

Investment Option	Fund Prospectus	Fund Fact Sheets
Asset Allocation		
T. Rowe Price Retirement 2010 Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P861.pdf
T. Rowe Price Retirement 2015 Advisor	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P689.pdf
T. Rowe Price Retirement 2020 Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P853.pdf
T. Rowe Price Retirement 2025 Advisor	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P663.pdf
T. Rowe Price Retirement 2030 Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P846.pdf
T. Rowe Price Retirement 2035 Advisor	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P648.pdf
T. Rowe Price Retirement 2040 Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P838.pdf
T. Rowe Price Retirement 2045 Advisor	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P622.pdf
T. Rowe Price Retirement 2050 Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P739.pdf
T. Rowe Price Retirement 2055 Advisor	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P598.pdf
T. Rowe Price Retirement Income Adv	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PARAX	https://mlffs.orindi.com/PDFFiles/74149P820.pdf
International Funds		
American Funds Capital World Gr & Inc R4	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=RWIEX	https://mlffs.orindi.com/PDFFiles/140543844.pdf
American Funds EuroPacific Growth Fd R4	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=REREX	https://mlffs.orindi.com/PDFFiles/298706847.pdf
Small Cap Funds		
BlackRock Small Cap Growth II A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=MDSWX	https://mlffs.orindi.com/PDFFiles/09253J103.pdf
DWS Dreman Small Cap Value Fund - A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=KDSAX	https://mlffs.orindi.com/PDFFiles/23338F820.pdf
Oppenheimer Main Street Sm & Mid-Cap Y	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=OPMYX	https://mlffs.orindi.com/PDFFiles/68381F409.pdf
Mid Cap Funds		
AllianceBernstein Small/Mid Cap Value A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=ABASX	https://mlffs.orindi.com/PDFFiles/018914101.pdf
Lazard Mid Cap Open	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=LZMOX	https://mlffs.orindi.com/PDFFiles/52106N715.pdf
Managers Cadence Mid-Cap Fund A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=MCMAX	https://mlffs.orindi.com/PDFFiles/561717463.pdf
Large Cap Funds		
American Funds Fundamental Investors R4	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=RFNEX	https://mlffs.orindi.com/PDFFiles/360802847.pdf
American Funds Growth Fund of America R4	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=RGAEX	https://mlffs.orindi.com/PDFFiles/399874841.pdf
MFS Value Fund - A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=MEIAX	https://mlffs.orindi.com/PDFFiles/552983801.pdf
Oppenheimer Main Street Select Y	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=OMSYX	https://mlffs.orindi.com/PDFFiles/68380D843.pdf
Balanced		
Invesco Van Kampen Equity & Income R		https://mlffs.orindi.com/PDFFiles/00142J420.pdf
Bond		
AllianceBernstein High Income Fund A	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=AGDAX	https://mlffs.orindi.com/PDFFiles/01859M101.pdf
BlackRock Inflation Protected Bond Svc	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=BPRXS	https://mlffs.orindi.com/PDFFiles/091937730.pdf
Fidelity Advisor High Income Advantage	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=FA-HIY	https://mlffs.orindi.com/PDFFiles/315807305.pdf
PIMCO Total Return Fund - R	https://prospectus-express.newriver.com/PNET/summary.asp?clientid=fasc&fundid=PTRRX	https://mlffs.orindi.com/PDFFiles/72200Q851.pdf
Fixed		
Strategic Value Annuity (Fixed Option)		https://eforms.metlife.com/wcm8/cmsclient/eForms_PROD_Deployment2/19136.pdf