437116/CONSOLIDATED FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN

Welcome!We're so glad you're here.

Get started with your new retirement plan account in just a few simple steps.

1 Set up your account

Visit **principal.com/Welcome**[1] or use the Principal® app. To create a username and password, you'll need your birth date, Social Security number (or alternate ID provided by your organization), and ZIP code. To talk to a retirement specialist, call **800-547-7754** Monday–Friday, 7 a.m.–9 p.m. CT. **We're here to help!**

2 Choose how much you want to save

You can choose the percentage of your pay you want to save for retirement. This is called your contribution rate. Plus, your organization's plan has matching contributions available. Log in or visit **principal.com/MatchEnrollmentWebinar** to learn more.

3 Check out the plan's investments

The plan offers a range of investment options depending on your goals and how you feel about risk. Unless you elect otherwise, your contributions will be directed to the plan's default.[2]

For a full listing, refer to the **Investment Option Summary.**

CCCU | Principal®

You have the right to request and receive, free of charge, a paper copy of plan notices and/or enrollment forms. To do so, please call 800-547-7754, Monday–Friday, 7 a.m.–9 p.m. CT.

[1] Sitio web disponible en Español.

[2] The plan's participant-level default is: Vanguard Target Retirement Fund. See your investment option summary and qualified default investment alternative notice for important information. If the default is a target date fund series, the applicable target date fund will be based on your birth date.

See what starting now can do for your future

For someone making $60,000, saving for 30 years instead of 10 can mean **4x more at retirement**—even at the same savings rate.[1]

$410,229 from 30 years of saving

$232,916 from 20 years of saving

$99,854 from 10 years of saving

Once you start saving, you can benefit right away.[2]

- Act once, and you'll be saving automatically with every paycheck.
- If you make pretax contributions, that can lower your tax bill today.
- Principal® is here to help along the way. Get started at **principal.com/welcome**.

A few simple ways to get more from your account:

Simplify your retirement planning with a roll-in

Have retirement savings from a former job? We can help you move savings to your new Principal account so you can manage everything in one place.

Name a beneficiary for your account

Make sure your retirement savings go where you want if something happens to you. All you need is the person's name, birth date, and address.

Stay connected and secure

Confirm your contact and security preferences so you don't miss important updates.

[1] This chart assumes a starting salary of $60,000, 6% starting contribution rate, 3% annual salary raise, and a 6% annual rate of return on investment, compounded biweekly. This example Is for Illustrative purposes only. The assumed rate of return is hypothetical and does not guarantee any future returns nor represent the return of any particular Investment option. Amounts shown do not reflect the impact of taxes on pretax distributions. Individual taxpayer circumstances may vary.

[2] Please log in to your account at principal.com or check with your organization on available contribution types.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability, and differing accounting standards. These risks are magnified in **emerging markets**. The performance and risks of a **fund of funds** directly correspond to the performance and risks of the underlying funds in which the fund invests.

Principal® app is available for iPhone® and Android™. Apple and iPhone are registered trademarks of Apple Inc. Android is a trademark of Google LLC.

You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. The retirement plan's investment options may have investment expenses lower than similar options offered outside of the plan. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor and legal counsel.

The subject matter in this communication is educational only and provided with the understanding, financial professionals, and that Principal® is not rendering legal, accounting, investment, or tax advice. You should consult appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment, or accounting obligations and requirements.

Beneficiary designations are legal designations that are needed whenever a qualified retirement plan provides benefits to beneficiaries of deceased participants. They state who is to receive the benefits and how benefits are to be paid in the event of a plan participant's death. Certain beneficiary designations cannot be completed online. Instead, a paper form must be completed and signed. If needed, you will be given the option to print the paper beneficiary form from the website. Based on your marital status, your designation may require spousal approval.

Insurance products and plan administrative services provided through Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

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Safe Harbor Employer Contribution Notice (2027 Plan Year)
Consolidated Federal Credit Union 401(k) Profit Sharing Plan

If you are an eligible participant in the Consolidated Federal Credit Union 401(k) Profit Sharing Plan (the "Plan"), you may make contributions (called "Salary Deferrals") directly from your paycheck into the Plan. The ability to make Salary Deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make Salary Deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan. However, see the discussion under "**Taxation of Salary Deferrals"** below for special tax rules that apply if you make Roth Deferrals under the Plan.

If you have any questions regarding your eligibility to make Salary Deferrals under the Plan or any other questions regarding the Plan that are not addressed in this Notice, please review your Summary Plan Description. In addition, from time to time we may make changes to the Plan and/or Summary Plan Description, which are described in a Summary of Material Modifications supplementing the Summary Plan Description. Any reference to the Summary Plan Description in this Notice includes any Summary of Material Modifications we may have issued with respect to the Plan. If you do not have a copy of the Summary Plan Description or any Summary of Material Modifications, if applicable, or if you otherwise have questions regarding your eligibility for the Plan, contact your Plan Administrator named below.

Safe Harbor Employer Contribution for 2027

For the Plan Year beginning in 2027, we are considering whether to make a special safe harbor employer contribution ("safe harbor contribution") on your behalf to the Plan. A final decision will be made at least 30 days before the end of the Plan Year. If we decide to make this contribution for 2027, we will provide you with a supplemental notice by December 1, 2027 informing you of our decision to make the safe harbor contribution for the 2027 Plan Year. If we decide to make the safe harbor contribution, we will make a contribution to the Plan on your behalf equal to 3% of your compensation, provided you satisfy any eligibility conditions for such contribution as outlined in this Safe Harbor Employer Contribution Notice.

This Notice provides important information about the safe harbor contribution as well as other information regarding:

- your right to make Salary Deferrals under the Plan;
- when you can change your Salary Deferral election;
- how your Plan account will be invested;
- the eligibility conditions for receiving the special safe harbor contribution;
- whether there are any other contributions available under the Plan; and
- other valuable information about your retirement benefits under the Plan.

For a full discussion of your benefits under the Plan, please review your Summary Plan Description.

Procedures for making Salary Deferrals under the Plan. In order to make Salary Deferrals under the Plan, you must enter into a Salary Deferral election designating how much you wish to defer into the Plan. Any amounts you designate will be withheld from your paycheck each pay period and deposited into the Plan in your name as a Salary Deferral. If you have any questions about the process for making Salary Deferrals, you should contact your Plan Administrator.

Taxation of Salary Deferrals. The amount that you defer into the Plan reduces your taxable income, meaning you do not pay income taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not subject to income tax until they are withdrawn from the Plan. Alternatively, you may elect to treat all or any portion of your deferrals as Roth Deferrals. Roth Deferrals do not reduce your taxable income when made so that you will pay taxes on the amount contributed as a Roth Deferral. However, if you take a "qualified distribution" of your Roth Deferrals, you will not be taxed on any amounts attributable to those dollars, including any earnings on those amounts, at the time of the qualified distribution. To be a qualified distribution, the distribution must occur at least 5 years after the year in which you first make a Roth Deferral to the Plan and must be on account of death, disability or attainment of age 59½.

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Note: *If you are a "Long-Term, Part-time Employee" who is eligible to make Salary Deferrals into the Plan, you are also eligible to make Roth Deferrals into the Plan.*

Change in deferral amount. You may increase or decrease the amount of your current Salary Deferrals or stop making Salary Deferrals altogether, as of any designated election date as set forth in the Salary Deferral election or other written procedures describing the time period for changing Salary Deferral elections. However, regardless of the Plan's normal deferral procedures, you will have a reasonable time after receipt of this notice to change your deferral election. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your Salary Deferrals will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

Eligibility for safe harbor contribution. If you are eligible to make Salary Deferrals into the Plan, you also are eligible for the safe harbor contribution. Once you have satisfied the eligibility conditions, you will not be required to work a certain number of hours or be employed on the last day of the year to receive the safe harbor employer contribution. If you are eligible to make Salary Deferrals but do not, you will still be eligible to receive the safe harbor employer contribution.

Compensation. In determining the amount of the safe harbor contribution, your compensation must be considered. The Plan defines the types of compensation and the period for which compensation is taken into account for this purpose. Under the Plan, no compensation may be taken into account to the extent such compensation exceeds the compensation limit described under the Internal Revenue Code. See the Summary Plan Description for an explanation of the types of compensation that will be included for purposes of calculating the safe harbor contribution, including the maximum amount of compensation that may be taken into account in determining the contributions under the Plan.

Other contributions. The safe harbor contribution is in addition to any Salary Deferrals you may make to the Plan. In addition to the safe harbor contribution, the Plan provides for the following additional contributions:

- **Discretionary employer contribution.** We have the discretion to make an additional employer contribution on behalf of eligible participants under the Plan. We will decide each year how much (if any) we will contribute to the Plan as an employer contribution.
- **Discretionary matching contribution.** We have the discretion to make a matching contribution for eligible participants who contribute to the Plan. We will decide each year how much (if any) we will contribute as an additional matching contribution.

Note: *If you are a "Long-Term, Part-Time Employee", you are not eligible for such contribution(s).*

For more information about the type of contributions permitted under the Plan, how the amount of such contributions is determined, any limits that might apply to such amounts and the eligibility conditions for receiving such contributions, see the Summary Plan Description.

Vesting of contributions. You are always 100% vested in the safe harbor contribution and any Salary Deferrals you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment. However, see below for restrictions on your ability to withdraw these amounts from the Plan.

As mentioned above, in addition to the safe harbor contribution, the Plan also provides for regular matching contributions and employer contributions. Any such matching contributions or employer contributions made to the plan for your benefit will become 100% vested once you have completed three (3) years of service. You will not have any ownership rights to these amounts until you have completed three years of service. If you were to terminate employment before completing three years of service, such matching contributions or employer contributions will be forfeited.

Year of Service for vesting. You will receive credit for all service you perform with us for purposes of determining your vested benefits under the Plan, except for the following service:

- Any service you performed prior to January 1, 2021 (only applicable to "Long-Term, Part-Time Employees").

Withdrawal restrictions. Generally, you may withdraw amounts held on your behalf under the Plan upon disability or termination of employment. In addition, the following withdrawal options apply while you are still employed.

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- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals from the Plan while you are still employed under the following circumstances:
  - You have reached age 59½.
  - You experience a hardship (as defined in the Plan). See the Summary Plan Description (or other communication) for a list of permissible hardship events.
  - You are deemed to be terminated while on active duty for a period of at least 30 days while performing service in the Uniformed Services. Contact your Plan Administrator if you have any questions regarding the availability of a distribution under this provision.
  - You have a "qualified" childbirth or adoption expense (up to $5,000 per child). Contact your Plan Administrator for more information on "qualified" childbirth and adoption expenses.
  - You have experienced domestic abuse. Contact your Plan Administrator for more information.
  - You are taking a Qualified Long-Term Care Distribution. Contact your Plan Administrator for more information.
- **Safe harbor contributions.** You may withdraw amounts attributable to safe harbor contributions from the Plan while you are still employed only under the following circumstances:
  - You have reached age 59½.
  - You have a "qualified" childbirth or adoption expense (up to $5,000 per child). Contact your Plan Administrator for more information on "qualified" childbirth and adoption expenses.
  - You have experienced domestic abuse. Contact your Plan Administrator for more information.
  - You are taking a Qualified Long-Term Care Distribution. Contact your Plan Administrator for more information.
  - You experience a hardship (as defined in the Plan). See the Summary Plan Description (or other communication) for a list of permissible hardship events.
- **Rollover contributions.** You may withdraw any rollover contributions you make to the Plan at any time.
- **Other contributions.** As described above, the Plan also provides for employer contributions and matching contributions.

  You may withdraw amounts attributable to such contributions while you are still employed if:
  - You have attained age 59½.
  - You have a "qualified" childbirth or adoption expense (up to $5,000 per child). Contact your Plan Administrator for more information on "qualified" childbirth and adoption expenses.
  - You have experienced domestic abuse. Contact your Plan Administrator for more information.
  - You are taking a Qualified Long-Term Care Distribution. Contact your Plan Administrator for more information.
  - You are taking a Terminally Ill Individual Distribution. Contact your Plan Administrator for more information.

Special distribution rules. In applying the withdrawal provisions under the Plan, the following special rules apply:

- In service distributions are only permitted if you are 100% vested in the amounts being withdrawn.
- In-service distributions are only permitted for the following if you are 100% vested in the amounts being withdrawn:
  - Domestic Abuse Distributions
  - Qualified Long-Term Care Distributions
  - Terminally Ill Individual Distributions
- The following in-service distributions are not available to Participants who have terminated employment:
  - Domestic Abuse Distributions
  - Qualified Long-Term Care Distributions
  - Terminally Ill Individual Distributions

Plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

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The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan.

To learn more about the available investments under the Plan, you may contact your Plan Administrator.

Additional information. Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact your Plan Administrator for more information. The following is the name, address and phone number of your Plan Administrator.

Consolidated Federal Credit Union
1033 NE 6th Ave.
Portland, OR 97232
503-238-5897

Supplemental Safe Harbor Employer Contribution Notice
Plan Year Beginning in 2026
Consolidated Federal Credit Union 401(k) Profit Sharing Plan ("Plan")

Last year, we provided you with a notice indicating that we were considering whether to make a safe harbor employer contribution into the Plan for the 2026 Plan Year. We have decided to make a safe harbor employer contribution to the Plan for the 2026 Plan Year equal to 3% of compensation. If you were eligible to make Salary Deferrals for the 2026 Plan Year, you will be entitled to share in the safe harbor contribution for the 2026 Plan Year, provided you satisfy any eligibility conditions for such contribution as outlined in the Safe Harbor Employer Contribution Notice we provided to you last year and in the Plan's Summary Plan Description

Additional information. If you have any questions regarding the safe harbor contribution, you may contact your Plan Administrator. You may also refer to your Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features, including any eligibility conditions that apply to the safe harbor contribution.

The following is the name, address and phone number of the Plan Administrator:

Consolidated Federal Credit Union
1033 NE 6th Ave.
Portland, OR 97232
503-238-5897

CONSOLIDATED FEDERAL CREDIT UNION
1033 NE 6TH AVE
PORTLAND, OR 97232-2017
(503) 238-5897

Important Participant Notice Regarding Qualified Default Investment Alternative

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting **principal.com**.

Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, any new contributions for which we do not have direction will be directed to the applicable target date fund in the Vanguard Target Retirement Fund , sub advised by Vanguard Group. The retirement assets in your account, will remain as currently invested, unless otherwise communicated. Your directions must be received at the Corporate Center of Principal Life Insurance Company ®.

See the table below to identify the Vanguard Target Retirement Fund that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below. See your Summary Plan Description for the definition of Normal Retirement Date.

Normal Retirement Date	Vanguard Target Retirement Fund
2017 or earlier	Vanguard Target Retirement Income Inv Fund
Between 2018 and end of 2022	Vanguard Target Retirement 2020 Inv Fund
Between 2023 and end of 2027	Vanguard Target Retirement 2025 Inv Fund
Between 2028 and end of 2032	Vanguard Target Retirement 2030 Inv Fund
Between 2033 and end of 2037	Vanguard Target Retirement 2035 Inv Fund
Between 2038 and end of 2042	Vanguard Target Retirement 2040 Inv Fund
Between 2043 and end of 2047	Vanguard Target Retirement 2045 Inv Fund
Between 2048 and end of 2052	Vanguard Target Retirement 2050 Inv Fund
Between 2053 and end of 2057	Vanguard Target Retirement 2055 Inv Fund
Between 2058 and end of 2062	Vanguard Target Retirement 2060 Inv Fund
Between 2063 and end of 2067	Vanguard Target Retirement 2065 Inv Fund
2068 or later	Vanguard Target Retirement 2070 Inv Fund

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Note: Neither the principal nor the underlying assets of the Vanguard Target Retirement Fund are guaranteed at any time, including the target date. Investment risk remains at all times.

To learn about the retirement plan's default investment option and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook for the Vanguard Target Retirement Fund that will apply.

Target Date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Right to Direct

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting **principal.com** and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses[1] for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment[2]. See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit **principal.com** or contact:

MELISSA VIGIL, COO
1033 NE 6TH AVE
PORTLAND, OR 97232-2017
(458)210-6458
mvigil@consolidatedccu.com

[1] Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.
[2] Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.

See the investment option summary for detail on the plan’s default investment option and other investment options available.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

ERISA 404 retirement plan and investment information

As of 10/17/2026

The CONSOLIDATED FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN (the Plan) offered by CONSOLIDATED FEDERAL CREDIT UNION has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to **principal.com** or call us at 800.547.7754 to make changes to your account or request additional information.

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

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

CONSOLIDATED FEDERAL CREDIT UNION
1033 NE 6TH AVE
PORTLAND, OR 97232-2017
503-238-5897

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

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

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

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control, including a participant's election to use Personalized Portfolios.

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

You may not direct contributions or investment transfers into Morley Stable Value Fund.

To transfer retirement funds, log in to your account at **principal.com** or call us at 800.547.7754.

Fees and expenses+ — For the current year, an annual Plan administrative expense of 0.15% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a fee adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

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

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

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

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

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

Personalized Portfolios — You may elect a managed account service, Personalized Portfolios, which is subject to the same risks as the underlying asset class. With Personalized Portfolios, OneDigital Investment Advisors LLC and Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., will act as the fiduciary within the service and will invest and manage your retirement account based on your personal information, including age, gender, years to retirement, current salary, current savings rate and account balance, and other personal and financial information that you provide to Morningstar Investment Management. The investment strategy is regularly monitored and rebalanced as you approach retirement, as your financial needs change, and as you update information about you through the Morningstar Investment Management website through your login at **principal.com**. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Participants should continue to review investment information. Past performance is no guarantee of future results. All investments involve risk, including the loss of principal.** Please carefully review the disclosure document before investing. This may be accessed or by requesting a copy from Morningstar Investment Management or OneDigital Investment Advisors LLC directly.

While in the service, you will be unable to make transfers among the plan's eligible investment options (as defined in the Participant Agreement) and direct how new contributions are allocated. You may stop participation in the service at any time by calling 800.547.7754 or by logging into your account at **principal.com**. You should also log into your account for additional important information about the service.

Investment Objective & Risks and Return: The Personalized Portfolios service seeks to achieve varying degrees of capital appreciation and capital preservation through a mix of equity and fixed income investments consistent with your circumstances. The service, and each allocation within the service, may be subject to equity market, foreign equity market, real estate market, foreign bond market, and domestic bond market risks, any of which could cause an investor to lose money. While the allocation for each individual may vary, the investments made for participants who are further from their anticipated retirement may involve greater risks than investments made for participants who are closer to retirement, due to the fact that investments made for participants who are further from retirement typically include a greater allocation to equity securities. Participants whose account assets are invested more heavily in equity securities are also subject to greater risk of market fluctuations. The actual allocation for each individual depends on several demographic and account factors. The factors include age, anticipated retirement age, the participant's current account balance, the participant's eligible income, the participant's current savings rate, gender (for life expectancy) and any additional assets held outside the Plan that the participant expects to use for retirement income purposes and that the participant has provided to Morningstar Investment Management.

Fees and Expenses: The fees and expenses associated with Personalized Portfolios consist of an asset-based service fee of .55% of Eligible Investment Options* per year. The service fees are accrued daily and charged to your retirement accounts managed under the Personalized Portfolios service on a monthly basis. These fees are in addition to investment advisory and other fees

charged by mutual funds and other investment options in which participant account balances are invested as well as recordkeeping plan administrative fees.

* Investment options generally not eligible for inclusion in the service include but are not limited to company stock or other stock investments, self-directed brokerage account investments, and guaranteed interest accounts. You have responsibility for managing these retirement funds. Therefore, the fee will not apply to investment options that are not eligible for the service.

Insurance products and plan administrative services provided through Principal Life Insurance Company®. Securities offered through Principal Securities, Inc., member SIPC and/or independent broker-dealers. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

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Investment Option Summary

As of 09/30/2026

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

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

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

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

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

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

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

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

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

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

Asset Class: **Short-Term Fixed Income**	Investment Category: **Stable Value**				Inv Manager or Sub-Advisor: **Morley Capital Management**			
Investment Name: **Morley Stable Value Fund ##, 4**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.75	**2.19**	**2.91**	**2.72**	**2.42**	**2.12**	**3.42**	**1/1994**
Benchmark: **Bloomberg US Government 1-3 Year Index**	-0.17	0.47	1.61	4.07	1.86	1.75	-	-

Description: The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.45/$4.50	0.45	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2026	Other	Cash
	98.41	1.59

Asset Class: **Short-Term Fixed Income**	Investment Category: **Money Market**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Treasury Money Market Investor Fund **, 17**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.93	**2.76**	**3.78**	**4.54**	**3.75**	**2.39**	**2.53**	**12/1992**
Benchmark: **ICE BofA USD 3M Dep Offered Rate Constant Maturity TR Index**	0.90	2.74	3.82	4.68	3.78	2.61	-	-

Description: The investment seeks to provide current income while maintaining liquidity and a stable share price of $1. The fund invests solely in high-quality, short-term money market instruments whose interest and principal payments are backed by the full faith and credit of the U.S. government. At least 80% of the fund's assets will be invested in U.S. Treasury securities and in repurchase agreements fully collateralized by U.S. Treasury securities; the remainder of the assets will also be invested in U.S. Treasury securities and in repurchase agreements fully collateralized by U.S. Treasury securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.07/$0.70	0.07	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 08/31/2026	N/A
	N/A

Asset Class: **Fixed Income**	Investment Category: **Multisector Bond**				Inv Manager or Sub-Advisor: **PIMCO**			
Investment Name: **PIMCO Income Institutional Fund 6, 7, 25**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.95	**-2.48**	**-0.01**	**6.53**	**2.88**	**4.10**	**6.52**	**3/2007**
Benchmark: **Bloomberg US Universal Index**	-3.37	-2.62	-1.45	4.53	-0.26	1.50	-	-

Description: The investment seeks to maximize current income; long-term capital appreciation is a secondary objective. The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.51/$5.10	0.51	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2026	U.S. Bonds	Non-U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Pre-ferred	Conver-tibles	Other	Cash
	115.30	42.95	0.26	0.06	0.02	0.01	-0.27	-58.34

Asset Class: **Fixed Income**	Investment Category: **Intermediate Core Bond**	Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**

Investment Name: **DFA Investment Grade Portfolio Institutional Fund** [19, 20, 25]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.39	**-2.50**	**-1.76**	**4.22**	**-0.29**	**1.50**	**2.51**	**3/2011**
Benchmark: **Bloomberg US Aggregate Bond Index**	-3.51	-2.91	-1.84	4.06	-0.64	1.14	-	-

Description: The investment seeks to maximize total returns from the universe of eligible investments. The fund seeks to achieve its investment objective through exposure to a broad portfolio of investment grade debt securities of U.S. and non-U.S. corporate and government issuers. As a non-fundamental policy, under normal circumstances, at least 80% of the Portfolio's net assets will be invested in fixed income securities considered to be investment grade quality.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.19/$1.90	0.19	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	Non-U.S. Bonds	Cash
	70.97	15.40	13.63

Asset Class: **Fixed Income**	Investment Category: **Intermediate Core-Plus Bond**	Inv Manager or Sub-Advisor: **Voya Investment Management**

Investment Name: **Voya Intermediate Bond R6 Fund** [19, 20, 25]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.84	**-2.89**	**-1.85**	**4.84**	**-0.25**	**1.75**	**2.31**	**5/2013**
Benchmark: **Bloomberg US Universal Index**	-3.37	-2.62	-1.45	4.53	-0.26	1.50	-	-

Description: The investment seeks to maximize total return through income and capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a portfolio of bonds. For purposes of this 80% policy, bonds include, without limitation, bonds, debt instruments, and other fixed income and income-producing debt instruments, of any kind, issued or guaranteed by governmental or private-sector entities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.30/$3.00	0.30	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	Non-U.S. Bonds	Pre-ferred	Conver-tibles	Cash
	95.42	8.24	0.15	0.03	-3.81

Asset Class: **Fixed Income**	Investment Category: **Global Bond-USD Hedged**	Inv Manager or Sub-Advisor: **PIMCO**

Investment Name: **PIMCO International Bond (US Dollar-Hedged) I Fund** [6]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.81	**-1.89**	**-0.85**	**4.65**	**1.25**	**2.34**	**6.00**	**12/1992**
Benchmark: **Bloomberg Global Aggregate Hedged Index**	-2.53	-1.42	-0.64	4.25	0.34	1.61	-	-

Description: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund seeks to achieve its investment objective by investing under normal circumstances at least 80% of its assets in Fixed Income Instruments. It will invest under normal circumstances in Fixed Income Instruments that are economically tied to at least three non-U.S. countries. The fund invests primarily in investment grade debt securities, but may invest up to 10% of its total assets in junk bonds as rated by Moody's, S&P or Fitch, or, if unrated, as determined by PIMCO. It is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.64/$6.40	0.64	-	0.00	-	N/A	N/A

Composition (% of Assets) as of 06/30/2026	Non-U.S. Bonds	U.S. Bonds	U.S. Stocks	Other	Cash
	136.71	19.65	-0.03	-1.28	-55.05

Asset Class: **Fixed Income**	Investment Category: **Inflation-Protected Bond**	Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**

Investment Name: **DFA Inflation Protected Securities I Fund** [20, 25]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.28	**-2.12**	**-2.29**	**3.78**	**-0.12**	**2.11**	**3.45**	**9/2006**
Benchmark: **Bloomberg US Treasury Tips Index**	-3.24	-2.12	-1.99	3.75	0.00	2.15	-	-

Description: The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.11/$1.10	0.11	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	Cash
	99.74	0.26

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date Retirement**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Target Retirement Income Inv Fund** **, [10, 12, 13, 14, 15, 20]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.60	**2.80**	**4.40**	**9.39**	**3.75**	**4.98**	**5.18**	**10/2003**
Benchmark: **Morningstar Lifetime Moderate Income Index**	-0.98	3.67	5.33	10.15	4.32	5.51	-	-

Description: The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other
	50.14	18.37	17.10	12.45	1.91	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2020**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Target Retirement 2020 Inv Fund** **, [10, 12, 13, 14, 15, 20]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.56	**3.24**	**4.93**	**10.45**	**4.40**	**6.48**	**6.24**	**6/2006**
Benchmark: **Morningstar Lifetime Moderate 2020 Index**	-1.18	4.18	5.94	11.25	3.95	6.24	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other
	48.20	19.72	16.67	13.41	1.97	0.03

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2025**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Target Retirement 2025 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.18	**5.16**	**7.26**	**12.82**	**5.73**	**7.65**	**7.01**	**10/2003**
Benchmark: **Morningstar Lifetime Moderate 2025 Index**	-1.19	4.75	6.63	12.07	4.32	6.81	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	36.89	28.27	18.97	14.02	1.80	0.04

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2030**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Target Retirement 2030 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.97	**6.54**	**9.00**	**14.49**	**6.73**	**8.57**	**7.30**	**6/2006**
Benchmark: **Morningstar Lifetime Moderate 2030 Index**	-1.10	5.63	7.69	13.22	5.06	7.63	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other
	34.85	27.37	23.26	12.89	1.57	0.05

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2035**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Target Retirement 2035 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.67	**7.78**	**10.47**	**15.86**	**7.66**	**9.43**	**8.04**	**10/2003**
Benchmark: **Morningstar Lifetime Moderate 2035 Index**	-0.85	6.99	9.34	14.84	6.26	8.65	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	39.75	26.41	21.70	10.52	1.55	0.06

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2040**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2040 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.38	**8.97**	**11.90**	**17.21**	**8.55**	**10.28**	**8.22**	**6/2006**
Benchmark: **Morningstar Lifetime Moderate 2040 Index**	-0.46	8.72	11.44	16.70	7.66	9.65	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	44.24	29.32	16.79	8.03	1.54	0.07

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2045**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2045 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.08	**10.16**	**13.32**	**18.52**	**9.42**	**11.01**	**8.91**	**10/2003**
Benchmark: **Morningstar Lifetime Moderate 2045 Index**	-0.05	10.34	13.42	18.27	8.79	10.36	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	48.86	32.44	11.65	5.46	1.52	0.08

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2050**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2050 Inv Fund **, 10, 12, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.20	**11.32**	**14.72**	**19.73**	**10.17**	**11.41**	**8.79**	**6/2006**
Benchmark: **Morningstar Lifetime Moderate 2050 Index**	0.23	11.41	14.72	19.20	9.41	10.69	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	53.22	35.35	6.64	3.06	1.64	0.08

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2055**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2055 Inv Fund **, 10, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.23	**11.46**	**14.87**	**19.79**	**10.21**	**11.42**	**11.02**	**8/2010**
Benchmark: **Morningstar Lifetime Moderate 2055 Index**	0.31	11.84	15.25	19.50	9.56	10.75	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	54.11	35.74	5.62	2.82	1.63	0.08

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2060**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2060 Inv Fund **, 10, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.24	**11.46**	**14.87**	**19.79**	**10.21**	**11.42**	**10.94**	**1/2012**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	0.28	11.97	15.42	19.54	9.55	10.71	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	54.10	35.72	5.62	2.82	1.65	0.08

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2065**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2065 Inv Fund **, 10, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.25	**11.47**	**14.89**	**19.79**	**10.22**	**-**	**11.02**	**7/2017**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	0.28	11.97	15.42	19.54	9.55	10.71	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	54.05	35.73	5.61	2.82	1.72	0.08

Asset Class: **Balanced/Asset Allocation**	Investment Category: **Target-Date 2070+**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Target Retirement 2070 Inv Fund **, 10, 13, 14, 15, 20**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.23	**11.44**	**14.86**	**19.78**	**-**	**-**	**16.03**	**6/2022**
Benchmark: **Morningstar Lifetime Moderate 2060 Index**	0.28	11.97	15.42	19.54	9.55	10.71	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.08/$0.80	0.08	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other
	54.00	35.78	5.61	2.81	1.72	0.08

Asset Class: **Large U.S. Equity**	Investment Category: **Large Value**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard Morningstar Value Index Admiral Fund **, 2, 11**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.48	**14.78**	**18.16**	**18.73**	**12.41**	**12.27**	**8.17**	**11/2000**
Benchmark: **Russell 1000 Value Index**	2.61	19.27	23.81	20.07	11.92	11.43	-	-

Description: The investment seeks to track the performance of the CRSP U.S. Large Cap Value Index that measures the investment return of large-capitalization value stocks. The fund manager employs an indexing investment approach designed to track the target index, a broadly diversified index made up of the value stocks of large U.S. companies, as determined by the index provider. Under normal circumstances, it invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in the stocks that make up the target index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Other	Cash
	98.84	0.82	0.20	0.14

Asset Class: **Large U.S. Equity**	Investment Category: **Large Blend**				Inv Manager or Sub-Advisor: **Vanguard Group**			
Investment Name: **Vanguard 500 Index Admiral Fund **, 2, 11**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	2.29	**12.71**	**15.69**	**22.84**	**13.74**	**15.29**	**8.90**	**11/2000**
Benchmark: **Morningstar US Large-Mid Cap Index**	2.22	12.90	15.59	22.99	13.27	15.21	-	-
Benchmark: **Standard & Poor's 500 Index TR**	2.30	12.75	15.74	22.89	13.79	15.33	-	-

Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund manager employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash	Other
	99.39	0.48	0.07	0.06

Asset Class: **Large U.S. Equity**	Investment Category: **Large Growth**	Inv Manager or Sub-Advisor: **Fidelity Management & Research**

Investment Name: **Fidelity Large Cap Growth Index Fund** [2, 11]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.90	**6.27**	**7.45**	**24.24**	**13.63**	**18.12**	**17.91**	**6/2016**
Benchmark: **Russell 1000 Growth Index**	0.92	6.30	7.50	24.26	13.66	18.16	-	-

Description: The investment seeks to provide investment results that correspond to the total return of stocks of large capitalization U.S. companies. The fund normally invests at least 80% of assets in securities included in the Russell 1000(R) Growth Index. The Russell 1000 (R) Growth Index is a market capitalization-weighted index designed to measure the performance of the large-cap growth segment of the U.S. equity market. It is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.04/$0.40	0.04	-	0.00	1/60 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash
	99.70	0.31	-0.01

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Mid Cap Blend**	Inv Manager or Sub-Advisor: **Fidelity Management & Research**

Investment Name: **Fidelity Mid Cap Index Fund** [1, 2]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.98	**11.86**	**12.04**	**17.18**	**8.04**	**11.16**	**12.36**	**9/2011**
Benchmark: **Morningstar US Mid Cap Index**	-1.85	15.29	15.28	18.20	8.92	12.02	-	-

Description: The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap(R) Index. It lends securities to earn income.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.03/$0.30	0.03	-	0.00	1/60 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash
	98.19	1.86	-0.06

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Small Value**	Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**

Investment Name: **DFA US Targeted Value I Fund** [1]	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.55	**13.09**	**16.34**	**15.72**	**10.54**	**10.94**	**11.18**	**2/2000**
Benchmark: **Russell 2000 Value Index**	-4.91	16.96	20.77	17.93	7.80	9.40	-	-

Description: The investment seeks long-term capital appreciation; minimizing federal income taxes on returns is a secondary consideration. The fund purchases a broad and diverse group of the readily marketable securities of U.S. small and mid cap companies that the advisor determines to be value stocks with higher profitability. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the fund.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.30/$3.00	0.29	-	0.00	1/30 day period	N/A	02/28/2027

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash
	96.56	2.13	1.32

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Small Blend**	Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Name: **Vanguard Morningstar Small Cap Index Admiral Fund** **, 1, 2, 19	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-5.80	**11.37**	**13.39**	**16.23**	**6.97**	**10.42**	**9.39**	**11/2000**
Benchmark: **Morningstar US Small Cap Index**	-5.60	7.62	10.98	15.15	6.42	9.26	-	-

Description: The investment seeks to track the performance of the CRSP U.S. Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP U.S. Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.05/$0.50	0.05	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash	Other
	97.54	1.49	0.95	0.02

Asset Class: **Small/Mid U.S. Equity**	Investment Category: **Small Growth**	Inv Manager or Sub-Advisor: **Invesco**

Investment Name: **Invesco Discovery R6 Fund** 1, 19	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-14.57	**18.82**	**24.80**	**23.79**	**7.55**	**15.26**	**14.31**	**1/2012**
Benchmark: **Russell 2000 Growth Index**	-9.39	10.71	12.05	17.55	4.72	9.90	-	-

Description: The investment seeks capital appreciation. The fund mainly invests in common stocks of U.S. companies that the portfolio managers believe have favorable growth prospects. It emphasizes stocks of small-capitalization companies. The fund managers consider a small-capitalization company to be one that has a market capitalization, at the time of purchase, within the range of market capitalizations included in the Russell 2000 Growth Index. A company's "market capitalization" is the value of its outstanding common stock.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.65/$6.50	0.65	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 07/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash
	88.89	6.94	4.17

Asset Class: **Global/International Equity**	Investment Category: **Diversified Emerging Mkts**	Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**

Investment Name: **DFA Emerging Markets Core Equity 2 I Fund** 6	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.41	**19.82**	**24.35**	**21.33**	**10.02**	**9.39**	**8.40**	**4/2005**
Benchmark: **MSCI Emerging Markets NR Index**	-0.37	23.38	29.22	24.09	8.94	9.09	-	-

Description: The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by the Advisor's Investment Committee ("Approved Markets"). It may gain exposure to companies in Approved Markets by purchasing equity securities in the form of depositary receipts, which may be listed or traded outside the issuer's domicile country.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.39/$3.90	0.39	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 07/31/2026	Non-U.S. Stocks	Cash	U.S. Stocks	Pre-ferred	Other
	98.11	1.20	0.64	0.03	0.02

Asset Class: **Global/International Equity**	Investment Category: **Foreign Large Blend**				Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**			
Investment Name: **DFA International Core Equity 2 I Fund [1, 6]**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.71	**11.43**	**17.35**	**20.28**	**10.49**	**9.69**	**6.87**	**9/2005**
Benchmark: **MSCI ACWI Ex USA Index**	0.48	14.22	20.00	20.54	9.55	9.25	-	-

Description: The investment seeks long-term capital appreciation. The fund purchases a broad and diverse group of securities of non-U.S. companies in developed markets. As a non-fundamental policy, under normal circumstances, it will invest at least 80% of its net assets in equity securities. The fund may lend its portfolio securities to generate additional income.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.23/$2.30	0.23	-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2026	Non-U.S. Stocks	U.S. Stocks	Cash	U.S. Bonds	Other
	96.75	1.94	1.07	0.18	0.06

Asset Class: **Global/International Equity**	Investment Category: **Global Real Estate**				Inv Manager or Sub-Advisor: **Dimensional Fund Advisors**			
Investment Name: **DFA Global Real Estate Securities I Fund [6, 16]**	Average Annual Total Return as of 09/30/2026 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-5.71	**4.11**	**2.85**	**10.28**	**1.35**	**3.87**	**4.89**	**6/2008**
Benchmark: **Standard & Poor's Global REIT Index**	-5.80	5.74	5.16	11.48	2.79	4.28	-	-

Description: The investment seeks long-term capital appreciation. The Portfolio seeks to achieve exposure to a broad portfolio of securities of U.S. and non-U.S. companies in the real estate industry, with a focus on real estate investment trusts ("REITs") or companies that the Advisor considers to be REIT-like entities. It may pursue its investment objective by investing its assets in the DFA Real Estate Securities Portfolio, DFA International Real Estate Securities Portfolio (the "underlying funds"), and/or directly in securities of companies in the real estate industry.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per $1,000	Net %					
	0.29/$2.90	0.22	-	0.00	1/30 day period	N/A	02/28/2027

Composition (% of Assets) as of 08/31/2026	U.S. Stocks	Non-U.S. Stocks	Cash	Other
	73.53	24.12	1.87	0.48

Important Information

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

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 1-800-547-7754 or by visiting principal.com.

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing. For information on this or other investment options, visit principal.com, or call 800-547-7754.

[A] Some Separate Accounts are considered sub-advised investment options, while others are not. All Separate Accounts are available through a group annuity contract with the Principal Life Insurance Company®. Insurance products and plan administrative services are provided through Principal Life, a member of the Principal Financial Group®, Des Moines, IA 50392. See the fact sheets for the full names of the Separate Accounts. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks. If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

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

Investment and Insurance products are:
*** Not insured by the FDIC or Any Federal Government Agency**
*** Not a Deposit or Other Obligation of, or Guaranteed by Credit Union or Bank**
*** Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

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

For a Separate Account investment option, Total Investment Expense gross equals the sum of these expenses: (a)the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying mutual funds invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

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

Principal® charges the investment provider an annual Principal® Platform Connectivity Program (Program) fee of $1,000 for those investment option(s) with this designation. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investments to its platform, including but not limited to, expenses for IT systems, IT employees and required legal and compliance services. The investment provider will pay the Program fee for these investment options.

** If an investment provider chooses not to participate in the Principal® Platform Connectivity Program (Program), your Plan may be charged an annual Program fee of $1,000 to be included as part of your Principal® recordkeeping fee. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investment options to our platform, including but not limited to, expenses for IT systems and staffing needs and required legal and compliance services. The appropriate plan fiduciary may remove the investment option(s) associated with the Program fee, at any time, by contacting Principal with the investment option change. Changes related to the plan's investment options could change overall plan fees.

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Principal Real Estate Securities investment option is available as a mutual fund and as a Separate Account that invests wholly in R6 class shares of the Principal Funds, Inc. Real Estate Securities R6 Fund. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund (PFRSX) at https://www.principalam.com/us/fund/PFRSX

Principal SmallCap Growth I investment option is available as a mutual fund and as a Separate Account that invests wholly in R6 class shares of the Principal Funds, Inc. SmallCap Growth I R6 Fund. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund (PCSMX) at https://www.principalam.com/us/fund/PCSMX

Investing involves risk, including possible loss of principal.

You could lose money by investing in the money market fund (Fund). Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund generally must impose a fee when net sales of Fund shares exceed certain levels. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

* The Year-to-Date Change represents an unannualized rate of return (change in value) since the start of the year. All returns shown here are after the Total Investment Expense of the investment option.

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

In situations where the net and gross fund expense figures are different, the investment manager has contractually agreed to limit the investment option's expense. Differences may also be shown due to the investment manager choosing to pay certain expenses that would normally be payable by the fund. The gross fund expense figure does not reflect any waivers or caps on the fund. Performance when shown reflects the application of net expenses of the fund.

About Target Date investment options:
Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Various mutual funds may have different types of fees disclosed in their prospectus, including sales loads (sales charge), exchange fees, account fees and purchase fees. The mutual funds made available by Principal Life Insurance Company for retirement plans through the Mutual Fund Network typically have many of these fees waived. Please review the Prospectus of the particular mutual fund, including the Statement of Additional Information, for a full understanding of the fees imposed by that mutual fund. Be sure to pay attention to the specific share class made available under the retirement plan because different share classes may have vastly different fee structures and schedules.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, log into your account and visit us at at principal.com.

Returns represent past performance and do not guarantee future results. Share price, principal value, and return will vary and you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For more performance information, including the most recent month-end performance, visit principal.com.

[1] Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

[2] Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.

[3] This investment option is considered non-diversified, which means it, or the underlying investment, can invest a higher percentage of its assets in fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.

[4] The Morley Stable Value Fund (the Fund), is a collective investment trust maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Morley Capital Management (the Adviser), to serve as investment adviser with respect to the Fund, subject to the Trust Company's supervision and review. The Adviser is a specialized investment boutique of Principal Global Investors and is under common control with the Trust Company. The Fund is not a mutual fund and is not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the Fund are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the Fund may fluctuate so that when redeemed, units may be worth more, or less, than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the Fund and should be read carefully before investing. Direct investment in the Fund is limited to participating trusts (also known as investing plan/trust) that meet certain requirements described in the declaration of trust, that enter into a participation agreement with the Trust Company. The Fund cannot accept investment directly from individuals and is subject to restrictions regarding transfer and withdrawal of assets including potential deferral of withdrawal requests by up to 12 months, as defined in the applicable declaration of trust.

[5] This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.

[6] International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments. These risks are magnified in emerging markets.

[7] High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.

[8] Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of some Separate Accounts. Refer to the factsheet for more information.

[9] You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares. The Fund generally must impose a fee when net sales of Fund shares exceed certain levels. Liquid asset investment options are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Although the investment option may seek to preserve the value of an investment, it is possible to lose money by investing in the portfolio.

[10] Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.

[11] Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

[12] This fund indirectly bears its pro rata share of the management fees incurred by the underlying funds in which it invests. The operating expenses of the underlying mutual funds are part of total investment expense. Performance results reflect the application of these expenses.

[13] Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investments are subject to interest rate risk; as interest rates rise their value will decline. International and global investing involves greater risks such as currency fluctuations, political/social instability, and differing accounting standards. These risks are magnified in emerging markets. The performance and risks of a fund of funds directly correspond to the performance and risks of the underlying funds in which the fund invests. It is not possible to invest directly in an index.

[14] Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.

[15] There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan

may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.

[16] Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

[17] You could lose money by investing in the money market fund (Fund). Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Funds sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

[18] The net return experienced may be negative if the costs to maintain and operate the Liquid Assets Separate Account exceed returns. Participants may also see negative returns if plan expenses, if applicable, are netted or deducted from their accounts.

[19] For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the applicable fact sheet for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.

[20] Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

[21] These results are for the investment options selected by your plan, and may be different from the results for other plans.

[22] Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

[23] These calculated returns reflect the historical performance of the oldest share class of the underlying investment, adjusted to reflect a portion of the fees and expenses. For time periods prior to inception date of this investment option, predecessor performance is reflected. Please see the underlying mutual fund's prospectus or collective investment trusts offering memorandum, for more information on specific expenses, and inception date. Expenses are deducted from income earned by the investment. As a result, dividends and investment results will differ for each share class or rate level.

[24] Total Investment Expense Net and Total Expense Gross is obtained from Morningstar and rounded to the nearest one hundredth. For additional fee information, you will need to access the prospectus or contact the plan sponsor.

[25] Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

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

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

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ERISA 404 retirement plan and investment information supplement

December 12, 2019

In addition to the Fees and Expenses identified in the CONSOLIDATED FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN ERISA 404 retirement plan and investment information notice (Notice), fees for services provided by another service provider may also apply.

RESOURCES INVESTMENT ADVISORS charges our Plan an annual fee for Advisory Services pursuant to the terms and conditions of the agreement between RESOURCES INVESTMENT ADVISORS and the plan sponsor. The annual fee to the Plan for this service is 0.20%. One fourth of the annual amount will be applied on a quarterly basis.

You can view the dollar amount of any Plan administrative expenses taken from your account at **principal.com** and on your statements.

This concludes information about the above-named firm's services and fees. No person or entity affiliated with Principal is responsible for any part of the content of this supplement and it is provided solely as an accommodation to the plan and at the request of the Plan Administrator.

PREMIER RETIREMENT PLAN SERVICES
ANNUAL 404a-5 FEE DISCLOSURE FOR RETIREMENT PLAN PARTICIPANTS

There may be fees or expenses related to the administration of the retirement plan or associated with the investment of plan assets that will affect the amount of your benefits. Any fees related to the administration of the plan or associated with the investment of plan assets may be paid by the plan or by the Employer. If the Employer does not pay plan-related expenses, such fees or expenses will generally be allocated to the accounts of participants either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the plan.

If you direct the investment of your benefits under the plan, you will be responsible for any investment-related fees incurred as a result of your investment decisions. Prior to making any investments, you should obtain and read all available information concerning the particular funds in which you are interested, including financial statements, prospectuses, and any other general investment information so that you can make an informed decision.

There are two types of **general administrative expenses** from Premier Retirement Plan Services *(PRPS)* that could be passed through the retirement plan and ultimately to you as a participant: ongoing administrative expenses and transition expenses.

- The ongoing administrative expenses that might possibly be paid are split into three primary types: first, there is a "base fee" determined by the plan design and its complexity to administer ranging from $1,050 to $3,000; second, there is a "per head" charge based upon the number of accounts with activity during the plan year ranging from $25-$75 each; and third, any extraordinary time required for administration will be billed at $185-$205/hour.
- The transition expenses are either periodic or one-time fees that may include: "plan document" services ranging from $0 to $2,000 on a 6-year cycle and $250 per amendment requested; "takeover" services for the plan *(when new to PRPS)* billed at $185-$205/hour as needed; or plan "termination" services typically do not exceed $1,000 billed at $185-$205/hour in addition to the final ongoing administration to officially close the plan.
- *PRPS* reduces our **general administrative expenses** by 50% of the income *(revenue sharing)*, if any, we receive directly from the plan's investment provider for the services rendered for the plan, and *PRPS* must generally qualify annually for this income. It is this final general administrative expense, net of *revenue sharing* that may be paid from plan assets.

THE GENERAL ADMINISTRATIVE EXPENSES (AFTER ANY REVENUE SHARING REDUCTIONS) WILL GENERALLY BE PAID BY THE PLAN SPONSOR OF YOUR PLAN DIRECTLY IN WHICH CASE YOU WILL HAVE NO CHARGES OTHER THAN THOSE RELATED TO THE INVESTMENT OF PLAN ASSETS TAKEN FROM YOUR ACCOUNT. HOWEVER, IF THE GENERAL ADMINISTRATIVE EXPENSES ARE PASSED THROUGH THE PLAN TO PARTICIPANT ACCOUNTS, YOU WILL SEE THESE EXPENSES REFLECTED DIRECTLY ON YOUR INVESTMENT STATEMENTS AS REQUIRED.

In addition to general administration and/or investment fees that may be charged to the plan, you may be assessed fees directly associated with the administration of your own account. Generally, your Summary Plan Description *(SPD)* will indicate whether these fees are being passed directly to you, or you can consult the Plan Sponsor. Some of the fees that may be charged to participants include:

- Termination of employment, Hardship, In-Service or Required Minimum Distributions: $100 - $200 each.
- Participant loan processing fee: $100 - $200 each.
- QDRO processing fee of $205/hour with a $410 minimum
- Terminated participants with balances remaining in the plan at the end of the plan year following the plan year of termination will be charged a maintenance fee of $50 - $200 to keep their benefits in the plan.
- Terminated participants with a "small balance" may have their entire account used to offset the normal distribution fee. A "small balance" is a vested benefit that is at or below the normal termination distribution processing range of $100 - $200.

These fees may be passed to you directly by the Plan Sponsor as indicated in your *SPD*. *PRPS* assesses these fees as part of "requested" benefit services provided for the Plan Sponsor. There may be additional fees assessed by the investment provider for the plan, and those fees would be disclosed by that provider separately.

ANY FEES ACTUALLY PAID FROM YOUR ACCOUNT WILL BE SHOWN ON THE PERIODIC BENEFIT STATEMENTS YOU RECEIVE FROM YOUR INVESTMENT PROVIDER.

What type of investor are you?

Not sure what type of investor you are? No problem.
These two simple questions can help:

1 How comfortable are you with risk?

2 How long until you retire?

If you know the answers to these, you'll be able to make more well-informed choices about where to put the money in your account. That's important because how the money is invested can have a big impact on how you may live in retirement.

Take this short quiz to help you determine how to allocate your money.

1. How much do you know about investing?

- Just learning the ropes — 0 points
- Somewhat knowledgeable — 6 points
- An expert — 12 points

→ **points**

2. When you're planning for your retirement and want to invest some money, what is your main goal?

- Not losing money — 0 points
- Keeping your money and making more money — 8 points
- Making as much money as possible — 17 points

→ **points**

3. How likely are you to put money in investments that earn stable but lower returns?

- Very likely — 0 points
- Likely — 5 points
- Unlikely — 9 points
- Very unlikely — 14 points

→ **points**

4. How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable — 0 points
- Neutral — 6 points
- Comfortable — 12 points

→ **points**

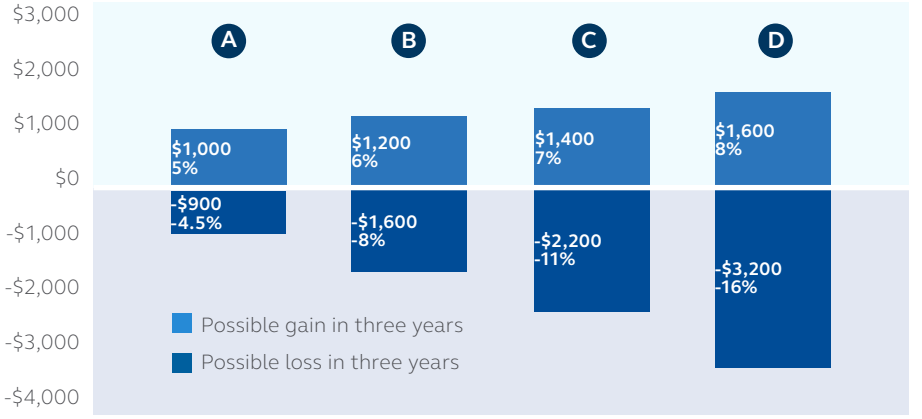
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5. One of your investments is suddenly underperforming and you're showing a loss—what would you do?

- Immediately move to a less risky investment — 0 points
- Wait it out at least a year before changing your investment — 7 points
- Stick with the current investment — 13 points

points

6. You were given $20,000 to invest in one of the four scenarios shown below. The chart shows the best case and worst case returns of each investment over the past three years. Which scenario would you choose?



Percentage of the total value gain/loss.

These figures are hypothetical and do not guarantee any future returns nor represent the performance of any particular investment. This is for illustrative purposes only.

- A — 0 points
- B — 5 points
- C — 9 points
- D — 14 points

points

7. You put $5,000 in one of your investments and plan to keep it for 10 years. During the first year, the overall stock market loses value—including the money you invested. Are you more likely to:

- Sell all of your investment — 0 points
- Sell some of your investment — 6 points
- Leave your investment alone — 12 points
- Buy more of your investment — 17 points

points

Total Points

Years to retirement

When do you plan to begin taking money out of your account?

21 years or more | 16-20 years | 11-15 years | 6-10 years | 5 years or less

Where did you land?

Based on your answers to the quiz, let's determine which investor profile best describes you. Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk.

First, calculate your quiz score. › **Then,** confirm your years to retirement. › **Next,** determine where these two meet on the chart below.

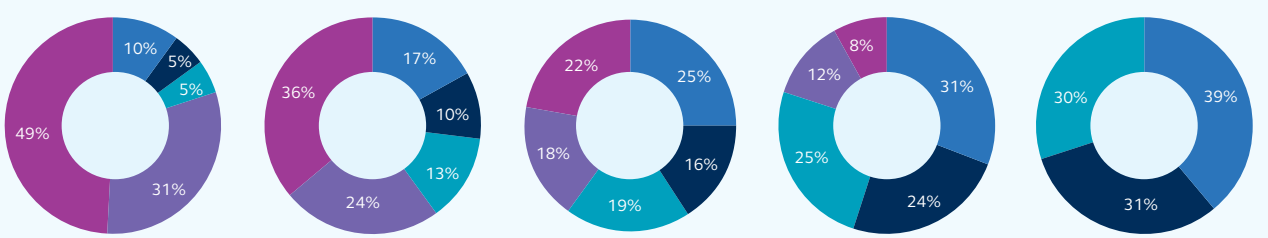
The color of the box where these intersect will match one of the five investor profiles below.

Years to retirement:	Score 0–17	Score 18–41	Score 42–61	Score 62–83	Score 84–100
≤5 years					
6-10 years					
11-15 years					
16-20 years					
21+ years					
	Conservative	Moderate conservative	Moderate	Moderate aggressive	Aggressive

Please keep in mind that this is simply a guideline and for educational purposes only. It is not intended to tell you how to invest. We suggest that you review your investment profile at least annually or as life changes occur to help ensure you're still meeting your goals.

Does this sound like you?

Investor profiles



Conservative | **Moderate conservative** | **Moderate** | **Moderate aggressive** | **Aggressive**

Low risk/return ‹ ····· **Levels of risk** ····· › **High risk/return**

Large U.S. Equity | **Small/Mid U.S. Equity** | **Global/International Equity** | **Fixed Income** | **Short-Term Fixed Income**

Depending on the objectives of the investment options selected in each asset class, investors may experience price fluctuations and have the potential to lose value. **Asset allocation and diversification do not ensure a profit or protect against a loss.**

Log on to principal.com to make or modify your investment selection.

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Profile descriptions

Whether you're taking this quiz to help select your mix of investments or to verify if your own education model aligns, the five pie charts represent a mix of risk levels that apply to investments that fit within each profile description. Based on the quiz results, consider if the investor profile and description match what type of investor you are.

Conservative	This allocation is designed for the more cautious investor, one with sensitivity to short-term losses and/or a shorter time horizon. It is targeted toward the investor seeking investment stability from the investable assets but still seeking to beat inflation over the long term. The main objective of this investor is to preserve capital while providing income potential. Investors may expect fluctuations in the values of this portfolio to be smaller and less frequent than in more aggressive portfolios.
Moderate conservative	This allocation may be appropriate for the investor who seeks both modest capital appreciation and income potential from his or her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than the most conservative investors. While this allocation is still designed to preserve capital, fluctuations in the values of this portfolio may occur from year to year.
Moderate	This allocation may suit the investor who seeks relatively stable growth with a lower level of income potential. An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than more conservative investors. The main objective of this investor is to achieve steady growth while limiting fluctuation to less than that of the overall stock market.
Moderate aggressive	This allocation is designed for investors with a relatively high tolerance for risk and a longer time horizon. These investors have little need for current income and seek above-average growth from their investable assets. The main objective of this profile is capital appreciation, and its investors should be able to tolerate moderate fluctuations in their portfolio values.
Aggressive	This allocation may be appropriate for investors who have both a high tolerance for risk and a long investment time horizon. The main objective of this profile is to provide high growth, which means the investor is not as concerned with receiving current income. This portfolio may have larger and more frequent fluctuations from year to year, making it potentially less desirable for investors who do not have both a high tolerance for risk and an extended investment horizon.

Morningstar Investment Management LLC, periodically reviews and adjusts profile asset allocation model percentages based upon their economic outlook and current market conditions.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

Fixed-income investments are subject to interest rate risk; as interest rates rise their value will decline.

Lower-rated securities are subject to additional credit and default risks.

Small and mid-cap stocks may have additional risks including greater price volatility.

International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

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RetireView®

An investment asset allocation service for you

Your employer helps you simplify the process of choosing investment options with RetireView®.

How it works

RetireView is an asset allocation education service that provides 25 models with a variety of risk levels and asset classes. Your employer populates the models with the plan's investment options, suggesting a mix of investments that may be right for you. We know it may sound complicated, so let us break it down.

To know which model to choose, start with these two questions:

1. **How comfortable am I with risk?**
2. **How long do I have until I retire?***
   (0-5 years, 6-10 years, 11-15 years, 16-20 years, or 21+ years)

Then, consider which model most aligns with you. Each model includes a mix of different kinds of investments from various asset classes. This mix of investments is important because it can help manage risk while giving your savings a chance to grow over time.

Asset allocation and diversification do not ensure a profit or protect against a loss.

What you can gain

RetireView provides two key features to help with your long-term investment strategy.

Automatic age adjustment

As you get closer to retirement, the model automatically adjusts the investment mix, typically getting more conservative. That's because you likely won't have as much time to regain any losses. You can opt out of this feature if you prefer.

Rebalancing

Some investment options may perform better over time and grow faster than others, causing your investment mix to change from what you originally selected. Rebalancing helps keep your mix of investments in line. RetireView automatically rebalances your investment mix quarterly. You can change your rebalancing frequency in your account at principal.com.

How to get started

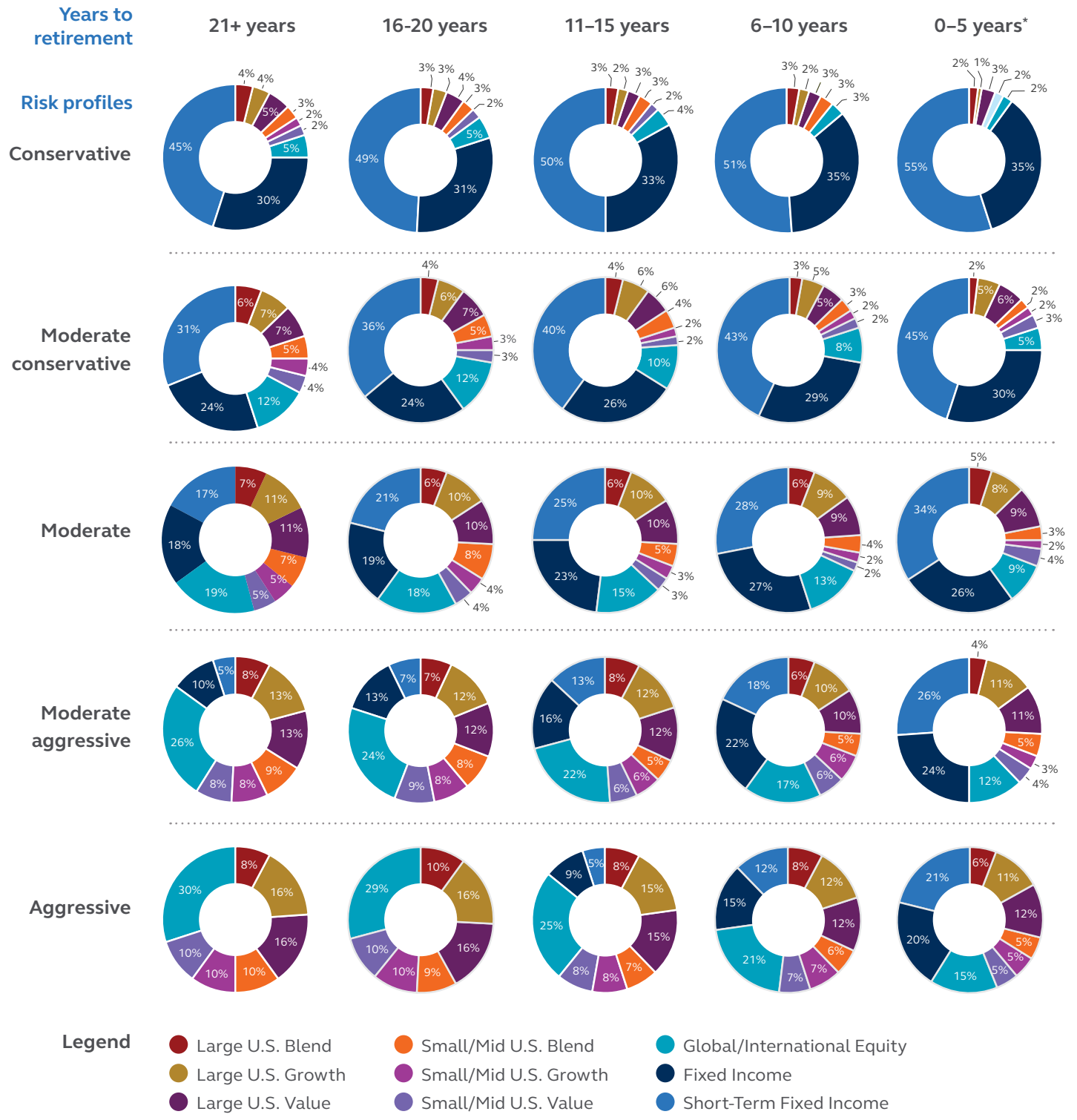
Take a short quiz at principal.com/retireviewIPQ to see how comfortable you are with risk and which RetireView model might be right for you. You can also check out the other 24 models to see all your options.

Choosing investment options can be simple and straightforward. You can align your investment elections to your individual goals with the help of RetireView.

*Years until retirement is based off your plan's normal retirement age.

RetireView models

You can also use the RetireView asset allocation models illustrated here as a sample to help with your investment decision. Take the **Investor Profile Quiz** on **principal.com** at least annually or as significant events occur. This can help ensure the strategy continues to meet your risk tolerance and retirement goals.



*6/2026 Investors 0–5 years away from retirement are assumed to remain invested for at least 5 years after retirement.

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Asset allocation and diversification do not ensure a profit or protect against a loss.

Questions?

Call **800-547-7754** to speak with a retirement specialist.

Important Information

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income investments** are subject to interest rate risk; as interest rates rise their value will decline. **International and global investment options** are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments. **Asset allocation does not ensure a profit or protect against a loss.** Fixed-income and asset allocation investment options that invest in **mortgage securities** are subject to increased risk due to real estate exposure. **Value stock**s present the risk that they may decline in price or never reach their expected full market value because the market fails to recognize the stock's intrinsic worth. **Blended stocks** represent a combination of value and growth stocks. **Small and mid-cap stocks** may have additional risks including greater price volatility. Lower-rated securities are subject to additional credit and default risks. Review the RetireView Terms and Conditions for a full discussion of the features of this service, including rebalancing and automatic age adjustment of the populated models. **Investing involves risk, including possible loss of principal.**

RetireView® is an educational service designed to help retirement plan participants determine an appropriate investment mix for their retirement account. Principal retained Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., to create asset class-level model portfolios ("Models") for RetireView. In no way should Morningstar Investment Management's creation of the Models be viewed as advice or establishing any kind of advisory relationship with Morningstar Investment Management. Morningstar Investment Management does not endorse and/or recommend any specific financial product that may be used in conjunction with the Models.

Models are created by Morningstar Investment Management LLC. Morningstar Investment Management begins by analyzing asset classes and constructs long-term expected returns, standard deviations, and correlation coefficients. These form the inputs for the mean-variance optimization, a statistical technique. Because forecasting is a critical and pivotal step in the asset allocation process, Morningstar Investment Management develops proprietary capital market forecasts for each asset class using a combination of historical data, current market information and additional analysis. Each forecast becomes an input in portfolio creation.

The Models are intended to be used as an additional information source for retirement plan participants making investment allocation decisions. Pursuant to the Department of Labor's Definition of Investment Education, such models (taken alone or in conjunction with this document) do not constitute investment advice for purposes of the Employee Retirement Income Security Act (ERISA), and there is no agreement or understanding between Morningstar Investment Management and us or any plan or plan fiduciary, or any participant who uses this service, under which the latter receives information, recommendations or advice concerning investments that are to be used for any investment decisions relating to the plan. Accordingly, neither we nor Morningstar Investment Management are a fiduciary with respect to your plan sponsor's plan for purposes of this service, including the features of rebalancing and aging. Following an asset allocation Model does not ensure a profit or protect against a loss. Performance of the individual Models may fluctuate and will be influenced by many factors. In applying particular asset allocation Models to their individual situations, participants or beneficiaries should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, IRA investments, savings accounts and interests in other qualified and nonqualified plans) in addition to their interests in the plan.

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ONEDIGITAL

Principal®



Retirement planning personalized to you

Personalized Portfolios

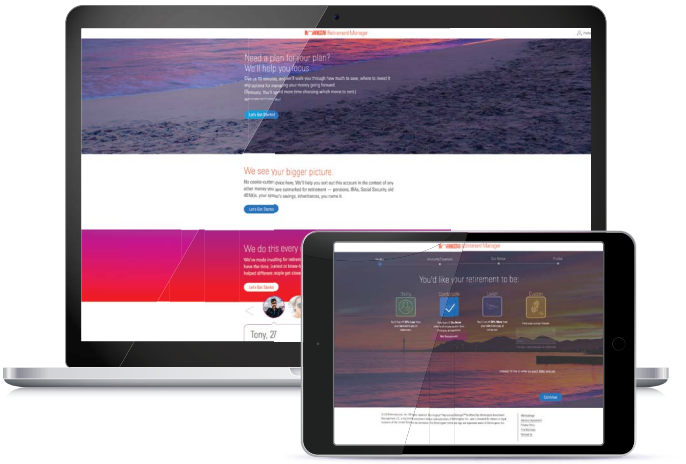
Powered by Morningstar Retirement

Personalized retirement planning advice to help you reach your goals

Retirement is personal. Your plan to get there should be, too. Personalized Portfolios can help by providing personalized advice about how much to save, where to invest, when you should retire, and more—all with just a few clicks.

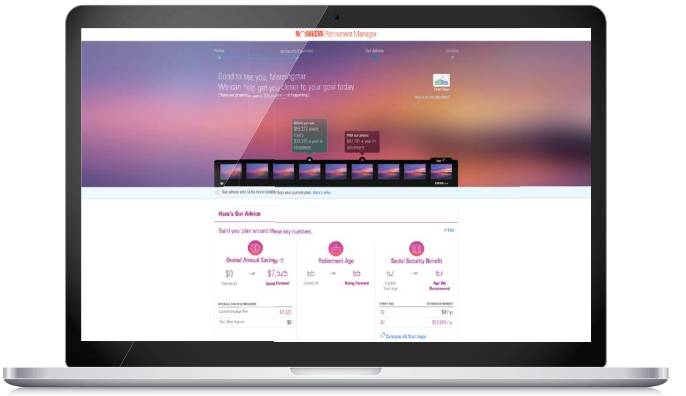
Your plan: It's all about you

Your personalized plan will be based on your current financial situation and your dreams. It can take into account your age, salary, other sources of income, partner/spouse, ideas for your future and more, so the plan's investment adviser(s) can build a personalized plan for retirement to help you meet your goals.



Your time: It's fast and simple

You can have a plan in about five minutes. Just enter information specific to your goals through the Personalized Portfolios service. You'll get recommendations that will answer questions you have about planning for retirement. And you'll be able to change inputs to see how the scenarios change.



Get recommendations for:

- Which investment options you should choose
- How much you should be saving now or spending in retirement
- When you'll likely be able to retire
- When you should take Social Security benefits
- And more

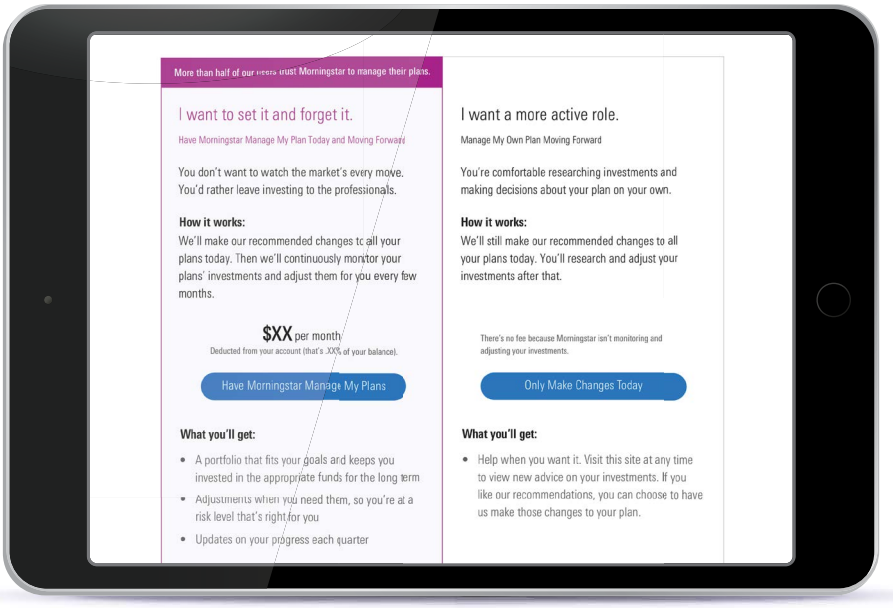
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Personalized Portfolios options

Enroll in the managed accounts service and the plan's investment adviser(s) can manage your mix of investments for a fee, including ongoing rebalancing, investment and deferral advice, a quarterly outlook report, and check-in emails.*1

You make your own choices with advice

You'll take your point-in-time personalized plan for retirement from the plan's investment adviser(s) and manage the investment mix yourself going forward, so there's no additional fee.



Images for illustrative purposes only.

Your choice: Hands-on or hands-off

You decide how involved you'd like to be with your account. You'll get the benefits of a personalized plan for retirement, regardless of whether you let the plan's investment adviser(s) manage the investments ongoing, or you manage them yourself with point-in-time advice. Either way, you'll get helpful information so you can make a more confident decision.

*1 Participants will need access to the Morningstar Retirement site to obtain deferral advice.

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Principal charges each participant who enrolls in Personalized Portfolios a fee for the managed account service based on the managed account investment adviser(s). In addition to this fee, assets invested through the managed account service are also subject to fees and expenses charged by the underlying investment options.

When using the plan's existing core investment option array with the Personalized Portfolios offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations, or objectives of a strategy will be achieved.

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