

Important notice – retirement plan investment option changes

Are you taking advantage of your organization's retirement plan? It's a great way to help you save for the life you want in retirement. Plus, it offers a wide-range of investment options to choose from. There are some changes to the CONSOLIDATED FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN investment options you should be aware of.

What this means for you

Closed investment option(s) — effective 01/15/2025

Inv Manager or Sub-Advisor	Investment options
Principal Global Investors	International SmallCap Separate Account ^A

New investment option(s) — effective 01/15/2025

Inv Manager or Sub-Advisor	Investment options
Dimensional Fund Advisors	DFA International Small Company I Fund

Complete list of the Plan's available investment options — effective 01/15/2025

Inv Manager or Sub-Advisor	Investment options
AB/Brown/Emerald	SmallCap Growth I Separate Account ^A
Allspring Global Investments	Allspring Special Mid Cap Value R6 Fund
American Century Inv. Mgmt.	American Century Emerging Markets R6 Fund
Carillon Tower Advisers	Carillon Eagle Mid Cap Growth R6 Fund
Dimensional Fund Advisors	DFA International Small Company I Fund
Fidelity Management & Research	Fidelity Mid Cap Index Fund
JP Morgan Investment Mgmt Inc.	JP Morgan Equity Income R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan Large Cap Growth R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2020 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2025 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2030 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2035 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2040 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2045 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2050 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2055 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2060 R6 Fund

Complete list of the Plan's available investment options continued

Inv Manager or Sub-Advisor	Investment options
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement 2065 R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan SmartRetirement Income R6 Fund
JP Morgan Investment Mgmt Inc.	Undiscovered Managers Behavioral Value R6 Fund
Morley Capital Management	Morley Stable Value Fund
PIMCO	PIMCO Income Institutional Fund
Principal Global Investors	Diversified International Separate Account ^A
Principal Global Investors	Liquid Assets Separate Account ^A
Principal Real Estate Inv	Real Estate Securities Separate Account ^A
Vanguard Group	Vanguard 500 Index Admiral Fund
Vanguard Group	Vanguard Small Cap Index Admiral Fund
Voya Investment Management	Voya Intermediate Bond I Fund

Effective **01/15/2025**, one or more investment options will no longer be available. If you're currently directing contributions to the affected investment option(s), your future contributions and current funds will be directed to the new investment option(s) outlined below unless you elect other available investment options. See the Investment Option Summary for more details on the current and new investment options.

Effective **01/15/2025**, one or more investment options will no longer be available for money currently in your account. If you're currently directing contributions to the affected investment options and/or according to a model, money currently in investments/models will be directed to the new investment options/model outlined below, unless you make a new investment election. See the Investment Option Summary for more details on the current and new investment options.

Details of the model(s), model terms and conditions, and applicable investment options can be viewed through your account at principal.com. A model is a portfolio of varying asset classes based on the intended investment risk for the model. Your plan's financial professional and/or plan sponsor chooses the investment options that will be included in the models.

If you're currently contributing to the retirement plan but have not made an investment election, future contributions will be directed to one of the applicable JP Morgan Smart Rtmt R6 based on the plan's Normal Retirement Date, unless you make your own investment election.

These investment changes may impact the portfolios created by the Personalized Portfolios. You may elect to enroll in Personalized Portfolios. Resources Investment Advisors, LLC manages and invests your account through the Personalized Portfolios service by creating a unique mix of investment options for you using investment options of the Plan. The investment options used for Personalized Portfolios are listed in the Investment Option Summary. To see performance, objectives and fees related to the mix of investment options that are used for your account under Personalized Portfolios, log into your account and go to the Personalized Portfolios site. There is a fee for this service in addition to the cost of applicable investment options.

These investment changes may impact the portfolios created by the Personalized Portfolios. You may elect to enroll in Personalized Portfolios. Resources Investment Advisors, LLC manages and invests your account through the Personalized Portfolios service by creating a unique mix of investment options for you using investment options exclusively used in managed accounts only. These may include investment options only

available to Personalized Portfolios and not available for you to choose outside of the Personalized Portfolios program.

If you opt-out of Personalized Portfolios at a later date, you'll need to select another mix of investments for your current balance and future contributions .

If the effective date is a closed market date, retirement funds will be redirected on the next open market date.

How investments will be redirected

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	Existing investment option	Redirected to	Investment Manager or Sub-Advisor	New investment options
Principal Global Investors	International SmallCap Separate Account ^A		Dimensional Fund Advisors	DFA International Small Company I Fund ^G

More information

To review or make changes to your investment elections, log in to your account at principal.com. Or, give us a call at **800.547.7754** to speak with a retirement specialist.

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

Important information

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.

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.

Investing involves risk, including possible loss of principal.

For more information on this or other investment options, visit principal.com, or call 800.547.7754.

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

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 principal.com.

Separate Accounts are available through a group annuity contract with Principal Life Insurance Company®. Insurance products and plan administrative, if applicable, services are provided by Principal Life Insurance Company®, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths.

As allowed by their prospectuses, several mutual fund 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, visit us at The Principal Retirement Service Center® at principal.com.

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^A Sub-advised Investment Options include Separate Accounts available through a group annuity contract with the Principal Life Insurance Company®. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company 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 inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

^G Mapping Balances and Future Contributions

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.

High-yield investment options are subject to greater credit risk associated with high yield bonds.

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.

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.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

An investment in the money market fund (Fund) is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You could lose money by investing in the 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's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Each index-based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged result 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.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

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 risk. Additionally there is no guarantee an asset allocation investment option will provide adequate income at or through retirement.

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

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. Morningstar Investment Management LLC is not an affiliate of any company of the Principal Financial Group.

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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Morningstar Investment Management does not guarantee that the results of their advice, recommendations, or the objectives of an investment option will be achieved. 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.

Resources Investment Advisors, LLC and Morningstar Investment Management are not affiliated with Principal.

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. Resources Investment Advisors, LLC does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary's decision to use the Personalized Portfolios investment solution.

Personalized Portfolios is intended for citizens or legal residents of the United States or its territories. If we receive a non-U.S. or non-U.S. territory address for a participant enrolled in Personalized Portfolios, their current account balance and future contributions will be allocated to the participant-level default. Investment rebalancing or changes to their investment mix will no longer happen unless they take action by logging in to principal.com.

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RetireView® populated models

Here are the populated allocation models for further illustration. Models may use the investment options available under your organization's plan and may include non-core investment options only available in the RetireView asset allocation models.

		RetireView® populated models				
		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
5 Years or less to Retirement		C1	MC1	M1	MA1	A1
RetireView Category	Investment option					
Short-Term Fixed Income	Liquid Assets Separate Account	55.0%	45.0%	34.0%	26.0%	21.0%
Fixed Income	Voya Intermediate Bond I Fund	35.0%	30.0%	26.0%	24.0%	19.0%
Large U.S. Value	JP Morgan Equity Income R6 Fund	3.0%	6.0%	9.0%	11.0%	10.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	2.0%	2.0%	4.0%	4.0%	4.0%
Large U.S. Growth	JP Morgan Large Cap Growth R6 Fund	1.0%	5.0%	8.0%	10.0%	10.0%
Small or Mid U.S. Value	Undiscovered Managers Behavioral Value R6 Fund	0.0%	1.5%	2.0%	2.0%	3.5%
	Allspring Special Mid Cap Value R6 Fund	0.0%	1.5%	2.0%	2.0%	3.5%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	1.0%	1.0%	1.0%	2.5%	3.5%
	Fidelity Mid Cap Index Fund	1.0%	1.0%	1.0%	2.5%	3.5%
Small or Mid U.S. Growth	SmallCap Growth I Separate Account	0.0%	1.0%	1.0%	1.5%	2.5%
	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	1.0%	1.0%	1.5%	2.5%
Global/International Equity	Diversified International Separate Account	1.0%	2.5%	5.5%	6.5%	8.5%
	American Century Emerging Markets R6 Fund	1.0%	2.5%	5.5%	6.5%	8.5%
6-10 Years to Retirement		C2	MC2	M2	MA2	A2
RetireView Category	Investment option					
Short-Term Fixed Income	Liquid Assets Separate Account	51.0%	43.0%	28.0%	18.0%	12.0%
Fixed Income	Voya Intermediate Bond I Fund	35.0%	29.0%	27.0%	22.0%	15.0%
Large U.S. Value	JP Morgan Equity Income R6 Fund	3.0%	5.0%	9.0%	10.0%	12.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	3.0%	3.0%	5.0%	5.0%	6.0%
Large U.S. Growth	JP Morgan Large Cap Growth R6 Fund	2.0%	4.0%	8.0%	9.0%	11.0%
Small or Mid U.S. Value	Undiscovered Managers Behavioral Value R6 Fund	0.0%	1.5%	2.0%	3.5%	4.0%
	Allspring Special Mid Cap Value R6 Fund	0.0%	1.5%	2.0%	3.5%	4.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	1.5%	1.5%	2.0%	2.0%	2.5%
	Fidelity Mid Cap Index Fund	1.5%	1.5%	2.0%	2.0%	2.5%
Small or Mid U.S. Growth	SmallCap Growth I Separate Account	0.0%	1.0%	1.0%	3.0%	4.0%
	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	1.0%	1.0%	3.0%	4.0%
Global/International Equity	Diversified International Separate Account	1.5%	4.0%	6.5%	9.5%	11.5%
	American Century Emerging Markets R6 Fund	1.5%	4.0%	6.5%	9.5%	11.5%
11-15 Years to Retirement		C3	MC3	M3	MA3	A3
RetireView Category	Investment option					
Short-Term Fixed Income	Liquid Assets Separate Account	50.0%	40.0%	25.0%	13.0%	5.0%
Fixed Income	Voya Intermediate Bond I Fund	33.0%	26.0%	23.0%	16.0%	9.0%
Large U.S. Value	JP Morgan Equity Income R6 Fund	3.0%	6.0%	10.0%	13.0%	15.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	3.0%	3.0%	5.0%	5.0%	6.0%
Large U.S. Growth	JP Morgan Large Cap Growth R6 Fund	2.0%	5.0%	9.0%	11.0%	14.0%
Small or Mid U.S. Value	Undiscovered Managers Behavioral Value R6 Fund	1.0%	2.0%	2.5%	3.5%	4.5%
	Allspring Special Mid Cap Value R6 Fund	1.0%	2.0%	2.5%	3.5%	4.5%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	1.5%	2.0%	2.5%	2.5%	3.5%
	Fidelity Mid Cap Index Fund	1.5%	2.0%	2.5%	2.5%	3.5%
Small or Mid U.S. Growth	SmallCap Growth I Separate Account	0.0%	1.0%	1.5%	3.5%	4.5%
	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	1.0%	1.5%	3.5%	4.5%
Global/International Equity	Diversified International Separate Account	2.0%	5.0%	7.5%	11.5%	13.0%
	American Century Emerging Markets R6 Fund	2.0%	5.0%	7.5%	11.5%	13.0%
16 to 20 Years to retirement		C4	MC4	M4	MA4	A4
RetireView Category	Investment option					
Short-Term Fixed Income	Liquid Assets Separate Account	49.0%	36.0%	21.0%	7.0%	0.0%
Fixed Income	Voya Intermediate Bond I Fund	31.0%	24.0%	19.0%	13.0%	0.0%
Large U.S. Value	JP Morgan Equity Income R6 Fund	4.0%	7.0%	10.0%	12.0%	15.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	3.0%	4.0%	6.0%	7.0%	7.0%
Large U.S. Growth	JP Morgan Large Cap Growth R6 Fund	3.0%	6.0%	9.0%	11.0%	14.0%

		RetireView® populated models				
		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
16 to 20 Years to retirement		C4	MC4	M4	MA4	A4
RetireView Category	Investment option					
Small or Mid U.S. Value	Undiscovered Managers Behavioral Value R6 Fund	1.0%	2.0%	3.0%	4.5%	6.0%
	Allspring Special Mid Cap Value R6 Fund	1.0%	2.0%	3.0%	4.5%	6.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	1.5%	2.5%	3.5%	4.0%	4.5%
	Fidelity Mid Cap Index Fund	1.5%	2.5%	3.5%	4.0%	4.5%
Small or Mid U.S. Growth	SmallCap Growth I Separate Account	0.0%	1.0%	2.0%	4.0%	5.5%
	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	1.0%	2.0%	4.0%	5.5%
Global/International Equity	Diversified International Separate Account	2.5%	6.0%	9.0%	12.5%	16.0%
	American Century Emerging Markets R6 Fund	2.5%	6.0%	9.0%	12.5%	16.0%
21+ Years to retirement		C5	MC5	M5	MA5	A5
RetireView Category	Investment option					
Short-Term Fixed Income	Liquid Assets Separate Account	45.0%	31.0%	17.0%	5.0%	0.0%
Fixed Income	Voya Intermediate Bond I Fund	30.0%	24.0%	18.0%	10.0%	0.0%
Large U.S. Value	JP Morgan Equity Income R6 Fund	5.0%	7.0%	11.0%	13.0%	15.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	4.0%	5.0%	6.0%	7.0%	7.0%
Large U.S. Growth	JP Morgan Large Cap Growth R6 Fund	4.0%	7.0%	10.0%	12.0%	15.0%
Small or Mid U.S. Value	Undiscovered Managers Behavioral Value R6 Fund	1.0%	2.0%	3.0%	4.5%	5.0%
	Allspring Special Mid Cap Value R6 Fund	1.0%	2.0%	3.0%	4.5%	5.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	1.5%	3.0%	4.0%	4.5%	5.5%
	Fidelity Mid Cap Index Fund	1.5%	3.0%	4.0%	4.5%	5.5%
Small or Mid U.S. Growth	SmallCap Growth I Separate Account	1.0%	2.0%	2.5%	4.0%	5.0%
	Carillon Eagle Mid Cap Growth R6 Fund	1.0%	2.0%	2.5%	4.0%	5.0%
Global/International Equity	Diversified International Separate Account	2.5%	6.0%	9.5%	13.5%	16.0%
	American Century Emerging Markets R6 Fund	2.5%	6.0%	9.5%	13.5%	16.0%

Morningstar Investment Management Model Effective Date: 03/19/2024

Note: RetireView populated model weightings are based on the Morningstar Investment Management Model Effective Date. These asset allocation targets may change periodically.

Other similar investment options not populating RetireView® Model

There are additional plan investment options that are not included in the RetireView populated models that are similar in risk and return characteristics to the investment options contained in the models. You may obtain additional information regarding investment choices on our secure website at principal.com.

RetireView® category	Investment Manager or Sub-Advisor	Investment options
Short-Term Fixed Income	Morley Capital Management	Morley Stable Value Fund
Fixed Income	PIMCO	PIMCO Income Institutional Fund
Global/International Equity	Dimensional Fund Advisors	DFA International Small Company I Fund