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.

Insurance products and plan administrative services provided through Principal Life Insurance Company®. Securities offered through Principal Securities, Inc., 800-547-7754, 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.

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

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