

Fee & Expense Information

Annual recurring plan fees are deducted from participant accounts on a quarterly basis. These fees may cover the plan's administrative expenses and service provider fees including IRS 5500 filings, record-keeping, accounting, legal, customer service, and contribution processing.

The following fees will apply to your account. Plan fees include a fixed administration fee and an asset based fee. The fixed administration fee paid to Slavic is \$35.00 per year, billed at \$8.75 per quarter in advance, and is not pro-rated. This fee changes based on the participant count determined quarterly as shown below.

Participant Count	Annual Fixed Administration Fee
0-50	\$35
51-100	\$30
101&Above	\$25

The asset-based fee is charged pro-rata to participant accounts and is determined by the total assets in each adopting employer's plan. For example, if the adopting employer's plan assets are \$1,000,001, each account will be assessed 55.00 basis points (0.40% + 0.15%) or 13.75 basis points per quarter (10.0 basis points per quarter to Slavic, and 3.75 basis points per quarter to Castle Rock Investment Company). This translates into a fee of \$1.375 per \$1000 of account balance, per participant, per quarter. Various unpredictable administration fees associated with mailing required notices, personnel costs, plan audits (if required), etc. may be deducted from plan assets on a pro-rata basis.

Breakdown of Annual Asset-Based Expenses

Adopting Employer 401(k) Plan Assets (\$)	Slavic Recordkeeping and Administrative Fee
\$0- \$250,000	0.70%
\$250,001- \$500,000	0.65%
\$500,001- \$1,000,000	0.50%
\$1,000,001- \$2,000,000	0.40%
\$2,000,001- \$5,000,000	0.30%
Over \$5,000,000	0.25%

Adopting Employer 401(k) Plan Assets (\$)	Castle Rock Investment Company Investment Advisory Fee
\$0- \$250,000	0.25%
\$250,001- \$500,000	0.20%
\$500,001- \$1,000,000	0.18%
\$1,000,001- \$2,000,000	0.15%
\$2,000,001- \$5,000,000	0.12%
Over \$5,000,000	0.10%

Slavic Fees for Individual Transactions

Termination distribution, including participant account consolidation	\$75
In-service withdrawal	\$75
Hardship distribution	\$75
Court Ordered Document Processing (Guardianships, Estates, Subpoenas, other) and Powers of Attorney	\$150
Qualified Domestic Relations Order (QDRO)	\$500
Loan setup	\$150

Annual loan maintenance	\$50
In-plan Roth conversion	\$75
Plan deconversion	\$75 per participant, not to exceed \$2,500

Also, the trustee, at their discretion, may deduct reasonable plan expenses from the plan trust, which may include audit fees and non-routine contribution processing costs. These expenses will be assessed on a pro rata basis.

Account trades are cleared through Mid Atlantic. Slavic pays 4 basis points to Mid Atlantic in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. 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. There are no shareholder type fees other than the expenses disclosed. Most fund options do not pay these types of fees and participants are not affected accordingly.

Disclosure of Fiduciary Status

Slavic Integrated Administration (SIA) is an ERISA Section 3(16) fiduciary, serving as an authorized signer for Form 5500, distributions, loans, hardships, and QDROs, subject to relying on the census data provided by the Sponsor/employers.

Castle Rock Investment Company is an ERISA Section 3(38) fiduciary that provides primary advisory services to the plan. The address is Castle Rock Investment Company, 115 Wilcox Street Suite 220, Castle Rock, CO 80104. The phone number is (303) 725-7086.

Description of Services

Slavic Integrated Administration offers recordkeeping and administrative services, including plan design, consultations, preparing plan documents, and conducting enrollment meetings. Slavic's service also encompasses processing contributions, distribution requests, rollovers, hardships and QDROs, in addition to tax reporting, compliance testing and preparation/filing of 5500 forms. Participant statements and required notifications are sent quarterly. The fixed and asset-based administration fees are paid to Slavic quarterly on a pro rata basis.

401(k) Express

Rather than receiving these notices and other 401(k) correspondence in the mail, you may choose to subscribe to 401(k) Express. Please visit our website or contact customer service at (800) 356-3009 for further instructions.

By signing up for this service, you affirmatively elect to receive electronically, the weekly 401(k) Express E-mail and the following section 2550.404a-5 disclosures and notices, and other plan documents listed below, to be delivered to the e-mail address you provide:

- Eligibility notice
- Qualified Default Investment Alternatives (QDIA)
- Safe Harbor Notice (if elected by the adopting employer)
- Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account
- Auto Enrollment Notice (if elected by the adopting employer)
- Trade Confirmations
- Summary Annual Report (SAR) of the plan
- Summary Prospectus for the mutual funds available in your Plan
- Amendments or modifications made to the Plan
- Quarterly Statements

You may unsubscribe from receiving these documents by email at anytime and receive a paper version by first class mail without any charge by contacting our Customer Service Department at (800) 356-3009 or by clicking on the unsubscribe link. You may also update your email address by logging on to your account at www.slavic401k.com or contacting Customer Service.

Castle Rock PEP Investment Performance

for the Period Ending 6/30/2024

The following tables list the annualized investment performance and expenses of each investment option available in the plan. The funds performance is compared to its corresponding Morningstar benchmark, based on the most recent performance data from Morningstar. The expense ratio represents the funds operating expenses that reduce the rate of return of the investment option. Also included are 12b-1 fees and shareholder-type fees, which are credited back to the participants account when received by Slavic.

The mutual fund companies may pay the broker of record or record keeper basis points on the assets in the plan. These are called 12b-1 and sub-TA fees and are listed in the prospectus and are also displayed below. These fees are credited back to participants owning the funds at the time payment is received. Crediting is on a cash basis, and fees are not accrued. If there is no basis in a fund at the time the reimbursements are processed the proceeds will be applied to the fund mapped from the revenue paying fund. If there is no mapped fund, the reimbursement will be applied to the Vanguard Total Stock Market Index. If there is no position in the Vanguard Total Stock Market Index, the payout will be applied as fee credit. The fund companies may pay these fees after a waiting period of up to one year. Only long-term investors will receive the full benefit of the fee reimbursement program.

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 manager's 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 contact our Customer Service Department at (800) 356-3009 to speak with a representative.

For a glossary of investment related terms, please visit www.slavic401k.com/resources_participant.html and follow the link titled "Glossary of Investment Terms". This glossary is intended to assist you in understanding your investment options.

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 Year	3 Year	5 Year	10 Year	Expense Ratios	
								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	VTTX	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	VTTX	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

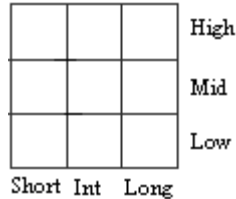
Expense Ratios
Gross Net
0.25% 0.25%

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
	199 funds	189 funds
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%

Total Return as of 6/30/2024

American Funds American High-Inc R

RITGX

Overall Rating
★★★★★

MorningStar Category
Corporate Bond - High Yield

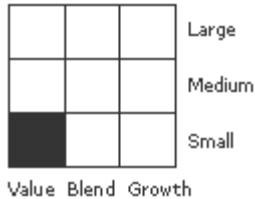
Net Assets
\$2,171,435,433.50

NAV
9.56

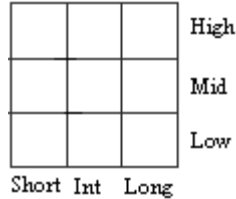
Expense Ratios
Gross Net
0.33% 0.32%

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
	192 funds	180 funds
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%

Total Return as of 6/30/2024

American Funds Bond Fund of Amer

RBFGX

Overall Rating
★★★★★

MorningStar Category
Income

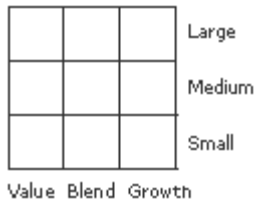
Net Assets
\$8,710,422,138.50

NAV
11.17

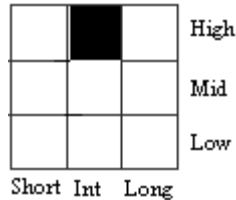
Expense Ratios
Gross Net
0.24% 0.24%

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
	149 funds	129 funds
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%

Total Return as of 6/30/2024

Cohen & Steers Instl Realty Shares

CSRIX

Overall Rating
★★★★★

MorningStar Category
Specialty - Real Estate

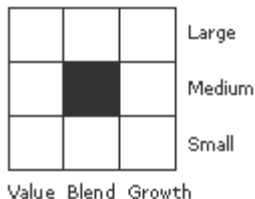
Net Assets
\$3,310,471,190.00

NAV
45.78

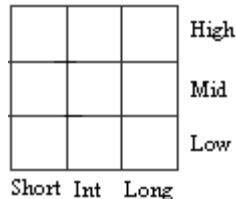
Expense Ratios
Gross Net
0.76% 0.75%

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
	83 funds	77 funds
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%

Total Return as of 6/30/2024

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

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

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 BondNet Assets
\$1,307,071,593.50NAV
10.69Expense Ratios
Gross Net
0.52% 0.45%**Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

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 IncomeNet Assets
\$280,646,893,282.50NAV
190.2Expense Ratios
Gross Net
0.02% 0.01%**Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

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 - TreasuryNet Assets
\$4,583,562,716.50NAV
9.11Expense Ratios
Gross Net
0.05% 0.05%**Investment Approach****Equity Style**

		Large
		Medium
		Small

Value Blend Growth

Fixed-Income Style

		High
		Mid
		Low

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

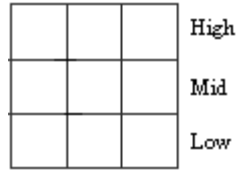
Expense Ratios

Gross Net

0.98% 0.98%

Investment Approach**Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	1.92
Stocks	98.07
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
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 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

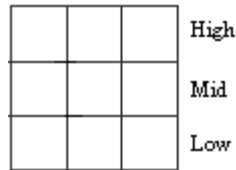
Expense Ratios

Gross Net

0.69% 0.71%

Investment Approach**Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	1.93
Stocks	98.07
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
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 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

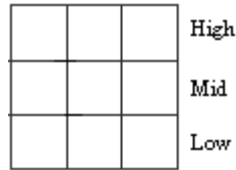
Expense Ratios

Gross Net

0.11% 0.11%

Investment Approach**Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	84.24
Stocks	0
Bonds	15.76
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
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 Start Date

1. John Lanisus 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

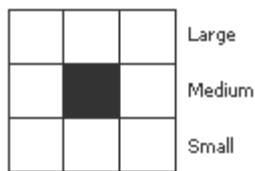
NAV

98.19

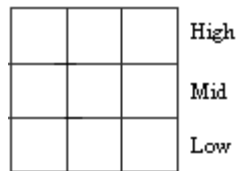
Expense Ratios

Gross Net

0.10% 0.10%

Investment Approach**Equity Style**

Value Blend Growth

Fixed-Income Style

Short Int Long

Composition

	%
Cash	0.45
Stocks	99.55
Bonds	0
Other	0

Risk and Return Profile

Morningstar	3Yr	5Yr
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 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

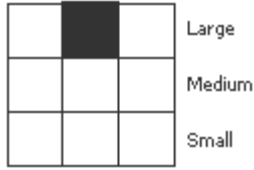
Net Assets
\$48,325,721,175.50

NAV
23.64

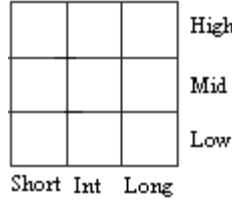
Expense Ratios
Gross 0.08% Net 0.08%

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
	44 funds	41 funds
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

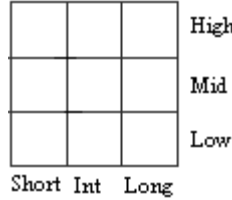
Expense Ratios
Gross 0.08% Net 0.08%

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
	45 funds	41 funds
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

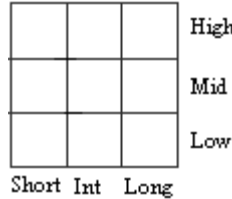
Expense Ratios
Gross 0.08% Net 0.08%

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
	44 funds	41 funds
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

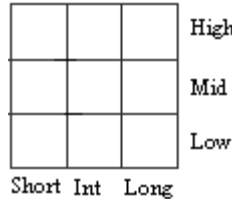
Expense Ratios
Gross 0.08% Net 0.08%

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
	44 funds	41 funds
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 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	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 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	1.82
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 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	1.77
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 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	1.07
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
	32 funds	30 funds
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
	226 funds	212 funds
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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The Morningstar Rating TM, commonly called the "star rating", is a quantitative measure of both performance and risk. Each month, Morningstar scores funds with similar investment strategies on risk and return over 3, 5, or 10 years, using the amount of variation in a fund's performance as a measure of risk. All funds with at least a 3-year history are ranked in a "category". Morningstar categories are assigned to a fund based on the underlying securities a fund has invested in over the past 3 years. Funds with scores in the top 10% of each category receive 5-stars (highest); the next 22.5% receive 4-stars (above average); the next 35% receive 3-stars (average); the next 22.5% receive 2-stars (below average); and the bottom 10% receive 1-star (lowest). Past performance is no guarantee of future results.

Qualified Default Investment Alternative Notice

This notice contains important information regarding default investments under your 401(K) Retirement Plan. If a participant does not make an affirmative investment election under the Plan, then the participant's account under the Plan will be invested in the Plan's default investment alternative that corresponds to the participant's age. You should read this notice carefully.

Default Investment

The Plan permits you to direct the investment of your account among a number of different investment funds available under the Plan. Your account will remain invested in the Target Date Retirement Fund that corresponds to your projected retirement date until (1) you make an affirmative investment election to invest your account in different funds or alternatives available under the Plan or (2) the Plan changes its default investments.

The following are the Target Fund defaults:

Target Fund	Total Annual Operating Expenses
Vanguard Target Retirement Income Fund	0.08 %
Vanguard Target Retirement 2020 Fund	0.08 %
Vanguard Target Retirement 2025 Fund	0.08 %
Vanguard Target Retirement 2030 Fund	0.08 %
Vanguard Target Retirement 2035 Fund	0.08 %
Vanguard Target Retirement 2040 Fund	0.08 %
Vanguard Target Retirement 2045 Fund	0.08 %
Vanguard Target Retirement 2050 Fund	0.08 %
Vanguard Target Retirement 2055 Fund	0.08 %
Vanguard Target Retirement 2060 Fund	0.08 %
Vanguard Target Retirement 2065 Fund	0.08 %
Vanguard Target Retirement 2070 Fund	0.08 %

Target Date Objective & Risk Statement

The target-date funds provide a shifting mix of stocks and bonds. The funds' asset allocations are designed to follow a predetermined "glide path" investing in an appropriate proportion of stock and bond funds and become more conservative as they approach the target date and for 5-10 years beyond. The further each fund is from the stated retirement date, the more aggressive (more risk) its asset mix, accepting higher risk in order to place a greater emphasis on growth. The closer each fund gets to the stated retirement date, the more conservative (less risk) its asset mix becomes, placing a greater emphasis on income and reducing investors' overall risk. Targeted equity holdings range from 90% at the most aggressive stage 25 or more years before retirement to 30% at the most conservative stage 5-10 years after retirement; the remaining assets are invested in fixed-income securities, including short-term securities. The Retirement Income Fund maintains an asset allocation of about 70% bonds and 30% equities. Please consult each investment alternative's prospectus for details.

In order to direct the investment of your account you may contact our Customer Service Department at (800) 356-3009 to request an account change form, or you may go online at www.slavic401k.com.

For Information Regarding the Investment Funds Available Under the Plan

You may obtain information regarding the investment funds available under the Plan by contacting our Customer Service Department at (800) 356-3009 or by going online at www.slavic401k.com.