



Investment Performance Information - October 1, 2018 to December 31, 2018

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2018. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.KCMODC.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling (866)350-5266. Read the prospectus carefully before investing.

The rates of return do not reflect a maximum deduction of a 0.000% annual plan asset fee, which, if reflected, would reduce the performance shown.

Please see other important disclosures at the end of this report.

VRU #	Fixed Investment Option	Annualized Current Quarter Yield	Current Year Guaranteed Minimum Yield						Gross
857	KANSAS CITY FIXED ACCOUNT	2.150%	N/A						Expense
VRU #	Variable Investment Options	Morningstar Category	YTD	Average 1 Year	Annual Return 5 Year	10 Year	Since Inception	Inception Date	Expense Ratio
663	AmCent RealEst Inv	Real Estate	-4.95%	-4.95%	7.07%	11.83%	9.93%	09/21/95	1.15%
Small-Cap Stocks									
891	Vngrd SmCap Indx Inst	Small Blend	-9.32%	-9.32%	5.26%	13.60%	8.23%	07/07/97	0.04%
914	WlmBlr SmCap Val I	Small Blend	-15.74%	-15.74%	2.62%	10.72%	8.98%	10/01/99	1.29%
664	Baron Small Cap Fund	Small Growth	-7.39%	-7.39%	4.52%	12.79%	9.16%	09/30/97	1.31%
International Stocks									
1390	HrdngLvner EmrgMkts I	Diversified Emerging Mkts	-18.63%	-18.63%	1.15%	8.33%	5.91%	10/17/05	1.28%
665	AmFds EuroPacfc Gr R4	Foreign Large Growth	-15.22%	-15.22%	1.50%	7.33%	10.08%	04/16/84	0.83%
182	AmFds Cap Wld Gr Inc R5	World Large Stock	-10.01%	-10.01%	4.21%	9.35%	10.19%	03/26/93	0.49%
Mid-Cap Stocks									
840	Vngrd MdCap Indx Inst	Mid-Cap Blend	-9.24%	-9.24%	6.22%	13.89%	9.11%	05/21/98	0.04%
865	Eagle MdCap Gr I	Mid-Cap Growth	-6.09%	-6.09%	8.13%	14.79%	10.21%	06/21/06	0.78%
1119	Vngrd Sel Val Inv	Mid-Cap Value	-19.73%	-19.73%	2.69%	11.86%	7.96%	02/15/96	0.39%
Large-Cap Stocks									
565	Vngrd Inst Indx Inst	Large Blend	-4.42%	-4.42%	8.46%	13.11%	9.39%	07/31/90	0.04%
520	TRowePr Gr Stk Adv	Large Growth	-1.28%	-1.28%	9.83%	15.81%	10.75%	04/11/50	0.92%
666	AmFds Gr Fd Am R4	Large Growth	-2.95%	-2.95%	8.84%	13.48%	13.22%	11/30/73	0.68%
866	MFS Val R4	Large Value	-9.87%	-9.87%	5.90%	11.02%	7.30%	03/31/05	0.59%
Balanced									
724	TRowePr Rtrmt Bal (o)	Allocation--30% to 50% Equity	-3.30%	-3.30%	3.22%	6.74%	5.82%	09/30/02	0.52%
Bonds									
661	AmCent Govt Bd Inv	Intermediate Government	0.55%	0.55%	1.72%	2.34%	6.26%	05/16/80	0.47%
654	PIMCO Ttl Rtn Inst	Intermediate-Term Bond	-0.26%	-0.26%	2.56%	4.71%	7.08%	05/11/87	0.55%
Asset Allocation									
716	Trowepr Rtrmt 2010 (o)	Target-Date 2000-2010	-3.61%	-3.61%	3.73%	8.16%	6.98%	09/30/02	0.54%
718	Trowepr Rtrmt 2020 (o)	Target-Date 2020	-4.94%	-4.94%	4.47%	9.90%	7.95%	09/30/02	0.61%
720	Trowepr Rtrmt 2030 (o)	Target-Date 2030	-6.28%	-6.28%	5.03%	11.09%	8.61%	09/30/02	0.67%
722	Trowepr Rtrmt 2040 (o)	Target-Date 2040	-7.32%	-7.32%	5.30%	11.60%	8.82%	09/30/02	0.72%
728	Trowepr Rtrmt 2050 (o)	Target-Date 2050	-7.58%	-7.58%	5.32%	11.60%	5.76%	12/29/06	0.72%
1152	TRowePr Rtrmt 2060 (o)	Target-Date 2060+	-7.57%	-7.57%	N/A	N/A	4.55%	06/23/14	0.72%

FEE DISCLOSURES

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

FOOTNOTES

o) The Target Retirement Funds invest in a wide variety of underlying funds to help reduce investment risk. So in addition to the expenses of the Target Retirement Funds, you pay a proportionate share of the expenses of the underlying funds. Like other funds, Target Retirement Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

PERFORMANCE RESULTS

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RISK DISCLOSURES

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

IMPORTANT DISCLOSURES

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in share value from the beginning of the year to the date of this report.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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