

# Atrium Health 401(k) Retirement Savings Plan - 150169-01

## 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 866-CHS-0970 or visit [AtriumHealth.org/retirement](https://AtriumHealth.org/retirement).

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>																	
JPMorgan SmartRetirement Income R6 <sup>1,5,8</sup>	JSIYX	0.37 / 0.34	11-03-2014	1.86	3.52	10.88	1.75	4.61	4.36	3.52	10.88	1.75	4.61	4.36	12.05	-13.89	6.19
JPMorgan SmartRetirement 2020 R6 <sup>1,6,8</sup>	JTTYX	0.36 / 0.34	11-03-2014	1.87	3.48	10.76	1.70	4.78	4.96	3.48	10.76	1.70	4.78	4.96	11.98	-13.88	6.12
JPMorgan SmartRetirement 2025 R6 <sup>1,6,8</sup>	JNSYX	0.36 / 0.34	11-03-2014	2.02	3.86	12.12	2.21	5.76	5.73	3.86	12.12	2.21	5.76	5.73	13.58	-15.51	8.74
JPMorgan SmartRetirement 2030 R6 <sup>1,7,8</sup>	JSMYX	0.36 / 0.35	11-03-2014	2.26	4.87	14.65	3.16	6.84	6.49	4.87	14.65	3.16	6.84	6.49	15.59	-16.45	10.88
JPMorgan SmartRetirement 2035 R6 <sup>1,6,8</sup>	SRJYX	0.41 / 0.39	11-03-2014	2.61	6.21	17.82	4.31	8.44	7.36	6.21	17.82	4.31	8.44	7.36	17.53	-17.14	14.05
JPMorgan SmartRetirement 2040 R6 <sup>1,5,8</sup>	SMTYX	0.43 / 0.40	11-03-2014	2.88	7.04	19.90	5.08	9.35	7.96	7.04	19.90	5.08	9.35	7.96	18.98	-17.63	15.86
JPMorgan SmartRetirement 2045 R6 <sup>1,6,8</sup>	JSAYX	0.43 / 0.41	11-03-2014	3.01	7.70	21.40	5.69	10.04	8.33	7.70	21.40	5.69	10.04	8.33	20.01	-18.09	17.65
JPMorgan SmartRetirement 2050 R6 <sup>1,6,8</sup>	JTSYX	0.43 / 0.41	11-03-2014	3.10	8.03	22.13	5.84	10.13	8.38	8.03	22.13	5.84	10.13	8.38	20.42	-18.23	17.60
JPMorgan SmartRetirement 2055 R6 <sup>1,5,8</sup>	JFFYX	0.44 / 0.41	11-03-2014	3.09	8.03	22.13	5.85	10.14	8.38	8.03	22.13	5.85	10.14	8.38	20.33	-18.16	17.68
JPMorgan SmartRetirement 2060 R6 <sup>1,4,8</sup>	JAKYX	0.47 / 0.40	08-31-2016	3.10	8.05	22.03	5.85	10.11	9.82	8.05	22.03	5.85	10.11	9.82	20.25	-18.10	17.68
<b>International Funds</b>																	
American Funds EuroPacific Gr R6 <sup>2,8</sup>	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 Developed Markets Idx Instl <sup>2,8</sup>	VTMNX	0.05 / 0.05	01-04-2001	3.60	5.14	14.94	3.96	7.39	5.04	5.14	14.94	3.96	7.39	5.04	17.84	-15.34	11.44
<b>Small Cap Funds</b>																	
Vanguard Small Cap Index I <sup>3,8</sup>	VSCIX	0.04 / 0.04	07-07-1997	4.37	7.52	22.53	3.81	10.00	8.95	7.52	22.53	3.81	10.00	8.95	18.22	-17.60	17.73
<b>Mid Cap Funds</b>																	
Vanguard Mid Cap Index I <sup>3,8</sup>	VMCIX	0.04 / 0.04	05-21-1998	4.25	7.86	20.45	5.72	10.94	9.90	7.86	20.45	5.72	10.94	9.90	16.00	-18.70	24.53
<b>Large Cap Funds</b>																	
T. Rowe Price Large Cap Growth I <sup>8</sup>	TRLGX	0.55 / 0.55	10-31-2001	2.21	12.98	44.68	8.36	15.58	15.38	12.98	44.68	8.36	15.58	15.38	46.21	-35.18	23.18
Vanguard Total Stock Mkt Idx Instl Pls <sup>8</sup>	VSMPX	0.02 / 0.02	04-28-2015	3.22	10.01	29.38	9.65	14.27	12.28	10.01	29.38	9.65	14.27	12.28	26.03	-19.51	25.74
<b>Bond</b>																	

## Atrium Health 401(k) Retirement Savings Plan - 150169-01 (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
Metropolitan West Total Return Bond Plan <sup>8,9</sup>	MWTSX	0.37 / 0.37	07-29-2011	0.92	-0.84	1.58	-2.95	0.51	1.63	-0.84	1.58	-2.95	0.51	1.63	6.07	-14.69	-1.11
Vanguard Total Bond Market Index Inst <sup>8,9</sup>	VBTIX	0.04 / 0.04	09-18-1995	0.83	-0.79	1.67	-2.41	0.39	1.53	-0.79	1.67	-2.41	0.39	1.53	5.72	-13.15	-1.65
<b>Money Market</b>																	
Vanguard Federal Money Market Inv (7-day SEC yield: 5.28%) <sup>8</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.

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 [AtriumHealth.org/retirement](https://AtriumHealth.org/retirement).

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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.

<sup>3</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

<sup>4</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 31-OCT-2024.

<sup>5</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .03% which expires on 31-OCT-2024.

<sup>6</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 31-OCT-2024.

<sup>7</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-OCT-2024.

<sup>8</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>9</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.