

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) 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 *
Conservative Allocation								
Vanguard Wellesley Income Adm (VWIAX) http://www.tcrfund.com/fund/EFC100/921938205	0.09	5.40	8.54		-0.93	2.42	N/A	
	Morningstar Conservative Target Risk TR							
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							
Health								
BlackRock Health Sciences Opps R (BHSRX) http://www.tcrfund.com/fund/EFC100/091936815	13.14	14.23	18.32 (since 09/12/2011)		11.97	12.99	N/A (since 09/12/2011)	17.95 (since 09/12/2011)
	Morningstar US Healthcare Sector TR USD							
Intermediate Bond								
AB High Income (AGDRX) http://www.tcrfund.com/fund/EFC100/01859M705	-2.91	3.45	11.04		-2.10	1.93	3.98	
	Morningstar US Core Bond TR USD							
Intermediate-Term Bond								
Bond Fund of America (RBFCX) http://www.tcrfund.com/fund/EFC100/097873855	-2.72	1.32	3.97		-2.10	1.93	3.98	
	Morningstar US Core Bond TR USD							
Large Growth								
AMCAP R3 (RAFCX) http://www.tcrfund.com/fund/EFC100/023375850	6.73	10.21	13.59		13.52	13.89	15.51	
	Morningstar US Large Growth TR USD							
Large Value								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
American Funds American Mutual R3 (RMFCX) http://www.tcrfund.com/fund/EFC100/027681857	5.71	8.89	11.39		4.98	9.37	10.27	
					Morningstar US Large Value TR USD			
BlackRock Equity Dividend R (MRDVX) http://www.tcrfund.com/fund/EFC100/09251M405	3.30	8.79	10.53		4.98	9.37	10.27	
					Morningstar US Large Value TR USD			
Investment Co of America (RICCX) http://www.tcrfund.com/fund/EFC100/461308850	3.40	9.28	11.37		8.08	11.60	13.08	
					Morningstar US Large Cap TR USD			
Vanguard High Div. Yld Index (VHDYX) http://www.tcrfund.com/fund/EFC100/921946505	3.96	9.94	12.12		4.98	9.37	10.27	
					Morningstar US Large Value TR USD			
Long-Term Bond								
Delaware Ext Duration Bond (DEERX) http://www.tcrfund.com/fund/EFC100/245908728	-7.44	3.42	10.14		-2.83	2.90	6.69	
					Morningstar US Corporate Bond 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 Value								
Perkins Mid Cap Value (JDPRX) http://www.tcrfund.com/fund/EFC100/47103C233	-4.07	6.11	10.07 (since 07/06/2009)		2.44	9.43	14.33 (since 07/06/2009)	15.96 (since 07/06/2009)
					Morningstar US Mid Value TR USD			
Moderate Allocation								
Income Fund of America (RIDCX) http://www.tcrfund.com/fund/EFC100/453320855	-0.49	5.59	9.13		0.53	6.88	N/A	
					Morningstar Aggressive Target Risk TR US			
Vanguard Balanced Index Adm (VBIAX) http://www.tcrfund.com/fund/EFC100/921931200	3.29	7.25	9.81		-0.22	4.96	N/A	
					Morningstar Moderate Target Risk TR USD			
Money Market								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/EFC100/922906300	1.59	0.51	0.34		1.65	0.53	0.31	
					Morningstar Cash 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 Value								
Delaware Small Cap Value (DVLRX) http://www.tcrfund.com/fund/EFC100/246097505	-6.09	6.49	11.74		-2.20	6.87	12.92	
					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			
Target Date 2030								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Target Retirement 2030 (VTHRX) 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 (since 08/18/2010)	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 (since 01/19/2012)	8.75 (since 01/19/2012)
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								
World Allocation								
Capital Income Builder (RIRCX) http://www.tcrfund.com/fund/EFC100/140193855	-3.52	3.57	7.24		-0.22	4.96	N/A	
Morningstar Moderate Target Risk TR USD								
World Bond								
Oppenheimer Int'l Bond R (OIBNX) http://www.tcrfund.com/fund/EFC100/68380T400	-5.88	0.65	3.80		-0.23	3.01	3.60	
Morningstar Global Markets ex-US Governm								
World Stock								
Am Funds Cap World G&I (RWICX) http://www.tcrfund.com/fund/EFC100/140543851	-3.96	5.18	9.16		-0.31	N/A	N/A	
Morningstar Global Markets GR USD								
Am Funds Small Cap World (RSLCX) http://www.tcrfund.com/fund/EFC100/831681853	-0.79	6.69	12.58		-7.50	N/A	N/A	
Morningstar Global Markets ex-US GR USD								
Vanguard Total World Stock Index Inv (VTWSX) http://www.tcrfund.com/fund/EFC100/922042767	-0.91	6.32	9.86		-0.31	N/A	N/A	
Morningstar Global Markets GR USD								

* 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	
Conservative Allocation			
Vanguard Wellesley Income Adm	0.15%	\$1.50	
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	
Health			
BlackRock Health Sciences Opps R	1.49%	\$14.90	
Intermediate Bond			
AB High Income	1.22%	\$12.20	
Intermediate-Term Bond			
Bond Fund of America	0.91%	\$9.10	
Large Growth			
AMCAP R3	1.01%	\$10.10	
Large Value			
American Funds American Mutual R3	0.95%	\$9.50	
BlackRock Equity Dividend R	1.30%	\$13.00	
Investment Co of America	0.95%	\$9.50	
Vanguard High Div. Yld Index	0.15%	\$1.50	
Long-Term Bond			
Delaware Ext Duration Bond	1.25%	\$12.50	
Mid-Cap Blend			
Vanguard Mid-Cap Index Adm	0.05%	\$0.50	
Mid-Cap Value			
Perkins Mid Cap Value	1.43%	\$14.30	
Moderate Allocation			
Income Fund of America	0.93%	\$9.30	
Vanguard Balanced Index Adm	0.07%	\$0.70	
Money Market			
Vanguard Federal Money Market	0.11%	\$1.10	
Small Blend			
Vanguard Small Cap Idx Adm	0.05%	\$0.50	
Small Value			
Delaware Small Cap Value	1.43%	\$14.30	
Specialty-Real Estate			
Vanguard Real Estate Ind Fund Admi	0.12%	\$1.20	
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	
Target-Date 2045			
Vanguard Target Retirement 2045	0.15%	\$1.50	
Target-Date 2050			
Vanguard Target Retirement 2050	0.15%	\$1.50	

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	As a %	Per \$1000	
World Allocation			
Capital Income Builder	0.94%	\$9.40	
World Bond			
Oppenheimer Int'l Bond R	1.27%	\$12.70	
World Stock			
Am Funds Cap World G&I	1.09%	\$10.90	
Am Funds Small Cap World	1.35%	\$13.50	
Vanguard Total World Stock Index In	0.19%	\$1.90	

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.

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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.

AB High Income

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

Delaware Ext Duration Bond

A round trip is defined as a buy and sell that occur within 20 days. Maximum of 1 round trip allowed per 90 days period.

Delaware Small Cap Value

A round trip is defined as a buy and sell that occur within 20 days. Maximum of 1 round trip allowed per 90 days period.

Vanguard Balanced Index Adm

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

Vanguard High Div. Yld Index

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 Small Cap Idx Adm

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

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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 Total World Stock Index Inv

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

Vanguard Wellesley Income Adm

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