

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	OBJECTIVE
<b>Asset Allocation</b>	
<i>SSgA Target Retirement Income NL Fund W</i> <sup>3</sup>	The State Street Target Retirement Income Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2020 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2020 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2025 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2025 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2030 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2030 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2035 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2035 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2040 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2040 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2045 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2045 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2050 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2050 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2055 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2055 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2060 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2060 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<i>SSgA Target Retirement 2065 NL Fund W</i> <sup>3</sup>	The State Street Target Retirement 2065 Fund (the "Fund") seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term.
<b>International</b>	
<i>American Funds EuroPacific Gr R6</i> <sup>4</sup>	The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.
<i>American Funds New Perspective R6</i> <sup>4</sup>	The investment seeks long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.
<i>Fidelity Diversified Int'l Commingled Tr</i> <sup>3,4</sup>	The Fidelity Diversified International Commingled Pool's investment objective is to seek capital growth over a market cycle relative to the MSCI EAFE(R) Index or other suitable index, through the active management of primarily, non-US common stock. The portfolio's investment philosophy is that selecting companies based on rigorous fundamental analysis, management quality and attractive valuations creates the best framework to outperform the market over the long-term. The portfolio leverages the work of Fidelity's global research professionals to identify companies with superior growth prospects trading at attractive valuations. The portfolio normally invests in non-US common stock.

## State of South Carolina Salary Deferral 401(k) Plan and Trust - 98955-01 (Continued)

INVESTMENT OPTION	OBJECTIVE
<b>Small Cap</b>	
<i>AB Small Cap Growth I</i> <sup>5</sup>	The investment seeks long-term growth of capital. The fund invests primarily in a diversified portfolio of equities with relatively smaller capitalizations as compared to the overall U.S. market. It invests at least 80% of its net assets in equities of smaller companies. For these purposes, "smaller companies" are those that, at the time of investment, fall within the lowest 20% of the total U.S. equity market capitalization (excluding, for purposes of this calculation, companies with market capitalizations of less than \$10 million). The fund may invest in any company and industry and in any type of equity security with potential for capital appreciation.
<i>American Beacon Small Cp Val R</i> <sup>5</sup>	The investment seeks long-term capital appreciation and current income. Under normal circumstances, at least 80% of the fund's net assets (plus the amount of any borrowings for investment purposes) are invested in equity securities of small market capitalization U.S. companies. These companies have market capitalizations of \$5 billion or less at the time of investment. The fund's investments may include common stocks, preferred stocks, real estate investment trusts ("REITs"), American Depositary Receipts ("ADRs"), master limited partnerships ("MLPs"), and U.S. dollar-denominated foreign stocks traded on U.S. exchanges (collectively, "stocks").
<i>TIAA-CREF Small-Cap Blend Idx Inst</i> <sup>5</sup>	The investment seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities in smaller domestic companies based on a market index. Under normal circumstances, the fund invests at least 80% of its assets in equity securities included in its benchmark index, the Russell 2000(R) Index. A "small-cap" equity security is a security within the capitalization range of the companies included in the Russell 2000 Index at the time of purchase. The Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity universe.
<b>Mid Cap</b>	
<i>Hartford MidCap R</i> <sup>6</sup>	The investment seeks long-term growth of capital. The fund invests at least 80% of its assets in common stocks of mid-capitalization companies. The sub-adviser defines mid-capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices.
<i>T. Rowe Price Mid-Cap Value I</i> <sup>5</sup>	The investment seeks to provide long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in companies whose market capitalization (number of shares outstanding multiplied by share price), at the time of purchase, falls within the range of the companies in either the S&P MidCap 400 Index or the Russell Midcap Value Index.
<b>Large Cap</b>	
<i>Dodge &amp; Cox Stock Fund</i>	The investment seeks long-term growth of principal and income; a secondary objective is to achieve a reasonable current income. The fund invests primarily in a diversified portfolio of equity securities. It will invest at least 80% of its total assets in equity securities, including common stocks, depositary receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund may invest up to 20% of its total assets in U.S. dollar-denominated securities of non-U.S. issuers traded in the United States that are not in the S&P 500.
<i>T. Rowe Price Growth Stock</i>	The investment seeks long-term capital growth through investments in stocks. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of a diversified group of growth companies. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks in keeping with the fund's objective. The fund is non-diversified.
<i>Vanguard Institutional Index Instl Pl</i>	The investment seeks to track the performance of the S&P 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.
<b>Bond</b>	
<i>Baird Aggregate Bond Inst</i> <sup>6</sup>	The investment seeks an annual rate of total return, before fund expenses, greater than the annual rate of total return of the Bloomberg Barclays U.S. Aggregate Bond Index. The fund normally invests at least 80% of its net assets in the following types of U.S. dollar denominated debt obligations: U.S. government and other public sector entities; asset backed and mortgage backed obligations of U.S. and foreign issuers; corporate debt of U.S. and foreign issuers.
<i>Fidelity Inflation Protected Bond Index</i> <sup>6</sup>	The investment seeks to provide investment results that correspond to the total return of the inflation-protected sector of the United States Treasury market. The fund normally invests at least 80% of assets in inflation-protected debt securities included in the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L). It engages in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure.

## State of South Carolina Salary Deferral 401(k) Plan and Trust - 98955-01 (Continued)

INVESTMENT OPTION	OBJECTIVE
<b>Fixed</b>	
<i>Certificate Fund Post-2009 84 months</i> <sup>2</sup>	As a general account product offered through a group annuity contract, participant principal and interest are fully guaranteed by the entire general account assets of GWL&A, which as of December 31, 2014 were \$30.6 billion and include \$2.1 billion in shareholder equity and accumulated surplus. General Account liabilities as of December 31, 2014 were \$28.5 billion. This means that GWL&A holds an additional 7.5% in capital for every dollar of liability we have. These assets are primarily high-quality, fixed income bonds, with 99% rated investment-grade and 28.2% rated AAA as of December 31, 2014.
<i>South Carolina Stable Value Fund</i> <sup>2</sup>	This relatively conservative investment seeks to preserve principal value and provide a relatively stable rate of interest income. The objective of the Fund is to achieve returns, which over time exceed the returns on bank savings accounts and money market funds. The Fund invests in securities issued by the U.S. Government or one of its agencies, as well as high-grade corporate bonds.

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 GWFS Equities, Inc. are separated and unaffiliated.

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

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.

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.

<sup>2</sup> This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Great-West Life & Annuity Insurance Company. A ticker symbol is not available for this investment option.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

<sup>6</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.

# State of South Carolina Salary Deferral 401(k) Plan and Trust - 98955-01

## Investment Performance as of 12/31/2021



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.southcarolinadcp.com](http://www.southcarolinadcp.com).

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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 12/31/2021						Returns as of Quarter Ending 12/31/2021					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	2021	2020	2019
<b>Asset Allocation</b>																	
SSgA Target Retirement Income NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	1.71	8.00	8.00	10.30	7.16	5.69	2.44	8.00	10.30	7.16	5.69	8.00	9.73	13.23
SSgA Target Retirement 2020 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	2.05	9.74	9.74	12.52	9.00	8.15	3.00	9.74	12.52	9.00	8.15	9.74	11.13	16.83
SSgA Target Retirement 2025 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	2.47	10.92	10.92	15.22	10.85	9.47	3.85	10.92	15.22	10.85	9.47	10.92	15.05	19.86
SSgA Target Retirement 2030 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	2.75	11.50	11.50	16.84	11.91	10.28	4.36	11.50	16.84	11.91	10.28	11.50	17.53	21.72
SSgA Target Retirement 2035 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	2.92	12.35	12.35	17.81	12.58	10.82	4.63	12.35	17.81	12.58	10.82	12.35	18.42	22.89
SSgA Target Retirement 2040 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	3.11	13.32	13.32	18.63	13.11	11.28	4.91	13.32	18.63	13.11	11.28	13.32	18.96	23.86
SSgA Target Retirement 2045 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	3.27	14.09	14.09	19.35	13.54	11.53	5.06	14.09	19.35	13.54	11.53	14.09	19.47	24.74
SSgA Target Retirement 2050 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	3.39	14.56	14.56	19.73	13.73	11.61	5.16	14.56	19.73	13.73	11.61	14.56	19.88	24.98
SSgA Target Retirement 2055 NL Fund W <sup>1,3,14</sup>	N/A	0.10 / 0.10	06-24-2016	3.38	14.56	14.56	19.72	13.72	11.76	5.16	14.56	19.72	13.72	11.76	14.56	19.85	24.98
SSgA Target Retirement 2060 NL Fund W <sup>1,3,14</sup>	N/A	0.11 / 0.10	06-24-2016	3.38	14.55	14.55	19.72	13.72	13.53	5.16	14.55	19.72	13.72	13.53	14.55	19.85	24.98
SSgA Target Retirement 2065 NL Fund W <sup>1,3,14</sup>	N/A	0.98 / 0.10	02-14-2020	3.39	14.57	14.57	N/A	N/A	23.52	5.16	14.57	N/A	N/A	23.52	14.57	N/A	N/A
<b>International</b>																	
American Funds EuroPacific Gr R6 <sup>4,14</sup>	RERGX	0.46 / 0.46	05-01-2009	2.19	2.84	2.84	17.95	12.87	10.01	-1.13	2.84	17.95	12.87	10.01	2.84	25.27	27.40
American Funds New Perspective R6 <sup>4,14</sup>	RNPGX	0.41 / 0.41	05-01-2009	2.22	18.10	18.10	27.28	20.28	15.81	6.72	18.10	27.28	20.28	15.81	18.10	33.81	30.48
Fidelity Diversified Int'l Commingled Tr <sup>3,4,14</sup>	N/A	0.58 / 0.58	12-13-2013	2.91	13.09	13.09	20.68	13.56	7.94	4.01	13.09	20.68	13.56	7.94	13.09	19.78	29.75
MSCI EAFE Index <sup>8,9</sup>	N/A	- / -		5.12	11.26	11.26	13.54	9.55	8.03	2.69	11.26	13.54	9.55	8.03	11.26	7.82	22.01
<b>Small Cap</b>																	
AB Small Cap Growth I <sup>5,14</sup>	QUAIX	0.84 / 0.84	03-01-2005	-0.09	9.60	9.60	31.94	25.21	18.37	1.77	9.60	31.94	25.21	18.37	9.60	53.97	36.11
American Beacon Small Cp Val R5 <sup>5,14</sup>	AVFIX	0.83 / 0.83	12-31-1998	5.70	28.15	28.15	18.09	8.59	12.00	6.79	28.15	18.09	8.59	12.00	28.15	4.05	23.51
TIAA-CREF Small-Cap Blend Idx Inst <sup>5,14</sup>	TISBX	0.06 / 0.06	10-01-2002	2.25	14.89	14.89	20.11	12.15	13.42	2.17	14.89	20.11	12.15	13.42	14.89	20.15	25.53
Russell 2000 Index <sup>8,9,12</sup>	N/A	- / -		2.23	14.82	14.82	20.02	12.02	13.23	2.14	14.82	20.02	12.02	13.23	14.82	19.96	25.52
<b>Mid Cap</b>																	

## State of South Carolina Salary Deferral 401(k) Plan and Trust - 98955-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 12/31/2021						Returns as of Quarter Ending 12/31/2021					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	2021	2020	2019
Hartford MidCap R6 <sup>5,14</sup>	HFMVX	0.75 / 0.75	11-07-2014	4.12	9.97	9.97	22.22	16.06	16.08	5.18	9.97	22.22	16.06	16.08	9.97	25.06	32.75
T. Rowe Price Mid-Cap Value I <sup>5,14</sup>	TRMIX	0.65 / 0.65	08-28-2015	6.10	24.69	24.69	18.00	10.45	13.16	7.06	24.69	18.00	10.45	13.16	24.69	10.03	19.75
S & P MidCap 400 Index <sup>8,9,11</sup>	N/A	- / -		5.08	24.76	24.76	21.41	13.09	14.20	8.00	24.76	21.41	13.09	14.20	24.76	13.66	26.20
<b>Large Cap</b>																	
Dodge & Cox Stock Fund <sup>14</sup>	DODGX	0.52 / 0.52	01-04-1965	5.51	31.73	31.73	20.78	14.14	15.57	5.85	31.73	20.78	14.14	15.57	31.73	7.16	24.83
T. Rowe Price Growth Stock <sup>14</sup>	PRGFX	0.64 / 0.64	04-11-1950	-0.90	20.03	20.03	29.07	23.25	19.13	4.74	20.03	29.07	23.25	19.13	20.03	36.93	30.82
Vanguard Institutional Index Instl Pl <sup>14</sup>	VIIIX	0.02 / 0.02	07-07-1997	4.48	28.69	28.69	26.06	18.46	16.54	11.02	28.69	26.06	18.46	16.54	28.69	18.41	31.48
S & P 500 Index <sup>8,9,10</sup>	N/A	- / -		4.48	28.71	28.71	26.07	18.47	16.55	11.03	28.71	26.07	18.47	16.55	28.71	18.40	31.49
<b>Bond</b>																	
Baird Aggregate Bond Inst <sup>6,14</sup>	BAGIX	0.30 / 0.30	09-29-2000	-0.23	-1.46	-1.46	5.43	4.01	3.74	-0.10	-1.46	5.43	4.01	3.74	-1.46	8.63	9.48
Fidelity Inflation Protected Bond Index <sup>6,14</sup>	FIPDX	0.05 / 0.05	05-16-2012	0.20	5.93	5.93	8.36	5.26	2.80	2.31	5.93	8.36	5.26	2.80	5.93	10.90	8.31
Barclays Capital Aggregate Bond Index <sup>8,9,13</sup>	N/A	- / -		-0.26	-1.54	-1.54	4.79	3.57	2.90	0.01	-1.54	4.79	3.57	2.90	-1.54	7.51	8.72
<b>Current Fixed Rate(s)</b>																	
Certificate Fund Post-2009: <sup>2,7</sup> 84 months N/A																	
South Carolina Stable Value Fund: <sup>2</sup> 1.85%																	

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.

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The South Carolina Deferred Compensation Program logo and its design elements are owned by the South Carolina Deferred Compensation Program. Other than those owned by South Carolina Deferred Compensation Program or indicated otherwise, the trademarks and service marks and design elements used are owned by Great-West Life & Annuity Insurance Company.

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.

<sup>1</sup> Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

<sup>2</sup> This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Great-West Life & Annuity Insurance Company. A ticker symbol is not available for this investment option.

<sup>3</sup> 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.

## State of South Carolina Salary Deferral 401(k) Plan and Trust - 98955-01 (Continued)

<sup>4</sup> 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.

<sup>5</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

<sup>6</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>7</sup> 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.

<sup>8</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>9</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>10</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>11</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>12</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>13</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>14</sup> Where data obtained from Morningstar, (C)2021 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.