



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. 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 ⁷	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																	
Fidelity Freedom(R) 2060 K	FNSFX	0.65 / 0.65	07-20-2017	3.46	8.31	21.98	5.62	10.68	9.28	8.31	21.98	5.62	10.68	9.28	20.59	N/A	N/A
Fidelity Freedom(R) 2055 K	FNSDX	0.65 / 0.65	07-20-2017	3.51	8.35	22.05	5.64	10.67	8.88	8.35	22.05	5.64	10.67	8.88	20.65	N/A	N/A
Fidelity Freedom(R) 2050 K	FNSBX	0.65 / 0.65	07-20-2017	3.52	8.35	22.08	5.62	10.68	8.87	8.35	22.08	5.62	10.68	8.87	20.64	N/A	N/A
Fidelity Freedom 2045 K	FSNZX	0.65 / 0.65	07-20-2017	3.48	8.37	22.03	5.63	10.67	8.88	8.37	22.03	5.63	10.67	8.88	20.66	N/A	N/A
Fidelity Freedom(R) 2040 K	FSNVX	0.64 / 0.64	07-20-2017	3.29	7.72	20.94	5.29	10.45	8.77	7.72	20.94	5.29	10.45	8.77	20.09	N/A	N/A
Fidelity Freedom(R) 2035 K	FSNUX	0.60 / 0.60	07-20-2017	2.94	6.27	17.61	4.09	9.23	8.15	6.27	17.61	4.09	9.23	8.15	17.80	N/A	N/A
Fidelity Freedom(R) 2030 K	FSNQX	0.57 / 0.57	07-20-2017	2.59	5.14	14.58	2.90	7.68	7.18	5.14	14.58	2.90	7.68	7.18	15.47	N/A	N/A
Fidelity Freedom(R) 2025 K	FSNPX	0.53 / 0.53	07-20-2017	2.40	4.44	12.82	2.18	6.72	6.35	4.44	12.82	2.18	6.72	6.35	14.22	N/A	N/A
Fidelity Freedom(R) 2020 K	FSNOX	0.50 / 0.50	07-20-2017	2.18	3.71	11.26	1.63	5.97	5.82	3.71	11.26	1.63	5.97	5.82	13.00	N/A	N/A
Fidelity Freedom(R) 2015 K	FSNLX	0.46 / 0.46	07-20-2017	1.86	2.87	9.42	1.19	5.15	5.24	2.87	9.42	1.19	5.15	5.24	11.44	N/A	N/A
Fidelity Freedom(R) 2010 K	FSNKX	0.43 / 0.43	07-20-2017	1.61	2.06	7.64	0.71	4.27	4.55	2.06	7.64	0.71	4.27	4.55	9.94	N/A	N/A
Fidelity Freedom(R) 2005 K	FSNJX	0.42 / 0.42	07-20-2017	1.36	1.36	6.00	0.27	3.39	3.83	1.36	6.00	0.27	3.39	3.83	8.37	N/A	N/A
International Funds																	
Fidelity Diversified Intl K6 ³	FKIDX	0.60 / 0.60	05-25-2017	3.31	8.18	16.82	3.36	9.02	6.88	8.18	16.82	3.36	9.02	6.88	17.56	-23.30	13.35
Fidelity Total International Index ³	FTIHX	0.06 / 0.06	06-07-2016	3.08	4.26	12.81	1.72	6.02	6.37	4.26	12.81	1.72	6.02	6.37	15.51	-16.28	8.47
Allspring Emerging Markets Equity Inst ³	EMGNX	1.25 / 1.11	07-30-2010	2.36	1.07	5.12	-8.57	1.40	2.60	1.07	5.12	-8.57	1.40	2.60	8.69	-19.47	-11.86
MSCI EAFE Index ^{1,2}	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
Small Cap Funds																	
Fidelity Small Cap Growth K6 ⁴	FOCSX	0.60 / 0.60	05-25-2017	3.87	13.87	27.06	2.50	12.13	13.26	13.87	27.06	2.50	12.13	13.26	19.62	-25.01	10.66
SBH Small Cap Value Institutional ⁴	SBHVX	0.99 / 0.99	07-31-2013	3.58	4.70	15.55	0.49	6.24	6.96	4.70	15.55	0.49	6.24	6.96	11.95	-14.65	16.62
Russell 2000 Index ^{1,2,10}	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																	
Fidelity Extended Market Index ⁴	FSMAX	0.04 / 0.04	09-08-2011	3.35	6.98	26.69	0.97	10.10	8.99	6.98	26.69	0.97	10.10	8.99	25.37	-26.43	12.41

MedStar Health, Inc. Retirement Savings Plan - 556166-02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁷	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
S & P MidCap 400 Index ^{1,2,9}	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																	
Dodge & Cox Stock - I ¹²	DODGX	0.51 / 0.51	01-04-1965	5.54	8.50	25.59	10.37	13.57	11.08	8.50	25.59	10.37	13.57	11.08	17.48	-7.23	31.73
Fidelity 500 Index ¹²	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 ¹²	TRBCX	0.71 / 0.71	06-30-1993	2.11	14.05	46.34	7.01	13.16	14.05	14.05	46.34	7.01	13.16	14.05	49.36	-38.60	17.70
S & P 500 Index ^{1,2,8,12}	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																	
Fidelity Freedom(R) Income K	FNSHX	0.42 / 0.42	07-20-2017	1.32	1.40	5.93	0.26	3.05	3.31	1.40	5.93	0.26	3.05	3.31	8.26	N/A	N/A
Bond Funds																	
Baird Core Plus Bond Inst ⁵	BCOIX	0.30 / 0.30	09-29-2000	1.04	-0.18	3.56	-1.71	1.23	2.29	-0.18	3.56	-1.71	1.23	2.29	6.89	-12.87	-1.02
iShares U.S. Aggregate Bond Index K ⁵	WFBIX	0.06 / 0.05	07-02-1993	0.86	-0.67	1.60	-2.47	0.35	1.49	-0.67	1.60	-2.47	0.35	1.49	5.58	-13.03	-1.80
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,11}	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
Stable Value Fund																	
MedStar GIBC ⁶	N/A	- / -	01-04-2021	0.21	0.67	2.51	2.30	N/A	2.26	0.67	2.51	2.30	N/A	2.26	2.44	2.34	N/A
Guaranteed Long-Term Acct	N/A	- / -	01-05-2021	0.26	0.84	2.55	1.73	N/A	1.70	0.84	2.55	1.73	N/A	1.70	2.14	1.27	N/A

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.

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MedStar Health, Inc. Retirement Savings Plan - 556166-02 (Continued)

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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.*

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 *This investment option is no longer offered to new participants. However, ongoing deposits and transfers out of the investment option are still allowed for participants who were contributing to this investment option prior to its closure date to new participants.*

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.*

⁸ *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.*

⁹ *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.*

¹⁰ *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹¹ *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.*

¹² *Securities that invest in stocks may decline in value.*