

Exhibit B

Fund Performance 12/31/2021

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Past performance is not a guarantee or prediction of future results.

Rankings provided based on total return.

Sources: MPI Stylus Web, Morningstar, individual investment managers



	Annualized Returns					Since Inception		Pre-Inception Returns
	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Return	Date	
Prime Money Market								
BlackRock Liquidity TempFund Instl	0.01	0.01	0.96	1.19	0.68	2.64	10/10/1973	No
FTSE Treasury Bill 3 Mon	0.05	0.05	0.96	1.11	0.60			
Short Government								
BlackRock 1-3 Year Govt Bond Index F	-0.52	-0.52	2.15	1.76	1.23	3.05	09/30/2014	No
BBgBarc Govt 1-3 Yr	-0.60	-0.60	2.03	1.62	1.10			
Intermediate Core Bond								
BlackRock US Debt Index NL F	-1.60	-1.60	4.80	3.59	2.93	3.90	02/06/2009	No
BBgBarc US Aggregate Bond Index	-1.54	-1.54	4.79	3.57	2.90			
Allocation--50% to 70% Equity								
Vanguard Wellington Admiral	19.12	19.12	17.36	12.40	11.46	8.60	05/14/2001	Yes
60% S&P 500 & 40% BarCap Agg	15.86	15.86	17.54	12.62	11.14			
Target-Date Retirement								
BlackRock LifePath Index Retire F	7.03	7.03	11.54	8.12	6.63	6.04	08/01/2005	No
S&P Target Date Retirement Income	5.11	5.11	9.03	6.52	5.59			
Target-Date 2025								
BlackRock LifePath Index 2025 F	9.06	9.06	13.26	9.54	8.36	6.60	07/05/2006	No
S&P Target Date 2025	10.67	10.67	13.37	9.65	9.01			
Target-Date 2030								
BlackRock LifePath Index 2030 F	11.50	11.50	15.04	10.74	9.28	7.06	08/01/2005	No
S&P Target Date 2030	12.61	12.61	14.90	10.63	9.83			
Target-Date 2035								
BlackRock LifePath Index 2035 F	13.88	13.88	16.74	11.88	10.15	7.41	07/05/2006	No
S&P Target Date 2035	14.93	14.93	16.56	11.67	10.63			
Target-Date 2040								
BlackRock LifePath Index 2040 F	16.04	16.04	18.26	12.90	10.90	7.79	08/01/2005	No
S&P Target Date 2040	16.55	16.55	17.69	12.40	11.19			
Target-Date 2045								
BlackRock LifePath Index 2045 F	17.79	17.79	19.51	13.67	11.53	7.95	07/05/2006	No
S&P Target Date 2045	17.51	17.51	18.32	12.81	11.56			
Target-Date 2050								
BlackRock LifePath Index 2050 NL F	18.76	18.76	20.14	14.05	11.91	13.26	01/23/2009	No
S&P Target Date 2050	17.99	17.99	18.66	13.07	11.83			

*Results shown for periods of time prior to "Inception Date" include Pre-Inception Returns. Note however that "Since Inception Returns" always reflect results for the actual share class and thus do not include Pre-Inception Returns. Please see "Important Information" section for details.

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	Annualized Returns					Since Inception		Pre-Inception Returns
	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Return	Date	
Target-Date 2055								
BlackRock LifePath Index 2055 NL F	18.92	18.92	20.24	14.08	12.11	11.41	05/19/2010	No
S&P Target Date 2055	18.19	18.19	18.76	13.18	12.00			
Target-Date 2060								
BlackRock LifePath Index 2060 F	18.90	18.90	20.24	13.23		10.71	11/17/2014	No
S&P Target Date 2060+	18.05	18.05	18.84	13.28	12.05			
Large Blend								
Vanguard Institutional Index Instl PI	28.69	28.69	26.06	18.46	16.54	9.04	07/07/1997	Yes
S&P 500 Index	28.71	28.71	26.07	18.47	16.55			
Large Growth								
Vanguard Growth Index Institutional	27.27	27.27	34.79	24.79	19.31	9.39	05/14/1998	Yes
Russell 1000 Growth Index	27.60	27.60	34.08	25.32	19.79			
Mid-Cap Blend								
BlackRock Mid Capitalization Equity Index Fund F	24.70	24.70	21.46	13.15	14.27	11.39	06/13/1997	No
S&P 400 Index	24.76	24.76	21.41	13.09	14.20			
Mid-Cap Growth								
Wellington CIF II MidCap Opportunities S1	9.92	9.92	22.26	16.15	16.05	13.48	01/31/2003	No
S&P 400 Index	24.76	24.76	21.41	13.09	14.20			
Small Value								
Lord Abbett Small Cap Value I	26.75	26.75	14.71	7.29	9.96	10.10	12/30/1997	Yes
Russell 2000 Value Index	28.27	28.27	17.99	9.07	12.03			
Foreign Large Blend								
Fidelity International Index	11.45	11.45	13.72	9.78	8.21	7.78	09/08/2011	No
MSCI EAFE	11.78	11.78	14.08	10.07	8.53			
Foreign Large Growth								
Fidelity Diversified International	12.84	12.84	20.28	13.31	10.38	8.75	12/27/1991	No
MSCI EAFE Growth	11.59	11.59	19.37	14.00	10.48			
World Allocation								
AB All Market Real Return I	26.56	26.56	13.87	7.64	2.56	2.95	03/08/2010	No
MSCI ACWI Commodity Producers NR USD	28.14	28.14	8.30	4.97	1.18			

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Fund Performance by Asset Class

12/31/2021

Trailing Performance

Ticker	Annualized Returns / Peer Ranks						Since Inception		
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date	
Fixed Income									
Prime Money Market									
BlackRock Liquidity TempFund Instl	TMPXX	-0.01	0.01	0.01 / 47	0.96 / 7	1.19 / 6	0.68 / 4	2.64	10/10/1973
FTSE Treasury Bill 3 Mon		0.01	0.05	0.05 / 10	0.96 / 8	1.11 / 23	0.60 / 24		
<i>Prime Money Market Median</i>		0.00	0.01	0.01 / 50	0.79 / 50	0.97 / 50	0.51 / 50		
Number of Funds in Peer Group		145	143	143	135	132	103		
Short Government									
BlackRock 1-3 Year Govt Bond Index F		-0.55	-0.52	-0.52 / 11	2.15 / 26	1.76 / 21	1.23 / 19	3.05	09/30/2014
BBgBarc Govt 1-3 Yr		-0.58	-0.60	-0.60 / 12	2.03 / 36	1.62 / 35	1.10 / 44		
<i>Short Government Median</i>		-0.60	-1.12	-1.12 / 50	1.91 / 50	1.52 / 50	1.09 / 50		
Number of Funds in Peer Group		37	37	37	37	37	35		
Intermediate Core Bond									
BlackRock US Debt Index NL F		-0.05	-1.60	-1.60 / 51	4.80 / 52	3.59 / 46	2.93 / 60	3.90	02/06/2009
BBgBarc US Aggregate Bond Index		0.01	-1.54	-1.54 / 48	4.79 / 52	3.57 / 50	2.90 / 61		
<i>Intermediate Core Bond Median</i>		-0.16	-1.58	-1.58 / 50	4.82 / 50	3.57 / 50	3.02 / 50		
Number of Funds in Peer Group		161	152	152	134	119	101		
Balanced									
Allocation--50% to 70% Equity									
Vanguard Wellington Admiral	VWENX	7.12	19.12	19.12 / 6	17.36 / 19	12.40 / 15	11.46 / 12	8.60	05/14/2001
60% S&P 500 & 40% BarCap Agg		6.57	15.86	15.86 / 32	17.54 / 16	12.62 / 12	11.14 / 13		
<i>Allocation--50% to 70% Equity Median</i>		4.62	13.87	13.87 / 50	15.11 / 50	10.51 / 50	9.51 / 50		
Number of Funds in Peer Group		219	206	206	195	179	150		
Target-Date Retirement									
BlackRock LifePath Index Retire F		2.54	7.03	7.03 / 21	11.54 / 9	8.12 / 11	6.63 / 19	6.04	08/01/2005
S&P Target Date Retirement Income		1.99	5.11	5.11 / 71	9.03 / 56	6.52 / 56	5.59 / 63		
<i>Target-Date Retirement Median</i>		2.30	6.05	6.05 / 50	9.29 / 50	6.93 / 50	5.84 / 50		
Number of Funds in Peer Group		38	38	38	36	33	23		
Target-Date 2025									
BlackRock LifePath Index 2025 F		3.14	9.06	9.06 / 79	13.26 / 65	9.54 / 66	8.36 / 78	6.60	07/05/2006
S&P Target Date 2025		3.85	10.67	10.67 / 36	13.37 / 63	9.65 / 64	9.01 / 62		
<i>Target-Date 2025 Median</i>		3.55	10.08	10.08 / 50	13.90 / 50	10.09 / 50	9.21 / 50		
Number of Funds in Peer Group		56	54	54	51	44	28		

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12/31/2021

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Ticker	Annualized Returns / Peer Ranks						Since Inception	
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date
Target-Date 2030								
BlackRock LifePath Index 2030 F	3.96	11.50	11.50 / 59	15.04 / 67	10.74 / 70	9.28 / 74	7.06	08/01/2005
S&P Target Date 2030	4.44	12.61	12.61 / 35	14.90 / 72	10.63 / 74	9.83 / 64		
<i>Target-Date 2030 Median</i>	<i>4.08</i>	<i>11.94</i>	<i>11.94 / 50</i>	<i>15.47 / 50</i>	<i>11.21 / 50</i>	<i>10.16 / 50</i>		
Number of Funds in Peer Group	55	53	53	50	43	27		
Target-Date 2035								
BlackRock LifePath Index 2035 F	4.72	13.88	13.88 / 60	16.74 / 58	11.88 / 62	10.15 / 75	7.41	07/05/2006
S&P Target Date 2035	5.21	14.93	14.93 / 26	16.56 / 66	11.67 / 68	10.63 / 62		
<i>Target-Date 2035 Median</i>	<i>4.77</i>	<i>14.14</i>	<i>14.14 / 50</i>	<i>16.83 / 50</i>	<i>12.06 / 50</i>	<i>10.89 / 50</i>		
Number of Funds in Peer Group	54	52	52	50	43	27		
Target-Date 2040								
BlackRock LifePath Index 2040 F	5.44	16.04	16.04 / 46	18.26 / 46	12.90 / 42	10.90 / 69	7.79	08/01/2005
S&P Target Date 2040	5.73	16.55	16.55 / 27	17.69 / 69	12.40 / 68	11.19 / 66		
<i>Target-Date 2040 Median</i>	<i>5.38</i>	<i>15.89</i>	<i>15.89 / 50</i>	<i>18.12 / 50</i>	<i>12.77 / 50</i>	<i>11.47 / 50</i>		
Number of Funds in Peer Group	54	52	52	50	43	27		
Target-Date 2045								
BlackRock LifePath Index 2045 F	6.01	17.79	17.79 / 24	19.51 / 35	13.67 / 36	11.53 / 61	7.95	07/05/2006
S&P Target Date 2045	6.04	17.51	17.51 / 34	18.32 / 78	12.81 / 77	11.56 / 60		
<i>Target-Date 2045 Median</i>	<i>5.74</i>	<i>17.07</i>	<i>17.07 / 50</i>	<i>19.32 / 50</i>	<i>13.31 / 50</i>	<i>11.69 / 50</i>		
Number of Funds in Peer Group	54	52	52	50	43	26		
Target-Date 2050								
BlackRock LifePath Index 2050 NL F	6.33	18.76	18.76 / 14	20.14 / 21	14.05 / 19	11.91 / 42	13.26	01/23/2009
S&P Target Date 2050	6.20	17.99	17.99 / 30	18.66 / 78	13.07 / 74	11.83 / 54		
<i>Target-Date 2050 Median</i>	<i>5.90</i>	<i>17.37</i>	<i>17.37 / 50</i>	<i>19.46 / 50</i>	<i>13.60 / 50</i>	<i>11.88 / 50</i>		
Number of Funds in Peer Group	54	52	52	50	43	25		
Target-Date 2055								
BlackRock LifePath Index 2055 NL F	6.41	18.92	18.92 / 15	20.24 / 29	14.08 / 25	12.11 / 36	11.41	05/19/2010
S&P Target Date 2055	6.22	18.19	18.19 / 29	18.76 / 77	13.18 / 76	12.00 / 47		
<i>Target-Date 2055 Median</i>	<i>5.89</i>	<i>17.47</i>	<i>17.47 / 50</i>	<i>19.70 / 50</i>	<i>13.67 / 50</i>	<i>11.95 / 50</i>		
Number of Funds in Peer Group	54	52	52	50	42	19		

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Fund Performance by Asset Class

12/31/2021

Trailing Performance

Ticker	Annualized Returns / Peer Ranks						Since Inception		
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date	
Target-Date 2060									
BlackRock LifePath Index 2060 F	6.39	18.90	18.90 / 18	20.24 / 33	13.23 / 78		10.71	11/17/2014	
S&P Target Date 2060+	6.21	18.05	18.05 / 42	18.84 / 78	13.28 / 77	12.05 / NA			
Target-Date 2060 Median	5.99	17.68	17.68 / 50	19.85 / 50	13.74 / 50				
Number of Funds in Peer Group	54	51	51	46	35	0			
Equity									
Large Blend									
Vanguard Institutional Index Instl PI	VIIIX	11.02	28.69	28.69 / 23	26.06 / 23	18.46 / 17	16.54 / 11	9.04	07/07/1997
S&P 500 Index		11.03	28.71	28.71 / 22	26.07 / 23	18.47 / 17	16.55 / 11		
Large Blend Median		9.95	26.77	26.77 / 50	24.70 / 50	17.17 / 50	15.48 / 50		
Number of Funds in Peer Group		622	568	568	485	424	332		
Large Growth									
Vanguard Growth Index Institutional	VIGIX	10.73	27.27	27.27 / 20	34.79 / 11	24.79 / 28	19.31 / 20	9.39	05/14/1998
Russell 1000 Growth Index		11.64	27.60	27.60 / 17	34.08 / 14	25.32 / 20	19.79 / 15		
Large Growth Median		7.94	22.52	22.52 / 50	29.77 / 50	22.72 / 50	17.98 / 50		
Number of Funds in Peer Group		447	421	421	370	343	291		
Mid-Cap Blend									
BlackRock Mid Capitalization Equity Index Fund F		7.96	24.70	24.70 / 43	21.46 / 37	13.15 / 42	14.27 / 25	11.39	06/13/1997
S&P 400 Index		8.00	24.76	24.76 / 42	21.41 / 40	13.09 / 42	14.20 / 26		
Mid-Cap Blend Median		7.83	24.32	24.32 / 50	21.00 / 50	12.83 / 50	13.64 / 50		
Number of Funds in Peer Group		182	171	171	149	130	100		
Mid-Cap Growth									
Wellington CIF II MdCap Opportunities S1		5.21	9.92	9.92 / 71	22.26 / 91	16.15 / 78	16.05 / 49	13.48	01/31/2003
S&P 400 Index		8.00	24.76	24.76 / 9	21.41 / 94	13.09 / 98	14.20 / 83		
Mid-Cap Growth Median		3.62	13.19	13.19 / 50	27.09 / 50	19.36 / 50	15.98 / 50		
Number of Funds in Peer Group		198	192	192	173	159	136		
Small Value									
Lord Abbett Small Cap Value I	LRSYX	7.78	26.75	26.75 / 76	14.71 / 87	7.29 / 75	9.96 / 82	10.10	12/30/1997
Russell 2000 Value Index		4.36	28.27	28.27 / 68	17.99 / 59	9.07 / 51	12.03 / 41		
Small Value Median		6.28	31.14	31.14 / 50	18.35 / 50	9.10 / 50	11.83 / 50		
Number of Funds in Peer Group		153	150	150	138	133	118		

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Trailing Performance

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		3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date
International									
Foreign Large Blend									
Fidelity International Index	FSPSX	3.18	11.45	11.45 / 34	13.72 / 47	9.78 / 44	8.21 / 40	7.78	09/08/2011
MSCI EAFE		2.74	11.78	11.78 / 30	14.08 / 42	10.07 / 32	8.53 / 27		
Foreign Large Blend Median		2.85	10.66	10.66 / 50	13.61 / 50	9.66 / 50	7.97 / 50		
Number of Funds in Peer Group		289	279	279	248	214	149		
Foreign Large Growth									
Fidelity Diversified International	FDIVX	4.10	12.84	12.84 / 22	20.28 / 44	13.31 / 58	10.38 / 36	8.75	12/27/1991
MSCI EAFE Growth		4.11	11.59	11.59 / 33	19.37 / 53	14.00 / 44	10.48 / 34		
Foreign Large Growth Median		2.84	9.11	9.11 / 50	19.82 / 50	13.63 / 50	10.04 / 50		
Number of Funds in Peer Group		136	132	132	115	104	76		
World Allocation									
AB All Market Real Return I	AMTIX	4.66	26.56	26.56 / 1	13.87 / 25	7.64 / 64	2.56 / 99	2.95	03/08/2010
MSCI ACWI Commodity Producers NR USD		6.28	28.14	28.14 / 1	8.30 / 85	4.97 / 90	1.18 / 100		
World Allocation Median		3.70	11.26	11.26 / 50	12.04 / 50	8.36 / 50	7.54 / 50		
Number of Funds in Peer Group		114	111	111	107	94	64		

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Ticker	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	
Fixed Income																
Prime Money Market																
BlackRock Liquidity TempFund Instl	TMPXX	0.01	0.57	2.31	1.98	1.10	0.50	0.10	0.04	0.07	0.15	0.11	0.17	0.51	2.97	5.29
FTSE Treasury Bill 3 Mon		0.05	0.58	2.25	1.86	0.84	0.27	0.03	0.03	0.05	0.07	0.08	0.13	0.16	1.80	4.74
<i>Prime Money Market Median</i>		0.01	0.38	2.00	1.69	0.73	0.16	0.01	0.01	0.01	0.01	0.01	0.02	0.22	2.55	4.95
Short Government																
BlackRock 1-3 Year Govt Bond Index F		-0.52	3.35	3.67	1.73	0.63	1.00	0.70	0.76	0.50	0.59	1.64	2.40	1.42	7.04	7.16
BBgBarc Govt 1-3 Yr		-0.60	3.14	3.59	1.58	0.45	0.87	0.57	0.64	0.37	0.51	1.56	2.40	1.41	6.66	7.10
<i>Short Government Median</i>		-1.12	3.34	3.52	1.15	0.59	0.70	0.37	0.93	-0.42	1.16	2.12	2.91	2.07	5.50	6.35
Intermediate Core Bond																
BlackRock US Debt Index NL F		-1.60	7.58	8.74	0.02	3.60	2.67	0.57	6.12	-2.02	4.23	7.81	6.55			
BBgBarc US Aggregate Bond Index		-1.54	7.51	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.22	7.84	6.54	5.93	5.24	6.97
<i>Intermediate Core Bond Median</i>		-1.58	7.78	8.59	-0.29	3.46	2.67	0.31	5.71	-1.98	5.71	6.72	6.95	10.48	-0.15	5.75
Balanced																
Allocation--50% to 70% Equity																
Vanguard Wellington Admiral	VWENX	19.12	10.68	22.61	-3.35	14.82	11.09	0.14	9.90	19.76	12.67	3.95	11.04	22.34	-22.23	8.48
60% S&P 500 & 40% BarCap Agg		15.86	14.73	22.18	-2.35	14.21	8.31	1.28	10.62	17.56	11.31	4.69	12.13	18.40	-22.06	6.22
<i>Allocation--50% to 70% Equity Median</i>		13.87	12.00	19.57	-5.78	13.95	6.95	-1.33	5.99	17.09	12.11	0.22	11.97	23.29	-27.45	6.35
Target-Date Retirement																
BlackRock LifePath Index Retire F		7.03	12.04	15.72	-3.41	10.24	6.17	-1.06	5.44	6.69	8.86	3.84	11.05	16.71	-14.76	7.52
S&P Target Date Retirement Income		5.11	8.81	13.33	-2.54	8.54	5.01	-0.18	4.86	6.28	7.51	3.98	9.09	11.37	-13.09	
<i>Target-Date Retirement Median</i>		6.05	9.51	13.16	-2.94	8.73	5.25	-0.65	4.52	6.15	8.96	2.37	9.31	19.63	-16.75	5.32
Target-Date 2025																
BlackRock LifePath Index 2025 F		9.06	12.26	18.67	-4.80	14.00	7.37	-1.35	5.84	12.41	12.28	0.25	13.71	25.03	-28.91	6.91
S&P Target Date 2025		10.67	11.22	18.38	-5.02	14.55	7.82	-0.25	5.56	17.03	12.51	-0.28	13.82	22.03	-27.75	
<i>Target-Date 2025 Median</i>		10.08	13.06	18.84	-5.25	15.22	7.30	-1.25	5.59	16.54	13.15	-1.17	13.53	26.77	-33.43	7.17
Target-Date 2030																
BlackRock LifePath Index 2030 F		11.50	12.96	20.86	-5.63	15.92	7.95	-1.52	5.97	14.19	13.40	-0.79	14.51	26.84	-31.61	6.74
S&P Target Date 2030		12.61	11.91	20.38	-5.99	16.19	8.35	-0.30	5.64	19.14	13.43	-1.17	14.52	23.70	-30.48	
<i>Target-Date 2030 Median</i>		11.94	13.70	20.70	-6.19	17.10	7.66	-1.17	5.64	18.79	13.81	-1.85	13.83	28.67	-34.46	7.11
Target-Date 2035																
BlackRock LifePath Index 2035 F		13.88	13.65	22.93	-6.43	17.76	8.49	-1.72	6.09	16.00	14.35	-1.73	14.94	28.86	-34.07	6.60
S&P Target Date 2035		14.93	12.79	22.18	-6.88	17.78	8.85	-0.35	5.69	20.84	14.12	-1.71	15.02	24.99	-32.60	
<i>Target-Date 2035 Median</i>		14.14	14.42	22.38	-6.87	18.69	8.26	-1.50	5.75	21.07	14.91	-3.03	14.60	29.22	-35.75	7.25

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Calendar Year Performance

12/31/2021

Ticker	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	
Target-Date 2040																
BlackRock LifePath Index 2040 F	16.04	14.20	24.80	-7.17	19.45	8.95	-1.93	6.21	17.46	15.11	-2.49	15.54	30.46	-36.31	6.46	
S&P Target Date 2040	16.55	13.37	23.37	-7.41	18.87	9.23	-0.40	5.69	22.10	14.69	-2.17	15.38	25.97	-34.00		
<i>Target-Date 2040 Median</i>	<i>15.89</i>	<i>15.09</i>	<i>23.84</i>	<i>-7.54</i>	<i>20.16</i>	<i>8.33</i>	<i>-1.50</i>	<i>6.08</i>	<i>22.86</i>	<i>15.29</i>	<i>-3.38</i>	<i>14.71</i>	<i>30.69</i>	<i>-37.34</i>	<i>7.10</i>	
Target-Date 2045																
BlackRock LifePath Index 2045 F	17.79	14.90	26.12	-7.78	20.54	9.25	-2.07	6.30	18.98	15.93	-3.27	15.93	31.89	-38.23	6.38	
S&P Target Date 2045	17.51	13.66	24.02	-7.74	19.56	9.54	-0.46	5.67	23.14	15.15	-2.56	15.62	26.40	-35.24		
<i>Target-Date 2045 Median</i>	<i>17.07</i>	<i>15.74</i>	<i>24.83</i>	<i>-7.97</i>	<i>20.88</i>	<i>8.58</i>	<i>-1.59</i>	<i>5.80</i>	<i>23.44</i>	<i>15.60</i>	<i>-3.73</i>	<i>15.19</i>	<i>31.19</i>	<i>-37.92</i>	<i>7.15</i>	
Target-Date 2050																
BlackRock LifePath Index 2050 NL F	18.76	15.28	26.66	-8.00	20.94	9.31	-2.12	6.35	20.35	16.62	-3.91	16.47	33.88	-39.49		
S&P Target Date 2050	17.99	13.86	24.35	-7.94	20.18	9.74	-0.47	5.69	24.13	15.49						
<i>Target-Date 2050 Median</i>	<i>17.37</i>	<i>15.93</i>	<i>25.07</i>	<i>-8.27</i>	<i>21.18</i>	<i>8.58</i>	<i>-1.42</i>	<i>6.12</i>	<i>23.54</i>	<i>15.58</i>	<i>-4.07</i>	<i>15.02</i>	<i>31.94</i>	<i>-38.16</i>	<i>7.31</i>	
Target-Date 2055																
BlackRock LifePath Index 2055 NL F	18.92	15.35	26.72	-8.03	20.90	9.30	-2.11	6.38	21.45	17.35	-4.34					
S&P Target Date 2055	18.19	13.86	24.48	-7.97	20.48	9.94	-0.54	5.64	24.96	15.81						
<i>Target-Date 2055 Median</i>	<i>17.47</i>	<i>16.03</i>	<i>25.09</i>	<i>-8.28</i>	<i>21.47</i>	<i>8.58</i>	<i>-1.66</i>	<i>5.93</i>	<i>23.26</i>	<i>15.73</i>	<i>-4.35</i>	<i>14.95</i>	<i>34.37</i>	<i>-39.83</i>	<i>6.82</i>	
Target-Date 2060																
BlackRock LifePath Index 2060 F	18.90	15.38	26.74	-11.43	20.87	9.32	-2.06									
S&P Target Date 2060+	18.05	13.99	24.73	-7.95	20.75	10.08	-0.66	5.64	24.96	15.81	-2.87					
<i>Target-Date 2060 Median</i>	<i>17.68</i>	<i>16.09</i>	<i>25.35</i>	<i>-8.19</i>	<i>21.51</i>	<i>8.34</i>	<i>-0.80</i>	<i>6.15</i>	<i>24.35</i>							
Equity																
Large Blend																
Vanguard Institutional Index Instl PI	VIIIX	28.69	18.41	31.48	-4.41	21.82	11.95	1.39	13.68	32.37	16.00	2.12	15.07	26.66	-36.94	5.50
S&P 500 Index		28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06	26.46	-37.00	5.49
<i>Large Blend Median</i>		<i>26.77</i>	<i>17.31</i>	<i>30.18</i>	<i>-5.50</i>	<i>21.23</i>	<i>11.14</i>	<i>-0.01</i>	<i>12.11</i>	<i>32.23</i>	<i>15.54</i>	<i>0.45</i>	<i>14.49</i>	<i>26.75</i>	<i>-37.16</i>	<i>5.30</i>
Large Growth																
Vanguard Growth Index Institutional	VIGIX	27.27	40.20	37.26	-3.33	27.81	6.13	3.33	13.62	32.41	17.04	1.89	17.17	36.50	-38.19	12.73
Russell 1000 Growth Index		27.60	38.49	36.39	-1.51	30.21	7.08	5.67	13.05	33.48	15.26	2.64	16.71	37.21	-38.44	11.81
<i>Large Growth Median</i>		<i>22.52</i>	<i>34.04</i>	<i>32.41</i>	<i>-1.78</i>	<i>28.30</i>	<i>3.73</i>	<i>3.98</i>	<i>10.52</i>	<i>34.43</i>	<i>15.02</i>	<i>-1.51</i>	<i>16.05</i>	<i>34.61</i>	<i>-40.49</i>	<i>12.85</i>
Mid-Cap Blend																
BlackRock Mid Capitalization Equity Index Fund F		24.70	13.81	26.25	-11.01	16.31	20.80	-2.07	9.84	33.61	17.86	-1.67	26.71	37.44	-36.06	8.09
S&P 400 Index		24.76	13.66	26.20	-11.08	16.24	20.74	-2.18	9.77	33.50	17.88	-1.73	26.64	37.38	-36.23	7.98
<i>Mid-Cap Blend Median</i>		<i>24.32</i>	<i>13.00</i>	<i>26.74</i>	<i>-11.14</i>	<i>16.11</i>	<i>15.70</i>	<i>-3.13</i>	<i>9.21</i>	<i>33.81</i>	<i>16.53</i>	<i>-2.27</i>	<i>23.64</i>	<i>36.10</i>	<i>-38.11</i>	<i>6.24</i>
Mid-Cap Growth																
Wellington CIF II MdCap Opportunities S1		9.92	25.09	32.92	-7.09	24.50	11.92	1.57	10.97	39.29	19.27	-8.14	23.40	31.25	-34.81	20.27
S&P 400 Index		24.76	13.66	26.20	-11.08	16.24	20.74	-2.18	9.77	33.50	17.88	-1.73	26.64	37.38	-36.23	7.98
<i>Mid-Cap Growth Median</i>		<i>13.19</i>	<i>33.46</i>	<i>32.68</i>	<i>-6.03</i>	<i>24.50</i>	<i>6.08</i>	<i>-0.68</i>	<i>7.40</i>	<i>35.78</i>	<i>14.50</i>	<i>-3.70</i>	<i>25.83</i>	<i>38.92</i>	<i>-43.48</i>	<i>14.95</i>

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

	Ticker	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Small Value																
Lord Abbett Small Cap Value I	LSYX	26.75	-1.25	20.58	-11.65	6.60	20.71	-0.91	2.17	34.11	10.91	-4.36	26.62	30.23	-30.85	10.71
Russell 2000 Value Index		28.27	4.63	22.39	-12.86	7.84	31.74	-7.47	4.22	34.52	18.05	-5.50	24.50	20.58	-28.92	-9.78
<i>Small Value Median</i>		31.14	3.39	21.95	-15.22	8.82	25.83	-6.52	4.60	36.44	16.67	-4.53	25.72	30.96	-33.20	-5.70
International																
Foreign Large Blend																
Fidelity International Index	FSPSX	11.45	8.17	22.00	-13.52	25.38	1.34	-0.73	-5.31	21.87	18.85	-12.15	7.70	28.48	-41.43	10.72
MSCI EAFE		11.78	8.28	22.66	-13.36	25.62	1.51	-0.39	-4.48	23.29	17.90	-11.73	8.21	32.46	-43.06	11.63
<i>Foreign Large Blend Median</i>		10.66	8.81	21.73	-14.37	25.45	1.14	-0.89	-5.32	20.30	18.15	-13.20	9.87	31.18	-43.15	11.82
Foreign Large Growth																
Fidelity Diversified International	FDIVX	12.84	18.91	29.70	-15.24	26.65	-3.73	3.12	-3.20	25.19	19.41	-13.78	9.65	31.78	-45.21	16.03
MSCI EAFE Growth		11.59	18.68	28.43	-12.48	29.34	-2.66	4.47	-4.06	22.94	17.28	-11.82	12.60	29.91	-42.46	16.84
<i>Foreign Large Growth Median</i>		9.11	22.14	28.27	-14.00	30.05	-1.26	0.29	-4.09	20.62	18.79	-12.77	13.74	36.73	-45.64	16.11
World Allocation																
AB All Market Real Return I	AMTIX	26.56	0.69	15.87	-12.24	11.55	15.84	-19.28	-12.02	-1.21	9.60	-8.39				
MSCI ACWI Commodity Producers NR USD		28.14	-12.32	13.06	-11.75	13.70	32.44	-25.83	-14.69	3.31	1.96	-11.97	13.32	45.09	-44.37	38.12
<i>World Allocation Median</i>		11.26	5.20	17.34	-7.46	14.51	5.47	-3.19	2.21	12.15	11.81	-2.66	11.47	24.03	-29.16	8.60

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Appendix

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Past performance is not a guarantee or prediction of future results.

Rankings provided based on total return.

Sources: MPI Stylus Web, Morningstar, individual investment managers



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Disclosures

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Disclosures

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The Trustee of the JPMCB SmartRetirement Funds agrees to reimburse the Fund for such fund operating expenses, and/or to waive a portion of the Trustee's management fee, to the extent that the fund's total annual operating expenses (excluding management fees, service fees, underlying fund fees attributable to dividend and interest expenses on short sales, interest, expenses related to litigation and potential litigation, and extraordinary expenses not incurred in the ordinary course of the Fund's business) exceeds 0.04% of the Fund's average daily new assets through the expense cap expiration date.

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