

November 02, 2024

Dear USC retirement plan participant,

This notice is sent to you for information only and requires no action on your part. It has been sent to you because records indicate that you have a balance in an account under the USC Retirement Savings Program. Please contact your investment provider with questions about your account.

You may receive duplicate copies if you have accounts with more than one provider. You will also receive a similar notice for the USC 403(b) Defined Contribution Plan.

The enclosed information is provided to help you make an informed decision when managing your retirement account and planning your financial goals for retirement. Please review the notice as it contains information regarding fees and expenses associated with your retirement plan. Additionally, it includes investment options and other important notices.

All participants can transfer their balances within the funds offered by Fidelity, TIAA, and Vanguard under the USC Retirement Savings Program. If you have terminated employment at USC, you can also cash out your balance or rollover this account to another employer's plan or to an IRA.

If this notice was forwarded to you, please contact your investment provider directly to update your address. You may also want to update your email address on file and elect to receive this information electronically in the future.

This notice, along with the summary plan descriptions, is also available online. Below is the webpage link.

<https://employees.usc.edu/benefits-perks/retirement-benefits/usc-retirement-savings-program/>.

If you have any questions regarding this notice, please email inquiries to [rpadmin@usc.edu](mailto:rpadmin@usc.edu).

USC Retirement Plan Administration

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Fee Disclosure - (2/2024)

# Plan and Investment Notice

## USC 401(A) DEFINED CONTRIBUTION PLAN

November 2, 2024

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

### Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

### Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

# Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers :

TIAA  
COREBDIRGE RETIREMENT SERVICES (Formerly AIG) - FROZEN TO NEW CONTRIBUTIONS  
EMPOWER (Formerly PRUDENTIAL) - FROZEN TO NEW CONTRIBUTIONS  
Fidelity  
Vanguard

## TIAA

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, weekdays, 8 a.m. to 10 p.m. (ET)

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

### ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering your plan ID, 101192, you'll be directed to plan and investment information.

### SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit [https://www.tiaa.org/public/pdf/forms/SDA\\_Customer\\_Account\\_Agreement.pdf](https://www.tiaa.org/public/pdf/forms/SDA_Customer_Account_Agreement.pdf).

### COST OF PLAN SERVICES

There are three categories of services provided to your plan:

#### 1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

## 2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

## 3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Brokerage	Certain charges may apply. Please review the Customer Account Agreement provided in the Self-Directed Brokerage section of this document. Your plan may limit the eligible investments within the self-directed brokerage account. This applies to plan(s): 101192
Retirement Plan Loan - Origination Fee	\$75.00 per loan initiated for general purpose, \$125 for a residential loan. This applies to plan (s): 101192
Loan Maintenance	\$25.00 annual fee per active loan. This applies to plan(s): 101192
Collateralized Loans	The cost to you based upon the difference between what you earn on collateral and what you pay in interest. This applies to plan(s): 101192
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

# COREBDIRGE RETIREMENT SERVICES (FORMERLY AIG) - FROZEN TO NEW CONTRIBUTIONS

RIGHT TO DIRECT INVESTMENTS

You may make changes to existing investments in your plan by phone at 800-448-2542.

You may not make new contributions into the plan. Rollovers from other retirement plans are not permitted. Transfers from other USC investment providers are not permitted.

Your 401(a) plan number is 2349F for the USC contributions.

## RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

## COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance.

In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction.

## COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment.

The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

## COST OF PLAN SERVICES - PERSONALIZED SERVICES

The Polaris Plus funds have an annual Separate Account Charge of 1.25%.

There is a surrender charge with a declining percentage over a six year period (6-6-5-5-4-4-0%) for actively employed participants.

Loans - The cost for a retirement plan loan is based on the difference between what you earn on collateral and what you pay in interest.

Effective March 1, 2016, loans are no longer available from Corebridge accounts.

# EMPOWER (FORMERLY PRUDENTIAL) - FROZEN TO NEW

# CONTRIBUTIONS

## RIGHT TO DIRECT INVESTMENTS

Empower  
PO Box 56025  
Boston, MA 02205-60251  
866-467-7756  
www.empower.com

You may not make new contributions into the plan. Rollovers from other retirement plans are not permitted. Transfers from other USC investment providers are not permitted.

## RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions. If you make excessive transfers into and out of (or out of and into) the same Investment fund, your ability to make investment transfers involving those funds may be restricted. Excessive trading is: (1) One or more round-trip trades (transfers into and out of the same fund) within a 30-day period where each buy or sell in the transaction is more than \$25,000 and (2) the trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing program that is not initiated by the Plan.

## INVESTMENT OPTIONS

The Prudential Guaranteed Interest Account and the Medley variable annuity accounts remain at Empower but are closed to new contributions and incoming transfers.

## COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include recordkeeping, legal, accounting, and other costs associated with maintaining the Plan.

## COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

## COST OF PLAN SERVICES - PERSONALIZED SERVICES

Effective March 1, 2016, loans are no longer available from Empower accounts.

Express mail fee - \$25

## PRUDENTIAL MUTUAL FUNDS MAPPED TO FIDELITY

All Prudential funds except for the Guaranteed Interest Account and Medley funds mapped to Fidelity in April 2016 unless you made another election.

# FIDELITY

## RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either

1. online at [www.netbenefits.com/uscrsp](http://www.netbenefits.com/uscrsp) or
2. by phone at 800-343-0860.

Your rights under the Plan, and any restrictions, are subject to the terms of the Plan.

## RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

## RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions. Any frequent trading restrictions imposed by the Plan and/or by the Plan's Investment options are listed in the Investment Options Comparative Chart. Keep in mind that restrictions are subject to change.

## INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. Please refer to Section II: Investment Options Comparison Chart for a current list of investment options available to you.

## SELF-DIRECTED BROKERAGE

Effective March 1, 2016, a self-directed brokerage account was added to the USC plan to offer expanded mutual fund options beyond those in the plan's menu. The plan fiduciary neither evaluates nor monitors the investments available through self-directed brokerage. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon and risk tolerance. See the fact sheet and

commission schedule for applicable fees and risks.

### **COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES**

General administrative services include recordkeeping, legal, accounting, investment advisory and other plan administrative services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting vary from year to year. These costs are allocated to each participant in a uniform way. Other than your specific investment services fees, your plan has no additional administrative fees paid directly to Fidelity.

### **COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES**

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### **COST OF PLAN SERVICES - PERSONALIZED SERVICES**

Personalized services provide access to a number of plan features and investments that you pay for only if you use them. If you have any account in the Plan and you select or execute the following services or transactions, the fees outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this brochure was prepared. As you review this information, please keep in mind that fees are subject to change.

Distribution transaction fee - \$25

Express Mail fee - \$35

Loan Set up Fee - \$35 per loan initiated on or after 9/1/2009

Loan Maintenance Fee - \$15 per year per loan initiated on or after 9/1/2009

Prior Loan Maintenance Fee - \$50 per year per loan initiated prior to 9/1/2009.

Portfolio Advisory Service at Work - Net advisory fee based on percentage of the average daily balance of eligible assets in your account, per year.

Participant Hired Advisory Fee - varies based on advisor

### **PRUDENTIAL MUTUAL FUNDS MAPPED TO FIDELITY**

All Prudential funds except for the Guaranteed Interest Account and Medley funds mapped to Fidelity in April 2016 unless you made another election.

## **VANGUARD**

### **RIGHT TO DIRECT INVESTMENTS**

Your plan gives you the right to direct your plan investments. You can direct your plan investments using any of the three convenient methods listed below:

1. Online - Log on to your account at [www.vanguard.com/retirementplans](http://www.vanguard.com/retirementplans) anytime. If you have not signed up for secure online account access, visit [vanguard.com](http://vanguard.com) to register.
2. Phone - Call the 24-hour interactive VOICE Network at 800-523-1188. You will need a personal identification number (PIN) to use VOICE. Follow the prompts to set up a PIN.
3. Personal assistance - Vanguard Participant Services associates are available at 800-523-1188 Monday - Friday from 8:30am to 9:00pm Eastern Time.

### **RESTRICTIONS**

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

### **INVESTMENT OPTIONS**

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

### **SELF-DIRECTED BROKERAGE**

Effective March 1, 2016, a self-directed brokerage account was added to the USC plan to offer expanded mutual fund options beyond those in the plan's menu. The plan fiduciary neither evaluates nor monitors the investments available through the self-directed brokerage account. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon and risk tolerance.

An annual fee of \$25 is deducted from your non-brokerage investments. Please note that no more than 95% of your balance may be invested in a self-directed brokerage account and you can allocate no more than 95% of future contributions to the brokerage account.

### **COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES**

Effective May 2016, there is a \$21 annual fee for each Vanguard account. Plan administrative fees may include legal, accounting, trustee, recordkeeping and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Please keep in mind that fees are subject to change.

### **COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES**

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### **COST OF PLAN SERVICES - PERSONALIZED SERVICES**

Loan Fees: Origination fee is \$40 if you request the loan through [vanguard.com](http://vanguard.com) or VOICE and \$90 if you request the loan with personal assistance from a Vanguard associate. There

is also a \$25 annual maintenance fee that is charged beginning in the calendar year after the loan was issued.

#### **TRANSITION TO TD AMERITRADE BROKERAGE INC.**

Effective December 19, 2018, the Vanguard brokerage provider transitioned to TD Ameritrade Inc. Please review a fund's prospectus and the commission/fee schedule at [tdameritrade.com](http://tdameritrade.com) for details. You can access your self-directed brokerage account by logging on to your account at [vanguard.com](http://vanguard.com) or [tdameritrade.com](http://tdameritrade.com) or by calling 866-766-4015.

An annual fee of \$25 will be deducted from your non-brokerage investments. Please note that no more than 95% of your balance may be invested in a self-directed brokerage account and you can allocate no more than 95% of future contributions to the brokerage account.

# Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

## Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). Fees are only one of many factors to consider when making an investment decision.

## Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

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## Part A. Performance and Fee Information

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The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.



## TIAA

For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.TIAA.org/planinvestmentoptions](http://www.TIAA.org/planinvestmentoptions). After entering your plan ID, 101192, you'll be directed to plan and investment information.

Visit [www.tiaa.org](http://www.tiaa.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 8008422252 or write to us at TIAA, P.O. Box 1259 Charlotte NC 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	Shareholder Fees & Restrictions
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	24.99%	6.42%	4.21%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				26.05%	5.75%	4.02%			
William Blair Emerging Markets Leaders Fund Institutional	Diversified Emerging Mkts	WELIX	03/26/2008	22.27%	2.90%	3.10%	1.08% \$10.80	0.94% \$9.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				26.05%	5.75%	4.02%	Contractual Waiver Exp: 04/30/2025		
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.92%	7.77%	5.45%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE Global All Cap ex US TR USD				25.61%	8.28%	5.85%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	24.71%	7.52%	6.26%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				25.35%	7.59%	5.22%			
MFS International Value Fund R6	Foreign Large Growth	MINJX	04/28/2006	27.50%	8.59%	8.66%	0.70% \$7.00	0.69% \$6.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI EAFE NR USD</b>				24.77%	8.20%	5.71%	Contractual Waiver Exp: 09/30/2025		
<b>Vanguard FTSE Social Index Fund Institutional</b>	Large Blend	VFTNX	01/14/2003	37.67%	16.06%	13.84%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 TR USD</b>				35.68%	15.64%	13.10%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIIX	07/07/1997	36.32%	15.96%	13.37%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>JPMorgan Large Cap Growth Fund R6</b>	Large Growth	JLGMX	11/30/2010	44.56%	21.25%	17.81%	0.52% \$5.20	0.44% \$4.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Growth TR USD</b>				42.19%	19.74%	16.52%	Contractual Waiver Exp: 10/31/2024		
<b>John Hancock Disciplined Value Fund R6</b>	Large Value	JDVWX	08/31/2011	26.92%	12.60%	9.85%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				27.76%	10.69%	9.23%			
<b>Vanguard Mid-Cap Index Fund Institutional</b>	Mid-Cap Blend	VMCIX	05/21/1998	28.81%	11.23%	10.22%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Mid Cap TR USD</b>				28.81%	11.23%	10.23%			
<b>Carillon Eagle Mid Cap Growth Fund R6</b>	Mid-Cap Growth	HRAUX	08/15/2011	21.49%	10.00%	10.95%	0.64% \$6.40	0.64% \$6.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Growth TR USD</b>				29.33%	11.48%	11.30%			
<b>MFS Mid Cap Value Fund R6</b>	Mid-Cap Value	MVCKX	02/01/2013	30.08%	12.03%	10.09%	0.63% \$6.30	0.62% \$6.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Value TR USD</b>				29.01%	10.33%	8.93%	Contractual Waiver Exp: 01/31/2025		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	27.45%	10.67%	9.65%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>CRSP US Small Cap TR USD</i>				27.41%	10.61%	9.60%			
<b>Loomis Sayles Small Cap Growth Fund Institutional</b>	Small Growth	LSSIX	12/31/1996	22.41%	9.63%	10.40%	0.94% \$9.40	0.94% \$9.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 3000 TR USD</i>				35.19%	15.26%	12.83%			
<b>Victory Sycamore Small Company Opportunity Fund R6</b>	Small Value	VSORX	12/15/2015	17.43%	8.95%	10.64%	0.85% \$8.50	0.85% \$8.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Russell 2000 Value TR USD</i>				25.88%	9.29%	9.32%			
<b>Variable Annuity</b>									
<b>CREF Stock Account R3</b>	Aggressive Allocation	QCSTIX	07/31/1952	31.19%	12.40%	10.00%	0.26% \$2.60	0.26% \$2.60	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Morningstar Aggressive Target Risk TR USD</i>				28.02%	10.48%	8.95%			
<b>CREF Global Equities Account R3</b>	Global Large- Stock Blend	QCGLIX	05/01/1992	32.23%	13.35%	9.77%	0.25% \$2.50	0.25% \$2.50	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>MSCI ACWI NR USD</i>				31.76%	12.19%	9.39%			
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/29/1994	34.93%	15.09%	12.62%	0.19% \$1.90	0.19% \$1.90	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 3000 TR USD</i>				35.19%	15.26%	12.83%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRIX	04/29/1994	42.80%	17.75%	15.09%	0.23% \$2.30	0.23% \$2.30	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Russell 1000 Growth TR USD</i>				42.19%	19.74%	16.52%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Vanguard Total International Bond Index Institutional</b>	Global Bond-USD Hedged	VTIFX	05/31/2013	10.39%	-0.15%	2.19%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped TR Hedged USD</i>				10.19%	-0.09%	2.32%			
<b>NYLI High Yield Corporate Bond Fund R6</b>	High Yield Bond	MHYSX	06/17/2013	13.16%	4.67%	5.13%	0.56% \$5.60	0.56% \$5.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				11.57%	0.33%	1.84%			
<b>PIMCO Real Return Fund Institutional</b>	Inflation-Protected Bond	PRRIX	01/29/1997	10.42%	2.91%	2.52%	0.50% \$5.00	0.50% \$5.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				11.57%	0.33%	1.84%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate Core Bond	VBTIX	09/18/1995	11.42%	0.32%	1.83%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Float Adjusted TR USD</i>				11.47%	0.36%	1.87%			
<b>Metropolitan West Total Return Bond Fund Plan</b>	Intermediate Core-Plus Bond	MWTSX	07/29/2011	12.76%	0.54%	1.95%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				11.57%	0.33%	1.84%			
<b>Allspring Short Duration Government Bond Fund R6</b>	Short Government	MSDRX	11/30/2012	8.31%	1.30%	1.39%	0.45% \$4.50	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Bloomberg US Aggregate Bond TR USD</i>				11.57%	0.33%	1.84%	Contractual Waiver Exp: 12/31/2024		
<b>Variable Annuity</b>									
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	05/01/1997	9.14%	3.40%	2.63%	0.22% \$2.20	0.22% \$2.20	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<i>Bloomberg US Treasury Inflation Notes 1-10 Yr TR USD</i>				9.01%	3.26%	2.60%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
CREF Core Bond Account R3	Intermediate Core Bond	QCBMIX	03/01/1990	12.28%	0.75%	2.16%	0.25% \$2.50	0.25% \$2.50	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Bloomberg US Aggregate Bond TR USD				11.57%	0.33%	1.84%			
Money Market									
Mutual Fund									
Vanguard Federal Money Market Fund Investor	Money Market-Taxable	VMFXX	07/13/1981	5.41%	2.29%	1.61%	0.11% \$1.10	0.11% \$1.10	
7-day current annualized yield 4.87% as of 09/30/2024									
7-day effective annualized yield 4.87% as of 09/30/2024									
FTSE Treasury Bill 3 Month USD				5.63%	2.38%	1.67%			
Variable Annuity									
CREF Money Market Account R3	Money Market-Taxable	QCMMIX	04/01/1988	5.29%	2.17%	1.45%	0.19% \$1.90	0.19% \$1.90	
7-day current annualized yield 4.86% as of 09/24/2024									
7-day effective annualized yield 4.97% as of 09/24/2024									
iMoneyNet Money Fund Averages - All Government				5.10%	2.08%	1.38%			
Multi-Asset									
Collective Fund									
Vanguard Target Retirement 2070 Trust Select	N/A	VS70#	04/06/2022	29.06%	-	9.16%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%					
The Vanguard Target Retire Income CIT Trust Select	Retirement Income	VSIN#	06/30/2015	16.29%	4.50%	4.69%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate Income TR USD				17.18%	5.32%				

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>The Vanguard Target Retire 2020 CIT Trust Select</b>	Target-Date 2020	VS20#	06/30/2015	18.28%	6.07%	6.13%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				19.61%	5.51%				
<b>The Vanguard Target Retire 2025 CIT Trust Select</b>	Target-Date 2025	VS25#	06/30/2015	21.22%	7.21%	6.95%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				20.94%	5.96%				
<b>The Vanguard Target Retire 2030 CIT Trust Select</b>	Target-Date 2030	VS30#	06/30/2015	23.30%	8.14%	7.57%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				22.56%	6.74%				
<b>The Vanguard Target Retire 2035 CIT Trust Select</b>	Target-Date 2035	VS35#	06/30/2015	24.84%	9.06%	8.18%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				24.54%	7.83%				
<b>The Vanguard Target Retire 2040 CIT Trust Select</b>	Target-Date 2040	VS40#	06/30/2015	26.36%	9.95%	8.75%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				26.49%	8.91%				
<b>The Vanguard Target Retire 2045 CIT Trust Select</b>	Target-Date 2045	VS45#	06/30/2015	27.83%	10.82%	9.26%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.90%	9.63%				
<b>The Vanguard Target Retire 2050 CIT Trust Select</b>	Target-Date 2050	VS50#	06/30/2015	28.99%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr. 28.55%	5 Yr. 9.92%	10 Yr. or Since Inception	Gross	Net	
Morningstar Lifetime Allocation Moderate 2050 TR USD									
The Vanguard Target Retire 2055 CIT Trust Select	Target-Date 2055	VS55#	06/30/2015	29.01%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2055 TR USD				28.66%	9.93%				
The Vanguard Target Retire 2060 CIT Trust Select	Target-Date 2060	VS60#	06/30/2015	29.03%	11.18%	9.45%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%	9.87%				
The Vanguard Target Retire 2065 CIT Trust Select	Target-Date 2065+	VS65#	07/24/2017	29.01%	11.16%	10.41%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2060 TR USD				28.62%	9.87%				
Variable Annuity									
CREF Social Choice Account R3	Moderate Allocation	QCSCIX	03/01/1990	23.18%	7.90%	7.16%	0.22% \$2.20	0.22% \$2.20	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
Morningstar Moderate Target Risk TR USD				22.04%	7.07%	6.49%			
Real Estate									
Variable Annuity									
TIAA Real Estate Account	Real Estate	QREARX	10/02/1995	-9.34%	1.05%	3.55%	1.02% \$10.20	1.02% \$10.20	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
S&P 500 TR USD				36.35%	15.98%	13.38%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# COREBDIRGE RETIREMENT SERVICES (FORMERLY AIG) - FROZEN TO NEW CONTRIBUTIONS

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Corebridge Retirement Services  
P.O. BOX 15648  
Amarillo, TX 79105-5648  
800-448-2542  
www.corebridgefinancial.com

Table 1 – Variable Return Investment Performance as of September 30, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Variable Annuity									
PGI Asset Allocation		NA	03/19/1999	11.49%	7.66%	8.64%	0.83%		
							\$8.30		
S&P 500 Index				16.97%	11.58%	11.31%			
Equities									
Mutual Fund									
JP Morgan Diversified Balanced		NA	03/16/1999	11.89%	7.51%	8.91%	0.83%		
							\$8.30		
60% S7P 500; 40% Bloomberg				16.97%	11.58%	11.31%			
Other									
WellsCap Aggressive Growth	Large Growth	NA	03/16/1999	18.45%	20.90%	17.29%	0.79%		
							\$7.90		
Russell Mid Cap Growth				30.45%	19.27%	17.54%			
Variable Annuity									
DFA Ultra Short Bond Portfolio	Corporate Bond	NA	03/21/1999	-1.50%	-0.37%	-0.91%	0.51%		
							\$5.10		
Bloomberg Gov/Corp Bond				0.17%	1.69%	1.10%			
Goldman Sachs Global Bond	Corporate Bond	NA	03/17/1999	-9.91%	-0.57%	0.13%	0.78%		
							\$7.80		



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Bloomberg Global Agg</b>				-0.91%	199.00%	1.86%			
<b>JP Morgan MFS Core Bond Portfolio</b>	Corporate Bond	NA	03/27/1999	-6.54%	1.38%	1.99%	0.54%	\$5.40	
<b>BBgBarc US Agg Bond Index</b>				0.71%	3.42%	3.27%			
<b>Wellington Government &amp; Quality Bond</b>	Corporate Bond	NA	03/16/1999	-2.76%	1.13%	1.23%	0.57%	\$5.70	
<b>Bloomberg US Agg Bond</b>				-0.90%	2.94%	3.01%			
<b>JP Morgan Emerging Markets</b>	Emerging Markets Bond	NA	03/21/1999	18.84%	8.02%	4.74%	1.07%	\$10.70	
<b>MSCI Emerging Market</b>				18.58%	9.62%	6.46%			
<b>Pinebridge High Yield Bond</b>	High Yield Bond	NA	03/16/1999	9.92%	5.63%	6.28%	0.69%	\$6.90	
<b>Bloomberg US Corporate</b>				11.28%	6.52%	7.42%			
<b>SA Invesco Main St Large Cap Value</b>	Large Blend		03/19/1999	40.54%	16.22%	-	0.72%	\$7.20	
<b>SP 500</b>				30.00%	16.90%	16.63%			
<b>SA Large Cap Index</b>	Large Blend	NA	03/17/1999	28.03%	15.04%	14.64%	0.27%	\$2.70	
<b>S&amp;P 500 Index</b>				30.00%	16.90%	16.63%			
<b>AB Growth</b>	Large Growth	NA	03/17/1999	26.62%	21.44%	19.31%	0.64%	\$0.64	
<b>Russell 1000 Growth</b>				27.32%	22.84%	19.68%			
<b>JP Morgan Equity Income</b>	Large Value	NA	03/17/1999	29.14%	11.42%	12.69%	0.72%	\$7.20	
<b>Russell 1000 Value</b>				30.76%	12.81%	14.10%			
<b>SA Franklin BW US Large Cap Value</b>	Large Value	NA	03/19/1997	49.11%	13.86%	-	0.70%	\$7.00	
<b>SP 500 Index</b>				30.00%	16.90%	16.63%			
<b>SA Franklin Systematic US Large Cap Value</b>	Large Value		03/19/1999	39.46%	14.63%	-	0.64%	\$6.40	
<b>Russell 1000 Value</b>				30.76%	12.81%	14.10%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Wellington Capital Appreciation	Mid-Cap Blend	NA	03/16/1999	18.68%	22.67%	19.60%	0.64% \$6.40		
<i>Russell 1000 Growth</i>				27.32%	22.84%	19.68%			
Franklin Small Company Value	Small Value	NA	03/21/1999	48.43%	9.10%	11.88%	0.97% \$9.70		
<i>Russell 2000 Value</i>				63.92%	11.03%	13.22%			
JP Morgan Global Equities		NA	03/17/1999	21.27%	9.31%	9.86%	0.79% \$7.90		
<i>MSCI AWC</i>				27.44%	13.20%	11.90%			
Morgan Stanley International Equities		NA	03/16/1999	9.06%	5.55%	5.43%	0.84% \$8.40		
<i>MSCI EAFE Index</i>				26.29%	9.33%	8.60%			
Putnam International Growth & Income		NA	03/20/1999	35.12%	6.40%	6.07%	1.04% \$10.40		
<i>MSCI EAFE</i>				26.29%	9.33%	8.60%			
Real Estate									
Variable Annuity									
Fidelity Institutional AM Real Estate	Real Estate	NA	03/29/1999	31.20%	6.43%	9.54%	0.82% \$8.20		
<i>Dow Jones US Select Real Estate</i>				32.84%	7.77%	10.91%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# EMPOWER (FORMERLY PRUDENTIAL) - FROZEN TO NEW CONTRIBUTIONS

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Empower  
 PO Box 56025  
 Boston, MA 02205-60251  
 866-467-7756  
 www.empower.com

Table 1 – Variable Return Investment Performance as of September 30, 2024

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Other									
Medley Jennison Blend Account	Large Growth	NA	05/12/1983	24.40%	13.69%	11.17%	1.22%		
							\$12.20		
Russell 1000 Growth Index				27.32%	22.84%	19.68%			
Variable Annuity									
Medley Capital Growth	Large Blend	NA	02/28/1982	21.12%	13.34%	10.46%	1.00%		
							\$10.00		
Russell 1000 Index				30.90%	17.11%	16.76%			
Medley Stock Index	Large Blend	NA	10/18/1987	20.88%	13.81%	12.01%	1.06%		
							\$10.60		
Russell 1000 Index				30.96%	17.11%	16.76%			
Medley 50/50 Balanced		NA	05/12/1983	12.66%	6.68%	6.28%	1.33%		
							\$13.30		
Morningstar Mod Conservative Trg Risk TR USD				11.38%	7.46%	7.03%			
Medley Flexible Managed		NA	05/12/1983	15.56%	8.01%	7.32%	1.37%		
							\$13.70		
Morningstar Mod Trg Risk TR				17.44%	9.42%	8.99%			
Medley Global Account		NA	09/18/1988	18.11%	9.83%	8.60%	1.55%		

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$15.50	Net	
<b>MSCI ACWI Large Cp NR USD</b>				26.46%	13.50%	11.98%			
<b>Fixed Income</b>									
<b>Variable Annuity</b>									
<b>Medley Total Return Bond</b>	Intermediate Core Bond	NA	05/11/1983	6.25%	-0.02%	1.77%	1.18% \$11.80		
<b>Bloomberg Barclays US Agg Bond Index</b>				-0.90%	2.94%	3.01%			
<b>Medley Government Income</b>	Intermediate Government	NA	04/29/1989	4.22%	-1.26%	0.35%	1.26% \$12.60		
<b>Bloomberg Barclays US Universal Index</b>				5.10%	0.19%	1.61%			
<b>Money Market</b>									
<b>Variable Annuity</b>									
<b>Medley Government Money Market</b>	Money Market- Taxable	NA	02/28/1982	4.53%	1.39%	0.81%	0.99% \$9.90		
<b>ICE BofAML US Dollar 3 mo Deposit Offered Rate Constant Maturity</b>				0.21%	1.44%	0.90%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# FIDELITY

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Cincinnati OH 45277-0065  
800-343-0860  
www.netbenefits.com/uscrsp

**Table 1 – Variable Return Investment Performance as of September 30, 2024**

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Allocation									
Mutual Fund									
Fidelity Balanced K	Moderate Allocation	FBAKX	05/09/2008	26.80%	12.34%	9.95%	0.39% \$3.90	0.39% \$3.90	
S&P 500 TR USD			36.35%	15.98%	13.38%				
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	24.99%	6.42%	4.21%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD			26.05%	5.75%	4.02%				
William Blair Emerging Markets Leaders Fund Institutional	Diversified Emerging Mkts	WELIX	03/26/2008	22.27%	2.90%	3.10%	1.08% \$10.80	0.94% \$9.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD			26.05%	5.75%	4.02%	Contractual Waiver Exp: 30-APR-25			
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.92%	7.77%	5.45%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
FTSE Global All Cap ex US TR USD			25.61%	8.28%	5.85%				
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	24.71%	7.52%	6.26%	0.47%	0.47%	Round Trip: You cannot exchange into the

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions fund within 30 calendar days of exchanging out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$4.70	Net \$4.70	
<b>MSCI ACWI Ex USA NR USD</b>				25.35%	7.59%	5.22%			
<b>MFS International Value Fund R6</b>	Foreign Large Growth	MINJX	04/28/2006	27.50%	8.59%	8.66%	0.70% \$7.00	0.69% \$6.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI EAFE NR USD</b>				24.77%	8.20%	5.71%	Contractual Waiver Exp: 30-SEP-25		
<b>Neuberger Berman Socially Responsive Fund R6</b>	Large Blend	NRSRX	03/15/2013	38.75%	15.17%	11.93%	0.60% \$6.00	0.60% \$6.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>Vanguard FTSE Social Index Fund Institutional</b>	Large Blend	VFTNX	01/14/2003	37.67%	16.06%	13.84%	0.12% \$1.20	0.12% \$1.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 TR USD</b>				35.68%	15.64%	13.10%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIX	07/07/1997	36.32%	15.96%	13.37%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>Fidelity Contrafund K</b>	Large Growth	FCNKX	05/09/2008	46.46%	19.08%	15.34%	0.32% \$3.20	0.32% \$3.20	
<b>S&amp;P 500 TR USD</b>				36.35%	15.98%	13.38%			
<b>John Hancock Disciplined Value Fund R6</b>	Large Value	JDVWX	08/31/2011	26.92%	12.60%	9.85%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value TR USD</b>				27.76%	10.69%	9.23%			
<b>Vanguard Mid-Cap Index Fund Institutional</b>	Mid-Cap Blend	VMCIX	05/21/1998	28.81%	11.23%	10.22%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Mid Cap TR USD</b>				28.81%	11.23%	10.23%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Carillon Eagle Mid Cap Growth Fund R6</b>	Mid-Cap Growth	HRAUX	08/15/2011	21.49%	10.00%	10.95%	0.64% \$6.40	0.64% \$6.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Growth TR USD</b>				29.33%	11.48%	11.30%			
<b>MFS Mid Cap Value Fund R6</b>	Mid-Cap Value	MVCKX	02/01/2013	30.08%	12.03%	10.09%	0.63% \$6.30	0.62% \$6.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Value TR USD</b>				29.01%	10.33%	8.93%	Contractual Waiver Exp: 31-JAN-25		
<b>Principal Real Estate Securities Fund Institutional</b>	Real Estate	PIREX	03/01/2001	30.89%	5.50%	8.55%	0.92% \$9.20	0.86% \$8.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>FTSE Nareit All Equity REITs TR USD</b>				34.77%	5.09%	8.04%	Contractual Waiver Exp: 28-FEB-25		
<b>Goldman Sachs Small Cap Value Fund Institutional</b>	Small Blend	GSSIX	08/15/1997	22.59%	7.28%	7.24%	1.03% \$10.30	1.00% \$10.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2000 Value TR USD</b>				25.88%	9.29%	8.22%	Contractual Waiver Exp: 29-DEC-24		
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	27.45%	10.67%	9.65%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap TR USD</b>				27.41%	10.61%	9.60%			
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	27.45%	10.67%	9.65%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap TR USD</b>				27.41%	10.61%	9.60%			
<b>Loomis Sayles Small Cap Growth Fund Institutional</b>	Small Growth	LSSIX	12/31/1996	22.41%	9.63%	10.40%	0.94% \$9.40	0.94% \$9.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 3000 TR USD</b>				35.19%	15.26%	12.83%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Fixed Income									
Mutual Fund									
Vanguard Total International Bond Index Institutional	Global Bond- USD Hedged	VTIFX	05/31/2013	10.39%	-0.15%	2.19%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped TR Hedged USD				10.19%	-0.09%	2.32%			
NYLI High Yield Corporate Bond Fund R6	High Yield Bond	MHYSX	06/17/2013	13.16%	4.67%	5.13%	0.56% \$5.60	0.56% \$5.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				11.57%	0.33%	1.84%			
Vanguard Total Bond Market Index Fund Institutional	Intermediate Core Bond	VBPIX	09/18/1995	11.42%	0.32%	1.83%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Float Adjusted TR USD				11.47%	0.36%	1.87%			
Metropolitan West Total Return Bond Fund Plan	Intermediate Core-Plus Bond	MWTSX	07/29/2011	12.76%	0.54%	1.95%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				11.57%	0.33%	1.84%			
Allspring Short Duration Government Bond Fund R6	Short Government	MSDRX	11/30/2012	8.31%	1.30%	1.39%	0.45% \$4.50	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Bloomberg US Aggregate Bond TR USD				11.57%	0.33%	1.84%	Contractual Waiver Exp: 31-DEC-24		
Money Market									
Mutual Fund									
Fidelity Inv MM Government Instl	Money Market- Taxable	FRGXX	05/14/2014	5.37%	2.26%	1.58%	0.18% \$1.80	0.14% \$1.40	
ICE BofA USD 3M Dep OR CM TR USD				5.64%	2.45%	1.84%	Contractual Waiver Exp: 31-JUL-25		



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Multi-Asset									
Collective Fund									
The Vanguard Target Retire Income CIT Trust Select	Retirement Income	VSIN#	06/30/2015	16.29%	4.50%	4.69%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate Income TR USD				17.18%	5.32%				
The Vanguard Target Retire 2020 CIT Trust Select	Target-Date 2020	VS20#	06/30/2015	18.28%	6.07%	6.13%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2020 TR USD				19.61%	5.51%				
The Vanguard Target Retire 2025 CIT Trust Select	Target-Date 2025	VS25#	06/30/2015	21.22%	7.21%	6.95%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2025 TR USD				20.94%	5.96%				
The Vanguard Target Retire 2030 CIT Trust Select	Target-Date 2030	VS30#	06/30/2015	23.30%	8.14%	7.57%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2030 TR USD				22.56%	6.74%				
The Vanguard Target Retire 2035 CIT Trust Select	Target-Date 2035	VS35#	06/30/2015	24.84%	9.06%	8.18%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Morningstar Lifetime Allocation Moderate 2035 TR USD				24.54%	7.83%				
The Vanguard Target Retire 2040 CIT Trust Select	Target-Date 2040	VS40#	06/30/2015	26.36%	9.95%	8.75%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				26.49%	8.91%				
<b>The Vanguard Target Retire 2045 CIT Trust Select</b>	Target-Date 2045	VS45#	06/30/2015	27.83%	10.82%	9.26%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.90%	9.63%				
<b>The Vanguard Target Retire 2050 CIT Trust Select</b>	Target-Date 2050	VS50#	06/30/2015	28.99%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.55%	9.92%				
<b>The Vanguard Target Retire 2055 CIT Trust Select</b>	Target-Date 2055	VS55#	06/30/2015	29.01%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.66%	9.93%				
<b>The Vanguard Target Retire 2060 CIT Trust Select</b>	Target-Date 2060	VS60#	06/30/2015	29.03%	11.18%	9.45%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	9.87%				
<b>The Vanguard Target Retire 2065 CIT Trust Select</b>	Target-Date 2065+	VS65#	07/24/2017	29.01%	11.16%	10.41%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	9.87%				

Investment Name / Benchmark	Morningstar Category	Ticker Symbol VS15#	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
				N/A					

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# VANGUARD

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**Table 1 – Variable Return Investment Performance as of September 30, 2024**

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Equities									
Mutual Fund									
Vanguard Emerging Markets Stock Index Fund Institutional	Diversified Emerging Mkts	VEMIX	06/22/2000	24.99%	6.42%	4.21%	0.10% \$1.00	0.10% \$1.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI EM NR USD				26.05%	5.75%	4.02%			
William Blair Emerging Markets Leaders Fund Institutional	Diversified Emerging Mkts	WELIX	03/26/2008	22.27%	2.90%	3.10%	1.08% \$10.80	0.94% \$9.40	
MSCI EM NR USD				26.05%	5.75%	4.02%	Contractual Waiver Exp: 30-APR-25		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Vanguard Total International Stock Index Fund Institutional	Foreign Large Blend	VTSNX	11/29/2010	24.92%	7.77%	5.45%	0.09% \$0.90	0.09% \$0.90	
FTSE Global All Cap ex US TR USD				25.61%	8.28%	5.85%			
American Funds EuroPacific Growth Fund R6	Foreign Large Growth	RERGX	05/01/2009	24.71%	7.52%	6.26%	0.47% \$4.70	0.47% \$4.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
MSCI ACWI Ex USA NR USD				25.35%	7.59%	5.22%			
MFS International Value Fund R6	Foreign Large Growth	MINJX	04/28/2006	27.50%	8.59%	8.66%	0.70%	0.69%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$7.00	Net \$6.90	
MSCI EAFE NR USD				24.77%	8.20%	5.71%	Contractual Waiver Exp: 30-SEP-25		Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Neuberger Berman Socially Responsive Fund R6	Large Blend	NRSRX	03/15/2013	38.75%	15.17%	11.93%	0.60% \$6.00	0.60% \$6.00	
S&P 500 TR USD				36.35%	15.98%	13.38%			
Vanguard FTSE Social Index Inv	Large Blend	VFTSX	05/30/2000	-	-	-			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 TR USD									
Vanguard Institutional Index Fund Institutional Plus	Large Blend	VIIIX	07/07/1997	36.32%	15.96%	13.37%	0.02% \$0.20	0.02% \$0.20	
S&P 500 TR USD				36.35%	15.98%	13.38%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
JPMorgan Large Cap Growth Fund R6	Large Growth	JLGMX	11/30/2010	44.56%	21.25%	17.81%	0.52% \$5.20	0.44% \$4.40	
Russell 1000 Growth TR USD				42.19%	19.74%	16.52%	Contractual Waiver Exp: 31-OCT-24		
John Hancock Disciplined Value Fund R6	Large Value	JDVWX	08/31/2011	26.92%	12.60%	9.85%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Russell 1000 Value TR USD				27.76%	10.69%	9.23%			
Vanguard Mid-Cap Index Fund Institutional	Mid-Cap Blend	VMCIX	05/21/1998	28.81%	11.23%	10.22%	0.04% \$0.40	0.04% \$0.40	
CRSP US Mid Cap TR USD				28.81%	11.23%	10.23%			Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
Carillon Eagle Mid Cap Growth Fund R6	Mid-Cap Growth	HRAUX	08/15/2011	21.49%	10.00%	10.95%	0.64% \$6.40	0.64% \$6.40	
Russell Mid Cap Growth TR USD				29.33%	11.48%	11.30%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MFS Mid Cap Value Fund R6</b>	Mid-Cap Value	MVCKX	02/01/2013	30.08%	12.03%	10.09%	0.63% \$6.30	0.62% \$6.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Mid Cap Value TR USD</b>				29.01%	10.33%	8.93%	Contractual Waiver Exp: 31-JAN-25		
<b>Principal Real Estate Securities Fund Institutional</b>	Real Estate	PIREX	03/01/2001	30.89%	5.50%	8.55%	0.92% \$9.20	0.86% \$8.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>FTSE Nareit All Equity REITs TR USD</b>				34.77%	5.09%	8.04%	Contractual Waiver Exp: 28-FEB-25		
<b>Goldman Sachs Small Cap Value Fund Institutional</b>	Small Blend	GSSIX	08/15/1997	22.59%	7.28%	7.24%	1.03% \$10.30	1.00% \$10.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2000 Value TR USD</b>				25.88%	9.29%	8.22%	Contractual Waiver Exp: 29-DEC-24		
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	27.45%	10.67%	9.65%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP US Small Cap TR USD</b>				27.41%	10.61%	9.60%			
<b>Loomis Sayles Small Cap Growth Fund Institutional</b>	Small Growth	LSSIX	12/31/1996	22.41%	9.63%	10.40%	0.94% \$9.40	0.94% \$9.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 3000 TR USD</b>				35.19%	15.26%	12.83%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>Vanguard Total International Bond Index Institutional</b>	Global Bond-USD Hedged	VTIFX	05/31/2013	10.39%	-0.15%	2.19%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped TR Hedged USD</b>				10.19%	-0.09%	2.32%			
<b>NYLI High Yield Corporate Bond Fund R6</b>	High Yield Bond	MHYSX	06/17/2013	13.16%	4.67%	5.13%	0.56%	0.56%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$5.60	Net \$5.60	
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>PIMCO Real Return Fund Institutional</b>	Inflation- Protected Bond	PRRIX	01/29/1997	10.42%	2.91%	2.52%	0.50% \$5.00	0.50% \$5.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate Core Bond	VBPIX	09/18/1995	11.42%	0.32%	1.83%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Float Adjusted TR USD</b>				11.47%	0.36%	1.87%			
<b>Metropolitan West Total Return Bond Fund Plan</b>	Intermediate Core-Plus Bond	MWTSX	07/29/2011	12.76%	0.54%	1.95%	0.37% \$3.70	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%			
<b>Allspring Short Duration Government Bond Fund R6</b>	Short Government	MSDRX	11/30/2012	8.31%	1.30%	1.39%	0.45% \$4.50	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg US Aggregate Bond TR USD</b>				11.57%	0.33%	1.84%	Contractual Waiver Exp: 31-DEC-24		
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b>	Money Market- Taxable	VMFXX	07/13/1981	5.41%	2.29%	1.61%	0.11% \$1.10	0.11% \$1.10	
<b>FTSE Treasury Bill 3 Month USD</b>				5.63%	2.38%	1.67%			
<b>Multi-Asset</b>									
<b>Collective Fund</b>									
<b>The Vanguard Target Retire Income CIT Trust Select</b>	Retirement Income	VSIN#	06/30/2015	16.29%	4.50%	4.69%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Morningstar Lifetime Allocation Moderate Income TR USD</i>				17.18%	5.32%				
<b>The Vanguard Target Retire 2020 CIT Trust Select</b>	Target-Date 2020	VS20#	06/30/2015	18.28%	6.07%	6.13%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2020 TR USD</i>				19.61%	5.51%				
<b>The Vanguard Target Retire 2025 CIT Trust Select</b>	Target-Date 2025	VS25#	06/30/2015	21.22%	7.21%	6.95%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2025 TR USD</i>				20.94%	5.96%				
<b>The Vanguard Target Retire 2030 CIT Trust Select</b>	Target-Date 2030	VS30#	06/30/2015	23.30%	8.14%	7.57%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2030 TR USD</i>				22.56%	6.74%				
<b>The Vanguard Target Retire 2035 CIT Trust Select</b>	Target-Date 2035	VS35#	06/30/2015	24.84%	9.06%	8.18%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2035 TR USD</i>				24.54%	7.83%				
<b>The Vanguard Target Retire 2040 CIT Trust Select</b>	Target-Date 2040	VS40#	06/30/2015	26.36%	9.95%	8.75%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2040 TR USD</i>				26.49%	8.91%				
<b>The Vanguard Target Retire 2045 CIT Trust Select</b>	Target-Date 2045	VS45#	06/30/2015	27.83%	10.82%	9.26%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions out of the fund.
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$0.50	Net \$0.50	
<i>Morningstar Lifetime Allocation Moderate 2045 TR USD</i>				27.90%	9.63%				
<b>The Vanguard Target Retire 2050 CIT Trust Select</b>	Target-Date 2050	VS50#	06/30/2015	28.99%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2050 TR USD</i>				28.55%	9.92%				
<b>The Vanguard Target Retire 2055 CIT Trust Select</b>	Target-Date 2055	VS55#	06/30/2015	29.01%	11.15%	9.43%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2055 TR USD</i>				28.66%	9.93%				
<b>The Vanguard Target Retire 2060 CIT Trust Select</b>	Target-Date 2060	VS60#	06/30/2015	29.03%	11.18%	9.45%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	9.87%				
<b>The Vanguard Target Retire 2065 CIT Trust Select</b>	Target-Date 2065+	VS65#	07/24/2017	29.01%	11.16%	10.41%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Lifetime Allocation Moderate 2060 TR USD</i>				28.62%	9.87%				
<b>Mutual Fund</b>									
<b>Vanguard Wellington Fund Admiral</b>	Moderate Allocation	VWENX	05/14/2001	24.87%	9.16%	8.69%	0.18% \$1.80	0.18% \$1.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>Morningstar Moderate Target Risk TR USD</i>				22.04%	7.07%	6.49%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
		VS15#		-	-	-			
N/A									

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

TIAA

Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
Guaranteed Annuity			<p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Group Retirement Annuity	4.75%	Through 02/28/2025	<p>The current rate shown applies to premiums remitted during the month of October 2024 and will be credited through 2/28/2025. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>
TIAA Traditional-Retirement Annuity	4.75%	Through 02/28/2025	

# COREBDIRGE RETIREMENT SERVICES (FORMERLY AIG) - FROZEN TO NEW CONTRIBUTIONS

**Table 2 – Fixed Return Investments**

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
One Year Fixed Account	3.00%	12/31/2021	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates.
Three Year Fixed Account	3.00%	12/31/2021	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. If multi-year accounts (3-, 5-, 7-, or 10-year) are available, a Market Value Adjustment (MVA) may apply to withdrawals from these accounts before the end of a guaranteed period. Some products may also include a 1-year MVA Account. The market value adjustment generally works to either increase or decrease the remaining contract value. Any negative adjustment that decrease the value are waived
One Year Non-MVA Fixed Account	3.00%	12/31/2021	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates.
Five Year Fixed Account	3.00%	12/31/2021	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. If multi-year accounts (3-, 5-, 7-, or 10-year) are available, a Market Value Adjustment (MVA) may apply to withdrawals from these accounts before the end of a guaranteed period. Some products may also include a 1-year MVA Account. The market value adjustment generally works to either increase or decrease the remaining contract value. Any negative adjustment that decrease the value are waived

Name/Type/Option	Return	Term	Additional Information
One Year Dollar Cost Averaging Fixed Account	3.00%	12/31/2021	<p>Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. By using dollar cost averaging (DCA) account, if available, you elect the move money systematically from the DCA account to the variable portfolios. While still in the DCA account, dollars compound at the rates shown above. Any fixed rates credited will be paid on a declining balance; therefore, the actual yield over the full time period is lower than if the annualized rates shown above.</p>

# EMPOWER (FORMERLY PRUDENTIAL) - FROZEN TO NEW CONTRIBUTIONS

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
Prudential Guaranteed Interest Account	3.07%	12/31/2021	The credit rate is subject to change, but will never be less than 3.0%. There is an asset charge of 0.45% for recordkeeping services. Investment management fees may also apply. The crediting rate shown is net of these fees. Generally, you may withdraw all or a portion of your GIA assets without any fees or restrictions for benefit responsive events such as termination, retirement, death or eligibility for Social Security disability benefits. Other disbursements and transfers out of this fund into any other investment in excess of the greater of 20% of your GIA balance as measured at the beginning of the calendar year or \$500, may be subject to a market value charge. Alternatively, you can request that your GIA balance be distributed in five annual installments. If the SEC has suspended or restricted trading, or an external emergency outside our control, there may be up to a six month delay for transfers, distributions or disbursements.

# FIDELITY

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
New York Life Guaranteed Interest Account	1.60%	12/31/2021	No direct transfers from the GIA to competing investment options are allowed. Any transfers from the GIA to a competing investment option must first be invested in a non-competing investment option and be held there for at least ninety (90) days before completing the transfer. Competing investment options include money market funds, bond funds with a duration less than 3 years and self directed brokerage. Exchanges out of the GIA that are intended to be moved away from the current provider and deposited with another provider in the Plan are subject to the following limits: Transfers or exchanges of up to 15% of your balance in the GIA may be made in any calendar year to another Plan vendor without incurring surrender charges. Transfers or exchanges in excess of 15% per calendar year may be subject to a surrender charge of 4%. This limitation does not apply to withdrawals from the Plan. It applies to assets kept within the Plan but transferred to another provider.

# VANGUARD

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
New York Life Guaranteed Interest Account	1.60%	12/31/2021	No direct transfers from the GIA to competing investment options are allowed. Any transfers from the GIA to a competing investment option must first be invested in a non-competing investment option and be held there for at least ninety (90) days before completing the transfer. Competing investment options include money market funds, bond funds with a duration less than 3 years and self directed brokerage. Exchanges out of the GIA that are intended to be moved away from the current provider and deposited with another provider in the Plan are subject to the following limits: Transfers or exchanges of up to 15% of your balance in the GIA may be made in any calendar year to another Plan vendor without incurring surrender charges. Transfers or exchanges in excess of 15% per calendar year may be subject to a surrender charge of 4%. This limitation does not apply to withdrawals from the Plan. It applies to assets kept within the Plan but transferred to another provider.



## Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

### TIAA

#### TIAA Traditional Annuity Lifetime Income Option

##### OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.

- Once you have elected a lifetime annuity, your election is irrevocable.

#### TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

##### OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a

two-life annuity after you or your annuity partner attains age 90.

- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

## OBJECTIVES / GOALS

## PRICING FACTORS

## RESTRICTIONS / FEES

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## OBJECTIVES / GOALS

## PRICING FACTORS

The owner may provide benefits under the plan by purchasing annuities from the Life Company. The amount of such annuity shall be determined by the owner in accordance with the terms of the plan. Before any annuity can be purchased the owner must advise the Life Company, in writing, the amount of the benefit. The owner must also provide other such information that the Company may require to complete an annuity purchase. The annuity contract will be owned by the participant and will specify the dates/amounts of payments, and all other terms and conditions of the annuity. The payments will begin on the date determined by the owner, but must be the first day of a calendar month. Any annuity is subject to any limitation in the plan required by the provisions of the Internal Revenue Code and Federal Tax Regulation 1.401-4(c) and any other laws or regulations amending, supplementing, or replacing the same.

## RESTRICTIONS / FEES

Please visit [www.TIAA.org/public/support/faqs](http://www.TIAA.org/public/support/faqs) for FAQs about TIAA products, services & support.

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. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](http://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf).

**Other service provider important additional information:**

**TIAA important additional information:**

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

Expense ratios shown are based on the most recent information available, but may not reflect all updates and may differ slightly from the prospectus due to rounding. Please consult the most recent prospectus or offering document for more detailed information.

TIAA provides information on restrictions on record kept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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