

**Prisma Health Retirement Savings Plan - 556063-01**

**Investment Performance as of 03/28/2024**



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.

Returns are shown based on the inception date of the separate account or the Sub-account's addition to the separate account, if later. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. For performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at [www.empower.com](http://www.empower.com). Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>8</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 Model</b>																		
Advisor GoalMaker AGGRESSIVE 2005 <sup>13,14</sup>	N/A	0.34 / 0.33	10-23-2023	1.70	3.64	N/A	N/A	N/A	11.45	3.64	N/A	N/A	N/A	11.45	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2010 <sup>13,14</sup>	N/A	0.35 / 0.35	10-23-2023	1.75	3.64	N/A	N/A	N/A	11.94	3.64	N/A	N/A	N/A	11.94	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2015 <sup>13,14</sup>	N/A	0.38 / 0.38	10-23-2023	1.88	3.79	N/A	N/A	N/A	12.63	3.79	N/A	N/A	N/A	12.63	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2020 <sup>13,14</sup>	N/A	0.41 / 0.40	10-23-2023	2.03	4.24	N/A	N/A	N/A	13.53	4.24	N/A	N/A	N/A	13.53	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2025 <sup>13,14</sup>	N/A	0.45 / 0.45	10-23-2023	2.39	5.27	N/A	N/A	N/A	15.97	5.27	N/A	N/A	N/A	15.97	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2030 <sup>13,14</sup>	N/A	0.50 / 0.50	10-23-2023	2.72	6.10	N/A	N/A	N/A	18.12	6.10	N/A	N/A	N/A	18.12	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2035 <sup>13,14</sup>	N/A	0.55 / 0.55	10-23-2023	2.98	6.97	N/A	N/A	N/A	19.88	6.97	N/A	N/A	N/A	19.88	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2040 <sup>13,14</sup>	N/A	0.56 / 0.56	10-23-2023	3.18	7.78	N/A	N/A	N/A	20.95	7.78	N/A	N/A	N/A	20.95	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2045 <sup>13,14</sup>	N/A	0.60 / 0.59	10-23-2023	3.38	8.45	N/A	N/A	N/A	22.39	8.45	N/A	N/A	N/A	22.39	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2050 <sup>13,14</sup>	N/A	0.60 / 0.59	10-23-2023	3.38	8.45	N/A	N/A	N/A	22.38	8.45	N/A	N/A	N/A	22.38	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2055 <sup>13,14</sup>	N/A	0.59 / 0.59	10-23-2023	3.40	8.57	N/A	N/A	N/A	22.53	8.57	N/A	N/A	N/A	22.53	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2060 <sup>13,14</sup>	N/A	0.59 / 0.59	10-23-2023	3.43	8.64	N/A	N/A	N/A	22.71	8.64	N/A	N/A	N/A	22.71	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2065 <sup>13,14</sup>	N/A	0.59 / 0.59	10-23-2023	3.42	8.64	N/A	N/A	N/A	22.71	8.64	N/A	N/A	N/A	22.71	N/A	N/A	N/A	
Advisor GoalMaker AGGRESSIVE 2070 <sup>13,14</sup>	N/A	0.59 / 0.59	10-23-2023	3.43	8.64	N/A	N/A	N/A	22.70	8.64	N/A	N/A	N/A	22.70	N/A	N/A	N/A	
Advisor GoalMaker CONS 2005 <sup>13,14</sup>	N/A	0.28 / 0.27	10-23-2023	1.43	2.59	N/A	N/A	N/A	9.35	2.59	N/A	N/A	N/A	9.35	N/A	N/A	N/A	
Advisor GoalMaker CONS 2010 <sup>13,14</sup>	N/A	0.29 / 0.29	10-23-2023	1.47	2.49	N/A	N/A	N/A	9.72	2.49	N/A	N/A	N/A	9.72	N/A	N/A	N/A	
Advisor GoalMaker CONS 2015 <sup>13,14</sup>	N/A	0.34 / 0.33	10-23-2023	1.61	2.66	N/A	N/A	N/A	10.99	2.66	N/A	N/A	N/A	10.99	N/A	N/A	N/A	
Advisor GoalMaker CONS 2020 <sup>13,14</sup>	N/A	0.35 / 0.35	10-23-2023	1.64	2.58	N/A	N/A	N/A	11.38	2.58	N/A	N/A	N/A	11.38	N/A	N/A	N/A	
Advisor GoalMaker CONS 2025 <sup>13,14</sup>	N/A	0.40 / 0.40	10-23-2023	1.98	3.40	N/A	N/A	N/A	13.46	3.40	N/A	N/A	N/A	13.46	N/A	N/A	N/A	
Advisor GoalMaker CONS 2030 <sup>13,14</sup>	N/A	0.44 / 0.43	10-23-2023	2.28	4.49	N/A	N/A	N/A	15.39	4.49	N/A	N/A	N/A	15.39	N/A	N/A	N/A	
Advisor GoalMaker CONS 2035 <sup>13,14</sup>	N/A	0.48 / 0.47	10-23-2023	2.59	5.56	N/A	N/A	N/A	17.37	5.56	N/A	N/A	N/A	17.37	N/A	N/A	N/A	

**Prisma Health Retirement Savings Plan - 556063-01 (Continued)**

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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	2023	2022	2021	
Advisor GoalMaker CONS 2040 <sup>13,14</sup>	N/A	0.50 / 0.49	10-23-2023	2.84	6.34	N/A	N/A	N/A	18.94	6.34	N/A	N/A	N/A	18.94	N/A	N/A	N/A	
Advisor GoalMaker CONS 2045 <sup>13,14</sup>	N/A	0.52 / 0.51	10-23-2023	3.03	7.21	N/A	N/A	N/A	20.20	7.21	N/A	N/A	N/A	20.20	N/A	N/A	N/A	
Advisor GoalMaker CONS 2050 <sup>13,14</sup>	N/A	0.55 / 0.54	10-23-2023	3.16	7.56	N/A	N/A	N/A	21.19	7.56	N/A	N/A	N/A	21.19	N/A	N/A	N/A	
Advisor GoalMaker CONS 2055 <sup>13,14</sup>	N/A	0.55 / 0.55	10-23-2023	3.24	7.89	N/A	N/A	N/A	21.63	7.89	N/A	N/A	N/A	21.63	N/A	N/A	N/A	
Advisor GoalMaker CONS 2060 <sup>13,14</sup>	N/A	0.56 / 0.56	10-23-2023	3.23	8.03	N/A	N/A	N/A	21.83	8.03	N/A	N/A	N/A	21.83	N/A	N/A	N/A	
Advisor GoalMaker CONS 2065 <sup>13,14</sup>	N/A	0.56 / 0.56	10-23-2023	3.23	8.04	N/A	N/A	N/A	21.84	8.04	N/A	N/A	N/A	21.84	N/A	N/A	N/A	
Advisor GoalMaker CONS 2070 <sup>13,14</sup>	N/A	0.56 / 0.56	10-23-2023	3.22	8.03	N/A	N/A	N/A	21.93	8.03	N/A	N/A	N/A	21.93	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2005 <sup>13,14</sup>	N/A	0.31 / 0.30	10-23-2023	1.57	3.12	N/A	N/A	N/A	10.48	3.12	N/A	N/A	N/A	10.48	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2010 <sup>13,14</sup>	N/A	0.32 / 0.32	10-23-2023	1.61	3.02	N/A	N/A	N/A	10.83	3.02	N/A	N/A	N/A	10.83	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2015 <sup>13,14</sup>	N/A	0.37 / 0.36	10-23-2023	1.78	3.18	N/A	N/A	N/A	12.00	3.18	N/A	N/A	N/A	12.00	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2020 <sup>13,14</sup>	N/A	0.38 / 0.38	10-23-2023	1.88	3.36	N/A	N/A	N/A	12.73	3.36	N/A	N/A	N/A	12.73	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2025 <sup>13,14</sup>	N/A	0.44 / 0.43	10-23-2023	2.24	4.37	N/A	N/A	N/A	15.09	4.37	N/A	N/A	N/A	15.09	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2030 <sup>13,14</sup>	N/A	0.47 / 0.46	10-23-2023	2.51	5.25	N/A	N/A	N/A	16.77	5.25	N/A	N/A	N/A	16.77	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2035 <sup>13,14</sup>	N/A	0.50 / 0.50	10-23-2023	2.79	6.34	N/A	N/A	N/A	18.76	6.34	N/A	N/A	N/A	18.76	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2040 <sup>13,14</sup>	N/A	0.52 / 0.52	10-23-2023	3.00	7.20	N/A	N/A	N/A	19.97	7.20	N/A	N/A	N/A	19.97	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2045 <sup>13,14</sup>	N/A	0.55 / 0.55	10-23-2023	3.21	7.80	N/A	N/A	N/A	21.30	7.80	N/A	N/A	N/A	21.30	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2050 <sup>13,14</sup>	N/A	0.56 / 0.56	10-23-2023	3.26	8.09	N/A	N/A	N/A	21.67	8.09	N/A	N/A	N/A	21.67	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2055 <sup>13,14</sup>	N/A	0.57 / 0.56	10-23-2023	3.30	8.26	N/A	N/A	N/A	21.93	8.26	N/A	N/A	N/A	21.93	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2060 <sup>13,14</sup>	N/A	0.57 / 0.57	10-23-2023	3.34	8.36	N/A	N/A	N/A	22.07	8.36	N/A	N/A	N/A	22.07	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2065 <sup>13,14</sup>	N/A	0.57 / 0.57	10-23-2023	3.34	8.36	N/A	N/A	N/A	22.07	8.36	N/A	N/A	N/A	22.07	N/A	N/A	N/A	
Advisor GoalMaker MODERATE 2070 <sup>13,14</sup>	N/A	0.57 / 0.57	10-23-2023	3.34	8.36	N/A	N/A	N/A	22.07	8.36	N/A	N/A	N/A	22.07	N/A	N/A	N/A	
<b>International Funds</b>																		
Columbia Overseas Value Adv <sup>3</sup>	COSVX	0.97 / 0.91	07-01-2015	4.68	1.90	12.43	4.31	6.39	4.86	1.90	12.43	4.31	6.39	4.86	16.18	-6.08	10.93	
Fidelity Emerging Markets K <sup>3</sup>	FKEMX	0.74 / 0.74	05-09-2008	2.95	5.23	11.94	-4.25	6.55	6.20	5.23	11.94	-4.25	6.55	6.20	15.35	-27.42	1.53	
Fidelity International Index <sup>3</sup>	FSPSX	0.04 / 0.04	09-08-2011	3.34	5.79	15.25	4.96	7.49	4.94	5.79	15.25	4.96	7.49	4.94	18.31	-14.24	11.45	
John Hancock International Growth R6 <sup>3</sup>	JIGTX	0.89 / 0.89	03-27-2015	3.42	7.52	13.31	-1.76	6.30	6.65	7.52	13.31	-1.76	6.30	6.65	13.03	-26.67	10.08	
MFS Global Equity R3 <sup>3</sup>	MWEHX	1.21 / 1.20	04-01-2005	2.83	5.29	12.19	3.63	8.36	7.56	5.29	12.19	3.63	8.36	7.56	14.20	-17.95	17.05	
T. Rowe Price Emerging Markets Stock I <sup>3,7</sup>	PRZIX	0.98 / 0.98	08-28-2015	0.52	-0.40	-3.53	-11.58	-1.68	2.46	-0.40	-3.53	-11.58	-1.68	2.46	2.30	-23.24	-10.36	
Vanguard Developed Markets Index Ins Pls <sup>3,7</sup>	VDIPX	0.04 / 0.04	04-01-2014	3.54	5.13	14.90	3.97	7.39	5.05	5.13	14.90	3.97	7.39	5.05	17.80	-15.33	11.49	
MSCI EAFE Index <sup>1,2</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>Specialty</b>																		

**Prisma Health Retirement Savings Plan - 556063-01 (Continued)**

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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	2023	2022	2021
DFA Global Real Estate Securities <sup>6,15</sup>	DFGEX	0.31 / 0.22	06-04-2008	2.53	-1.46	6.83	0.44	1.94	4.97	-1.46	6.83	0.44	1.94	4.97	9.42	-23.83	30.96
Vanguard Energy Index Adm <sup>6</sup>	VENAX	0.10 / 0.10	10-07-2004	10.44	13.10	18.93	29.62	12.55	3.78	13.10	18.93	29.62	12.55	3.78	0.03	62.97	56.13
<b>Small Cap Funds</b>																	
Columbia Small Cap Value Fund II Instl 3 <sup>4,7</sup>	CRRYX	0.88 / 0.80	11-08-2012	4.80	4.80	18.45	4.95	10.29	7.74	4.80	18.45	4.95	10.29	7.74	14.26	-13.48	34.33
Fidelity Advisor Small Cap Value Z <sup>4</sup>	FIKNX	0.90 / 0.90	10-02-2018	5.14	6.36	23.02	7.27	12.89	9.43	6.36	23.02	7.27	12.89	9.43	17.94	-13.07	38.32
Fidelity Small Cap Index <sup>4</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
T. Rowe Price QM US Small-Cap Growth Eq <sup>4</sup>	PRDSX	0.80 / 0.80	06-30-1997	3.02	9.10	23.36	3.09	9.87	10.01	9.10	23.36	3.09	9.87	10.01	21.16	-22.41	11.30
Russell 2000 Index <sup>1,2,11</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>																	
Fidelity Mid Cap Index <sup>4</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
MassMutual Mid Cap Growth R5 <sup>4</sup>	MGRFX	0.81 / 0.81	05-31-2000	2.68	9.05	21.44	3.41	10.02	10.83	9.05	21.44	3.41	10.02	10.83	19.50	-24.18	14.89
Allspring Special Mid Cap Value A <sup>4</sup>	WFPAX	1.12 / 1.12	07-31-2007	5.56	9.03	18.17	9.33	11.73	9.39	9.03	18.17	9.33	11.73	9.39	9.14	-4.88	28.24
S & P MidCap 400 Index <sup>1,2,10</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>																	
ClearBridge Large Cap Growth A <sup>17</sup>	SBLGX	1.05 / 1.05	08-29-1997	1.13	13.20	40.70	10.03	14.72	14.13	13.20	40.70	10.03	14.72	14.13	44.75	-33.02	21.57
Fidelity 500 Index <sup>17</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
Putnam Large Cap Value A <sup>16,17</sup>	PEYAX	0.90 / 0.90	06-15-1977	6.41	12.52	27.59	12.82	14.44	11.13	12.52	27.59	12.82	14.44	11.13	15.40	-3.09	26.84
S & P 500 Index <sup>1,2,9,17</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>																	
BlackRock Tactical Opportunities Instl	PBAIX	0.85 / 0.85	06-01-1993	1.43	7.07	11.82	5.99	4.73	3.93	7.07	11.82	5.99	4.73	3.93	2.98	6.14	0.50
<b>Bond Funds</b>																	
Fidelity US Bond Index <sup>5</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
JHancock Bond R6 <sup>5</sup>	JHBSX	0.37 / 0.36	08-31-2011	1.13	-0.07	3.11	-2.10	1.11	2.31	-0.07	3.11	-2.10	1.11	2.31	6.65	-14.37	-0.08
PIMCO Int Bond (USD-Hedged) A <sup>5</sup>	PFOAX	1.03 / 1.03	01-20-1997	1.35	1.10	7.31	-0.54	1.28	2.90	1.10	7.31	-0.54	1.28	2.90	9.05	-10.20	-2.06
PIMCO Income A <sup>5</sup>	PONAX	1.02 / 1.02	03-30-2007	1.25	1.28	7.63	1.24	2.66	3.85	1.28	7.63	1.24	2.66	3.85	8.88	-8.18	2.20
PIMCO Real Return A <sup>5</sup>	PRTNX	1.07 / 1.07	01-29-1997	0.76	0.23	0.65	-0.98	2.23	1.78	0.23	0.65	-0.98	2.23	1.78	3.33	-12.22	5.25
Western Asset Core Plus Bond A <sup>5,7</sup>	WAPAX	0.85 / 0.82	04-30-2012	1.11	-1.27	1.69	-4.48	-0.54	1.54	-1.27	1.69	-4.48	-0.54	1.54	6.37	-19.09	-2.27
Bloomberg Barclays Cap US Agg Bond Idx <sup>1,2,12</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>Stable Value Fund</b>																	
Prisma Stable Value Fund	N/A	0.00 / 0.00	03-31-2023	0.29	0.91	3.11	N/A	N/A	3.11	0.91	3.11	N/A	N/A	3.11	N/A	N/A	N/A

## Prisma Health Retirement Savings Plan - 556063-01 (Continued)

*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.*

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*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.*

*Fees if applicable to the separate account units, compensate Empower for selling the units and servicing your retirement plan. The Group Variable Annuity expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with these separate accounts. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss.*

*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.*

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

<sup>1</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>2</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>3</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>4</sup> *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

<sup>5</sup> *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.*

<sup>6</sup> *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

<sup>7</sup> *This investment option is no longer available.*

<sup>8</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>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> *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.*

<sup>14</sup> *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.*

<sup>15</sup> *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.*

<sup>16</sup> *Putnam is affiliated with Empower Retirement, LLC and its affiliates.*

<sup>17</sup> *Securities that invest in stocks may decline in value.*