

Castle Rock PEP 401(k) Plan Fund List

TRAILING PERIOD RETURNS

FOR THE PERIOD ENDING June 30, 2024



Fund Name	SYMBOL	Morningstar Category	YTD	1	3	5	10	Expense Ratios	
				Year	Year	Year	Year	Gross	Net
GQG Partners Emerging Markets Equity	GQGRX	Diversified Emerging Mkts	16.16%	31.51%	3.57%	9.55%	---	0.98%	0.98%
<i>Morningstar EM TME NR USD</i>			7.43%	13.03%	-3.99%	3.77%	3.45%		
MFS Instl International Equity	MIEIX	Foreign Large Blend	4.74%	9.27%	4.21%	7.98%	6.40%	0.69%	0.71%
<i>Morningstar Global xUS TME NR USD</i>			5.70%	11.80%	0.87%	5.86%	4.03%		
Vanguard Tax-Managed Small Cap Adm	VTMSX	Small Blend	-0.79%	8.55%	-0.26%	8.05%	8.21%	0.09%	0.09%
<i>Morningstar US Small Extended TR USD</i>			1.26%	10.05%	-1.34%	7.34%	7.03%		
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	4.90%	11.80%	2.21%	9.38%	9.10%	0.05%	0.05%
<i>Morningstar US Mid TR USD</i>			5.25%	12.74%	3.14%	10.07%	9.69%		
Fidelity®; 500 Index	FXAIX	Large Blend	15.28%	24.56%	10.00%	15.03%	12.85%	0.02%	0.01%
<i>Morningstar US Large-Mid TR USD</i>			14.97%	24.73%	8.96%	14.75%	12.58%		
American Funds American High-Inc R6	RITGX	High Yield Bond	4.01%	12.09%	2.83%	5.00%	4.37%	0.33%	0.32%
<i>Morningstar US HY Bd TR USD</i>			2.62%	10.50%	1.71%	3.90%	4.29%		
Fidelity®; Inflation-Prot Bd Index	FIPDX	Inflation-Protected Bond	0.94%	2.67%	-1.37%	2.01%	1.87%	0.05%	0.05%
<i>Morningstar US TIPS TR USD</i>			0.98%	2.75%	-1.36%	1.94%	1.83%		
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	3.15%	10.44%	-0.09%	6.19%	4.57%	0.39%	0.39%
<i>Morningstar Gbl xUS SMID NR USD</i>			1.67%	9.69%	-1.88%	4.57%	3.53%		
Dodge & Cox Global Bond	DODLX	Global Bond	-0.67%	5.96%	0.52%	3.35%	2.89%	0.52%	0.45%
<i>Morningstar Gbl Core Bd GR USD</i>			-3.28%	0.46%	-6.28%	-2.68%	-0.76%		
American Funds Bond Fund of Amer R6	RBFGX	Intermediate Core Bond	-0.54%	2.99%	-2.69%	0.65%	1.82%	0.24%	0.24%
<i>Morningstar US Core Bd TR USD</i>			-0.59%	2.56%	-3.07%	-0.26%	1.30%		
American Funds American Balanced R6	RLBGX	Moderate Allocation	8.91%	16.43%	5.19%	8.82%	8.27%	0.25%	0.25%
<i>Morningstar US Mod Tgt Alloc NR USD</i>			7.30%	14.11%	3.51%	7.76%	7.11%		
Vanguard Federal Money Market	VMFXX	Money Market	2.66%	5.41%	3.09%	2.13%	1.47%	0.11%	0.11%
<i>Morningstar USD 1M Cash TR USD</i>			2.72%	5.47%	3.17%	2.21%	1.59%		
Vanguard Materials Index Admiral	VMIAX	Natural Resources	2.20%	7.69%	4.05%	10.52%	7.71%	0.10%	0.10%
<i>Morningstar Gbl Upstm Nat Res NR USD</i>			-0.63%	4.36%	6.35%	8.41%	4.74%		
Cohen & Steers Instl Realty Shares	CSRIX	Real Estate	0.17%	6.89%	-0.13%	5.30%	7.19%	0.76%	0.75%
<i>Morningstar US Real Est TR USD</i>			-2.43%	5.30%	-2.08%	2.92%	5.32%		
Vanguard Target Retirement 2020 Fund	VTWNX	Target-Date 2020	3.91%	9.24%	0.94%	5.15%	5.35%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2020 TR USD</i>			3.48%	8.48%	-0.32%	4.54%	4.71%		
Vanguard Target Retirement 2025 Fund	VTTVX	Target-Date 2025	5.11%	11.02%	1.51%	6.12%	6.03%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2025 TR USD</i>			3.80%	9.03%	-0.23%	4.93%	5.12%		
Vanguard Target Retirement 2030 Fund	VTHRXX	Target-Date 2030	6.00%	12.39%	2.07%	6.95%	6.58%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2030 TR USD</i>			4.40%	10.04%	0.22%	5.62%	5.69%		
Vanguard Target Retirement 2035 Fund	VTTTHX	Target-Date 2035	6.87%	13.52%	2.65%	7.77%	7.12%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2035 TR USD</i>			5.33%	11.60%	1.11%	6.58%	6.34%		
Vanguard Target Retirement 2040 Fund	VFORX	Target-Date 2040	7.68%	14.74%	3.23%	8.59%	7.65%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2040 TR USD</i>			6.38%	13.32%	2.09%	7.54%	6.90%		
Vanguard Target Retirement 2045 Fund	VTIVX	Target-Date 2045	8.48%	15.81%	3.78%	9.40%	8.12%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2045 TR USD</i>			7.17%	14.61%	2.79%	8.19%	7.22%		
Vanguard Target Retirement 2050 Fund	VFIFX	Target-Date 2050	9.05%	16.63%	4.15%	9.68%	8.26%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2050 TR USD</i>			7.52%	15.19%	3.08%	8.43%	7.30%		
Vanguard Target Retirement 2055 Fund	VFFVX	Target-Date 2055	9.03%	16.61%	4.15%	9.67%	8.24%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2055 TR USD</i>			7.52%	15.23%	3.04%	8.41%	7.24%		
Vanguard Target Retirement 2060 Fund	VTTTSX	Target-Date 2060	9.04%	16.60%	4.16%	9.68%	8.23%	0.08%	0.08%
<i>Morningstar Lifetime Mod 2060 TR USD</i>			7.42%	15.12%	2.93%	8.33%	7.15%		
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	9.05%	16.63%	4.19%	9.66%	---	0.08%	0.08%
<i>Morningstar Lifetime Mod 2065 TR USD</i>			7.29%	14.97%	2.81%	8.23%	7.08%		
Vanguard Target Retirement 2070 Inv	VSVNX	Target-Date 2065+	9.03%	16.65%	---	---	---	0.08%	0.08%
<i>Morningstar Lifetime Mod 2065 TR USD</i>			7.29%	14.97%	2.81%	8.23%	7.08%		
Vanguard Target Retirement Income Fun	VTINX	Target-Date Retirement	3.00%	7.96%	0.46%	3.72%	3.95%	0.08%	0.08%
<i>Morningstar Lifetime Mod Incm TR USD</i>			3.47%	8.47%	0.86%	4.37%	4.02%		

SLAVIC MANAGED OPTIONS

Portfolio Allocation									
SMF Aggressive Portfolio	N/A	Managed Aggressive	8.73%	15.25%	4.88%	10.71%	9.18%	0.41%	0.36%
SMF Conservative Portfolio	N/A	Managed Conservative	3.80%	7.98%	2.59%	4.60%	3.90%	0.43%	0.36%
SMF Moderate Portfolio	N/A	Managed Moderate	6.57%	11.87%	3.76%	8.01%	6.86%	0.42%	0.37%

*Certain mutual fund companies pay the Broker of Record or the 401(k) Record-Keeper fees based upon assets in their funds. These fees are called 12b-1, Shareholder Subsidy or Sub TA fees. Slavic's policy is to credit back these fees to participants owning the funds at the time payment is received. The gross expense ratio displayed does not reflect the credit which reduces the actual expenses of the fund. In addition some funds may waive a portion of their expense ratio. These waivers are also not reflected on the gross expense ratio.

Investment returns do not include participant level administration and asset fees. These charges, if included, would reduce total return.

Performance data is provided by Morningstar. For more information including a prospectus and investment glossary, please visit www.slavic401k.com. Calendar-year results for 2022 are based on preliminary data and may not reflect dividends and capital gains that have not yet been reported to Morningstar. Also, performance data may reflect a different share class of the identical mutual fund to demonstrate longer term performance.

The cost of investing in a particular fund can easily be estimated by multiplying the gross expense ratio by \$1000. For example, a fund with a gross expense ratio of 0.65% will cost the participant \$6.50 on annual basis for each \$1000 invested in the fund. An index fund with an expense ratio of 0.05% will cost \$0.50 per \$1000 invested.

The index funds used for benchmarking are the Vanguard 500 Index Fund and the Vanguard Total Bond Market index fund unadjusted for fees.

American Funds American Balanced R

RLBGX

Overall Rating
★★★★★

MorningStar Category
Balanced

Net Assets
\$26,187,981,712.00

NAV
34.57

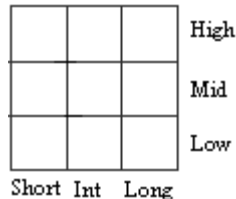
Expense Ratios
Gross Net
0.25% 0.25%

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	5.25
Stocks	64.31
Bonds	27.43
Other	3.01

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Irfan Furniturewal	05/01/2023
2. Pramod Atluri	03/01/2018
3. Mark Casey	10/01/2019
4. Ritchie Tuazon	10/01/2020
5. Jin Lee	2023-03-01

Top 5 Holdings

1. Microsoft Corp	4. Meta Platforms I
2. Broadcom Inc	5. Philip Morris Int
3. Cap Grp Cent	

Sector Weightings

1. Information Econo	2.03
2. Service Economy	4.62
3. Manufacturing Econ	7.4

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
8.91%	2.50%	16.43%	5.19%	8.82%	8.27%

American Funds American High-Inc R

RITGX

Overall Rating
★★★★★

MorningStar Category
Corporate Bond - High Yield

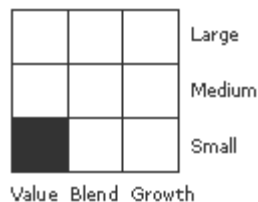
Net Assets
\$2,171,435,433.50

NAV
9.56

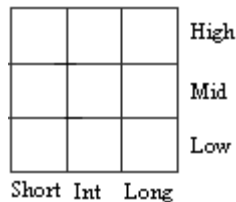
Expense Ratios
Gross Net
0.33% 0.32%

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	8.12
Stocks	4.84
Bonds	87.04
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	5
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Thomas Chow	12/01/2014
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. DISH DBS Co	4. Diebold Nixdorf
2. Rotech Healthc	5. Foxtrot Escrow I
3. Diebold Nixdo	

Sector Weightings

1. Information Econo	0.24
2. Service Economy	0.24
3. Manufacturing Econ	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
4.01%	1.58%	12.09%	2.83%	5.00%	4.37%

American Funds Bond Fund of Amer

RFBGX

Overall Rating
★★★★★

MorningStar Category
Income

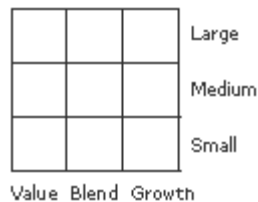
Net Assets
\$8,710,422,138.50

NAV
11.17

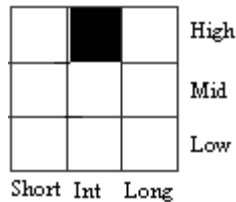
Expense Ratios
Gross Net
0.24% 0.24%

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	4.9
Stocks	0.05
Bonds	95.04
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	5
Risk	Average	Average
Return	High	High

Top 5 Managers Start Date

1. Fergus MacDonal	10/01/2015
2. Pramod Atluri	01/01/2016
3. David Betanzos	07/01/2016
4. Chit Purani	03/01/2023
5. David Hoag	2009-03-01

Top 5 Holdings

1. United States T	4. Federal National
2. Federal Nation	5. United States Tre
3. United States T	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
-0.54%	0.20%	2.99%	-2.69%	0.65%	1.82%

Cohen & Steers Instl Realty Shares

CSRIX

Overall Rating
★★★★★

MorningStar Category
Specialty - Real Estate

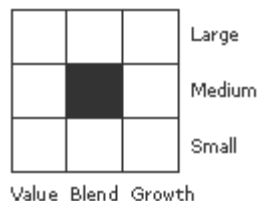
Net Assets
\$3,310,471,190.00

NAV
45.78

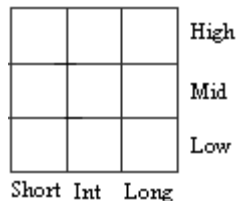
Expense Ratios
Gross Net
0.76% 0.75%

Investment Approach

Equity Style



Fixed-Income Style



Composition

	%
Cash	0.77
Stocks	98.6
Bonds	0
Other	0.64

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	5
Risk	Average	Average
Return	High	High

Top 5 Managers Start Date

1. Jon Cheigh	10/17/2007
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. American Tow	4. Simon Property
2. Welltower Inc	5. Digital Realty Tr
3. Prologis Inc	

Sector Weightings

1. Information Econo	0
2. Service Economy	2.03
3. Manufacturing Econ	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
0.17%	0.66%	6.89%	-0.13%	5.30%	7.19%

DFA International Small Company I**DFISX****Overall Rating**
★★★★**MorningStar Category**
Foreign Stock**Net Assets**
\$6,018,435,721.50**NAV**
19.71**Expense Ratios**
Gross Net
0.39% 0.39%**Investment Approach****Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	1.38
Stocks	98.57
Bonds	0.01
Other	0.03

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Above Average	Above Average
Return	Above Average	Above Average

Top 5 Holdings

- Future on E-mi
- Banco de Saba
- Leonardo SpA
- BE Semiconduct
- Georg Fischer A

Top 5 Managers

Start Date	
1. Jed Fogdall	02/28/2010
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

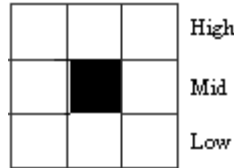
1. Information Econo	10.47
2. Service Economy	13.57
3. Manufacturing Econ	13.81

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	3.15%	-0.06%	10.44%	-0.09%	6.19%	4.57%

Dodge & Cox Global Bond I**DODLX****Overall Rating**
★★★★**MorningStar Category**
Worldwide Bond**Net Assets**
\$1,307,071,593.50**NAV**
10.69**Expense Ratios**
Gross Net
0.52% 0.45%**Investment Approach****Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	1.35
Stocks	0.17
Bonds	98.48
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	5	5
Risk	Average	Average
Return	High	High

Top 5 Holdings

- Japan (Govern
- Fixed Income
- Fnma Pass-Thr
- Norway (Kingdo
- Secretaria Tesour

Top 5 Managers

Start Date	
1. Adam Rubinson	05/01/2014
2. Lucinda Johns	05/01/2014
3. Matthew Schefer	01/31/2018
4. Jose Ursua	01/31/2020
5. Mimi Yang	2023-05-01

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	-0.67%	-0.16%	5.96%	0.52%	3.35%	2.89%

Fidelity 500 Index**FXAIX****Overall Rating**
★★★★**MorningStar Category**
Growth and Income**Net Assets**
\$280,646,893,282.50**NAV**
190.2**Expense Ratios**
Gross Net
0.02% 0.01%**Investment Approach****Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	0.02
Stocks	99.99
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Average	Average
Return	High	High

Top 5 Holdings

- Microsoft Corp
- Apple Inc
- NVIDIA Corp
- Amazon.com Inc
- Alphabet Inc Cla

Top 5 Managers

Start Date	
1. Louis Bottari	01/31/2009
2. Payal Gupta	06/30/2019
3. Peter Matthew	08/31/2012
4. Navid Sohrabi	08/31/2019
5. Robert Regan	2016-12-31

Sector Weightings

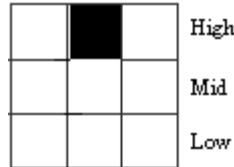
1. Information Econo	2.14
2. Service Economy	10.47
3. Manufacturing Econ	12.67

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	15.28%	4.28%	24.56%	10.00%	15.03%	12.85%

Fidelity Inflation-Prot Bd Index**FIPDX****Overall Rating**
★★★★**MorningStar Category**
Government Bond - Treasury**Net Assets**
\$4,583,562,716.50**NAV**
9.11**Expense Ratios**
Gross Net
0.05% 0.05%**Investment Approach****Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	0.19
Stocks	0
Bonds	99.81
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- United States T
- United States T
- United States T
- United States Tre
- United States Tre

Top 5 Managers

Start Date	
1. Brandon Bettenco	05/19/2014
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	0.94%	1.02%	2.67%	-1.37%	2.01%	1.87%

GOG Partners Emerging Markets Equi

GQGRX

Overall Rating

★★★★★

MorningStar Category

Diversified Emerging Markets

Net Assets

\$200,395,041.00

NAV

18.4

Expense Ratios

Gross Net

0.98% 0.98%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	1.92
Stocks	98.07
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	262 funds	235 funds
Rating	5	5
Risk	Low	Low
Return	High	High

Top 5 Holdings

1. NVIDIA Corp
2. ITC Ltd
3. Taiwan Semico
4. Taiwan Semicon
5. ASML Holding

Top 5 Managers

Manager	Start Date
1. Brian Kersmanc	07/01/2022
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1. Information Econo	2.83
2. Service Economy	3.51
3. Manufacturing Econ	18.9

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 6/30/2024

16.16%

5.20%

31.51%

3.57%

9.55%

N/A

MFS International Equity R6

MIEIX

Overall Rating

★★★★★

MorningStar Category

Foreign Stock

Net Assets

\$7,780,126,335.50

NAV

34.5

Expense Ratios

Gross Net

0.69% 0.71%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	1.93
Stocks	98.07
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	252 funds	229 funds
Rating	5	5
Risk	Below Average	Below Average
Return	High	High

Top 5 Holdings

1. Schneider Elect
2. Air Liquide SA
3. Hitachi Ltd
4. Nestle SA
5. Novo Nordisk A

Top 5 Managers

Manager	Start Date
1. Daniel Ling	10/01/2009
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1. Information Econo	7.18
2. Service Economy	9.49
3. Manufacturing Econ	19

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 6/30/2024

4.74%

0.00%

9.27%

4.21%

7.98%

6.40%

Vanguard Federal Money Market Inve

VMFXX

Overall Rating

N/A

MorningStar Category

Money Mkt - Government

Net Assets

\$151,717,302,424.50

NAV

1

Expense Ratios

Gross Net

0.11% 0.11%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	84.24
Stocks	0
Bonds	15.76
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	0 funds	0 funds
Rating	0	0
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Holdings

1. Federal Reserve
2. Fixed Income
3. Fixed Income
4. United States Tre
5. United States Tre

Top 5 Managers

Manager	Start Date
1. John Lanius	12/31/2007
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1.	0
2.	0
3.	0

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 6/30/2024

2.66%

1.32%

5.41%

3.09%

2.13%

1.47%

Vanguard Materials Index Admiral

VMIAX

Overall Rating

★★★★

MorningStar Category

Specialty - Unaligned

Net Assets

\$601,002,828.00

NAV

98.19

Expense Ratios

Gross Net

0.10% 0.10%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.45
Stocks	99.55
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
	60 funds	55 funds
Rating	3	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

1. Linde PLC
2. Freeport-McM
3. Sherwin-Willia
4. Ecolab Inc
5. Air Products & C

Top 5 Managers

Manager	Start Date
1. Michelle Louie	11/30/2017
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Sector Weightings

1. Information Econo	86.5
2. Service Economy	10.64
3. Manufacturing Econ	0

Trailing-Period Performance

YTD

3 Mo

1Yr

3 Yr

5 Yr

10 Yr

Total Return as of 6/30/2024

2.20%

-5.32%

7.69%

4.05%

10.52%

7.71%

Vanguard Mid Cap Index Admiral

VIMAX Overall Rating **★★★** MorningStar Category Growth Net Assets \$29,717,848,030.00 NAV 299.9 Expense Ratios Gross 0.05% Net 0.05%

Investment Approach

Equity Style

		Large
	█	Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition %

Cash	0.27
Stocks	99.73
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	2	3
Risk	Average	Average
Return	Average	Average

Top 5 Holdings

- Amphenol Cor
- TransDigm Gr
- Constellation E
- Motorola Solutio
- Welltower Inc

Top 5 Managers Start Date

- Aaron Choi 08/04/2023
- N/A
- N/A
- N/A
- N/A

Sector Weightings

- | | |
|-----------------------|-------|
| 1. Information Econo | 5.48 |
| 2. Service Economy | 8.28 |
| 3. Manufacturing Econ | 12.77 |

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 6/30/2024	4.90%	-2.75%	11.80%	2.21%	9.38%	9.10%

Vanguard Target Retirement 2020 Fun

VTWNX Overall Rating **★★★★** MorningStar Category Asset Allocation Net Assets \$18,654,874,578.00 NAV 27.92 Expense Ratios Gross 0.08% Net 0.08%

Investment Approach

Equity Style

	█	Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition %

Cash	1.7
Stocks	37.83
Bonds	60.45
Other	0.02

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- Vanguard Total
- Vanguard Total
- Vanguard Total
- Vanguard Total I
- Vanguard Shrt-T

Top 5 Managers Start Date

- Michael Roach 02/17/2023
- N/A
- N/A
- N/A
- N/A

Sector Weightings

- | | |
|-----------------------|------|
| 1. Information Econo | 1.71 |
| 2. Service Economy | 4.07 |
| 3. Manufacturing Econ | 5.95 |

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 6/30/2024	3.91%	1.05%	9.24%	0.94%	5.15%	5.35%

Vanguard Target Retirement 2025 Fun

VTTVX Overall Rating **★★★★** MorningStar Category Asset Allocation Net Assets \$38,084,615,433.00 NAV 19.32 Expense Ratios Gross 0.08% Net 0.08%

Investment Approach

Equity Style

	█	Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition %

Cash	1.59
Stocks	51.37
Bonds	47
Other	0.03

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- Vanguard Total
- Vanguard Total
- Vanguard Total
- Vanguard Total I
- Vanguard Shrt-T

Top 5 Managers Start Date

- Michael Roach 02/17/2023
- N/A
- N/A
- N/A
- N/A

Sector Weightings

- | | |
|-----------------------|------|
| 1. Information Econo | 2.31 |
| 2. Service Economy | 5.52 |
| 3. Manufacturing Econ | 8.07 |

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 6/30/2024	5.11%	1.26%	11.02%	1.51%	6.12%	6.03%

Vanguard Target Retirement 2030 Fun

VTHRX Overall Rating **★★★★** MorningStar Category Asset Allocation Net Assets \$46,380,027,295.50 NAV 37.61 Expense Ratios Gross 0.08% Net 0.08%

Investment Approach

Equity Style

	█	Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

Short Int Long

Composition %

Cash	1.31
Stocks	60.66
Bonds	37.99
Other	0.04

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Holdings

- Vanguard Total
- Vanguard Total
- Vanguard Total
- Vanguard Total I
-

Top 5 Managers Start Date

- Michael Roach 02/17/2023
- N/A
- N/A
- N/A
- N/A

Sector Weightings

- | | |
|-----------------------|------|
| 1. Information Econo | 2.73 |
| 2. Service Economy | 6.52 |
| 3. Manufacturing Econ | 9.53 |

Trailing-Period Performance	YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
Total Return as of 6/30/2024	6.00%	1.37%	12.39%	2.07%	6.95%	6.58%

Vanguard Target Retirement 2035 Fun

VTTHX

Overall Rating
★★★★

MorningStar Category
Asset Allocation

Net Assets
\$48,325,721,175.50

NAV
23.64

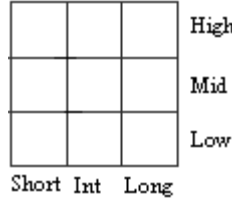
Expense Ratios
Gross 0.08% Net 0.08%

Investment Approach

Equity Style



Fixed-Income Style



Composition

Composition	%
Cash	1.48
Stocks	68.22
Bonds	30.26
Other	0.04

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	3
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.05
2. Service Economy	7.33
3. Manufacturing Econ	10.7

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
6.87%	1.55%	13.52%	2.65%	7.77%	7.12%

Total Return as of 6/30/2024

Vanguard Target Retirement 2040 Fun

VFORX

Overall Rating
★★★★

MorningStar Category
Asset Allocation

Net Assets
\$42,894,391,069.50

NAV
42.32

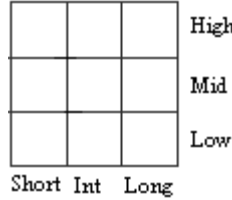
Expense Ratios
Gross 0.08% Net 0.08%

Investment Approach

Equity Style



Fixed-Income Style



Composition

Composition	%
Cash	1.57
Stocks	75.66
Bonds	22.73
Other	0.04

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	3
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.38
2. Service Economy	8.13
3. Manufacturing Econ	11.86

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
7.68%	1.73%	14.74%	3.23%	8.59%	7.65%

Total Return as of 6/30/2024

Vanguard Target Retirement 2045 Fun

VTIVX

Overall Rating
★★★★

MorningStar Category
Asset Allocation

Net Assets
\$41,790,293,946.00

NAV
28.92

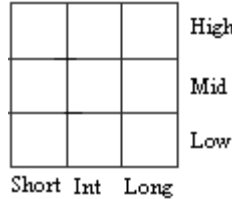
Expense Ratios
Gross 0.08% Net 0.08%

Investment Approach

Equity Style



Fixed-Income Style



Composition

Composition	%
Cash	1.83
Stocks	82.65
Bonds	15.48
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	4
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.7
2. Service Economy	8.88
3. Manufacturing Econ	12.96

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
8.48%	1.90%	15.81%	3.78%	9.40%	8.12%

Total Return as of 6/30/2024

Vanguard Target Retirement 2050 Fun

VFIFX

Overall Rating
★★★★

MorningStar Category
Asset Allocation

Net Assets
\$35,213,708,414.50

NAV
48.46

Expense Ratios
Gross 0.08% Net 0.08%

Investment Approach

Equity Style



Fixed-Income Style



Composition

Composition	%
Cash	1.78
Stocks	88.43
Bonds	9.75
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Below Average	Below Average
Return	Above Average	Above Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

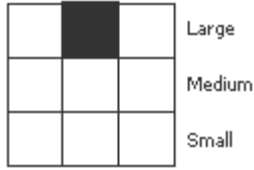
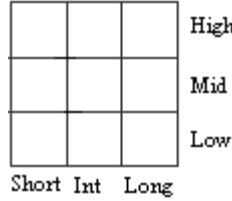
Sector Weightings

1. Information Econo	3.98
2. Service Economy	9.5
3. Manufacturing Econ	13.89

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
9.05%	2.02%	16.63%	4.15%	9.68%	8.26%

Total Return as of 6/30/2024

Vanguard Target Retirement 2055 Fun**VFFVX****Overall Rating**
★★★★**MorningStar Category**
Asset Allocation**Net Assets**
\$23,431,254,215.00**NAV**
54.07**Expense Ratios**
Gross Net
0.08% 0.08%**Investment Approach****Equity Style****Fixed-Income Style**

Composition	%
Cash	1.7
Stocks	88.43
Bonds	9.83
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	4
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

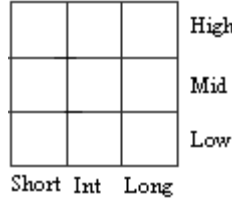
Sector Weightings

1. Information Econo	3.97
2. Service Economy	9.5
3. Manufacturing Econ	13.89

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
9.03%	2.02%	16.61%	4.15%	9.67%	8.24%

Total Return as of 6/30/2024

Vanguard Target Retirement 2060 Fun**VTTSX****Overall Rating**
★★★**MorningStar Category**
Asset Allocation**Net Assets**
\$13,128,026,802.50**NAV**
49.82**Expense Ratios**
Gross Net
0.08% 0.08%**Investment Approach****Equity Style****Fixed-Income Style**

Composition	%
Cash	1.82
Stocks	88.36
Bonds	9.77
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	3
Risk	Below Average	Below Average
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

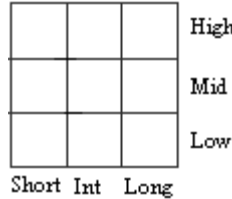
Sector Weightings

1. Information Econo	3.97
2. Service Economy	9.5
3. Manufacturing Econ	13.88

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
9.04%	2.03%	16.60%	4.16%	9.68%	8.23%

Total Return as of 6/30/2024

Vanguard Target Retirement 2065 Fun**VLXVX****Overall Rating**
★★★**MorningStar Category**
Asset Allocation**Net Assets**
\$3,771,872,540.00**NAV**
32.66**Expense Ratios**
Gross Net
0.08% 0.08%**Investment Approach****Equity Style****Fixed-Income Style**

Composition	%
Cash	1.77
Stocks	88.47
Bonds	9.7
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	4	3
Risk	Low	Low
Return	Average	Average

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.98
2. Service Economy	9.51
3. Manufacturing Econ	13.9

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
9.05%	2.03%	16.63%	4.19%	9.66%	N/A

Total Return as of 6/30/2024

Vanguard Target Retirement 2070 Fun**VSVNX****Overall Rating**
N/A**MorningStar Category**
Asset Allocation**Net Assets**
\$380,077,454.00**NAV**
25.84**Expense Ratios**
Gross Net
0.08% 0.08%**Investment Approach****Equity Style****Fixed-Income Style**

Composition	%
Cash	1.07
Stocks	88.81
Bonds	10.08
Other	0.05

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	0	0
Risk	N/A	N/A
Return	N/A	N/A

Top 5 Managers Start Date

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

1. Vanguard Total	4. Vanguard Total I
2. Vanguard Total	5.
3. Vanguard Total	

Sector Weightings

1. Information Econo	3.98
2. Service Economy	9.54
3. Manufacturing Econ	13.94

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr
9.03%	2.01%	16.65%	0.00%	N/A	N/A

Total Return as of 6/30/2024

Vanguard Target Retirement Income F

VTINX

Overall Rating
★★★★

MorningStar Category
Asset Allocation

Net Assets
\$17,772,947,704.50

NAV
13.24

Expense Ratios
Gross Net
0.08% 0.08%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	1.81
Stocks	29.22
Bonds	68.95
Other	0.02

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. Michael Roach	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

- Vanguard Total
- Vanguard Total
- Vanguard Shrt-
- Vanguard Total I
- Vanguard Total I

Sector Weightings

1. Information Econo	1.32
2. Service Economy	3.14
3. Manufacturing Econ	4.6

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	3.00%	0.89%	7.96%	0.46%	3.72%	3.95%

Vanguard Tax-Managed Small Cap Ad

VTMSX

Overall Rating
★★★★

MorningStar Category
Small Company

Net Assets
\$4,049,778,886.50

NAV
86.52

Expense Ratios
Gross Net
0.09% 0.09%

Investment Approach

Equity Style

			Large
			Medium
			Small

Value Blend Growth

Fixed-Income Style

			High
			Mid
			Low

Short Int Long

Composition

	%
Cash	0.35
Stocks	99.65
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
Rating	3	3
Risk	Average	Average
Return	Above Average	Above Average

Top 5 Managers **Start Date**

1. Walter Nejman	02/17/2023
2. N/A	
3. N/A	
4. N/A	
5. N/A	

Top 5 Holdings

- Fabrinet
- Abercrombie &
- ATI Inc
- SPS Commerce I
- Ensign Group In

Sector Weightings

1. Information Econo	5.28
2. Service Economy	15.23
3. Manufacturing Econ	16.03

Trailing-Period Performance

YTD	3 Mo	1Yr	3 Yr	5 Yr	10 Yr	
Total Return as of 6/30/2024	-0.79%	-3.17%	8.55%	-0.26%	8.05%	8.21%

Important Notice

These are summary Morningstar descriptions. Log onto www.morningstar.com for complete Morningstar information. Log onto www.slavic401k.com to download a fund prospectus. The Morningstar performance data does not include participant level administration and asset fees. These charges, if included, would reduce total return.

Account trades are cleared through Mid Atlantic or Fidelity. Slavic pays 4 basis points to trade through these networks, which is included in the Slavic asset fee and not assessed as an additional fee to participants. If your plan utilizes the Fidelity trading platform, Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 75% is reimbursed. If your plan utilizes the Mid Atlantic trading platform, Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. Most fund options do not pay these types of fees and participants are not affected accordingly.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/401k>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund managers ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in Specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. visit www.slavic401k.com or call 1-800-356-3009 to speak with a representative.

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