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*Please consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from the web site at [www.cra-online.org](http://www.cra-online.org). For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact your SDB provider. Read them 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 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 Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
Asset Allocation																	
CRA Income Target Date Portfolio <sup>2</sup>	C-INC	0.40 / 0.40	06-24-2016	1.23	2.58	8.16	2.62	4.38	4.11	2.58	8.16	2.62	4.38	4.11	8.46	-5.87	4.25
CRA 2010 Target Date Portfolio <sup>2</sup>	N/A	0.44 / 0.44	06-24-2016	1.64	3.43	10.26	4.01	5.94	5.63	3.43	10.26	4.01	5.94	5.63	10.38	-6.22	7.71
CRA 2015 Target Date Portfolio <sup>2</sup>	N/A	0.45 / 0.45	06-24-2016	1.80	3.95	11.54	4.34	6.25	6.03	3.95	11.54	4.34	6.25	6.03	11.26	-6.58	7.80
CRA 2020 Target Date Portfolio <sup>2</sup>	N/A	0.46 / 0.46	06-24-2016	2.03	4.41	12.94	4.47	6.77	6.80	4.41	12.94	4.47	6.77	6.80	12.81	-8.46	8.70
CRA 2025 Target Date Portfolio <sup>2</sup>	N/A	0.48 / 0.48	06-24-2016	2.28	4.93	14.36	4.78	7.69	7.78	4.93	14.36	4.78	7.69	7.78	14.70	-10.61	10.63
CRA 2030 Target Date Portfolio <sup>2</sup>	N/A	0.49 / 0.49	06-24-2016	2.60	5.67	16.38	5.37	8.58	8.77	5.67	16.38	5.37	8.58	8.77	16.58	-11.89	12.35
CRA 2035 Target Date Portfolio <sup>2</sup>	N/A	0.48 / 0.48	06-24-2016	2.87	6.55	18.67	5.96	9.27	9.49	6.55	18.67	5.96	9.27	9.49	18.50	-13.06	13.24
CRA 2040 Target Date Portfolio <sup>2</sup>	N/A	0.48 / 0.48	06-24-2016	3.05	7.04	20.04	6.19	10.06	10.31	7.04	20.04	6.19	10.06	10.31	20.37	-15.27	15.23
CRA 2045 Target Date Portfolio <sup>2</sup>	N/A	0.48 / 0.48	06-24-2016	3.16	7.37	20.75	6.40	10.18	10.44	7.37	20.75	6.40	10.18	10.44	20.71	-15.27	15.23
CRA 2050 Target Date Portfolio <sup>2</sup>	N/A	0.45 / 0.45	06-24-2016	3.19	7.39	20.85	6.49	10.34	10.63	7.39	20.85	6.49	10.34	10.63	21.10	-15.52	15.54
CRA 2055 Target Date Portfolio <sup>2</sup>	N/A	0.45 / 0.45	06-24-2016	3.19	7.39	20.85	6.49	10.34	10.63	7.39	20.85	6.49	10.34	10.63	21.10	-15.52	15.54
CRA 2060 Target Date Portfolio <sup>2</sup>	N/A	0.45 / 0.45	06-24-2016	3.19	7.39	20.85	6.49	10.33	10.64	7.39	20.85	6.49	10.33	10.64	21.10	-15.52	15.54
International Stock Funds																	
American Funds EuroPacific Gr R6 <sup>16</sup>	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 Beacon International Equity R6 <sup>12,16</sup>	AAERX	0.78 / 0.70	02-28-2017	3.78	4.92	14.64	5.74	6.77	3.81	4.92	14.64	5.74	6.77	3.81	22.67	-10.85	9.70
MSCI EAFE Index <sup>6,7</sup>	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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INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	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
Small-Cap Stock Funds																	
American Beacon Small Cap Value R6 <sup>3,16</sup>	AASRX	0.77 / 0.77	02-28-2017	5.21	4.53	19.73	6.44	10.56	7.75	4.53	19.73	6.44	10.56	7.75	16.68	-7.72	28.21
Russell 2000 Index <sup>6,7,10</sup>	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 Stock Funds																	
Artisan Mid Cap Instl <sup>3,16</sup>	APHMX	0.97 / 0.97	07-03-2000	2.48	10.44	22.09	-0.53	11.71	9.97	10.44	22.09	-0.53	11.71	9.97	24.30	-36.67	10.60
S & P MidCap 400 Index <sup>6,7,9</sup>	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
Mid-Cap Blend Funds																	
Fidelity Low Priced Stock K6 <sup>16</sup>	FLKSX	0.50 / 0.50	05-26-2017	4.69	8.31	22.90	8.86	12.79	11.06	8.31	22.90	8.86	12.79	11.06	14.85	-5.21	24.73
Large-Cap Stock Funds																	
Dodge & Cox Stock X <sup>14,16</sup>	DOXGX	0.46 / 0.41	05-02-2022	5.55	8.53	25.73	10.45	13.61	11.11	8.53	25.73	10.45	13.61	11.11	17.60	-7.16	N/A
Fidelity Contrafund K6 <sup>16</sup>	FLCNX	0.45 / 0.45	05-25-2017	3.08	17.73	45.98	12.86	16.97	16.21	17.73	45.98	12.86	16.97	16.21	37.67	-27.12	24.14
Harbor Capital Appreciation Retirement <sup>15,16</sup>	HNACX	0.64 / 0.60	03-01-2016	0.69	13.75	47.91	9.32	17.22	15.59	13.75	47.91	9.32	17.22	15.59	53.86	-37.67	15.73
Vanguard FTSE Social Index Instl <sup>16</sup>	VFTNX	0.12 / 0.12	01-14-2003	2.57	10.22	32.26	10.36	15.24	13.34	10.22	32.26	10.36	15.24	13.34	31.78	-24.20	27.77
S & P 500 Index <sup>6,7,8</sup>	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
Index Stock Funds																	
Fidelity 500 Index <sup>16</sup>	FXAIX	0.01 / 0.01	05-04-2011	3.22	10.55	29.87	11.48	15.04	12.95	10.55	29.87	11.48	15.04	12.95	26.29	-18.13	28.69
Fidelity Mid Cap Index <sup>16</sup>	FSMDX	0.03 / 0.03	09-08-2011	4.33	8.61	22.35	6.07	11.10	9.95	8.61	22.35	6.07	11.10	9.95	17.21	-17.28	22.56
Fidelity Small Cap Index <sup>16</sup>	FSSNX	0.03 / 0.03	09-08-2011	3.58	5.19	19.83	-0.02	8.21	7.74	5.19	19.83	-0.02	8.21	7.74	17.12	-20.27	14.71
Money Market Fund																	
Vanguard Treasury Money Market Inv (7-day SEC yield: 5.29%) <sup>1,16</sup>	VUSXX	0.09 / 0.09	12-14-1992	0.45	1.32	5.29	2.62	1.97	1.33	1.32	5.29	2.62	1.97	1.33	5.05	1.50	0.01
Bond Funds																	
Metropolitan West Total Return Bond Plan <sup>4,16</sup>	MWTSX	0.37 / 0.37	07-29-2011	0.92	-0.84	1.58	-2.95	0.51	1.63	-0.84	1.58	-2.95	0.51	1.63	6.07	-14.69	-1.11
PIMCO High Yield Instl <sup>4,16</sup>	PHIYX	0.57 / 0.57	12-15-1992	1.15	1.12	9.65	1.89	3.59	4.05	1.12	9.65	1.89	3.59	4.05	12.75	-10.78	4.05
Barclays Capital Aggregate Bond Index <sup>6,7,11,17</sup>	N/A	- / -		0.92	-0.78	1.70	-2.46	0.36	1.54	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54
Stable Value Fund																	
CRA Book Value Fund <sup>1</sup>	N/A	0.06 / 0.06	01-01-1987	0.25	0.72	2.75	2.11	2.23	2.12	0.72	2.75	2.11	2.23	2.12	2.59	1.78	1.69
Unclassified Funds																	
Dreyfus Government Cash Mgmt Inst <sup>5,13,16</sup>	DGCXX	0.21 / 0.18	03-13-1985	0.44	1.30	5.26	2.62	1.95	1.31	1.30	5.26	2.62	1.95	1.31	5.03	1.55	0.03

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

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*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](http://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.*

*On occasion, the name and/or investment objective of an investment option may change. For specific information on whether the option name has changed within the past year, or if the investment objective has changed in the last ten years, please visit [www.cra-online.org](http://www.cra-online.org) for a current prospectus.*

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*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.*

<sup>1</sup> *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.*

<sup>2</sup> *Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.*

<sup>3</sup> *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

<sup>4</sup> *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.*

<sup>5</sup> *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.*

<sup>6</sup> *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.*

<sup>7</sup> *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.*

<sup>8</sup> *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.*

<sup>9</sup> *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.*

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

<sup>11</sup> *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.*

<sup>12</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 31-DEC-2025.*

<sup>13</sup> *The Fund has a Contractual Management Fee Waiver in the amount of .03% which expires on 01-JUN-2024.*

<sup>14</sup> *The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-APR-2026.*

<sup>15</sup> *The Fund has a Contractual Management Fee Waiver in the amount of .04% which expires on 28-FEB-2025.*

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