

# White River Health System 401(k) Plan - 1350610-01

## Investment Returns as of 03/28/2024



Current results may be lower or higher than shown below. Figures shown are past results and are not predictive of results in future periods. For most recent month-end results, please visit [myretirement.americanfunds.com](http://myretirement.americanfunds.com). The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

Returns are shown at net asset value and are calculated without a sales charge.

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.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 03/28/2024						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	
<b>Growth</b>																	
American Funds AMCAP R4 <sup>11</sup>	RAFEX	0.69 / 0.69	05-01-1967	2.56	10.73	31.73	6.82	11.67	10.83	10.73	31.73	6.82	11.67	10.83	30.94	-28.78	23.63
American Funds EuroPacific Gr R4 <sup>1,11</sup>	REREX	0.82 / 0.82	04-16-1984	3.60	7.35	13.08	-0.51	6.54	5.21	7.35	13.08	-0.51	6.54	5.21	15.65	-23.00	2.49
American Funds New World Fund R4 <sup>1,2,4,11</sup>	RNWEX	0.92 / 0.92	06-17-1999	2.40	5.13	14.23	-0.42	6.85	5.62	5.13	14.23	-0.42	6.85	5.62	15.81	-22.03	4.77
Columbia Small Cap Index A	NMSAX	0.45 / 0.45	10-15-1996	3.21	2.36	15.41	1.81	8.64	8.29	2.36	15.41	1.81	8.64	8.29	15.55	-16.52	26.07
Hartford Schroders Intl Multi-Cp Val R4	HFYSX	1.17 / 1.17	10-24-2016	3.92	6.09	13.53	3.43	5.48	3.66	6.09	13.53	3.43	5.48	3.66	13.26	-11.95	13.49
MFS Blended Research Intl Eq R3	BRXTX	0.96 / 0.89	09-15-2015	4.06	5.86	13.19	3.53	7.34	6.23	5.86	13.19	3.53	7.34	6.23	14.09	-13.66	13.08
<b>Growth-and-income</b>																	
American Funds Invmt Co of America R4 <sup>11</sup>	RICEX	0.61 / 0.61	01-01-1934	3.48	10.40	33.35	11.84	13.87	11.41	10.40	33.35	11.84	13.87	11.41	28.46	-15.56	24.96
American Funds Washington Mutual R4 <sup>11</sup>	RWMEX	0.62 / 0.62	07-31-1952	3.43	9.13	26.50	11.46	12.98	11.31	9.13	26.50	11.46	12.98	11.31	17.18	-8.51	28.43
Columbia Large Cap Index A	NEIAX	0.45 / 0.45	10-10-1995	3.19	10.45	29.32	11.03	14.55	12.46	10.45	29.32	11.03	14.55	12.46	25.70	-18.40	28.13
Invesco Global Real Estate A <sup>13</sup>	AGREX	1.38 / 1.38	04-29-2005	4.56	-0.87	6.23	-1.65	-1.21	2.32	-0.87	6.23	-1.65	-1.21	2.32	8.60	-25.23	25.26
<b>Bond</b>																	
American Funds Bond Fund of Amer R4 <sup>1,2,4,11,12</sup>	RBFEX	0.59 / 0.59	05-28-1974	0.88	-0.82	1.05	-2.53	0.87	1.67	-0.82	1.05	-2.53	0.87	1.67	4.73	-12.67	-0.94
American Funds Capital World Bond R4 <sup>1,2,4,11,12</sup>	RCWEX	0.83 / 0.83	08-04-1987	0.60	-2.25	0.81	-5.20	-1.23	-0.12	-2.25	0.81	-5.20	-1.23	-0.12	6.05	-17.43	-5.08
American Funds Inflation Linked Bd Fd R4 <sup>2,7,11,12</sup>	RILDX	0.64 / 0.64	01-23-2015	0.55	-0.33	-1.92	-1.99	1.88	1.92	-0.33	-1.92	-1.99	1.88	1.92	1.22	-11.78	3.75
American Funds Interm Bd Fd of Amer R4 <sup>2,11,12</sup>	RBOEX	0.60 / 0.59	02-19-1988	0.65	-0.25	1.80	-1.13	1.09	1.21	-0.25	1.80	-1.13	1.09	1.21	4.47	-7.53	-0.84
American Funds US Government Sec R4 <sup>2,6,11,12</sup>	RGVEX	0.61 / 0.61	12-17-1985	0.70	-1.11	-1.10	-2.61	0.30	1.08	-1.11	-1.10	-2.61	0.30	1.08	2.84	-11.05	-0.75
BlackRock High Yield Bond Inv A <sup>12</sup>	BHYAX	0.95 / 0.93	11-19-1998	1.29	1.95	11.14	2.53	4.24	4.11	1.95	11.14	2.53	4.24	4.11	13.34	-10.87	5.54
<b>Capital Preservation</b>																	
EB MaGIC 75 Stable Value Fund <sup>14</sup>	N/A	1.01 / 0.75	01-04-1988	0.12	0.35	1.50	1.07	1.18	1.15	0.35	1.50	1.07	1.18	1.15	1.52	0.83	0.72

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				1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021		
<b>Target Date</b>																		
American Funds 2010 Target Date Fund R4 <sup>1,2,3,4,6,7,8,9,10,11</sup>	RDATX	0.64 / 0.64	02-01-2007	2.02	2.75	8.58	2.44	5.06	4.82	2.75	8.58	2.44	5.06	4.82	8.32	-9.47	8.95	
American Funds 2015 Target Date Fund R4 <sup>1,2,3,4,6,7,8,9,10,11</sup>	RDBTX	0.65 / 0.65	02-01-2007	2.00	2.86	9.32	2.59	5.43	5.15	2.86	9.32	2.59	5.43	5.15	9.20	-10.55	9.97	
American Funds 2020 Target Date Fund R4 <sup>1,2,3,4,6,7,8,9,10,11</sup>	RDCTX	0.66 / 0.66	02-01-2007	2.06	3.32	10.33	2.79	5.82	5.58	3.32	10.33	2.79	5.82	5.58	10.04	-11.36	10.29	
American Funds 2025 Target Date Fund R4 <sup>1,2,3,4,5,6,7,8,9,10,11</sup>	RDDTX	0.67 / 0.67	02-01-2007	2.17	3.71	11.64	2.97	6.64	6.27	3.71	11.64	2.97	6.64	6.27	11.57	-13.04	10.98	
American Funds 2030 Target Date Fund R4 <sup>1,2,3,4,5,6,7,8,9,10,11</sup>	RDETX	0.68 / 0.68	02-01-2007	2.30	4.72	14.43	3.73	7.66	7.20	4.72	14.43	3.73	7.66	7.20	14.10	-14.76	12.66	
American Funds 2035 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDFTX	0.70 / 0.70	02-01-2007	2.54	5.94	17.51	4.63	9.07	8.23	5.94	17.51	4.63	9.07	8.23	16.46	-16.52	15.13	
American Funds 2040 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDGTX	0.72 / 0.72	02-01-2007	2.87	7.11	20.61	5.46	9.98	8.79	7.11	20.61	5.46	9.98	8.79	18.98	-17.86	16.39	
American Funds 2045 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDHTX	0.72 / 0.72	02-01-2007	2.89	7.46	21.56	5.59	10.20	8.96	7.46	21.56	5.59	10.20	8.96	19.70	-18.45	16.74	
American Funds 2050 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDITX	0.73 / 0.73	02-01-2007	2.88	7.59	22.09	5.54	10.25	9.03	7.59	22.09	5.54	10.25	9.03	20.37	-19.20	16.90	
American Funds 2055 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDJTX	0.73 / 0.73	02-01-2010	2.91	7.76	22.68	5.51	10.23	9.01	7.76	22.68	5.51	10.23	9.01	21.01	-19.77	16.82	
American Funds 2060 Target Date Fund R4 <sup>1,2,4,5,6,8,9,10,11</sup>	RDKTX	0.74 / 0.74	03-27-2015	2.88	7.74	22.87	5.47	10.21	9.16	7.74	22.87	5.47	10.21	9.16	21.20	-19.96	16.82	
American Funds 2065 Target Date Fund R4 <sup>11</sup>	RDLTX	0.74 / 0.74	03-27-2020	2.90	7.76	22.81	5.49	N/A	15.67	7.76	22.81	5.49	N/A	15.67	21.17	-19.92	16.89	

These returns and fund operating 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.

Returns reflect deduction of fund net operating expenses. Your plan may also assess administrative fees which would reduce the results shown above.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Returns and expense ratios are expressed as percentages. 3 Year, 5 Year and 10 Year/Since Inception returns are annualized. If the fund has not been in existence for 10 years, returns shown are since inception in the 10 year/Since Inception column. If the fund is less than a year old, returns are not annualized. Your plan may also assess administrative fees, which would reduce the returns shown above. Please see each fund's current prospectus for details. To download a prospectus, click on the fund details & prospectuses link from the menu at left.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed within the past year, or if the investment objective has changed in the last 10 years, please see the current prospectus.

The investment adviser is currently reimbursing a portion of other expenses for certain funds. Net expense ratios reflect the reimbursement, without which they would have been higher. The reimbursement for the funds will be in effect through at least the following dates, respectively.

- American Funds Corporate Bond Fund: all share classes (through at least August 1, 2020)

- American Funds Mortgage Fund: Class R-2E and R-5E shares (through at least November 1, 2021)

- American Funds Global Insight Fund: all share classes (through at least November 8, 2020)

- American Funds Developing World Growth and Income Fund: Class R-2E and R-5E shares (through at least February 1, 2019)

- American Funds Emerging Markets Bond Fund and American Funds Strategic Bond Fund: all share classes (through at least March 1, 2021)

The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Please see the fund's most recent prospectus for details.

Expense ratios for American Funds Portfolio Fund Series and American Funds Target Date Retirement Series are as of each fund's prospectus available at the time of publication and include the weighted average expenses of the underlying

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funds.

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- American Funds Target Date Retirement Series 2065: all share classes (through at least January 31, 2021)

- American Funds Preservation Portfolio: Class R-2E shares (through at least January 1, 2021)

- American Funds Retirement Income Portfolio Series: all share classes through January 1, 2021

<sup>1</sup> Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

<sup>2</sup> The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

<sup>3</sup> Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus.

<sup>4</sup> Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

<sup>5</sup> Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

<sup>6</sup> Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

<sup>7</sup> While not directly correlated to changes in interest rates, the values of inflation linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations.

<sup>8</sup> Although the target date funds are managed for investors on a projected retirement date time frame, the funds' allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.

<sup>9</sup> Investment allocations for funds of funds may not achieve fund objectives. There are expenses associated with the underlying funds in addition to fund-of-funds expenses. The funds' risks are directly related to the risks of the underlying funds, as described herein.

<sup>10</sup> Each target date fund is composed of a mix of the American Funds and is subject to the risks and returns of the underlying funds. Underlying funds may be added or removed during the year.

<sup>11</sup> Class R-2, R-3, R-4 and R-5 shares were first offered on May 15, 2002. Class R-2E shares were first offered on August 29, 2014. Class R-5E shares were first offered on November 20, 2015. Class R-6 shares were first offered on May 1, 2009. Class R share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses for Class R-2, R-2E, R-3 and R-4; and typical estimated expenses for Class R-5 and R-6. Results for certain funds with an inception date after May 15, 2002 for Class R-2, R-3, R-4 and R-5; after August 29, 2014 for Class R-2E; after November 20, 2015 for Class R-5E; and after May 1, 2009 for Class R-6 also include hypothetical returns because those funds' shares sold after the funds' date of first offering. For Short-Term Bond Fund of America, Class R-6 shares first sold on November 20, 2009; results prior to that date are hypothetical, except for the period between May 7, 2009, and June 15, 2009, a short period when the fund had shareholders and actual results were calculated. Please see each fund's prospectus for more information on specific expenses.

<sup>12</sup> Compared to higher-rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

<sup>13</sup> Real estate securities involve greater risks than other non-diversified investments, including, but not limited to: declining property values, varying economic conditions, changes in zoning laws, or losses from casualty. Real estate securities that invest in foreign real estate involve additional risk, including currency fluctuations and political developments.

<sup>14</sup> A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.