

Future Scholar Portfolios	Annual Asset-Based Fees			Account Fee
	Estimated Underlying Fund Expenses <sup>(1)</sup>	Program Management Fee	Total Annual Asset-Based Fees <sup>(2)(3)</sup>	
<b>Target Allocation Portfolios</b>				
Aggressive Growth Portfolio	.16%	None	.16%	None
Growth Portfolio	.15%	None	.15%	None
Moderate Growth Portfolio	.12%	None	.12%	None
Moderate Portfolio	.11%	None	.11%	None
Moderately Conservative Portfolio	.09%	None	.09%	None
Conservative Portfolio	.09%	None	.09%	None
College Portfolio	.07%	None	.07%	None
<b>Single Fund Portfolio</b>				
Large Cap Index Portfolio	.20%	None	.20%	None
Mid Cap Index Portfolio	.20%	None	.20%	None
Small Cap Index Portfolio	.20%	None	.20%	None
International Equity Index Portfolio	.07%	None	.07%	None
Bond Index Portfolio	.02%	None	.02%	None
Short Term Bond Index Portfolio	.06%	None	.06%	None
TIPS Bond ETF Portfolio	.20%	None	.20%	None
Ultra Short Term Bond Portfolio	.25%	None	.25%	None
Legacy Capital Preservation Portfolio	.26%	None	.26%	None
Bank Deposit Portfolio	None	None	None	None