



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.

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.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 04/30/2024						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 Trgt Ret Incm & Grwth Trst Sclt ^{3,5,17}	N/A	0.04 / 0.04	03-25-2022	-2.67	0.87	8.45	N/A	N/A	N/A	3.64	12.41	N/A	N/A	N/A	14.05	0.00	N/A
Vanguard Target Retire Inc Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.16	-0.09	5.43	-0.02	3.51	3.92	2.11	8.46	1.28	4.19	4.21	10.74	-12.70	5.28
Vanguard Target Retire 2020 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.38	0.40	7.00	0.46	4.78	5.40	2.85	10.46	2.05	5.67	5.71	12.57	-14.12	8.26
Vanguard Target Retire 2025 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.72	1.03	8.92	0.95	5.64	6.08	3.85	12.97	2.80	6.67	6.43	14.59	-15.43	9.93
Vanguard Target Retire 2030 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.97	1.43	10.30	1.41	6.32	6.60	4.55	14.83	3.46	7.47	6.98	16.08	-16.14	11.50
Vanguard Target Retire 2035 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.09	1.93	11.60	1.95	7.03	7.15	5.19	16.40	4.13	8.28	7.54	17.24	-16.51	13.11
Vanguard Target Retire 2040 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.21	2.42	12.88	2.45	7.72	7.65	5.82	17.96	4.78	9.05	8.05	18.42	-16.92	14.70
Vanguard Target Retire 2045 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.31	2.89	14.14	2.95	8.41	8.08	6.41	19.47	5.42	9.82	8.49	19.58	-17.32	16.35
Vanguard Target Retire 2050 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.39	3.24	15.00	3.26	8.66	8.20	6.86	20.53	5.78	10.09	8.62	20.28	-17.44	16.63
Vanguard Target Retire 2055 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.39	3.24	14.99	3.26	8.66	8.18	6.87	20.52	5.79	10.09	8.61	20.25	-17.41	16.62
Vanguard Target Retire 2060 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.38	3.26	14.98	3.27	8.68	8.21	6.87	20.51	5.80	10.11	8.63	20.26	-17.39	16.62
Vanguard Target Retire 2065 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	07-24-2017	-3.39	3.25	14.96	3.27	8.68	N/A	6.87	20.48	5.79	10.10	N/A	20.23	-17.35	16.59
Vanguard Target Retire 2070 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	04-06-2022	-3.37	3.23	15.02	N/A	N/A	N/A	6.84	20.55	N/A	N/A	N/A	20.34	0.00	N/A
International																	
American Funds EuroPacific Gr R6 ^{6,17}	REGRX	0.47 / 0.47	05-01-2009	-2.69	4.55	9.28	-2.23	5.70	5.31	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
Dodge & Cox International Stock X ^{6,16,17}	DOXFX	0.57 / 0.52	05-02-2022	-1.34	1.79	9.27	4.09	6.18	3.78	3.17	13.49	5.21	7.34	4.04	16.81	-6.72	N/A
Vanguard FTSE All-World ex-US Index Inst ^{6,17}	VFWSX	0.08 / 0.08	04-30-2007	-2.32	2.29	8.85	0.49	5.26	4.20	4.72	13.43	2.14	6.34	4.60	15.61	-15.47	8.15

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INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 04/30/2024					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 Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
MSCI EAFE Index ^{1,9,10}	N/A	- / -		-2.56	3.08	9.28	2.86	6.18	4.38	5.78	15.32	4.78	7.33	4.80	18.24	-14.45	11.26
Small Cap																	
DFA US Small Cap I ^{7,15,17}	DFSTX	0.28 / 0.27	03-19-1992	-5.83	-1.07	15.27	2.70	8.71	8.19	5.06	19.82	5.65	10.94	8.52	17.64	-13.53	30.61
Russell 2000 Index ^{1,9,10,13}	N/A	- / -		-7.04	-2.22	13.32	-3.18	5.83	7.22	5.18	19.71	-0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap																	
DFA US Social Core Equity 2 ^{7,17}	DFUEX	0.22 / 0.22	10-01-2007	-5.20	4.47	22.90	6.12	11.70	10.34	10.21	29.78	9.67	13.99	10.88	25.93	-17.98	27.91
T. Rowe Price Instl Mid-Cap Equity Gr ^{7,17}	PMEGX	0.61 / 0.61	07-31-1996	-5.94	2.11	15.91	0.49	8.20	11.07	8.57	21.92	4.07	10.38	11.56	20.62	-23.17	15.52
S & P MidCap 400 Index ^{1,9,10,12}	N/A	- / -		-6.02	3.33	16.82	3.25	9.47	9.48	9.95	23.33	6.96	11.71	9.99	16.44	-13.06	24.76
Large Cap																	
Dodge & Cox Stock X ^{16,17}	DOXGX	0.46 / 0.41	05-02-2022	-3.38	4.86	20.09	7.27	11.80	10.78	8.53	25.73	10.45	13.61	11.11	17.60	-7.16	N/A
T. Rowe Price Instl Large Cap Core Gr ¹⁷	TPLGX	0.57 / 0.57	09-30-2003	-3.92	9.61	37.67	3.26	11.54	13.96	14.08	46.57	7.17	13.31	14.18	49.60	-38.45	17.89
Vanguard Total Stock Mkt Idx Instl Pls ¹⁷	VSMPX	0.02 / 0.02	04-28-2015	-4.41	5.16	22.39	6.22	12.36	11.77	10.01	29.38	9.65	14.27	12.28	26.03	-19.51	25.74
S & P 500 Index ^{1,9,10,11}	N/A	- / -		-4.08	6.04	22.66	8.06	13.19	12.41	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Bond																	
PIMCO Total Return Instl ^{8,17}	PTTRX	0.49 / 0.49	05-11-1987	-2.53	-2.55	-0.03	-3.39	0.20	1.46	-0.02	3.27	-2.24	0.75	1.80	6.30	-14.09	-0.84
PIMCO Low Duration Instl ^{8,17}	PTLDX	0.48 / 0.48	05-11-1987	-0.42	0.14	3.61	-0.25	1.06	1.21	0.56	4.27	-0.09	1.21	1.28	5.31	-5.17	-0.69
Vanguard Total Bond Market Index Inst ^{8,17}	VBTIX	0.04 / 0.04	09-18-1995	-2.43	-3.20	-1.35	-3.51	-0.12	1.20	-0.79	1.67	-2.41	0.39	1.53	5.72	-13.15	-1.65
Barclays Capital Aggregate Bond Index ^{1,9,10,14,19}	N/A	- / -		-2.53	-3.28	-1.47	-3.54	-0.16	1.20	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54
Money Market																	
Vanguard Federal Money Market Inv (7-day SEC yield: 5.28%) ^{2,17}	VMFXX	0.11 / 0.11	07-13-1981	0.43	1.76	5.36	2.79	2.03	1.38	1.32	5.32	2.64	1.99	1.34	5.09	1.55	0.01
Current Fixed Rate(s)																	
Empower Guaranteed Fixed Fund: ^{4,18}																	3.50%

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. Your Plan may also assess an administrative fee that would further reduce the performance 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

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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 Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

² 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.

³ Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

⁴ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Empower Annuity Insurance Company of America. A ticker symbol is not available for this investment option.

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 participants, 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 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.

¹⁰ 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.

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 The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 28-FEB-2025.

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-APR-2026.

¹⁷ Where data obtained from Morningstar, (C)2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

¹⁸ The Empower Daily Interest Guarantee Fund is backed by the general assets of Empower Annuity Insurance Company of America, Corporate Headquarters: Greenwood Village, CO.

¹⁹ 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.

SSM Health 401(k) Plan - 95158-01
Investment Performance as of 04/30/2024



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

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 04/30/2024						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 Trgt Ret Incm & Grwth Trst Sclt ^{3,5,17}	N/A	0.04 / 0.04	03-25-2022	-2.67	0.87	8.45	N/A	N/A	1.80	3.64	12.41	N/A	N/A	3.26	14.05	N/A	N/A
Vanguard Target Retire Inc Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.16	-0.09	5.43	-0.02	3.51	3.92	2.11	8.46	1.28	4.19	4.21	10.74	-12.70	5.28
Vanguard Target Retire 2020 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.38	0.40	7.00	0.46	4.78	5.40	2.85	10.46	2.05	5.67	5.71	12.57	-14.12	8.26
Vanguard Target Retire 2025 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.72	1.03	8.92	0.95	5.64	6.08	3.85	12.97	2.80	6.67	6.43	14.59	-15.43	9.93
Vanguard Target Retire 2030 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-2.97	1.43	10.30	1.41	6.32	6.60	4.55	14.83	3.46	7.47	6.98	16.08	-16.14	11.50
Vanguard Target Retire 2035 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.09	1.93	11.60	1.95	7.03	7.15	5.19	16.40	4.13	8.28	7.54	17.24	-16.51	13.11
Vanguard Target Retire 2040 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.21	2.42	12.88	2.45	7.72	7.65	5.82	17.96	4.78	9.05	8.05	18.42	-16.92	14.70
Vanguard Target Retire 2045 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.31	2.89	14.14	2.95	8.41	8.08	6.41	19.47	5.42	9.82	8.49	19.58	-17.32	16.35
Vanguard Target Retire 2050 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.39	3.24	15.00	3.26	8.66	8.20	6.86	20.53	5.78	10.09	8.62	20.28	-17.44	16.63
Vanguard Target Retire 2055 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.39	3.24	14.99	3.26	8.66	8.18	6.87	20.52	5.79	10.09	8.61	20.25	-17.41	16.62
Vanguard Target Retire 2060 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	06-30-2015	-3.38	3.26	14.98	3.27	8.68	8.21	6.87	20.51	5.80	10.11	8.63	20.26	-17.39	16.62
Vanguard Target Retire 2065 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	07-24-2017	-3.39	3.25	14.96	3.27	8.68	9.13	6.87	20.48	5.79	10.10	9.21	20.23	-17.35	16.59
Vanguard Target Retire 2070 Trust Select ^{3,5,17}	N/A	0.04 / 0.04	04-06-2022	-3.37	3.23	15.02	N/A	N/A	4.83	6.84	20.55	N/A	N/A	6.87	20.34	N/A	N/A
International																	
American Funds EuroPacific Gr R6 ^{6,17}	REGRX	0.47 / 0.47	05-01-2009	-2.69	4.55	9.28	-2.23	5.70	5.31	7.44	13.49	-0.16	6.91	5.58	16.05	-22.72	2.84
Dodge & Cox International Stock X ^{6,16,17}	DOXFX	0.57 / 0.52	05-02-2022	-1.34	1.79	9.27	4.09	6.18	3.78	3.17	13.49	5.21	7.34	4.04	16.81	-6.72	N/A
Vanguard FTSE All-World ex-US Index Inst ^{6,17}	VFWSX	0.08 / 0.08	04-30-2007	-2.32	2.29	8.85	0.49	5.26	4.20	4.72	13.43	2.14	6.34	4.60	15.61	-15.47	8.15

SSM Health 401(k) Plan - 95158-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 04/30/2024					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 Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
MSCI EAFE Index ^{9,10}	N/A	- / -		-2.56	3.08	9.28	2.86	6.18	4.38	5.78	15.32	4.78	7.33	4.80	18.24	-14.45	11.26
Small Cap																	
DFA US Small Cap I ^{7,15,17}	DFSTX	0.28 / 0.27	03-19-1992	-5.83	-1.07	15.27	2.70	8.71	8.19	5.06	19.82	5.65	10.94	8.52	17.64	-13.53	30.61
Russell 2000 Index ^{9,10,13}	N/A	- / -		-7.04	-2.22	13.32	-3.18	5.83	7.22	5.18	19.71	-0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap																	
DFA US Social Core Equity 2 ^{7,17}	DFUEX	0.22 / 0.22	10-01-2007	-5.20	4.47	22.90	6.12	11.70	10.34	10.21	29.78	9.67	13.99	10.88	25.93	-17.98	27.91
T. Rowe Price Instl Mid-Cap Equity Gr ^{7,17}	PMEGX	0.61 / 0.61	07-31-1996	-5.94	2.11	15.91	0.49	8.20	11.07	8.57	21.92	4.07	10.38	11.56	20.62	-23.17	15.52
S & P MidCap 400 Index ^{9,10,12}	N/A	- / -		-6.02	3.33	16.82	3.25	9.47	9.48	9.95	23.33	6.96	11.71	9.99	16.44	-13.06	24.76
Large Cap																	
Dodge & Cox Stock X ^{16,17}	DOXGX	0.46 / 0.41	05-02-2022	-3.38	4.86	20.09	7.27	11.80	10.78	8.53	25.73	10.45	13.61	11.11	17.60	-7.16	N/A
T. Rowe Price Instl Large Cap Core Gr ¹⁷	TPLGX	0.57 / 0.57	09-30-2003	-3.92	9.61	37.67	3.26	11.54	13.96	14.08	46.57	7.17	13.31	14.18	49.60	-38.45	17.89
Vanguard Total Stock Mkt Idx Instl Pls ¹⁷	VSMPX	0.02 / 0.02	04-28-2015	-4.41	5.16	22.39	6.22	12.36	11.77	10.01	29.38	9.65	14.27	12.28	26.03	-19.51	25.74
S & P 500 Index ^{9,10,11}	N/A	- / -		-4.08	6.04	22.66	8.06	13.19	12.41	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Bond																	
PIMCO Total Return Instl ^{8,17}	PTTRX	0.49 / 0.49	05-11-1987	-2.53	-2.55	-0.03	-3.39	0.20	1.46	-0.02	3.27	-2.24	0.75	1.80	6.30	-14.09	-0.84
PIMCO Low Duration Instl ^{8,17}	PTLDX	0.48 / 0.48	05-11-1987	-0.42	0.14	3.61	-0.25	1.06	1.21	0.56	4.27	-0.09	1.21	1.28	5.31	-5.17	-0.69
Vanguard Total Bond Market Index Inst ^{8,17}	VBTIX	0.04 / 0.04	09-18-1995	-2.43	-3.20	-1.35	-3.51	-0.12	1.20	-0.79	1.67	-2.41	0.39	1.53	5.72	-13.15	-1.65
Barclays Capital Aggregate Bond Index ^{9,10,14,19}	N/A	- / -		-2.53	-3.28	-1.47	-3.54	-0.16	1.20	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54
Money Market																	
Vanguard Federal Money Market Inv (7-day SEC yield: 5.28%) ^{2,17}	VMFXX	0.11 / 0.11	07-13-1981	0.43	1.76	5.36	2.79	2.03	1.38	1.32	5.32	2.64	1.99	1.34	5.09	1.55	0.01
Current Fixed Rate(s)																	
Empower Guaranteed Fixed Fund: ^{4,18}																	3.50%

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 a deduction for fund operating expenses. Your Plan may also assess an administrative fee which would reduce the performance quoted 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

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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.

² 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.

³ Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

⁴ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Empower Annuity Insurance Company of America . A ticker symbol is not available for this investment option.

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 participants, 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 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.

¹⁰ 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.

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 The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 28-FEB-2025.

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-APR-2026.

¹⁷ Where data obtained from Morningstar, (C)2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

¹⁸ The Empower Daily Interest Guarantee Fund is backed by the general assets of Empower Annuity Insurance Company of America, Corporate Headquarters: Greenwood Village, CO.

¹⁹ 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.