

NC 401(k) Plan - 525334-01
Investment Performance as of 05/29/2026



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 myNCPlans.gov.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 05/29/2026						Returns as of Quarter Ending 03/31/2026					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	2025	2024	2023
International Funds																	
NC International Fund ³	N/A	0.40 / 0.40	03-06-2009	4.26	8.89	19.01	17.82	5.89	8.97	-3.32	17.58	12.72	4.41	7.81	28.15	6.14	19.99
NC International Index Fund ³	N/A	0.04 / 0.04	03-06-2009	4.18	14.68	33.05	20.68	8.63	9.86	1.36	27.36	15.12	7.24	8.62	32.54	5.01	15.30
MSCI EAFE Index ^{1,2}	N/A	- / -		3.07	9.37	22.80	18.15	8.79	9.28	-1.24	21.27	13.62	7.91	8.38	31.22	3.82	18.24
Small Cap Funds																	
NC Small/Mid Cap Core Fund ⁴	N/A	0.42 / 0.42	09-29-2017	2.27	14.05	25.41	13.55	5.18	8.83	2.86	14.98	8.60	4.06	7.69	5.25	6.78	14.75
NC Small/Mid Cap Index Fund ⁴	N/A	0.02 / 0.02	03-06-2009	4.36	18.35	38.03	20.21	7.74	11.78	2.06	23.55	13.25	5.46	10.53	11.97	11.96	17.41
Russell 2000 Index ^{1,2,8}	N/A	- / -		4.37	18.15	43.08	20.25	6.61	11.21	0.89	25.72	13.05	3.77	9.88	12.81	11.54	16.93
Large Cap Funds																	
NC Large Cap Core Fund ¹²	N/A	0.29 / 0.29	09-29-2017	4.61	8.62	23.12	21.03	10.62	13.98	-5.24	14.59	16.37	8.87	12.44	15.76	21.00	29.29
NC Large Cap Index Fund ¹²	N/A	0.01 / 0.01	03-06-2009	5.26	11.24	29.72	23.55	14.10	15.62	-4.36	17.66	18.26	12.01	14.14	17.76	25.01	26.27
S & P 500 Index ^{1,2,6,12}	N/A	- / -		5.26	11.27	29.78	23.61	14.15	15.65	-4.33	17.80	18.32	12.06	14.16	17.88	25.02	26.29
Bond Funds																	
NC TIPS Fund ⁵	N/A	0.03 / 0.03	06-01-2018	-0.02	1.78	4.96	4.90	2.42	3.67	0.64	3.97	4.20	2.64	3.60	7.36	3.25	4.38
NC Fixed Income Index Fund ⁵	N/A	0.03 / 0.03	09-01-2010	0.31	0.46	5.13	3.94	0.18	1.67	0.04	4.34	3.63	0.31	1.68	7.19	1.34	5.62
NC Fixed Income Fund ⁵	N/A	0.13 / 0.13	03-06-2009	0.29	0.54	5.83	4.87	0.61	2.50	-0.02	4.93	4.58	0.80	2.53	8.02	2.17	7.14
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,9}	N/A	- / -		0.31	0.38	5.13	3.95	0.17	1.70	-0.05	4.35	3.63	0.31	1.70	7.30	1.25	5.53
Stable Value Fund																	
NC Stable Value Fund	N/A	0.26 / 0.26	06-08-2009	0.29	1.37	3.29	3.11	2.64	2.44	0.81	3.26	3.06	2.58	2.42	3.21	3.06	2.72
Other																	
NC Inflation Responsive Fund	N/A	0.10 / 0.10	08-31-2011	-0.84	12.00	18.40	10.65	4.57	5.56	7.89	13.78	8.18	5.18	5.31	10.06	3.03	4.06

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The Asset Allocation Models are pre-established asset allocation strategies comprised of the plan's core investment options. The models are not securities. When you allocate your investment to a model, you will be invested in various underlying investment options comprising each model, as made available by the plan and according to the model's allocation methodology.

An Asset Allocation Model provides targeted asset allocation for your plan account and allocates your account across the model's underlying investments. Your plan may include Asset Allocation Models designed according to certain risk levels (e.g. Aggressive, Moderate or Conservative), Asset Allocation Models that follow a glide path based on a target date (2025, 2030, 2035 etc.), or both model types depending upon the models selected by your plan. Neither of which is without risk and there is no guarantee of positive returns. The date in the name of a target date model is an assumed date in which an investor will retire. The target date model asset allocation follows a glidepath and rebalances based on the model's incremental period (5 or 10 years) to become more conservative as the target retirement date nears, and depending on the model's design, can remain static at the target date or adjust further through retirement. There is no guarantee the investment will provide adequate retirement income.

Asset Allocation Models are subject to change at the plan's (or an authorized representative thereof) discretion.

Investors should review the prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, for underlying fund objectives, risks, fees and expenses. Investors should also periodically reassess their investments to make sure their model continues to correspond to their changing risk tolerance and retirement time horizon.

Empower is not undertaking to provide investment advice with respect to the presentation of any particular investment option or asset allocation model described herein.

Model performance begins the day the model is created and does not take into account any underlying fund performance prior to the model inception date. Performance is calculated based on the aggregated performance of each of the underlying funds proportionally. Performance listed may not represent that of an actual investor and does not include fund performance achieved prior to the model inception date.

Gross and net expense ratios for a model are captured from each of the underlying funds. Each model's gross and net expense ratio will be a weighted average of the model's underlying funds' gross and net expenses across the applicable period. For funds where the net expense ratio is less than the gross, the net expense ratio reflects fee waivers or reimbursements. The inception date of a model reflects when the model is made available by the plan.

ASSET ALLOCATION MODEL PERFORMANCE	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 05/29/2026						Returns as of Quarter Ending 03/31/2026					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	2025	2024	2023
Asset Allocation Model																	
North Carolina GoalMaker AGGRESSIVE 2005 ^{10,11}	N/A	- / -	02-05-2024	2.03	5.74	13.86	N/A	N/A	11.64	-0.78	10.47	N/A	N/A	9.29	12.64	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2010 ^{10,11}	N/A	- / -	02-05-2024	2.03	5.71	13.83	N/A	N/A	11.67	-0.80	10.53	N/A	N/A	9.32	12.71	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2015 ^{10,11}	N/A	- / -	02-05-2024	2.31	6.25	15.08	N/A	N/A	12.65	-1.05	11.38	N/A	N/A	9.96	13.75	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2020 ^{10,11}	N/A	- / -	02-05-2024	2.44	6.70	16.22	N/A	N/A	13.31	-1.08	12.12	N/A	N/A	10.42	14.39	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2025 ^{10,11}	N/A	- / -	02-05-2024	2.70	7.57	17.97	N/A	N/A	14.49	-1.13	13.32	N/A	N/A	11.21	15.48	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2030 ^{10,11}	N/A	- / -	02-05-2024	3.06	8.45	19.54	N/A	N/A	15.94	-1.39	14.65	N/A	N/A	12.17	17.32	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2035 ^{10,11}	N/A	- / -	02-05-2024	3.34	9.51	21.32	N/A	N/A	17.21	-1.42	15.87	N/A	N/A	12.96	18.37	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2040 ^{10,11}	N/A	- / -	02-05-2024	3.56	10.18	22.51	N/A	N/A	18.02	-1.51	16.62	N/A	N/A	13.42	18.92	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2045 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.43	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.86	19.54	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2050 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.43	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.86	19.54	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2055 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.43	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.87	19.54	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2060 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.43	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.86	19.54	N/A	N/A

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ASSET ALLOCATION MODEL PERFORMANCE	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 05/29/2026						Returns as of Quarter Ending 03/31/2026					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	2025	2024	2023
North Carolina GoalMaker AGGRESSIVE 2065 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.43	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.87	19.54	N/A	N/A
North Carolina GoalMaker AGGRESSIVE 2070 ^{10,11}	N/A	- / -	02-05-2024	3.73	10.70	23.42	N/A	N/A	18.73	-1.59	17.23	N/A	N/A	13.87	19.54	N/A	N/A
North Carolina GoalMaker CONS 2005 ^{10,11}	N/A	- / -	02-05-2024	0.99	3.18	8.66	N/A	N/A	7.74	-0.06	6.91	N/A	N/A	6.75	9.14	N/A	N/A
North Carolina GoalMaker CONS 2010 ^{10,11}	N/A	- / -	02-05-2024	0.99	3.18	8.66	N/A	N/A	7.77	-0.06	6.95	N/A	N/A	6.78	9.17	N/A	N/A
North Carolina GoalMaker CONS 2015 ^{10,11}	N/A	- / -	02-05-2024	1.10	3.31	9.10	N/A	N/A	8.07	-0.17	7.28	N/A	N/A	6.99	9.56	N/A	N/A
North Carolina GoalMaker CONS 2020 ^{10,11}	N/A	- / -	02-05-2024	1.19	3.72	9.95	N/A	N/A	8.53	-0.13	7.83	N/A	N/A	7.30	9.84	N/A	N/A
North Carolina GoalMaker CONS 2025 ^{10,11}	N/A	- / -	02-05-2024	1.42	4.08	10.99	N/A	N/A	9.38	-0.39	8.62	N/A	N/A	7.89	10.93	N/A	N/A
North Carolina GoalMaker CONS 2030 ^{10,11}	N/A	- / -	02-05-2024	1.67	4.82	12.46	N/A	N/A	10.45	-0.49	9.72	N/A	N/A	8.63	12.09	N/A	N/A
North Carolina GoalMaker CONS 2035 ^{10,11}	N/A	- / -	02-05-2024	1.93	5.62	14.09	N/A	N/A	11.57	-0.60	10.80	N/A	N/A	9.36	13.01	N/A	N/A
North Carolina GoalMaker CONS 2040 ^{10,11}	N/A	- / -	02-05-2024	2.36	6.59	16.03	N/A	N/A	13.24	-0.93	12.31	N/A	N/A	10.47	14.97	N/A	N/A
North Carolina GoalMaker CONS 2045 ^{10,11}	N/A	- / -	02-05-2024	2.71	7.64	18.05	N/A	N/A	14.69	-1.10	13.63	N/A	N/A	11.40	16.17	N/A	N/A
North Carolina GoalMaker CONS 2050 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.88	N/A	N/A	16.04	-1.23	14.86	N/A	N/A	12.22	17.25	N/A	N/A
North Carolina GoalMaker CONS 2055 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.88	N/A	N/A	16.03	-1.23	14.86	N/A	N/A	12.22	17.25	N/A	N/A
North Carolina GoalMaker CONS 2060 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.88	N/A	N/A	16.04	-1.23	14.86	N/A	N/A	12.22	17.25	N/A	N/A
North Carolina GoalMaker CONS 2065 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.88	N/A	N/A	16.04	-1.23	14.86	N/A	N/A	12.22	17.25	N/A	N/A
North Carolina GoalMaker CONS 2070 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.89	N/A	N/A	16.03	-1.23	14.86	N/A	N/A	12.22	17.24	N/A	N/A
North Carolina GoalMaker MODERATE 2005 ^{10,11}	N/A	- / -	02-05-2024	1.43	4.38	10.98	N/A	N/A	9.50	-0.31	8.55	N/A	N/A	7.92	10.70	N/A	N/A
North Carolina GoalMaker MODERATE 2010 ^{10,11}	N/A	- / -	02-05-2024	1.43	4.39	10.98	N/A	N/A	9.50	-0.31	8.55	N/A	N/A	7.92	10.69	N/A	N/A
North Carolina GoalMaker MODERATE 2015 ^{10,11}	N/A	- / -	02-05-2024	1.62	4.78	11.97	N/A	N/A	10.24	-0.45	9.28	N/A	N/A	8.43	11.52	N/A	N/A
North Carolina GoalMaker MODERATE 2020 ^{10,11}	N/A	- / -	02-05-2024	1.82	5.22	13.17	N/A	N/A	10.96	-0.59	10.06	N/A	N/A	8.92	12.20	N/A	N/A
North Carolina GoalMaker MODERATE 2025 ^{10,11}	N/A	- / -	02-05-2024	2.03	5.70	14.22	N/A	N/A	11.85	-0.75	10.92	N/A	N/A	9.54	13.34	N/A	N/A
North Carolina GoalMaker MODERATE 2030 ^{10,11}	N/A	- / -	02-05-2024	2.36	6.66	16.05	N/A	N/A	13.23	-0.91	12.26	N/A	N/A	10.45	14.75	N/A	N/A
North Carolina GoalMaker MODERATE 2035 ^{10,11}	N/A	- / -	02-05-2024	2.71	7.67	17.97	N/A	N/A	14.63	-1.08	13.57	N/A	N/A	11.34	16.01	N/A	N/A
North Carolina GoalMaker MODERATE 2040 ^{10,11}	N/A	- / -	02-05-2024	3.04	8.71	19.88	N/A	N/A	16.04	-1.23	14.86	N/A	N/A	12.22	17.25	N/A	N/A
North Carolina GoalMaker MODERATE 2045 ^{10,11}	N/A	- / -	02-05-2024	3.34	9.51	21.32	N/A	N/A	17.21	-1.42	15.87	N/A	N/A	12.96	18.37	N/A	N/A
North Carolina GoalMaker MODERATE 2050 ^{10,11}	N/A	- / -	02-05-2024	3.61	10.29	22.76	N/A	N/A	18.19	-1.56	16.75	N/A	N/A	13.52	19.02	N/A	N/A
North Carolina GoalMaker MODERATE 2055 ^{10,11}	N/A	- / -	02-05-2024	3.61	10.29	22.76	N/A	N/A	18.19	-1.56	16.75	N/A	N/A	13.52	19.02	N/A	N/A
North Carolina GoalMaker MODERATE 2060 ^{10,11}	N/A	- / -	02-05-2024	3.61	10.29	22.76	N/A	N/A	18.19	-1.56	16.75	N/A	N/A	13.52	19.02	N/A	N/A
North Carolina GoalMaker MODERATE 2065 ^{10,11}	N/A	- / -	02-05-2024	3.61	10.29	22.76	N/A	N/A	18.19	-1.56	16.75	N/A	N/A	13.52	19.02	N/A	N/A
North Carolina GoalMaker MODERATE 2070 ^{10,11}	N/A	- / -	02-05-2024	3.61	10.29	22.76	N/A	N/A	18.19	-1.56	16.75	N/A	N/A	13.52	19.02	N/A	N/A

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ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Aggressive	North Carolina Goalmaker Aggressive 2005	North Carolina Goalmaker Aggressive 2010	North Carolina Goalmaker Aggressive 2015	North Carolina Goalmaker Aggressive 2020	North Carolina Goalmaker Aggressive 2025	North Carolina Goalmaker Aggressive 2030	North Carolina Goalmaker Aggressive 2035	North Carolina Goalmaker Aggressive 2040	North Carolina Goalmaker Aggressive 2045	North Carolina Goalmaker Aggressive 2050
NC Fixed Income Fund ⁵	19.0	19.0	19.0	26.0	27.0	21.0	13.0	7.0	2.0	2.0
NC International Fund ³	17.0	17.0	20.0	21.0	24.0	32.0	36.0	38.0	40.0	40.0
NC TIPS Fund ⁵	17.0	17.0	14.0	8.0	3.0	1.0	0.0	0.0	0.0	0.0
NC Large Cap Index Fund ¹²	21.0	21.0	24.0	25.0	27.0	28.0	30.0	32.0	34.0	34.0
NC Inflation Responsive Fund	3.0	3.0	3.0	4.0	6.0	7.0	9.0	9.0	10.0	10.0
NC Small/Mid Cap Core Fund ⁴	6.0	6.0	6.0	8.0	10.0	10.0	12.0	14.0	14.0	14.0
NC Stable Value Fund	17.0	17.0	14.0	8.0	3.0	1.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Aggressive	North Carolina Goalmaker Aggressive 2055	North Carolina Goalmaker Aggressive 2060	North Carolina Goalmaker Aggressive 2065	North Carolina Goalmaker Aggressive 2070
NC Fixed Income Fund ⁵	2.0	2.0	2.0	2.0
NC International Fund ³	40.0	40.0	40.0	40.0
NC Large Cap Index Fund ¹²	34.0	34.0	34.0	34.0
NC Inflation Responsive Fund	10.0	10.0	10.0	10.0
NC Small/Mid Cap Core Fund ⁴	14.0	14.0	14.0	14.0
Total	100.0	100.0	100.0	100.0

ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Cons	North Carolina Goalmaker Cons 2005	North Carolina Goalmaker Cons 2010	North Carolina Goalmaker Cons 2015	North Carolina Goalmaker Cons 2020	North Carolina Goalmaker Cons 2025	North Carolina Goalmaker Cons 2030	North Carolina Goalmaker Cons 2035	North Carolina Goalmaker Cons 2040	North Carolina Goalmaker Cons 2045	North Carolina Goalmaker Cons 2050
NC Fixed Income Fund ⁵	29.0	29.0	33.0	36.0	41.0	42.0	41.0	37.0	31.0	21.0
NC International Fund ³	8.0	8.0	9.0	9.0	12.0	16.0	18.0	25.0	28.0	32.0
NC TIPS Fund ⁵	24.0	24.0	19.0	15.0	10.0	6.0	3.0	0.0	0.0	0.0
NC Large Cap Index Fund ¹²	9.0	9.0	10.0	11.0	13.0	14.0	17.0	20.0	24.0	27.0
NC Inflation Responsive Fund	2.0	2.0	2.0	3.0	3.0	4.0	5.0	6.0	7.0	8.0
NC Small/Mid Cap Core Fund ⁴	2.0	2.0	2.0	4.0	4.0	6.0	8.0	8.0	10.0	12.0
NC Stable Value Fund	26.0	26.0	25.0	22.0	17.0	12.0	8.0	4.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Cons	North Carolina Goalmaker Cons 2055	North Carolina Goalmaker Cons 2060	North Carolina Goalmaker Cons 2065	North Carolina Goalmaker Cons 2070
NC Fixed Income Fund ⁵	21.0	21.0	21.0	21.0
NC International Fund ³	32.0	32.0	32.0	32.0
NC Large Cap Index Fund ¹²	27.0	27.0	27.0	27.0
NC Inflation Responsive Fund	8.0	8.0	8.0	8.0

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ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Cons	North Carolina Goalmaker Cons 2055	North Carolina Goalmaker Cons 2060	North Carolina Goalmaker Cons 2065	North Carolina Goalmaker Cons 2070
NC Small/Mid Cap Core Fund ⁴	12.0	12.0	12.0	12.0
Total	100.0	100.0	100.0	100.0

ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Moderate	North Carolina Goalmaker Moderate 2005	North Carolina Goalmaker Moderate 2010	North Carolina Goalmaker Moderate 2015	North Carolina Goalmaker Moderate 2020	North Carolina Goalmaker Moderate 2025	North Carolina Goalmaker Moderate 2030	North Carolina Goalmaker Moderate 2035	North Carolina Goalmaker Moderate 2040	North Carolina Goalmaker Moderate 2045	North Carolina Goalmaker Moderate 2050
NC Fixed Income Fund ⁵	23.0	23.0	27.0	34.0	36.0	33.0	28.0	21.0	13.0	6.0
NC International Fund ³	12.0	12.0	14.0	15.0	19.0	24.0	28.0	32.0	36.0	38.0
NC TIPS Fund ⁵	22.0	22.0	16.0	9.0	5.0	2.0	0.0	0.0	0.0	0.0
NC Large Cap Index Fund ¹²	14.0	14.0	16.0	18.0	19.0	21.0	24.0	27.0	30.0	33.0
NC Inflation Responsive Fund	3.0	3.0	4.0	4.0	5.0	6.0	7.0	8.0	9.0	9.0
NC Small/Mid Cap Core Fund ⁴	4.0	4.0	4.0	6.0	6.0	8.0	10.0	12.0	12.0	14.0
NC Stable Value Fund	22.0	22.0	19.0	14.0	10.0	6.0	3.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE- Moderate	North Carolina Goalmaker Moderate 2055	North Carolina Goalmaker Moderate 2060	North Carolina Goalmaker Moderate 2065	North Carolina Goalmaker Moderate 2070
NC Fixed Income Fund ⁵	6.0	6.0	6.0	6.0
NC International Fund ³	38.0	38.0	38.0	38.0
NC Large Cap Index Fund ¹²	33.0	33.0	33.0	33.0
NC Inflation Responsive Fund	9.0	9.0	9.0	9.0
NC Small/Mid Cap Core Fund ⁴	14.0	14.0	14.0	14.0
Total	100.0	100.0	100.0	100.0

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.

A ticker symbol is not available for funds that are exempt from SEC registration or for a Sub-account that is part of a group variable 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.

Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

¹ 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.

² 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.

³ 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.

⁴ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

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⁵ 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.

⁶ 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.

⁸ Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

⁹ 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.

¹⁰ Asset Allocation Models - If you select an Asset Allocation Model, your funds will be invested among the investment options as indicated within the plan. In applying models to your particular situation, you should consider all of your assets and all other assets owned within your household, including IRAs, mutual funds and other qualified plans. The Asset Allocation Models are subject to change, and your contributions will be invested upon receipt into the most current matching model that the Plan offers.

¹¹ If your ongoing allocations are being directed to an Asset Allocation Model, your Asset Allocation Model assets may be rebalanced, including applicable rollover funds, at the next scheduled frequency. To make a change to your account or for more information on rebalancing and the underlying funds, please access the Plan Web site.

¹² Securities that invest in stocks may decline in value.