

Refuah Health Center, Inc. 403(b) Plan - 782074-01
Non-Standardized 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.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹⁰	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																	
Vanguard Target Retirement Income Inv ¹⁵	VTINX	0.08 / 0.08	10-27-2003	1.54	2.17	8.47	1.23	4.14	4.14	2.17	8.47	1.23	4.14	4.14	10.65	-12.74	5.25
Vanguard Target Retirement 2020 Inv ^{2,15}	VTWNX	0.08 / 0.08	06-07-2006	1.73	2.83	10.42	1.98	5.60	5.63	2.83	10.42	1.98	5.60	5.63	12.51	-14.15	8.17
Vanguard Target Retirement 2025 Inv ^{2,15}	VTTVX	0.08 / 0.08	10-27-2003	2.03	3.81	12.95	2.68	6.55	6.31	3.81	12.95	2.68	6.55	6.31	14.55	-15.55	9.80
Vanguard Target Retirement 2030 Inv ^{2,15}	VTHRX	0.08 / 0.08	06-07-2006	2.29	4.54	14.78	3.34	7.36	6.87	4.54	14.78	3.34	7.36	6.87	16.03	-16.27	11.38
Vanguard Target Retirement 2035 Inv ^{2,15}	VTTHX	0.08 / 0.08	10-27-2003	2.46	5.24	16.37	4.02	8.17	7.43	5.24	16.37	4.02	8.17	7.43	17.14	-16.62	12.96
Vanguard Target Retirement 2040 Inv ^{2,15}	VFORX	0.08 / 0.08	06-07-2006	2.64	5.85	17.94	4.69	8.96	7.95	5.85	17.94	4.69	8.96	7.95	18.34	-16.98	14.56
Vanguard Target Retirement 2045 Inv ^{2,15}	VTIVX	0.08 / 0.08	10-27-2003	2.79	6.45	19.45	5.34	9.74	8.40	6.45	19.45	5.34	9.74	8.40	19.48	-17.36	16.16
Vanguard Target Retirement 2050 Inv ^{2,15}	VFIFX	0.08 / 0.08	06-07-2006	2.90	6.86	20.42	5.68	9.99	8.53	6.86	20.42	5.68	9.99	8.53	20.17	-17.46	16.41
Vanguard Target Retirement 2055 Inv ^{2,15}	VFFVX	0.08 / 0.08	08-18-2010	2.93	6.88	20.43	5.69	9.98	8.51	6.88	20.43	5.69	9.98	8.51	20.16	-17.46	16.44
Vanguard Target Retirement 2060 Inv ^{2,15}	VTTSX	0.08 / 0.08	01-19-2012	2.93	6.87	20.44	5.70	9.99	8.51	6.87	20.44	5.70	9.99	8.51	20.18	-17.46	16.44
Vanguard Target Retirement 2065 Inv ^{2,15}	VLXVX	0.08 / 0.08	07-12-2017	2.93	6.88	20.41	5.72	9.98	N/A	6.88	20.41	5.72	9.98	N/A	20.15	-17.39	16.45
International Funds																	
American Funds EuroPacific Gr R6 ⁶	RERGX	0.47 / 0.47	05-01-2009	3.63	7.44	13.49	-0.16	6.91	5.58	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
American Funds New Perspective R6 ⁶	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
Columbia Overseas Value Instl 3 ⁶	COSYX	0.83 / 0.77	07-01-2015	4.58	1.90	12.58	4.44	6.52	4.99	1.90	12.58	4.44	6.52	4.99	16.33	-5.88	10.97
Fidelity Emerging Markets K ⁶	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
MassMutual Overseas I ⁶	MOSZX	0.91 / 0.79	11-15-2010	2.52	3.11	9.83	4.27	8.09	5.14	3.11	9.83	4.27	8.09	5.14	18.87	-14.85	13.23
MSCI EAFE Index ^{3,4}	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																	
Vanguard Real Estate Index Admiral ⁹	VGSLX	0.12 / 0.12	11-12-2001	1.94	-1.18	8.54	1.74	3.71	6.22	-1.18	8.54	1.74	3.71	6.22	11.81	-26.20	40.40
Small Cap Funds																	
American Beacon Small Cp Val R5 ⁷	AVFIX	0.80 / 0.80	12-31-1998	5.17	4.49	19.63	6.40	10.53	7.73	4.49	19.63	6.40	10.53	7.73	16.68	-7.78	28.15

Refuah Health Center, Inc. 403(b) Plan - 782074-01 (Continued)

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MassMutual Small Cap Opportun I ⁷	MSOOX	0.67 / 0.65	04-01-2014	4.59	6.85	21.72	4.78	12.07	9.32	6.85	21.72	4.78	12.07	9.32	18.11	-15.77	22.42
Vanguard Small Cap Growth Index Admiral ⁷	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
Vanguard Small Cap Index Adm ⁷	VSMAX	0.05 / 0.05	11-13-2000	4.36	7.52	22.50	3.80	9.99	8.94	7.52	22.50	3.80	9.99	8.94	18.20	-17.61	17.73
Vanguard Small Cap Value Index Admiral ⁷	VSIAX	0.07 / 0.07	09-27-2011	5.53	7.13	23.47	7.31	10.60	8.87	7.13	23.47	7.31	10.60	8.87	15.99	-9.31	28.09
Russell 2000 Index ^{3,4,13}	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 Growth Index Admiral ⁷	VMGMX	0.07 / 0.07	09-27-2011	2.90	7.56	21.80	3.89	11.32	10.63	7.56	21.80	3.89	11.32	10.63	23.14	-28.84	20.48
Vanguard Mid Cap Index Fund - Admiral ⁷	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 ⁷	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 ^{3,4,12}	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																	
iShares S&P 500 Index K ¹⁶	WFSPX	0.03 / 0.03	07-30-1993	3.21	10.54	29.82	11.45	15.02	12.93	10.54	29.82	11.45	15.02	12.93	26.24	-18.13	28.65
MassMutual Blue Chip Growth I ¹⁶	MBCZX	0.65 / 0.65	04-01-2014	2.09	13.34	43.81	9.32	14.86	14.75	13.34	43.81	9.32	14.86	14.75	50.60	-33.95	17.65
MassMutual Eqty Opportunities I ¹⁶	MFVZX	0.75 / 0.75	11-15-2010	2.37	5.89	16.51	9.56	11.72	11.13	5.89	16.51	9.56	11.72	11.13	10.84	-4.48	23.42
MFS Core Equity R6 ¹⁶	MRGKX	0.58 / 0.57	01-02-2013	3.34	10.44	28.82	10.26	14.43	12.70	10.44	28.82	10.26	14.43	12.70	23.27	-16.90	25.47
Vanguard Total Stock Mkt Idx Adm ¹⁶	VTSAX	0.04 / 0.04	11-13-2000	3.21	10.00	29.35	9.63	14.24	12.27	10.00	29.35	9.63	14.24	12.27	26.01	-19.53	25.71
S & P 500 Index ^{3,4,11,16}	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
MassMutual Balanced I	MBBIX	0.77 / 0.77	04-01-2014	2.31	6.51	15.96	5.57	8.79	7.64	6.51	15.96	5.57	8.79	7.64	13.19	-14.10	20.04
Bond Funds																	
American Century Infl-Adj Bd R5 ⁸	AIANX	0.31 / 0.31	10-01-2002	0.78	0.00	-0.33	-0.71	2.25	1.93	0.00	-0.33	-0.71	2.25	1.93	3.28	-12.21	6.59
American Funds Mortgage R6 ⁸	RMAGX	0.28 / 0.26	11-01-2010	0.86	-1.07	0.14	-2.13	0.47	1.49	-1.07	0.14	-2.13	0.47	1.49	4.01	-9.74	-0.25
Federated Hermes Total Return Bond R6 ⁸	FTRLX	0.40 / 0.38	04-17-2015	0.89	-0.64	1.64	-2.13	1.23	2.13	-0.64	1.64	-2.13	1.23	2.13	5.18	-12.40	0.19
Fidelity Advisor Strategic Income Z ⁸	FIWDX	0.60 / 0.60	10-02-2018	1.46	1.71	8.09	1.00	3.23	3.32	1.71	8.09	1.00	3.23	3.32	9.61	-10.99	3.92
JPMorgan Government Bond R6 ⁸	OGGYX	0.40 / 0.30	08-01-2016	0.68	-0.57	0.94	-2.52	0.08	1.26	-0.57	0.94	-2.52	0.08	1.26	4.43	-11.73	-1.99
MassMutual High Yield I ⁸	MPHZX	0.65 / 0.54	03-01-2011	0.93	1.88	11.01	2.71	4.19	4.49	1.88	11.01	2.71	4.19	4.49	13.10	-10.90	7.46
Western Asset Core Plus Bond IS ⁸	WAPSX	0.42 / 0.42	08-04-2008	1.15	-1.17	2.20	-4.09	-0.14	1.96	-1.17	2.20	-4.09	-0.14	1.96	6.91	-18.83	-1.87
Bloomberg Barclays Cap US Agg Bond Idx ^{3,4,14,17}	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
Money Market Funds																	
MassMutual US Government Mny Mkt Fd	MKSXX	0.61 / 0.54	09-30-1994	0.37	1.20	4.78	2.31	1.67	1.06	1.20	4.78	2.31	1.67	1.06	4.56	1.20	0.00

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Current Fixed Rate(s)																

General Account: ⁵ 1.95%

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 those funds that are exempt from SEC registration.

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 Massachusetts Mutual Life Insurance Company (MassMutual). A ticker symbol is not available for this investment option.*

⁶ *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.*

⁷ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁸ *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.*

⁹ *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

¹⁰ *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.*

¹¹ *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.*

¹² *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.*

¹³ *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹⁴ *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.*

¹⁵ *Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.*

¹⁶ *Securities that invest in stocks may decline in value.*

¹⁷ *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.*



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Asset Allocation																	
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Vanguard Target Retirement 2020 Inv ^{2,15}	VTWNX	0.08 / 0.08	06-07-2006	1.73	2.83	10.42	1.98	5.60	5.63	2.83	10.42	1.98	5.60	5.63	12.51	-14.15	8.17
Vanguard Target Retirement 2025 Inv ^{2,15}	VTTVX	0.08 / 0.08	10-27-2003	2.03	3.81	12.95	2.68	6.55	6.31	3.81	12.95	2.68	6.55	6.31	14.55	-15.55	9.80
Vanguard Target Retirement 2030 Inv ^{2,15}	VTHRX	0.08 / 0.08	06-07-2006	2.29	4.54	14.78	3.34	7.36	6.87	4.54	14.78	3.34	7.36	6.87	16.03	-16.27	11.38
Vanguard Target Retirement 2035 Inv ^{2,15}	VTTHX	0.08 / 0.08	10-27-2003	2.46	5.24	16.37	4.02	8.17	7.43	5.24	16.37	4.02	8.17	7.43	17.14	-16.62	12.96
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Vanguard Target Retirement 2045 Inv ^{2,15}	VTIVX	0.08 / 0.08	10-27-2003	2.79	6.45	19.45	5.34	9.74	8.40	6.45	19.45	5.34	9.74	8.40	19.48	-17.36	16.16
Vanguard Target Retirement 2050 Inv ^{2,15}	VFIFX	0.08 / 0.08	06-07-2006	2.90	6.86	20.42	5.68	9.99	8.53	6.86	20.42	5.68	9.99	8.53	20.17	-17.46	16.41
Vanguard Target Retirement 2055 Inv ^{2,15}	VFFVX	0.08 / 0.08	08-18-2010	2.93	6.88	20.43	5.69	9.98	8.51	6.88	20.43	5.69	9.98	8.51	20.16	-17.46	16.44
Vanguard Target Retirement 2060 Inv ^{2,15}	VTTSX	0.08 / 0.08	01-19-2012	2.93	6.87	20.44	5.70	9.99	8.51	6.87	20.44	5.70	9.99	8.51	20.18	-17.46	16.44
Vanguard Target Retirement 2065 Inv ^{2,15}	VLXVX	0.08 / 0.08	07-12-2017	2.93	6.88	20.41	5.72	9.98	9.19	6.88	20.41	5.72	9.98	9.19	20.15	-17.39	16.45
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MassMutual Overseas I ⁶	MOSZX	0.91 / 0.79	11-15-2010	2.52	3.11	9.83	4.27	8.09	5.14	3.11	9.83	4.27	8.09	5.14	18.87	-14.85	13.23
MSCI EAFE Index ^{1,3,4}	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
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Small Cap Funds																	
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Vanguard Small Cap Growth Index Admiral ⁷	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
Vanguard Small Cap Index Adm ⁷	VSMAX	0.05 / 0.05	11-13-2000	4.36	7.52	22.50	3.80	9.99	8.94	7.52	22.50	3.80	9.99	8.94	18.20	-17.61	17.73
Vanguard Small Cap Value Index Admiral ⁷	VSIAX	0.07 / 0.07	09-27-2011	5.53	7.13	23.47	7.31	10.60	8.87	7.13	23.47	7.31	10.60	8.87	15.99	-9.31	28.09
Russell 2000 Index ^{1,3,4,13}	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 Growth Index Admiral ⁷	VMGMX	0.07 / 0.07	09-27-2011	2.90	7.56	21.80	3.89	11.32	10.63	7.56	21.80	3.89	11.32	10.63	23.14	-28.84	20.48
Vanguard Mid Cap Index Fund - Admiral ⁷	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 ⁷	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 ^{1,3,4,12}	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																	
iShares S&P 500 Index K ¹⁶	WFSPX	0.03 / 0.03	07-30-1993	3.21	10.54	29.82	11.45	15.02	12.93	10.54	29.82	11.45	15.02	12.93	26.24	-18.13	28.65
MassMutual Blue Chip Growth I ¹⁶	MBCZX	0.65 / 0.65	04-01-2014	2.09	13.34	43.81	9.32	14.86	14.75	13.34	43.81	9.32	14.86	14.75	50.60	-33.95	17.65
MassMutual Eqty Opportunities I ¹⁶	MFVZX	0.75 / 0.75	11-15-2010	2.37	5.89	16.51	9.56	11.72	11.13	5.89	16.51	9.56	11.72	11.13	10.84	-4.48	23.42
MFS Core Equity R6 ¹⁶	MRGKX	0.58 / 0.57	01-02-2013	3.34	10.44	28.82	10.26	14.43	12.70	10.44	28.82	10.26	14.43	12.70	23.27	-16.90	25.47
Vanguard Total Stock Mkt Idx Adm ¹⁶	VTSAX	0.04 / 0.04	11-13-2000	3.21	10.00	29.35	9.63	14.24	12.27	10.00	29.35	9.63	14.24	12.27	26.01	-19.53	25.71
S & P 500 Index ^{1,3,4,11,16}	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
MassMutual Balanced I	MBBIX	0.77 / 0.77	04-01-2014	2.31	6.51	15.96	5.57	8.79	7.64	6.51	15.96	5.57	8.79	7.64	13.19	-14.10	20.04
Bond Funds																	
American Century Infl-Adj Bd R5 ⁸	AIANX	0.31 / 0.31	10-01-2002	0.78	0.00	-0.33	-0.71	2.25	1.93	0.00	-0.33	-0.71	2.25	1.93	3.28	-12.21	6.59
American Funds Mortgage R6 ⁸	RMAGX	0.28 / 0.26	11-01-2010	0.86	-1.07	0.14	-2.13	0.47	1.49	-1.07	0.14	-2.13	0.47	1.49	4.01	-9.74	-0.25
Federated Hermes Total Return Bond R6 ⁸	FTRLX	0.40 / 0.38	04-17-2015	0.89	-0.64	1.64	-2.13	1.23	2.13	-0.64	1.64	-2.13	1.23	2.13	5.18	-12.40	0.19
Fidelity Advisor Strategic Income Z ⁸	FIWDX	0.60 / 0.60	10-02-2018	1.46	1.71	8.09	1.00	3.23	3.32	1.71	8.09	1.00	3.23	3.32	9.61	-10.99	3.92
JPMorgan Government Bond R6 ⁸	OGGYX	0.40 / 0.30	08-01-2016	0.68	-0.57	0.94	-2.52	0.08	1.26	-0.57	0.94	-2.52	0.08	1.26	4.43	-11.73	-1.99
MassMutual High Yield I ⁸	MPHZX	0.65 / 0.54	03-01-2011	0.93	1.88	11.01	2.71	4.19	4.49	1.88	11.01	2.71	4.19	4.49	13.10	-10.90	7.46
Western Asset Core Plus Bond IS ⁸	WAPSX	0.42 / 0.42	08-04-2008	1.15	-1.17	2.20	-4.09	-0.14	1.96	-1.17	2.20	-4.09	-0.14	1.96	6.91	-18.83	-1.87
Bloomberg Barclays Cap US Agg Bond Idx ^{1,3,4,14,17}	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
Money Market Funds																	
MassMutual US Government Mny Mkt Fd	MKSXX	0.61 / 0.54	09-30-1994	0.37	1.20	4.78	2.31	1.67	1.06	1.20	4.78	2.31	1.67	1.06	4.56	1.20	0.00

Refuah Health Center, Inc. 403(b) Plan - 782074-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹⁰	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
Current Fixed Rate(s)																

General Account: ⁵ 1.95%

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 those funds that are exempt from SEC registration.

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 Massachusetts Mutual Life Insurance Company (MassMutual). A ticker symbol is not available for this investment option.*

⁶ *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.*

⁷ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁸ *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.*

⁹ *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

¹⁰ *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.*

¹¹ *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.*

¹² *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.*

¹³ *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹⁴ *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.*

¹⁵ *Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.*

¹⁶ *Securities that invest in stocks may decline in value.*

¹⁷ *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.*