

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

Fund Objectives as of 03/28/2024



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
Asset Allocation	
State St Target Ret 2065 SL CI V <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.
State St Target Ret Income SL CI V <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.
State St Target Ret 2020 SL CI V <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.
State St Target Ret 2025 SL CI V <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.
State St Target Ret 2030 SL CI V <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.
State St Target Ret 2035 SL CI V <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.
State St Target Ret 2040 SL CI V <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.
State St Target Ret 2045 SL CI V <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.
State St Target Ret 2050 SL CI V <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.
State St Target Ret 2055 SL CI V <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.
State St Target Ret 2060 SL CI V <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.
International	
American Funds EuroPacific Gr R6 <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.
American Funds New Perspective R6 <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.
Fidelity Div Int Comm Pool C <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
<i>Fidelity Diversified Int'l Commingled Tr</i> <sup>3,4,17</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.
Small Cap	
<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 Cap Value R6</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.
<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.
Mid Cap	
<i>MFS Mid Cap Growth R6</i> <sup>5</sup>	The investment seeks capital appreciation. The fund invests at least 80% of the fund's net assets in issuers with medium market capitalizations. MFS generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap(R) Growth Index over the last 13 months at the time of purchase.
<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.
<i>Vanguard Mid Cap Index InstlPlus</i> <sup>5</sup>	The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size 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.
Large Cap	
<i>Dodge &amp; Cox Stock X</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, certain 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 Index.
<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.
Bond	
<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 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.



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

INVESTMENT OPTION	OBJECTIVE
<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 U.S. Treasury Inflation-Protected Securities (TIPS) Index. The advisor 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.
<b>Fixed</b>	
<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.

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.

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.

<sup>2</sup> 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.

<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.

<sup>17</sup> This investment option is no longer available.



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Investment Performance as of 03/28/2024



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.southcarolinadcp.com](http://www.southcarolinadcp.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 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
Asset Allocation																	
State St Target Ret 2065 SL CI V <sup>1,3,15,16</sup>	N/A	0.15 / 0.07	02-14-2020	2.96	6.25	18.93	4.41	N/A	10.77	6.25	18.93	4.41	N/A	10.77	19.56	-19.07	14.60
State St Target Ret Income SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	5.61	6.18	12.60	3.43	5.64	4.59	6.18	12.60	3.43	5.64	4.59	9.76	-10.98	8.05
State St Target Ret 2020 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	7.74	8.44	15.40	4.29	6.81	5.90	8.44	15.40	4.29	6.81	5.90	10.46	-12.18	9.79
State St Target Ret 2025 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	8.28	9.60	18.24	4.71	8.11	6.91	9.60	18.24	4.71	8.11	6.91	12.98	-14.84	10.97
State St Target Ret 2030 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	7.79	9.89	20.32	4.97	8.97	7.49	9.89	20.32	4.97	8.97	7.49	15.82	-16.99	11.55
State St Target Ret 2035 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	8.06	10.57	21.79	5.30	9.51	7.88	10.57	21.79	5.30	9.51	7.88	17.00	-17.86	12.41
State St Target Ret 2040 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	7.58	10.44	22.30	5.45	9.88	8.15	10.44	22.30	5.45	9.88	8.15	17.91	-18.36	13.37
State St Target Ret 2045 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	8.25	11.39	24.00	5.91	10.41	8.49	11.39	24.00	5.91	10.41	8.49	18.71	-18.75	14.15
State St Target Ret 2050 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	6.17	9.50	22.53	5.46	10.28	8.43	9.50	22.53	5.46	10.28	8.43	19.51	-19.06	14.60
State St Target Ret 2055 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	6.28	9.66	22.76	5.53	10.32	8.44	9.66	22.76	5.53	10.32	8.44	19.58	-19.07	14.61
State St Target Ret 2060 SL CI V <sup>1,3,15,16</sup>	N/A	0.07 / 0.07	12-19-2018	2.96	6.24	18.93	4.42	9.62	10.06	6.24	18.93	4.42	9.62	10.06	19.57	-19.07	14.61
International																	
American Funds EuroPacific Gr R6 <sup>4,16</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 Funds New Perspective R6 <sup>4,16</sup>	RNPGX	0.42 / 0.42	05-01-2009	2.74	8.49	22.92	5.22	12.78	10.96	8.49	22.92	5.22	12.78	10.96	25.01	-25.61	18.10
Fidelity Div Int Comm Pool C <sup>3,4,16</sup>	N/A	0.52 / 0.52	12-13-2013	3.38	8.34	17.20	3.41	9.14	6.24	8.34	17.20	3.41	9.14	6.24	17.72	-23.32	13.15
Fidelity Diversified Int'l Commingled Tr <sup>3,4,16,17</sup>	N/A	0.58 / 0.58	12-13-2013	3.38	8.34	17.17	3.35	9.07	6.17	8.34	17.17	3.35	9.07	6.17	17.66	-23.37	13.09
MSCI EAFE Index <sup>7,8</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
Small Cap																	
AB Small Cap Growth I <sup>5,16</sup>	QUAIX	0.84 / 0.84	03-01-2005	1.51	10.46	18.78	-5.34	8.50	9.72	10.46	18.78	-5.34	8.50	9.72	18.14	-38.88	9.60
American Beacon Small Cap Value R6 <sup>5,16</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
TIAA-CREF Small-Cap Blend Idx Inst <sup>5,16</sup>	TISBX	0.05 / 0.05	10-01-2002	3.56	5.15	19.73	0.00	8.22	7.74	5.15	19.73	0.00	8.22	7.74	17.04	-20.29	14.89



## 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 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
Russell 2000 Index <sup>7,8,11</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																	
MFS Mid Cap Growth R6 <sup>5,14,16</sup>	OTCKX	0.67 / 0.66	01-02-2013	1.82	10.78	25.17	4.13	11.67	12.09	10.78	25.17	4.13	11.67	12.09	21.50	-28.29	14.17
T. Rowe Price Mid-Cap Value I <sup>5,16</sup>	TRMIX	0.68 / 0.68	08-28-2015	6.28	11.44	28.45	11.46	13.50	10.36	11.44	28.45	11.46	13.50	10.36	18.89	-4.08	24.69
Vanguard Mid Cap Index InstlPlus <sup>5,16</sup>	VMCPX	0.03 / 0.03	12-15-2010	4.25	7.87	20.46	5.73	10.96	9.91	7.87	20.46	5.73	10.96	9.91	16.00	-18.69	24.53
S & P MidCap 400 Index <sup>7,8,10</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
Large Cap																	
Dodge & Cox Stock X <sup>13,16</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
T. Rowe Price Growth Stock <sup>16</sup>	PRGFX	0.67 / 0.67	04-11-1950	1.83	12.18	40.33	4.52	12.60	13.14	12.18	40.33	4.52	12.60	13.14	45.27	-40.14	20.03
Vanguard Institutional Index Instl Pl <sup>16</sup>	VIIIX	0.02 / 0.02	07-07-1997	3.21	10.55	29.86	11.47	15.03	12.95	10.55	29.86	11.47	15.03	12.95	26.26	-18.13	28.69
S & P 500 Index <sup>7,8,9</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
Bond																	
Baird Aggregate Bond Inst <sup>6,16</sup>	BAGIX	0.30 / 0.30	09-29-2000	0.95	-0.45	2.80	-2.17	0.81	1.97	-0.45	2.80	-2.17	0.81	1.97	6.43	-13.35	-1.46
Fidelity Inflation Protected Bond Index <sup>6,16</sup>	FIPDX	0.05 / 0.05	05-16-2012	0.56	-0.08	0.25	-0.63	2.36	2.14	-0.08	0.25	-0.63	2.36	2.14	3.78	-12.05	5.93
Barclays Capital Aggregate Bond Index <sup>7,8,12,18</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
Current Fixed Rate(s)																	

South Carolina Stable Value Fund:<sup>2</sup> 2.50%

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.

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.

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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.

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.

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



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

<sup>2</sup> 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.

<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.

<sup>7</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>8</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>9</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>10</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>11</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>12</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>13</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-APR-2026.

<sup>14</sup> The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-DEC-2024.

<sup>15</sup> #

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<sup>17</sup> This investment option is no longer available.

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