

Medical Education and Research Institute
Medical Education & Research Institute Employees' 401(k) PSP
Investment Comparative Chart As Of 12/31/2016

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 12/31/2016				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Diversified Emerging Mkts								
DFA Emerging Mkt Core Eq. (DFCEX) http://www.tcrfund.com/fund/EFC100/233203421	12.35	2.14	3.11		11.35	N/A	N/A	
	Morningstar Emerging Markets GR USD							
Foreign Large Value								
DFA International Core Equity (DFIEX) http://www.tcrfund.com/fund/EFC100/233203371	5.34	7.69	1.71		6.38	N/A	N/A	
	Morningstar Global Markets ex-US GR USD							
Global Real Estate								
DFA Global Real Estate Securities (DFGEX) http://www.tcrfund.com/fund/EFC100/23320G554	6.56	10.55		5.28 (since 06/04/2008)	3.72	6.80	N/A	1.62 (since 06/04/2008)
	Morningstar US Real Estate Sector PR USD							
Large Blend								
DFA US Core Equity 1 (DFEOX) http://www.tcrfund.com/fund/EFC100/233203413	14.80	14.86	7.29		11.18	14.48	6.87	
	Morningstar US Large Cap TR USD							
Money Market								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/EFC100/922906300	0.30	0.08	0.83		0.29	0.09	N/A	
	Morningstar Cash TR USD							
Target Date 2020								
Vanguard Target Retirement 2020 (VTWNX) http://www.tcrfund.com/fund/EFC100/92202E805	6.95	8.17	4.99		7.66	7.29	N/A	
	Morningstar Lifetime Allocation Moderate							
Target Date 2025								
Vanguard Target Retirement 2025 (VTTVX) http://www.tcrfund.com/fund/EFC100/92202E409	7.48	8.86	5.00		8.39	8.27	N/A	
	Morningstar Lifetime Allocation Moderate							
Target Date 2030								
Vanguard Target Retirement 2030 (VTHRX) http://www.tcrfund.com/fund/EFC100/92202E888	7.85	9.50	4.98		9.26	9.20	N/A	
	Morningstar Lifetime Allocation Moderate							
Target Date 2040								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Target Retirement 2040 (VFORX) http://www.tcrfund.com/fund/EFC100/92202E870	8.73	10.51	5.26		10.61	10.06	N/A	
Target Date 2055								
Vanguard Target Retirement 2055 (VFFVX) http://www.tcrfund.com/fund/EFC100/92202E847	8.88	10.51		10.16 (since 08/18/2010)	10.89	9.93	N/A	9.53 (since 08/18/2010)
Target-Date 2035								
Vanguard Target Retirement 2035 (VTTHX) http://www.tcrfund.com/fund/EFC100/92202E508	8.26	10.15	5.09		10.07	9.82	N/A	
Target-Date 2045								
Vanguard Target Retirement 2045 (VTIVX) http://www.tcrfund.com/fund/EFC100/92202E607	8.87	10.54	5.27		10.84	10.03	N/A	
Target-Date 2050								
Vanguard Target Retirement 2050 (VFIFX) http://www.tcrfund.com/fund/EFC100/92202E862	8.85	10.54	5.27		10.89	9.93	N/A	
Target-Date 2060+								
Vanguard Target Retirement 2060 (VTTSX) http://www.tcrfund.com/fund/EFC100/92202E839	8.84			9.66 (since 01/19/2012)	10.89	9.93	N/A	8.77 (since 01/19/2012)
World Bond								
DFA 5 Yr Global Fixed (DFGBX) http://www.tcrfund.com/fund/EFC100/233203884	1.79	2.09	3.36		3.96	4.52	N/A	

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

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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	
Diversified Emerging Mkts			
DFA Emerging Mrkt Core Eq.	0.62%	\$6.20	
Foreign Large Value			
DFA International Core Equity	0.38%	\$3.80	
Global Real Estate			
DFA Global Real Estate Securities	0.38%	\$3.80	
Large Blend			
DFA US Core Equity 1	0.19%	\$1.90	
Money Market			
Vanguard Federal Money Market	0.11%	\$1.10	
Target Date 2020			
Vanguard Target Retirement 2020	0.14%	\$1.40	
Target Date 2025			
Vanguard Target Retirement 2025	0.15%	\$1.50	
Target Date 2030			
Vanguard Target Retirement 2030	0.15%	\$1.50	
Target Date 2040			
Vanguard Target Retirement 2040	0.16%	\$1.60	
Target Date 2055			
Vanguard Target Retirement 2055	0.16%	\$1.60	
Target-Date 2035			
Vanguard Target Retirement 2035	0.15%	\$1.50	
Target-Date 2045			
Vanguard Target Retirement 2045	0.16%	\$1.60	
Target-Date 2050			
Vanguard Target Retirement 2050	0.16%	\$1.60	
Target-Date 2060+			
Vanguard Target Retirement 2060	0.16%	\$1.60	
World Bond			
DFA 5 Yr Global Fixed	0.27%	\$2.70	

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 http://www.dol.gov/ebsa/publications/401k_employee.html. 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.

Medical Education and Research Institute
Medical Education & Research Institute Employees' 401(k) PSP
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Investment Restrictions

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

DFA 5 Yr Global Fixed

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

DFA Emerging Mrkt Core Eq.

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

DFA Global Real Estate Securities

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

DFA International Core Equity

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 30 days period. In addition to the Funds' general ability to restrict potentially disruptive trading activity as described above, the Funds also have adopted purchase blocking procedures. Under the Funds' purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Funds and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Funds, Dimensional, or their agents. The Funds and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.

DFA US Core Equity 1

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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

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.