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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 for SEC registered products or disclosure document, including fund fact sheets, for unregistered products, if available, containing this information. Read each carefully before investing.

There is no guarantee that any of the investment options will meet their stated goals or objectives.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹	Inception Date	Returns as of Month Ending 04/30/2025						Returns as of Quarter Ending 03/31/2025					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	2024	2023	2022
Asset Allocation																	
T. Rowe Price Retirement 2005 Fund I ^{2,9}	TRAJX	0.34 / 0.34	11-13-2023	0.16	1.59	8.34	5.38	6.13	4.96	1.42	5.90	3.61	7.31	5.06	8.22	11.96	N/A
T. Rowe Price Retirement 2010 Fund I ^{2,9}	TRPUX	0.34 / 0.34	11-13-2023	0.07	1.39	8.35	5.65	6.58	5.29	1.32	5.85	3.80	7.91	5.41	8.71	12.49	N/A
T. Rowe Price Retirement 2015 Fund I ^{2,9}	TRUBX	0.35 / 0.35	11-13-2023	0.00	1.27	8.39	5.84	7.08	5.67	1.27	5.88	3.97	8.55	5.80	8.98	12.90	N/A
T. Rowe Price Retirement 2020 Fund I ^{2,9}	TRDBX	0.37 / 0.37	11-13-2023	0.05	1.24	8.51	6.09	7.70	6.15	1.18	5.82	4.11	9.33	6.28	9.29	13.54	N/A
T. Rowe Price Retirement 2025 Fund I ^{2,9}	TREHX	0.38 / 0.38	11-13-2023	0.00	1.03	8.63	6.48	8.52	6.66	1.03	5.79	4.32	10.35	6.80	9.91	14.60	N/A
T. Rowe Price Retirement 2030 Fund I ^{2,9}	TRFHX	0.40 / 0.40	11-13-2023	-0.08	0.78	8.74	7.14	9.44	7.20	0.86	5.69	4.72	11.45	7.37	10.92	16.28	N/A
T. Rowe Price Retirement 2035 Fund I ^{2,9}	TRFJX	0.42 / 0.42	11-13-2023	-0.19	0.48	8.90	7.94	10.40	7.72	0.67	5.66	5.32	12.58	7.90	12.15	18.17	N/A
T. Rowe Price Retirement 2040 Fund I ^{2,9}	TRHDX	0.43 / 0.43	11-13-2023	-0.26	0.16	9.02	8.60	11.23	8.17	0.43	5.68	5.80	13.53	8.36	13.38	19.60	N/A
T. Rowe Price Retirement 2045 Fund I ^{2,9}	TRIKX	0.44 / 0.44	11-13-2023	-0.31	-0.04	9.12	9.05	11.86	8.47	0.27	5.71	6.19	14.26	8.66	14.21	20.48	N/A
T. Rowe Price Retirement 2050 Fund I ^{2,9}	TRJLX	0.45 / 0.45	11-13-2023	-0.32	-0.05	9.16	9.22	11.97	8.52	0.26	5.74	6.33	14.36	8.72	14.39	20.81	N/A
T. Rowe Price Retirement 2055 Fund I ^{2,9}	TRJMX	0.46 / 0.46	11-13-2023	-0.25	-0.10	9.20	9.20	11.96	8.49	0.15	5.66	6.29	14.34	8.69	14.55	20.78	N/A
T. Rowe Price Retirement 2060 Fund I ^{2,9}	TRLNX	0.46 / 0.46	11-13-2023	-0.30	-0.12	9.15	9.21	11.95	8.50	0.18	5.65	6.31	14.36	8.69	14.53	20.85	N/A
T. Rowe Price Retirement 2065 Fund I ^{2,9}	TRMOX	0.46 / 0.46	11-13-2023	-0.31	-0.16	9.14	9.15	N/A	16.51	0.16	5.62	6.23	N/A	17.84	14.46	20.84	N/A
International Funds																	
DFA International Core Equity 2 Port I ^{3,9}	DFIEX	0.23 / 0.23	09-15-2005	4.19	11.59	13.93	9.74	12.92	6.01	7.11	6.42	6.01	13.93	6.08	3.99	17.49	-13.48
Hartford Schroders Emerging Mkts Eq SDR ^{3,9}	SEMTX	0.96 / 0.96	12-30-2014	0.29	3.00	7.93	3.50	5.96	3.71	2.70	7.02	0.99	7.56	4.25	7.80	8.98	-22.10
Vanguard International Growth Adm ^{3,9,10,11}	VWILX	0.25 / 0.25	08-13-2001	2.94	4.40	11.96	6.94	8.91	8.12	1.42	5.46	1.83	10.61	8.25	9.48	14.81	-30.79
Specialty																	
Cohen & Steers Realty Shares ^{5,9}	CSRSX	0.93 / 0.88	07-02-1991	-0.49	2.66	18.99	0.69	9.09	6.87	3.17	10.42	-0.40	10.76	6.35	6.50	12.67	-24.96
Small Cap Funds																	
American Century Small Cap Growth R6 ^{4,9}	ANODX	0.79 / 0.79	07-26-2013	-1.32	-9.46	4.95	4.64	9.98	9.66	-8.25	-1.21	1.40	13.65	9.51	15.34	17.52	-26.15

Sinai Health System Consolidated 403(b) Plan - 1013312-02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹	Inception Date	Returns as of Month Ending 04/30/2025						Returns as of Quarter Ending 03/31/2025					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	2024	2023	2022
Fidelity Small Cap Index ^{4,9}	FSSNX	0.03 / 0.03	09-08-2011	-2.27	-11.52	1.03	3.43	9.98	6.47	-9.47	-3.88	0.68	13.38	6.44	11.69	17.12	-20.27
Allspring Special Small Cap Value Inst ^{4,9}	ESPNX	1.09 / 1.09	07-30-2010	-5.41	-11.37	-6.36	2.43	11.28	6.71	-6.31	-6.64	2.39	15.06	7.05	6.88	19.03	-13.59
Mid Cap Funds																	
Touchstone Mid Cap Growth A ^{4,9}	TEGAX	1.24 / 1.24	10-03-1994	4.93	-5.04	6.54	6.90	10.88	9.77	-9.51	-4.65	1.55	12.75	9.11	15.94	24.20	-26.15
Vanguard Mid Cap Index Adm ^{4,9,10}	VIMAX	0.05 / 0.05	11-12-2001	-0.94	-2.50	9.35	7.13	12.91	8.86	-1.58	5.14	4.50	16.21	8.92	15.22	15.98	-18.71
Victory Sycamore Established Value A ^{4,9}	VETAX	0.90 / 0.90	05-05-2000	-3.37	-5.62	0.12	4.50	14.48	9.38	-2.33	-1.66	4.52	18.15	9.65	9.87	9.95	-2.82
Large Cap Funds																	
Fidelity 500 Index ⁹	FXAIX	0.01 / 0.01	05-04-2011	-0.68	-4.92	12.08	12.17	15.60	12.31	-4.28	8.24	9.05	18.58	12.49	25.00	26.29	-18.13
MFS Value A ^{7,9}	MEIAX	0.80 / 0.79	01-02-1996	-2.72	1.03	7.82	7.83	11.92	8.53	3.85	6.61	6.83	14.85	8.87	11.64	7.89	-6.13
Parnassus Core Equity Investor ⁹	PRBLX	0.81 / 0.81	08-31-1992	0.09	-2.36	10.53	10.81	14.72	11.89	-2.44	5.13	7.65	16.94	11.83	18.52	24.93	-18.61
T. Rowe Price Blue Chip Growth I ⁹	TBCIX	0.57 / 0.57	12-17-2015	1.69	-7.58	14.50	15.77	12.92	13.51	-9.11	8.18	9.01	15.74	13.27	35.79	49.55	-38.51
Balanced																	
Janus Henderson Balanced I ⁹	JBALX	0.66 / 0.66	07-06-2009	0.49	-1.57	10.06	7.89	9.16	8.28	-2.05	5.59	5.13	10.54	8.30	15.40	15.43	-16.55
Bond																	
Baird Aggregate Bond Inst ^{9,12}	BAGIX	0.30 / 0.30	09-29-2000	0.31	3.16	8.22	2.45	-0.10	1.93	2.84	5.22	1.03	0.37	1.86	1.85	6.43	-13.35
DFA Inflation-Protected Securities I ^{9,12}	DIPSX	0.11 / 0.11	09-18-2006	0.18	4.57	8.38	0.95	1.93	2.48	4.39	6.49	0.07	2.40	2.54	2.01	3.93	-12.22
Loomis Sayles Bond - I ^{6,9,12}	LSBDX	0.72 / 0.65	05-16-1991	0.42	2.79	11.51	4.23	3.91	2.51	2.35	8.28	2.86	4.29	2.63	6.70	8.05	-12.49
Loomis Sayles Core Plus Bond Y ^{8,9,12}	NERYX	0.50 / 0.49	12-30-1994	0.18	3.19	7.39	1.95	0.15	2.03	3.00	4.12	0.51	0.63	2.03	0.75	6.12	-12.75
Money Market																	
Vanguard Treasury Money Mkt Inv (7-day SEC yield: 4.24%) ^{9,10}	VUSXX	0.07 / 0.07	12-14-1992	0.35	1.41	4.88	4.39	2.64	1.85	1.06	4.97	4.28	2.58	1.82	5.24	5.05	1.50

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.

For prospectuses related to investments in your Self-Directed Brokerage Account (SDBA), contact Charles Schwab at www.schwab.com or 1-888-393-7272.

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.

With the exception of the Self-Directed Brokerage Account, securities are distributed through MetLife Investors Distribution Company ("MLIDC") (member FINRA), 1095 Avenue of the Americas, New York, NY 10036.

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.

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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

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period than those shown on the Plan's investment performance report. For the most current expense ratios please visit mlr.metlife.com.

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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.

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, 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 Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund. Please note, not all plans offer funds that are structured in this manner.

³ 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.

⁴ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁵ The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-JUN-2026.

⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 30-APR-2026.

⁷ The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-DEC-2025.

⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-JAN-2026.

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¹⁰ 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.

¹¹ Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

¹² 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.