

The The Capital Accumulation Plan for the Employees of The Fidelity Bank (the Plan) offered by THE FIDELITY BANK has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to principal.com or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit principal.com. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at principal.com.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

THE FIDELITY BANK
100 SOUTH MAIN STREET
FUQUAY-VARINA, NC 27526
919-346-2213

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. THE FIDELITY BANK has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Fees and expenses⁺ — For the current year, an annual Plan administrative expense of 0.1100% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

There may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

⁺ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Distribution installment fee:** \$12.50 per quarter
- **Loan maintenance fee for new loans:** \$12.00 per quarter
- **Loan setup fee:** \$75.00
- **Qualified Domestic Relations Order fee:** \$220.00 Per hour for each Domestic Relations Order reviewed. The fee is divided between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's administrative procedures.
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.
- **Wire transfer fee:** \$25.00
- **Fee for overnight mailing a check:** \$25.00
- **Stop payment fee:** \$25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** \$50.00

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This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.

When you log into your account at principal.com and click on Investments > Investment Performance, you can find the following to review investment information.

- The most recent month end performance on an investment option.
- To view asset class descriptions, scroll below the list of available investment options, then click on "View detailed descriptions of all asset classes."
- To view the description of a benchmark for a specific investment, click on the investment name, then Investment Option Profile and scroll to the bottom of the page.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information and a glossary of terms to assist you in understanding the designated investment options.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense - Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

Asset Class: Short-Term Fixed Income	Investment Category: Short Term Bond				Inv Manager or Sub-Advisor: Fidelity Management & Research			
Investment Option Name: Fidelity Short-Term Bond Index Fund ^{2,8,H}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.72	3.88	3.88	0.98	1.28	-	1.69	10/2017
Benchmark: Bloomberg Government/Credit 1-3 Year Index	-0.02	4.36	4.36	1.69	1.58	1.63	-	-

Description: The investment seeks a high level of current income consistent with preservation of capital. The fund normally invests at least 80% of assets in securities included in the Bloomberg U.S. 1-5 Year Government/Credit Bond Index, a market value-weighted index of fixed-rate investment-grade debt securities with maturities from one to five years from the U.S. treasury, U.S. government-related, and U.S. corporate indexes. It normally maintains a dollar-weighted average maturity that generally is expected to be three years or less, consistent with that of the index. The fund invests in domestic and foreign issuers.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	0.03/\$0.30		0.03						
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	Non- U.S. Bonds	Cash	Conver- tibles					
	90.44	8.74	0.80	0.02					

Asset Class: Short-Term Fixed Income	Investment Category: Money Market				Inv Manager or Sub-Advisor: Federated Investment Mgmt.			
Investment Option Name: Federated Hermes Government Obligations Premier Fund ¹⁰	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.17	5.19	5.19	3.91	2.42	-	1.70	1/2015
Benchmark: ICE BofA U.S. LIBOR 3 Month Index	1.22	5.47	5.47	3.92	2.59	1.96	-	-

Description: The investment seeks to provide current income consistent with stability of principal. The fund invests in a portfolio of U.S. Treasury and government securities maturing in 397 days or less and repurchase agreements collateralized fully by U.S. Treasury and government securities. The fund will operate as a "government money market fund," as such term is defined in or interpreted under Rule 2a-7 under the Investment Company Act of 1940.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.24/\$2.40	0.15					
Composition (% of Assets) as of 09/30/2024	N/A						
	N/A						

Asset Class: Fixed Income	Investment Category: Multisector Bond				Inv Manager or Sub-Advisor: Amundi Asset Management			
Investment Option Name: Pioneer Strategic Income K Fund ^{3,4,10,G}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.69	4.80	4.80	-0.22	1.91	3.08	3.16	12/2012
Benchmark: Bloomberg US Universal Index	-2.73	2.04	2.04	-1.95	0.06	1.73	-	-

Description: The investment seeks a high level of current income. The fund normally invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in debt securities. It invests primarily in debt securities issued or guaranteed by the U.S. government, its agencies or instrumentalities or non-U.S. governmental entities; debt securities of U.S. and non-U.S. corporate issuers; and mortgage-related securities, and asset-backed securities. The fund may invest in securities of any maturity and maintains an average portfolio maturity which varies based upon the judgment of the fund's investment adviser.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.65/\$6.50	0.60							
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	Non- U.S. Bonds	Cash	Conver- tibles	Non- U.S. Stocks	Pre- ferred	U.S. Stocks		
	62.49	33.06	3.49	0.79	0.11	0.05	0.01		

Asset Class: Fixed Income	Investment Category: High Yield Bond				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock High Yield Portfolio K Fund 4,8,9,10	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.23	8.74	8.74	3.48	4.44	5.17	6.88	11/1998
Benchmark: ICE Bofa US High Yield Index	0.16	8.20	8.20	2.91	4.04	5.08	-	-

Description: The investment seeks to maximize total return, consistent with income generation and prudent investment management. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in high yield investments and other financial instruments with economic characteristics similar to such investments. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.49/\$4.90	0.48					
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles	U.S. Stocks	Cash
	80.45	15.39	6.26	2.73	1.57	0.37	-6.76

Asset Class: Fixed Income	Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Robert W. Baird & Co. Inc			
Investment Option Name: Baird Aggregate Bond Institutional Fund 8,9	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.01	1.85	1.85	-2.07	0.11	1.76	4.24	9/2000
Benchmark: Bloomberg US Aggregate Bond Index	-3.06	1.25	1.25	-2.41	-0.33	1.35	-	-

Description: 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 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.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.30/\$3.00	0.30							
Composition (% of Assets) as of 10/31/2024	U.S. Bonds	Non- U.S. Bonds	Cash	Conver- tibles					
	83.83	13.84	2.26	0.07					

Asset Class: Fixed Income	Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Total Bond Market Index Admiral Fund 2,8,G	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.04	1.24	1.24	-2.42	-0.32	1.33	3.21	11/2001
Benchmark: Bloomberg US Aggregate Bond Index	-3.06	1.25	1.25	-2.41	-0.33	1.35	-	-

Description: The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	0.05/\$0.50		0.05						
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	Non- U.S. Bonds	Cash	Conver- tibles					
	91.23	7.26	1.50	0.01					

Asset Class: Fixed Income	Investment Category: Inflation-Protected Bond				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Inflation-Protected Securities Admiral Fund 8,9,10,G	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.00	1.86	1.86	-2.33	1.79	2.12	3.16	6/2005
Benchmark: Bloomberg US Treasury Tips Index	-2.88	1.84	1.84	-2.30	1.87	2.24	-	-

Description: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is generally expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.10/\$1.00	0.10					
Composition (% of Assets) as of 09/30/2024	U.S. Bonds	Cash					
	97.08	2.92					

Asset Class: Balanced/Asset Allocation	Investment Category: Conservative Allocation				Inv Manager or Sub-Advisor: American Trust Custody			
Investment Option Name: GoalView Conservative Fund Institutional Class 6,7,9,14,15,16	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.53	4.28	4.28	-	-	-	5.76	12/2022
Benchmark: Morningstar Conservative Target Risk Index	-3.19	3.57	3.57	-1.04	1.69	2.86	-	-

Description: The investment objective of the fund is to provide above average current income with a limited degree of capital growth.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
	Gross %/ Per \$1,000	Net %								
	0.31/\$3.10	0.31								
Composition (% of Assets) as of 12/31/2024	U.S. Bonds	U.S. Stocks	Non- U.S. Stocks	Non- U.S. Bonds	Cash	Other				
	73.19	13.42	6.24	4.62	2.51	0.02				

Asset Class: Balanced/Asset Allocation	Investment Category: Moderately Conservative Alloc				Inv Manager or Sub-Advisor: American Trust Custody			
Investment Option Name: GoalView Moderately Conservative Fund Institutional Class 6,7,9,14,15,16	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.09	7.37	7.37	-	-	-	8.90	12/2022
Benchmark: Morningstar Moderately Conservative Target Risk Index	-2.72	6.40	6.40	0.55	3.88	4.71	-	-

Description: The investment objective of the fund is to provide current income with a moderate amount of capital appreciation.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
	Gross %/ Per \$1,000	Net %								
	0.39/\$3.90	0.39		-						
Composition (% of Assets) as of 12/31/2024	U.S. Bonds	U.S. Stocks	Non- U.S. Stocks	Non- U.S. Bonds	Cash	Other				
	54.49	27.03	12.21	3.42	2.83	0.03				

Asset Class: Balanced/Asset Allocation			Investment Category: Moderate Allocation				Inv Manager or Sub-Advisor: American Trust Custody				
Investment Option Name: GoalView Moderate Fund Institutional Class 6,7,9,14,15,16			Average Annual Total Return as of 12/31/2024 Quarter End								
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
			-1.49	10.77	10.77	-	-	-	12.51	12/2022	
Benchmark: Morningstar Moderate Target Risk Index			-2.86	8.27	8.27	1.47	5.37	6.05	-	-	
Description: The investment objective of the fund is to provide growth of capital as well as generation of current income.											
Fees & Expenses		Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %								
		0.31/\$3.10	0.31								
Composition (% of Assets) as of 12/31/2024		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other				
		40.48	35.89	18.44	2.93	2.21	0.05				

Asset Class: Balanced/Asset Allocation			Investment Category: Moderately Aggressive Alloc				Inv Manager or Sub-Advisor: American Trust Custody			
Investment Option Name: GoalView Moderately Aggressive Fund Institutional Class 6,7,9,14,15,16			Average Annual Total Return as of 12/31/2024 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			-0.90	14.09	14.09	-	-	-	16.01	12/2022
Benchmark: Morningstar Moderately Aggressive Target Risk Index			-2.66	10.66	10.66	2.75	7.02	7.49	-	-
Description: The investment objective of the fund is to provide growth above average growth of capital with limited current income.										
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %							
		0.39/\$3.90	0.39							
Composition (% of Assets) as of 12/31/2024		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other			
		53.38	25.10	17.10	3.31	1.05	0.06			

Asset Class: Balanced/Asset Allocation				Investment Category: Aggressive Allocation				Inv Manager or Sub-Advisor: American Trust Custody			
Investment Option Name: GoalView Aggressive Fund Institutional Class 6,7,9,14,15,16				Average Annual Total Return as of 12/31/2024 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				-0.33	17.47	17.47	-	-	-	19.46	12/2022
Benchmark: Morningstar Aggressive Target Risk Index				-2.34	12.50	12.50	3.82	8.25	8.55	-	-
Description: The investment objective of the fund is to provide growth above average growth of capital without regard to current income.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000		Net %							
		0.45/\$4.50		0.45							
Composition (% of Assets) as of 12/31/2024		U.S. Stocks	Non-U.S. Stocks	Cash	Other	U.S. Bonds	Non-U.S. Bonds				
		65.93	30.41	3.55	0.06	0.04	0.01				

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date Retirement				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index Retirement K Fund 6,7,9,11,12	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.25	7.15	7.15	0.43	3.98	4.73	5.09	5/2011
Benchmark: Morningstar Lifetime Moderate Income Index	-1.69	7.38	7.38	1.23	4.30	4.50	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.13/\$1.30	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Other	Cash	
	56.75	25.35	12.48	2.67	1.44	1.30	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2030				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2030 K Fund 6,7,9,11,12	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.21	9.26	9.26	1.52	5.68	6.47	6.80	5/2011
Benchmark: Morningstar Lifetime Moderate 2030 Index	-2.32	8.83	8.83	0.40	5.15	6.21	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.13/\$1.30	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	
	42.48	34.75	17.76	3.01	1.55	0.45	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2035				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2035 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.06	10.98	10.98	2.37	6.79	7.33	7.53	5/2011
Benchmark: Morningstar Lifetime Moderate 2035 Index	-2.24	10.18	10.18	1.34	6.04	6.93	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	
	42.28	31.76	22.04	2.27	1.60	0.04	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2040 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.85	12.66	12.66	3.23	7.81	8.11	8.19	5/2011
Benchmark: Morningstar Lifetime Moderate 2040 Index	-2.07	11.70	11.70	2.40	6.98	7.56	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	
	49.35	25.89	21.18	1.96	1.57	0.05	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2045 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.65	14.36	14.36	4.08	8.77	8.76	8.74	5/2011
Benchmark: Morningstar Lifetime Moderate 2045 Index	-1.92	12.86	12.86	3.19	7.63	7.94	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	
	55.85	29.39	11.29	2.44	0.97	0.06	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2050 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.37	15.65	15.65	4.66	9.38	9.12	9.08	5/2011
Benchmark: Morningstar Lifetime Moderate 2050 Index	-1.89	13.36	13.36	3.54	7.88	8.06	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	
	59.78	32.39	4.51	2.72	0.53	0.07	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2055 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.20	16.29	16.29	4.92	9.57	9.23	9.24	5/2011
Benchmark: Morningstar Lifetime Moderate 2055 Index	-1.96	13.33	13.33	3.54	7.86	8.03	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Non-U.S. Bonds	Other	
	61.67	33.78	2.98	1.29	0.21	0.07	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2060 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.20	16.29	16.29	4.94	9.57	-	11.39	2/2016
Benchmark: Morningstar Lifetime Moderate 2060 Index	-2.08	13.15	13.15	3.45	7.77	7.95	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.14/\$1.40	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Non-U.S. Bonds	Other	
	61.91	33.98	3.00	0.89	0.15	0.07	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Lifepath Index 2065 K Fund ^{6,7,9,11,12}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.14	16.34	16.34	4.94	9.67	-	10.51	10/2019
Benchmark: Morningstar Lifetime Moderate 2060 Index	-2.08	13.15	13.15	3.45	7.77	7.95	-	-

Description: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2065 Fund Custom Benchmark.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.15/\$1.50	0.09					
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Non-U.S. Bonds	Other	
	61.81	34.08	3.03	0.86	0.16	0.07	

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Equity-Income Adm Fund ^{10,13,G}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.74	15.16	15.16	7.46	9.97	10.07	8.67	8/2001
Benchmark: Russell 1000 Value Index	-1.98	14.37	14.37	5.63	8.68	8.49	-	-

Description: The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses two investment advisors.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.18/\$1.80	0.18						
Composition (% of Assets) as of 09/30/2024	U.S. Stocks	Non- U.S. Stocks	Cash					
	88.02	9.34	2.64					

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Total Stock Market Index Admiral Fund ^{2,13,G}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	2.62	23.74	23.74	7.86	13.80	12.49	8.51	11/2000
Benchmark: Morningstar US Large-Mid Cap Index	2.72	25.07	25.07	8.50	14.36	12.91	-	-

Description: The investment seeks to track the performance of the CRSP US Total Market Index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. The fund is non-diversified.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.04/\$0.40	0.04						
				-	1/30 day period	N/A	N/A	
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non- U.S. Stocks	Cash					
	99.10	0.59	0.31					

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard 500 Index Admiral Fund ^{2,13,G}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	2.40	24.97	24.97	8.89	14.48	13.06	8.29	11/2000
Benchmark: Morningstar US Large-Mid Cap Index	2.72	25.07	25.07	8.50	14.36	12.91	-	-
Benchmark: Standard & Poor's 500 Index TR	2.41	25.02	25.02	8.94	14.53	13.10	-	-

Description: The investment seeks to track the performance of the Standard & Poor's 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 Standard & Poor's 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. The fund is non-diversified.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.04/\$0.40	0.04						
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non- U.S. Stocks	Cash					
	99.39	0.58	0.03					

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: AB			
Investment Option Name: AB US Large Cap Growth CIT W Series Class P1 13,14,15,16	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.20	25.55	25.55	6.71	16.25	-	17.47	9/2019
Benchmark: Russell 1000 Growth Index	7.07	33.36	33.36	10.47	18.96	16.78	-	-

Description: The Fund seeks long-term growth of capital from a high conviction concentrated portfolio of large U.S. stocks. To implement this objective, the Fund will be invested in the AB US Large Cap Growth Collective Trust (the "Underlying Fund") of the AB Collective Investment Trust Series for which AB Trust Company, LLC is the trustee and Alliance Bernstein, L.P. ("AB") is the investment advisor.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.37/\$3.70	0.37						
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	Cash					
	95.23	3.29	1.48					

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Value				Inv Manager or Sub-Advisor: Massachusetts Financial Svc Co			
Investment Option Name: MFS Mid Cap Value R6 Fund ^{1,10,F}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.30	14.11	14.11	5.59	9.99	9.22	10.79	2/2013
Benchmark: Russell Midcap Value Index	-1.75	13.07	13.07	3.88	8.59	8.10	-	-

Description: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap(R) Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.63/\$6.30	0.62			-	2/calendar quarter	N/A	01/31/2025	
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non- U.S. Stocks	Cash	Pre- ferred					
	93.16	4.46	1.91	0.46					

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Mid Cap Index Admiral Fund ^{1,2,G}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.44	15.22	15.22	2.80	9.85	9.55	10.06	11/2001
Benchmark: Morningstar US Mid Cap Index	0.65	15.29	15.29	4.00	10.50	10.30	-	-

Description: 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.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.05/\$0.50	0.05						
Composition (% of Assets) as of 11/30/2024	U.S. Stocks	Non-U.S. Stocks	Cash					
	98.23	1.53	0.23					

Asset Class: Small/Mid U.S. Equity			Investment Category: Mid Cap Growth			Inv Manager or Sub-Advisor: BlackRock Advisors, LLC				
Investment Option Name: BlackRock Mid-Cap Growth Equity K Fund 1,10			Average Annual Total Return as of 12/31/2024 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			4.48	12.55	12.55	-3.24	8.71	12.21	14.17	3/2016
Benchmark: Russell Midcap Growth Index			8.14	22.10	22.10	4.04	11.47	11.54	-	-
Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities issued by U.S. mid-capitalization companies which the fund management believes have above-average earnings growth potential. The fund adviser generally defines these companies, at the time of the fund's investment, as those with market capitalizations comparable in size to the companies in the Russell Midcap(R) Growth Index. It primarily invests in common stock but also can invest in preferred stock, convertible securities and other equity securities.										
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %							
		0.71/\$7.10	0.71							
Composition (% of Assets) as of 11/30/2024		U.S. Stocks	Non-U.S. Stocks	Cash						
		90.62	9.40	-0.03						

Asset Class: Small/Mid U.S. Equity			Investment Category: Small Blend			Inv Manager or Sub-Advisor: Federated Investment Mgmt.				
Investment Option Name: Federated Hermes MDT Small Cap Core R6 Fund 1,10,E			Average Annual Total Return as of 12/31/2024 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			0.73	14.83	14.83	2.12	10.17	9.88	11.47	6/2016
Benchmark: Morningstar US Small Cap Index			0.32	10.84	10.84	2.91	8.08	7.95	-	-
Description: The investment seeks long-term capital appreciation. The fund invests primarily in the common stock of small U.S. companies. It will invest its assets so that at least 80% of its net assets (plus any borrowings for investment purposes) are invested in small companies. The fund adviser's investment strategy utilizes a small-cap approach by selecting most of its investments from companies listed in the Russell 2000(R) Index. The fund's investments may include, but are not limited to, equity securities of domestic issuers.										
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %							
		0.88/\$8.80	0.88							
Composition (% of Assets) as of 09/30/2024		U.S. Stocks	Non-U.S. Stocks	Other						
		95.77	2.28	1.95						

Asset Class: Small/Mid U.S. Equity			Investment Category: Small Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Small Cap Index Admiral Fund ^{1,2,10,G}			Average Annual Total Return as of 12/31/2024 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			1.66	14.23	14.23	3.61	9.30	9.09	9.23	11/2000
Benchmark: Morningstar US Small Cap Index			0.32	10.84	10.84	2.91	8.08	7.95	-	-
Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small 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.										
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date			
		Gross %/ Per \$1,000	Net %							
		0.05/\$0.50	0.05							
Composition (% of Assets) as of 11/30/2024		U.S. Stocks	Non-U.S. Stocks	Cash						
		97.45	1.42							
		1.13								

Asset Class: Small/Mid U.S. Equity	Investment Category: Real Estate				Inv Manager or Sub-Advisor: Cohen & Steers Capital Mgmt			
Investment Option Name: Cohen & Steers US Realty A Fund ^{5,14,15,16}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-8.33	6.90	6.90	-3.15	4.79	6.87	7.54	8/2014
Benchmark: Morningstar US Real Estate Index	-7.92	5.03	5.03	-4.39	2.97	5.14	-	-

Description: The Trustee has retained Cohen & Steers Capital Management, Inc. (the "Adviser") to act as investment adviser to the Cohen & Steers U.S. Realty Fund (the "Fund"). The investment objective of the Fund is to seek to achieve maximum total return by outperforming its benchmark over the long term. The Fund seeks to meet its investment objective by investing in a diversified portfolio of common stocks of real estate companies and other permitted investments. The Cohen & Steers U.S. Realty Fund seeks to maximize total return by investing in publicly traded real estate companies, primarily domiciled in the United States.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.65/\$6.50	0.65					
Composition (% of Assets) as of 09/30/2024	U.S. Stocks	Cash					
	98.37	1.63					

Asset Class: Global/International Equity	Investment Category: Diversified Emerging Mkts				Inv Manager or Sub-Advisor: Macquarie			
Investment Option Name: Macquarie Emerging Markets R6 Fund ^{3,10,E}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-8.96	6.61	6.61	-3.58	2.05	5.16	6.77	5/2016
Benchmark: MSCI Emerging Markets NR Index	-8.01	7.50	7.50	-1.92	1.70	3.64	-	-

Description: The investment seeks long-term capital appreciation. The fund invests primarily in a broad range of equity securities of companies located in emerging market countries. Emerging market countries include those currently considered to be developing by the World Bank, the United Nations, or the countries' governments. These countries typically are located in the Asia-Pacific region, Eastern Europe, the Middle East, Central America, South America, and Africa. Under normal circumstances, at least 80% of the fund's net assets, plus the amount of any borrowings for investment purposes, will be invested in emerging market issuers (80% policy).

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	1.22/\$12.20		1.05						
Composition (% of Assets) as of 11/30/2024	Non-U.S. Stocks	U.S. Stocks	U.S. Bonds	Cash					
	98.96	1.62	0.06	-0.64					

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: BlackRock Advisors, LLC			
Investment Option Name: BlackRock Advantage International K Fund ^{3,10}	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-6.73	6.81	6.81	3.38	6.06	5.99	3.98	1/2018
Benchmark: MSCI ACWI Ex USA Index	-7.60	5.53	5.53	0.82	4.10	4.80	-	-

Description: The investment seeks to provide long-term capital appreciation. The fund seeks to invest at least 80% of its net assets plus the amount of any borrowings for investment purposes in non-U.S. equity securities and equity-like instruments of companies that are components of, or have characteristics similar to, the companies included in the MSCI EAFE(R) Index (the "MSCI EAFE Index") and derivatives that are tied economically to securities of the MSCI EAFE Index. Equity securities include common stock, preferred stock and convertible securities. It primarily seeks to buy common stock and may also invest in preferred stock and convertible securities.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.56/\$5.60	0.45						
Composition (% of Assets) as of 11/30/2024	Non-U.S. Stocks	Cash	U.S. Stocks					
	95.94	3.90	0.16					

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Total International Stock Index Admiral Fund 2,3,10,G	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-7.42	5.14	5.14	0.67	4.28	5.06	4.88	11/2010
Benchmark: MSCI ACWI Ex USA Index	-7.60	5.53	5.53	0.82	4.10	4.80	-	-

Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.12/\$1.20	0.12							
					-	1/30 day period	N/A	N/A	
Composition (% of Assets) as of 11/30/2024	Non-U.S. Stocks	Cash	U.S. Stocks	Other					
	96.90	2.32	0.61	0.17					

Asset Class: Global/International Equity	Investment Category: Foreign Small/Mid Blend				Inv Manager or Sub-Advisor: Goldman Sachs Asset Mgt			
Investment Option Name: Goldman Sachs International Small Cap Insights R6 Fund 1,3,10,E	Average Annual Total Return as of 12/31/2024 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-7.80	5.57	5.57	-0.33	3.80	6.00	5.16	7/2015
Benchmark: MSCI ACWI ex USA SMID Index	-7.53	3.49	3.49	-1.19	3.55	5.06	-	-

Description: The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in a broadly diversified portfolio of equity investments in small-cap non-U.S. issuers. The advisor uses a quantitative style of management in combination with a qualitative overlay that emphasizes fundamentally-based stock selection, careful portfolio construction and efficient implementation.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
	Gross %/ Per \$1,000	Net %							
	0.91/\$9.10	0.86							
Composition (% of Assets) as of 10/31/2024	Non-U.S. Stocks	Cash	U.S. Stocks	Other	U.S. Bonds				
	99.05	0.67	0.18	0.12	-0.02				

Important Information

Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1-800-547-7754. Read the prospectus carefully before investing.

The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Investment Options may charge a short-term trading or redemption fee to protect the interests of long-term Contractholders.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after net Total Investment Expense of the investment option.

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

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Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

This report includes investment options that contain information from a variety of sources. Morningstar generally provides holdings information, operations data, and rankings or statistics proprietary to Morningstar. Morningstar is also the source of information on certain mutual funds.

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.
- ⁴ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁵ Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.
- ⁶ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.
- ⁷ Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.
- ⁸ Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.
- ⁹ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁰ For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.
- ¹¹ Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.
- ¹² There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.
- ¹³ Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.
- ¹⁴ Collective investment trusts (CITs) are available for investment only by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plans fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

- ¹⁵ Collective Investment Trusts (CITs) are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the 1940 Act), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.
- ¹⁶ Total Investment Expense Net and Total Expense Gross is obtained from Morningstar or directly from the Trust Company and rounded to the nearest one hundredth. For additional information, please contact the plan sponsor or trustee of the Collective Investment Trust (CIT).
- ^E Investment option limits the number of transfers allowed into the investment option. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. When the number of allowed transfers into the investment option is met, no additional investment transfers into the investment option will be allowed until the holding period elapses. Contributions into the investment option are not impacted.
- ^F Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.
- ^G Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer amounts valued at the threshold amount or more back into the investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity valued at the threshold amount or more are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participant transfers made for less than the threshold amount do not count and are not limited.
- ^H Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out more than the threshold amount until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity more than the threshold amount are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options, money market, or Guaranteed options.
- Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.

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