

Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018

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 Employee Fiduciary Participant Services at (877) 401-5100 (option 3). 9 a.m. to 6 p.m. ET. Monday through Friday (excluding market holidays). A free paper copy of the information available on the Web sites can be obtained by contacting your plan administrator.

Please visit <http://www.sparkinstitute.org/content-files/File/Part%20Disc%20Inv%20Terms%20Glossary%204-26-12%20FINAL.pdf> 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.

Performance Information

The table below shows how plan investment alternatives 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).

Plan Investment	Average Annual Total Return as of 10/31/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Foreign Large Blend								
American EuroPacific Growth R6 (RERGX) http://www.tcrfund.com/fund/EFC100/298706821	-10.58	3.42		8.29 (since 05/01/2009)	-7.50	N/A	N/A	8.51 (since 05/01/2009)
					Morningstar Global Markets ex-US GR USD			
iShares Core MSCI EAFE (IEFA) http://www.tcrfund.com/fund/EFC100/46432F842	-6.80	2.58		5.92 (since 10/18/2012)	-7.50	N/A	N/A	5.34 (since 10/18/2012)
					Morningstar Global Markets ex-US GR USD			
Growth and Income								
Vanguard Target Retirement 2025 (VTTVX) http://www.tcrfund.com/fund/EFC100/92202E409	-0.02	5.83	9.16		0.13	5.14	N/A	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2035 (VTTHX) http://www.tcrfund.com/fund/EFC100/92202E508	0.15	6.59	10.10		0.45	6.16	N/A	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2040 (VFORX) http://www.tcrfund.com/fund/EFC100/92202E870	0.22	6.90	10.40		0.47	6.39	N/A	
					Morningstar Lifetime Allocation Moderate			
Inflation-Protected Bond								
Vanguard Infla.Protected Sec Adm (VAIPX) http://www.tcrfund.com/fund/EFC100/922031737	-1.40	0.92	3.96		-1.19	0.97	4.12	
					Morningstar US TIPS TR USD			
Intermediate-Term Bond								
Western Asset Core Plus Bond I (WACPX) http://www.tcrfund.com/fund/EFC100/957663503	-3.26	3.09	6.95		-2.10	1.93	3.98	
					Morningstar US Core Bond TR USD			
Large Blend								
iShares Core S&P Total US Stock Mkt (ITOT) http://www.tcrfund.com/fund/EFC100/464287150	6.62	10.97	13.19		8.08	11.60	13.08	
					Morningstar US Large Cap TR USD			
Large Growth								
American Funds New Economy (RNGGX) http://www.tcrfund.com/fund/EFC100/643822810	1.87	9.95		15.17 (since 05/01/2009)	13.52	13.89	15.51	16.55 (since 05/01/2009)
					Morningstar US Large Growth TR USD			

**Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018**

Plan Investment	Average Annual Total Return as of 10/31/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
T. Rowe Price Blue Chip Growth (TRBCX) http://www.tcrfund.com/fund/EFC100/77954Q106	10.42	14.08	16.79		13.52	13.89	15.51	
Morningstar US Large Growth TR USD								
Large Value								
Washington Mutual Investors R6 (RWMGX) http://www.tcrfund.com/fund/EFC100/939330817	6.64	10.48		14.46 (since 05/01/2009)	8.08	11.60	13.08	14.87 (since 05/01/2009)
Morningstar US Large Cap TR USD								
Mid-Cap Blend								
Vanguard Mid-Cap Index Adm (VIMAX) http://www.tcrfund.com/fund/EFC100/922908645	2.42	8.99	14.23		3.56	9.50	14.51	
Morningstar US Mid Cap TR USD								
Mid-Cap Growth								
Vanguard Mid-Cap Growth Index Admiral (VMGMX) http://www.tcrfund.com/fund/EFC100/921937728	4.14	9.08		12.73 (since 09/27/2011)	0.28	9.00	14.76	13.93 (since 09/27/2011)
Morningstar US Mid Core TR USD								
Mid-Cap Value								
Vanguard Mid Cap Value Admiral (VMVAX) http://www.tcrfund.com/fund/EFC100/921937694	0.92	8.88		13.95 (since 09/27/2011)	2.44	9.43	14.33	15.04 (since 09/27/2011)
Morningstar US Mid Value TR USD								
Victory Sycamore Established Value A (VETAX) http://www.tcrfund.com/fund/EFC100/926464231	2.01	10.22	14.12		2.44	9.43	14.33	
Morningstar US Mid Value TR USD								
Small Blend								
Vanguard Small Cap Idx Adm (VSMAX) http://www.tcrfund.com/fund/EFC100/922908686	3.34	8.43	13.90		1.53	7.80	13.49	
Morningstar US Small Cap TR USD								
Small Growth								
Vanguard Small Cap Growth Index Adm (VSGAX) http://www.tcrfund.com/fund/EFC100/921937710	7.05	8.27		13.73 (since 09/27/2011)	6.85	8.85	14.39	13.94 (since 09/27/2011)
Morningstar US Small Growth TR USD								
Small Value								
Janus Henderson Small Cap Value N (JDSNX) http://www.tcrfund.com/fund/EFC100/47103D728	-3.82	7.94		11.04 (since 05/31/2012)	-2.20	6.87	12.92	11.56 (since 05/31/2012)
Morningstar US Small Value TR USD								
Vanguard Sm Cap Val Index Adm (VSIAX) http://www.tcrfund.com/fund/EFC100/921937686	0.33	8.53		14.05 (since 09/27/2011)	-2.20	6.87	12.92	12.90 (since 09/27/2011)
Morningstar US Small Value TR USD								
Specialty-Real Estate								
Vanguard Real Estate Ind Fund Admi Sh (VGSLX) http://www.tcrfund.com/fund/EFC100/921908877	-0.09	7.09	11.27		-2.07	3.32	N/A	
Morningstar US Real Estate Sector PR USD								
Stable Value								
Standard Stable Asset II (XSAF2)								
Target Date								
Vanguard Target Retirement Income (VTINX) http://www.tcrfund.com/fund/EFC100/92202E102	-0.25	3.63	6.29		0.69	3.35	N/A	
Morningstar Lifetime Allocation Moderate								

**Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018**

Plan Investment	Average Annual Total Return as of 10/31/2018				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Target Date 2020								
Vanguard Target Retirement 2020 (VTWNX) http://www.tcrfund.com/fund/EFC100/92202E805	-0.03	5.40	8.65		0.07	4.61	N/A	
Morningstar Lifetime Allocation Moderate								
Target Date 2030								
Vanguard Target Retirement 2030 (VTHR3) http://www.tcrfund.com/fund/EFC100/92202E888	0.09	6.22	9.64		0.30	5.71	N/A	
Morningstar Lifetime Allocation Moderate								
Target Date 2055								
Vanguard Target Retirement 2055 (VFFVX) http://www.tcrfund.com/fund/EFC100/92202E847	0.19	6.99	9.98 (since 08/18/2010)		0.16	6.31	N/A	9.36 (since 08/18/2010)
Morningstar Lifetime Allocation Moderate								
Target Date 2060+								
Vanguard Target Retirement 2060 (VTTSX) http://www.tcrfund.com/fund/EFC100/92202E839	0.19	6.99	9.57 (since 01/19/2012)		0.16	6.31	N/A	8.75 (since 01/19/2012)
Morningstar Lifetime Allocation Moderate								
Target-Date 2015								
Vanguard Target Retirement 2015 (VTXVX) http://www.tcrfund.com/fund/EFC100/92202E300	-0.03	4.69	7.97		0.14	4.20	N/A	
Morningstar Lifetime Allocation Moderate								
Target-Date 2045								
Vanguard Target Retirement 2045 (VTIVX) http://www.tcrfund.com/fund/EFC100/92202E607	0.20	7.02	10.46		0.35	6.41	N/A	
Morningstar Lifetime Allocation Moderate								
Target-Date 2050								
Vanguard Target Retirement 2050 (VFIFX) http://www.tcrfund.com/fund/EFC100/92202E862	0.17	7.02	10.45		0.16	6.31	N/A	
Morningstar Lifetime Allocation Moderate								
US OE Multisector Bond								
Loomis Sayles Bond (LSBNX) http://www.tcrfund.com/fund/EFC100/543495717	-0.24	2.60	2.88 (since 02/01/2013)		-2.10	1.93	3.98	1.64 (since 02/01/2013)
Morningstar US Core Bond TR USD								
World Stock								
American Funds New Perspective (RNPGX) http://www.tcrfund.com/fund/EFC100/648018810	0.03	8.43	12.71 (since 05/01/2009)		-0.31	N/A	N/A	10.54 (since 05/01/2009)
Morningstar Global Markets GR USD								

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018

Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Shareholder Type Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Foreign Large Blend			
American EuroPacific Growth R6	0.49%	\$4.90	
iShares Core MSCI EAFE	0.08%	\$0.80	
Growth and Income			
Vanguard Target Retirement 2025	0.14%	\$1.40	
Vanguard Target Retirement 2035	0.14%	\$1.40	
Vanguard Target Retirement 2040	0.15%	\$1.50	
Inflation-Protected Bond			
Vanguard Infla.Protected Sec Adm	0.10%	\$1.00	
Intermediate-Term Bond			
Western Asset Core Plus Bond I	0.52%	\$5.20	
Large Blend			
iShares Core S&P Total US Stock Mk	0.03%	\$0.30	
Large Growth			
American Funds New Economy	0.46%	\$4.60	
T. Rowe Price Blue Chip Growth	0.70%	\$7.00	
Large Value			
Washington Mutual Investors R6	0.29%	\$2.90	
Mid-Cap Blend			
Vanguard Mid-Cap Index Adm	0.05%	\$0.50	
Mid-Cap Growth			
Vanguard Mid-Cap Growth Index Ad	0.07%	\$0.70	
Mid-Cap Value			
Vanguard Mid Cap Value Admiral	0.07%	\$0.70	
Victory Sycamore Established Value /	0.90%	\$9.00	
Small Blend			
Vanguard Small Cap Idx Adm	0.05%	\$0.50	
Small Growth			
Vanguard Small Cap Growth Index A	0.07%	\$0.70	
Small Value			
Janus Henderson Small Cap Value N	0.81%	\$8.10	
Vanguard Sm Cap Val Index Adm	0.07%	\$0.70	
Specialty-Real Estate			
Vanguard Real Estate Ind Fund Admi	0.12%	\$1.20	
Stable Value			
Standard Stable Asset II			
Target Date			
Vanguard Target Retirement Income	0.13%	\$1.30	
Target Date 2020			
Vanguard Target Retirement 2020	0.13%	\$1.30	
Target Date 2030			
Vanguard Target Retirement 2030	0.14%	\$1.40	
Target Date 2055			
Vanguard Target Retirement 2055	0.15%	\$1.50	
Target Date 2060+			
Vanguard Target Retirement 2060	0.15%	\$1.50	

**Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018**

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Target-Date 2015			
Vanguard Target Retirement 2015	0.13%	\$1.30	
Target-Date 2045			
Vanguard Target Retirement 2045	0.15%	\$1.50	
Target-Date 2050			
Vanguard Target Retirement 2050	0.15%	\$1.50	
US OE Multisector Bond			
Loomis Sayles Bond	0.59%	\$5.90	
World Stock			
American Funds New Perspective	0.45%	\$4.50	

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.

Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018

Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

Loomis Sayles Bond

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 90 days period.

Vanguard Infla.Protected Sec Adm

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid Cap Value Admiral

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid-Cap Growth Index Admiral

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Mid-Cap Index Adm

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Real Estate Ind Fund Admi Sh

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Sm Cap Val Index Adm

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Small Cap Growth Index Adm

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Small Cap Idx Adm

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2015

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2020

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2025

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2030

**Compass Construction Management
Compass Construction 401(k) Plan
Investment Comparative Chart As Of 10/31/2018**

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2035

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2040

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2045

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2050

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2055

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement 2060

A round trip is defined as a buy and sell that occur within 30 days.

Vanguard Target Retirement Income

A round trip is defined as a buy and sell that occur within 30 days.

Victory Sycamore Established Value A

Maximum of 2 round trips allowed per 90 days period.

Western Asset Core Plus Bond I

A round trip is defined as a buy and sell that occur within 30 days.