



Fund Facts you need to know

J.M. Huber Corporation 401(k) Savings Plan

Understanding your investment funds

Fact Sheets

The J.M. Huber Corporation 401(k) Savings Plan offers you a choice of ten Core investment funds and ten age-based Target Retirement Funds. Fund Fact Sheets can help you decide which funds to invest in by providing important information, including:

- [Investment objectives](#)
- [Stock and bond mix](#)
- [Recent performance](#)
- [Management fees](#)

Fund Fact Sheets are available online at <http://jmhuber.voya.com> and are updated quarterly.

Ticker Research

Five of the Core funds are publicly-traded mutual funds. That means you can look up fund performance in newspapers and on the Web using the ticker symbol.

A prospectus is also available for these funds. You can request a prospectus from a Customer Service Associate by calling the Information Line at **1-800-35-HUBER** (1-800-354-8237). Or print a copy from the Plan's website at <http://jmhuber.voya.com>.

Plan Resources

The other core funds are institutional funds, meaning they are only available to company retirement plans like the 401(k) Savings Plan. Information on these funds is available only through <http://jmhuber.voya.com> or by calling **1-800-35-HUBER** (1-800-354-8237). You will receive a quarterly account statement that sums up the performance of all your funds.

The Plan website also allows you to:

- [Obtain account balances](#)
- [Perform transactions](#)
- [Generate a statement for any time period within the past 24 months](#)
- [Learn about investment and retirement planning strategies](#)
- [Use calculators to set long-term goals and decide how much to save](#)
- [Print account information and forms](#)



Fees and Expenses

All of the Plan's investment fund managers charge fees to cover the costs of operating the fund. These investment management fees vary by fund, are calculated as a percentage of Plan assets under management, and are deducted from the fund's investment rate of return. The rates of return of the investment funds you see on your statement are netted against fund performance (fund performance is reported after paying all fees associated with operating the fund).

Included in the Total Estimated Expense Ratio listed below are administration fees associated with Plan operations, such as recordkeeping and other participant administrative type services, trustee functions, ERISA required annual audit and investment consulting advisory services. These administration fees are estimated to be approximately 0.10% of your account balance and are deducted from your account. Employees are eligible to borrow from their Plan accounts subject to certain limits. When your loan is processed, your account will be charged a one-time, non-refundable loan application fee of \$50.00. Unless stated otherwise, the summary of Investment Returns included with your statement and the fund investment performance on the Fund Fact Sheets has not had administration fees deducted.

Investment Funds at a Glance

Fund	Fund Manager	Ticker Symbol	Total Estimated Expense Ratio ¹
Stable Value	Galliard Capital Management, Inc.	---	0.43%
Global Bond (Prudential Core Plus Bond Fund)	Prudential Trust Company	---	0.29%
Total Bond Market Index (Vanguard Total Bond Market Index)	The Vanguard Group, Inc.	VBTLX	0.15%
US Large Cap Fund	50% Wellington Large Cap Growth & 50% Sound Shore Large Cap Value	---	0.72%
S&P 500 Index (State Street S&P 500 Index Fund)	State Street Global Advisors	---	0.13%
Extended Market Index Fund (Vanguard Extended Market Index Fund)	The Vanguard Group, Inc.	VEXAX	0.18%
US SMID Cap Fund	50% Wellington Small Cap Value Fund & 50% Meridian Growth Institutional Fund	---	0.99%
Total World Stock Index Fund (Vanguard Total World Stock Index Fund)	The Vanguard Group, Inc.	VTWSX	0.31%
International (State Street Global Equity ex U.S. Index Fund)	State Street Global Advisors	---	0.27%
Mawer International Equity Fund	Mawer Investment Management Limited	---	0.85%
Target Retirement Funds	State Street Global Advisors	---	
State Street Target Retirement Income Fund	Each Target Retirement Fund seeks to provide a mix of growth and income that suits people retiring around a specific year (or target date). The Funds are offered in five year increments, as indicated in a Fund's name (excluding the Target Retirement Income Fund, which is designed for individuals in retirement). Over time, the mix of investments in each Fund changes according to a predetermined "glide path". Each Fund will become more conservative in its investing approach as it nears its target retirement date to help you prepare your savings for retirement. Five years after a Fund reaches its target retirement date, the Fund will merge with the Target Retirement Income Fund. Target Retirement Funds seek to adjust automatically throughout your career, gradually shifting from a ratio of more aggressive investments to more conservative investments as you approach and enter retirement. If your retirement plans change and you decide to retire earlier or later, you can always choose another fund. Also keep in mind, as with any investment, even as you approach and enter retirement, there is still investment risk associated with the volatility of the markets.		0.22%
State Street Target Retirement 2015 Fund			0.21%
State Street Target Retirement 2020 Fund			0.24%
State Street Target Retirement 2025 Fund			0.22%
State Street Target Retirement 2030 Fund			0.21%
State Street Target Retirement 2035 Fund			0.22%
State Street Target Retirement 2040 Fund			0.21%
State Street Target Retirement 2045 Fund			0.22%
State Street Target Retirement 2050 Fund			0.22%
State Street Target Retirement 2055 Fund			0.23%

¹ The Expense Ratios listed for all funds includes underlying fund expenses that are outlined on the Fact Sheet for each fund (such as Investment Management fees and Fund Operating Expenses) and Plan Administrative Expenses applied to all investment options (such as Record Keeping, Trust and Plan Consulting expenses).