

Bellin Health 401(k) Retirement Plan - 140063-01
Non-Standardized Investment Performance as of 04/30/2024



Performance data quoted represents past performance and is not a guarantee or prediction of future results. 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. 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 mybhsretirement.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 for unregistered products, if available, containing this information. Read each carefully before investing.

You could lose money by investing in a Money Market Fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	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	
Asset Allocation																	
The Vanguard Target Retire 2020 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.37	0.39	6.95	0.42	4.74	5.37	2.83	10.41	2.02	5.63	5.68	12.52	-14.14	8.24
The Vanguard Target Retire 2025 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.71	1.02	8.88	0.92	5.61	6.05	3.83	12.93	2.77	6.64	6.39	14.56	-15.44	9.90
The Vanguard Target Retire 2030 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.98	1.43	10.27	1.38	6.28	6.57	4.55	14.82	3.43	7.44	6.95	16.03	-16.16	11.46
The Vanguard Target Retire 2035 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.11	1.92	11.55	1.91	7.00	7.11	5.19	16.37	4.11	8.25	7.51	17.20	-16.52	13.07
The Vanguard Target Retire 2040 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.21	2.42	12.85	2.42	7.69	7.62	5.81	17.93	4.75	9.02	8.02	18.37	-16.94	14.68
The Vanguard Target Retire 2045 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.31	2.88	14.11	2.92	8.38	8.04	6.41	19.44	5.40	9.78	8.46	19.53	-17.33	16.33
The Vanguard Target Retire 2050 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.40	3.24	14.96	3.23	8.63	8.16	6.87	20.50	5.75	10.06	8.59	20.22	-17.45	16.60
The Vanguard Target Retire 2055 Trust II ^{3,4,21}	N/A	0.07 / 0.07	08-31-2010	-3.39	3.24	14.96	3.23	8.62	8.15	6.86	20.47	5.76	10.06	8.58	20.23	-17.44	16.59
The Vanguard Target Retire 2060 Trust II ^{3,4,21}	N/A	0.07 / 0.07	03-01-2012	-3.39	3.24	14.95	3.24	8.65	8.17	6.86	20.46	5.77	10.07	8.59	20.23	-17.41	16.56
The Vanguard Target Retire 2065 Trust II ^{3,4,21}	N/A	0.07 / 0.07	07-17-2017	-3.40	3.23	14.92	3.23	8.64	N/A	6.86	20.46	5.76	10.07	N/A	20.24	-17.40	16.54
The Vanguard Target Retire 2070 Trust II ^{3,4,21}	N/A	0.07 / 0.07	04-07-2022	-3.42	3.23	14.98	N/A	N/A	N/A	6.89	20.56	N/A	N/A	N/A	20.23	0.00	N/A
The Vanguard Target Retire Incm Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.16	-0.09	5.37	-0.05	3.48	3.89	2.11	8.40	1.24	4.16	4.18	10.70	-12.73	5.25
International																	
American Funds EuroPacific Gr R6 ^{5,21}	RERGX	0.47 / 0.47	05-01-2009	-2.69	4.55	9.28	-2.23	5.70	5.31	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
Dodge & Cox International Stock - I ^{5,21}	DODFX	0.62 / 0.62	05-01-2001	-1.34	1.75	9.17	4.02	6.14	3.76	3.13	13.38	5.14	7.30	4.02	16.70	-6.78	11.03
Invesco Developing Markets R6 ^{5,21}	ODVIX	0.88 / 0.88	12-29-2011	-1.62	0.49	0.06	-9.12	-0.22	2.11	2.15	2.34	-7.62	0.72	2.29	11.54	-24.85	-7.13
Vanguard Developed Markets Idx Instl ^{5,21}	VTMNX	0.06 / 0.06	01-04-2001	-3.35	1.62	8.34	1.75	6.05	4.53	5.14	14.94	3.96	7.39	5.04	17.84	-15.34	11.44

Bellin Health 401(k) Retirement Plan - 140063-01 (Continued)

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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	
MSCI EAFE Index ^{1,9,10}	N/A	- / -		-2.56	3.08	9.28	2.86	6.18	4.38	5.78	15.32	4.78	7.33	4.80	18.24	-14.45	11.26
Specialty																	
DFA Global Real Estate Securities ^{8,16,21}	DFGEX	0.31 / 0.22	06-04-2008	-7.02	-8.37	-1.96	-4.13	0.55	3.83	-1.46	6.83	0.44	1.94	4.97	9.42	-23.83	30.96
PIMCO Commodity Real Ret Strat Instl ^{8,20,21}	PCRIX	1.05 / 0.99	06-28-2002	1.52	3.89	1.18	5.64	7.60	-1.26	2.34	-1.16	8.24	7.35	-1.11	-7.36	N/A	N/A
Small Cap																	
T. Rowe Price Integrated US Sm Gr Eq I ^{6,21}	TQAIX	0.66 / 0.66	03-23-2016	-6.27	2.27	16.01	-0.22	7.86	9.77	9.11	23.54	3.23	10.02	10.14	21.35	-22.31	11.47
Vanguard Small Cap Index Instl ^{6,21}	VSCIX	0.04 / 0.04	07-07-1997	-6.54	0.49	15.87	0.16	7.75	8.47	7.52	22.53	3.81	10.00	8.95	18.22	-17.60	17.73
Allspring Special Small Cap Value R6 ^{6,21}	ESPRX	0.83 / 0.83	10-31-2014	-5.67	1.19	18.93	2.81	8.20	8.30	7.27	23.88	5.86	10.28	8.67	19.16	-13.52	28.27
Russell 2000 Index ^{1,9,10,13}	N/A	- / -		-7.04	-2.22	13.32	-3.18	5.83	7.22	5.18	19.71	-0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap																	
Geneva Mid Cap Growth Collective Fd Cl B ^{4,6,21}	N/A	0.63 / 0.63	10-25-2022	-6.18	1.52	17.40	N/A	N/A	N/A	8.20	24.08	N/A	N/A	N/A	24.11	0.00	N/A
JPMorgan Mid Cap Value R6 ^{6,18,21}	JMYYX	0.74 / 0.65	09-09-2016	-5.35	3.51	15.55	4.07	7.99	8.23	9.36	21.87	8.05	10.09	8.81	11.38	-8.03	30.11
Vanguard Mid Cap Index Ins ^{6,21}	VMCIX	0.04 / 0.04	05-21-1998	-4.75	2.73	15.58	2.40	9.06	9.46	7.86	20.45	5.72	10.94	9.90	16.00	-18.70	24.53
S & P MidCap 400 Index ^{1,9,10,12}	N/A	- / -		-6.02	3.33	16.82	3.25	9.47	9.48	9.95	23.33	6.96	11.71	9.99	16.44	-13.06	24.76
Large Cap																	
Harbor Capital Appreciation CIT 2 ^{4,21}	N/A	0.48 / 0.48	08-25-2020	-5.06	8.04	38.37	4.83	N/A	N/A	13.80	47.56	9.30	N/A	N/A	53.28	N/A	N/A
MFS Value R6 ^{19,21}	MEIKX	0.45 / 0.44	05-01-2006	-3.79	4.72	13.04	5.72	9.08	9.13	8.84	19.56	8.65	10.84	9.57	8.29	-5.80	25.55
Vanguard Institutional Index I ²¹	VINIX	0.04 / 0.04	07-31-1990	-4.09	6.03	22.62	8.03	13.16	12.38	10.54	29.84	11.45	15.02	12.93	26.24	-18.14	28.67
S & P 500 Index ^{1,9,10,11}	N/A	- / -		-4.08	6.04	22.66	8.06	13.19	12.41	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Bond																	
BlackRock Inflation Prted Bd BlackRock K ^{7,15,21}	BPLBX	0.84 / 0.79	06-28-2004	-1.41	-1.23	-1.40	-1.47	2.34	1.81	0.19	0.10	-0.54	2.71	2.10	3.77	-11.47	5.79
JPMorgan Core Bond R6 ^{7,17,21}	JCBUX	0.35 / 0.34	02-22-2005	-2.38	-2.59	-1.11	-2.91	0.48	1.59	-0.22	2.02	-1.86	0.97	1.90	5.85	-12.18	-0.95
PIMCO Income Instl ^{7,21}	PIMIX	0.62 / 0.62	03-30-2007	-1.75	-0.39	5.61	0.68	2.53	4.00	1.38	8.05	1.64	3.07	4.27	9.32	-7.81	2.61
Vanguard Total Bond Market Index Inst ^{7,21}	VBTIX	0.04 / 0.04	09-18-1995	-2.43	-3.20	-1.35	-3.51	-0.12	1.20	-0.79	1.67	-2.41	0.39	1.53	5.72	-13.15	-1.65
Barclays Capital Aggregate Bond Index ^{1,9,10,14,22}	N/A	- / -		-2.53	-3.28	-1.47	-3.54	-0.16	1.20	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54
Fixed																	
Galliard Stable Return Fund C ⁴	N/A	0.37 / 0.37	10-01-1985	0.23	0.92	2.78	2.21	2.17	1.89	0.69	2.74	2.18	2.16	1.88	2.65	1.91	1.75
Money Market																	
Vanguard Treasury Money Market Inv (7-day SEC yield: 5.29%) ^{2,21}	VUSXX	0.09 / 0.09	12-14-1992	0.43	1.76	5.35	2.76	2.02	1.37	1.32	5.29	2.62	1.97	1.33	5.05	1.50	0.01

Bellin Health 401(k) Retirement Plan - 140063-01 (Continued)

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.

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

Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

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

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.

¹ *Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.*

² *You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.*

³ *Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.*

⁴ *A collective trust 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.*

⁵ *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.*

⁶ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁷ *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.*

⁸ *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

⁹ *A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.*

¹⁰ *Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.*

¹¹ *The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.*

¹² *The S&P MidCap 400 Index is a registered trademark of Standard & Poor's Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.*

¹³ *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹⁴ *Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.*

¹⁵ *The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-JUN-2025.*

¹⁶ *The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 28-FEB-2025.*

¹⁷ *The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-JUN-2024.*

¹⁸ *The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 31-OCT-2024.*

¹⁹ *The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-DEC-2024.*

²⁰ *The Fund has a Contractual Expense Ratio Waiver in the amount of .06% which expires on 31-JUL-2024.*

²¹ *Where data obtained from Morningstar, (C)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.*

²² *Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.*

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Investment Performance as of 04/30/2024



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Asset Allocation																	
The Vanguard Target Retire 2020 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.37	0.39	6.95	0.42	4.74	5.37	2.83	10.41	2.02	5.63	5.68	12.52	-14.14	8.24
The Vanguard Target Retire 2025 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.71	1.02	8.88	0.92	5.61	6.05	3.83	12.93	2.77	6.64	6.39	14.56	-15.44	9.90
The Vanguard Target Retire 2030 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.98	1.43	10.27	1.38	6.28	6.57	4.55	14.82	3.43	7.44	6.95	16.03	-16.16	11.46
The Vanguard Target Retire 2035 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.11	1.92	11.55	1.91	7.00	7.11	5.19	16.37	4.11	8.25	7.51	17.20	-16.52	13.07
The Vanguard Target Retire 2040 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.21	2.42	12.85	2.42	7.69	7.62	5.81	17.93	4.75	9.02	8.02	18.37	-16.94	14.68
The Vanguard Target Retire 2045 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.31	2.88	14.11	2.92	8.38	8.04	6.41	19.44	5.40	9.78	8.46	19.53	-17.33	16.33
The Vanguard Target Retire 2050 Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-3.40	3.24	14.96	3.23	8.63	8.16	6.87	20.50	5.75	10.06	8.59	20.22	-17.45	16.60
The Vanguard Target Retire 2055 Trust II ^{3,4,21}	N/A	0.07 / 0.07	08-31-2010	-3.39	3.24	14.96	3.23	8.62	8.15	6.86	20.47	5.76	10.06	8.58	20.23	-17.44	16.59
The Vanguard Target Retire 2060 Trust II ^{3,4,21}	N/A	0.07 / 0.07	03-01-2012	-3.39	3.24	14.95	3.24	8.65	8.17	6.86	20.46	5.77	10.07	8.59	20.23	-17.41	16.56
The Vanguard Target Retire 2065 Trust II ^{3,4,21}	N/A	0.07 / 0.07	07-17-2017	-3.40	3.23	14.92	3.23	8.64	9.10	6.86	20.46	5.76	10.07	9.78	20.24	-17.40	16.54
The Vanguard Target Retire 2070 Trust II ^{3,4,21}	N/A	0.07 / 0.07	04-07-2022	-3.42	3.23	14.98	N/A	N/A	4.79	6.89	20.56	N/A	N/A	6.86	20.23	N/A	N/A
The Vanguard Target Retire Incm Trust II ^{3,4,21}	N/A	0.07 / 0.07	02-29-2008	-2.16	-0.09	5.37	-0.05	3.48	3.89	2.11	8.40	1.24	4.16	4.18	10.70	-12.73	5.25
International																	
American Funds EuroPacific Gr R6 ^{5,21}	RERGX	0.47 / 0.47	05-01-2009	-2.69	4.55	9.28	-2.23	5.70	5.31	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
Dodge & Cox International Stock - I ^{5,21}	DODFX	0.62 / 0.62	05-01-2001	-1.34	1.75	9.17	4.02	6.14	3.76	3.13	13.38	5.14	7.30	4.02	16.70	-6.78	11.03
Invesco Developing Markets R6 ^{5,21}	ODVIX	0.88 / 0.88	12-29-2011	-1.62	0.49	0.06	-9.12	-0.22	2.11	2.15	2.34	-7.62	0.72	2.29	11.54	-24.85	-7.13
Vanguard Developed Markets Idx Instl ^{5,21}	VTMNX	0.06 / 0.06	01-04-2001	-3.35	1.62	8.34	1.75	6.05	4.53	5.14	14.94	3.96	7.39	5.04	17.84	-15.34	11.44

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MSCI EAFE Index ^{9,10}	N/A	- / -		-2.56	3.08	9.28	2.86	6.18	4.38	5.78	15.32	4.78	7.33	4.80	18.24	-14.45	11.26
Specialty																	
DFA Global Real Estate Securities ^{8,16,21}	DFGEX	0.31 / 0.22	06-04-2008	-7.02	-8.37	-1.96	-4.13	0.55	3.83	-1.46	6.83	0.44	1.94	4.97	9.42	-23.83	30.96
PIMCO Commodity Real Ret Strat Instl ^{8,20,21}	PCRIX	1.05 / 0.99	06-28-2002	1.52	3.89	1.18	5.64	7.60	-1.26	2.34	-1.16	8.24	7.35	-1.11	-7.36	N/A	N/A
Small Cap																	
T. Rowe Price Integrated US Sm Gr Eq I ^{6,21}	TQAIX	0.66 / 0.66	03-23-2016	-6.27	2.27	16.01	-0.22	7.86	9.77	9.11	23.54	3.23	10.02	10.14	21.35	-22.31	11.47
Vanguard Small Cap Index Instl ^{6,21}	VSCIX	0.04 / 0.04	07-07-1997	-6.54	0.49	15.87	0.16	7.75	8.47	7.52	22.53	3.81	10.00	8.95	18.22	-17.60	17.73
Allspring Special Small Cap Value R6 ^{6,21}	ESPRX	0.83 / 0.83	10-31-2014	-5.67	1.19	18.93	2.81	8.20	8.30	7.27	23.88	5.86	10.28	8.67	19.16	-13.52	28.27
Russell 2000 Index ^{9,10,13}	N/A	- / -		-7.04	-2.22	13.32	-3.18	5.83	7.22	5.18	19.71	-0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap																	
Geneva Mid Cap Growth Collective Fd Cl B ^{4,6,21}	N/A	0.63 / 0.63	10-25-2022	-6.18	1.52	17.40	N/A	N/A	17.86	8.20	24.08	N/A	N/A	24.40	24.11	N/A	N/A
JPMorgan Mid Cap Value R6 ^{6,18,21}	JMVMX	0.74 / 0.65	09-09-2016	-5.35	3.51	15.55	4.07	7.99	8.23	9.36	21.87	8.05	10.09	8.81	11.38	-8.03	30.11
Vanguard Mid Cap Index Ins ^{6,21}	VMCIX	0.04 / 0.04	05-21-1998	-4.75	2.73	15.58	2.40	9.06	9.46	7.86	20.45	5.72	10.94	9.90	16.00	-18.70	24.53
S & P MidCap 400 Index ^{9,10,12}	N/A	- / -		-6.02	3.33	16.82	3.25	9.47	9.48	9.95	23.33	6.96	11.71	9.99	16.44	-13.06	24.76
Large Cap																	
Harbor Capital Appreciation CIT 2 ^{4,21}	N/A	0.48 / 0.48	08-25-2020	-5.06	8.04	38.37	4.83	N/A	7.12	13.80	47.56	9.30	N/A	8.85	53.28	N/A	N/A
MFS Value R6 ^{19,21}	MEIKX	0.45 / 0.44	05-01-2006	-3.79	4.72	13.04	5.72	9.08	9.13	8.84	19.56	8.65	10.84	9.57	8.29	-5.80	25.55
Vanguard Institutional Index I ²¹	VINIX	0.04 / 0.04	07-31-1990	-4.09	6.03	22.62	8.03	13.16	12.38	10.54	29.84	11.45	15.02	12.93	26.24	-18.14	28.67
S & P 500 Index ^{9,10,11}	N/A	- / -		-4.08	6.04	22.66	8.06	13.19	12.41	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Bond																	
BlackRock Inflation Prted Bd BlackRock K ^{7,15,21}	BPLBX	0.84 / 0.79	06-28-2004	-1.41	-1.23	-1.40	-1.47	2.34	1.81	0.19	0.10	-0.54	2.71	2.10	3.77	-11.47	5.79
JPMorgan Core Bond R6 ^{7,17,21}	JCBUX	0.35 / 0.34	02-22-2005	-2.38	-2.59	-1.11	-2.91	0.48	1.59	-0.22	2.02	-1.86	0.97	1.90	5.85	-12.18	-0.95
PIMCO Income Instl ^{7,21}	PIMIX	0.62 / 0.62	03-30-2007	-1.75	-0.39	5.61	0.68	2.53	4.00	1.38	8.05	1.64	3.07	4.27	9.32	-7.81	2.61
Vanguard Total Bond Market Index Inst ^{7,21}	VBPIX	0.04 / 0.04	09-18-1995	-2.43	-3.20	-1.35	-3.51	-0.12	1.20	-0.79	1.67	-2.41	0.39	1.53	5.72	-13.15	-1.65
Barclays Capital Aggregate Bond Index ^{9,10,14,22}	N/A	- / -		-2.53	-3.28	-1.47	-3.54	-0.16	1.20	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54
Fixed																	
Galliard Stable Return Fund C ⁴	N/A	0.37 / 0.37	10-01-1985	0.23	0.92	2.78	2.21	2.17	1.89	0.69	2.74	2.18	2.16	1.88	2.65	1.91	1.75
Money Market																	
Vanguard Treasury Money Market Inv (7-day SEC yield: 5.29%) ^{2,21}	VUSXX	0.09 / 0.09	12-14-1992	0.43	1.76	5.35	2.76	2.02	1.37	1.32	5.29	2.62	1.97	1.33	5.05	1.50	0.01

Bellin Health 401(k) Retirement Plan - 140063-01 (Continued)

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.

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

Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

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

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 *You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.*

³ *Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.*

⁴ *A collective trust 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.*

⁵ *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.*

⁶ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁷ *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.*

⁸ *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

⁹ *A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.*

¹⁰ *Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.*

¹¹ *The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.*

¹² *The S&P MidCap 400 Index is a registered trademark of Standard & Poor's Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.*

¹³ *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹⁴ *Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.*

¹⁵ *The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-JUN-2025.*

¹⁶ *The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 28-FEB-2025.*

¹⁷ *The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-JUN-2024.*

¹⁸ *The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 31-OCT-2024.*

¹⁹ *The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-DEC-2024.*

²⁰ *The Fund has a Contractual Expense Ratio Waiver in the amount of .06% which expires on 31-JUL-2024.*

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²² *Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.*