

VNS Health Retirement Savings Plan - 150102-01

Investment Performance as of 03/28/2024

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 call 800-856-7771 or visit empowermyretirement.com.

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
Asset Allocation																	
JPMCB SmartRetirement DRE Income CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	1.44	2.58	7.69	1.38	4.19	4.35	2.58	7.69	1.38	4.19	4.35	9.17	-12.34	7.08
JPMCB SmartRetirement DRE 2020 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	1.43	2.62	7.88	1.39	4.38	4.89	2.62	7.88	1.39	4.38	4.89	9.19	-12.32	7.10
JPMCB SmartRetirement DRE 2025 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	1.61	3.06	9.35	1.88	5.30	5.58	3.06	9.35	1.88	5.30	5.58	10.89	-13.86	9.22
JPMCB SmartRetirement DRE 2030 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	2.00	4.24	12.29	3.00	6.50	6.45	4.24	12.29	3.00	6.50	6.45	13.11	-14.76	11.54
JPMCB SmartRetirement DRE 2035 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	2.36	5.59	15.53	4.08	8.08	7.29	5.59	15.53	4.08	8.08	7.29	15.17	-15.69	14.34
JPMCB SmartRetirement DRE 2040 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	2.63	6.52	17.72	4.91	9.01	7.93	6.52	17.72	4.91	9.01	7.93	16.65	-16.15	16.04
JPMCB SmartRetirement DRE 2045 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	2.79	7.15	19.19	5.57	9.77	8.31	7.15	19.19	5.57	9.77	8.31	17.66	-16.50	17.91
JPMCB SmartRetirement DRE 2050 CF ^{1,6,7}	N/A	0.41 / 0.41	10-05-2007	2.88	7.43	19.81	5.75	9.86	8.33	7.43	19.81	5.75	9.86	8.33	17.97	-16.53	17.84
JPMCB SmartRetirement DRE 2055 CF ^{1,6,7}	N/A	0.41 / 0.41	05-31-2013	2.90	7.51	20.01	5.78	9.89	8.29	7.51	20.01	5.78	9.89	8.29	18.06	-16.54	17.79
JPMCB SmartRetirement DRE 2060 CF ^{1,5,6,7}	N/A	0.42 / 0.41	01-18-2017	2.96	7.62	20.47	5.94	9.94	9.49	7.62	20.47	5.94	9.94	9.49	18.43	-16.46	17.75
International Funds																	
American Funds EuroPacific Gr R ^{2,6}	RERGX	0.47 / 0.47	05-01-2009	3.63	7.44	13.49	-0.16	6.91	5.58	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
Vanguard Total Intl Stock Index Admiral ^{2,6}	VTIAX	0.12 / 0.12	11-29-2010	3.04	4.30	12.96	1.88	6.16	4.45	4.30	12.96	1.88	6.16	4.45	15.52	-16.01	8.62
Small Cap Funds																	
FIAM Small Capitalization Core CIT D ^{3,6,7}	N/A	0.71 / 0.71	10-06-1994	3.78	6.15	20.07	1.40	9.28	8.79	6.15	20.07	1.40	9.28	8.79	15.89	-21.24	20.16
Mid Cap Funds																	
Vanguard Extended Market Idx Adm ^{3,6}	VEXAX	0.06 / 0.06	11-13-2000	3.34	6.97	26.72	0.96	10.12	8.98	6.97	26.72	0.96	10.12	8.98	25.38	-26.47	12.45
Large Cap Funds																	
Dodge & Cox Stock Fund Class X ^{4,6}	DOXGX	0.46 / 0.41	05-02-2022	5.55	8.53	25.73	10.45	13.61	11.11	8.53	25.73	10.45	13.61	11.11	17.60	-7.16	N/A
T. Rowe Price Instl Large Cap Core Gr ⁶	TPLGX	0.56 / 0.56	09-30-2003	2.11	14.08	46.57	7.17	13.31	14.18	14.08	46.57	7.17	13.31	14.18	49.60	-38.45	17.89
Vanguard 500 Index Admiral ⁶	VFIAX	0.04 / 0.04	11-13-2000	3.21	10.54	29.83	11.45	15.01	12.92	10.54	29.83	11.45	15.01	12.92	26.24	-18.15	28.66
Bond																	

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Vanguard Total Bond Market Index Adm ^{6,8}	VBTLX	0.05 / 0.05	11-12-2001	0.83	-0.79	1.65	-2.42	0.37	1.51	-0.79	1.65	-2.42	0.37	1.51	5.70	-13.16	-1.67
WTC CIF-II Core Bond Plus Portfolio ^{5,7,8}	N/A	0.34 / 0.32	01-12-2015	1.02	-0.04	3.62	-2.15	1.22	2.13	-0.04	3.62	-2.15	1.22	2.13	7.47	-14.70	-1.15
Money Market																	
Vanguard Treasury Money Mkt Inv (7-day SEC yield: 5.29%) ⁶	VUSXX	0.09 / 0.09	12-14-1992	0.45	1.32	5.29	2.62	1.97	1.33	1.32	5.29	2.62	1.97	1.33	5.05	1.50	0.01

On occasion, the name and/or objective of an investment may change. Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, the completeness or accuracy of the data cannot be guaranteed.

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

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 empowermyretirement.com.

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

¹ 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.

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

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⁷ 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.

⁸ 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.