

# Health Connect America Retirement Savings Plan - 506961-01

## 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](http://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 <sup>7</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>																	
American Funds 2010 Trgt Date Retire R6 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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
<b>International Funds</b>																	
American Funds New Perspective R6	RNPGX	0.42 / 0.42	05-01-2009	2.74	8.49	22.92	5.22	12.78	10.96	8.49	22.92	5.22	12.78	10.96	25.01	-25.61	18.10
MFS International Growth R6 <sup>15</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
MSCI EAFE Index <sup>1,3,4,8</sup>	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
<b>Small Cap Funds</b>																	
Alger Small Cap Focus Y <sup>6,13</sup>	AOFYX	0.90 / 0.86	02-28-2017	2.80	8.29	15.40	-12.48	1.07	7.35	8.29	15.40	-12.48	1.07	7.35	10.35	-37.42	-13.95
Fidelity Small Cap Index <sup>6</sup>	FSSNX	0.03 / 0.03	09-08-2011	3.58	5.19	19.83	-0.02	8.21	7.74	5.19	19.83	-0.02	8.21	7.74	17.12	-20.27	14.71
Russell 2000 Index <sup>1,3,4,11</sup>	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
<b>Mid Cap Funds</b>																	

## Health Connect America Retirement Savings Plan - 506961-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>7</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
AB Discovery Value Z <sup>6</sup>	ABSZX	0.79 / 0.79	10-15-2013	5.54	7.03	22.66	5.68	9.69	7.89	7.03	22.66	5.68	9.69	7.89	17.08	-16.13	35.84
American Century Mid Cap Value R <sup>6</sup>	AMDVX	0.63 / 0.63	07-26-2013	4.31	4.85	10.24	6.74	9.69	9.17	4.85	10.24	6.74	9.69	9.17	6.52	-1.13	23.56
BlackRock Mid-Cap Growth Equity K <sup>6</sup>	BMGKX	0.71 / 0.71	03-28-2016	0.84	8.03	24.49	0.08	10.45	12.24	8.03	24.49	0.08	10.45	12.24	28.34	-37.29	14.60
Fidelity Mid Cap Index <sup>6</sup>	FSMDX	0.03 / 0.03	09-08-2011	4.33	8.61	22.35	6.07	11.10	9.95	8.61	22.35	6.07	11.10	9.95	17.21	-17.28	22.56
S & P MidCap 400 Index <sup>1,3,4,10</sup>	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
<b>Large Cap Funds</b>																	
American Funds American Mutual R6 <sup>16</sup>	RMFGX	0.27 / 0.27	05-01-2009	3.23	7.16	16.64	9.38	10.69	10.00	7.16	16.64	9.38	10.69	10.00	9.75	-4.19	25.33
Fidelity 500 Index <sup>16</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
T. Rowe Price Blue Chip Growth I <sup>16</sup>	TBCIX	0.57 / 0.57	12-17-2015	2.12	14.08	46.51	7.15	13.31	14.17	14.08	46.51	7.15	13.31	14.17	49.55	-38.51	17.85
S & P 500 Index <sup>1,3,4,9,16</sup>	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
<b>Balanced Funds</b>																	
American Funds American Balanced R6	RLBGX	0.25 / 0.25	05-01-2009	2.78	6.24	18.11	6.21	8.91	8.37	6.24	18.11	6.21	8.91	8.37	14.37	-11.83	16.11
<b>Bond Funds</b>																	
BlackRock High Yield Bond Portfolio K <sup>14</sup>	BRHYX	0.49 / 0.48	11-19-1998	1.47	2.21	11.80	2.99	4.70	4.55	2.21	11.80	2.99	4.70	4.55	13.68	-10.34	5.86
PIMCO Income Instl	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
Western Asset Core Bond IS	WACSX	0.42 / 0.42	08-29-2008	1.01	-0.86	1.37	-3.75	-0.15	1.77	-0.86	1.37	-3.75	-0.15	1.77	5.82	-16.86	-1.80
Bloomberg Barclays Cap US Agg Bond Idx <sup>1,3,4,12,17</sup>	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
<b>Current Fixed Rate(s)</b>																	
EI Fixed Account - Series Class I: <sup>5</sup> 1.40%																	

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.

**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. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.**

Where data obtained from Morningstar, 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.

Funds that do not have a ticker symbol may be exempt from SEC registration or part of a group annuity contract.

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.

<sup>1</sup>\* Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

## Health Connect America Retirement Savings Plan - 506961-01 (Continued)

- <sup>2</sup> 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.
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> 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.
- <sup>6</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.
- <sup>7</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. 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.
- <sup>8</sup> Copyright Morgan Stanley Capital International, Inc. 2022. All Rights Reserved. Unpublished. PROPRIETARY TO MORGAN STANLEY CAPITAL INTERNATIONAL INC.®
- <sup>9</sup> 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.
- <sup>10</sup> 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.
- <sup>11</sup> Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.
- <sup>12</sup> 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.
- <sup>13</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .04% which expires on 31-OCT-2025.
- <sup>14</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-JUN-2025.
- <sup>15</sup> The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 30-SEP-2024.
- <sup>16</sup> Securities that invest in stocks may decline in value.
- <sup>17</sup> Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.