Each fund's performance is compared against a market benchmark. Universe rankings give an understanding of how the fund has performed relative to peers. Lower numbered ranks signify superior performance.

All rates of return for time periods greater than one year are annualized. An annualized rate of return is essentially the average return received over the period. For instance, the fund earned an annualized return of 3.6% per year over the five-year period.

Each fund is categorized in an investment “Tier” within the line-up:
- Tier I: Target Date Funds
- Tier II: Core Funds
- Tier III: Specialty Funds

Each fund’s performance is reported net of investment management fees to ensure participant’s understand the “actual” performance of each manager. The fund options highlighted in “red” represent options that have underperformed their respective benchmark index during that specific trailing period.