## **City of Houston - 98989-01**

### **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.houstondcp.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.

				Returns as	g 03/28/2024	Returns	Calendar Year Returns							
INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	1 Month YTD Y		5 Year	10 Year/ Since Inception	3 Month Ye			10 Year/ Since Inception	2023	2022	2021
International														
American Funds New Perspective R6 <sup>5,23</sup>	RNPGX	0.42 / 0.42	05-01-2009	2.74 8.49 2	2.92 5.22	12.78	10.96	8.49 22	.92 5.22	12.78	10.96	25.01	-25.61	18.10
BlackRock EAFE Equity Index Coll F <sup>4,5</sup>	N/A	0.06  /  0.06	05-02-2000	3.36 5.92 1	5.34 5.05	7.62	5.07	5.92 15	.34 5.05	7.62	5.07	18.20	-13.96	11.44
Calamos Global Equity 1 <sup>5,16,23</sup>	CIGEX	1.26 / 1.15	03-01-2007	4.83 19.15 3	6.82 6.56	15.19	10.99	19.15 36	.82 6.56	15.19	10.99	24.54	-27.47	16.79
Vanguard International Growth Adm 5,23	VWILX	0.31 / 0.31	08-13-2001	1.61 5.29	7.46 -5.68	8.70	7.73	5.29 7.	46 -5.68	8.70	7.73	14.81	-30.79	-0.74
MSCI EAFE Index 9,10	N/A	-/-		3.29 5.78 1	5.32 4.78	7.33	4.80	5.78 15	.32 4.78	7.33	4.80	18.24	-14.45	11.26
Specialty														
Cohen & Steers Realty Shares Z <sup>8,17,23</sup>	CSJZX	0.83 / 0.80	07-01-2019	1.44 -0.46 9	9.61 3.47	5.81	7.70	-0.46 9.	61 3.47	5.81	7.70	12.76	-24.90	42.73
Small Cap														
BlackRock Russell 2000 Index Coll F <sup>1,4,6,24</sup>	N/A	0.04 / 0.04	12-31-1997	3.57 5.19 1	9.78 -0.01	8.20	7.73	5.19 19	.78 -0.01	8.20	7.73	17.10	-20.36	14.88
Columbia Small Cap Value II Instl 6,20,23	NSVAX	1.08 / 0.99	05-01-2002	4.83 4.77 1	8.27 4.77	10.09	7.54	4.77 18	.27 4.77	10.09	7.54	14.10	-13.67	34.09
Janus Henderson Triton N <sup>6,23</sup>	JGMNX	0.67 / 0.67	05-31-2012	2.80 6.31 1	4.58 -0.19	7.07	9.62	6.31 14	.58 -0.19	7.07	9.62	14.78	-23.58	7.21
Russell 2000 Index 9,10,13	N/A	-/-		3.58 5.18 1	9.71 -0.10	8.11	7.58	5.18 19	.71 -0.10	8.11	7.58	16.93	-20.44	14.82
Mid Cap														
Artisan Mid Cap Inv	ARTMX	1.20 / 1.20	06-27-1997	2.45 10.41 2	1.83 -0.76	11.46	9.71	10.41 21	.83 -0.76	5 11.46	9.71	23.99	-36.82	10.34
Baron Growth Retail <sup>6,23</sup>	BGRFX	1.30 / 1.30	12-30-1994	2.28 5.46 1	2.16 3.61	11.40	10.53	5.46 12	.16 3.61	11.40	10.53	14.68	-22.60	19.84
Fidelity Mid Cap Index 6,23	FSMDX	0.03 / 0.03	09-08-2011	4.33 8.61 2	2.35 6.07	11.10	9.95	8.61 22	.35 6.07	11.10	9.95	17.21	-17.28	22.56
Delaware Ivy Mid Cp Inc Opportunities R6 <sup>6,18,23</sup>	IVOSX	0.89 / 0.72	10-01-2014	4.62 7.29 2	0.63 6.95	10.91	10.52	7.29 20	.63 6.95	10.91	10.52	17.96	-14.62	25.77
MFS Mid Cap Growth R6 <sup>6,21,23</sup>	OTCKX	0.67 / 0.66	01-02-2013	1.82 10.78 2	5.17 4.13	11.67	12.09	10.78 25	.17 4.13	11.67	12.09	21.50	-28.29	14.17
Touchstone Mid Cap Institutional <sup>6,23</sup>	TMPIX	0.89 / 0.89	01-27-2012	3.34 9.51 3	1.43 8.70	12.63	11.27	9.51 31	.43 8.70	12.63	11.27	27.54	-15.57	15.36

## City of Houston - 98989-01 (Continued)

				Returns as of Month Ending 03/28/2024				Returns as of Quarter Ending 03/28/2024					Calendar Year Returns			
INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	1 Month YTD	1 Year Y	3 Year Y		10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021
S & P MidCap 400 Index 9,10,12	N/A	-/-		5.60 9.95	23.33	5.96 1	1.71	9.99	9.95	23.33	6.96	11.71	9.99	16.44		24.76
Large Cap																
American Century Equity Income 23	TWEIX	0.93 / 0.93	08-01-1994	3.75 5.47	9.09	5.66	7.08	8.21	5.47	9.09	5.66	7.08	8.21	3.90	-3.14	16.78
American Century Growth Inv 15,23	TWCGX	0.97 / 0.92	06-30-1971	1.55 11.88	39.32 1	1.32 1	7.22	14.64	11.88	39.32	11.32	17.22	14.64	43.27	-31.43	27.49
BlackRock Equity Index - Collective F	N/A	0.03 / 0.03	03-05-1997	3.22 10.55	29.87 1	1.48 1	5.05	12.97	10.55	29.87	11.48	15.05	12.97	26.28	-18.12	28.69
Fidelity Contrafund <sup>23</sup>	FCNTX	0.39 / 0.39	05-17-1967	2.87 17.98	47.42 1	2.69 1	7.15	14.65	17.98	47.42	12.69	17.15	14.65	39.33	-28.26	24.36
INVESCO Diversified Dividend R5 <sup>23</sup>	DDFIX	0.54 / 0.54	10-25-2005	3.83 7.96	17.87	3.44	9.35	8.30	7.96	17.87	8.44	9.35	8.30	9.07	-1.38	19.29
JPMorgan US Research Enhanced Equity I 19,23	JDESX	0.58 / 0.35	09-10-2001	3.27 10.92	31.64	2.43 1	6.28	12.77	10.92	31.64	12.43	16.28	12.77	28.23	-18.16	30.52
S & P 500 Index 9,10,11	N/A	-/-		3.22 10.56	29.88 1	1.49 1	5.05	12.96	10.56	29.88	11.49	15.05	12.96	26.29	-18.11	28.71
Balanced																
Fidelity Balanced Fund <sup>2,23</sup>	FBALX	0.47 / 0.47	11-06-1986	2.41 7.13	21.13	5.46 1	1.65	9.57	7.13	21.13	6.46	11.65	9.57	21.60	-18.19	18.28
Bond																
American Funds US Government Sec R6 <sup>7,23</sup>	RGVGX	0.26 / 0.26	05-01-2009	0.65 -1.11	-0.77 -	2.30 (	0.64	1.42	-1.11	-0.77	-2.30	0.64	1.42	3.19	-10.67	-0.47
Carillon Reams Core Plus Bond R6 <sup>7,22,23</sup>	SCPWX	0.57 / 0.40	11-20-2017	0.92 -0.51	1.42 -	1.76	2.30	2.34	-0.51	1.42	-1.76	2.30	2.34	6.23	N/A	N/A
PIMCO Total Return Admin 7,23	PTRAX	0.74 / 0.74	09-08-1994	1.06 -0.08	3.02 -	2.48 (	0.51	1.55	-0.08	3.02	-2.48	0.51	1.55	6.04	-14.30	-1.09
Western Asset Core Plus Bond IS <sup>7,23</sup>	WAPSX	0.42 / 0.42	08-04-2008	1.15 -1.17	2.20 -	4.09 -	0.14	1.96	-1.17	2.20	-4.09	-0.14	1.96	6.91	-18.83	-1.87
Barclays Capital Aggregate Bond Index	N/A	-/-		0.92 -0.78	1.70 -	2.46 (	).36	1.54	-0.78	1.70	-2.46	0.36	1.54	5.53	-13.01	-1.54

#### Current Fixed Rate(s)

Houston Fixed Fund: 3 2.40%

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Performance returns reflect a deduction for fund operating expenses. Your Plan may also assess an administrative fee which would reduce the performance quoted above.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at 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.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

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

A ticker symbol is not available for those funds that are exempt from SEC registration.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are

# City of Houston - 98989-01 (Continued)

voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

- 1 A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).
- Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.
- 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.
- 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 particpants, the funds are not available to individual retail investors.
- 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>6</sup>Securities of small and mid-size companies may be more volatile than those of larger, more established companies.
- 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.
- Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.
- 9 A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.
- 10 Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.
- 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.
- The S&P MidCap 400 Index is a registered trademark of Standard & Poor's Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.
- 13 Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.
- Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.
- 15 The Fund has a Contractual Management Fee Waiver in the amount of .05% which expires on 28-FEB-2025.
- The Fund has a Contractual Expense Ratio Waiver in the amount of .11% which expires on 01-MAR-2025.
- <sup>17</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .03% which expires on 30-JUN-2024.
- $^{18}$  The Fund has a Contractual Expense Ratio Waiver in the amount of .17% which expires on 30-JUL-2024.
- The Fund has a Contractual Expense Ratio Waiver in the amount of .23% which expires on 31-OCT-2024.
- The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 30-JUN-2024.
- <sup>21</sup> The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-DEC-2024.
- The Fund has a Contractual Expense Ratio Waiver in the amount of .17% which expires on 30-APR-2025.
- Where data obtained from Morningstar. (C)2023 Morningstar. Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers: (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
- 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.
- 25 Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.