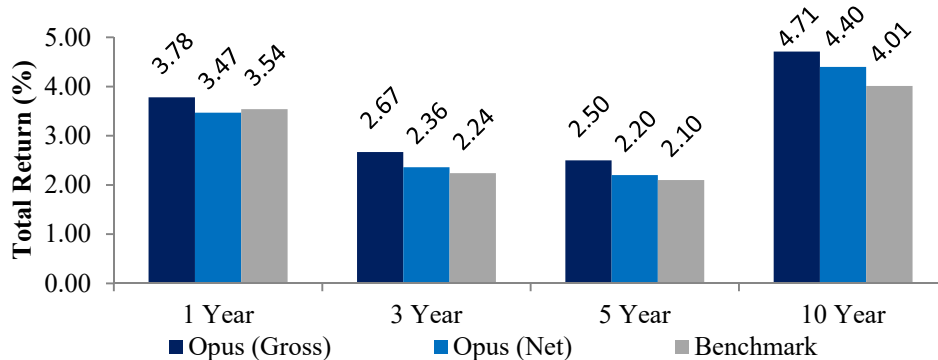


Opus Investment Management, Inc. receives PSN Top Guns Award Manager of the Decade: Core Fixed Income¹ For Periods Ended December 31, 2017

Investment Grade Core Objective: Outperform the Bloomberg Barclays U.S. Aggregate Bond Index over a market cycle by investing across all maturities and investment grade sectors.



**PSN Top Guns Award:
Manager of the Decade**

**Core Fixed Income
2017, 2016, 2015,
and 2014**

Opus Investment Management, Inc. PSN Top Guns Manager of the Decade for Period Ended 12/31/2017

Opus achieved the Top Guns Manager of the Decade Status from PSN for the period ended December 31, 2017 within the Core Fixed Income universe¹ for its Investment Grade Core Fixed Income Composite. The PSN universes were created using the information collected through the PSN investment manager questionnaire and use only gross of fee returns. Mutual fund and commingled fund products are not included in the universe. PSN Top Guns investment managers must claim that they are GIPS compliant. Products must have an R-Squared of 0.80 or greater relative to the style benchmark for the ten-year period ending December 31, 2017. Moreover, products must have returns greater than the style benchmark for the ten-year period ending December 31, 2017 and also standard deviation less than the style benchmark for the ten-year period ending December 31, 2017. At this point, the top ten performers for the latest 10-year period ending December 31, 2017 become the PSN Top Guns Manager of the Decade.

Past Performance does not predict or guarantee future results. All returns reflect the reinvestment of interest, dividends, and realized capital gains and losses. Gross-of-fees performance returns are presented before management and custodial fees but after all trading expenses. The above net returns reflect the deduction of model fees of 0.30% annually.

Opus Investment Management, Inc. is the institutional asset management subsidiary of The Hanover Insurance Group, Inc. and is an investment adviser registered under the Investment Advisers Act of 1940 specializing in research-driven fixed income investment management. The Investment Grade Core Composite includes all discretionary accounts invested in fixed income securities rated investment grade by either Standard & Poor's Corporation and/or Moody's Investor Service, Inc., with an emphasis on total return targeting an intermediate portfolio duration. The Investment Grade Core Composite assets as of December 31, 2017 represented 3% of the firm's total assets. Non-fee-paying accounts represent 0% of the Investment Grade Core Composite. Returns are calculated in U.S. dollars. Opus Investment Management, Inc. claims compliance with the Global Investment Performance Standards (GIPS®). To receive a complete list and description of Opus Investment Management, Inc.'s composites and/or a presentation that adheres to the GIPS standards, contact Susan Agbenoto at (508)472-9853 or write Opus Investment Management, Inc. 440 Lincoln Street Worcester, MA 01653, or sagbenoto@opusinvestment.com.

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Information about PSN

In 1984, Informa Investment Solutions, Inc. introduced the first commercially available investment manager search and evaluation databases—Plan Sponsor Network, or PSN. PSN offers financial professionals high-quality, in-depth data on U.S., non-U.S. and global investment managers. There are over 2,000 investment managers participating in the PSN database, which covers more than 20,000 domestic and international investment products.

Investment consultants, plan sponsors and brokerage firms use PSN to perform manager searches and ongoing evaluation. Money managers use PSN for competitive analysis and positioning. Participation in the PSN database is the mandatory starting point for many client manager search processes.

¹The PSN Core Fixed Income universe is comprised of 196 firms and 392 products.

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