

WellSpan 403(b) Retirement Savings Plan - 95814-01

Investment Performance as of 04/30/2024



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 www.wellspansavings.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.

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 Year | 1 Year | 3 Year | 5 Year | 10 Year/ Since Inception | 2023 | 2022 | 2021 | |
| Bond | | | | | | | | | | | | | | | | | |
| Delaware Ivy High Income I ^{6,17,24} | IVHIX | 0.75 / 0.72 | 04-02-2007 | -0.59 | 1.63 | 9.55 | 0.96 | 3.27 | 3.76 | 2.24 | 11.63 | 2.14 | 3.83 | 3.84 | 12.46 | -11.18 | 6.94 |
| DFA Inflation-Protected Securities I ^{6,24,29} | DIPSX | 0.11 / 0.11 | 09-18-2006 | -1.57 | -1.57 | -1.69 | -1.76 | 2.00 | 1.92 | 0.00 | 0.14 | -0.69 | 2.39 | 2.23 | 3.93 | -12.22 | 5.55 |
| Metropolitan West Total Return Bond I ^{6,24} | MWTIX | 0.45 / 0.45 | 03-31-2000 | -2.97 | -3.79 | -2.09 | -4.26 | -0.19 | 1.18 | -0.85 | 1.45 | -3.02 | 0.42 | 1.56 | 6.00 | -14.79 | -1.12 |
| PIMCO Income Instl ^{6,24} | PIMIX | 0.62 / 0.62 | 03-30-2007 | -1.75 | -0.39 | 5.61 | 0.68 | 2.53 | 4.00 | 1.38 | 8.05 | 1.64 | 3.07 | 4.27 | 9.32 | -7.81 | 2.61 |
| Nuveen Core Impact Bond R6 ^{6,24,32} | TSBIX | 0.37 / 0.37 | 09-21-2012 | -2.43 | -2.38 | -0.40 | -3.48 | -0.04 | 1.67 | 0.05 | 2.73 | -2.39 | 0.48 | 2.03 | 6.04 | -14.01 | -1.03 |
| Vanguard GNMA Adm ^{6,24,30} | VFIJX | 0.11 / 0.11 | 02-12-2001 | -2.75 | -3.78 | -2.05 | -3.56 | -0.70 | 0.83 | -1.06 | 1.43 | -2.52 | -0.15 | 1.21 | 5.26 | -10.73 | -1.02 |
| Barclays Capital Aggregate Bond Index ^{8,9,13,33} | 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 |
| Target Date | | | | | | | | | | | | | | | | | |
| Vanguard Target Retirement Income Inv ^{1,24} | VTINX | 0.08 / 0.08 | 10-27-2003 | -2.19 | -0.15 | 5.34 | -0.07 | 3.45 | 3.84 | 2.09 | 8.47 | 1.23 | 4.14 | 4.14 | 10.74 | -12.74 | 5.25 |
| Vanguard Target Retirement 2020 Inv ^{1,24} | VTWNX | 0.08 / 0.08 | 06-07-2006 | -2.39 | 0.37 | 6.94 | 0.40 | 4.71 | 5.31 | 2.83 | 10.42 | 1.98 | 5.60 | 5.63 | 12.51 | -14.15 | 8.17 |
| Vanguard Target Retirement 2025 Inv ^{2,24} | VTTVX | 0.08 / 0.08 | 10-27-2003 | -2.73 | 0.98 | 8.88 | 0.84 | 5.51 | 5.96 | 3.81 | 12.95 | 2.68 | 6.55 | 6.31 | 14.55 | -15.55 | 9.80 |
| Vanguard Target Retirement 2030 Inv ^{1,24} | VTHRXX | 0.08 / 0.08 | 06-07-2006 | -2.99 | 1.44 | 10.28 | 1.31 | 6.22 | 6.50 | 4.57 | 14.81 | 3.35 | 7.37 | 6.88 | 16.03 | -16.27 | 11.38 |
| Vanguard Target Retirement 2035 Inv ^{2,24} | VTTHX | 0.08 / 0.08 | 10-27-2003 | -3.14 | 1.94 | 11.52 | 1.84 | 6.91 | 7.03 | 5.24 | 16.37 | 4.02 | 8.17 | 7.43 | 17.14 | -16.62 | 12.96 |
| Vanguard Target Retirement 2040 Inv ^{1,24} | VFORX | 0.08 / 0.08 | 06-07-2006 | -3.25 | 2.42 | 12.86 | 2.36 | 7.62 | 7.55 | 5.85 | 17.94 | 4.69 | 8.96 | 7.95 | 18.34 | -16.98 | 14.56 |
| Vanguard Target Retirement 2045 Inv ^{2,24} | VTIVX | 0.08 / 0.08 | 10-27-2003 | -3.31 | 2.93 | 14.13 | 2.87 | 8.33 | 7.98 | 6.45 | 19.45 | 5.34 | 9.74 | 8.40 | 19.48 | -17.36 | 16.16 |
| Vanguard Target Retirement 2050 Inv ^{1,24} | VFIFX | 0.08 / 0.08 | 06-07-2006 | -3.39 | 3.24 | 14.94 | 3.18 | 8.56 | 8.10 | 6.86 | 20.42 | 5.68 | 9.99 | 8.53 | 20.17 | -17.46 | 16.41 |
| Vanguard Target Retirement 2055 Inv ^{2,24} | VFFVX | 0.08 / 0.08 | 08-18-2010 | -3.42 | 3.23 | 14.91 | 3.17 | 8.55 | 8.08 | 6.88 | 20.43 | 5.69 | 9.98 | 8.51 | 20.16 | -17.46 | 16.44 |
| Vanguard Target Retirement 2060 Inv ^{1,24} | VTTSX | 0.08 / 0.08 | 01-19-2012 | -3.40 | 3.24 | 14.93 | 3.19 | 8.56 | 8.08 | 6.87 | 20.44 | 5.70 | 9.99 | 8.51 | 20.18 | -17.46 | 16.44 |
| Vanguard Target Retirement 2065 Inv ²⁴ | VLXVX | 0.08 / 0.08 | 07-12-2017 | -3.41 | 3.24 | 14.92 | 3.20 | 8.54 | 8.52 | 6.88 | 20.41 | 5.72 | 9.98 | 9.19 | 20.15 | -17.39 | 16.45 |

WellSpan 403(b) Retirement Savings Plan - 95814-01 (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 | |
| Vanguard Target Retirement 2070 Inv ²⁴ | VSVNX | 0.08 / 0.08 | 06-28-2022 | -3.40 | 3.25 | 15.02 | N/A | N/A | 13.10 | 6.88 | 20.51 | N/A | N/A | 16.01 | 20.24 | N/A | N/A |
| Balanced | | | | | | | | | | | | | | | | | |
| Vanguard LifeStrategy Growth Inv ^{3,24,26} | VASGX | 0.14 / 0.14 | 09-30-1994 | -3.28 | 2.58 | 13.19 | 2.42 | 7.60 | 7.40 | 6.06 | 18.37 | 4.75 | 8.92 | 7.81 | 18.55 | -17.09 | 14.35 |
| Balanced Conservative Allocation | | | | | | | | | | | | | | | | | |
| Vanguard LifeStrategy Cnsvr Gr Inv ^{24,26} | VSCGX | 0.12 / 0.12 | 09-30-1994 | -2.64 | -0.01 | 6.46 | -0.28 | 3.86 | 4.51 | 2.71 | 10.23 | 1.29 | 4.70 | 4.85 | 12.48 | -14.99 | 6.05 |
| Balanced Moderate Allocation | | | | | | | | | | | | | | | | | |
| Vanguard LifeStrategy Moderate Growth ^{24,26} | VSMGX | 0.13 / 0.13 | 09-30-1994 | -2.96 | 1.28 | 9.80 | 1.09 | 5.74 | 5.98 | 4.37 | 14.24 | 3.02 | 6.83 | 6.36 | 15.49 | -16.00 | 10.08 |
| Large Cap Value | | | | | | | | | | | | | | | | | |
| Columbia Dividend Income Instl ²⁴ | GSFTX | 0.65 / 0.65 | 03-04-1998 | -3.44 | 4.65 | 14.39 | 7.40 | 10.56 | 10.72 | 8.38 | 20.00 | 9.70 | 12.14 | 11.20 | 10.52 | -4.96 | 26.28 |
| Schwab Fdmtl US Lg Co Idx ²⁴ | SFLNX | 0.25 / 0.25 | 04-02-2007 | -4.60 | 4.33 | 17.70 | 8.35 | 12.79 | 10.98 | 9.35 | 25.08 | 11.46 | 14.66 | 11.62 | 18.15 | -6.87 | 31.58 |
| Russell 1000 Value Index ^{8,9,14} | N/A | - / - | | -4.27 | 4.33 | 13.42 | 5.17 | 8.60 | 8.43 | 8.99 | 20.27 | 8.11 | 10.32 | 9.01 | 11.46 | -7.54 | 25.16 |
| Large Cap Blend | | | | | | | | | | | | | | | | | |
| Vanguard Institutional Index Instl Pl ²⁴ | VIIIX | 0.02 / 0.02 | 07-07-1997 | -4.08 | 6.03 | 22.64 | 8.04 | 13.18 | 12.40 | 10.54 | 29.82 | 11.44 | 10.86 | 12.95 | 26.26 | -18.13 | 28.69 |
| S & P 500 Index ^{8,9,10} | 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 |
| Large Cap Growth | | | | | | | | | | | | | | | | | |
| American Funds Growth Fund of Amer R6 ^{24,27} | RGAGX | 0.30 / 0.30 | 05-01-2009 | -4.34 | 7.74 | 32.29 | 4.48 | 13.14 | 13.05 | 12.62 | 39.32 | 7.94 | 15.02 | 13.43 | 37.65 | -30.49 | 19.69 |
| JPMorgan Large Cap Growth R6 ^{19,24} | JLGMX | 0.52 / 0.44 | 11-30-2010 | -4.80 | 10.57 | 36.31 | 7.60 | 18.40 | 17.18 | 16.14 | 43.55 | 11.52 | 20.51 | 17.56 | 34.95 | -25.21 | 18.79 |
| Russell 1000 Growth ^{8,9} | N/A | - / - | | -4.24 | 6.69 | 31.80 | 8.48 | 16.46 | 15.48 | 11.41 | 39.00 | 12.50 | 18.52 | 15.98 | 42.68 | -29.14 | 27.60 |
| Mid Cap Value | | | | | | | | | | | | | | | | | |
| American Century Mid Cap Value R6 ^{24,31} | AMDVX | 0.63 / 0.63 | 07-26-2013 | -3.51 | 1.17 | 5.97 | 4.11 | 7.87 | 8.77 | 4.85 | 10.24 | 6.74 | 9.69 | 9.17 | 6.52 | -1.13 | 23.56 |
| Russell Midcap Value ^{8,9} | N/A | - / - | | -5.23 | 2.56 | 14.09 | 3.26 | 8.06 | 7.94 | 8.23 | 20.40 | 6.80 | 9.94 | 8.57 | 12.71 | -12.03 | 28.34 |
| Mid Cap Blend | | | | | | | | | | | | | | | | | |
| Vanguard Mid Cap Index Ins ^{24,25} | VMCIX | 0.04 / 0.04 | 05-21-1998 | -4.75 | 2.73 | 15.58 | 2.40 | 9.06 | 9.46 | 7.86 | 20.45 | 5.72 | 10.94 | 9.90 | 16.00 | -18.70 | 24.53 |
| Russell Mid Cap Index ⁸ | N/A | - / - | | -5.40 | 2.73 | 16.35 | 2.41 | 9.05 | 9.40 | 8.60 | 22.35 | 6.07 | 11.10 | 9.95 | 17.23 | -17.32 | 22.58 |
| Mid Cap Growth | | | | | | | | | | | | | | | | | |
| Janus Henderson Enterprise N ²⁴ | JDMNX | 0.66 / 0.66 | 07-12-2012 | -4.57 | 3.59 | 14.79 | 3.32 | 9.90 | 12.47 | 8.55 | 18.13 | 6.47 | 11.87 | 12.71 | 18.10 | -15.94 | 17.50 |
| Russell Midcap Growth ^{8,9} | N/A | - / - | | -5.81 | 3.14 | 20.70 | 0.70 | 9.52 | 10.85 | 9.50 | 26.28 | 4.62 | 11.82 | 11.35 | 25.87 | -26.72 | 12.73 |
| Small Cap Value | | | | | | | | | | | | | | | | | |
| Columbia Small Cap Value II Instl ^{5,21,24} | NSVAX | 1.08 / 0.99 | 05-01-2002 | -4.61 | -0.06 | 13.32 | 1.97 | 8.13 | 7.31 | 4.77 | 18.27 | 4.77 | 10.09 | 7.54 | 14.10 | -13.67 | 34.09 |
| Russell 2000 Value ⁸ | N/A | - / - | | -6.37 | -3.66 | 14.03 | -0.67 | 5.96 | 6.45 | 2.90 | 18.75 | 2.22 | 8.17 | 6.87 | 14.65 | -14.48 | 28.27 |

WellSpan 403(b) Retirement Savings Plan - 95814-01 (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 | 1 Year | 3 Year | 5 Year | 10 Year/ Since Inception | 2023 | 2022 | 2021 | |
| Small Cap Blend | | | | | | | | | | | | | | | | | |
| Vanguard Small Cap Index Instl ^{24,25} | VSCIX | 0.04 / 0.04 | 07-07-1997 | -6.54 | 0.49 | 15.87 | 0.16 | 7.75 | 8.47 | 7.52 | 22.53 | 3.81 | 10.00 | 8.95 | 18.22 | -17.60 | 17.73 |
| Russell 2000 Index ^{8,9,12} | 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 |
| Small Cap Growth | | | | | | | | | | | | | | | | | |
| Neuberger Berman Small Cap Growth R6 ^{20,24} | NSRSX | 1.04 / 0.81 | 09-07-2018 | -7.12 | 9.17 | 17.69 | -3.48 | 7.01 | 10.96 | 17.54 | 24.79 | 0.17 | 9.22 | 10.89 | 10.22 | -24.25 | 4.64 |
| Russell 2000 Growth ⁸ | N/A | - / - | | -7.70 | -0.70 | 12.39 | -5.92 | 5.04 | 7.60 | 7.58 | 20.35 | -2.68 | 7.38 | 7.89 | 18.66 | -26.36 | 2.83 |
| International Value | | | | | | | | | | | | | | | | | |
| MSCI EAFE Value ⁸ | N/A | - / - | | -1.02 | 3.41 | 12.49 | 5.56 | 5.68 | 3.16 | 4.48 | 17.32 | 6.59 | 6.39 | 3.49 | 18.95 | -5.58 | 10.89 |
| Putnam International Value R6 ^{22,24,28} | PIGWX | 0.92 / 0.69 | 12-02-2013 | -1.54 | 3.31 | 10.89 | 5.61 | 8.24 | 4.35 | 4.93 | 16.09 | 7.24 | 9.32 | 4.65 | 18.91 | -6.41 | 14.66 |
| International Blend | | | | | | | | | | | | | | | | | |
| American Funds EuroPacific Gr R6 ^{24,27} | RERGX | 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 |
| Vanguard Developed Markets Idx Instl ²⁴ | VTMNX | 0.06 / 0.06 | 01-04-2001 | -3.35 | 1.62 | 8.34 | 1.75 | 6.05 | 4.53 | 5.14 | 14.94 | 3.96 | 7.39 | 5.04 | 17.84 | -15.34 | 11.44 |
| MSCI EAFE Index ^{8,9} | 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 |
| International Growth | | | | | | | | | | | | | | | | | |
| Northern Global Sustainability Index ²⁴ | NSRIX | 0.29 / 0.29 | 03-05-2008 | -4.06 | 5.29 | 19.87 | 6.39 | 11.10 | 9.11 | 9.75 | 27.11 | 9.41 | 12.80 | 9.68 | 25.41 | -19.42 | 24.63 |
| MSCI EAFE Growth ⁸ | N/A | - / - | | -3.97 | 2.79 | 6.21 | -0.01 | 6.26 | 5.35 | 7.03 | 13.28 | 2.76 | 7.82 | 5.86 | 17.58 | -22.95 | 11.25 |
| Global Stock | | | | | | | | | | | | | | | | | |
| American Funds Capital World G/I R6 ^{24,27} | RWIGX | 0.41 / 0.41 | 05-01-2009 | -3.04 | 4.97 | 17.90 | 3.99 | 8.95 | 7.81 | 8.27 | 23.44 | 6.29 | 10.22 | 8.26 | 21.22 | -17.01 | 15.15 |
| MSCI World NR USD ^{8,23} | N/A | - / - | | -3.71 | 4.84 | 18.39 | 5.63 | 10.46 | 8.87 | 8.88 | 25.11 | 8.60 | 12.07 | 9.39 | 23.79 | -18.14 | 21.82 |
| Emerging Markets | | | | | | | | | | | | | | | | | |
| JPMorgan Emerging Markets Equity R6 ^{18,24} | JEMWX | 0.81 / 0.79 | 12-23-2013 | -1.45 | 1.08 | 4.80 | -10.11 | 1.45 | 3.79 | 2.56 | 4.86 | -9.00 | 2.45 | 4.03 | 7.44 | -25.61 | -10.14 |
| MSCI Emerging Markets ⁸ | N/A | - / - | | 0.45 | 2.83 | 9.88 | -5.69 | 1.89 | 2.96 | 2.37 | 8.15 | -5.05 | 2.22 | 2.95 | 9.83 | -20.09 | -2.54 |
| Current Fixed Rate(s) | | | | | | | | | | | | | | | | | |
| Empower Select Guaranteed Fund Inst: ⁴ | | | | | | | | | | | | | | | | | 2.85% |
| Voya Fixed Plus Account III: ⁷ | | | | | | | | | | | | | | | | | 1.55% |

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.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

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.

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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.

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

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

² Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.

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

⁶ 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.

⁷ 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.

⁸ 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.

⁹ 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.

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

¹³ 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.

¹⁴ Russell 1000® Value Index is a trademark of Russell Investments and is an unmanaged index that measures the performance of companies in the Russell 1000® Index considered to have less than average growth orientation.

¹⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .03% which expires on 30-JUL-2024.

¹⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 28-FEB-2025.

¹⁹ The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 31-OCT-2024.

²⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .23% which expires on 31-AUG-2027.

²¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 30-JUN-2024.

²² The Fund has a Contractual Expense Ratio Waiver in the amount of .23% which expires on 30-OCT-2024.

²³ The MSCI World Index (SM) is the service mark of Morgan Stanley Capital International Inc. and is considered indicative of the global developed equity.

²⁴ 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.

²⁵ There is an annual administrative fee of 0.05% on the Vanguard Index Funds in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the Vanguard Index

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Funds reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.05% has not been deducted and therefore will reduce the actual return.

- ²⁶ *There is an annual administrative fee of 0.10% on the Vanguard LifeStrategy Funds in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the Vanguard LifeStrategy Funds reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.10% has not been deducted and therefore will reduce the actual return.*
- ²⁷ *There is an annual administrative fee of 0.10% on the American Funds in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the American Funds reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.10% has not been deducted and therefore will reduce the actual return.*
- ²⁸ *Putnam is affiliated with Empower Retirement, LLC and its affiliates.*
- ²⁹ *There is an annual administrative fee of 0.10% on the DFA Inflation-Protected Securities I Fund in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the DFA Inflation-Protected Securities I Fund reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.10% has not been deducted and therefore will reduce the actual return.*
- ³⁰ *There is an annual administrative fee of 0.05% on the Vanguard GNMA Adm Fund in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the Vanguard GNMA Adm Fund reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.05% has not been deducted and therefore will reduce the actual return.*
- ³¹ *There is an annual administrative fee of 0.10% on the American Century Mid Cap Value R6 in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the American Century Mid Cap R6 fund reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.10% has not been deducted and therefore will reduce the actual return.*
- ³² *There is an annual administrative fee of 0.10% on the TIAA-CREF Social Choice Bond Fund in addition to the fund management fee, debited on a quarterly basis from accounts of those who invest in these funds. Performance returns for the TIAA-CREF Social Choice Bond Fund reflect actual total returns for each fund, net of fund operating expenses. The annual administrative fee of 0.10% has not been deducted and therefore will reduce the actual return.*
- ³³ *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.*