

NADA DEFAULT PLAN Do Not Terminate Contact Acctg Setup RKP - 460000-01

Investment Performance as of 04/30/2025



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 www.NADA401k.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.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁷	Inception Date	Returns as of Month Ending 04/30/2025						Returns as of Quarter Ending 03/31/2025					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	2024	2023	2022
Asset Allocation																	
State Street Target Retirement NL CI K	N/A	0.12 / 0.12	06-30-2009	0.40	2.21	9.04	4.52	5.52	4.36	1.80	6.47	3.11	6.38	4.41	6.87	9.69	-11.06
SSgA Target Retirement 2025 NL Fund K	N/A	0.12 / 0.12	09-30-2009	0.42	1.92	9.85	5.67	7.53	6.15	1.49	6.65	3.57	9.02	6.25	8.55	12.92	-14.92
SSgA Target Retirement 2030 NL Fund K	N/A	0.12 / 0.12	06-30-2009	0.61	1.43	10.40	6.78	8.35	6.72	0.81	6.20	4.14	10.00	6.82	9.95	15.74	-17.07
SSgA Target Retirement 2035 NL Fund K	N/A	0.12 / 0.12	09-30-2009	0.63	1.13	10.49	7.20	8.99	7.06	0.49	5.90	4.34	10.79	7.16	10.61	16.92	-17.93
SSgA Target Retirement 2040 NL Fund K	N/A	0.12 / 0.12	06-30-2009	0.69	0.95	10.71	7.59	9.70	7.38	0.26	5.88	4.59	11.62	7.48	11.38	17.82	-18.44
SSgA Target Retirement 2045 NL Fund K	N/A	0.12 / 0.12	09-30-2009	0.74	0.77	10.82	7.91	10.34	7.65	0.03	5.81	4.79	12.36	7.76	11.98	18.61	-18.83
SSgA Target Retirement 2050 NL Fund K	N/A	0.12 / 0.12	10-30-2009	0.77	0.58	10.94	8.23	10.77	7.81	-0.19	5.78	5.01	12.84	7.91	12.57	19.42	-19.15
SSgA Target Retirement 2055 NL Fund K ¹⁵	N/A	0.15 / 0.12	04-29-2011	0.79	0.48	10.93	8.26	10.79	7.82	-0.31	5.73	5.04	12.85	7.92	12.72	19.47	-19.14
International Funds																	
American Funds EuroPacific Gr R ⁴	RERGX	0.47 / 0.47	05-01-2009	2.87	5.57	6.06	7.00	8.66	5.33	2.62	0.34	3.28	9.93	5.33	5.04	16.05	-22.72
SSgA Global All Cap Equity ex-US Index K ¹⁵	N/A	0.08 / 0.07	03-31-2011	3.25	8.95	12.17	8.12	10.42	5.09	5.52	6.23	4.61	11.52	5.29	5.11	15.86	-16.33
MSCI EAFE Index ^{1,2,3,8}	N/A	- / -		4.58	11.76	12.57	10.07	11.37	5.45	6.86	4.88	6.05	11.77	5.40	3.82	18.24	-14.45
Specialty																	
SSgA Real Asset Fund Class C ⁶	N/A	0.22 / 0.22	04-27-2010	-1.46	4.68	8.14	1.13	10.61	4.65	6.24	9.71	1.06	12.34	5.09	4.41	1.01	3.09
Small Cap Funds																	
Carillon Eagle Small Cap Growth R ⁵	HSRUX	0.78 / 0.78	08-15-2011	-1.03	-10.75	-1.94	2.99	6.38	5.93	-9.82	-6.59	-0.16	9.55	5.71	13.49	14.36	-26.78
Victory Integrity Small-Cap Value R ⁵	MVSSX	0.96 / 0.96	06-01-2012	-5.89	-13.91	-8.97	1.86	14.46	5.70	-8.52	-8.91	1.39	18.91	6.03	4.90	17.80	-7.58
SSgA Russell Small Cap Index Fd Class S ⁵	N/A	0.05 / 0.05	08-28-2009	-2.30	-11.56	0.85	3.23	9.85	6.30	-9.48	-4.04	0.47	13.23	6.27	11.52	16.89	-20.44
Russell 2000 Index ^{1,2,3,11}	N/A	- / -		-2.31	-11.57	0.87	3.27	9.88	6.32	-9.48	-4.01	0.52	13.27	6.30	11.54	16.93	-20.44
Mid Cap Funds																	

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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	2024	2023	2022
MassMutual Mid Cap Growth I ^{5,14}	MEFZX	0.67 / 0.66	11-15-2010	-0.34	-8.59	-0.69	4.82	8.68	8.55	-8.28	-6.31	1.55	11.83	8.52	11.38	19.61	-24.07
MFS Mid Cap Value R6 ^{5,15}	MVCKX	0.63 / 0.62	02-01-2013	-3.97	-6.42	2.49	6.12	14.07	8.15	-2.55	2.05	5.58	17.80	8.56	14.11	12.92	-8.64
SSgA S&P MidCap Index Fund Class C ⁵	N/A	0.05 / 0.05	09-30-1997	-2.26	-8.23	1.15	6.15	13.28	8.29	-6.10	-2.75	4.36	16.85	8.37	13.89	16.38	-13.13
S & P MidCap 400 Index ^{1,2,3,10}	N/A	- / -		-2.25	-8.22	1.19	6.21	13.34	8.35	-6.10	-2.70	4.42	16.91	8.43	13.93	16.44	-13.06
Large Cap Funds																	
Harbor Capital Appreciation Instl ^{13,24}	HACAX	0.72 / 0.67	12-29-1987	3.10	-7.28	12.03	16.06	15.31	14.37	-10.07	3.16	9.14	17.87	14.16	30.46	53.74	-37.72
JHancock Disciplined Value R6 ²⁴	JDVWX	0.61 / 0.61	09-01-2011	-2.13	-2.09	5.45	9.05	15.55	8.88	0.04	3.44	7.82	18.78	9.20	15.54	13.95	-4.32
State Street S&P 500 Index K ²⁴	N/A	0.01 / 0.01	04-30-1997	-0.68	-4.93	12.09	12.16	15.59	12.30	-4.28	8.24	9.05	18.57	12.48	25.01	26.28	-18.12
S & P 500 Index ^{1,2,3,9,24}	N/A	- / -		-0.68	-4.92	12.10	12.18	15.61	12.32	-4.27	8.25	9.06	18.59	12.50	25.02	26.29	-18.11
Balanced Funds																	
Drive Balanced Fund ²³	N/A	0.49 / 0.49	11-13-2015	0.30	0.85	8.96	6.32	8.79	7.63	0.55	5.21	4.31	10.40	7.67	9.76	12.82	-13.28
Bond Funds																	
TCW MetWest Total Return Bond Plan	MWTSX	0.37 / 0.37	07-29-2011	0.35	3.49	8.75	1.71	-0.47	1.65	3.13	5.18	0.22	-0.07	1.59	1.12	6.07	-14.69
SSgA U.S. Bond Index Fund Class C	N/A	0.05 / 0.05	10-31-1997	0.40	3.17	8.00	1.92	-0.70	1.51	2.76	4.93	0.48	-0.43	1.43	1.34	5.56	-13.17
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,3,12,25}	N/A	- / -		0.39	3.19	8.02	1.95	-0.67	1.54	2.78	4.88	0.52	-0.40	1.46	1.25	5.53	-13.01
Stable Value Fund																	
Drive Income Fund ²³	N/A	0.25 / 0.25	11-13-2015	0.24	0.95	2.88	2.37	2.25	2.20	0.70	2.86	2.34	2.24	2.19	2.72	2.17	1.86

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.

The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

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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.

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² 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.

³ 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.

⁴ 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.

⁵ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁶ Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.

⁷ 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.

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⁹ 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.

¹⁰ 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.

¹¹ Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

¹² 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.

¹³ The Fund has a Contractual Management Fee Waiver in the amount of .05% which expires on 28-FEB-2026.

¹⁴ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-JAN-2026.

¹⁵ #

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-JUN-2026.

¹⁷ The Fund has a Contractual Management Fee Waiver in the amount of .1% .

¹⁸ The Fund has a Voluntary Expense Ratio Waiver in the amount of .09% which expires on 01-OCT-2025.

¹⁹ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 28-FEB-2026.

²⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 28-FEB-2026.

²¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-APR-2026.

²² Real estate securities and trusts involve risks including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks including currency fluctuations and political developments.

²³ The Empower collective investment trusts (CITs) are established and maintained by trustee Empower Trust Company, LLC and managed by its affiliate, Empower Capital Management, LLC. CITs are not mutual funds and are exempt from SEC registration and applicable securities laws of any state or other jurisdiction. Designed for and exclusively sold to qualified retirement plans and their participants and other eligible trusts, CITs are not available to individual retail investors. See the applicable CIT disclosure documents for more information.

²⁴ Securities that invest in stocks may decline in value.

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