INVESTMENT OPTION RETURNS
FOR THE MONTH ENDING FEBRUARY 29, 2024

Investment Options at a Glance

SAVE MONEY AND RETIRE TOMORROW

VARIABLE INVESTMENT OPTIONS AVERAGE ANNUAL RETURN

TARGET DATE	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
SMARTPath Retirement Allocation Fund[1,3,13]	N/A	0.69%	0.76%	3.43%	7.14%	2.07%	4.35%	3.90%	3.97%	7.77%	-8.23%	7.34%	0.22%/0.22%	07-02-2007
MDC Benchmark Target Date Portfolio 2000[4,5]	N/A	0.77%	1.02%	3.56%	8.13%	2.58%	4.48%	3.94%	3.93%	8.61%	-7.38%	5.91%		
SMARTPath 2010 Retirement Fund[1,3,13]	N/A	0.80%	0.88%	3.67%	7.84%	2.29%	5.04%	4.72%	4.78%	8.63%	-9.49%	8.98%	0.21%/0.21%	07-02-2007
MDC Benchmark Target Date Portfolio 2010[4,5]	N/A	0.84%	1.09%	3.76%	8.58%	2.79%	5.18%	4.91%	4.84%	9.19%	-8.47%	7.55%		
SMARTPath 2015 Retirement Fund[1,3,13]	N/A	1.18%	1.22%	4.56%	9.71%	2.80%	5.87%	5.38%	5.19%	10.60%	-11.23%	10.72%	0.19%/0.19%	07-02-2007
MDC Benchmark Target Date Portfolio 2015[4,5]	N/A	1.21%	1.42%	4.58%	10.14%	3.28%	6.08%	5.70%	5.32%	10.84%	-10.18%	9.47%		
SMARTPath 2020 Retirement Fund[1,3,13]	N/A	1.49%	1.48%	5.33%	11.21%	3.11%	6.56%	5.95%	5.45%	12.24%	-13.07%	12.52%	0.19%/0.19%	07-02-2007
MDC Benchmark Target Date Portfolio 2020[4,5]	N/A	1.50%	1.66%	5.29%	11.48%	3.72%	6.88%	6.36%	5.65%	12.32%	-11.79%	11.42%		
SMARTPath 2025 Retirement Fund[1,3,13]	N/A	1.86%	1.75%	6.14%	12.84%	3.55%	7.17%	6.46%	5.68%	14.02%	-14.28%	13.82%	0.19%/0.19%	07-02-2007
MDC Benchmark Target Date Portfolio 2025[4,5]	N/A	1.82%	1.90%	5.99%	12.79%	4.20%	7.47%	6.87%	5.88%	13.74%	-12.76%	12.87%		
SMARTPath 2030 Retirement Fund[1,3,13]	N/A	2.36%	2.18%	6.91%	14.46%	4.17%	7.74%	6.94%	5.90%	15.55%	-14.97%	15.06%	0.20%/0.20%	07-02-2007
MDC Benchmark Target Date Portfolio 2030[4,5]	N/A	2.28%	2.32%	6.72%	14.13%	4.76%	8.07%	7.36%	6.12%	14.96%	-13.28%	14.04%		
SMARTPath 2035 Retirement Fund[1,3,13]	N/A	2.87%	2.60%	7.74%	15.78%	4.65%	8.28%	7.42%	6.12%	16.80%	-15.84%	16.42%	0.19%/0.19%	07-02-2007
MDC Benchmark Target Date Portfolio 2035[4,5]	N/A	2.76%	2.73%	7.57%	15.46%	5.27%	8.63%	7.83%	6.33%	16.18%	-14.00%	15.47%		
SMARTPath 2040 Retirement Fund[1,3,13]	N/A	3.44%	3.08%	8.69%	17.52%	5.35%	9.07%	8.04%	6.54%	18.29%	-16.37%	17.93%	0.16%/0.16%	07-02-2007
MDC Benchmark Target Date Portfolio 2040[4,5]	N/A	3.31%	3.18%	8.52%	16.93%	5.86%	9.28%	8.36%	6.70%	17.50%	-14.74%	17.25%		
SMARTPath 2045 Retirement Fund[1,3,13]	N/A	3.86%	3.48%	9.34%	18.71%	5.89%	9.69%	8.40%	6.75%	19.40%	-16.93%	19.35%	0.12%/0.12%	07-02-2007
MDC Benchmark Target Date Portfolio 2045[4,5]	N/A	3.72%	3.54%	9.31%	18.23%	6.40%	9.93%	8.75%	6.94%	18.72%	-15.41%	19.10%		
SMARTPath 2050 Retirement Fund[1,3,13]	N/A	4.05%	3.64%	9.64%	19.19%	6.07%	9.81%	8.46%	6.77%	19.79%	-17.02%	19.54%	0.07%/0.07%	07-02-2007
MDC Benchmark Target Date Portfolio 2050[4,5]	N/A	3.91%	3.63%	9.71%	18.82%	6.59%	10.11%	8.82%	6.97%	19.40%	-15.70%	19.59%		
SMARTPath 2055 Retirement Fund[1,3,13]	N/A	4.05%	3.64%	9.64%	19.08%	6.16%	9.83%	8.47%	10.77%	19.67%	-16.92%	19.79%	0.07%/0.07%	07-01-2010
MDC Benchmark Target Date Portfolio 2055[4,5]	N/A	3.91%	3.63%	9.71%	18.82%	6.59%	10.11%	8.82%	11.05%	19.40%	-15.70%	19.59%		
SMARTPath 2060 Retirement Fund[1,3,13]	N/A	4.05%	3.63%	9.64%	19.06%	6.06%	9.77%	N/A	8.62%	19.64%	-16.92%	19.54%	0.08%/0.08%	01-02-2015
MDC Benchmark Target Date Portfolio 2060[4,5]	N/A	3.91%	3.63%	9.71%	18.82%	6.59%	10.11%	N/A	9.18%	19.40%	-15.70%	19.59%		
SMARTPath 2065 Retirement Fund[1,3,13]	N/A	4.05%	3.63%	9.65%	18.97%	6.08%	N/A	N/A	8.61%	19.59%	-16.66%	19.21%	0.06%/0.06%	12-31-2019
MDC Benchmark Target Date Portfolio 2065[4,5]	N/A	3.91%	3.63%	9.71%	18.82%	6.59%	N/A	N/A	8.95%	19.40%	-15.70%	19.59%		

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INTERNATIONAL	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
International Equity Fund[3,6,11,39]	N/A	3.74%	3.14%	7.26%	13.19%	4.56%	8.59%	6.35%	7.57%	15.90%	-16.16%	13.23%	0.61%/0.61%	10-15-2008
Arrowstreet International Equity ACW [45.00%][2,3,8]	*N/A*	*5.05%*	*5.22%*	*8.32%*	*N/A*	*N/A*	*N/A*	*N/A*	*11.84%*	*N/A*	*N/A*	*N/A*	*0.70%/0.70%*	*10-12-2023*
MFS International Equity [30.00%][2,3,8]	*N/A*	*2.25%*	*2.42%*	*7.14%*	*16.30%*	*7.31%*	*9.74%*	*N/A*	*7.73%*	*20.40%*	*-14.41%*	*15.60%*	*0.46%/0.46%*	*10-06-2017*
Harding Loevner International Equity Collective Investment Fund [25.00%][2,3,8]	*N/A*	*3.04%*	*-0.45%*	*5.18%*	*N/A*	*N/A*	*N/A*	*N/A*	*11.70%*	*N/A*	*N/A*	*N/A*	*0.65%/0.65%*	*09-29-2023*
MSCI EAFE Index[4,9,10]	N/A	1.83%	2.42%	7.86%	14.41%	4.45%	6.77%	4.39%		18.24%	-14.45%	11.26%		
International Stock Index Fund[3,6,7,39]	N/A	2.72%	1.21%	6.45%	12.45%	1.43%	5.76%	4.10%	7.44%	15.93%	-16.29%	8.75%	0.04%/0.04%	06-01-2012
State Street Global All-Cap Equity Ex-US Index[3,7,8]	*N/A*	*2.72%*	*1.21%*	*6.45%*	*12.45%*	*1.44%*	*5.76%*	*4.28%*	*5.10%*	*15.93%*	*-16.29%*	*8.75%*	*0.04%/0.04%*	*04-30-2010*
MSCI All-Country World Ex-USA IMI[4,9,10,32]	N/A	2.32%	1.20%	6.47%	12.15%	1.15%	5.47%	4.03%		15.62%	-16.58%	8.53%		

SPECIALITY	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
Real Estate "REIT" Fund[3,7,15,38,39]	N/A	1.00%	-2.37%	4.09%	0.15%	3.94%	3.78%	5.05%	6.13%	6.17%	-21.30%	46.07%	0.25%/0.25%	06-01-2012
SSgA REIT Lending Series Class II [70.00%][3,7,8]	*N/A*	*1.87%*	*-2.25%*	*7.52%*	*5.49%*	*4.52%*	*3.11%*	*N/A*	*3.74%*	*13.82%*	*-26.04%*	*45.85%*	*0.05%/0.05%*	*07-31-2017*
JPMCB Div Prop Fund CF-A [30.00%][3,7,8]	*N/A*	*-1.02%*	*-2.59%*	*-3.81%*	*-11.93%*	*0.94%*	*1.90%*	*N/A*	*3.77%*	*-10.67%*	*-4.46%*	*25.49%*	*0.74%/0.74%*	*02-29-2016*
MSCI US REIT Index[4,9,10]	N/A	1.94%	-2.31%	7.08%	4.21%	3.68%	3.21%	5.11%		12.27%	-25.37%	41.71%		

SMALL CAP	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
Small Company Stock Fund[3,7,16,17,39]	N/A	6.72%	3.92%	16.00%	17.16%	4.43%	11.11%	8.94%	9.18%	22.16%	-19.54%	26.53%	0.52%/0.52%	06-01-2000
Dimensional Fund Advisors US Small Cap Strategy [45.00%][2,3,7,8]	*N/A*	*4.31%*	*0.94%*	*12.11%*	*9.88%*	*5.63%*	*9.65%*	*N/A*	*8.73%*	*17.92%*	*-12.73%*	*28.94%*	*0.25%/0.25%*	*12-26-2014*
Hood River Small Cap Growth Strategy [30.00%][2,3,7,8]	*N/A*	*10.01%*	*8.23%*	*19.48%*	*23.09%*	*1.46%*	*N/A*	*N/A*	*17.70%*	*21.99%*	*-27.86%*	*24.03%*	*0.75%/0.75%*	*10-28-2019*
Wasatch Small Cap Value Strategy [20.00%][2,3,7,8]	*N/A*	*7.00%*	*4.25%*	*18.91%*	*25.56%*	*6.87%*	*N/A*	*N/A*	*12.40%*	*32.67%*	*-21.08%*	*26.26%*	*0.72%/0.72%*	*10-31-2019*
Northern Trust Russell 2000 Value Index [5.00%][3,7,8,35]	*N/A*	*3.30%*	*-1.39%*	*10.88%*	*5.60%*	*2.48%*	*6.64%*	*6.56%*	*10.73%*	*14.69%*	*-14.46%*	*28.04%*	*0.03%/0.03%*	*05-31-2009*
Russell 2000 Index[4,9,18]	N/A	5.65%	1.54%	13.95%	10.05%	-0.94%	6.89%	7.13%		16.93%	-20.44%	14.82%		
Small Company Stock Index Fund[3,7,16,39]	N/A	5.67%	1.58%	13.99%	10.18%	-0.81%	6.98%	7.28%	10.77%	17.05%	-20.34%	14.91%	0.02%/0.02%	06-01-2012
State Street Russell Small Cap Index Securities Lending Series I[3,7,8]	*N/A*	*5.67%*	*1.58%*	*13.99%*	*10.18%*	*-0.81%*	*6.98%*	*7.25%*	*8.16%*	*17.05%*	*-20.34%*	*14.91%*	*0.02%/0.02%*	*09-30-1996*
Russell 2000 Index[4,9,18]	N/A	5.65%	1.54%	13.95%	10.05%	-0.94%	6.89%	7.13%		16.93%	-20.44%	14.82%		

LARGE CAP	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
Large Company Value Stock Fund[3,7,19,39]	**N/A**	2.93%	3.19%	9.50%	18.53%	9.12%	11.06%	9.28%	11.72%	18.27%	-10.63%	27.87%	0.40%/0.40%	06-01-2012
Dodge & Cox Stock Fund [50.00%][2,3,7,8]	*N/A*	*2.73%*	*2.81%*	*8.88%*	*17.11%*	*10.70%*	*N/A*	*N/A*	*15.65%*	*17.30%*	*-6.87%*	*31.73%*	*0.43%/0.43%*	*03-01-2020*
Aristotle Capital Management Value Equity [45.00%][2,3,7,8]	*N/A*	*3.12%*	*3.63%*	*10.33%*	*20.99%*	*7.52%*	*N/A*	*N/A*	*13.85%*	*18.19%*	*-14.19%*	*25.83%*	*0.39%/0.39%*	*03-01-2020*
Northern Trust Collective Russell 1000 Value Non-Lending Fund [5.00%][3,7,8,35]	*N/A*	*3.70%*	*3.81%*	*9.56%*	*14.06%*	*8.42%*	*9.43%*	*8.77%*	*13.37%*	*11.55%*	*-7.62%*	*25.20%*	*0.02%/0.02%*	*02-28-2009*
Russell 1000 Value Index[4,9,20]	**N/A**	3.69%	3.80%	9.55%	14.01%	8.41%	9.38%	8.74%		11.46%	-7.54%	25.16%		
Large Company Blend Stock Fund[3,7,28,39]	**N/A**	5.77%	8.16%	12.63%	32.65%	10.22%	14.81%	12.35%	14.31%	25.62%	-19.67%	22.60%	0.30%/0.30%	06-01-2012
Vanguard Dividend Growth Fund Investor Shares [50.00%][7,8]	*VDIGX*	*3.23%*	*4.76%*	*8.20%*	*14.95%*	*10.83%*	*12.13%*	*11.17%*	*9.13%*	*7.24%*	*-4.89%*	*24.83%*	*0.30%/0.30%*	*05-15-1992*
T. Rowe Price Large Cap Core Growth Strategy [23.00%][2,3,7,8]	*N/A*	*7.93%*	*11.83%*	*15.66%*	*55.91%*	*6.95%*	*N/A*	*N/A*	*12.96%*	*49.99%*	*-37.83%*	*17.92%*	*0.33%/0.33%*	*12-20-2019*
Fidelity Growth Company CIT [22.00%][3,7,8]	*N/A*	*9.32%*	*12.78%*	*19.82%*	*51.64%*	*9.50%*	*22.39%*	*18.04%*	*18.66%*	*46.26%*	*-32.87%*	*22.99%*	*0.35%/0.35%*	*10-31-2013*
Northern Trust Collective Russell 1000 Value Non-Lending Fund [5.00%][3,7,8,35]	*N/A*	*3.70%*	*3.80%*	*9.56%*	*14.07%*	*8.41%*	*9.43%*	*8.78%*	*13.39%*	*11.55%*	*-7.63%*	*25.20%*	*0.02%/0.02%*	*02-28-2009*
S&P 500 Index[4,9,21]	**N/A**	5.34%	7.11%	11.98%	30.45%	11.91%	14.76%	12.70%		26.29%	-18.11%	28.71%		
Large Company Growth Stock Fund[3,7,33,39]	**N/A**	9.12%	12.56%	18.78%	48.90%	7.90%	18.85%	16.28%	18.55%	42.87%	-32.40%	18.43%	0.35%/0.35%	06-01-2012
JP Morgan Growth Advantage Fund [43.00%][2,3,7,8]	*N/A*	*8.32%*	*11.46%*	*16.95%*	*45.88%*	*9.14%*	*19.46%*	*N/A*	*19.60%*	*40.70%*	*-30.88%*	*23.30%*	*0.38%/0.38%*	*09-30-2016*
Fidelity Growth Company CIT [35.00%][3,7,8]	*N/A*	*9.32%*	*12.78%*	*19.82%*	*51.64%*	*9.50%*	*22.39%*	*18.04%*	*18.66%*	*46.26%*	*-32.87%*	*22.99%*	*0.35%/0.35%*	*10-31-2013*
Wellington Dynamic Growth Fund [17.00%][2,3,7,8]	*N/A*	*11.48%*	*15.81%*	*22.54%*	*50.53%*	*3.60%*	*15.13%*	*N/A*	*16.89%*	*40.06%*	*-34.34%*	*5.53%*	*0.37%/0.37%*	*09-25-2016*
Northern Trust Russell 1000 Growth Index [5.00%][3,7,8,35]	*N/A*	*6.82%*	*9.48%*	*14.32%*	*45.91%*	*12.49%*	*18.72%*	*15.87%*	*17.33%*	*42.65%*	*-29.07%*	*27.54%*	*0.02%/0.02%*	*04-30-2009*
Russell 3000 Growth Index[4,9,36]	**N/A**	6.88%	9.25%	14.46%	43.97%	11.37%	17.98%	15.09%		41.21%	-28.97%	25.85%		
Large Company Stock Index Fund[3,7,39]	**N/A**	5.34%	7.11%	11.97%	30.45%	11.90%	14.75%	12.68%	14.66%	26.28%	-18.11%	28.67%	0.01%/0.01%	06-01-2012
State Street S&P 500 Idx Securities Lending Series I[3,7,8]	*N/A*	*5.34%*	*7.11%*	*11.97%*	*30.45%*	*11.90%*	*14.75%*	*12.68%*	*9.72%*	*26.28%*	*-18.11%*	*28.67%*	*0.01%/0.01%*	*02-29-1996*
S&P 500 Index[4,9,21]	**N/A**	5.34%	7.11%	11.98%	30.45%	11.91%	14.76%	12.70%		26.29%	-18.11%	28.71%		

INCOME	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
Income Fund[3,23,40,41]	N/A	-0.66%	-0.40%	3.14%	N/A	N/A	N/A	N/A	4.75%	N/A	N/A	N/A	0.44%/0.44%	06-01-2023
PIMCO Income Fund [60.00%][3,8]	*PIMIX*	*-0.52%*	*0.09%*	*3.23%*	*7.87%*	*1.18%*	*2.99%*	*4.17%*	*6.72%*	*9.32%*	*-7.81%*	*2.61%*	*0.50%/0.50%*	*03-30-2007*
FIAM Tactical Bond Commingled Pool [40.00%][3,8]	*N/A*	*-0.87%*	*-1.14%*	*3.00%*	*3.84%*	*-1.05%*	*2.60%*	*3.23%*	*3.41%*	*7.01%*	*-10.90%*	*1.13%*	*0.36%/0.36%*	*07-30-2013*
Bloomberg US Aggregate Bond TR USD Index[4,9,25]	N/A	-1.41%	-1.68%	2.08%	3.33%	-3.16%	0.56%	1.43%		5.53%	-13.01%	-1.54%		

BOND	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
High Yield Bond Fund[3,7,22,23,30,39]	N/A	0.18%	0.31%	3.83%	10.97%	2.17%	4.60%	4.86%	*6.20%*	13.53%	-10.63%	5.94%	0.43%/0.43%	06-01-2012
Nomura High Yield Total Return Strategy [60.00%][2,3,7,8]	*N/A*	*0.21%*	*0.22%*	*4.02%*	*11.57%*	*2.36%*	*4.67%*	*N/A*	*5.46%*	*14.63%*	*-11.33%*	*6.78%*	*0.45%/0.45%*	*06-17-2015*
Eaton Vance High Yield Bond Strategy [40.00%][2,3,7,8]	*N/A*	*0.14%*	*0.44%*	*3.64%*	*10.25%*	*1.88%*	*4.31%*	*N/A*	*4.69%*	*12.16%*	*-9.80%*	*4.58%*	*0.39%/0.39%*	*06-19-2015*
ICE BofA US High Yield TR USD Index[4,9,24]	N/A	0.30%	0.31%	4.01%	10.97%	1.86%	3.99%	4.26%		13.46%	-11.22%	5.36%		
Diversified Bond Fund[3,6,7,23,25,31,39]	N/A	-1.16%	-1.17%	2.92%	4.35%	-2.12%	1.74%	2.41%	2.42%	6.48%	-11.90%	-0.99%	0.25%/0.25%	06-01-2012
Loomis Sayles Core Plus Fixed Inc [85.00%][2,3,7,8]	*N/A*	*-1.89%*	*-1.95%*	*2.28%*	*3.34%*	*-2.55%*	*1.54%*	*N/A*	*2.31%*	*6.29%*	*-12.33%*	*-0.98%*	*0.24%/0.24%*	*09-30-2015*
Reams Unconstrained Bond Fund [10.00%][2,3,7,8]	*N/A*	*-0.65%*	*-0.26%*	*2.42%*	*7.53%*	*0.64%*	*3.60%*	*N/A*	*2.83%*	*8.51%*	*-5.07%*	*-0.53%*	*0.36%/0.36%*	*01-30-2015*
Northern Trust Aggregate Bond Index [5.00%][3,7,8,35]	*N/A*	*-1.41%*	*-1.67%*	*2.08%*	*3.30%*	*-3.07%*	*0.52%*	*1.39%*	*2.55%*	*5.47%*	*-12.95%*	*-1.64%*	*0.03%/0.03%*	*01-31-2009*
Barclays Capital Aggregate Bond Index[4,9,25]	N/A	-1.41%	-1.68%	2.08%	3.33%	-3.16%	0.56%	1.43%		5.53%	-13.01%	-1.54%		
Bond Index Fund[3,7,23,25,39]	N/A	-1.40%	-1.59%	2.09%	3.34%	-3.16%	0.58%	1.45%	1.35%	5.61%	-13.12%	-1.62%	0.02%/0.02%	06-01-2012
State Street US Bond Idx Securities Lending Series I [3,7,8]	*N/A*	*-1.40%*	*-1.59%*	*2.09%*	*3.34%*	*-3.16%*	*0.58%*	*1.44%*	*4.00%*	*5.61%*	*-13.12%*	*-1.62%*	*0.02%/0.02%*	*10-31-1997*
Barclays Capital Aggregate Bond Index[4,9,25]	N/A	-1.41%	-1.68%	2.08%	3.33%	-3.16%	0.56%	1.43%		5.53%	-13.01%	-1.54%		
Treasury Inflation Protection "TIPS" Index Fund[3,7,22,23,39]	N/A	-0.87%	-0.39%	1.50%	3.68%	0.59%	3.08%	2.31%	1.53%	4.43%	-7.50%	5.59%	0.02%/0.02%	06-01-2012
State Street 1-10 Year US Treasury Inflation Protected Securities (TIPS) Index Lending Series Fund Class I [2,3,7,8]	*N/A*	*-0.87%*	*-0.39%*	*1.50%*	*3.68%*	*0.58%*	*3.07%*	*2.06%*	*2.01%*	*4.43%*	*-7.50%*	*5.59%*	*0.02%/0.02%*	*09-06-2013*
Barclays 1-10 Government Inflation-Linked Bond Index[4,9,14,26]	N/A	-0.90%	-0.53%	1.53%	3.67%	0.58%	3.07%	2.08%		4.36%	-7.34%	5.69%		

STABLE VALUE	Ticker	Returns as of Month Ending 2/29/24								Calendar Year Returns			Expense Ratio Gross/Net	Inception Date of Fund
		1 Month	Year to Date	Last 3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception	2023	2022	2021		
SMART Capital Preservation Fund[3,37]	**N/A**	0.25%	0.51%	0.75%	2.98%	2.31%	2.30%	2.16%	4.01%	2.90%	2.01%	1.79%	0.27%/0.27%	02-28-1994
Barclays Capital 3-Month US T-Bill Index[4,9,27]	**N/A**	0.42%	0.85%	1.32%	5.33%	2.50%	2.01%	1.36%		5.16%	1.51%	0.04%		

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. If the fund is less than one year old, returns are not annualized.

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.mass-smart.com. 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. Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

Performance returns reflect a deduction for fund operating expenses. Your Plan also assesses an administrative fee of three quarters of one basis point, or .0075%, which reduces the performance quoted above.

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.

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INVESTMENT OPTION	OBJECTIVE
Target Date	
SMARTPath Retirement Allocation Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2010 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2015 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2020 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2025 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2030 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2035 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.

SMARTPath 2040 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2045 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2050 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2055 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2060 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
SMARTPath 2065 Retirement Fund[1,13]	SMARTPath Retirement Funds are diversified asset allocation portfolios designed for people who want to leave ongoing investment decisions to an experienced portfolio management team. The investor picks the SMARTPath Retirement Fund with the date closest to their expected retirement date. The management team adjusts the asset mix over time to the allocation it deems appropriate for your age. As the retirement date for the fund gets closer, and continuing for 15 years after that date, the management team gradually adjusts the Fund to a more conservative asset mix. The objective is to achieve the highest total return over time consistent with the asset mix.
INTERNATIONAL	
International Stock Index Fund[6,38]	The Fund seeks investment results that mirror the performance of the unmanaged MSCI All-Country World Ex-USA IMI.
International Equity Fund[6,38]	The objective of the International Equity Fund is to provide long-term total returns in excess of the MSCI EAFE Index.

SPECIALITY	
Real Estate REIT Fund[15,38]	The objective of the Real Estate "REIT" Fund is to achieve a long-term total return consistent with a benchmark that reflects the strategic mix of public and private real estate. The Fund is designed to provide participants with exposure to the real estate market, through the use of public and private real estate.
SMALL CAP	
Small Company Stock Fund[16,17,18,38]	The objective of the Small Company Stock Fund is to provide long-term total return in excess of the Russell 2000 Index.
Small Company Stock Index Fund[16,18,38]	The Fund seeks investment results that mirror the performance of the unmanaged Russell 2000 Index.
LARGE CAP	
Large Company Value Stock Fund[19,20,38]	The objective of the Large Company Value Stock Fund is to provide long-term total return in excess of the Russell 1000 Value Index.
Large Company Blend Stock Fund[21,28,38]	The objective of the Large Company Blend Stock Fund is to provide long-term total return in excess of the S&P 500 Index. The fund is not constrained by a traditional value or growth mandate.
Large Company Growth Stock Fund[33,38]	The objective of the Large Company Growth Stock Fund is to provide long-term total return in excess of the Russell 3000 Growth Index.
Large Company Stock Index Fund[21,38]	The Fund seeks investment results that mirror the performance of the S&P 500® Index. The Fund holds all the 500 underlying securities of the index in relatively the same weight as they appear in the index. 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.
INCOME	
Income Fund[3,23,40]	The Income Fund is a diversified and flexible solution that aims to generate current income.
BOND	
High Yield Bond Fund[23,24,30,38]	The objective of the High Yield Bond Fund is to provide long-term total return in excess of the ICE BofA US High Yield Index.
Diversified Bond Fund[23,25,31.38]	The objective of the Diversified Bond Fund is to provide long-term total return in excess of the Bloomberg Barclays Capital US Aggregate Bond Index.
Bond Index Fund[23,25,38]	The Fund seeks to match the total rate of return of the Bloomberg Barclays Capital US Aggregate Bond Index.
Treas Inflation Protection TIPS Idx Fd[22,23,26,38]	The Fund's performance objective is to match the total rate of return of the Barclays 1-10 Year Government Inflation-Linked Bond Index during a calendar year.
STABLE VALUE	
SMART Capital Preservation Fund[37]	The Fund seeks to provide a relatively high fixed income yield with little market-related risk. Of primary importance is the preservation of principal and earned interest while providing for liquidity according to the terms of the Plan. An additional objective is generating, over time, a composite yield in excess of short-term yields available in the fixed income market.

1 The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.
2 The inception date and performance used is the date the Plan started investing in the fund.
3 A ticker symbol is not available for this investment option.
4 A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.
5 The benchmark for a SMARTPath Retirement Fund is a customized benchmark that has the same asset allocation as the fund's target asset allocation and uses index returns to represent performance of the asset classes. The benchmark returns were calculated by weighting the monthly index returns of each asset class by the fund's monthly target allocation for each asset class. Target allocations adjust quarterly in accordance with the fund's glide path. The S&P 500 Index was used to represent the allocation to US Large Cap Equity, the Russell 2000 Index to represent US Small Cap Equity, the MSCI EAFE Index from inception to 07/20/2016 to represent International Developed Equity, the MSCI Emerging Markets Equity Index from inception to 07/20/2016 to represent Emerging Markets Equity, the MSCI ACWI ex-USA IMI from 07/21/2016 to present to represent All Country ex-US Equity, a custom blended benchmark comprised of the MSCI US REIT Index from inception to 07/31/2021, 84% (MSCI US REIT Index)/16% (75% NCREIF ODCE Net/25% MSCI US Investable Market Real Estate 25/50 Index) from 08/01/2021 to 08/31/2021, 80% (MSCI US REIT Index)/20% (75% NCREIF ODCE Net/25% MSCI US Investable Market Real Estate 25/50 Index) from 09/01/2021 to 05/31/2022 and 70% (MSCI US REIT Index)/30% (75% NCREIF ODCE Net/25% MSCI US Investable Market Real Estate 25/50 Index) from 06/01/2022 to present to represent REITs, 75% NCREIF ODCE Net/25% MSCI US REIT (RMS) from 03/02/2016 to 09/30/2018 and 75% NCREIF ODCE Net/25% MSCI US Investable Market Real Estate 25/50 Index from 10/01/2018 to present to represent Private Real Estate, the US CPI Index + 5% to represent All Assets, the ICE BofA Merrill Lynch US High Yield BB-B Rated from inception to 07/31/2010 and the ICE BofA Merrill Lynch US High Yield Index from 08/01/2010 to present to represent High Yield Bonds, the JPMorgan Government Bond Index-Emerging Markets Global Diversified Index from inception to 06/25/2019 and 50% JPM EMBI GD, 25% JPM GBI-EM GD, 25% JPM ELMI+ from 06/26/2019 to present to represent Emerging Markets Bonds, the ICE BofA Merrill Lynch USD LIBOR 3-Month Constant Maturity Index to represent Unconstrained Bonds, the Bloomberg US Aggregate Index to represent Intermediate Duration Bonds, the Bloomberg US TIPS Index from inception to 07/20/2016 and the Bloomberg US Government Inflation-Linked 1-10 Year Index from 07/21/2016 to present to represent Inflation-Protected Securities, the Lipper Money Market Fund Average from inception to 06/30/2014 to represent Cash and the FTSE 3-Month US T-Bill from 07/01/2014 to present to represent Stable Value. The return used for the underlying benchmark US CPI + 5% is based on the most recent available data as of the reporting date.
6 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.
7 Effective June 1, 2012, the Massachusetts Deferred Compensation SMART Plan changed to plain label branding for the investment options referenced below. The underlying investment option for each of these plain label funds is referenced in parenthesis. Diversified Bond Fund - (Loomis Sayles Core Plus Fixed Income 85%; Reams Unconstrained Bond Fund, 10%; Northern Trust Aggregate Bond Index Fund Non Lending, 5%), Large Company Growth Stock Fund - (JP Morgan Growth Advantage Fund, 43%; Fidelity Growth Company CIT Class 3, 35%; Wellington Dynamic Growth Fund, 17%; Northern Trust Russell 1000 Growth Index, 5%), Large Company Blend Stock Fund - (Vanguard Dividend Growth Fund Investor Shares, 50%; T. Rowe Price Large Cap Core Growth Strategy, 23%; Fidelity Growth Company CIT Class 3, 22%; Northern Trust Russell 1000 Value Index, 5%), Large Company Value Stock Fund - (Dodge & Cox Stock Fund, 50%; Aristotle Capital Management Value Equity, 45%; Northern Trust Collective Russell 1000 Value Non-Lending Fund, 5%), High Yield Bond Fund - (Nomura Corporate Research and Asset Management High Yield Total Return Strategy, 60% and the Eaton Vance High Yield Bond Strategy, 40%), Real Estate "REIT" Fund - (SSgA REIT Lending Series Class II, 70%; JPMCB Div Prop Fund CF-A, 30%), Small Company Stock Fund - (DFA US Small Cap Strategy, 45%; Hood River Small Cap Value Strategy, 30%; Wasatch Small Cap Value Strategy, 20%; Northern Trust Russell 2000 Value Index, 5%), International Stock Index Fund - (State Street Global All-Cap Equity Ex-US Idx, 100%), Treasury Inflation Protection Securities "TIPS" Index Fund - (State Street 1-10 Year US Treasury Inflation Protected Securities (TIPS) Idx Lending Series Fund Class I, 100%), Large Company Stock Index Fund - (State Street S&P 500 Index Securities Lending Series I, 100%), Small Company Stock Index Fund - (State Street Russell Small-Cap Index Securities Lending Series I, 100%), Bond Index Fund - (State Street US Bond Idx Securities Lending Series I, 100%).
8 This fund represents an underlying investment in the core investment option. This fund is not available for direct investment.
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 disclosure documents for more specific information as to the fund's actual benchmark index.
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11 This investment is a combination of three separately managed investments. The total assets in the International Equity Fund are rebalanced on a quarterly basis to maintain a desired 45/30/25 percentage split between three investment options ("underlying investments"): 45% in the Arrowstreet International Equity ACW, 30% in the MFS International Equity and 25% in the Harding Loevner International Equity CIT fund.
12 Investment decisions should not be based solely on the performance data contained herein. Where data obtained from Morningstar, ©2022 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.
13 Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.
14 On July 20, 2016, the fund changed the benchmark and underlying index fund from tracking the Barclays Capital US Treasury TIPS Index to the Barclays 1 – 10 Government Inflation-Linked Bond Index.
15 Real estate securities involve greater risks than other non-diversified investments, including, but not limited to: declining property values, varying economic conditions, changes in zoning laws, or losses from casualty. Real estate securities that invest in foreign real estate involve additional risk, including currency fluctuations and political developments.
16 Securities of small and mid-size companies may be more volatile than those of larger, more established companies.
17 The Small Company Stock Fund equitizes liquidity by maintaining a 5% target allocation in the Northern Trust Collective Russell 2000 Index Fund Non-Lending ("Liquidity Fund"). The allocation to the Northern Trust fund is maintained daily while the remaining managers in the fund are rebalanced back to target allocations (as shown) on a quarterly basis. The total assets are split between the following investment options ("underlying investments"): 45% in the Dimensional Fund Advisors US Small Cap Strategy, 30% in the Hood River Small Cap Growth Strategy, 20% in the Wasatch Small Cap Value Strategy and 5% in the Northern Trust Russell 2000 Value Index.
18 Russell 2000® Index is a trademark of FTSE Russell and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

19 The Large Company Value Stock Fund equitizes liquidity by maintaining a 5% target allocation in the Northern Trust Collective Russell 1000 Value Non-Lending Fund ("Liquidity Fund"). The allocation to the Northern Trust fund is maintained daily while the remaining managers in the fund are rebalanced back to target allocations (as shown) on a quarterly basis. The total assets are split between the following investment options ("underlying investments"): 50% in the Dodge & Cox Stock Fund, 45% in the Aristotle Capital Management Value Equity and 5% in the Northern Trust Collective Russell 1000 Value Non-Lending Fund.
20 Russell 1000® Value Index is a trademark of FTSE Russell and is an unmanaged index that measures the performance of companies in the Russell 1000® Index considered to have less than average growth orientation.
21 S&P 500® Index is an unmanaged index considered indicative of the domestic Large-Cap equity market. "Standard & Poor's®," "S&P®," "S&P 500®" and "Standard & Poor's 500®" are registered trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's").
22 The interest from Treasury inflation-protected securities (TIPS) is adjusted periodically according to the Consumer Price Index. The return from TIPS may understate the actual rate of inflation due to changes in the bond's underlying price.
23 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.
24 The ICE BofA US High Yield Index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market.
25 Barclays Capital 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.
26 The Barclays 1-10 Year Government Inflation-Linked Bond Index is an unmanaged index of U.S. dollar denominated, investment-grade, fixed-rate, publicly issued, U.S. Treasury inflation-protected securities that have at least 1 year remaining to maturity and have $250 million or more of outstanding face value.
27 The Barclays Capital 3-month Treasury Bill Index is a market value-weighted index of investment-grade fixed-rate public obligations of the U.S. Treasury with maturities of 3 months, excluding zero coupon strips.
28 The Large Company Blend Stock Fund equitizes liquidity by maintaining a 5% target allocation in the Northern Trust Russell 1000 Value Index ("Liquidity Fund"). The allocation to the Northern Trust fund is maintained daily while the remaining managers in the fund are rebalanced back to target allocations (as shown) on a quarterly basis. The total assets are split between the following investment options ("underlying investments"): 50% in the Vanguard Dividend Growth Fund Investor Shares, 23% in the T. Rowe Price Large Cap Core Growth Strategy, 22% in the Fidelity Growth Company CIT Class 3 and 5% in the Northern Trust Russell 1000 Value Index.
29 Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.
30 The High Yield Bond Fund is a combination of two separately managed investments. The total assets in the Fund are rebalanced on a quarterly basis to maintain a desired 60/40 percentage split between two investment options ("underlying investments"): 60% in the Nomura Corporate Research and Asset Management High Yield Total Return Strategy and 40% in the Eaton Vance High Yield Bond Strategy. Occasionally, these underlying investments' performance may vary from the plain label fund's performance due to differences in their calculation methodologies.
31 The Diversified Bond Fund equitizes liquidity by maintaining a 5% target allocation in the Northern Trust Aggregate Bond Index Fund Non Lending ("Liquidity Fund"). The allocation to the Northern Trust fund is maintained daily while the remaining managers in the fund are rebalanced back to target allocations (as shown) on a quarterly basis. The total assets are split between the following investment options ("underlying investments"): 85% in the Loomis Sayles Core Plus Fixed Income, 10% in the Reams Unconstrained Bond Fund, and 5% in the Northern Trust Aggregate Bond Index.
32 On July 20, 2016, the fund changed the benchmark and underlying index fund from tracking the MSCI EAFE Index to the MSCI All-Country World Ex-USA IMI.
33 The Large Company Growth Fund equitizes liquidity by maintaining a 5% target allocation in the Northern Trust Russell 1000 Growth Index. The allocation to the Northern Trust fund is maintained daily while the remaining managers in the fund are rebalanced back to target allocation (as shown) on a quarterly basis. The total assets are split between the following investment options ("underlying investments"): 43% in the JP Morgan Growth Advantage Fund, 35% in the Fidelity Growth Company CIT Class 3, 17% in the Wellington Dynamic Growth Fund and 5% in the Northern Trust Russell 1000 Growth Index.
34 Performance cannot be provided until one month of data is available.
35 Performance reflects the manager's strategy results. Performance achieved by the Plan may differ based on cash flows and accruals into and out of the fund.
36 Russell 3000® Growth Index is a trademark of FTSE Russell and is an unmanaged index that measures the performance of the broad growth segment of the US equity universe.

37 A stable value fund is not federally guaranteed and has interest rate, inflation and credit risks. Guarantees are subject to the terms and conditions of the group annuity contract or funding agreement and the claims-paying ability of the insurer.

38 This investment is a combination of two pooled funds managed by different fund managers. The total assets in the Real Estate "REIT" Fund are rebalanced on a monthly basis to maintain a desired 70/30 percentage split between two investment options ("underlying investments"): 70% in the State Street REIT Index Security Lending Series Fund Class II and 30% in the J.P. Morgan Diversified Commercial Property Fund.

39 OBRA Mandatory participants may only invest in this fund through the Online Investment Advice and the Managed Account service, part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

40 This investment is a combination of two funds managed by different fund managers. Total assets in the Income Fund are rebalanced on a quarterly basis to maintain a desired 60/40 percentage split between the following investment options ("underlying investments"): 60% in the PIMCO Income Fund and 40% in the FIAM Tactical Bond Commingled Pool.

41 This fund is not available through the Managed Account service.

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