Adventist Retirement Plan - 93406-01
Investment Performance as of 06/30/2026

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 empowermyarp.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.

You could lose money by investing in a Money Market Fund. Although the fund seeks to preserve the value of your investment at $1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

				Returns as of Month Ending 06/30/2026						Returns as of Quarter Ending 06/30/2026					Calendar Year Returns		
INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	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
Guaranteed Lifetime Income																	
Empower SecureFoundation Bal Instl[2,4,18]	MXCJX	0.25 / 0.23	06-30-2016	0.98	9.02	16.85	12.21	6.17	8.28	9.16	16.85	12.21	6.17	8.28	13.31	8.64	13.55
International																	
American Funds Eupac R6[6,21]	RERGX	0.47 / 0.47	05-01-2009	-0.16	11.28	23.72	16.01	5.51	9.91	14.53	23.72	16.01	5.51	9.91	29.18	5.04	16.05
Comerica SDA Emerging Market[5,6]	N/A	0.21 / 0.21	12-28-2018	-1.35	21.92	38.03	20.93	5.49	9.02	18.98	38.03	20.93	5.49	9.02	31.31	6.71	9.07
DFA Emerging Markets Social Core Port[6,21]	DFESX	0.44 / 0.44	08-31-2006	0.89	26.16	43.15	22.80	9.02	10.56	23.22	43.15	22.80	9.02	10.56	30.18	7.17	14.58
Dodge & Cox International Stock - I[6,21]	DODFX	0.61 / 0.61	05-01-2001	1.25	13.37	28.49	19.82	11.94	11.08	12.55	28.49	19.82	11.94	11.08	38.71	3.80	16.70
SDA International Equity Index B[5,6]	N/A	0.12 / 0.12	09-24-2004	0.10	9.32	19.96	17.13	9.29	9.67	10.17	19.96	17.13	9.29	9.67	31.53	4.73	18.91
T. Rowe Price International Stock Fund[6,21]	PRITX	0.84 / 0.84	05-09-1980	1.87	10.96	14.76	12.44	4.78	8.45	14.44	14.76	12.44	4.78	8.45	18.45	3.44	16.41
MSCI EAFE Index[11,12]	N/A	- / -		0.07	9.44	20.23	16.44	9.05	9.66	10.82	20.23	16.44	9.05	9.66	31.22	3.82	18.24
Specialty																	
Vanguard Real Estate Index Institutional[9,21]	VGSNX	0.11 / 0.11	12-02-2003	1.70	11.12	12.53	9.17	2.83	4.94	9.71	12.53	9.17	2.83	4.94	3.23	4.94	11.82
Small Cap																	
DFA US Small Cap Value I[7,21]	DFSVX	0.31 / 0.31	03-02-1993	2.96	18.63	33.18	17.06	11.43	11.93	11.04	33.18	17.06	11.43	11.93	8.38	9.57	18.91
Fidelity Small Cap Growth Index[7,21]	FECGX	0.05 / 0.05	07-11-2019	3.59	22.25	38.83	18.53	5.69	10.98	25.72	38.83	18.53	5.69	10.98	13.03	15.25	18.90
Russell 2000 Index[11,12,15]	N/A	- / -		3.74	22.57	40.78	18.60	6.98	11.63	21.49	40.78	18.60	6.98	11.63	12.81	11.54	16.93
Mid Cap																	

Adventist Retirement Plan - 93406-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 06/30/2026 1 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	Returns as of Quarter Ending 06/30/2026 3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	Calendar Year Returns 2025	2024	2023
Fidelity Mid Cap Value Index[7,21]	FIMVX	0.05 / 0.05	07-11-2019	3.01	17.56	26.58	16.46	9.44	11.20	13.39	26.58	16.46	9.44	11.20	11.00	13.00	12.76
Empower T.Rowe Price Mid Cap Gr Inst[3,7,21,24]	MXYKX	0.66 / 0.66	05-01-2015	2.42	4.96	7.42	8.09	3.16	10.37	9.25	7.42	8.09	3.16	10.37	3.31	9.29	20.35
SDA Small-Mid Cap Equity Index Fund B[5,7]	N/A	0.07 / 0.07	09-24-2004	4.75	19.35	29.69	15.72	8.57	11.48	16.30	29.69	15.72	8.57	11.48	7.28	12.36	16.07
S & P MidCap 400 Index[11,12,14]	N/A	- / -		3.59	17.34	25.89	15.41	9.07	11.65	14.47	25.89	15.41	9.07	11.65	7.50	13.93	16.44
Large Cap																	
American Funds Growth Fund of Amer R6[21]	RGAGX	0.29 / 0.29	05-01-2009	-0.53	9.59	19.24	23.79	11.84	16.53	19.12	19.24	23.79	11.84	16.53	20.28	28.84	37.65
Dodge & Cox Stock Fund - I[21]	DODGX	0.51 / 0.51	01-04-1965	0.21	3.80	9.74	13.99	8.99	13.14	5.56	9.74	13.99	8.99	13.14	13.65	14.51	17.48
SDA Large Cap Equity Index Fund Class B[5]	N/A	0.07 / 0.07	09-24-2004	-1.04	10.32	22.69	21.03	13.54	15.77	16.00	22.69	21.03	13.54	15.77	17.92	25.63	27.79
Vanguard Equity-Income Adm[21]	VEIRX	0.17 / 0.17	08-13-2001	-0.75	8.18	18.39	15.97	11.28	11.78	6.57	18.39	15.97	11.28	11.78	17.22	15.16	7.76
Vanguard Growth & Income Adm[21]	VGIAX	0.28 / 0.28	05-14-2001	-0.37	9.46	22.54	21.25	13.72	15.43	15.23	22.54	21.25	13.72	15.43	19.40	26.28	24.76
S & P 500 Index[11,12,13]	N/A	- / -		-0.95	10.21	22.32	20.61	13.41	15.51	15.20	22.32	20.61	13.41	15.51	17.88	25.02	26.29
Balanced																	
PIMCO All Asset Instl[2,17,21]	PAAIX	1.92 / 1.83	07-31-2002	-0.19	8.77	16.81	10.68	5.05	7.00	5.17	16.81	10.68	5.05	7.00	14.66	4.12	8.56
Vanguard Balanced Index Fund - Admiral[2,21]	VBIAX	0.07 / 0.07	11-13-2000	-0.13	6.96	15.27	14.00	7.49	9.74	9.59	15.27	14.00	7.49	9.74	13.58	14.59	17.58
Bond																	
Comerica US Government Long Bond Fund[5,8]	N/A	0.04 / 0.04	01-07-2019	1.01	0.82	2.88	-0.31	-5.56	-0.94	0.82	2.88	-0.31	-5.56	-0.94	5.46	-5.99	2.47
Comerica US Trsry Infl Prt Nt Int Idx B[5,8]	N/A	0.04 / 0.04	12-28-2018	-0.56	1.34	3.60	4.89	2.28	3.77	0.65	3.60	4.89	2.28	3.77	7.37	3.25	4.29
TCW MetWest Total Return Bond Plan[8,21]	MWTSX	0.37 / 0.37	07-29-2011	0.16	0.58	3.84	4.41	-0.14	1.77	0.49	3.84	4.41	-0.14	1.77	7.86	1.12	6.07
PIMCO Real Return Admin[8,10,21]	PARRX	0.80 / 0.80	04-28-2000	-0.51	1.03	3.65	4.40	1.01	2.64	1.26	3.65	4.40	1.01	2.64	7.90	2.33	3.48
SDA Total Market Bond Index Fund B[5,8]	N/A	0.07 / 0.07	09-24-2004	0.25	0.71	3.74	4.04	-0.04	1.37	0.69	3.74	4.04	-0.04	1.37	7.10	1.29	5.10
SDA Short Term Bond Index Fund B[5,8]	N/A	0.07 / 0.07	12-26-2006	0.07	0.76	3.08	4.54	2.12	1.87	0.46	3.08	4.54	2.12	1.87	5.25	4.32	4.50
Vanguard Emerging Markets Bond Admiral[8,21]	VEGBX	0.35 / 0.35	12-06-2017	0.75	3.52	11.60	11.15	4.37	6.79	4.98	11.60	11.15	4.37	6.79	14.46	7.07	13.80
Vanguard Interm-Term Investment-Grade Ad[8,21]	VFIDX	0.09 / 0.09	02-12-2001	0.09	0.62	4.57	6.23	1.24	2.72	1.18	4.57	6.23	1.24	2.72	9.64	3.29	8.61
Vanguard Interm-Term Treasury Adm[8,21]	VFIUX	0.10 / 0.10	02-12-2001	0.14	-0.03	2.59	3.97	0.25	1.29	0.10	2.59	3.97	0.25	1.29	7.63	1.48	4.18
Barclays Capital Aggregate Bond Index[11,12,16,26]	N/A	- / -		0.24	0.62	3.79	4.16	0.08	1.54	0.67	3.79	4.16	0.08	1.54	7.30	1.25	5.53
Fixed																	
Galliard Adventist Retirement MGD INC FD[25]	N/A	0.40 / 0.40	03-01-2011	0.26	1.56	3.16	2.95	2.50	2.33	0.79	3.16	2.95	2.50	2.33	3.06	2.88	2.57
Money Market																	
Vanguard Federal Money Market Inv (7-day SEC yield: 3.58%)[1,21]	VMFXX	0.11 / 0.11	07-13-1981	0.29	1.79	3.89	4.66	3.57	2.31	0.89	3.89	4.66	3.57	2.31	4.22	5.23	5.09

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.

				Returns as of Month Ending 06/30/2026						Returns as of Quarter Ending 06/30/2026					Calendar Year Returns		
ASSET ALLOCATION MODEL PERFORMANCE	Ticker	Gross/Net Expense Ratio	Inception Date	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																	
SDA Retirement Income[2,22]	N/A	0.08 / 0.08	12-30-2014	-0.27	3.68	7.71	6.89	2.47	3.95	4.83	7.71	6.89	2.47	3.95	9.05	4.24	8.24
SDA Retirement 2025[2,22]	N/A	0.08 / 0.08	12-30-2014	-0.28	4.77	9.93	8.73	3.29	5.48	6.18	9.93	8.73	3.29	5.48	11.22	5.98	10.92
SDA Retirement 2030[2,22]	N/A	0.09 / 0.09	12-30-2014	-0.28	6.16	12.71	10.39	4.10	6.25	8.03	12.71	10.39	4.10	6.25	13.48	7.08	12.78
SDA Retirement 2035[2,22]	N/A	0.09 / 0.09	12-30-2014	-0.25	7.32	14.96	11.50	4.68	6.72	9.60	14.96	11.50	4.68	6.72	15.05	7.62	13.68
SDA Retirement 2040[2,22]	N/A	0.10 / 0.10	12-30-2014	-0.23	8.20	16.49	12.45	5.24	7.13	10.60	16.49	12.45	5.24	7.13	16.00	8.38	14.43
SDA Retirement 2045[2,22]	N/A	0.10 / 0.10	12-30-2014	-0.24	8.99	17.82	13.19	5.65	7.43	11.42	17.82	13.19	5.65	7.43	16.70	8.94	14.94
SDA Retirement 2050[2,22]	N/A	0.10 / 0.10	12-30-2014	-0.20	9.82	19.14	13.87	6.01	7.65	12.23	19.14	13.87	6.01	7.65	17.29	9.44	15.41
SDA Retirement 2055[2,22]	N/A	0.10 / 0.10	12-30-2014	-0.13	10.42	20.00	14.21	6.20	7.73	12.81	20.00	14.21	6.20	7.73	17.56	9.55	15.44
SDA Retirement 2060[2,22]	N/A	0.10 / 0.10	12-30-2014	-0.13	10.42	20.00	14.21	6.20	7.72	12.81	20.00	14.21	6.20	7.72	17.56	9.55	15.44
SDA Retirement 2065[2,22]	N/A	0.10 / 0.10	03-30-2020	-0.13	10.42	20.00	14.21	6.20	12.09	12.81	20.00	14.21	6.20	12.09	17.56	9.55	15.44
SDA Retirement 2070[2,22]	N/A	0.10 / 0.10	09-29-2025	-0.13	10.42	N/A	N/A	N/A	12.88	12.81	N/A	N/A	N/A	12.88	N/A	N/A	N/A

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ASSET ALLOCATION MODEL UNDERLYING FUNDS PERCENTAGE-	Sda Retirement 2025	Sda Retirement 2030	Sda Retirement 2035	Sda Retirement 2040	Sda Retirement 2045	Sda Retirement 2050	Sda Retirement 2055	Sda Retirement 2060	Sda Retirement 2065	Sda Retirement 2070
SDA Large Cap Equity Index Fund Class B[5]	20.68	27.81	33.66	36.17	37.59	38.44	38.81	38.81	38.81	38.81
SDA Small-Mid Cap Equity Index Fund B[5,7]	2.62	4.18	6.0	7.64	9.42	11.44	12.94	12.94	12.94	12.94
SDA International Equity Index B[5,6]	14.73	18.42	21.48	22.7	23.2	23.25	23.11	23.11	23.11	23.11
Comerica SDA Emerging Market[5,6]	4.14	5.92	7.92	9.69	11.54	13.62	15.14	15.14	15.14	15.14
SDA Total Market Bond Index Fund B[5,8]	25.4	23.75	19.09	13.8	8.25	3.25	0.0	0.0	0.0	0.0
Comerica US Trsry Infl Prt Nt Int Idx B[5,8]	18.0	11.71	2.47	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vanguard Real Estate Index Institutional[9,21]	5.0	3.13	0.63	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SDA Short Term Bond Index Fund B[5,8]	9.43	1.33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Comerica US Government Long Bond Fund[5,8]	0.0	3.75	8.75	10.0	10.0	10.0	10.0	10.0	10.0	10.0
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-	Sda Retirement Income
SDA Large Cap Equity Index Fund Class B[5]	15.91
SDA Small-Mid Cap Equity Index Fund B[5,7]	1.77
SDA International Equity Index B[5,6]	12.04
Comerica SDA Emerging Market[5,6]	3.08
SDA Total Market Bond Index Fund B[5,8]	24.2
Comerica US Trsry Infl Prt Nt Int Idx B[5,8]	18.0
Vanguard Real Estate Index Institutional[9,21]	5.0
SDA Short Term Bond Index Fund B[5,8]	20.0
Total	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.

Performance returns reflect deduction for fund operating expenses. For variable annuity options, returns also reflect a mortality and expense risk charge of up to 0.00% and an average Contract Maintenance Charge (CMC) of up to . Your Plan may have higher, lower or no CMC charges and may assess a plan administrative fee that was not deducted in the returns shown above.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at www.schwab.com or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

Securities available through Schwab Personal Choice Retirement Account (R) (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab and Co., Inc. and Empower Financial Services, Inc. are separated and unaffiliated.

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.

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

A ticker symbol is not available for those funds that are exempt from SEC registration.

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.*

[1] *You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.*

[2] *Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.*

[3] *Certain Empower Funds are managed by sub-advisers who manage other mutual funds having similar names and investment objectives. While their investment management may be similar to, or modeled after, those other mutual funds, the Empower Funds are not directly related to any other mutual funds. Consequently, the investment performance and other features of other mutual funds and any similarly named Empower Fund may differ substantially.*

[4] *Investment options offered through a group fixed and variable deferred annuity issued by Empower Annuity Insurance Company of America, Corporate Headquarters Greenwood Village, CO; or in New York, by Empower Life & Annuity Insurance Company of New York, Home Office: New York, NY.*

[5] *A collective trust is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their particpants, the funds are not available to individual retail investors.*

[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] *This investment option is no longer available. From time to time an investment option may be closed. Closed investment options are no longer available for new deposits or transfers.*

[11] *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.*

[12] *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.*

[13] *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.*

[14] *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.*

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

[16] *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.*

[17] *The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 31-JUL-2026.*

[18] *The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-APR-2027.*

[19] *The Fund has a Contractual Expense Ratio Waiver in the amount of .13% which expires on 31-JUL-2026.*

[20] *The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-APR-2027.*

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[22] *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.*

[23] *The Guaranteed Portfolio Fund is backed by the general assets of Empower Annuity Insurance Company of America, Corporate Headquarters: Greenwood Village, CO.*

[24] *Empower Funds are underwritten by affiliate, Empower Financial Services, Inc., Member FINRA/SIPC. The investment adviser is its affiliate, Empower Capital Management, LLC.*

[25] *Reallocating or transferring investments from the Galliard Adventist Retirement MGD INC FD to the Schwab SDB Money Market is subject to a trading provision called an "equity wash." This restriction requires that money cannot be transferred out of the Galliard Adventist Retirement MGD INC FD directly into the Schwab SDB Money Market. It must be directed to any other of the plan's investment options for a minimum of 90 days before it can be moved into the Schwab SDB Money Market.*

[26] *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.*