

# Henry Ford Health System Retirement Savings Plan - 150120-02

## 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 visit [empowermyretirement.com](http://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
<b>Asset Allocation</b>																	
JPMCB SmartRetire Psv Blnd DRE Incm-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	1.75	2.97	9.53	N/A	N/A	9.51	2.97	9.53	N/A	N/A	9.51	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2025-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	1.88	3.26	10.61	N/A	N/A	10.58	3.26	10.61	N/A	N/A	10.58	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2030-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	2.20	4.27	12.98	N/A	N/A	12.95	4.27	12.98	N/A	N/A	12.95	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2035-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	2.47	5.23	15.33	N/A	N/A	15.30	5.23	15.33	N/A	N/A	15.30	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2040-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	2.65	5.96	17.17	N/A	N/A	17.13	5.96	17.17	N/A	N/A	17.13	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2045-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	2.85	6.51	18.50	N/A	N/A	18.46	6.51	18.50	N/A	N/A	18.46	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2050-CF-C <sup>1,4,5</sup>	N/A	0.18 / 0.18	03-31-2023	2.93	6.78	18.97	N/A	N/A	18.93	6.78	18.97	N/A	N/A	18.93	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2055-CF-C <sup>1,3,4,5</sup>	N/A	0.20 / 0.18	03-31-2023	2.93	6.79	19.00	N/A	N/A	18.96	6.79	19.00	N/A	N/A	18.96	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2060-CF-C <sup>1,3,4,5</sup>	N/A	0.24 / 0.18	03-31-2023	2.93	6.79	19.00	N/A	N/A	18.96	6.79	19.00	N/A	N/A	18.96	N/A	N/A	N/A
JPMCB SmartRetire Psv Blnd DRE 2065-CF-C <sup>1,3,4,5</sup>	N/A	0.20 / 0.18	04-03-2023	2.96	6.79	N/A	N/A	N/A	18.88	6.79	N/A	N/A	N/A	18.88	N/A	N/A	N/A
<b>International Funds</b>																	
Vanguard Inst Total Intl Stock Mrkt Indx <sup>2,4,5</sup>	N/A	0.06 / 0.06	03-31-2023	3.07	4.35	*	N/A	N/A	13.07	4.35	*	N/A	N/A	13.07	N/A	N/A	N/A
<b>Large Cap Funds</b>																	
Vanguard Inst Total Stock Market Idx Trst <sup>4,5</sup>	N/A	0.01 / 0.01	03-31-2023	3.21	10.02	*	N/A	N/A	29.39	10.02	*	N/A	N/A	29.39	N/A	N/A	N/A
<b>Bond</b>																	
Vanguard Inst Total Bond Market Idx Trst <sup>4,5,6</sup>	N/A	0.02 / 0.02	03-31-2023	0.80	-0.78	*	N/A	N/A	1.66	-0.78	*	N/A	N/A	1.66	N/A	N/A	N/A
<b>Money Market</b>																	
Vanguard Federal Money Market Inv (7-day SEC yield: 5.28%) <sup>4</sup>	VMFXX	0.11 / 0.11	07-13-1981	0.45	1.32	5.32	2.64	1.99	1.34	1.32	5.32	2.64	1.99	1.34	5.09	1.54	0.02

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.

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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 period than those shown on the Plan's investment performance report. For the most current expense ratios please visit [empowermyretirement.com](http://empowermyretirement.com).

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For information related to investments in your Self-Directed Brokerage (SDB) account, contact Empower Brokerage through your plan's website or 866-997-3457.

You may receive a separate statement from your Self-Directed Brokerage Account (SDBA) provider (depending on the provider and/or the activity within your SDBA) that will detail the investment holdings and activity within your SDBA, including any fees and charges imposed in connection with the SDBA.

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

<sup>1</sup> 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.

<sup>2</sup> 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.

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<sup>4</sup> 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.

<sup>5</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.

<sup>6</sup> 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.