Central Missouri Community Action ER 403(b) Plan
PLAN DETAIL SHEET

Eligibility Requirements
Employees who normally work more than 20 hours are eligible to defer into the Plan upon hire. The employer contributions require 90 days of employment for matching contributions and two years of service for any profit sharing contributions. The employer considers you as participating the first day of each month coinciding with or next following date requirements met, unless you are in an excluded class.

Your Contributions
You may contribute pre-tax deferrals and/or Roth after-tax deferrals from 1% to 100% of your compensation not to exceed the IRS annual maximum of $18,000 for 2016. In addition, if you will be age 50 or over in 2016, you may make contributions in excess of the above limit, not to exceed $6,000 in the 2016 Plan Year. You may change the amount you contribute by contacting your Plan Administrator.

Employer Contributions
Central Missouri Community Action may make a discretionary profit sharing contribution or a discretionary match contribution.

Typically CMCA matches up to 2% of salary deferrals for years 2 thru 5 of employment, 3% for years 6 thru 10 and 4% for 11 years and up. CMCA will also contribute an additional $50.00 once per year once employee has made $100 in elective deferrals in the calendar year.

Vesting
All contributions are 100% vested.

Withdrawals
➢ Retirement
➢ Reaching Age 59 1/2
➢ Termination of Service
➢ Disability
➢ Death

Note: Mandatory federal tax withholding, state tax withholding, and/or early withdrawal penalties may apply to certain withdrawals.

Transfers
Transfers can be made by calling 1-888-401-5629 or by logging onto www.newportgroup.com. Transfers requested before 4:00 PM, Eastern Time will take place the same business day. Transfers made after 4:00 PM, Eastern Time will take place the following business day.

Rollovers
Rollovers from other retirement accounts including Individual Retirement Accounts (IRAs) are allowed.

Account Statements
Statements will be provided electronically on a quarterly basis. You have the option to request paper statements by accessing your account online at www.newportgroup.com or by calling our Service Center at 1-888-401-5629.

Retirement Plan Advisors
The Bank of Missouri
3610 Buttonwood Drive Ste. 100
Columbia, MO 65201

Susan Daly
Vice President, Senior Trust and Compliance Officer
573-874-4900
sdaly@bankofmissouri.com

Danielle Jennings
Retirement Plan Specialist
573-874-4900
djennings@bankofmissouri.com

This is not a Summary Plan Description. If there are any discrepancies between this information and the Plan Document, the Plan Document will control the operation of the Plan.
ANYTIME ACCESS

Website Access
Access your account anytime:
1. Go to www.newportgroup.com
2. Select Login
3. Select Plan Participant
4. Enter your User Name and Password

Interactive Voice Response
Access your account anytime by speaking your request.
1. Dial: 888.401.5629
2. Say 1 to be directed to the Interactive Voice Response Menu
3. Enter your Social Security Number (SSN)
4. Enter your Personal Identification Number (PIN).
5. Or, say 2 for all other options

First-time users:
User Name: Your full Social Security Number (SSN), no dashes.
Password: Your date of birth (MMDDYYYY). Once logged in, you will be required to update your User Name and Password.

First-time users:
PIN: Your default PIN is your date of birth (MMDDYYYY). Once logged in, you will be required to change your PIN.

Note: Website and telephone transfer requests made by 4 PM ET will be processed on that business day. Requests received after 4 PM ET will be processed on the next business day.

Top Web Features
- Rebalance your portfolio
- Transfer money between investment options
- Change your future contribution allocation
- Update your personal information
- Link to investment information
- View and download transaction history
- Balances viewable by funds or contribution source
- View a summarized description of your plan's details
- Monitor your retirement goals
- Data download to Quicken™
- Request eStatements

Top Web Tips
- Forgot your Password? To reset your login, visit the website and select Forgot Password? Enter your SSN and answer the security question.
- Use your mouse to click buttons instead of the Enter key.
- Use the website navigation instead of your browser's Back and Forward buttons.
- For your security always use the Logout link to end your visit to the website.
Central Missouri Community Action ER 403(b) Plan Enrollment Form

To enroll online, visit www.newportgroup.com and complete the step by step instructions

1. Participant Information

Participant Name (First, MI, Last) ________________________________
Social Security Number ________________________________
Birth Date ________________________________
Address (Number, Street, Apt No.), City, State, Zip ________________________________
Email ________________________________
Phone ________________________________
Sex: ☐ Male  ☐ Female  ☐ Married  ☐ Single  ☐ Divorced  ☐ Widowed

The retirement plan system requires an email address for plan notifications and communications. This email address may also be used by The Bank of Missouri Investments & Retirement Planning Division to provide marketing emails related to products and services unless you indicate your objection to receiving these messages by indicating your desire to “opt-out”. ☐ I Opt Out from receiving marketing material.

2. Enrollment Election

☐ I elect to have none of my salary deferred into the plan at this time.
☐ I elect the following Pre-tax Salary Deferral: _____% or $_______ per pay period.
☐ I elect the following Post-tax (Roth) Salary Deferral: _____% or $_______ per pay period.

3. Select Investments - Percentages must equal 100%

Elections made on this Investment Form will be used to reallocate a participant's current account balance as well as set future contributions. Select one or more investment options. You may choose any combination of models and single investments.

Active Managed Investment Models
☐ _____% Aggressive Model  ☐ _____% Growth Model  ☐ _____% Moderate Model  ☐ _____% Conservative Model

Single Investments

_____% TWHIX American Century Heritage Inv
_____% BHYIX BlackRock High Yield Bond Instl
_____% DFCEX DFA Emerging Markets Core Equity I
_____% DFIVX DFA International Value I
_____% DFALX DFA Large Cap International I
_____% DFRAX DFA Real Estate Securities I
_____% DFLXV DFA US Large Cap Value I
_____% DFSUX DFA US Large Company I
_____% DFSTX DFA US Small Cap I
_____% DODIX Dodge & Cox Income

_____% PESPX Dreyfus MidCap Index
_____% FGTVX Fidelity® Government Income
_____% HAMVX Harbor Mid Cap Value Instl
_____% SEEGX JPMorgan Large Cap Growth Select
_____% TASVX Target Small Capitalization Value T
_____% VBIAX Vanguard Balanced Index Adm
_____% VBLX Vanguard Intern-Term Bond Index Adm
_____% VMXAX Vanguard Prime Money Market Inv
_____% VSGDX Vanguard Short-Term Federal Adm
_____% VSGAX Vanguard Small Cap Growth Index Adm

Participants who do not provide investment elections will be defaulted into the Vanguard Balanced Index Admiral (VBIAX). For account access and to make changes to investment elections visit www.newportgroup.com. For questions, e-mail my403b@bankofmissouri.com or call (573) 874-4900.

4. Authorization

I, the undersigned, acknowledge and consent to the enrollment elections indicated above and understand the risks of investing.

__________________________  ________________________________
Participant Signature  Date
**Investment Models**

Investment models are designed to help participants diversify investments across key asset categories. These models can help balance risk while seeking to provide competitive returns. They also offer participants a convenient way to manage their retirement account by simply selecting one portfolio as an investment. The portfolios are designed based on risk tolerance and follow that naming convention.

<table>
<thead>
<tr>
<th>Ticker</th>
<th>Fund Name</th>
<th>Aggressive</th>
<th>Growth</th>
<th>Moderate</th>
<th>Conservative</th>
</tr>
</thead>
<tbody>
<tr>
<td>EHYIX</td>
<td>BlackRock High Yield Bond Portfolio Institutional Shares</td>
<td>6</td>
<td>10</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>DFALX</td>
<td>DFA Large Cap International Portfolio Institutional Class</td>
<td>7</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DFCEX</td>
<td>DFA Emerging Markets Core Equity Portfolio Institutional Class</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>DFIVX</td>
<td>DFA International Value Portfolio Institutional Class</td>
<td>2</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DFLXV</td>
<td>DFA U.S. Large Cap Value Portfolio Institutional Class</td>
<td>13</td>
<td>11</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>DFREX</td>
<td>DFA Real Estate Securities Portfolio Institutional Class</td>
<td>15</td>
<td>12</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>DFUSX</td>
<td>DFA U.S. Large Company Portfolio</td>
<td>15</td>
<td>12</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>DODIX</td>
<td>Dodge &amp; Cox Income Fund</td>
<td>5</td>
<td>13</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>HAMVX</td>
<td>Harbor Mid Cap Value Fund Institutional Class</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>PESPX</td>
<td>U.S. Mid Cap Index Fund</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>SEEGX</td>
<td>JPMorgan Large Cap Growth Fund Select Class</td>
<td>13</td>
<td>11</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>TASVX</td>
<td>Target Small Capitalization Value Portfolio Fund Class</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>TWHIX</td>
<td>American Century Investments Heritage Fund Investor Class</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>VBLIX</td>
<td>Vanguard Intermediate Term Bond Index Fund Admiral Shares</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>VMMXX</td>
<td>Vanguard Prime Money Market Fund Investor Class</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>VSGAX</td>
<td>Vanguard Small-Cap Growth Index Fund Admiral Shares</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

*There is no guarantee investing in any model will provide adequate income at or through retirement. Investment models are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption.*
## BENEFICIARY ELECTION FORM

Return to Human Resource Manager  
Central Missouri Community Action  

NAME: ____________________________  
SSN: XXX - XX -  

### Primary Beneficiary #1

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth (Required)</th>
<th>Relationship</th>
<th>SSN</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If this primary beneficiary does not survive me, upon my death the proceeds that would otherwise have gone to the primary beneficiary should go to the following Contingent beneficiary(ies):

<table>
<thead>
<tr>
<th>Contingent</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

### Primary Beneficiary #2

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth (Required)</th>
<th>Relationship</th>
<th>SSN</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If this primary beneficiary does not survive me, upon my death the proceeds that would otherwise have gone to the primary beneficiary should go to the following Contingent beneficiary(ies):

<table>
<thead>
<tr>
<th>Contingent</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

### Primary Beneficiary #3

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth (Required)</th>
<th>Relationship</th>
<th>SSN</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If this primary beneficiary does not survive me, upon my death the proceeds that would otherwise have gone to the primary beneficiary should go to the following Contingent beneficiary(ies):

<table>
<thead>
<tr>
<th>Contingent</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

### Spousal Consent

If you are currently married and have named any primary beneficiary other than your spouse, the following consent must be signed by your spouse and witnessed by a notary public. If your marital status changes, that may automatically change your beneficiary designation under the terms of The Plan and you should file a new beneficiary designation form.

I consent to the beneficiary designation above  
Signature of Participant's Spouse: ____________________________  
Date: ____________________________

This instrument was signed before me on  
Notary Public: ____________________________  
Date: ____________________________

I understand that the above beneficiary designation will remain in force until I request a change in accordance with the provisions of The Plan  
Participant Signature: ____________________________  
Date: ____________________________
INVESTMENTS & RETIREMENT PLANNING
THE BANK OF MISSOURI

ASSET ALLOCATION QUESTIONNAIRE

Successful investors adhere to a disciplined investing process. To determine which investment process is appropriate for you and your retirement plan assets, answer the following questions regarding your time horizon, risk tolerance, and investment objectives. The result will lead you to an asset allocation strategy that may be appropriate for your particular financial needs and objectives.

Diversification through asset allocation attempts to balance the level of risk with which you are comfortable with the level of return you would like to receive. *Diversification does not guarantee against a loss, and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio.

Question 1
When do you expect to begin withdrawing money from your investment account?
A. Less than 1 year
B. 1 to 2 years
C. 3 to 4 years
D. 5 to 7 years
E. 8 to 10 years
F. 11 years or more

Score (please circle one)
A. 0
B. 1
C. 3
D. 5
E. 7
F. 9

Question 2
Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?
A. I plan to take a lump sum distribution
B. 1 to 4 years
C. 5 to 7 years
D. 8 to 10 years
E. 11 years or more

Score (please circle one)
A. 0
B. 2
C. 4
D. 5
E. 6

Question 3
Historically, investors who have received high long-term average returns have experienced greater fluctuations in their account values than investors in more conservative investments. Considering the above, which statement best describes your investment objectives?
A. Protect the value of my account
B. Keep risk to a minimum
C. Balance risk and return
D. Maximize long-term investment returns

Score (please circle one)
A. 0
B. 5
C. 10
D. 15

Question 4
Suppose you owned a well-diversified portfolio that declined 20% in a short period of time in a volatile market environment. Assuming you still have 10 years until you begin taking withdrawals, what, if any, action would you take?
A. I would not change my portfolio
B. I would wait at least a year
C. I would wait at least three months
D. I would make a change immediately

Score (please circle one)
A. 15
B. 10
C. 5
D. 0

Question 5
How do you feel about this statement — I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns?
A. Agree
B. Disagree
C. Strongly disagree

Score (please circle one)
A. 15
B. 8
C. 0

---

**Total Score**

<table>
<thead>
<tr>
<th>Type of Model</th>
<th>Questionnaire Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggressive Growth Model</td>
<td>54 -60</td>
</tr>
<tr>
<td>Growth Model</td>
<td>40 -53</td>
</tr>
<tr>
<td>Moderate Model</td>
<td>25 -39</td>
</tr>
<tr>
<td>Conservative Model</td>
<td>01 -24</td>
</tr>
</tbody>
</table>

*sample allocations found on Model Breakdown*
Instructions: Rollover Acceptance Form

Before Completing the Form
Contact your prior retirement plan provider and follow their rollover instructions. Please have the previous provider make the check payable per the instructions on the Rollover Acceptance Form (Section 1) and have the check mailed directly to you.

Section 1
To be completed by Participant.
1. Please fill in your name, SSN, date and the amount being rolled over into your current plan. Roth Rollovers must be reported separately from Non-Roth Rollovers (pre-tax).
2. Please mark the source of the rollover. Your prior administrator may be able to assist you with this information.

Section 2
To be completed by Participant.
1. Please fill in the name of the former plan/provider, sign and date.

Section 3
To be completed by Employer.
1. Please take (or mail) the rollover check, the Rollover Acceptance Form and any supporting documentation to your current employer for approval. Section 3 requires a signature from your employer.

Mail, Fax or Email the Completed Application
Mail: NewportGroup
Attn: Participant Services
35 Iron Point Circle, Suite 300
Folsom, CA 95630

Fax: (816) 701-7501 or (916) 932-1895
Attn: Participant Services

Email: Request@newportgroup.com

Questions? Please contact a Newport Group Representative
Phone: (888) 401-5629
Email: CustomerServices@newportgroup.com

For security purposes, no specific account information will be communicated via email. For information specific to your account, or to check the status of a pending request, please call (888) 401-5629.
Rollover Acceptance Form

CENTRAL MISSOURI COMMUNITY ACTION
CENTRAL MO COMMUNITY ACTION 403(B)

Section 1: Participant and Rollover Information (Required):

<table>
<thead>
<tr>
<th>Employee Name (First)</th>
<th>(Middle)</th>
<th>(Last)</th>
<th>Social Security Number / Tax ID</th>
</tr>
</thead>
</table>

Non-Roth Rollover Information:

Rollover Amount

Roth Rollover Information:

<table>
<thead>
<tr>
<th>Roth Rollover Amount</th>
<th>Inception-to-date Roth deferral amount</th>
<th>Year 1st Roth Contribution Made</th>
</tr>
</thead>
</table>

MARK SOURCE OF ROLLOVER -- Plan accepts rollovers from the following sources:

☐ A qualified plan described in section 401(a) of the Code
☐ A plan described in section 403(a) of the Code
☐ A plan described in section 403(b) of the Code
☐ An eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state or any agency or instrumentality of a state or political subdivision of a state
☐ Participant Rollover Contribution from an IRA (pre-tax amounts only)
☐ Roth deferrals from qualified Roth 401(k) or 403(b)

Checks must be made payable to VTC FBO your name. Memo (if available) should include: VS00692. Mail the check, this form and any documentation to your Plan Sponsor. Check with your employer to determine if any additional forms are needed to complete your request. Rollover proceeds will be deposited to your account according to your Future Contribution Allocations on www.newportgroup.com.

Section 2: Signature of Plan Participant or Recipient (Required):

Name of Former Plan (Transferor Plan)

As a participant in the above referenced plan, I represent that (1) the transferor plan is the type of plan indicated above; (2) the transferor plan has satisfied such requirements as the transferee plan may have established for the purpose of reasonably concluding the eligibility for acceptance of the transferred amount under the transferree plan; and (3) I understand that these rollover funds, once deposited in the Plan, will be subject to all provisions of the Plan, including all distribution restrictions, unless a protected optional form of benefit within the meaning of IRC Section 411(d)(6).

I understand that my rollover contribution must be made within 60 days after receiving the distribution from the other plan or the IRA. By signing and dating below, I hereby verify that I received this rollover within the last 60 days.

X

Plan Participant Signature

Print Name

Date

Please retain a copy for your records and remit to your employer for approval.

Section 3: To Be Completed by Plan Administrator (Required):

X

Plan Administrator Signature

Print Name

Date
Bank of Missouri Aggressive Fund

Investment Objective

Seeks to maximize long-term capital appreciation by investing in U.S. and international equities with smaller allocations to fixed income and alternative strategies. Due to high equity exposure, expect similar volatility to broad global equity markets subject to significant principal variation.

Investment Strategy

Equity, alternative and fixed income mutual funds may be used to achieve capital growth. The model uses equity mutual funds with active and passive management styles including domestic, international, emerging markets, sector, and capitalization to meet the investment objective.

Principal Risks

Performance Overview

<table>
<thead>
<tr>
<th>Year Plan</th>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year Plan</td>
<td>2.14%</td>
<td>18.81%</td>
<td>10.33%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model Composite</td>
<td>2.10%</td>
<td>18.83%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark</td>
<td>2.42%</td>
<td>20.97%</td>
<td>6.45%</td>
<td>9.83%</td>
<td>5.44%</td>
<td></td>
</tr>
</tbody>
</table>

In the performance section above, the returns shown for "Year Plan" are the actual returns generated for the model within your plan. Performance data shown for the "Model Composite" may represent performance that is either actual, hypothetical, or a combination of both to the hypothetical Growth and Risk Analysis chart below. The model composite returns were used for data prior to the inception date of the fund. Please see the Performance Disclosure section for additional details. In Year Plan, the index is weighted toward the model's long-term holdings. In Year Plan, the index is weighted toward the model's long-term holdings. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Hypothetical Growth of $10,000 Initial Investment

Risk Analysis vs. Morningstar Agg Tgt Risk TR USD (3 Year)

<table>
<thead>
<tr>
<th>Alpha</th>
<th>Beta</th>
<th>R-Squared</th>
<th>Standard Deviation</th>
</tr>
</thead>
</table>

A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.

A measure of an investment's sensitivity to market movements.

R-Squared measures the relationship between a portfolio and its benchmark.

This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Allocation - 70% to 85% Equity

Benchmark

Morningstar Agg Tgt Risk TR USD

Overview

Web Site: www.bankofmissourinvestments.com

Inception Date: 9/22/2013

Total Strategy Assets*: $8.2 mil

Turnover (Within Underlying Funds) 24%

Manager Name: Anthony Sublett

Manager Tenure: 1.9 yrs

Fees & Expenses

Annual Operating Expenses: 0.50%

Per $1,000: $4.69

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an explanation showing the long-term effect of fees and expenses at http://www.dol.gov/agencies/oci/retirement-fund-costs/index.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. Please also take into account whether an investment is appropriate for a particular situation, along with your other investments, before making any decisions about your financial goals.

Risk Profile

65% Equity

15% Foreign Equity

11% Fixed Income

5% Cash

2% Foreign Fixed Income

1% Other

This document was prepared by Mid Atlantic Trust Company and is solely for use by current and prospective clients and their investment consultants. Past performance is not necessarily indicative of future results. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities and may not be relied upon in connection with any offer or sale of securities. Use of this document represents that you have read and agree to the Terms and Conditions attached to this document or available at www.midatlantictrust.net Morningstar data. Copyright 2012. Morningstar Inc. All rights reserved. Brokerage services provided by Mid Atlantic Capital Corporation, a registered broker-dealer. Member FINRA, SIPC.
Chartered in 1891 as the Bank of Perryville, we have grown from a single branch in Southeast Missouri to 20 branches across the state, with assets of more than $1 billion. Reflecting our wider reach, we changed our name to The Bank of Missouri in 1997. The Bank of Missouri's Investments & Retirement Planning division received its state charter in 2005, which granted the bank full trust powers.

The Investments & Retirement Planning division is the Wealth Management arm of The Bank of Missouri. We offer professional investment management and complete financial planning for individuals, businesses, and associations. This includes 401k and small business retirement plans, IRAs, and Trust Accounts. We have all the right people and tools under one roof to put together the right plan for our clients.

Investment Philosophy

Our investment philosophy at The Bank of Missouri Investments & Retirement Planning division is to construct a portfolio that will maximize return while remaining cognizant of the customer's expected level of risk. So working with clients to determine their risk tolerance is the first step in our investment process. Next, we focus on the appropriate asset allocation to construct a portfolio striving to maximize investment returns.

General Disclosures

Past performance is not indicative of future results. This material is not financial advice or an offer to sell any product. The information provided in this report should not be considered a recommendation to purchase or sell any particular security. Do not assume that any of the securities transactions, holdings or sectors discussed were or will prove to be profitable, or that the investment recommendations or decisions we make in the future will be profitable or will equal the investment performance of the securities discussed herein. Clients should not rely solely on this performance or any other performance illustrations when making investment decisions. As with all investments, this investment involves risk.

Performance Disclosures

Performance data shown represents past performance and is no guarantee of future results. Current performance may be higher or lower than shown. Your actual model portfolio will vary based on date of purchase, if you use auto-rebalancing and other variables. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Average annual total returns include reinvestment of dividends and capital gains. Investors should refer to their account statements for actual performance figures and refer to the model returns as a benchmark or an estimate of performance.

The past performance shown is not indicative of future performance. The performance data shown is calculated for the period from the inception of the model to the most recent month-end. The performance data shown is net of fees and expenses and is not available for the periods prior to October 1, 2005. The performance data shown is the performance of the model portfolio and is not representative of any investor who invested in the model. The performance data shown is hypothetical and is not representative of any investment made in the model. The performance data shown is not a guarantee of future performance. Past performance is not indicative of future results. The performance data shown is calculated for the period from the inception of the model to the most recent month-end. The performance data shown is net of fees and expenses and is not available for the periods prior to October 1, 2005. The performance data shown is the performance of the model portfolio and is not representative of any investor who invested in the model. The performance data shown is hypothetical and is not representative of any investment made in the model. The performance data shown is not a guarantee of future performance. Past performance is not indicative of future results. The performance data shown is calculated for the period from the inception of the model to the most recent month-end. The performance data shown is net of fees and expenses and is not available for the periods prior to October 1, 2005. The performance data shown is the performance of the model portfolio and is not representative of any investor who invested in the model. The performance data shown is hypothetical and is not representative of any investment made in the model. The performance data shown is not a guarantee of future performance. Past performance is not indicative of future results.
Bank of Missouri Growth Fund

**Investment Objective**

Model seeks growth of principal. Income is secondary in objective.

**Investment Strategy**

The model will utilize equity and fixed income mutual funds to achieve objectives. Equity mutual funds include both US and international exposure. Equity diversification is achieved by equity size, style, and both active and passive management strategies. Fixed income is included in portfolios mainly to achieve diversification. Alternative assets can be included in portfolio allocations.

**Principal Risks**

Performance Overview

<table>
<thead>
<tr>
<th>Performance Overview</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
<th>Since Incep</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Plan</td>
<td>2.00%</td>
<td>17.20%</td>
<td>4.87%</td>
<td>9.47%</td>
<td></td>
</tr>
<tr>
<td>Model Composite</td>
<td>1.94%</td>
<td>17.16%</td>
<td>4.87%</td>
<td>9.47%</td>
<td></td>
</tr>
<tr>
<td>Benchmark</td>
<td>1.61%</td>
<td>13.94%</td>
<td>4.87%</td>
<td>9.47%</td>
<td></td>
</tr>
</tbody>
</table>

In the performance section above, the returns shown for "Your Plan" are the initial returns generated for this model within your plan. Performance data shown for the "Model Composite" was generated performance that is either actual, historical, or a combination of both, if the Hypothetical Growth and Risk Analysis chart below, the model composite returns were used for data prior to the inception date of the Fund. Please see the Performance Disclosure section for additional details. Please note that model returns may be lower or higher than the performance quoted. See Performance Disclosure section for more details.

Hypothetical Growth of $10,000 Initial Investment

Risk Analysis vs. Morningstar Mod Tgt Risk TR USD (3 Year)

<table>
<thead>
<tr>
<th>Risk Analysis vs. Morningstar Mod Tgt Risk TR USD (3 Year)</th>
<th>Alpha</th>
<th>Beta</th>
<th>R-Squared</th>
<th>Standard Deviation</th>
</tr>
</thead>
</table>

A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.

A measure of an investment's sensitivity to market movements. R-squared measures the relationship between a portfolio and its benchmark.

This statistical measurement of dispersion over time, depicting how widely an investment's returns vary over a certain period of time.

**Morningstar Category**

Allocation—30% to 70% Equity

**Benchmark**

Morningstar Mod Tgt Risk TR USD

**Risk Level**

Less Risk

More Risk

Investments classified as balanced are subject to a moderate degree of fluctuation in share prices. In general, such funds may be appropriate for investors with medium-term investment horizons (four to ten years).

**Overview**

- Web Site: [www.bankofmissouriinvestments.com](http://www.bankofmissouriinvestments.com)
- Inception Date: 9/22/2015
- Total Strategy Assets*: $3.5 mill
- Turnover: 27%
- Manager Name: Bank of Missouri
- Manager Tenure: 3 yrs

**Fees & Expenses**

- Annual Operating Expense: 0.49%
- Per $1,000: $4.65

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [http://pubs盥2012/cgpubs/cg2012/40100120.html](http://pubs盥2012/cgpubs/cg2012/40100120.html). Fees and expenses may not be the only consideration when choosing an investment option. You may also want to consider whether an investment is a suitable investment for you.

**Asset Allocation**

- 54% Equity
- 20% Fixed Income
- 14% Foreign Equity
- 3% Cash
- 4% Foreign Fixed Income
- 1% Other

**Holdings**

- Dodge & Cox Income Fund: 14.07%
- DFA U.S. Large Company Portfolio: 11.24%
- Wellington Large Cap Growth Fund Select Class: 10.62%
- DFA U.S. Large Cap Value Portfolio Institutional Class: 10.22%
- DFA Large Cap International Portfolio Institutional Class: 9.63%
- BlackRock High Yield Bond Portfolio Institutional Shares: 9.46%
- Total Cash and Money Market: 5.42%
- Invesco Total Deposit Share Class: 4.69%
- DFA Emerging Markets Core Equity Portfolio Institutional Class: 4.03%
- American Century Heritage Fund Investor Class: 3.79%
- Vanguard Emerging Markets Growth Index Fund Admiral Shares: 3.79%
- Harbor Mid Cap Value Equity Portfolio Institutional Class: 3.72%
- Prudential Diversified Small-Cap Value Fund Class: 3.65%
- DFA Real Estate Securities Portfolio Institutional Class: 2.84%
- Vanguard Prime Money Market Fund Investor Shares: 2.77%

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Chartered in 1891 as the Bank of Perryville, we have grown from a single branch in Southeast Missouri to 20 branches across the state, with assets of more than $1 billion. Reflecting our wider reach, we changed our name to The Bank of Missouri in 1997. The Bank of Missouri's Investments & Retirement Planning division received its state charter in 2005, which granted the bank full trust powers.

The Investments & Retirement Planning division is the Wealth Management arm of The Bank of Missouri. We offer professional investment management and complete financial planning for individuals, businesses, and associations. This includes 401k and small business retirement plans, IRAs, and Trust Accounts. We have all the right people and tools under one roof to put together the right plan for our clients.

**Investment Philosophy**

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Bank of Missouri Moderate Fund

Investment Objective
Seeks capital appreciation and current income utilizing equity and fixed income mutual funds.

Investment Strategy
The model uses equity mutual funds with both active and passive management strategies. Equity funds are diversified across domestic, international, emerging market, and capitalization. Fixed income funds are selected for yield and capital preservation and are diversified across appropriate classes. The model is typically a 60% equity and 40% fixed income allocation.

Principal Risks

Performance Overview

<table>
<thead>
<tr>
<th></th>
<th>YTD</th>
<th>1 Yr.</th>
<th>3 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr.</th>
<th>Since 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Plan</td>
<td>1.89%</td>
<td>13.22%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model Composite</td>
<td>1.85%</td>
<td>13.22%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark</td>
<td>1.61%</td>
<td>13.94%</td>
<td>4.87%</td>
<td>6.98%</td>
<td>6.33%</td>
<td></td>
</tr>
</tbody>
</table>

In the performance section above, the returns shown for "Your Plan" are the actual returns generated for the model within your plan. Performance data shown for the "Model Composite" and "Benchmark" are composite performances for a similar model hypothetical, as a combination of both, in the hypothetical Growth and Risk Analysis chart below. The Model Composite return were used for data prior to the inception date of the Fund. Please see the Performance Disclosure section for additional details. Investment performance is calculated on an after-tax basis. In order to determine the tax effect of the investment, investors must either consult a tax professional or read the tax disclosures section. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Hypothetical Growth of $10,000 Initial Investment

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$8,000</td>
</tr>
<tr>
<td>2016</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Risk Analysis vs. Morningstar Mod Tgt Risk TR USD (3 Year)

<table>
<thead>
<tr>
<th>Alpha</th>
<th>Beta</th>
<th>R-Squared</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A measure of the difference between an investment's actual returns and its expected performance, given in level of risk as measured by beta.

A measure of an investment's sensitivity to market movements.

R-squared measures the relationship between a portfolio and its benchmark.

This statistical measurement of dispersion of bond returns against a benchmark is used to identify the potential for a given investment to outperform or underperform the benchmark over a specified period of time.

Asset Allocation

- 42% Equity
- 30% Fixed Income
- 12% Foreign Equity
- 8% Cash
- 6% Foreign Fixed Income
- 1% Other

Holdings

- Dodge & Cox Income Fund 16.78%
- DFA U.S. Large Cap Value Portfolio Institutional Class 12.99%
- DFA Core Growth Fund Select Class 12.51%
- DFA International Value Portfolio Institutional Class 9.03%
- Vanguard High Yield Bond Portfolio Institutional Shares 9.13%
- Vanguard Intermediate-Term Bond Index Fund Admiral Shares 9.36%
- T. Rowe Price Equity Income Fund 5.79%
- DFA Real Estate Securities Portfolio Institutional Class 4.71%
- American Century Heritage Fund Investor Class 3.78%
- Harbor Mid Cap Value Fund Institutional Class 3.71%
- DFA Emerging Markets Core Equity Portfolio Institutional Class 3.00%
- Vanguard Small-Cap Growth Index Fund Admiral Shares 2.82%
- Vanguard Prime Money Market Fund Investor Shares 2.72%
- Prudential GIM Small-Cap Value Fund Class 1 2.74%
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Investment Objective

The focus is to provide income with some price appreciation. The model uses mostly fixed income investments, with a smaller equity allocation. Due to equity exposure, investors should expect a moderate level of principal volatility.

Investment Strategy

The model is largely invested in taxable fixed income. Sizable positions may be taken in corporate bonds, mortgage-backed securities, US Treasury and Agency securities, TIPS, and international fixed income investments. A small allocation is in various domestic equity sub-classes and international equities.

Principal Risks

Performance Overview

<table>
<thead>
<tr>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
<th>Since Incep</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Plan</td>
<td>0.89%</td>
<td>9.13%</td>
<td></td>
<td></td>
<td>5.40%</td>
</tr>
<tr>
<td>Model Composite</td>
<td>0.90%</td>
<td>9.30%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benchmark</td>
<td>0.76%</td>
<td>5.23%</td>
<td>3.48%</td>
<td>3.21%</td>
<td>4.24%</td>
</tr>
</tbody>
</table>

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Hypothetical Growth of $10,000 Initial Investment

<table>
<thead>
<tr>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$10,500</td>
</tr>
<tr>
<td>$9,800</td>
<td>$9,880</td>
</tr>
<tr>
<td>$9,600</td>
<td>$9,660</td>
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<tr>
<td>$9,400</td>
<td>$9,380</td>
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<tr>
<td>$9,200</td>
<td>$9,180</td>
</tr>
<tr>
<td>$9,000</td>
<td>$8,900</td>
</tr>
<tr>
<td>$8,800</td>
<td>$8,620</td>
</tr>
<tr>
<td>$8,600</td>
<td>$8,440</td>
</tr>
<tr>
<td>$8,400</td>
<td>$8,240</td>
</tr>
<tr>
<td>$8,200</td>
<td>$8,040</td>
</tr>
</tbody>
</table>

Risk Analysis vs. Morningstar Con Tgt Risk TR USD (3 Year)

<table>
<thead>
<tr>
<th>Alpha</th>
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<th>R-Squared</th>
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<td>A measure of an investment's sensitivity to market movements.</td>
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<td>This statistical measurement of dispersion about an average, depicts how widely an investment's return varied over a certain period of time.</td>
</tr>
</tbody>
</table>

Morningstar Category

Allocation—30% to 50% Equity

Benchmark

Morningstar Con Tgt Risk TR USD

Risk Level

Less risk

More reward

Investments are classified as Capital Preservation if their share prices are expected to remain stable or to fluctuate only slightly. Such funds may be appropriate for the short-term reserves portion of a long-term investment portfolio, or for investors with short-term investment horizons (three years or less).

Overview

Web Site
www.bankofmissouriinvestments.com
Inception Date
9/22/2015
Total Strategy Assets*
$2.1 mil
Turnover
78%
(Within Underlying Funds)
Manager Name
Anthony Sublett
Manager Tenure
1.9 yrs

Fees & Expenses

Annual Operating Expense
0.43% Per $1,000
$4.02

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://cbu.ers.dol.gov/wcp/index.cfm. Fees and expenses are only one of many factors you should consider when you decide how to invest your money. You may also want to think about whether an investment or an investment strategy aligns with your overall investment goals.

Asset Allocation

| 54% Fixed Income |
| 28% Equity |
| 7% Cash |
| 6% Foreign Fixed Income |
| < 1% Other |
| < 1% Foreign Equity |

Holdings

1. Yangparx Intermediate-Term Bond Index Fund Admiral Shares | 12.71% |
2. Vanguard Short-Term Federal Fund Admiral Shares | 12.68% |
3. Dodge & Cox Income Fund | 12.32% |
4. Dfa U.s. Large Cap Value Portfolio Institutional Class | 9.69% |
5. Morgan Large Cap Growth Fund Select Class | 9.21% |
6. Total Cash and Money Market | 6.79% |
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