

This notice contains important information about changes to the MMC 401(k) Savings and Retirement Plan. Please review it carefully. If you have any questions about the changes to the plan, the plan's investments, or other information provided in this notice, contact:

Participant Services
888-401-5629

You can also secure information by going to this web site: www.newportgroup.com.

See the following page for important information about your plan investments.

Changes to MMC 401(k) Savings and Retirement Plan Investment Options

After careful review of the MMC 401(k) Savings and Retirement Plan investment options, the following changes have been decided upon:

The following new investment options will be added:

- Janus Enterprise Fund (N) (effective as of 12/15/2016 at 3:00 PM)
- Pioneer Fundamental Growth Fund (K) (effective as of 12/15/2016 at 3:00 PM)
- Vanguard Total Bond Market Index Fund (Adm) (effective as of 12/15/2016 at 3:00 PM)

The following investments will be removed from the plan's investment alternatives:

- MFS Mass. Investors Growth Stock Fund (R6) (effective as of 12/15/2016 at 3:00 PM)
- Prudential Jennison Mid-Cap Growth Fund (Q) (effective as of 12/15/2016 at 3:00 PM)

Account balances in investments being removed will be transferred to the following investments.

Discontinued Investment	Balance Transferred to
Prudential Jennison Mid-Cap Growth Fund (Q)	Janus Enterprise Fund (N)
MFS Mass. Investors Growth Stock Fund (R6)	Pioneer Fundamental Growth Fund (K)

Investment Performance and Expenses

The table below provides important information about the performance and expenses associated with your investment options.

Investment Performance and Expenses								
Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
American Funds Capital World Bond Fund (R6)	8.51%	2.70%	4.47%	4.84%	8.83%	1.74%	4.26%	NA Barclays Global Aggregate Index
<p>Objective: The Fund seeks to provide a high level of total return. The Fund will invest primarily in bonds and other debt securities. It invests primarily in debt securities, including asset-backed and mortgage-backed securities and securities of governmental, supranational and corporate issuers denominated in various currencies, including U.S. dollars. The Fund may invest substantially in securities of issuers domiciled outside the U.S., including issuers domiciled in developing countries. Normally, it will invest substantially in investment-grade bonds.</p> <p>Total annual operating expense: 0.53% (\$5.30 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3235</p>								
American Funds EuroPacific Growth Fund (R6)	8.52%	9.11%	4.19%	9.18%	9.26%	6.04%	2.16%	NA MSCI All Country World ex-US NR Index
<p>Objective: The Fund seeks long-term growth of capital. The Fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. The Fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.</p> <p>Total annual operating expense: 0.50% (\$5.00 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3181</p>								

Investment Performance and Expenses

Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
American Funds New Perspective Fund (R6)	11.26%	13.31%	7.06%	13.05%	11.96%	10.63%	4.34%	NA MSCI All Country World NR Index
<p>Objective: The Fund seeks long-term growth of capital. Future income is a secondary objective. The Fund invests primarily in common stocks of companies located around the world to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships.</p> <p>Total annual operating expense: 0.45% (\$4.50 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 05/01/2009 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X3232</p>								
BlackRock Global Allocation Fund (I)	7.13%	6.89%	5.51%	9.92%	11.96%	10.63%	4.34%	NA MSCI All Country World NR Index
<p>Objective: The Fund seeks to provide high total investment return. The Fund invests in a portfolio of equity, debt and money market securities. It may invest up to 35% of its total assets in junk bonds, corporate loans and distressed securities. The Fund may also invest in Real Estate Investment Trusts (REITs) and securities related to real assets (like real estate or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals.</p> <p>Total annual operating expense: 0.87% (\$8.70 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=21170</p>								
flexPATH Index+ Aggr Retirement Fund (I1)	8.74%	N/A	N/A	2.12%	7.28%	5.93%	4.57%	NA S&P Target Date Retirement Income GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.45% (\$4.50 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH244</p>								
flexPATH Index+ Aggressive 2025 Fund (I1)	10.66%	N/A	N/A	1.29%	10.42%	10.10%	5.57%	NA S&P Target Date 2025 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.47% (\$4.70 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH237</p>								
flexPATH Index+ Aggressive 2035 Fund (I1)	11.75%	N/A	N/A	0.77%	11.47%	11.41%	5.68%	NA S&P Target Date 2035 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH206</p>								
flexPATH Index+ Aggressive 2045 Fund (I1)	12.09%	N/A	N/A	0.63%	12.13%	12.15%	5.71%	NA S&P Target Date 2045 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH240</p>								
flexPATH Index+ Aggressive 2055 Fund (I1)	12.12%	N/A	N/A	0.66%	12.51%	12.61%	N/A	NA S&P Target Date 2055+ GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH207</p>								

Investment Performance and Expenses

Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
flexPATH Index+ Conservative 2025 Fund (I1)	8.34%	N/A	N/A	2.28%	10.42%	10.10%	5.57%	NA S&P Target Date 2025 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.44% (\$4.40 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH245</p>								
flexPATH Index+ Conservative 2035 Fund (I1)	9.71%	N/A	N/A	1.76%	11.47%	11.41%	5.68%	NA S&P Target Date 2035 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH246</p>								
flexPATH Index+ Conservative 2045 Fund (I1)	11.42%	N/A	N/A	1.09%	12.13%	12.15%	5.71%	NA S&P Target Date 2045 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.48% (\$4.80 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH210</p>								
flexPATH Index+ Conservative 2055 Fund (I1)	12.12%	N/A	N/A	0.74%	12.51%	12.61%	N/A	NA S&P Target Date 2055+ GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH211</p>								
flexPATH Index+ Conservative Retire Fund (I1)	7.25%	N/A	N/A	2.77%	7.28%	5.93%	4.57%	NA S&P Target Date Retirement Income GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.42% (\$4.20 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH204</p>								
flexPATH Index+ Moderate 2025 Fund (I1)	9.56%	N/A	N/A	1.65%	10.42%	10.10%	5.57%	NA S&P Target Date 2025 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH199</p>								
flexPATH Index+ Moderate 2035 Fund (I1)	11.03%	N/A	N/A	1.01%	11.47%	11.41%	5.68%	NA S&P Target Date 2035 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.48% (\$4.80 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH200</p>								

Investment Performance and Expenses

Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
flexPATH Index+ Moderate 2045 Fund (I1)	11.98%	N/A	N/A	0.59%	12.13%	12.15%	5.71%	NA S&P Target Date 2045 GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH230</p>								
flexPATH Index+ Moderate 2055 Fund (I1)	12.07%	N/A	N/A	0.58%	12.51%	12.61%	N/A	NA S&P Target Date 2055+ GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.49% (\$4.90 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH201</p>								
flexPATH Index+ Moderate Retirement Fund (I1)	7.97%	N/A	N/A	2.38%	7.28%	5.93%	4.57%	NA S&P Target Date Retirement Income GR Index
<p>Objective: Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund. The funds are designed to reduce exposure to risk over time by shifting gradually from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes.</p> <p>Total annual operating expense: 0.44% (\$4.40 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZH202</p>								
Hartford Balanced Income Fund (R6)	13.60%	10.03%	7.07%	5.42%	8.77%	6.74%	4.38%	NA S&P Target Risk Moderate Index
<p>Objective: The Fund seeks current income with growth of capital as a secondary objective. The Fund will target an allocation of approximately 45% equity securities and 55% fixed income investments, with the allocation generally varying by no more than +/-5%. The equity portion of the Fund will invest primarily in common stocks with a history of above-average dividends or expectations of increasing dividends, which may include a broad range of market capitalizations generally above \$2 billion. It may invest up to 20% of the fixed income portion of the portfolio in domestic non-investment grade debt.</p> <p>Total annual operating expense: 0.67% (\$6.70 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 11/07/2014 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XI421</p>								
Hartford Floating Rate Fund (Y)	5.54%	4.98%	3.69%	4.04%	5.19%	3.08%	4.79%	NA Barclays U.S. Aggregate Bond Index
<p>Objective: The Fund seeks to provide high current income, and long-term total return. The Fund normally invests primarily in below-investment-grade variable or floating rate loans and floating rate securities selected by the sub-adviser, Wellington Management Company LLP. The Fund may invest up to 25% of its net assets in loans of foreign Borrowers and securities of foreign issuers, and up to 10% of its net assets in foreign loans or securities that are denominated in a foreign currency.</p> <p>Total annual operating expense: 0.66% (\$6.60 per \$1,000). Redemption fee: 0%</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=23616</p>								
Janus Enterprise Fund (N)	17.25%	17.17%	10.17%	16.34%	12.78%	15.60%	9.87%	NA S&P 400 Growth Index
<p>Objective: The Fund seeks long-term growth of capital. The Fund invests primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies similar in size to those included in the Russell Midcap Growth Index. The Fund may also invest in foreign securities, which may include investments in emerging markets.</p> <p>Total annual operating expense: 0.67% (\$6.70 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 07/12/2012 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XA442</p>								
Janus Triton Fund (N)	16.39%	17.14%	12.17%	15.05%	15.61%	17.63%	9.65%	NA S&P 600 Growth Index
<p>Objective: The Fund seeks long-term growth of capital. The Fund invests in equity securities, primarily common stocks, of small- and medium-sized companies selected for their growth potential. The Fund may invest in foreign securities, which may include investments in emerging markets.</p> <p>Total annual operating expense: 0.67% (\$6.70 per \$1,000). Redemption fee: 0%</p> <p>Note on Performance: Performance for this investment for the period prior to 05/31/2012 is based on a different share class for the investment.</p> <p>Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X9994</p>								

Investment Performance and Expenses

Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
JPMorgan US Small Company Fund (R6)	16.11%	18.28%	8.19%	16.14%	18.12%	17.86%	8.71%	NA
S&P SmallCap 600 Index Objective: The Fund seeks high total return. The Fund normally invests primarily in equity securities of small-cap U.S. companies with market capitalizations similar to those within the universe of the Russell 2000 Index. Sector by sector, the Fund's weightings are similar to those of the Index. The Fund's investments are primarily in common stocks and real estate investment trusts. Total annual operating expense: 0.75% (\$7.50 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 11/01/2011 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8804								
MFS Mass. Investors Growth Stock Fund (R6)	14.96%	15.07%	8.39%	14.71%	14.74%	16.81%	8.84%	NA
S&P 500 Growth Index Objective: The Fund seeks capital appreciation. The Fund normally invests primarily in stocks which include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The Fund focuses on investing its assets in the stocks of companies it believes to have above average earnings growth potential compared to other companies (growth companies). Total annual operating expense: 0.38% (\$3.80 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 06/01/2012 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XA044								
PIMCO Real Return Fund (I)	6.69%	1.99%	4.69%	6.21%	6.58%	1.93%	4.48%	NA
Barclays U.S. Treasury TIPS Index Objective: The Fund seeks maximum real return, consistent with preservation of capital and prudent investment management. The Fund normally invests primarily in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. Total annual operating expense: 0.58% (\$5.80 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=07202								
PIMCO Stable Income Fund (1)	1.23%	N/A	N/A	0.72%	0.21%	0.07%	0.84%	NA
Barclays U.S. Treasury Bill 1-3 Month Index Objective: The PIMCO Stable Income Fund seeks to provide current income in excess of money market investments and to reduce the risk of principal loss over time. Total annual operating expense: 0.54% (\$5.40 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=ZC636								
Pioneer Fundamental Growth Fund (K)	11.45%	16.32%	9.18%	14.57%	14.74%	16.81%	8.84%	NA
S&P 500 Growth Index Objective: The Fund seeks long-term capital growth. The Fund normally invests primarily in equity securities of large U.S. companies. The Fund may invest up to 20% in securities of non-U.S. issuers. The Fund will not invest more than 10% in the securities of emerging markets issuers. Total annual operating expense: 0.67% (\$6.70 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 12/20/2012 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XB542								
Prudential High Yield Fund (Q)	11.51%	8.20%	7.12%	7.22%	12.73%	8.34%	7.71%	NA
Barclays U.S. Corporate High Yield Index Objective: The Fund seeks to maximize current income; and capital appreciation is a secondary objective. The Fund normally invests primarily in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service or BB or lower by Standard & Poor's Ratings Group, and instruments either rated by another nationally recognized statistical rating organization (NRSRO), or considered to be of comparable quality, that is, junk bonds. Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 10/31/2011 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8809								
Prudential Jennison Equity Opp. Fund (Z)	12.49%	14.72%	7.04%	9.86%	15.43%	16.37%	7.24%	NA
S&P 500 Index Objective: The Fund seeks long-term growth of capital. The Fund normally invests primarily in equity and equity-related securities of established companies whose growth prospects are believed to be under-appreciated by the market. The Fund's investable assets will be less than its total assets to the extent that it has borrowed money for non-investment purposes, such as to meet anticipated redemptions. It may actively trade its portfolio securities. Total annual operating expense: 0.80% (\$8.00 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=11523								

Investment Performance and Expenses

Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Prudential Jennison Mid-Cap Growth Fund (Q)	6.24%	12.88%	8.27%	9.33%	12.78%	15.60%	9.87%	NA
S&P 400 Growth Index Objective: The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity and equity-related securities of medium-sized companies with the potential for above-average growth. The Fund's investable assets will be less than its total assets to the extent that it has borrowed money for non-investment purposes, such as to meet anticipated redemptions. Total annual operating expense: 0.58% (\$5.80 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 01/18/2011 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X6932								
Vanguard Developed Markets Index Fund (Adm)	8.05%	8.05%	2.16%	3.57%	9.26%	6.04%	2.16%	NA
MSCI All Country World ex-US NR Index Objective: The Fund seeks to track the performance of the FTSE Developed All Cap ex US Index. It employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,700 common stocks of large, mid, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. Total annual operating expense: 0.09% (\$0.90 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=25959								
Vanguard Emerging Mkt. Stock Index Fund (Inv)	15.62%	3.27%	3.76%	6.19%	16.78%	3.03%	3.95%	NA
MSCI Emerging Markets NR Index Objective: The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. It employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Transition Index. Total annual operating expense: 0.33% (\$3.30 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=08408								
Vanguard Growth Index Fund (Adm)	13.51%	16.54%	8.80%	4.77%	14.74%	16.81%	8.84%	NA
S&P 500 Growth Index Objective: The Fund seeks to track the performance of the CRSP US Large Cap Growth Index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index. Total annual operating expense: 0.08% (\$0.80 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06700								
Vanguard Mid-Cap Index Fund (Adm)	12.64%	16.52%	8.20%	9.70%	15.33%	16.50%	9.11%	NA
S&P MidCap 400 Index Objective: The Fund seeks to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index. Total annual operating expense: 0.08% (\$0.80 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17982								
Vanguard REIT Index Fund (Adm)	19.70%	15.69%	6.47%	11.53%	20.59%	15.97%	6.45%	NA
S&P 1500 REIT Industry Index Objective: The Fund seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US REIT Index that measures the performance of publicly traded equity REITs. The Index is composed of stocks of publicly traded equity real estate investment trusts (known as REITs). Total annual operating expense: 0.12% (\$1.20 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17979								
Vanguard Small-Cap Index Fund (Adm)	14.97%	16.70%	8.42%	8.74%	18.12%	17.86%	8.71%	NA
S&P SmallCap 600 Index Objective: The Fund seeks to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of smaller U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index. Total annual operating expense: 0.08% (\$0.80 per \$1,000). Redemption fee: 0% Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06770								
Vanguard Small-Cap Value Index Fund (Adm)	16.58%	17.46%	7.57%	16.34%	20.94%	18.09%	7.77%	NA
S&P 600 Value Index Objective: The Fund seeks to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of smaller U.S. companies. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index. Total annual operating expense: 0.08% (\$0.80 per \$1,000). Redemption fee: 0% Note on Performance: Performance for this investment for the period prior to 09/27/2011 is based on a different share class for the investment. Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X8440								

Investment Performance and Expenses								
Name	Average Annual Total Return as of 09/30/2016				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Vanguard Total Bond Market Index Fund (Adm)	5.31%	3.00%	4.77%	4.54%	5.19%	3.08%	4.79%	NA
Barclays U.S. Aggregate Bond Index								
Objective: The Fund seeks to track the performance of the Barclays U.S. Aggregate Float Adjusted Index, which represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the U.S. The Fund invests by sampling the Index, holding a broadly diversified collection of securities that, in the aggregate, approximates the full Index.								
Total annual operating expense: 0.06% (\$0.60 per \$1,000). Redemption fee: 0%								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=17972								
Vanguard Total Stock Market Index Fund (Adm)	14.98%	16.33%	7.53%	5.68%	15.43%	16.37%	7.24%	NA
S&P 500 Index								
Objective: The Fund seeks to track the performance of the CRSP US Total Market Index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks regularly traded on the NYSE and NASDAQ. The Fund invests by sampling the Index, holding a broadly diversified collection of securities that, in the aggregate, approximates the full Index in terms of key characteristics.								
Total annual operating expense: 0.05% (\$0.50 per \$1,000). Redemption fee: 0%								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=06774								
Vanguard Windsor II Fund (Inv)	12.11%	14.72%	5.78%	10.56%	15.98%	15.87%	5.53%	NA
S&P 500 Value Index								
Objective: The Fund seeks to provide long-term capital appreciation and income. The Fund normally invests primarily in large and mid-capitalization companies whose stocks are considered to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor believes are trading at prices that are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.								
Total annual operating expense: 0.34% (\$3.40 per \$1,000). Redemption fee: 0%								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=26550								
Victory Sycamore Established Value Fund (I)	17.24%	17.89%	10.29%	13.95%	17.79%	17.33%	8.29%	NA
S&P 400 Value Index								
Objective: The Fund seeks long-term growth of capital. The Fund primarily invests in equity securities of companies with market capitalization within the range of companies in the Russell Midcap Value Index. The Fund invests in companies believed to be high quality based on criteria such as market share position, profitability, balance sheet strength, competitive advantages, management competence and the ability to generate excess cash flow.								
Total annual operating expense: 0.63% (\$6.30 per \$1,000). Redemption fee: 0%								
Note on Performance: Performance for this investment for the period prior to 03/01/2010 is based on a different share class for the investment.								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=X5040								
Victory Sycamore Small Company Opp Fund (I)	17.37%	16.31%	8.76%	8.36%	20.94%	18.09%	7.77%	NA
S&P 600 Value Index								
Objective: The Fund seeks capital appreciation. The Fund normally invests primarily in the equity securities of smaller companies that are believed to be undervalued relative to the underlying earnings potential of the company. Normally, the Fund will invest at least 80% of its net assets in equity securities of small companies which are companies that have market capitalizations within the range of companies comprising the Russell 2000 Value Index.								
Total annual operating expense: 0.97% (\$9.70 per \$1,000). Redemption fee: 0%								
Note on Performance: Performance for this investment for the period prior to 08/31/2007 is based on a different share class for the investment.								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=56390								
Wells Fargo Core Bond Fund (R6)	5.33%	3.64%	5.36%	2.78%	5.19%	3.08%	4.79%	NA
Barclays U.S. Aggregate Bond Index								
Objective: The Fund seeks total return, consisting of income and capital appreciation. The Fund normally invests primarily in investment-grade debt securities; up to 25% of assets in asset-backed securities, other than mortgage-backed securities; and up to 20% of assets in U.S. dollar-denominated debt securities of foreign issuers.								
Total annual operating expense: 0.45% (\$4.50 per \$1,000). Redemption fee: 0%								
Note on Performance: Performance for this investment for the period prior to 11/30/2012 is based on a different share class for the investment.								
Additional information may be found at: www.dolfeedisclosure.com?c=newport&f=XB082								

Investment Notes

- Past performance does not indicate how an investment option will perform in the future. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return.

- 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.
- A glossary of investment-related terms may be found at <http://www.investmentterms.com/>.
- Each investment in the table has a benchmark. The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the benchmark will give you an idea of how well the investment did in the same time period.
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November 21, 2014

TO: MMC 401(k) Client Adopters and All Eligible Employees
RE: important notice re MMC's 401(k) Financial Advisor

401(k) Advisors changed its name to NFP Retirement.

About NFP Retirement

NFP Retirement is one of the largest independent retirement plan advisory firms, with over \$30 billion in assets under management, NFP Retirement's 75 team members assist plan sponsors in the areas of plan design, benchmarking, investment advice, fiduciary compliance and participant outcomes. NFP Retirement is among the first investment advisory firms to be certified by CEFEX for ERISA-qualified plan level consulting. NFP Retirement helps create successful retirement plan outcomes for plan sponsors and plan participants.

NFP Retirement's consulting services include:

- Investment due diligence
- Onsite employee meetings
- Enrollment/re-enrollment
- Investment education
- Plan design consulting
- Newsletters and updates
- Participant investment guidance

This change does not affect the relationship and services provided to MMC's clients and its employees