

HBA Health Systems, LLC 401(k) Retirement Savings Plan - 502159-01

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 empowermyretirement.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 ⁸	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																	
American Funds 2010 Trgt Date Retire R6 ²	RFTTX	0.29 / 0.29	07-13-2009	2.01	2.82	8.93	2.81	5.44	5.19	2.82	8.93	2.81	5.44	5.19	8.67	-9.15	9.32
American Funds 2015 Trgt Date Retire R6 ²	RFJTX	0.30 / 0.30	07-13-2009	1.99	3.02	9.77	2.95	5.81	5.52	3.02	9.77	2.95	5.81	5.52	9.57	-10.25	10.27
American Funds 2020 Trgt Date Retire R6 ²	RRCTX	0.31 / 0.31	07-13-2009	2.12	3.38	10.75	3.17	6.19	5.95	3.38	10.75	3.17	6.19	5.95	10.46	-11.01	10.64
American Funds 2025 Trgt Date Retire R6 ²	RFDTX	0.32 / 0.32	07-13-2009	2.22	3.82	12.08	3.35	7.02	6.64	3.82	12.08	3.35	7.02	6.64	11.94	-12.74	11.44
American Funds 2030 Trgt Date Retire R6 ²	RFETX	0.33 / 0.33	07-13-2009	2.35	4.81	14.83	4.11	8.05	7.58	4.81	14.83	4.11	8.05	7.58	14.52	-14.50	13.16
American Funds 2035 Trgt Date Retire R6 ²	RFFTX	0.35 / 0.35	07-13-2009	2.58	6.01	17.93	5.01	9.45	8.61	6.01	17.93	5.01	9.45	8.61	16.90	-16.24	15.54
American Funds 2040 Trgt Date Retire R6 ²	RFGTX	0.37 / 0.37	07-27-2009	2.89	7.21	21.05	5.83	10.37	9.17	7.21	21.05	5.83	10.37	9.17	19.33	-17.55	16.83
American Funds 2045 Trgt Date Retire R6 ²	RFHTX	0.37 / 0.37	07-13-2009	2.91	7.50	21.98	5.96	10.58	9.35	7.50	21.98	5.96	10.58	9.35	20.15	-18.18	17.18
American Funds 2050 Trgt Date Retire R6 ²	RFITX	0.38 / 0.38	07-13-2009	2.96	7.68	22.57	5.90	10.64	9.41	7.68	22.57	5.90	10.64	9.41	20.83	-18.89	17.27
American Funds 2055 Trgt Date Retire R6 ²	RFKTX	0.38 / 0.38	02-01-2010	2.95	7.86	23.12	5.87	10.61	9.39	7.86	23.12	5.87	10.61	9.39	21.40	-19.50	17.28
American Funds 2060 Trgt Date Retire R6	RFUTX	0.39 / 0.39	03-27-2015	2.92	7.87	23.31	5.86	10.60	9.54	7.87	23.31	5.86	10.60	9.54	21.61	-19.66	17.19
Putnam Dynamic Asset Allocation Con R6 ²⁰	PCCEX	0.68 / 0.68	07-02-2012	2.27	4.27	12.03	1.83	4.26	4.42	4.27	12.03	1.83	4.26	4.42	11.50	-14.37	5.97
Putnam Dynamic Asset Allocation Bal R6 ²⁰	PAAEX	0.63 / 0.63	07-02-2012	3.13	7.72	20.87	5.86	8.24	7.28	7.72	20.87	5.86	8.24	7.28	17.96	-15.44	13.79
Putnam Dynamic Asset Alloc Growth R6 ²⁰	PAEEX	0.70 / 0.70	07-02-2012	3.60	9.56	25.22	7.37	10.13	8.57	9.56	25.22	7.37	10.13	8.57	21.21	-16.72	17.18
International Funds																	
American Funds New World R6	RNWX	0.57 / 0.57	05-01-2009	2.43	5.22	14.64	-0.07	7.22	5.99	5.22	14.64	-0.07	7.22	5.99	16.22	-21.75	5.13
DFA Emerging Markets Core Equity I	DFCEX	0.39 / 0.39	04-05-2005	1.75	2.38	11.94	-0.23	4.93	4.18	2.38	11.94	-0.23	4.93	4.18	15.45	-16.40	5.83
MFS International Intrinsic Value R6 ¹⁵	MINJX	0.68 / 0.67	05-01-2006	4.96	7.05	15.84	3.11	7.84	7.84	7.05	15.84	3.11	7.84	7.84	18.05	-23.00	10.72
Nuveen Real Asset Income R6 ¹⁶	NRIFX	0.82 / 0.81	06-30-2016	2.35	0.69	6.83	1.79	2.94	4.64	0.69	6.83	1.79	2.94	4.64	8.57	-11.72	12.00
Thornburg Investment Income Builder R5 ¹⁷	TIBMX	1.20 / 1.03	02-01-2007	5.13	5.75	18.31	8.26	8.57	6.48	5.75	18.31	8.26	8.57	6.48	18.00	-8.10	20.18

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MSCI EAFE Index ^{1,3,4,9}	N/A	- / -		3.29	5.78	15.32	4.78	7.33	4.80	5.78	15.32	4.78	7.33	4.80	18.24	-14.45	11.26
Specialty																	
BlackRock Health Sciences Opps Instl ⁷	SHSSX	0.84 / 0.84	10-16-2000	2.15	8.75	15.67	6.01	10.53	12.06	8.75	15.67	6.01	10.53	12.06	3.84	-5.70	12.08
Small Cap Funds																	
Columbia Small Cap Index Instl 2 ⁶	CXXRX	0.20 / 0.20	11-08-2012	3.24	2.42	15.75	2.06	8.92	8.56	2.42	15.75	2.06	8.92	8.56	15.81	-16.28	26.36
Janus Henderson Triton N ⁶	JGMNX	0.67 / 0.67	05-31-2012	2.80	6.31	14.58	-0.19	7.07	9.62	6.31	14.58	-0.19	7.07	9.62	14.78	-23.58	7.21
Undiscovered Mgrs Behavioral Value R6 ^{6,18}	UBVFX	0.85 / 0.80	04-30-2013	6.04	6.39	21.25	9.73	12.70	9.96	6.39	21.25	9.73	12.70	9.96	14.57	-1.10	34.50
Vanguard Small Cap Growth Index Admiral ⁶	VSGAX	0.07 / 0.07	09-27-2011	2.87	7.99	21.19	-1.09	8.32	8.52	7.99	21.19	-1.09	8.32	8.52	21.41	-28.39	5.70
Russell 2000 Index ^{1,3,4,12}	N/A	- / -		3.58	5.18	19.71	-0.10	8.11	7.58	5.18	19.71	-0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap Funds																	
Vanguard Mid Cap Index Fund - Admiral ⁶	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 Value Index Admiral ⁶	VMVAX	0.07 / 0.07	09-27-2011	5.44	8.12	19.10	7.37	10.17	8.93	8.12	19.10	7.37	10.17	8.93	9.76	-7.90	28.76
S & P MidCap 400 Index ^{1,3,4,11}	N/A	- / -		5.60	9.95	23.33	6.96	11.71	9.99	9.95	23.33	6.96	11.71	9.99	16.44	-13.06	24.76
Large Cap Funds																	
Franklin Growth R6 ²¹	FIFRX	0.47 / 0.47	05-01-2013	2.35	10.89	30.00	8.55	14.49	13.40	10.89	30.00	8.55	14.49	13.40	28.09	-24.82	22.19
Pioneer Fundamental Growth K ²¹	PFGKX	0.67 / 0.67	12-20-2012	2.49	11.42	36.77	12.56	16.95	14.69	11.42	36.77	12.56	16.95	14.69	33.22	-20.47	23.86
Putnam Large Cap Value R6 ^{20,21}	PEQSX	0.55 / 0.55	07-02-2012	6.46	12.64	28.05	13.20	14.85	11.54	12.64	28.05	13.20	14.85	11.54	15.75	-2.75	27.32
Vanguard 500 Index Admiral ²¹	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
Vanguard Growth & Income Adm ²¹	VGIAX	0.22 / 0.22	05-14-2001	3.40	12.44	31.75	11.98	15.21	13.03	12.44	31.75	11.98	15.21	13.03	24.76	-17.11	29.11
Vanguard Windsor Adm ²¹	VWNEX	0.32 / 0.32	11-12-2001	5.34	6.03	18.50	10.41	13.75	10.11	6.03	18.50	10.41	13.75	10.11	15.03	-2.96	28.13
S & P 500 Index ^{1,3,4,10,21}	N/A	- / -		3.22	10.56	29.88	11.49	15.05	12.96	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Balanced Funds																	
American Funds Capital Inc Bldr R6	RIRGX	0.27 / 0.27	05-01-2009	2.89	3.82	11.13	5.12	6.57	5.70	3.82	11.13	5.12	6.57	5.70	9.32	-6.83	15.39
Franklin Income R6 ¹⁴	FNCFX	0.42 / 0.41	05-01-2013	2.69	2.36	8.39	5.02	6.48	5.28	2.36	8.39	5.02	6.48	5.28	8.84	-4.88	17.99
Bond Funds																	
PIMCO Global Bond Opps (USD-Hedged) Inst	PGBIX	0.61 / 0.61	02-25-1998	1.50	0.92	6.16	0.69	2.58	3.25	0.92	6.16	0.69	2.58	3.25	7.20	-5.35	-0.54
Vanguard Inflation-Protected Secs Adm	VAIPX	0.10 / 0.10	06-10-2005	0.63	-0.16	0.14	-0.72	2.34	2.11	-0.16	0.14	-0.72	2.34	2.11	3.79	-11.85	5.68
Vanguard Interm-Term Bond Index Adm	VBILX	0.07 / 0.07	11-12-2001	0.90	-0.76	1.61	-2.37	0.76	1.96	-0.76	1.61	-2.37	0.76	1.96	6.07	-13.27	-2.36
Vanguard Total Intl Bd Idx Admiral	VTABX	0.11 / 0.11	05-31-2013	1.01	0.02	5.15	-1.74	0.28	2.18	0.02	5.15	-1.74	0.28	2.18	8.83	-12.92	-2.22
Bloomberg Barclays Cap US Agg Bond Idx ^{1,3,4,13,22}	N/A	- / -		0.92	-0.78	1.70	-2.46	0.36	1.54	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54

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Current Fixed Rate(s)																
Guaranteed Interest Fund:		^{5,19} 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.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

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

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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.

² 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.

³ 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.

⁴ 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.

⁵ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Empower Annuity Insurance Company of America. A ticker symbol is not available for this investment option.

⁶ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁷ Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.

⁸ 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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¹¹ 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.

¹² Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

¹³ 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.

¹⁴ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-JAN-2025.

¹⁵ The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 30-SEP-2024.

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-JUL-2024.

¹⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .17% which expires on 01-FEB-2025.

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¹⁸ *The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 31-OCT-2024.*

¹⁹ *The Guaranteed Interest Fund is backed by the general assets of Empower Annuity Insurance Company of America, Corporate Headquarters: Greenwood Village, CO.*

²⁰ *Putnam is affiliated with Empower Retirement, LLC and its affiliates.*

²¹ *Securities that invest in stocks may decline in value.*

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