

Castle Rock Investment Review

Inv. Data as of 12/31/24. Holdings as of 12/31/24.

Castle Rock PEP

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory for a directory of websites and phone numbers or use the specific fund website/phone if available below. Index returns represent the performance of market indices, which cannot be invested in directly, and are shown for comparative purposes only.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN %				GROSS EXP. RATIO			PHONE	WEBSITE
			1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	\$ COST PER 1K			
American Funds American High-Inc R6	High Yield Bond	RITGX	9.86	5.64	5.38	7.86	0.32	\$3.20	-	-	
- INDEX: ICE BOFA US HIGH YIELD TR USD			8.2	4.04	5.08	-	-	-			
American Funds Bond Fund of Amer R6	Intermediate Core Bond	RFBGX	1.51	0.64	1.88	3.56	0.24	\$2.40	-	-	
- INDEX: BLOOMBERG US AGG BOND TR USD			1.25	-0.32	1.34	-	-	-			
American Funds American Balanced R6	Moderate Allocation	RLBGX	15.30	8.47	8.47	10.74	0.25	\$2.50	-	-	
- INDEX: MORNINGSTAR MOD TGT RISK TR USD			8.26	5.36	6.05	-	-	-			
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	14.64	9.02	8.70	10.1	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2055 TR USD			13.33	7.86	8.02	-	-	-			
Fidelity 500 Index	Large Blend	FXAIX	25.00	14.51	13.09	13.53	0.02	\$0.20	800-343-3548	www.institutional.fidelity.com	
- INDEX: RUSSELL 1000 TR USD			24.51	14.27	12.87	-	-	-			
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	14.63	9.02	8.70	9.9	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			13.14	7.77	7.95	-	-	-			
Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	FIPDX	2.01	1.81	2.18	1.55	0.05	\$0.50	800-343-3548	www.institutional.fidelity.com	
- INDEX: BLOOMBERG US TREASURY US TIPS TR USD			1.83	1.86	2.24	-	-	-			
Dodge & Cox Global Bond I	Global Bond	DODLX	0.57	2.84	3.45	2.96	0.52	\$5.20	-	-	
- INDEX: FTSE WGBI NONUSD USD			-5.31	-4.81	-1.52	-	-	-			
GQG Partners Emerging Markets Equity R6	Diversified Emerging Mkts	GQGRX	6.20	7.20	-	8.65	0.98	\$9.80	866-362-8333	-	
- INDEX: MSCI EM NR USD			7.5	1.69	3.63	-	-	-			
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLVX	14.62	9.01	-	9.24	0.08	\$0.80	800-662-7447	www.vanguard.com	

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			1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	\$ COST PER 1K			
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	14.59	-	-	14.08	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			13.14	7.77	7.95	-	-	-			
Vanguard Federal Money Market Investor	Money Market Taxable	VMFXX	5.23	2.44	1.72	3.93	0.11	\$1.10	800-662-7447	www.vanguard.com	
- INDEX: ICE BOFA USD 3M DEP OR CM TR USD			5.47	2.58	1.95	-	-	-			
DFA US Small Cap I	Small Blend	DFSTX	11.49	10.49	8.78	10.25	0.28	\$2.80	512-306-7400	-	
- INDEX: MORNINGSTAR US SMALL TR USD			10.84	8.08	7.94	-	-	-			
DFA International Small Company I	Foreign Small/Mid Blend	DFISX	3.77	4.20	6.02	6.52	0.39	\$3.90	512-306-7400	-	
- INDEX: MSCI ACWI EX USA SMID NR USD			3.48	3.54	5.05	-	-	-			
Cohen & Steers Instl Realty Shares	Real Estate	CSRIX	6.24	4.58	6.70	10.59	0.76	\$7.60	800-437-9912	www.cohenandsteers.com	
- INDEX: MORNINGSTAR US REAL EST TR USD			5.03	2.97	5.13	-	-	-			
MFS International Equity R6	Foreign Large Blend	MIEIX	4.14	6.20	7.13	7.72	0.70	\$7.00	800-637-5637	-	
- INDEX: MSCI ACWI EX USA NR USD			5.53	4.1	4.8	-	-	-			
Vanguard Mid Cap Index Admiral	Mid-Cap Blend	VIMAX	15.22	9.85	9.55	10.06	0.05	\$0.50	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR US MID TR USD			15.28	10.49	10.29	-	-	-			
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	9.44	5.66	6.32	6.66	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2025 TR USD			7.96	4.54	5.59	-	-	-			
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	11.78	7.20	7.51	7.53	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2035 TR USD			10.17	6.03	6.92	-	-	-			
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	13.91	8.73	8.57	8.24	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2045 TR USD			12.85	7.62	7.94	-	-	-			
Vanguard Target Retirement Income Fund	Target-Date Retirement	VTINX	6.58	3.58	4.19	4.95	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD INCM TR USD			7.38	4.29	4.49	-	-	-			
Vanguard Materials Index Admiral	Natural Resources	VMIAX	0.46	8.91	7.76	8.45	0.10	\$1.00	800-662-7447	www.vanguard.com	
- INDEX: S&P NORTH AMERICAN NATURAL RESOURCES TR			8.11	11.23	4.72	-	-	-			
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	7.75	4.75	5.58	6.01	0.08	\$0.80	800-662-7447	www.vanguard.com	
- INDEX: MORNINGSTAR LIFETIME MOD 2020 TR USD			7.49	4.23	5.16	-	-	-			
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHRX	10.64	6.44	6.92	6.78	0.08	\$0.80	800-662-7447	www.vanguard.com	

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INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN %				GROSS EXP. RATIO		PHONE	WEBSITE
			1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	\$ COST PER 1K		
- INDEX: MORNINGSTAR LIFETIME MOD 2030 TR USD			8.83	5.14	6.2	-	-	-		
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	12.88	7.97	8.08	7.52	0.08	\$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2040 TR USD			11.69	6.97	7.55	-	-	-		
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	14.64	9.03	8.72	7.89	0.08	\$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2050 TR USD			13.35	7.88	8.05	-	-	-		

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STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 12/31/2024. Returns for periods of less than one year are not annualized. Standardized returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. *The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory.*

For ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. Whatever day traded, the price of the shares may differ, higher or lower, than the NAV on that day. If you trade your shares at another time, your return may differ.

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U.S. EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
DFA US Small Cap I	03/19/1992	11.49	10.49	8.78	10.25	0.00	0.00	0.28	-
Fidelity 500 Index	05/04/2011	25.00	14.51	13.09	13.53	0.00	0.00	0.02	-
Vanguard Mid Cap Index Admiral	05/21/1998	15.22	9.85	9.55	10.06	0.00	0.00	0.05	-

INTERNATIONAL EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
DFA International Small Company I	09/30/1996	3.77	4.20	6.02	6.52	0.00	0.00	0.39	-
GQG Partners Emerging Markets Equity R6	12/28/2016	6.20	7.20	-	8.65	0.00	0.00	0.98	-
MFS International Equity R6	01/31/1996	4.14	6.20	7.13	7.72	0.00	0.00	0.70	-

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STANDARDIZED PERFORMANCE DISCLOSURE

SECTOR EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Cohen & Steers Instl Realty Shares	02/14/2000	6.24	4.58	6.70	10.59	0.00	0.00	0.76	-
Vanguard Materials Index Admiral	01/26/2004	0.46	8.91	7.76	8.45	0.00	0.00	0.10	-

ALLOCATION

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Funds American Balanced R6	07/25/1975	15.30	8.47	8.47	10.74	0.00	0.00	0.25	-
Vanguard Target Retirement 2020 Fund	06/07/2006	7.75	4.75	5.58	6.01	0.00	0.00	0.08	-
Vanguard Target Retirement 2025 Fund	10/27/2003	9.44	5.66	6.32	6.66	0.00	0.00	0.08	-
Vanguard Target Retirement 2030 Fund	06/07/2006	10.64	6.44	6.92	6.78	0.00	0.00	0.08	-
Vanguard Target Retirement 2035 Fund	10/27/2003	11.78	7.20	7.51	7.53	0.00	0.00	0.08	-
Vanguard Target Retirement 2040 Fund	06/07/2006	12.88	7.97	8.08	7.52	0.00	0.00	0.08	-
Vanguard Target Retirement 2045 Fund	10/27/2003	13.91	8.73	8.57	8.24	0.00	0.00	0.08	-
Vanguard Target Retirement 2050 Fund	06/07/2006	14.64	9.03	8.72	7.89	0.00	0.00	0.08	-
Vanguard Target Retirement 2055 Fund	08/18/2010	14.64	9.02	8.70	10.10	0.00	0.00	0.08	-
Vanguard Target Retirement 2060 Fund	01/19/2012	14.63	9.02	8.70	9.90	0.00	0.00	0.08	-
Vanguard Target Retirement 2065 Fund	07/12/2017	14.62	9.01	-	9.24	0.00	0.00	0.08	-
Vanguard Target Retirement 2070 Fund	06/28/2022	14.59	-	-	14.08	0.00	0.00	0.08	-
Vanguard Target Retirement Income Fund	10/27/2003	6.58	3.58	4.19	4.95	0.00	0.00	0.08	-

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TAXABLE BOND

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Funds American High-Inc R6	02/19/1988	9.86	5.64	5.38	7.86	0.00	0.00	0.32	-
American Funds Bond Fund of Amer R6	05/28/1974	1.51	0.64	1.88	3.56	0.00	0.00	0.24	-
Dodge & Cox Global Bond I	05/01/2014	0.57	2.84	3.45	2.96	0.00	0.00	0.52	-
Fidelity Inflation-Prot Bd Index	05/16/2012	2.01	1.81	2.18	1.55	0.00	0.00	0.05	-

MONEY MARKET

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Federal Money Market Investor	07/13/1981	5.23	2.44	1.72	3.93	0.00	0.00	0.11	-

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