

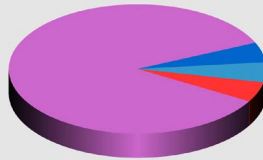
Investment Selections: Model Portfolio

Our model portfolios are designed to make investment selection easier. Simply select the portfolio that best meets your needs and we'll take care of the rest. Choose our auto-rebalance option to maintain proper asset allocations.

Stable Portfolio

Expense Ratio: 0.07%

Stable investors prefer lower-risk investments that don't tie up money in long-term commitments. Their priority is to earn interest while taking minimal risk. They may have a need for income from investments now or in the next one to two years. Stable investors are low-risk investors.



| | | |
|------|---|-----|
| SCHO | Schwab Short-Term US Treasury | 85% |
| BND | Vanguard Total Bond Market | 5% |
| BWX | SPDR Barclays International Treasury Bond | 5% |
| VTIP | Vanguard Short-Term TIPS | 5% |

Conservative Portfolio

Expense Ratio: 0.06%

Conservative investors have a two- to five-year time horizon, typically because they are nearing retirement or have a short-term need for their investment. They prefer a higher level of income than does the stable investor. Conservative investors are low- to medium-risk investors.



| | | |
|------|---|-----|
| SCHO | Schwab Short-Term US Treasury | 37% |
| BND | Vanguard Total Bond Market | 14% |
| VTIP | Vanguard Short-Term Inflation-Protected | 14% |
| VTV | Vanguard Value ETF | 10% |
| VUG | Vanguard Growth ETF | 9% |
| VEA | Vanguard FTSE Developed Markets | 6% |
| SCHM | Schwab U.S. Mid-Cap | 4% |
| IEMG | iShares Core MSCI Emerging Markets | 3% |
| IJR | iShares S&P Small-Cap | 3% |

Balanced Portfolio

Expense Ratio: 0.06%

Balanced investors will have a time horizon of five to ten years and choose to diversify across both aggressive growth-oriented investments and more conservative interest-earning investments. They emphasize income over growth. Balanced investors are medium-risk investors.



| | | |
|------|---|-----|
| SCHO | Schwab Short-Term US Treasury | 28% |
| VTV | Vanguard Value ETF | 13% |
| BND | Vanguard Total Bond Market | 12% |
| VUG | Vanguard Growth ETF | 12% |
| VEA | Vanguard FTSE Developed Markets | 11% |
| VTIP | Vanguard Short-Term Inflation-Protected | 10% |
| SCHM | Schwab U.S. Mid-Cap | 6% |
| IEMG | iShares Core MSCI Emerging Markets | 4% |
| IJR | iShares S&P Small-Cap | 4% |

Moderate Portfolio

Expense Ratio: 0.06%

Moderate investors will have the same time horizon as balanced investors, five to ten years. However, they will lean toward a slightly more aggressive balance of investments. They emphasize growth over income. Moderate investors are medium- to high-risk investors.

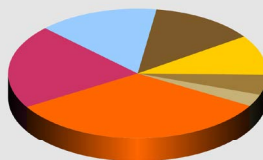


| | | |
|------|------------------------------------|-----|
| VTV | Vanguard Value ETF | 21% |
| VUG | Vanguard Growth ETF | 20% |
| VEA | Vanguard FTSE Developed Markets | 19% |
| SCHM | Schwab U.S. Mid-Cap | 12% |
| BND | Vanguard Total Bond Market | 8% |
| IJR | iShares S&P Small-Cap | 8% |
| SCHO | Schwab Short-Term US Treasury | 7% |
| IEMG | iShares Core MSCI Emerging Markets | 5% |

Aggressive Portfolio

Expense Ratio: 0.06%

Aggressive investors have a time horizon of more than ten years. Aggressive investors are willing to risk losing some money from time to time for the potential of making greater returns in the long run. Their focus is on wealth creation. Aggressive investors are high-risk investors.



| | | |
|------|------------------------------------|-----|
| VTV | Vanguard Value ETF | 25% |
| VUG | Vanguard Growth ETF | 23% |
| VEA | Vanguard FTSE Developed Markets | 21% |
| SCHM | Schwab U.S. Mid-Cap | 13% |
| IJR | iShares S&P Small-Cap | 10% |
| IEMG | iShares Core MSCI Emerging Markets | 5% |
| VNQ | Vanguard REIT | 3% |

Although Capital One Advisors, LLC, carefully evaluates the make-up of the Model Portfolios on a regular basis, Capital One Advisors makes no representation regarding the likelihood or probability that any or all of the portfolios will in fact achieve a particular investment goal or fulfill the risk tolerance profile as described for each portfolio. Capital One Advisors is unable to predict or forecast market fluctuations or other uncertainties that may affect the value of any investment and is prohibited by law from making such predictions or projections. As a self-directed investor, you must carefully consider the merit of a 401(k) plan and the appropriateness of the available investments under your employer's plan in light of your own personal financial circumstances, including your other assets, income and investments (e.g. equity in a home, IRA investments, savings accounts and interests in other qualified and non-qualified plans), cash flow needs, tax circumstances, or other complex or subjective concerns. You are urged to use all available resources to educate yourself about investing in general, these investment products in particular, and the composition of the Model Portfolios. As an alternative to the Model Portfolios, you can combine individual exchange trade funds offered in your 401(k) to create a customized portfolio with a risk and return profile similar to that any of the Model Portfolios, although you should consider obtaining the assistance of a qualified investment advisor in doing so. Monitoring and adjusting your 401(k) investing plan to suit changing circumstances is your responsibility, and it is recommended that you reassess any investing program on a regular basis to ensure that it remains consistent with your current financial resources and investment objectives.

Investment Selections: ETF Index Funds

A ShareBuilder 401k account allows you to invest in any of the ETF (exchange-traded fund) index funds listed below. You can create your own custom portfolio by selecting from this list, or you can use one of our model portfolios that aligns with your investment strategy (see reverse).

| Equity Funds | | | Performance figures as of 9/30/2018* | | | | | | |
|----------------------|-----------------------------------|------------------|--------------------------------------|--------|--------|--------|--------|-----------------|------------|
| Symbol | Fund | Category | 3-mo | 1-yr | 3-yr | 5-yr | 10-yr | Since Inception | Exp. Ratio |
| VOO | Vanguard S&P 500 | Large-Cap Blend | 7.51% | 17.88% | 17.30% | 13.89% | -- | 15.14% | 0.04% |
| VUG | Vanguard Growth ETF | Large-Cap Growth | 7.81% | 22.72% | 18.63% | 15.21% | 13.41% | 9.69% | 0.05% |
| QQQ | PowerShares QQQ | Large-Cap Growth | 8.43% | 28.72% | 23.43% | 20.00% | 18.07% | 7.48% | 0.20% |
| DIA | SPDR Dow Jones Industrial Average | Large-Cap Value | 9.52% | 20.60% | 20.32% | 14.40% | 12.06% | 8.06% | 0.17% |
| VTV | Vanguard Value ETF | Large-Cap Value | 7.30% | 13.63% | 15.91% | 12.43% | 10.66% | 8.52% | 0.05% |
| DSI | iShares MSCI KLD Social 400 | Large-Cap Blend | 6.18% | 16.67% | 16.32% | 12.74% | 10.65% | 8.07% | 0.25% |
| SCHM | Schwab U.S. Mid-Cap | Mid-Cap Blend | 4.05% | 15.43% | 10.35% | 13.01% | -- | 12.64% | 0.05% |
| DVY | iShares Select Dividend | Mid-Cap Value | 2.95% | 10.11% | 14.77% | 12.07% | 10.33% | 8.42% | 0.39% |
| IJR | iShares Core S&P Small-Cap | Small-Cap Blend | 4.87% | 19.05% | 19.47% | 13.31% | 12.82% | 10.93% | 0.07% |

| Fixed Income Funds | | | Performance figures as of 9/30/2018* | | | | | | |
|----------------------|---|-----------------------------|--------------------------------------|--------|--------|--------|-------|-----------------|------------|
| Symbol | Fund | Category | 3-mo | 1-yr | 3-yr | 5-yr | 10-yr | Since Inception | Exp. Ratio |
| IEF | iShares 7-10 Year Treasury Bond | Intermediate-Term Gov. Bond | -0.73% | -3.04% | -0.27% | 1.75% | 3.72% | 4.32% | 0.15% |
| BND | Vanguard Total Bond Market | Intermediate-Term Bond | -0.08% | -1.33% | 1.25% | 2.10% | 3.59% | 3.72% | 0.05% |
| VTIP | Vanguard Short-Term Inflation-Protected | Inflation Protected Bonds | 0.09% | 0.99% | 1.32% | 0.53% | -- | 0.31% | 0.06% |
| SCHO | Schwab Short-Term US Treasury | Short-Term Government Bond | 0.14% | 0.14% | 0.27% | 0.47% | -- | 0.54% | 0.06% |
| BWX | SPDR Barclays International Treasury | World Bond | -1.07% | -1.53% | 2.07% | -0.56% | 1.83% | 1.91% | 0.35% |
| EMB | iShares J.P. Morgan USD Emerging Markets Bond | Emerging Markets Bond | 2.23% | -3.21% | 5.25% | 4.47% | 6.65% | 5.59% | 0.39% |

| Specialty Funds | | | Performance figures as of 9/30/2018* | | | | | | |
|----------------------|--|-----------------------------|--------------------------------------|--------|--------|--------|--------|-----------------|------------|
| Symbol | Fund | Category | 3-mo | 1-yr | 3-yr | 5-yr | 10-yr | Since Inception | Exp. Ratio |
| VNQ | Vanguard REIT | Real Estate | 0.47% | 1.91% | 7.01% | 8.67% | 7.46% | 8.37% | 0.12% |
| IEMG | iShares Core MSCI Emerging Markets | Diversified Emerging | -1.39% | -1.64% | 11.67% | 3.52% | -- | 2.99% | 0.14% |
| VEA | Vanguard FTSE Developed Markets | Foreign Large Blend | 1.23% | 2.64% | 9.80% | 4.83% | 5.40% | 2.16% | 0.07% |
| DBC | PowerShares DB Commodity Index Tracking Fund | Commodities Broad Basket | 1.64% | 16.69% | 5.86% | -6.95% | -6.00% | -1.91% | 0.89% |
| IAU | iShares Gold Trust | Commodities Precious Metals | -4.91% | -7.15% | 1.97% | -2.38% | 2.95% | 7.47% | 0.25% |

| Stable Value Funds | | | Performance figures as of 9/30/2018* | | | | | | |
|-----------------------|--------------------------|--------------|--------------------------------------|-------|-------|-------|-------|-----------------|------------|
| Symbol | Fund | Category | 3-mo | 1-yr | 3-yr | 5-yr | 10-yr | Since Inception | Exp. Ratio |
| DGCXX | Dreyfus Govern Cash Mgmt | Money Market | 0.44% | 1.41% | 0.73% | 0.44% | 0.29% | 1.27% | 0.20% |

Diversification does not guarantee a profit or protect against market losses.

You should carefully consider information contained in the fund's prospectus, including investment objectives, risks, charges and expenses. For a prospectus containing this and other important information, please visit the fund's detailed quote page or give us a call at 800-431-7934. Please read the prospectus carefully before investing.

Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. An investment in the money market fund is not a deposit in a bank, and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.