

401(a) - FBC Deferred Compensation Program - 98771-03

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 MyFBCretirement.com.

The Empower SecureFoundation Guarantee Disclosure Statement can be obtained from your registered representative.

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
Guaranteed Lifetime Income																	
Empower SecureFoundation Balanced Inv ^{1,2,29,31,32,33,34,37,38}	MXSBX	0.62 / 0.60	11-13-2009	-3.38	0.55	8.10	0.58	5.57	5.74	4.06	12.51	2.57	6.76	6.13	13.18	-14.51	11.12
Asset Allocation																	
BlackRock LifePath Dynamic 2065 K ^{2,27,31}	LPWKX	0.93 / 0.34	10-30-2019	-4.21	3.91	17.12	3.88	N/A	9.24	8.48	24.09	6.95	N/A	10.49	22.75	-18.37	18.72
BlackRock LifePath Dyn 2025 K ^{2,19,31}	LPBKX	0.58 / 0.34	06-30-2010	-2.90	0.69	7.30	0.42	5.13	5.57	3.70	11.48	2.32	6.11	5.94	13.33	-15.06	9.05
BlackRock LifePath Dyn 2030 K ^{2,19,31}	LPSDX	0.58 / 0.34	05-30-2008	-3.38	1.39	9.50	1.40	6.25	6.44	4.93	14.53	3.64	7.41	6.86	15.61	-15.63	11.70
BlackRock LifePath Dyn 2035 K ^{2,22,31}	LPIKX	0.59 / 0.34	06-30-2010	-3.47	2.10	11.52	2.15	7.21	7.12	5.77	16.83	4.57	8.45	7.56	17.53	-16.32	13.96
BlackRock LifePath Dyn 2040 K ^{2,24,31}	LPSFX	0.60 / 0.34	05-30-2008	-3.73	2.92	13.81	3.03	8.17	7.80	6.91	19.66	5.71	9.53	8.27	19.55	-16.90	16.38
BlackRock LifePath Dyn 2045 K ^{2,21,31}	LPHKX	0.61 / 0.34	06-30-2010	-3.87	3.64	15.75	3.68	8.83	8.19	7.81	22.05	6.54	10.26	8.68	21.22	-17.44	17.93
BlackRock LifePath Dyn 2050 K ^{2,25,31}	LPSGX	0.62 / 0.34	06-30-2008	-4.28	3.77	16.68	3.62	9.00	8.33	8.41	23.64	6.69	10.56	8.86	22.28	-18.47	18.45
BlackRock LifePath Dyn 2055 K ^{2,26,31}	LPVKX	0.63 / 0.34	06-30-2010	-4.22	4.15	17.19	3.80	9.29	8.43	8.73	24.07	6.85	10.83	8.96	22.38	-18.49	18.72
BlackRock LifePath Dynamic 2060 K ^{2,20,31}	LPDKX	0.72 / 0.34	05-31-2017	-4.24	4.16	17.29	3.81	9.03	9.16	8.77	24.23	6.88	10.58	9.97	22.62	-18.51	18.43
BlackRock LifePath Dyn Retirement K ^{2,23,31}	LPSAX	0.57 / 0.34	05-30-2008	-2.86	0.63	6.89	0.18	4.61	4.79	3.60	11.07	1.93	5.50	5.15	12.61	-14.64	7.11
Putnam Dynamic Asset Allocation Bal R6 ^{2,31,36}	PAAEX	0.63 / 0.63	07-02-2012	-3.12	4.36	15.95	3.67	7.08	6.92	7.72	20.87	5.86	8.24	7.28	17.96	-15.44	13.79
Putnam Dynamic Asset Allocation Cnsv R6 ^{2,31,36}	PCCEX	0.68 / 0.68	07-02-2012	-2.78	1.37	8.14	0.19	3.44	4.08	4.27	12.03	1.83	4.26	4.42	11.50	-14.37	5.97
Putnam Dynamic Asset Allocation Gr R6 ^{2,31,36}	PAEEX	0.70 / 0.70	07-02-2012	-3.22	6.03	19.90	4.89	8.79	8.21	9.56	25.22	7.37	10.13	8.57	21.21	-16.72	17.18
International																	
American Funds New World R6 ^{5,31}	RNWGX	0.57 / 0.57	05-01-2009	-1.62	3.51	11.33	-2.04	6.38	5.80	5.22	14.64	-0.07	7.22	5.99	16.22	-21.75	5.13
International Growth Fund CI R ^{4,5,31}	N/A	0.48 / 0.48	06-28-2019	-7.12	-3.67	-2.75	-9.81	3.01	5.05	3.71	6.76	-5.31	5.19	5.90	15.11	-31.96	1.75
MFS Intl Diversification R6 ^{5,28,31}	MDIZX	0.74 / 0.73	10-02-2017	-2.07	2.07	6.21	-0.02	5.65	5.63	4.23	10.85	1.56	6.74	5.95	14.44	-17.02	7.78
Mirova Global Sustainable Equity N ^{5,31}	ESGNX	0.89 / 0.89	05-01-2017	-3.75	6.88	16.61	3.42	11.31	11.99	11.04	23.45	6.04	13.11	12.76	18.70	-22.32	18.17

401(a) - FBC Deferred Compensation Program - 98771-03 (Continued)

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				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
T. Rowe Price Global Stock I ^{5,31}	TRGLX	0.67 / 0.67	03-06-2017	-4.26	7.13	23.03	-0.12	12.44	13.03	11.89	29.79	2.74	14.26	13.27	25.86	-27.88	10.15
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
Specialty																	
BlackRock Health Sciences Opps K ^{8,31}	SHSKX	0.75 / 0.75	06-08-2016	-4.31	4.10	7.10	3.05	10.52	11.79	8.78	15.78	6.12	10.64	12.08	3.93	-5.60	12.19
Cohen & Steers Real Estate Securities Z ^{8,31}	CSZIX	0.75 / 0.75	10-01-2014	-7.12	-7.55	0.73	-2.24	3.98	7.23	-0.46	9.85	3.07	5.57	8.34	13.23	-26.23	42.19
First Eagle Gold R6 ^{8,31}	FEURX	0.85 / 0.85	03-01-2017	3.79	4.33	-0.91	2.41	12.78	4.59	0.52	-2.66	2.83	10.72	4.50	7.39	-1.26	-7.40
Franklin Utilities R6 ^{8,17,31}	FUFRX	0.52 / 0.49	05-01-2013	1.33	6.60	1.56	4.40	6.11	7.87	5.20	2.02	5.38	6.04	8.11	-4.61	1.88	18.16
Vanguard Energy Index Adm ^{8,31}	VENAX	0.10 / 0.10	10-07-2004	-1.02	11.95	15.10	28.95	12.36	3.16	13.10	18.93	29.62	12.55	3.78	0.03	62.97	56.13
Vanguard Information Technology Idx Adm ^{8,31}	VITAX	0.10 / 0.10	03-25-2004	-5.66	2.45	29.70	10.38	19.39	19.80	8.60	37.09	14.44	22.30	20.40	52.68	-29.67	30.37
Vanguard Financials Index Admiral ^{8,31}	VFAIX	0.10 / 0.10	02-04-2004	-4.60	6.37	25.48	5.16	9.36	10.45	11.50	34.32	9.04	12.23	10.78	14.08	-12.24	35.25
Small Cap																	
BlackRock Russell 2000 Index Fund R ^{4,6,31}	N/A	0.03 / 0.03	04-20-2016	-7.03	-2.20	13.41	-3.10	5.90	7.20	5.20	19.79	-0.02	8.18	7.55	17.11	-20.38	14.85
Franklin Small Cap Value R6 ^{6,16,31}	FRCSX	0.62 / 0.60	05-01-2013	-5.56	-0.83	12.45	1.01	8.15	7.39	5.00	16.44	4.02	10.26	7.73	13.33	-9.85	25.97
Janus Henderson Venture N ^{6,31}	JVTNX	0.67 / 0.67	05-31-2012	-5.49	1.20	11.13	-2.92	5.96	9.24	7.08	15.40	0.05	7.81	9.50	16.28	-24.07	7.79
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																	
American Century Mid Cap Value R6 ^{6,31}	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
BlackRock Mid Cap Equity Index Fund R ^{4,6,31}	N/A	0.04 / 0.04	04-01-2016	-6.02	3.34	16.76	3.19	9.45	9.46	9.97	23.27	6.90	11.69	9.97	16.35	-13.10	24.68
BlackRock Mid-Cap Growth Equity K ^{6,31}	BMGKX	0.71 / 0.71	03-28-2016	-7.12	0.34	18.77	-4.98	7.57	12.15	8.03	24.49	0.08	10.45	12.24	28.34	-37.29	14.60
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																	
American Funds American Mutual R6 ³¹	RMFGX	0.27 / 0.27	05-01-2009	-3.55	3.36	10.30	6.86	9.43	9.53	7.16	16.64	9.38	10.69	10.00	9.75	-4.19	25.33
American Century Sustainable Equity R6 ³¹	AFEDX	0.44 / 0.44	04-01-2019	-4.76	5.77	22.13	7.28	13.18	11.99	11.05	29.38	11.04	15.34	12.59	24.65	-19.24	29.01
BlackRock EAFE Equity Index Fd R ^{4,31}	N/A	0.05 / 0.05	04-20-2016	-3.15	2.59	8.65	2.94	6.37	6.66	5.93	15.40	5.11	7.67	7.16	18.26	-13.93	11.49
BlackRock Equity Index Fund R ^{4,31}	N/A	0.03 / 0.03	04-01-2016	-4.09	6.03	22.64	8.05	13.19	12.28	10.55	29.86	11.48	15.05	12.83	26.27	-18.12	28.70
JPMorgan Large Cap Growth R6 ^{18,31}	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
PIMCO StocksPlus Instl ³¹	PSTKX	0.51 / 0.51	05-13-1993	-4.13	6.28	23.18	6.68	12.34	11.88	10.86	30.66	10.11	14.21	12.44	26.52	-21.19	27.98
Putnam Sustainable Leaders R6 ^{31,36}	PSLGX	0.58 / 0.58	05-22-2018	-4.69	8.61	27.03	5.75	13.39	13.64	13.95	35.59	9.42	15.70	14.01	26.67	-22.52	23.67
Vanguard Equity-Income Adm ³¹	VEIRX	0.18 / 0.18	08-13-2001	-3.17	4.40	12.80	7.50	9.81	9.74	7.81	18.68	9.87	11.17	10.27	7.76	0.00	25.64
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
Balanced																	

401(a) - FBC Deferred Compensation Program - 98771-03 (Continued)

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				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
Janus Henderson Balanced N ^{2,31}	JABNX	0.57 / 0.57	05-31-2012	-3.57	3.26	11.57	3.38	8.01	8.24	7.08	17.53	6.04	9.40	8.70	15.53	-16.47	17.32
Vanguard Wellesley Income Adm ^{2,31}	VWIAX	0.16 / 0.16	05-14-2001	-2.39	-0.52	3.87	0.70	4.27	5.02	1.92	7.70	2.19	5.01	5.40	7.10	-9.01	8.57
Bond																	
American Funds Bond Fund of Amer R6 ^{7,31}	RBFGX	0.24 / 0.24	05-01-2009	-2.45	-3.17	-1.57	-3.26	0.67	1.69	-0.74	1.40	-2.19	1.22	2.02	5.09	-12.36	-0.60
Calvert Bond R6 ^{7,15,31}	CBORX	0.48 / 0.46	10-03-2017	-2.31	-2.33	0.84	-2.26	0.93	1.86	-0.01	3.87	-1.24	1.44	2.20	7.59	-12.25	0.37
DFA Inflation-Protected Securities I ^{7,31}	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
Lord Abbett Total Return Trust II CL R ^{4,7,31}	N/A	0.28 / 0.28	10-11-2018	-2.16	-2.26	0.36	-3.00	0.34	1.17	-0.10	3.23	-1.97	0.81	1.60	6.69	-13.83	0.15
Fidelity Sustainability Bond Index ^{7,31}	FNDSX	0.10 / 0.10	06-19-2018	-2.43	-3.21	-1.55	-3.60	-0.29	0.56	-0.79	1.58	-2.56	0.19	1.00	5.42	-12.90	-1.98
PGIM Global Total Return R6 ^{7,31}	PGTQX	0.54 / 0.54	02-03-2012	-1.79	-2.50	3.02	-5.97	-1.24	0.71	-0.73	5.68	-4.81	-0.91	1.15	9.68	-21.80	-5.73
PGIM High-Yield R6 ^{7,31}	PHYQX	0.38 / 0.38	10-31-2011	-1.10	0.51	8.22	1.10	3.66	4.53	1.63	10.77	1.94	4.27	4.70	12.31	-11.55	6.47
Barclays Capital Aggregate Bond Index ^{9,10,14,39}	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
Current Fixed Rate(s)																	

Guaranteed Interest Fund: ³ 2.10%

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.

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

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 The principal underwriter of Empower Funds, Inc. is its affiliate Empower Financial Services, Inc., Member FINRA/SIPC. Empower Capital Management, LLC is the investment adviser.

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

³ 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.

⁴ 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.

⁵ 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.

⁶ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁷ 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.

⁸ Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.

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.

401(a) - FBC Deferred Compensation Program - 98771-03 (Continued)

- 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 .02% which expires on 01-FEB-2025.
- ¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 01-MAR-2025.
- ¹⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .03% which expires on 31-JAN-2025.
- ¹⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 31-OCT-2024.
- ¹⁹ The Fund has a Contractual Expense Ratio Waiver in the amount of .24% which expires on 30-JUN-2025.
- ²⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .38% which expires on 30-JUN-2025.
- ²¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .27% which expires on 30-JUN-2025.
- ²² The Fund has a Contractual Expense Ratio Waiver in the amount of .25% which expires on 30-JUN-2025.
- ²³ The Fund has a Contractual Expense Ratio Waiver in the amount of .23% which expires on 30-JUN-2025.
- ²⁴ The Fund has a Contractual Expense Ratio Waiver in the amount of .26% which expires on 30-JUN-2025.
- ²⁵ The Fund has a Contractual Expense Ratio Waiver in the amount of .28% which expires on 30-JUN-2025.
- ²⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .29% which expires on 30-JUN-2025.
- ²⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .59% which expires on 30-JUN-2025.
- ²⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-SEP-2024.
- ²⁹ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-APR-2025.
- ³⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .16% which expires on 31-JUL-2024.
- ³¹ 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.
- ³² **If you purchase shares of (or allocate account value to) the Empower SecureFoundation® Balanced Fund, you are required to purchase the Empower SecureFoundation® guaranteed income benefit offered through a variable annuity rider issued by Empower Annuity Insurance Company of America or, in New York, Empower Life & Annuity Insurance Company of New York. The guaranteed income benefit does not guarantee the investment performance of the Fund, and the expenses associated with the guaranteed income benefit are not reflected in the performance of the Fund. Please see the product prospectus for more information.**
- ³³ The Guarantee Benefit Fee may range from a minimum of 0.70% to a maximum of 1.50% and may change with 30 days notice. The Guarantee Benefit Fee is paid for through the sale of shares/units of the applicable Empower SecureFoundation Fund which reduces the account value. Refer to the product prospectus or disclosure document for specifics.
- ³⁴ Shares of the Portfolio can only be purchased in conjunction with the purchase and acceptance of a Guaranteed Lifetime Withdrawal Benefit (the "Guarantee") Empower Annuity Insurance Company, or if available in New York, by Empower Life & Annuity Insurance Company of New York. The Guarantee is intended to provide a guaranteed income stream for life. The Guarantee goes into effect immediately upon purchase of shares of the Portfolio. Periodic withdrawals for retirement income are first made from the Fund Value. In the event that the Fund Value is exhausted (as a result of those periodic withdrawals, market performance, the Guarantee Benefit Fee or certain other fees that may be imposed by the retirement plan), the Guarantee allows you to continue to receive payments in the same amount for life. The Guarantee does not guarantee the investment performance of the Portfolio. Payment under the Guarantee is based on the claims-paying ability of the issuing insurance company.
- ³⁵ The Guaranteed Portfolio Fund is backed by the general assets of Empower Annuity Insurance Company of America, Corporate Headquarters: Greenwood Village, CO.
- ³⁶ Putnam is affiliated with Empower Retirement, LLC and its affiliates.
- ³⁷ The principal underwriter of Empower Funds, Inc. is its affiliate Empower Financial Services, Inc., Member FINRA/SIPC. The Empower SecureFoundation ETF Fund is not an Exchange Traded Fund (ETF), instead it is an asset allocation fund

401(a) - FBC Deferred Compensation Program - 98771-03 (Continued)

that invests in underlying ETFs which are typically open-end investment companies or unit investment trusts. This Fund is managed by Empower Capital Management, LLC and invests primarily in ETFs managed by The Vanguard Group, Inc. The Vanguard Group, Inc. is not affiliated with Empower Funds, Inc., Empower Capital Management, LLC, or their affiliates.

³⁸ *Empower Funds are underwritten by affiliate, Empower Financial Services, Inc., Member FINRA/SIPC. The investment adviser is its affiliate, Empower Capital Management, LLC.*

³⁹ *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.*