

Directed Account Plan - 385086-01/02
Investment Performance as of 12/29/2023



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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.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁶	Inception Date	Returns as of Month Ending 12/29/2023						Returns as of Quarter Ending 12/29/2023					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
Tier I - Asset Allocation Funds																	
Income Fund ^{13,20}	N/A	0.34 / 0.34	04-30-2010	1.25	6.71	6.71	2.93	4.51	3.78	2.97	6.71	2.93	4.51	3.78	6.71	-2.72	5.04
Income Fund Composite Index ^{1,5}	N/A	- / -		1.48	8.08	8.08	3.08	4.29	2.89	3.43	8.08	3.08	4.29	2.89	8.08	-2.93	4.56
Conservative Fund ^{1,13,20}	N/A	0.39 / 0.39	07-01-1993	2.95	9.85	9.85	2.28	5.80	4.79	5.84	9.85	2.28	5.80	4.79	9.85	-8.67	6.65
Conservative Fund Composite Index ^{1,5}	N/A	- / -		3.03	10.57	10.57	2.55	5.65	4.12	5.94	10.57	2.55	5.65	4.12	10.57	-8.28	6.56
Moderate Fund ^{1,13,20}	N/A	0.45 / 0.45	07-01-1993	4.27	14.11	14.11	2.59	7.53	5.84	8.62	14.11	2.59	7.53	5.84	14.11	-14.20	10.27
Moderate Fund Composite Index ^{1,5}	N/A	- / -		4.21	14.03	14.03	3.00	7.75	5.62	8.35	14.03	3.00	7.75	5.62	14.03	-13.36	10.75
Aggressive Fund ^{1,13,20}	N/A	0.50 / 0.50	07-01-1993	4.61	16.30	16.30	3.38	8.71	6.47	9.58	16.30	3.38	8.71	6.47	16.30	-15.92	12.99
Aggressive Fund Composite Index ^{1,5}	N/A	- / -		4.54	16.14	16.14	3.94	9.10	6.46	9.20	16.14	3.94	9.10	6.46	16.14	-14.82	13.61
Vanguard Target Retirement Income Inv ¹³	VTINX	0.08 / 0.08	10-27-2003	3.59	10.65	10.65	0.54	4.82	4.08	7.26	10.65	0.54	4.82	4.08	10.65	-12.74	5.25
Vanguard Target Retirement 2020 Inv ³	VTWNX	0.08 / 0.08	06-07-2006	3.94	12.51	12.51	1.47	6.61	5.52	8.00	12.51	1.47	6.61	5.52	12.51	-14.15	8.17
Vanguard Target Retirement 2025 Inv ^{3,13}	VTTVX	0.08 / 0.08	10-27-2003	4.35	14.55	14.55	2.03	7.56	6.10	8.87	14.55	2.03	7.56	6.10	14.55	-15.55	9.80
Vanguard Target Retirement 2030 Inv ³	VTHRX	0.08 / 0.08	06-07-2006	4.59	15.99	15.99	2.65	8.37	6.58	9.50	15.99	2.65	8.37	6.58	15.99	-16.27	11.38
Vanguard Target Retirement 2035 Inv ^{3,13}	VTTHX	0.08 / 0.08	10-27-2003	4.70	17.14	17.14	3.33	9.17	7.06	9.87	17.14	3.33	9.17	7.06	17.14	-16.62	12.96
Vanguard Target Retirement 2040 Inv ³	VFORX	0.08 / 0.08	06-07-2006	4.83	18.34	18.34	4.02	9.99	7.52	10.23	18.34	4.02	9.99	7.52	18.34	-16.98	14.56
Vanguard Target Retirement 2045 Inv ^{3,13}	VTIVX	0.08 / 0.08	10-27-2003	4.95	19.48	19.48	4.68	10.76	7.91	10.57	19.48	4.68	10.76	7.91	19.48	-17.36	16.16
Vanguard Target Retirement 2050 Inv ³	VFIFX	0.08 / 0.08	06-07-2006	5.05	20.17	20.17	4.91	10.93	7.99	10.79	20.17	4.91	10.93	7.99	20.17	-17.46	16.41
Vanguard Target Retirement 2055 Inv ^{3,13}	VFFVX	0.08 / 0.08	08-18-2010	5.04	20.16	20.16	4.92	10.92	7.97	10.78	20.16	4.92	10.92	7.97	20.16	-17.46	16.44
Vanguard Target Retirement 2060 Inv ³	VTTSX	0.08 / 0.08	01-19-2012	5.03	20.18	20.18	4.92	10.92	7.97	10.79	20.18	4.92	10.92	7.97	20.18	-17.46	16.44

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Vanguard Target Retirement 2065 Inv ³	VLXVX	0.08 / 0.08	07-12-2017	5.04	20.15	20.15	4.95	10.91	8.44	10.79	20.15	4.95	10.91	8.44	20.15	-17.39	16.45
Vanguard Target Retirement 2070 Inv	VSVNX	0.08 / 0.08	06-28-2022	5.07	20.24	20.24	N/A	N/A	13.76	10.83	20.24	N/A	N/A	13.76	20.24	N/A	N/A
Tier II - Index Funds																	
SSgA U.S. Bond Index Fund Class C ¹⁵	N/A	0.05 / 0.05	10-31-1997	3.74	5.56	5.56	-3.41	1.06	1.77	6.70	5.56	-3.41	1.06	1.77	5.56	-13.16	-1.67
Bloomberg Barclays Cap US Agg Bond Idx ^{1,4,5,11,21}	N/A	- / -		3.83	5.53	5.53	-3.31	1.10	1.81	6.82	5.53	-3.31	1.10	1.81	5.53	-13.01	-1.54
State Street Russell All Cp Idx NL Ser C ¹⁷	N/A	0.02 / 0.02	08-29-1997	5.31	25.98	25.98	8.65	15.21	11.49	12.09	25.98	8.65	15.21	11.49	25.98	-19.09	25.79
Russell 3000 Index ^{1,5}	N/A	- / -		5.30	25.96	25.96	8.54	15.16	11.48	12.07	25.96	8.54	15.16	11.48	25.96	-19.21	25.66
SSgA Global All Cap Equity ex-US Index K ¹⁶	N/A	0.07 / 0.07	03-31-2011	5.17	15.86	15.86	1.76	7.40	4.17	9.78	15.86	1.76	7.40	4.17	15.86	-16.33	8.68
MSCI ACWI Ex USA IMI ^{1,5}	N/A	- / -		5.21	15.62	15.62	1.53	7.19	3.97	9.81	15.62	1.53	7.19	3.97	15.62	-16.58	8.53
SSgA US Inflation Protected Bd Idx NL C ^{15,18}	N/A	0.06 / 0.06	08-04-2010	2.54	3.87	3.87	-1.11	3.04	2.33	4.54	3.87	-1.11	3.04	2.33	3.87	-12.04	5.86
Bloom Barclays Cap U S Treasury TIPS Idx ^{1,5,21}	N/A	- / -		2.69	3.90	3.90	-1.00	3.15	2.42	4.71	3.90	-1.00	3.15	2.42	3.90	-11.85	0.05
Tier III - Actively Managed Fund																	
Stable Value Fund ^{1,14,19}	N/A	0.27 / 0.27	07-01-1993	0.24	2.93	2.93	2.29	2.49	2.45	0.79	2.93	2.29	2.49	2.45	2.93	2.06	1.90
BofAML US Treasury 91 Days Average ^{1,5}	N/A	- / -		0.47	5.01	5.01	2.15	1.88	1.25	1.37	5.01	2.15	1.88	1.25	5.01	1.50	0.05
Fixed Income Fund ¹⁵	N/A	0.29 / 0.29	10-21-2016	4.18	7.24	7.24	-2.87	2.01	1.76	7.42	7.24	-2.87	2.01	1.76	7.24	-13.59	-1.11
Bloomberg Barclays Universal Bond ^{1,5,21}	N/A	- / -		3.79	6.17	6.17	-2.97	1.44	2.08	6.83	6.17	-2.97	1.44	2.08	6.17	-12.99	-1.10
Diversified Inflation/Real Return Fund ^{15,18}	N/A	0.27 / 0.27	10-21-2016	4.17	3.86	3.86	4.27	6.04	4.80	7.33	3.86	4.27	6.04	4.80	3.86	-7.39	17.85
Bloom Baclys US Treasury TIPS 0-5 Yr Idx ^{1,5,21}	N/A	- / -		1.15	4.57	4.57	2.32	3.37	1.98	2.60	4.57	2.32	3.37	1.98	4.57	-2.74	5.34
Large Cap Core Stock Fund	N/A	0.42 / 0.42	10-21-2016	4.23	25.63	25.63	6.74	12.60	11.77	11.64	25.63	6.74	12.60	11.77	25.63	-21.41	23.18
S & P 500 Index ^{1,4,5,8}	N/A	- / -		4.54	26.29	26.29	10.00	15.69	12.03	11.69	26.29	10.00	15.69	12.03	26.29	-18.11	28.71
Small/Mid Cap Core Stock Fund ¹⁷	N/A	0.80 / 0.80	10-21-2016	8.42	15.28	15.28	1.49	10.40	9.71	10.61	15.28	1.49	10.40	9.71	15.28	-19.78	13.05
Russell 2500 Index ^{1,5}	N/A	- / -		10.72	17.42	17.42	4.24	11.67	8.36	13.35	17.42	4.24	11.67	8.36	17.42	-18.37	18.18
International Stock Fund ^{1,16}	N/A	0.66 / 0.66	07-01-1993	4.79	16.87	16.87	2.57	8.41	4.76	9.33	16.87	2.57	8.41	4.76	16.87	-14.94	8.54
MSCI ACWI Ex USA IMI ^{1,5}	N/A	- / -		5.21	15.62	15.62	1.53	7.19	3.97	9.81	15.62	1.53	7.19	3.97	15.62	-16.58	8.53
Tier IV - Specialty Funds																	
Vanguard Federal Money Market Inv ²	VMFXX	0.11 / 0.11	07-13-1981	0.45	5.09	5.09	2.20	1.83	1.21	1.34	5.09	2.20	1.83	1.21	5.09	1.55	0.01
DFA Inflation-Protected Securities I ^{15,18}	DIPSX	0.11 / 0.11	09-18-2006	2.52	3.93	3.93	-1.25	3.12	2.42	4.58	3.93	-1.25	3.12	2.42	3.93	-12.22	5.55
Columbia High Yield Bond Instl 3 ^{12,15}	CHYYX	0.67 / 0.60	11-08-2012	3.49	12.49	12.49	1.76	5.54	4.40	6.88	12.49	1.76	5.54	4.40	12.49	-10.69	4.89
AB Global Bond Z ^{15,16}	ANAZX	0.51 / 0.51	10-15-2013	3.42	6.98	6.98	-2.18	1.15	2.30	6.75	6.98	-2.18	1.15	2.30	6.98	-11.99	-0.60
BPCIT LCV Fund CL D	N/A	0.42 / 0.42	07-01-2010	5.85	13.99	13.99	12.51	12.45	9.08	8.81	13.99	12.51	12.45	9.08	13.99	-4.20	30.40
Fidelity Growth Company K6	FGKFX	0.45 / 0.45	06-13-2019	6.35	46.02	46.02	6.30	N/A	20.46	14.48	46.02	6.30	N/A	20.46	46.02	-32.62	22.09

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Janus Henderson Enterprise N ¹⁷	JDMNX	0.66 / 0.66	07-12-2012	7.53	18.10	18.10	5.27	13.72	12.03	9.30	18.10	5.27	13.72	12.03	18.10	-15.94	17.50
Goldman Sachs Small Cap Value R6 ^{12,17}	GSSUX	0.98 / 0.96	07-31-2015	10.39	11.33	11.33	6.34	8.62	6.27	13.33	11.33	6.34	8.62	6.27	11.33	-14.74	26.70
Lazard Intl Strategic Equity Instl ¹⁶	LISIX	0.81 / 0.81	10-31-2005	5.47	17.06	17.06	1.03	6.75	3.85	11.86	17.06	1.03	6.75	3.85	17.06	-16.88	5.99
Aberdeen Emerging Markets	N/A	0.85 / 0.85	10-21-2016	3.80	7.03	7.03	-8.81	3.02	2.59	7.71	7.03	-8.81	3.02	2.59	7.03	-25.48	-4.92
Fidelity Small Cap Growth K6 ¹⁷	FOCSX	0.60 / 0.60	05-25-2017	11.63	19.62	19.62	-0.24	13.20	11.58	13.74	19.62	-0.24	13.20	11.58	19.62	-25.01	10.66
TS&W International Sm Cp Eq CIF Cl D ^{16,17}	N/A	0.90 / 0.90	03-17-2020	5.63	17.04	17.04	3.66	N/A	17.21	9.90	17.04	3.66	N/A	17.21	17.04	-16.02	13.30
Ceredex Mid Cap Value Equity CIT ¹⁷	N/A	0.60 / 0.60	06-29-2011	6.01	10.88	10.88	7.67	10.62	8.00	11.54	10.88	7.67	10.62	8.00	10.88	-13.71	30.46
American Funds New Perspective R6	RNPGX	0.42 / 0.42	05-01-2009	5.45	25.01	25.01	3.17	13.90	10.10	11.44	25.01	3.17	13.90	10.10	25.01	-25.61	18.10
MetWest Core Plus Bond (IS Pltm)	N/A	0.31 / 0.31	12-12-2014	4.36	5.98	5.98	-3.40	1.36	1.42	7.57	5.98	-3.40	1.36	1.42	5.98	-13.96	-1.16

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

^{1*} Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

² The 7-day current yield more closely reflects the current earnings of the money market portfolio/fund than the total return quotation.

³ 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.

⁴ 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.

⁵ 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.

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⁸ 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.

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¹¹ *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.*

¹² #

¹³ *Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.*

¹⁴ *A collective trust stable value fund is offered by a bank or trust company. These investments have interest rate, inflation and credit risks associated with the underlying assets owned by the portfolio or fund. The strength of the wrap contracts, which provide book-value guarantees associated with a fund, depends on the financial strength of the financial institutions issuing the contracts.*

¹⁵ *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.*

¹⁶ *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.*

¹⁷ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

¹⁸ *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.*

¹⁹ *A stable value fund is not federally guaranteed and may lose value. It has interest rate, inflation and credit risks associated with the underlying assets owned by the fund. A guaranteed separate account stable value fund is offered through an insurance company group annuity contract or funding agreement. The strength of the guarantee is dependent on the financial strength of the insurance company issuing the contracts.*

²⁰ *Asset Allocation and balanced investment options and models are subject to the risks of their underlying investments.*

²¹ *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.*