

RSP Gold Program/Plan for Memorial Healthcare System - 1009544-01

Investment Performance as of 04/30/2024



Performance data quoted represents past performance and is not a guarantee or prediction of future results. Investment returns and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Funds are subject to certain market risks. Current performance may be lower or higher than performance data shown.

Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit mlr.metlife.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹	Inception Date	Returns as of Month Ending 04/30/2024					Returns as of Quarter Ending 03/28/2024					Calendar Year Returns			
				1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
International Funds																	
American Funds New Perspective Fund A ^{2,12}	ANWPX	0.75 / 0.75	03-13-1973	-3.47	4.65	17.03	1.96	10.83	10.26	8.41	22.53	4.89	12.42	10.62	24.59	-25.85	17.73
Templeton Foreign Fund A ^{2,11,12}	TEMTX	1.14 / 1.10	10-05-1982	-1.10	0.50	8.67	3.56	4.57	2.12	1.62	10.90	4.39	5.24	2.39	19.95	-3.59	5.07
Small Cap Funds																	
Virtus NFJ Small-Cap Value A ^{3,10,12}	PCVAX	1.23 / 1.17	01-20-1997	-6.54	-5.99	12.49	0.49	3.99	3.63	0.59	18.55	3.90	6.36	4.41	23.00	-16.22	24.23
Mid Cap Funds																	
Columbia Acorn A ^{3,8,12}	LACAX	1.15 / 1.08	10-16-2000	-6.70	2.27	14.33	-5.37	3.78	6.76	9.61	21.09	-2.07	6.03	7.22	21.59	-34.01	8.79
Fidelity Adv Stock Selector Mid Cap M ^{3,12}	FMCAV	1.20 / 1.20	02-20-1996	-6.11	2.18	14.16	1.90	8.56	8.49	8.83	20.80	5.78	10.80	9.04	16.59	-14.31	22.62
Franklin Small-Mid Cap Growth Fund A ^{3,7,12}	FRSGX	0.92 / 0.90	02-14-1992	-6.25	0.28	18.39	-4.30	8.72	9.46	6.98	23.10	-0.39	11.11	9.85	27.20	-33.71	9.91
Lord Abbett Mid Cap Stock A ^{3,12}	LAVLX	1.03 / 1.03	06-28-1983	-5.40	5.26	18.79	4.95	8.34	7.00	11.27	26.54	8.92	10.41	7.55	15.50	-11.06	28.88
Large Cap Funds																	
American Funds Growth Fund of America A ¹²	AGTHX	0.63 / 0.63	11-30-1973	-4.36	7.63	31.87	4.15	12.78	12.69	12.54	38.89	7.60	14.65	13.07	37.20	-30.72	19.34
American Funds Washington Mutual Fund A ¹²	AWSHX	0.57 / 0.57	07-31-1952	-3.83	4.97	19.35	8.68	11.39	10.82	9.14	26.54	11.51	13.02	11.37	17.22	-8.47	28.50
Fidelity Advisor Dividend Growth M ¹²	FDGTX	1.20 / 1.20	12-28-1998	-2.92	10.10	24.41	8.05	9.88	9.19	13.41	30.50	10.92	11.52	9.50	17.05	-12.37	27.37
Invesco Capital Appreciation A ¹²	OPTFX	0.97 / 0.97	01-22-1981	-4.66	10.12	34.52	5.10	13.73	12.52	15.51	42.20	9.15	16.14	12.95	35.51	-31.10	22.35
T. Rowe Price Growth Stock Fund - Adv ¹²	TRSAX	0.92 / 0.92	12-31-2001	-4.77	6.77	30.53	0.30	10.30	12.59	12.12	39.96	4.25	12.29	12.84	44.88	-40.29	19.71
Vanguard 500 Index Admiral ^{12,13,14}	VFIAX	0.04 / 0.04	11-13-2000	-4.09	6.02	22.61	8.02	13.15	12.37	10.54	29.83	11.45	15.01	12.92	26.24	-18.15	28.66
Balanced																	
American Funds Income Fund of America A ¹²	AMECX	0.58 / 0.58	11-30-1973	-2.68	1.53	6.65	3.31	6.39	6.19	4.32	11.33	5.16	7.37	6.66	7.59	-6.41	17.38
Invesco Equity & Income A ^{5,12}	ACEIX	0.79 / 0.78	08-03-1960	-3.26	3.43	11.94	3.48	7.59	6.94	6.91	17.25	5.74	9.06	7.30	9.99	-7.72	18.02
Invesco Fundamental Alternatives A ^{9,12}	QVOPX	1.41 / 1.38	01-03-1989	-0.68	3.01	5.70	0.06	1.06	1.39	3.72	6.92	0.51	1.51	1.46	3.55	-7.28	2.49
Bond																	
BlackRock High Yield Bond Inv A ^{6,12,15}	BHYAX	0.95 / 0.93	11-19-1998	-0.84	1.09	9.16	1.86	3.73	3.99	1.95	11.14	2.53	4.24	4.11	13.34	-10.87	5.54

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			1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021
Current Fixed Investment Option Rate(s)															

MetLife Growth Plus Account: ⁴ 3.55%

These investment returns and fund expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized. The figures above reflect fund performance only; any applicable plan-specific fees that might be charged to your account, such as plan administrative fees, would reduce the performance shown.

Returns reflect deduction of fund expenses. If your plan assesses an administrative fee, the results shown would be reduced. If you invest in the mutual funds through a 403(b)(7) custodial account or retirement plan trust, your plan account's investment return might be reduced by custodial account or plan trust fees and expenses.

Returns marked as N/A are not applicable for this time period or were not available at the time of production. Please refer to mlr.metlife.com for the most current return information.

Securities, when offered, are distributed through MetLife Investors Distribution Company (member FINRA).

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed, or if the investment objective has changed, please refer to the current prospectus.

Investment decisions should not be based solely on the performance data contained herein. Where data obtained from Morningstar, ©2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios please visit mlr.metlife.com.

Growth Plus Account is issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, under contract policy number G.4333-13 and distributed by MetLife Investors Distribution Company (member FINRA). The fixed annuity account's interest rate is net of all fees and expenses.

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Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to your annuity account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to amounts rolled over from another type of qualified retirement plan or IRA. Because the purchase of a variable annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the variable annuity for its death benefit, annuity options and other non-tax related benefits. Distributions will reduce the living and death benefits and account value and may be subject to withdrawal charges.

The insurance company identified on this statement confirms the transactions shown as the issuer of the policy/contract. The insurance company is providing this confirmation on behalf of the variable product distributor, MetLife Investors Distribution Company, and your retail broker dealer, who are acting as agents for the insurance company.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

A ticker symbol is not available for those funds that are exempt from SEC registration.

MetLife and/or its affiliates ("MetLife") receive fees for providing administrative and recordkeeping services. The fees may be deducted directly from the Participant's account, be paid for by the Employer, be paid from the Plan assets and/or paid from the fees deducted from Participant account values allocated to the mutual funds available under the Plan. The fees can vary based upon the mutual funds that are available in the Plan and Plan Participants' asset allocations. Because different mutual funds pay different rates of compensation and rates of mutual fund compensation are subject to change from time to time, compensation received by MetLife varies based on the rates of compensation in effect from time to time. MetLife may receive a finder's fee from certain fund companies, which is additional compensation to MetLife. MetLife may also impose separate transactional fees for certain Participant elected transactions that will be charged directly to Plan Participants unless paid by the Employer or the Plan. MetLife may increase the annual administrative service fee charged to Participants' accounts. MetLife may also pay a portion of the fees it collects to an entity that is designated as a directed trustee or directed custodian of the Plan; or to a third party administrator, or third party investment advisor. MetLife may receive payments for administrative services provided under the third party investment advisory services. MetLife also receives compensation for administrative services on annuities that are issued by unaffiliated insurance companies. MetLife also receives fees with respect to annuities it issues, according to the terms of the annuity contracts and prospectuses,

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if applicable. If you would like more information on the compensation that MetLife receives, contact your Employer. MetLife may realize a profit from any of the fees described above.

¹ The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

² Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

³ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁴ Annualized yield based on the current effective rate.

⁵ The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 30-JUN-2025.

⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-JUN-2025.

⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 31-AUG-2024.

⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 30-APR-2025.

⁹ The Fund has a Contractual Management Fee Waiver in the amount of .03% which expires on 30-JUN-2025.

¹⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .06% which expires on 31-OCT-2024.

¹¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .04% which expires on 31-DEC-2024.

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¹³ In addition to the charges and expenses described in the prospectus, there may be additional plan administrative expenses for participants in any Vanguard fund. This expense, if applicable, may be charged to your plan account balance in each Vanguard Fund. Please call 1-800-543-2520 for more information.

¹⁴ Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

¹⁵ Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.