

# Duly Health and Care 401(k) Plan - 198044-01

## Investment Performance as of 03/28/2024



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 [empower.com/duly](http://empower.com/duly).

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.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>1</sup>	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>																	
TIAA-CREF Lifecycle Index 2020 Inst <sup>2,4,14</sup>	TLWIX	0.19 / 0.10	09-30-2009	1.91	3.56	11.57	2.47	6.15	5.91	3.56	11.57	2.47	6.15	5.91	13.07	-14.36	8.75
TIAA-CREF Lifecycle Index 2025 Inst <sup>2,4,12</sup>	TLQIX	0.18 / 0.10	09-30-2009	2.05	4.03	12.82	2.97	6.87	6.49	4.03	12.82	2.97	6.87	6.49	14.19	-15.02	10.14
TIAA-CREF Lifecycle Index 2030 Inst <sup>2,4,12</sup>	TLHIX	0.18 / 0.10	09-30-2009	2.20	4.64	14.46	3.58	7.66	7.12	4.64	14.46	3.58	7.66	7.12	15.55	-15.70	11.67
TIAA-CREF Lifecycle Index 2035 Inst <sup>2,4,13</sup>	TLYIX	0.17 / 0.10	09-30-2009	2.44	5.39	16.47	4.36	8.55	7.77	5.39	16.47	4.36	8.55	7.77	17.25	-16.28	13.21
TIAA-CREF Lifecycle Index 2040 Inst <sup>2,4,13</sup>	TLZIX	0.17 / 0.10	09-30-2009	2.67	6.32	18.80	5.30	9.53	8.46	6.32	18.80	5.30	9.53	8.46	18.98	-16.68	14.89
TIAA-CREF Lifecycle Index 2045 Inst <sup>2,4,13</sup>	TLXIX	0.17 / 0.10	09-30-2009	2.83	6.94	20.33	5.88	10.30	8.93	6.94	20.33	5.88	10.30	8.93	20.07	-17.24	16.65
TIAA-CREF Lifecycle Index 2050 Inst <sup>2,4,13</sup>	TLLIX	0.17 / 0.10	09-30-2009	2.92	7.23	20.98	6.10	10.52	9.09	7.23	20.98	6.10	10.52	9.09	20.54	-17.50	17.14
TIAA-CREF Lifecycle Index 2055 Inst <sup>2,4,13</sup>	TTIIX	0.17 / 0.10	04-29-2011	2.98	7.36	21.32	6.21	10.64	9.18	7.36	21.32	6.21	10.64	9.18	20.76	-17.57	17.39
TIAA-CREF Lifecycle Index 2060 Inst <sup>2,4,12</sup>	TVIIX	0.18 / 0.10	09-26-2014	2.96	7.44	21.51	6.32	10.77	9.38	7.44	21.51	6.32	10.77	9.38	20.91	-17.59	17.64
TIAA-CREF Lifecycle Index 2065 Inst <sup>2,4,11</sup>	TFITX	0.38 / 0.10	09-30-2020	2.99	7.51	21.83	6.51	N/A	11.22	7.51	21.83	6.51	N/A	11.22	21.16	-17.61	18.08
TIAA-CREF Lifecycle Index Ret Inc Inst <sup>2,4,15</sup>	TRILX	0.22 / 0.10	09-30-2009	1.72	3.02	10.21	1.98	5.32	5.05	3.02	10.21	1.98	5.32	5.05	11.90	-13.46	7.14
<b>International Funds</b>																	
MFS International Growth R6 <sup>4,5,9</sup>	MGRDX	0.72 / 0.71	05-01-2006	2.01	4.85	10.36	3.70	8.02	7.08	4.85	10.36	3.70	8.02	7.08	14.96	-15.02	9.65
Vanguard Emerging Mkts Stock Idx Adm <sup>4,5</sup>	VEMAX	0.14 / 0.14	06-23-2006	1.57	1.89	7.40	-3.77	2.82	3.21	1.89	7.40	-3.77	2.82	3.21	9.21	-17.78	0.86
Vanguard International Value Fund <sup>4,5</sup>	VTRIX	0.39 / 0.39	05-16-1983	3.09	4.01	11.17	2.91	6.68	4.20	4.01	11.17	2.91	6.68	4.20	16.15	-11.66	7.97
Vanguard Total Intl Stock Index Inst <sup>4,5</sup>	VTSNX	0.09 / 0.09	11-29-2010	3.04	4.32	13.00	1.91	6.19	4.48	4.32	13.00	1.91	6.19	4.48	15.53	-15.98	8.68
<b>Specialty</b>																	
Cohen & Steers Real Estate Securities Z <sup>4,6</sup>	CSZIX	0.75 / 0.75	10-01-2014	1.43	-0.46	9.85	3.07	5.57	8.34	-0.46	9.85	3.07	5.57	8.34	13.23	-26.23	42.19
VanEck CM Commodity Index I <sup>4,6,7</sup>	COMIX	0.82 / 0.65	12-31-2010	4.28	4.85	3.60	12.82	9.76	1.06	4.85	3.60	12.82	9.76	1.06	-2.63	15.87	33.07
<b>Small Cap Funds</b>																	

## Duly Health and Care 401(k) Plan - 198044-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>1</sup>	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 Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
Vanguard Explorer Adm <sup>3,4</sup>	VEXRX	0.34 / 0.34	11-12-2001	2.87	7.28	20.19	2.55	11.07	10.26	7.28	20.19	2.55	11.07	10.26	19.90	-23.17	16.37
Vanguard Small Cap Index Instl <sup>3,4</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
Victory Sycamore Small Company Opp R6 <sup>3,4</sup>	VSORX	0.85 / 0.85	12-15-2015	3.70	3.85	12.91	5.50	10.28	9.44	3.85	12.91	5.50	10.28	9.44	11.52	-6.52	25.60
<b>Mid Cap Funds</b>																	
MFS Mid Cap Value R6 <sup>3,4,10</sup>	MVCKX	0.63 / 0.62	02-01-2013	5.11	8.96	22.30	9.09	11.95	9.41	8.96	22.30	9.09	11.95	9.41	12.92	-8.64	31.00
Vanguard Mid Cap Index Adm <sup>3,4</sup>	VIMAX	0.05 / 0.05	11-12-2001	4.25	7.86	20.44	5.71	10.93	9.88	7.86	20.44	5.71	10.93	9.88	15.98	-18.71	24.51
Vanguard Mid-Cap Growth Index Admiral <sup>3,4</sup>	VMGMX	0.07 / 0.07	09-27-2011	2.90	7.56	21.80	3.89	11.32	10.63	7.56	21.80	3.89	11.32	10.63	23.14	-28.84	20.48
<b>Large Cap Funds</b>																	
Columbia Dividend Income Instl <sup>3,4</sup>	CDDYX	0.55 / 0.55	11-08-2012	3.40	8.43	20.10	9.81	12.26	11.35	8.43	20.10	9.81	12.26	11.35	10.60	-4.86	26.45
Fidelity 500 Index <sup>4</sup>	FXAIX	0.01 / 0.01	05-04-2011	3.22	10.55	29.87	11.48	15.04	12.95	10.55	29.87	11.48	15.04	12.95	26.29	-18.13	28.69
JPMorgan Large Cap Growth R6 <sup>4,8</sup>	JLGMX	0.52 / 0.44	11-30-2010	2.20	16.14	43.55	11.52	20.51	17.56	16.14	43.55	11.52	20.51	17.56	34.95	-25.21	18.79
Vanguard Equity-Income Adm <sup>4</sup>	VEIRX	0.18 / 0.18	08-13-2001	5.54	7.81	18.68	9.87	11.17	10.27	7.81	18.68	9.87	11.17	10.27	7.76	0.00	25.64
Vanguard Growth Index -Admiral <sup>4</sup>	VIGAX	0.05 / 0.05	11-13-2000	1.34	10.90	38.82	10.91	17.91	15.06	10.90	38.82	10.91	17.91	15.06	46.77	-33.14	27.26
Vanguard Growth Index Institutional <sup>4</sup>	VIGIX	0.04 / 0.04	05-14-1998	1.34	10.91	38.83	10.92	17.92	15.07	10.91	38.83	10.92	17.92	15.07	46.78	-33.14	27.27
<b>Balanced</b>																	
American Funds American Balanced R6 <sup>2</sup>	RLBGX	0.25 / 0.25	07-26-1975	2.78	6.24	18.11	6.21	8.91	8.37	6.24	18.11	6.21	8.91	8.37	14.36	-11.83	16.12
Vanguard LifeStrategy Growth Inv <sup>2,4</sup>	VASGX	0.14 / 0.14	09-30-1994	2.71	6.06	18.37	4.75	8.92	7.81	6.06	18.37	4.75	8.92	7.81	18.55	-17.09	14.35
<b>Bond</b>																	
American Funds Bond Fund of Amer R6 <sup>16</sup>	RFBGX	0.24 / 0.24	05-28-1974	0.92	-0.74	1.40	-2.19	1.22	2.02	-0.74	1.40	-2.19	1.22	2.02	5.09	-12.36	-0.60
Fidelity US Bond Index <sup>4,16</sup>	FXNAX	0.03 / 0.03	05-04-2011	0.90	-0.72	1.69	-2.48	0.33	1.52	-0.72	1.69	-2.48	0.33	1.52	5.56	-13.03	-1.79
Pioneer Bond K <sup>4,16</sup>	PBFKX	0.36 / 0.36	12-20-2012	0.96	-0.30	2.87	-2.01	1.29	2.22	-0.30	2.87	-2.01	1.29	2.22	7.05	-14.29	0.96
PIMCO Income Instl <sup>4,16</sup>	PIMIX	0.62 / 0.62	03-30-2007	1.28	1.38	8.05	1.64	3.07	4.27	1.38	8.05	1.64	3.07	4.27	9.32	-7.81	2.61
Vanguard Inflation-Protected Secs Adm <sup>4,16</sup>	VAIPX	0.10 / 0.10	06-10-2005	0.71	-0.07	0.22	-0.69	2.36	2.11	-0.07	0.22	-0.69	2.36	2.11	3.79	-11.85	5.68
<b>Fixed</b>																	
T. Rowe Price Stable Value Common Trst A <sup>4,17</sup>	N/A	0.45 / 0.45	09-12-1988	0.23	0.64	2.54	2.03	2.05	1.99	0.64	2.54	2.03	2.05	1.99	2.42	1.70	1.75

### Current Fixed Rate(s)

EI Fixed Account - Series Class III: 1.90%

*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.*

*For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at [www.schwab.com](http://www.schwab.com) or 1-888-393-7272.*

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

## Duly Health and Care 401(k) Plan - 198044-01 (Continued)

**Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.**

<sup>1</sup> *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. 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.*

<sup>2</sup> *Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.*

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

<sup>4</sup> *(C)2023 Morningstar, Inc. All Rights Reserved. The information contained herein: (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> *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>6</sup> *Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund.*

<sup>7</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .17% which expires on 01-MAY-2024.*

<sup>8</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 31-OCT-2024.*

<sup>9</sup> *The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 30-SEP-2024.*

<sup>10</sup> *The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-JAN-2025.*

<sup>11</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .28% which expires on 30-SEP-2024.*

<sup>12</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 30-SEP-2024.*

<sup>13</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 30-SEP-2024.*

<sup>14</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 30-SEP-2024.*

<sup>15</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .12% which expires on 30-SEP-2024.*

<sup>16</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>17</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.*