosure.com?c=amcen&amp;f=28987</a>							
Am. Century OC Portfolio: Very Aggress. (Inv)	-9.99%	4.81%	10.38%	09/30/2004	-7.65%	4.69%	9.97%
					S&P Target Risk Aggressive Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28988">www.dolfeedisclosure.com?c=amcen&amp;f=28988</a>							
Am. Century OC Portfolio: Very Conserv. (Inv)	-2.49%	2.73%	4.67%	09/30/2004	-2.73%	2.93%	4.87%
					S&P Target Risk Conservative Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=28989">www.dolfeedisclosure.com?c=amcen&amp;f=28989</a>							
Am. Century Strat. Allocation Aggress. (Inv)	-7.97%	4.29%	9.25%	02/15/1996	-7.65%	4.69%	9.97%
					S&P Target Risk Aggressive Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05591">www.dolfeedisclosure.com?c=amcen&amp;f=05591</a>							

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Am. Century Strat. Allocation Conserv. (Inv)	-4.71%	3.06%	6.16%	02/15/1996	-3.72%	3.31%	5.92%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05593">www.dolfeedisclosure.com?c=amcen&amp;f=05593</a>					S&P Target Risk Moderate Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Am. Century Strat. Allocation Moderate (Inv)	-6.35%	3.73%	7.96%	02/15/1996	-5.69%	4.21%	7.87%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=05595">www.dolfeedisclosure.com?c=amcen&amp;f=05595</a>					S&P Target Risk Growth Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Amer. Cent. One Choice In Retmt. Fund (Inv)	-4.16%	3.15%	6.61%	08/31/2004	-2.54%	3.06%	5.31%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23333">www.dolfeedisclosure.com?c=amcen&amp;f=23333</a>					S&P Target Date Retirement Income Index		
					0.01%	2.52%	3.48%
					Bloomberg Barclays U.S. Aggregate Bond Index		
American Century Balanced Fund (Inv)	-3.92%	4.59%	8.41%	10/20/1988	-5.69%	4.21%	7.87%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=20950">www.dolfeedisclosure.com?c=amcen&amp;f=20950</a>					S&P Target Risk Growth Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
American Century Mlt-Asst Real Ret Fund (Inv)	-4.36%	-0.03%	0.40%	04/30/2010	-3.72%	3.31%	4.93%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X5306">www.dolfeedisclosure.com?c=amcen&amp;f=X5306</a>					S&P Target Risk Moderate Index		
					-9.42%	4.26%	6.85%
					MSCI All Country World NR Index		
American Century Multi-Asset Inc Fund (Inv)	-6.21%	N/A	2.62%	12/01/2014	-3.72%	3.31%	3.02%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XI596">www.dolfeedisclosure.com?c=amcen&amp;f=XI596</a>					S&P Target Risk Moderate Index		
					-9.42%	4.26%	4.28%
					MSCI All Country World NR Index		
American Century One Choice 2020 Fund (Inv)	-4.30%	3.39%	7.38%	05/30/2008	-4.16%	4.10%	7.86%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1439">www.dolfeedisclosure.com?c=amcen&amp;f=X1439</a>					S&P Target Date 2020 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
American Century One Choice 2025 Fund (Inv)	-4.96%	3.59%	7.80%	08/31/2004	-5.02%	4.31%	8.46%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23329">www.dolfeedisclosure.com?c=amcen&amp;f=23329</a>					S&P Target Date 2025 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
American Century One Choice 2030 Fund (Inv)	-5.53%	3.83%	8.30%	05/30/2008	-5.99%	4.50%	8.96%
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1443">www.dolfeedisclosure.com?c=amcen&amp;f=X1443</a>					S&P Target Date 2030 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		

**Table 1 – Variable Return Investments**

Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century One Choice 2035 Fund (Inv)	-6.10%	4.04%	8.82%	08/31/2004	-6.88%	4.69%	9.38%
					S&P Target Date 2035 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23331">www.dolfeedisclosure.com?c=amcen&amp;f=23331</a>							
American Century One Choice 2040 Fund (Inv)	-6.53%	4.31%	9.35%	05/30/2008	-7.41%	4.82%	9.68%
					S&P Target Date 2040 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1448">www.dolfeedisclosure.com?c=amcen&amp;f=X1448</a>							
American Century One Choice 2045 Fund (Inv)	-7.16%	4.56%	9.68%	08/31/2004	-7.74%	4.91%	9.88%
					S&P Target Date 2045 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=23332">www.dolfeedisclosure.com?c=amcen&amp;f=23332</a>							
American Century One Choice 2050 Fund (Inv)	-7.72%	4.66%	9.84%	05/30/2008	-7.94%	5.01%	10.02%
					S&P Target Date 2050 Index		
					-9.42%	4.26%	9.46%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X1451">www.dolfeedisclosure.com?c=amcen&amp;f=X1451</a>							
American Century One Choice 2055 Fund (Inv)	-8.03%	4.74%	6.94%	03/31/2011	-7.97%	5.07%	7.20%
					S&P Target Date 2055 Index		
					-9.42%	4.26%	5.89%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=X7528">www.dolfeedisclosure.com?c=amcen&amp;f=X7528</a>							
American Century One Choice 2060 Fund (Inv)	-8.13%	N/A	6.46%	09/30/2015	-7.97%	5.07%	7.70%
					S&P Target Date 2055 Index		
					-9.42%	4.26%	7.69%
					MSCI All Country World NR Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=XL295">www.dolfeedisclosure.com?c=amcen&amp;f=XL295</a>							
<b>CASH/STABLE VALUE</b>							
American Century Cap Preservation Fund (Inv)	1.38%	0.37%	0.19%	10/13/1972	1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
					1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=14970">www.dolfeedisclosure.com?c=amcen&amp;f=14970</a>							
American Century Prime Money Mkt. Fund (Inv)	1.54%	0.45%	0.28%	11/17/1993	1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
					1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=09244">www.dolfeedisclosure.com?c=amcen&amp;f=09244</a>							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2018				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century US Govt Money Mkt Fund (Inv)	1.41%	0.38%	0.24%	04/01/1993	1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
					1.82%	0.59%	0.34%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=amcen&amp;f=18022">www.dolfeedisclosure.com?c=amcen&amp;f=18022</a>							

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

## Part II. Fee and Expense Information

**Table 2** shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

<b>Table 2 – Fees and Expenses</b>			
Name / Type of Option	Total Annual Gross Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
<b>STOCK</b>			
AC Alternatives Discp Long Short Fund (Inv)	2.39%	\$23.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
AC Alternatives Equity Mkt Neutral Fund (Inv)	3.07%	\$30.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
AC Alternatives Income Fund (Inv)	2.10%	\$21.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
AC Alternatives Mkt Neutral Value Fund (Inv)	3.84%	\$38.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Focused Dynamic Growth Fund (Inv)	1.02%	\$10.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Adaptive Equity Fund (Inv)	1.16%	\$11.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Adaptive Sm Cap Fund (Inv)	1.16%	\$11.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century All Cap Growth Fund (Inv)	1.01%	\$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Capital Value Fund (Inv)	1.11%	\$11.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Core Equity Plus Fund (Inv)	1.85%	\$18.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Disciplined Gro. Fund (Inv)	1.02%	\$10.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Emerging Markets Fund (Inv)	1.26%	\$12.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Equity Growth Fund (Inv)	0.66%	\$6.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Equity Income Fund (Inv)	0.92%	\$9.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Gl. Real Estate Fund (Inv)	1.12%	\$11.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Global Gold Fund (Inv)	0.67%	\$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Global Growth Fund (Inv)	1.08%	\$10.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Growth Fund (Inv)	0.98%	\$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Heritage Fund (Inv)	1.01%	\$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Income & Growth Fund (Inv)	0.66%	\$6.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Core Equity Fund (Inv)	1.16%	\$11.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Discovery Fund (Inv)	1.65%	\$16.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Growth Fund (Inv)	1.17%	\$11.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Opportun. Fund (Inv)	1.55%	\$15.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Intl. Value Fund (Inv)	1.30%	\$13.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Large Co. Value Fund (Inv)	0.84%	\$8.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Mid Cap Value Fund (Inv)	1.01%	\$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Real Estate Fund (Inv)	1.15%	\$11.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Select Fund (Inv)	1.00%	\$10.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Growth Fund (Inv)	1.36%	\$13.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Cap Value Fund (Inv)	1.26%	\$12.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Small Company Fund (Inv)	0.86%	\$8.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Sustainable Eq Fund (Inv)	0.85%	\$8.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Ultra Fund (Inv)	0.98%	\$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Utilities Fund (Inv)	0.67%	\$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Value Fund (Inv)	0.98%	\$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>BOND</b>			
Am. Cent. Sh. Dur. Infl. Pro. Bond Fund (Inv)	0.57%	\$5.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Inflation-Adj. Bond Fund (Inv)	0.47%	\$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Core Plus Fund (Inv)	0.67%	\$6.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Diversified Bond Fund (Inv)	0.60%	\$6.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Emg Markets Debt Fund (Inv)	0.97%	\$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Ginnie Mae Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Global Bond Fund (Inv)	0.84%	\$8.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Government Bond Fund (Inv)	0.47%	\$4.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century High-Yield Fund (Inv)	0.86%	\$8.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.



**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century Intl. Bond Fund (Inv)	0.80%	\$8.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Sh Dur Strat Inc Fund (Inv)	0.64%	\$6.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short Duration Fund (Inv)	0.59%	\$5.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Short-Term Govt. Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Strategic Income Fund (Inv)	0.83%	\$8.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Zero Coupon 2020 Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Zero Coupon 2025 Fund (Inv)	0.55%	\$5.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>BLENDED</b>			
Am. Century OC Portfolio: Aggressive (Inv)	0.97%	\$9.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Conservative (Inv)	0.81%	\$8.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Moderate (Inv)	0.90%	\$9.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
Am. Century OC Portfolio: Very Aggress. (Inv)	1.04%	\$10.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century OC Portfolio: Very Conserv. (Inv)	0.71%	\$7.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Aggress. (Inv)	1.16%	\$11.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Conserv. (Inv)	1.01%	\$10.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Am. Century Strat. Allocation Moderate (Inv)	1.09%	\$10.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Amer. Cent. One Choice In Retmt. Fund (Inv)	0.80%	\$8.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Balanced Fund (Inv)	0.91%	\$9.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Mlt-Asst Real Ret Fund (Inv)	0.93%	\$9.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Multi-Asset Inc Fund (Inv)	1.17%	\$11.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2020 Fund (Inv)	0.80%	\$8.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

**Table 2 – Fees and Expenses**

Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
American Century One Choice 2025 Fund (Inv)	0.83%	\$8.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2030 Fund (Inv)	0.86%	\$8.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2035 Fund (Inv)	0.89%	\$8.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2040 Fund (Inv)	0.92%	\$9.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2045 Fund (Inv)	0.95%	\$9.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2050 Fund (Inv)	0.98%	\$9.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2055 Fund (Inv)	0.99%	\$9.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century One Choice 2060 Fund (Inv)	1.00%	\$10.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
<b>CASH/STABLE VALUE</b>			
American Century Cap Preservation Fund (Inv)	0.48%	\$4.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Century Prime Money Mkt. Fund (Inv)	0.58%	\$5.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a                      Per %                      \$1000	Shareholder-Type Fees
American Century US Govt Money Mkt Fund (Inv)	0.46%              \$4.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

**Please visit <http://www.investmentterms.com/AmericanCentury> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.**