

LiveWell® Mutual Fund IRA

Performance Report

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The recordkeeping fee is compensation for administering, reporting and maintaining a history of IRA owner activities. Management services are not provided and no management fee is charged. **The data in this report is shown with and without recordkeeping fees.**

Your client can visit our website at srlivewell.com to obtain current month-end performance figures. The performance data quoted represents past performance. Past performance is no guarantee of future results. Current performance may be higher or lower than the performance quoted. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Your client should consider the fund's investment objectives, risks, charges and expenses carefully before investing. The fund prospectuses contain this and other information, including the funds' investment objectives, risks, charges and expenses. To obtain current fund prospectuses, you or your client can visit srlivewell.com/individual-investors-mfira-prospectuses or call 866-747-3421. Please read these prospectuses carefully.

Marketing name	LiveWell® Mutual Fund IRA	
Minimum age for opening account	18	
Type of money	Rollovers or transfers from qualified plans such as 401(k), 403(b), and governmental 457 plans; Traditional IRAs; SEP-IRAs; Roth IRAs, and Inherited IRAs	
Minimum initial contribution	\$10,000; maximum investment is \$2,000,000	
Minimum additional contributions	\$1,000 or \$100 for contributions made through monthly electronic funds transfer (EFT)	
Full liquidity	No withdrawal charges; no front-end loads; no back-end loads; no charge for reallocations or rebalancing ¹ ; no transaction fees; no fees for automatic required minimum distributions (RMDs)	
Fund options	More than 150 mutual funds from 20+ fund managers; LiveWell® Models ² powered by Morningstar Investment Management LLC	
Fees ³	Total assets \$100,000+ \$50,000 to <\$100,000 \$25,000 to <\$50,000 Less than \$25,000	Annual recordkeeping fee 0.45% 0.55% 0.65% 0.80%
Other features available <i>One option may be selected</i>	Dollar cost averaging (DCA) ⁴ <u>OR</u> automatic rebalancing Select quarterly, semi-annual, or annual mode; monthly mode is also available for DCA	

¹ Excessive trading policy: More than one "round trip" involving the same investment option within a 60-calendar-day period is considered excessive trading. Please review the Disclosure Statement & Custodial Account Agreement of the LiveWell® Mutual Fund IRA booklet.

² Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method used to help manage risk.

³ Fund options and associated standard mutual fund fees are as of 12/31/2023. Standard mutual fund fees, ranging from 0.64%-2.03% net, also apply.

⁴ Dollar cost averaging does not ensure profit or protect against loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

Before making any rollover decisions, your client must carefully consider all available retirement plan options including leaving the money in the current plan (which may be beneficial in certain circumstances), rolling the money to the new employer's plan, installment and annuity payments (if available) and IRA rollovers. The key factors for the decision include: 1) investment options, 2) fees and expenses (including both investment options and account-related fees and expenses), 3) differing service levels available, 4) withdrawal penalties, 5) creditor and legal protections, 6) required minimum distributions, 7) employer stock, 8) income needs, and 9) tax impact and penalties. Tax consequences will vary and your client should consult with a tax or legal professional.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

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Investing in mutual funds involves risk, including potential loss of investment. You and your client should consider the fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus and/or summary prospectus contain this and other information. You or your client may visit srlivewell.com/individual-investors-mfira-prospectuses or call 866-747-3421 to obtain a current fund prospectus. Inform investors to carefully read the prospectus before investing.

IRAs are considered a long-term investment. Withdrawals from a Traditional or SEP-IRA are generally subject to income taxes, and if taken before age 59½, may be subject to an additional 10% IRS tax penalty. Withdrawals from a Roth IRA are generally not subject to income tax provided certain requirements are met. Information on Traditional, Roth, and SEP-IRAs is available in the LiveWell® Mutual Fund IRA disclosure.

Sammons Institutional Group®, Inc. and Sammons Financial Network®, LLC., member FINRA, do not give tax, legal, or investment advice. Please have your client consult with and rely on their own tax, legal, or investment professional(s). Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½.

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA Series. The mutual funds offered through the LiveWell® Mutual Fund IRA Series are made available through Sammons Financial Network®, LLC., member FINRA, 8300 Mills Civic Parkway, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA Series and its funds can be obtained by calling 866-747-3421.

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STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES (AS OF 03/31/24)

Name	Ticker	Total Return 1 Yr ⁵	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
LARGE VALUE										
American Century Value R ²⁰	AVURX	13.15	9.00	7.14	6.32	9/1/1993	-3.73	0.96	19.98	1.52/1.50
BlackRock Equity Dividend Inv A ²⁸	MDDVX	18.81	9.89	8.58	9.09	11/29/1988	-2.15	0.87	17.82	0.94/0.93
Columbia Dividend Opportunity R	RSOOX	14.37	8.16	7.32	8.03	8/1/1988	-3.30	0.82	16.68	1.30/1.30
Columbia Select Large Cap Value R ²⁵	SLVRX	14.91	10.39	8.32	9.28	4/25/1997	-2.85	0.99	20.50	1.33/1.05
Eaton Vance Large-Cap Value R	ERSTX	16.62	9.47	7.73	6.89	9/23/1931	-3.20	0.93	18.62	1.27/1.27
PIMCO StocksPLUS® R	PSPRX	28.69	12.57	10.83	9.28	5/13/1993	-1.89	1.05	19.31	1.16/1.16
Pioneer Equity Income R	PQIRX	13.86	7.02	7.39	8.10	7/25/1990	-5.35	0.91	18.01	1.42/1.42
Principal Equity Income R3	PEIOX	18.33	8.72	8.16	9.84	5/31/1939	-4.19	0.95	18.46	1.08/1.08
T. Rowe Price Equity Income R	RRFDX	18.46	9.37	7.25	7.80	10/31/1985	-3.27	0.94	19.35	1.23/1.23
Russell 1000 Value TR USD ¹⁶		19.31	9.44	8.14	10.83	1/1/1987	-3.63	0.96	18.79	
LARGE BLEND										
American Century Sustainable Equity R	AFDRX	27.28	13.46	11.09	9.43	11/30/2004	-0.66	1.01	18.57	1.29/1.29
American Funds Invmt Co of Amer F1	AICFX	32.27	12.94	10.49	7.57	1/2/1934	-0.21	0.92	17.17	0.64/0.64
American Funds Washington Mutual F1	WSHFX	25.47	12.06	10.40	7.62	7/31/1952	-0.40	0.87	16.54	0.64/0.64
ClearBridge Dividend Strategy R	LMMRX	19.74	10.82	9.43	10.48	11/6/1992	-1.64	0.88	16.91	1.37/1.37
Columbia Contrarian Core R ²⁴	CCCRX	32.49	14.52	11.32	12.83	12/14/1992	0.42	1.00	18.46	1.25/1.22
Franklin Rising Dividends R	FRDRX	15.11	11.20	9.71	7.98	1/14/1987	-1.72	0.92	17.49	1.10/1.09
Lord Abbett Fundamental Equity R3	LAVRX	25.71	9.88	7.63	6.83	1/3/1994	-3.25	0.97	18.86	1.19/1.19
Invesco Equally-Wtd S&P 500 R	VADRX	17.57	10.61	9.18	9.38	7/28/1997	-3.67	1.07	20.45	0.77/0.77
Invesco Main Street R	OMGNX	27.52	11.94	9.94	6.47	2/3/1988	-1.54	0.96	17.91	1.07/1.07
MassMutual Equity Opports R3	MFVNX	14.84	10.07	9.47	10.38	4/28/2000	-1.28	0.79	15.78	1.45/1.45
MM S&P 500® Index R3	MMINX	27.70	13.18	11.11	9.03	2/27/1998	-0.83	1.00	18.33	0.89/0.89
Pioneer R	PIORX	35.43	15.23	11.67	9.63	2/10/1928	1.00	1.01	18.91	1.50/1.50
Principal Capital Appreciation R3	PCAOX	30.90	14.39	11.63	12.26	11/24/1986	0.62	0.97	17.85	1.01/1.01
S&P 500 TR USD ¹⁶		28.85	14.13	12.06	10.15	1/3/1928	0.00	1.00	18.37	
LARGE GROWTH										
Alger Capital Appreciation Instl R	ACARX	45.16	13.73	12.38	11.97	11/8/1993	-0.73	1.07	21.30	1.68/1.68
American Century Ultra® R	AULRX	35.02	16.42	14.29	9.80	11/2/1981	0.56	1.17	22.82	1.45/1.41
American Funds Growth Fund of Amer F1	GFAFX	37.70	13.68	12.11	8.48	11/30/1973	-0.79	1.05	20.21	0.67/0.67
ClearBridge Large Cap Growth R	LMPLX	39.14	13.46	12.88	9.94	8/29/1997	-1.22	1.08	20.93	1.34/1.34
Fidelity Advisor Growth Opps M	FAGOX	44.37	16.28	15.74	11.11	11/18/1987	0.39	1.21	24.79	0.96/0.96
Fidelity Advisor New Insights M	FNITX	42.40	13.42	11.28	10.86	7/31/2003	-0.47	1.00	19.04	0.90/0.90
Franklin DynaTech R ²⁵	FDNRX	39.30	13.25	13.91	16.50	1/2/1968	-1.10	1.10	23.55	1.08/1.08
Lord Abbett Growth Leaders R3	LGLRX	40.84	14.27	12.88	13.37	6/30/2011	0.32	1.06	23.09	1.16/1.16
MassMutual Blue Chip Growth R3	MBCNX	41.68	13.15	13.04	10.10	5/31/2001	-1.11	1.05	20.85	1.35/1.35
Pioneer Fundamental Growth R	PFGRX	34.69	15.17	12.94	13.05	8/22/2002	0.92	1.01	18.88	1.43/1.40
Principal Blue Chip R3 ²⁷	PGBEX	39.53	14.74	13.89	15.87	6/14/2012	-0.24	1.10	21.17	1.17/1.14
T. Rowe Price Blue Chip Growth R	RRBGX	44.43	11.68	12.55	10.81	6/30/1993	-2.45	1.06	21.34	1.23/1.23
T. Rowe Price Growth Stock R	RRGSX	38.48	11.11	11.66	10.50	4/11/1950	-3.11	1.08	21.52	1.18/1.18
Russell 1000 Growth TR USD ¹⁶		37.89	17.57	15.06	11.27	12/29/1978	2.40	1.08	20.66	
MID CAP VALUE										
American Century Mid Cap Value R	AMVRX	8.37	7.87	7.37	7.69	3/31/2004	-4.39	0.91	18.61	1.48/1.48
Columbia Select Mid Cap Value R	CMVRX	18.43	10.41	7.43	7.03	11/20/2001	-4.01	1.12	22.58	1.39/1.38
DWS ESG Core Equity R	DESRX	27.74	14.31	8.83	9.67	8/1/2005	0.12	1.01	18.63	1.36/1.05
Janus Henderson Mid Cap Value R	JDPRX	20.75	7.86	6.49	8.79	8/12/1998	-4.65	0.94	19.41	1.25/1.25
Russell Mid Cap Value TR USD ¹⁶		19.43	9.06	7.70	10.51	12/31/1985	-5.22	1.10	21.91	

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MID CAP BLEND										
ClearBridge Mid Cap R	LMREX	16.80	7.63	6.20	8.39	9/1/1998	-6.39	1.08	21.18	1.47/1.46
MID CAP BLEND										
MM S&P® Mid Cap Index R3		-8.28	7.69		7.33	7/26/2012	-5.29	1.12	19.85	0.93/0.93
S&P MidCap 400 TR ¹⁶		22.35	10.82	9.11	10.88	12/31/1980	-3.85	1.12	22.23	
MID CAP GROWTH										
Calvert Mid-Cap A	CCAFX	12.15	6.03	5.57	6.82	10/31/1994	-6.90	0.97	18.66	1.26/1.18
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	22.21	11.00	10.94	12.93	4/30/2002	-2.66	1.01	19.87	1.39/1.39
Federated Hermes Kaufmann R	KAUFX	22.05	4.17	8.07	10.56	2/21/1986	-7.84	0.91	19.38	2.24/1.97
Fidelity Advisor Mid Cap II M	FITIX	23.52	10.48	7.71	8.94	8/12/2004	-4.17	1.12	21.96	1.22/1.22
Invesco Discovery Mid Cap Growth R	OEGNX	23.29	10.72	9.84	8.01	11/1/2000	-2.81	1.03	21.47	1.29/1.29
Janus Henderson Enterprise R	JDMRX	16.33	10.15	10.98	13.74	9/1/1992	-3.63	1.03	20.10	1.42/1.42
Principal MidCap Growth R3	PFPX	14.59	9.55	9.16	4.43	12/6/2000	-4.48	1.09	22.60	1.24/1.24
T. Rowe Price Mid-Cap Growth R	RRMGX	18.46	9.37	7.25	7.80	10/31/1985	-3.27	0.94	19.35	1.23/1.23
Russell Mid Cap Growth TR USD		25.28	10.93	10.46	10.23	2/1/1995	-3.54	1.10	21.91	
SMALL CAP VALUE										
Columbia Small Cap Value II R	CCTRX	16.69	8.65	6.14	6.53	5/1/2002	-5.86	1.17	24.73	1.58/1.49
Federated Hermes Clover Small Value R	VSFRX	14.23	9.23	5.91	7.64	2/28/1996	-5.13	1.16	24.72	1.69/1.23
Fidelity Advisor Small Cap Value M	FCVTX	21.22	11.27	7.93	9.19	11/3/2004	-2.91	1.11	23.92	1.54/1.54
Janus Henderson Small Cap Value R	JDSRX	17.69	5.39	5.61	8.66	2/14/1985	-7.63	1.02	21.79	1.33/1.33
Royce Small-Cap Opportunity R	ROFRX	16.97	12.52	7.27	6.72	11/19/1996	-3.54	1.33	28.18	1.85/1.85
Russell 2000 Value TR USD ¹⁶		17.81	7.30	6.02	11.25	12/29/1978	-6.88	1.16	24.91	
SMALL CAP BLEND										
Invesco Main Street Small Cap R	OSCNX	19.92	10.37	7.60	8.71	5/17/2013	-4.25	1.14	23.23	1.36/1.36
Invesco Small Cap Equity R	SMERX	17.40	9.75	6.06	6.83	8/31/2000	-4.73	1.12	22.63	1.51/1.51
Transamerica Small/Mid Cap Value A	IIVAX	18.04	8.88	7.26	9.85	4/2/2001	-4.65	1.04	21.57	1.22/1.22
Russell 2000 TR USD ¹⁶		18.75	7.24	6.72	10.14	12/29/1978	-7.13	1.15	23.88	
SMALL CAP GROWTH										
American Century Small Cap Growth R	ANORX	14.54	9.92	9.10	7.16	6/1/2001	-4.11	1.09	22.73	1.67/1.67
ClearBridge Small Cap Growth R	LMPOX	3.56	5.62	6.86	7.72	7/1/1998	-8.75	1.16	24.42	1.48/1.48
Federated Hermes Kaufmann Small Cap R	FKKSX	17.70	5.48	9.97	8.95	12/18/2002	-7.91	1.07	22.93	1.67/1.36
Janus Henderson Triton R	JGMRX	12.83	5.42	7.93	12.06	2/25/2005	-8.60	1.10	22.17	1.41/1.41
Principal SmallCap R3	PSBMX	16.26	8.52	7.03	7.55	12/6/2000	-6.30	1.18	23.83	1.31/1.31
Russell 2000 Growth TR USD ¹⁶		19.39	6.52	7.03	8.65	12/29/1978	-7.69	1.14	24.09	
INTERNATIONAL LARGE										
American Funds Europacific Growth F1	AEGFX	12.13	5.66	4.34	5.64	4/16/1984	0.49	1.05	19.01	0.86/0.86
ClearBridge International Growth R	LMGRX	10.23	6.27	6.11	3.68	4/17/1995	1.37	0.97	18.35	1.40/1.40
Fidelity Advisor Intl Cap App M	FIATX	19.84	8.51	6.97	6.15	11/3/1997	3.67	0.97	19.24	1.31/1.31
Invesco International Diversified R	OIDNX	7.17	3.32	3.04	4.58	9/27/2005	-1.68	1.03	18.86	1.52/1.52
Invesco Oppenheimer International Gr R	OIGNX	12.82	6.27	3.05	4.38	3/25/1996	1.18	1.09	20.69	1.36/1.36
Principal Diversified Intl R3	PINRX	15.72	6.31	3.73	3.57	12/6/2000	1.27	0.98	17.68	1.36/1.36
T. Rowe Price International Value Eq R	RRIGX	16.40	6.68	2.33	5.89	12/21/1998	1.47	1.09	20.12	1.31/1.31
Templeton Foreign R ²⁶	TEFRX	9.61	4.10	1.30	4.28	10/5/1982	-0.97	1.12	20.90	1.39/1.35
Transamerica International Equity A	TRWAX	10.18	5.67	3.01	4.24	12/18/1992	0.44	1.10	19.88	1.74/1.25
MSCI EAFE PR USD ¹⁶		11.38	3.78	1.25	5.15	12/31/1969			18.02	

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INTERNATIONAL SMALL										
BlackRock Advantage Global Investor A ¹⁸	MDGCX	23.13	9.76	6.41	8.27	8/5/1994	-0.35	1.02	18.19	1.24/0.96
Fidelity Advisor Intl Small Cap M	FTISX	12.19	6.02	5.14	9.21	9/18/2002	0.91	1.04	18.74	1.55/1.55
Invesco International Small-Mid Com R	OSMNX	4.27	2.84	5.59	10.27	11/17/1997	-1.79	1.07	21.56	1.61/1.61
EMERGING MARKETS										
abrdn China A Share Equity R ¹³	GOPRX	-29.49	-3.35	0.60	5.71	6/29/2004	-5.56	0.75	25.02	2.09/1.68
abrdn Emerging Markets R	GEMRX	1.37	-0.36	0.47	1.20	5/11/2007	-5.05	1.06	20.78	1.75/1.75
American Century Emerging Markets R	AEMRX	7.16	-0.49	1.63	-0.80	9/30/1997	-5.11	1.02	20.17	1.76/1.76
EMERGING MARKETS										
Columbia Emerging Markets R	CEMRX	6.54	-0.14	1.30	1.12	1/2/1998	-4.80	1.09	21.63	1.75/1.68
Fidelity Advisor Emerging Asia M	FEATX	8.74	5.13	6.17	6.82	3/25/1994	1.18	0.98	23.27	1.52/1.52
Templeton Developing Markets R ³⁷	TDMRX	6.94	1.34	1.93	6.15	10/16/1991	-3.36	1.07	21.11	1.79/1.63
MSCI EM PR USD ¹⁶		4.50	-1.08	-0.32	5.83	6/30/1988			18.96	
WORLD STOCK										
American Funds New Perspective F1	NPFFX	21.48	11.47	9.67	8.17	3/13/1973	0.88	1.07	19.42	0.80/0.80
Franklin Mutual International Value R	FMURX	15.47	6.93	3.31	5.05	7/3/1996	2.17	1.01	20.07	1.41/1.41
Invesco Global R	OGLNX	29.40	9.68	8.13	6.61	12/22/1969	-1.39	1.19	22.09	1.33/1.33
Invesco Global Opportunities R	OGINX	2.57	0.04	4.97	6.38	10/22/1990	-10.93	1.33	26.53	1.39/1.38
Invesco Global Focus R	GLVNX	30.66	11.35	7.45	6.69	10/1/2007	1.20	1.10	22.81	1.53/1.53
Janus Henderson Global Research R	JDWRX	29.94	11.62	8.67	9.16	2/25/2005	1.08	1.06	19.10	1.34/1.34
Janus Henderson Overseas R	JDIRX	11.57	9.17	2.86	3.25	5/2/1994	3.75	1.08	19.48	1.56/1.56
BALANCED FUNDS										
American Funds American Balanced F1	BALFX	16.76	7.64	7.11	6.61	7/25/1975	2.21	0.93	11.78	0.62/0.62
Calvert Balanced A	CSIFX	18.09	8.48	6.90	7.03	10/21/1982	2.98	0.95	12.23	0.92/0.92
Columbia Income Builder R	CBURX	6.30	2.50	2.87	3.94	2/16/2006	-1.96	0.73	9.36	1.20/1.20
Eaton Vance Balanced R	ERIFX	18.40	7.92	6.82	7.45	4/1/1932	2.44	0.95	12.37	1.22/1.22
Fidelity Advisor Strategic Div & Inc M	FTSDX	11.55	7.27	6.79	6.34	12/23/2003	1.44	1.07	13.67	1.19/1.19
Franklin Income R ²⁶	FISRX	6.63	4.88	3.80	5.74	8/31/1948	-0.18	0.89	11.69	0.97/0.96
Janus Henderson Balanced R	JDBRX	15.74	7.73	7.04	8.26	9/1/1992	2.23	0.96	12.38	1.32/1.32
Pioneer Balanced ESG R	CBPRX	17.61	7.50	6.38	6.38	12/16/1991	1.83	1.01	12.76	1.27/1.27
Transamerica Multi-Managed Balanced A	IBALX	17.81	8.62	7.23	8.11	12/2/1994	2.91	1.00	12.72	0.98/0.98
RISK BASED ALLOCATION FUNDS										
Fidelity Advisor Asset Manager 30% M	FTTNX	6.88	3.12	2.85	2.90	10/9/2007	-1.08	0.65	8.24	1.05/1.05
Fidelity Advisor Asset Manager 50% M	FFTMX	10.44	5.22	4.41	4.42	12/28/1988	0.00	0.91	11.32	1.10/1.10
Fidelity Advisor Asset Manager 70% M	FTASX	14.33	7.29	5.88	6.64	12/30/1991	1.19	1.14	14.29	1.18/1.18
Fidelity Advisor Asset Manager 85% M	FEYTX	17.32	8.80	6.95	6.08	9/24/1999	2.08	1.32	16.54	1.20/1.20
TARGET DATE ALLOCATION FUNDS										
American Century One Choice 2030 R ¹⁷	ARCRX	9.52	4.68	4.25	4.23	5/30/2008	-0.52	0.91	11.29	1.32/1.29
American Century One Choice 2040 R ¹⁷	ARDRX	11.53	5.70	5.14	4.96	5/30/2008	-0.04	1.06	13.19	1.39/1.35
American Century One Choice 2050 R ¹⁷	ARFWX	13.72	6.95	6.05	5.46	5/30/2008	0.69	1.20	15.08	1.43/1.40
American Century One Choice 2060 R ¹⁷	ARGRX	15.13	7.56		7.74	9/30/2015	1.08	1.27	15.88	1.46/1.40
American Century One Choice In Ret R ¹⁷	ARSRX	8.32	3.94	3.42	4.05	8/31/2004	-0.78	0.78	9.73	1.30/1.25
TACTICAL/UNIQUE										
BlackRock Global Allocation Inv A	MDLOX	13.04	6.00	4.16	7.23	2/3/1989	0.43	1.00	12.59	1.13/1.09
Franklin Mutual Quest R	FMQSX	15.93	2.80	2.62	5.67	9/26/1980	-2.45	1.04	15.20	1.27/1.27
PIMCO All Asset R ²⁴	PATRX	5.64	3.91	2.70	3.49	7/31/2002	-1.21	0.91	11.76	2.21/2.10
PIMCO Dynamic Bond R	PUBRX	6.13	0.51	1.09	2.03	6/30/2008	-0.05	0.43	4.31	1.49/1.44
Principal Spectrum Pref&Cptl Scs IncR3	PNARX	11.62	1.99	2.98	3.96	5/1/2002	2.28	0.76	9.25	1.27/1.27

STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES (AS OF 03/31/24)

Name	Ticker	Total Return 1 Yr ⁵	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
SECTOR FUNDS										
American Century Global Real Estate R	ARYWX	10.43	3.17	4.00	4.53	4/29/2011	-5.39	0.91	18.68	1.62/1.62
Columbia Seligman Global Tech R	SGTRX	33.23	21.07	18.91	14.04	5/23/1994	8.34	1.29	25.01	1.55/1.52
DWS RREEF Real Estate Securities R	RRRSX	8.21	2.81	5.38	6.95	12/1/1999	-5.69	0.92	19.64	1.29/1.29
Eaton Vance Worldwide Health Sci R	ERHSX	13.37	8.92	8.16	8.30	7/26/1985	1.73	0.67	14.94	1.43/1.39
Fidelity Advisor Biotechnology M	FBTTX	30.13	8.92	8.02	6.43	12/27/2000	2.87	0.66	21.18	1.29/1.29
Fidelity Advisor® Energy M	FAGNX	19.54	11.98	2.34	8.44	12/29/1987	3.96	1.35	37.72	1.27/1.27
Fidelity Advisor Financials M	FAFSX	32.85	11.96	8.75	6.10	9/3/1996	1.59	1.18	24.84	1.29/1.29
Fidelity Advisor Industrials M	FCLTX	37.44	11.13	8.63	9.67	9/3/1996	0.31	1.18	22.96	1.29/1.29
Fidelity Advisor Materials M	FMFTX	11.73	9.91	4.75	6.80	9/29/1986	-0.86	1.20	23.57	1.28/1.28
Fidelity Advisor Real Estate M	FHETX	5.55	0.41	3.40	6.85	9/12/2002	-8.27	0.95	20.03	1.31/1.31
Fidelity Advisor® Semiconductors M	FELTX	58.55	32.97	25.09	10.67	12/27/2000	18.16	1.53	33.80	1.25/1.25
Fidelity Advisor Technology M	FATEX	43.15	23.42	19.29	11.73	9/3/1996	10.80	1.23	24.71	1.22/1.22
Fidelity Advisor Telecommunications M	FTUTX	-0.63	1.10	2.65	3.04	7/29/1985	-5.42	0.67	16.90	1.39/1.39
Franklin Utilities R	FRURX	0.65	4.60	6.62	7.36	9/30/1948	-1.29	0.60	16.80	1.06/1.06
Invesco Balanced-Risk Commodity Strat R	BRCRX	3.51	5.99	-0.62	-1.49	11/30/2010	1.06	0.87	15.40	1.89/1.65
Invesco SteelPath MLP Select 40 R ³³	SPMWX	31.78	9.35	2.95	9.65	3/31/2010	1.25	1.42	36.99	3.41/3.36
Invesco Gold & Special Minerals R ³¹	OGMNX	-2.32	8.81	3.83	7.10	7/19/1983	1.17	1.21	35.55	1.32/1.32
PIMCO Commodity Real Ret Strat R ³²	PCSRX	-2.56	5.77	-2.59	-1.36	6/28/2002	-0.06	1.15	18.70	1.75/1.69
Principal Global Real Estate Sec R3	PGRKX	5.60	-0.80	2.77	2.56	10/1/2007	-9.78	0.98	19.67	1.45/1.45
Principal Real Estate Securities R3	PRERX	6.39	3.33	6.03	8.69	12/6/2000	-5.27	0.93	19.32	1.37/1.37
INTERMEDIATE TERM FIXED INCOME										
Invesco Core Bond R ³⁰	OPBNX	1.88	-0.41	0.44	0.75	4/15/1988	-0.10	1.03	6.56	1.07/0.96
Invesco Intermediate Bond Factor R	OFINX	1.41	-0.48	0.56	1.94	8/2/2010	0.01	1.02	6.43	1.07/0.77
Janus Henderson Flexible Bond R	JDFRX	0.70	-0.28	0.27	1.80	7/7/1987	0.29	1.06	6.70	1.21/1.20
Lord Abbett Income R3	LAURX	3.73	0.51	1.44	3.56	1/4/1982	1.53	1.21	9.34	1.05/1.05
PIMCO Total Return R	PTRRX	1.86	-0.63	0.37	2.49	5/11/1987	-0.15	1.02	6.37	1.08/1.08
Pioneer Bond R	PBFRX	1.41	-0.26	0.71	2.69	10/31/1978	0.34	1.04	7.58	1.11/1.11
Principal Core Fixed Income R3	PIOOX	0.64	-0.78	0.47	1.69	12/15/1975	-0.29	1.02	6.50	0.92/0.92
Western Asset Core Plus Bond R	WAPRX	0.69	-1.61	0.45	0.69	7/8/1998	-0.33	1.40	9.04	1.13/1.13
Bloomberg US Agg Bond TR USD ¹⁶		0.89	-0.44	0.73	5.71	12/31/1975			6.18	
SHORT TERM FIXED INCOME										
Lord Abbett Short Duration Income R3	LDLRX	3.40	0.56	0.80	1.76	11/4/1993	-0.16	0.34	3.88	0.88/0.88
PIMCO Low Duration R	PLDRX	2.84	-0.19	-0.12	1.18	5/11/1987	-1.03	0.30	2.32	1.07/1.07
PIMCO Short-Term R	PTSRX	5.55	1.10	0.83	1.10	10/7/1987	-0.18	0.03	2.04	0.97/0.97
HIGH YIELD FIXED INCOME										
Columbia High Yield Bond R	CHBRX	8.05	2.66	2.72	4.38	12/8/1983	3.13	0.88	9.34	1.30/1.23
Lord Abbett High Yield R3	LHYRX	8.38	1.77	2.68	4.72	12/31/1998	2.42	0.88	10.71	1.20/1.20
PIMCO High Yield R	PHYRX	8.13	2.15	2.61	5.10	12/15/1992	2.60	0.89	8.88	1.17/1.17
ICE BofA US High Yield TR USD ¹⁶		10.15	3.20	3.53	6.82	8/29/1986			9.45	
MULTISECTOR BOND										
Columbia Strategic Income R	CSNRX	5.70	1.17	1.89	2.70	4/21/1977	1.57	0.90	7.90	1.19/1.18
Eaton Vance Short Duration Strat Inc R	ERSIX	5.68	3.15	2.30	2.98	5/25/1994	2.52	0.38	5.50	1.45/1.45
Fidelity Advisor Strategic Income M	FSIAX	6.98	1.94	2.19	5.49	10/31/1994	2.07	0.86	7.51	0.95/0.95
Lord Abbett Bond-Debenture R3	LBNRX	5.78	1.22	2.38	3.91	4/1/1971	1.59	0.84	8.72	1.08/1.08
PIMCO Income R	PONRX	6.50	1.59	2.77	5.23	3/30/2007	1.59	0.72	6.55	1.27/1.27

STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES (AS OF 03/31/24)

Name	Ticker	Total Return 1 Yr ⁵	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
GOVERNMENT BOND										
American Century Ginnie Mae R	AGMWX	-0.64	-1.91	-0.73	0.87	9/23/1985	-1.64	0.91	5.97	1.05/1.05
Eaton Vance Government Opportunities R	ERGOX	0.43	-0.82	-0.39	1.07	8/24/1984	-1.46	0.41	3.51	1.68/1.63
INTERNATIONAL BOND										
Columbia Emerging Markets Bond R	CMBRX	8.82	-0.67	1.08	1.79	2/16/2006	0.67	1.22	12.04	1.39/1.39
PIMCO International Bond (USD-Hdg) R	PFRRX	6.19	0.22	1.83	3.25	12/2/1992	-0.05	0.61	4.63	1.28/1.28
Templeton Global Bond R ³¹	FGBRX	-4.99	-4.85	-2.18	1.13	9/18/1986	-4.44	0.93	8.80	1.24/1.21
FTSE WGBI NonUSD USD ¹⁶		-2.24	-4.50	-2.69	5.01	12/31/1984			9.82	
CONVERTIBLE BOND										
Lord Abbett Convertible R3	LCFRX	8.48	8.54	6.71	5.73	6/30/2003	3.08	1.04	15.83	1.37/1.37
INFLATION PROTECTED										
American Century Inflation Adjs Bond R	AIARX	-1.91	0.71	0.41	1.06	2/10/1997	1.00	0.89	6.43	1.01/1.01
PIMCO Real Return R	PRRRX	-0.40	1.16	0.72	2.48	1/29/1997	1.39	0.86	6.33	1.32/1.32
BANK LOAN										
Lord Abbett Floating Rate R3	LRRRX	11.07	2.88	2.56	3.07	12/31/2007	2.18	0.22	7.81	1.10/1.10
MONEY MARKET										
Federated Hermes Govt Obl Trust	GORXX	3.84	0.81	0.20	0.35	3/30/1990			0.53	0.76/0.70

NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES (03/31/24)

Name	Ticker	Total Return Calendar Qtr ³	Total Return YTD ⁴	Total Return 1 Yr ⁵	Total Return Annualized 3 Yr ⁶	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
LARGE VALUE													
American Century Value R ²⁰	AVURX	5.86	5.86	14.06	7.42	9.88	8.00	7.18	9/1/1993	-3.73	0.96	19.98	1.52/1.50
BlackRock Equity Dividend Inv A ²⁸	MDDVX	7.81	7.81	19.77	7.75	10.78	9.46	9.96	11/29/1988	-2.15	0.87	17.82	0.94/0.93
Columbia Dividend Opportunity R	RSOXX	8.36	8.36	15.29	8.10	9.03	8.18	8.90	8/1/1988	-3.30	0.82	16.68	1.30/1.30
Columbia Select Large Cap Value R ²⁵	SLVRX	8.39	8.39	15.83	7.35	11.28	9.19	10.16	4/25/1997	-2.85	0.99	20.50	1.33/1.05
Eaton Vance Large-Cap Value R	ERSTX	7.77	7.77	17.56	7.96	10.35	8.59	7.75	9/23/1931	-3.20	0.93	18.62	1.27/1.27
PIMCO StocksPLUS [®] R	PSPRX	10.73	10.73	29.72	9.39	13.47	11.72	10.16	5/13/1993	-1.89	1.05	19.31	1.16/1.16
Pioneer Equity Income R	PQIRX	7.89	7.89	14.78	6.39	7.88	8.26	8.97	7/25/1990	-5.35	0.91	18.01	1.42/1.42
Principal Equity Income R3	PEIOX	7.85	7.85	19.28	6.33	9.60	9.03	10.72	5/31/1939	-4.19	0.95	18.46	1.08/1.08
T. Rowe Price Equity Income R	RRFDX	8.65	8.65	19.42	7.94	10.25	8.12	8.67	10/31/1985	-3.27	0.94	19.35	1.23/1.23
Russell 1000 Value TR USD ¹⁶		8.99	8.99	20.27	8.11	10.32	9.01	11.72	1/1/1987	-3.63	0.96	18.79	
LARGE BLEND													
American Century Sustainable Equity R	AFDRX	10.83	10.83	28.30	10.11	14.37	11.98	10.31	11/30/2004	-0.66	1.01	18.57	1.29/1.29
American Funds Invmt Co of Amer F1	AICFX	10.41	10.41	33.33	11.82	13.85	11.38	8.43	1/2/1934	-0.21	0.92	17.17	0.64/0.64
American Funds Washington Mutual F1	WSHFX	9.12	9.12	26.48	11.44	12.96	11.29	8.49	7/31/1952	-0.40	0.87	16.54	0.64/0.64
ClearBridge Dividend Strategy R	LMMRX	7.47	7.47	20.70	10.19	11.71	10.31	11.36	11/6/1992	-1.64	0.88	16.91	1.37/1.37
Columbia Contrarian Core R ²⁴	CCCRX	10.36	10.36	33.56	10.75	15.44	12.21	13.74	12/14/1992	0.42	1.00	18.46	1.25/1.22
Franklin Rising Dividends R	FRDRX	7.41	7.41	16.04	9.17	12.09	10.59	8.84	1/14/1987	-1.72	0.92	17.49	1.10/1.09
Lord Abbett Fundamental Equity R3	LAVRX	12.37	12.37	26.72	10.14	10.76	8.50	7.69	1/3/1994	-3.25	0.97	18.86	1.19/1.19
Invesco Equally-Wtd S&P 500 R	VADRX	7.71	7.71	18.51	7.34	11.50	10.06	10.25	7/28/1997	-3.67	1.07	20.45	0.77/0.77
Invesco Main Street R	OMGNX	12.23	12.23	28.55	8.96	12.84	10.82	7.33	2/3/1988	-1.54	0.96	17.91	1.07/1.07
MassMutual Equity Opports R3	MFVNX	5.77	5.77	15.76	8.82	10.95	10.35	11.27	4/28/2000	-1.28	0.79	15.78	1.45/1.45
MM S&P 500 [®] Index R3	MMINX	10.36	10.36	28.73	10.53	14.09	12.00	9.91	2/27/1998	-0.83	1.00	18.33	0.89/0.89
Pioneer R	PIORX	11.83	11.83	36.52	11.21	16.16	12.57	10.51	2/10/1928	1.00	1.01	18.91	1.50/1.50
Principal Capital Appreciation R3	PCAOX	11.89	11.89	31.95	12.35	15.31	12.53	13.16	11/24/1986	0.62	0.97	17.85	1.01/1.01
S&P 500 TR USD ¹⁶		10.56	10.56	29.88	11.49	15.05	12.96	11.03	1/3/1928		1.00	18.37	
LARGE GROWTH													
Alger Capital Appreciation Instl R	ACARX	16.62	16.62	46.33	6.67	14.64	13.28	12.87	11/8/1993	-0.73	1.07	21.30	1.68/1.68
American Century Ultra [®] R	AULRX	10.74	10.74	36.10	9.20	17.35	15.21	10.68	11/2/1981	0.56	1.17	22.82	1.45/1.41
American Funds Growth Fund of Amer F1	GFAFX	12.54	12.54	38.80	7.55	14.60	13.02	9.35	11/30/1973	-0.79	1.05	20.21	0.67/0.67
ClearBridge Large Cap Growth R	LMPLX	13.11	13.11	40.26	9.68	14.37	13.79	10.83	8/29/1997	-1.22	1.08	20.93	1.34/1.34
Franklin DynaTech R	FDNRX	14.57	14.57	40.42	4.14	14.16	14.82	17.44	1/2/1968	-1.10	1.10	23.55	1.08/1.08
Fidelity Advisor Growth Opps M ²⁹	FAGOX	14.93	14.93	45.53	3.63	17.22	16.67	12.00	11/18/1987	0.39	1.21	24.79	0.96/0.96
Fidelity Advisor New Insights M	FNITX	16.47	16.47	43.54	11.40	14.34	12.17	11.75	7/31/2003	-0.47	1.00	19.04	0.90/0.90
Lord Abbett Growth Leaders R3	LGLRX	17.61	17.61	41.97	2.38	15.19	13.78	14.28	6/30/2011	0.32	1.06	23.09	1.16/1.16
MassMutual Blue Chip Growth R3	MBCNX	13.14	13.14	42.82	8.57	14.06	13.95	10.98	5/31/2001	-1.11	1.05	20.85	1.35/1.35
Pioneer Fundamental Growth R	PFGRX	11.22	11.22	35.77	11.73	16.09	13.85	13.96	8/22/2002	0.92	1.01	18.88	1.43/1.40
Principal Blue Chip R3 ²⁷	PGBEX	9.88	9.88	40.65	8.90	15.67	14.81	16.81	6/14/2012	-0.24	1.10	21.17	1.17/1.14
T. Rowe Price Blue Chip Growth R	RRBGX	13.91	13.91	45.59	6.47	12.57	13.45	11.71	6/30/1993	-2.45	1.06	21.34	1.23/1.23
T. Rowe Price Growth Stock R	RRGSX	12.05	12.05	39.60	3.98	12.01	12.56	11.38	4/11/1950	-3.11	1.08	21.52	1.18/1.18
Russell 1000 Growth TR USD ¹⁶		11.41	11.41	39.00	12.50	18.52	15.98	12.16	12/29/1978	2.40	1.08	20.66	
MID CAP VALUE													
American Century Mid Cap Value R	AMVRX	4.56	4.56	9.24	5.82	8.74	8.24	8.56	3/31/2004	-4.39	0.91	18.61	1.48/1.48
Columbia Select Mid Cap Value R	CMVRX	9.09	9.09	19.38	7.95	11.30	8.30	7.89	11/20/2001	-4.01	1.12	22.58	1.39/1.38
DWS ESG Core Equity R	DESRX	10.57	10.57	28.77	11.93	15.22	9.71	10.55	8/1/2005	0.12	1.01	18.63	1.36/1.05
Janus Henderson Mid Cap Value R	JDPRX	9.78	9.78	21.72	7.53	8.73	7.34	9.67	8/12/1998	-4.65	0.94	19.41	1.25/1.25
Russell Mid Cap Value TR USD ¹⁶		8.23	8.23	20.40	6.80	9.94	8.57	11.40	12/31/1985	-5.22	1.10	21.91	
MID CAP BLEND													
ClearBridge Mid Cap R	LMREX	5.83	5.83	17.74	1.02	8.50	7.05	9.26	9/1/1998	-6.39	1.08	21.18	1.47/1.46
MM S&P [®] Mid Cap Index R3		-5.11	-11.51	-7.54	12.20	8.55		8.19	7/26/2012	-5.29	1.12	19.85	0.93/0.93
S&P MidCap 400 TR ¹⁶		9.95	9.95	23.33	6.96	11.71	9.99	11.77	12/31/1980	-3.85	1.12	22.23	
MID CAP GROWTH													
Calvert Mid-Cap A	CCAFX	6.87	6.87	13.05	1.52	6.88	6.42	7.68	10/31/1994	-6.90	0.97	18.66	1.26/1.18
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	9.49	9.49	23.19	8.17	11.89	11.83	13.83	4/30/2002	-2.66	1.01	19.87	1.39/1.39
Federated Hermes Kaufmann R ¹⁸	KAUFX	8.94	8.94	23.03	-2.46	5.01	8.94	11.45	2/21/1986	-7.84	0.91	19.38	2.24/1.97
Fidelity Advisor Mid Cap II M	FITIX	12.23	12.23	24.51	7.00	11.36	8.58	9.82	8/12/2004	-4.17	1.12	21.96	1.22/1.22
Invesco Discovery Mid Cap Growth R	OEGNX	15.94	15.94	24.29	1.71	11.61	10.72	8.87	11/1/2000	-2.81	1.03	21.47	1.29/1.29
MID CAP GROWTH													

NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES (03/31/24)

Name	Ticker	Total Return Calendar Qtr ³	Total Return YTD ⁴	Total Return 1 Yr ⁵	Total Return Annualized 3 Yr ⁶	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
Janus Henderson Enterprise R	JDMRX	8.35	8.35	17.27	5.68	11.04	11.88	14.65	9/1/1992	-3.63	1.03	20.10	1.42/1.42
Principal MidCap Growth R3	PFPX	9.44	9.44	15.51	-2.69	10.43	10.04	5.27	12/6/2000	-4.48	1.09	22.60	1.24/1.24
T. Rowe Price Mid-Cap Growth R	RRMGX	8.65	8.65	19.42	7.94	10.25	8.12	8.67	10/31/1985	-3.27	0.94	19.35	1.23/1.23
Russell Mid Cap Growth TR USD ¹⁶		9.50	9.50	26.28	4.62	11.82	11.35	11.12	2/1/1995	-3.54	1.10	21.91	
SMALL CAP VALUE													
Columbia Small Cap Value II R	CCTR	4.60	4.60	17.63	4.23	9.52	6.99	7.39	5/1/2002	-5.86	1.17	24.73	1.58/1.49
Federated Hermes Clover Small Value R	VSFR	5.28	5.28	15.15	4.85	10.10	6.76	8.50	2/28/1996	-5.13	1.16	24.72	1.69/1.23
Fidelity Advisor Small Cap Value M	FCVT	6.18	6.18	22.19	6.58	12.16	8.80	10.06	11/3/2004	-2.91	1.11	23.92	1.54/1.54
Janus Henderson Small Cap Value R	JDSRX	5.99	5.99	18.63	4.25	6.24	6.46	9.54	2/14/1985	-7.63	1.02	21.79	1.33/1.33
Royce Small-Cap Opportunity R	ROFR	5.01	5.01	17.91	2.32	13.42	8.13	7.58	11/19/1996	-3.54	1.33	28.18	1.85/1.85
Russell 2000 Value TR USD ¹⁶		2.90	2.90	18.75	2.22	8.17	6.87	12.14	12/29/1978	-6.88	1.16	24.91	
SMALL CAP BLEND													
Invesco Main Street Small Cap R	OSCN	6.72	6.72	20.89	4.00	11.25	8.46	9.58	5/17/2013	-4.25	1.14	23.23	1.36/1.36
Invesco Small Cap Equity R	SMER	8.17	8.17	18.34	1.62	10.64	6.91	7.69	8/31/2000	-4.73	1.12	22.63	1.51/1.51
Transamerica Small/Mid Cap Value A	IIVAX	7.29	7.29	18.99	6.59	9.75	8.12	10.74	4/2/2001	-4.65	1.04	21.57	1.22/1.22
Russell 2000 TR USD ¹⁶		5.18	5.18	19.71	-0.10	8.10	7.58	11.03	12/29/1978	-7.13	1.15	23.88	
SMALL CAP GROWTH													
American Century Small Cap Growth R	ANOR	6.82	6.82	15.46	-1.47	10.80	9.98	8.03	6/1/2001	-4.11	1.09	22.73	1.67/1.67
ClearBridge Small Cap Growth R	LMPO	2.57	2.57	4.40	-5.49	6.47	7.72	8.58	7/1/1998	-8.75	1.16	24.42	1.48/1.48
Federated Hermes Kaufmann Small Cap R	FKSX	7.65	7.65	18.64	-5.25	6.33	10.85	9.83	12/18/2002	-7.91	1.07	22.93	1.67/1.36
Janus Henderson Triton R	JGMR	6.15	6.15	13.73	-0.93	6.27	8.80	12.96	2/25/2005	-8.60	1.10	22.17	1.41/1.41
Principal SmallCap R3	PSBM	7.64	7.64	17.20	1.38	9.39	7.89	8.42	12/6/2000	-6.30	1.18	23.83	1.31/1.31
Russell 2000 Growth TR USD ¹⁶		7.58	7.58	20.35	-2.68	7.38	7.89	9.52	12/29/1978	-7.69	1.14	24.09	
INTERNATIONAL LARGE													
American Funds Europacific Growth F1	AEGF	7.35	7.35	13.03	-0.55	6.50	5.18	6.49	4/16/1984	0.49	1.05	19.01	0.86/0.86
ClearBridge International Growth R	LMGR	7.79	7.79	11.11	0.95	7.13	6.96	4.52	4/17/1995	1.37	0.97	18.35	1.40/1.40
Fidelity Advisor Intl Cap App M	FIAT	8.07	8.07	20.80	3.96	9.38	7.83	7.01	11/3/1997	3.67	0.97	19.24	1.31/1.31
Invesco International Diversified R	OIDN	2.87	2.87	8.03	-2.87	4.15	3.87	5.42	9/27/2005	-1.68	1.03	18.86	1.52/1.52
Invesco Oppenheimer International Gr R	OIGN	4.45	4.45	13.73	0.23	7.12	3.88	5.22	3/25/1996	1.18	1.09	20.69	1.36/1.36
Principal Diversified Intl R3	PINR	7.53	7.53	16.65	2.04	7.17	4.56	4.41	12/6/2000	1.27	0.98	17.68	1.36/1.36
T. Rowe Price International Value Eq R	RRIG	5.79	5.79	17.34	6.05	7.54	3.16	6.74	12/21/1998	1.47	1.09	20.12	1.31/1.31
Templeton Foreign R ²⁶	TEFR	1.40	1.40	10.49	4.13	4.94	2.12	5.12	10/5/1982	-0.97	1.12	20.90	1.39/1.35
Transamerica International Equity A	TRWAX	3.56	3.56	11.07	2.87	6.52	3.84	5.08	12/18/1992	0.44	1.10	19.88	1.74/1.25
MSCI EAFE PR USD ¹⁶		5.06	5.06	12.27	2.09	4.61	2.06	5.99	12/31/1969			18.02	
INTERNATIONAL SMALL													
BlackRock Advantage Global Investor A ²²	MDGC	8.92	8.92	24.12	7.05	10.64	7.26	9.14	8/5/1994	-0.35	1.02	18.19	1.24/0.96
Fidelity Advisor Intl Small Cap M	FTIS	3.01	3.01	13.10	2.25	6.87	5.98	10.08	9/18/2002	0.91	1.04	18.74	1.55/1.55
Invesco International Small-Mid Com R	OSMN	0.91	0.91	5.11	-3.09	3.67	6.44	11.15	11/17/1997	-1.79	1.07	21.56	1.61/1.61
EMERGING MARKETS													
abrdn China A Share Equity R ¹⁷	GOPR	-4.22	-4.22	-28.92	-18.55	-2.57	1.41	6.56	6/29/2004	-5.56	0.75	25.02	2.09/1.68
abrdn Emerging Markets R	GEMR	1.48	1.48	2.18	-9.88	0.44	1.28	2.02	5/11/2007	-5.05	1.06	20.78	1.75/1.75
American Century Emerging Markets R	AEMR	5.35	5.35	8.02	-9.73	0.31	2.45	0.00	9/30/1997	-5.11	1.02	20.17	1.76/1.76
Columbia Emerging Markets R	CEMR	1.84	1.84	7.39	-12.65	0.66	2.11	1.94	1/2/1998	-4.80	1.09	21.63	1.75/1.68
Fidelity Advisor Emerging Asia M	FEAT	4.40	4.40	9.62	-11.42	5.97	7.02	7.67	3/25/1994	1.18	0.98	23.27	1.52/1.52
Templeton Developing Markets R ²⁶	TDMR	2.80	2.80	7.79	-7.34	2.15	2.74	7.01	10/16/1991	-3.36	1.07	21.11	1.79/1.63
MSCI EM PR USD ¹⁶		1.90	1.90	5.34	-7.46	-0.28	0.48	6.68	6/30/1988			18.96	
WORLD STOCK													
American Funds New Perspective F1	NPFF	8.40	8.40	22.46	4.84	12.37	10.55	9.04	3/13/1973	0.88	1.07	19.42	0.80/0.80
Franklin Mutual International Value R	FMUR	4.69	4.69	16.40	8.89	7.79	4.14	5.89	7/3/1996	2.17	1.01	20.07	1.41/1.41
Invesco Global R	OGLN	10.99	10.99	30.44	4.64	10.56	9.00	7.46	12/22/1969	-1.39	1.19	22.09	1.33/1.33
Invesco Global Opportunities R	OGIN	-1.63	-1.63	3.39	-12.75	0.85	5.81	7.23	10/22/1990	-10.93	1.33	26.53	1.39/1.38
Invesco Global Focus R	GLVN	16.33	16.33	31.71	1.56	12.25	8.31	7.55	10/1/2007	1.20	1.10	22.81	1.53/1.53
Janus Henderson Global Research R	JDWR	12.86	12.86	30.98	8.97	12.51	9.54	10.04	2/25/2005	1.08	1.06	19.10	1.34/1.34
Janus Henderson Overseas R	JDIR	8.27	8.27	12.47	5.10	10.05	3.69	4.08	5/2/1994	3.75	1.08	19.48	1.56/1.56

NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES (03/31/24)

Name	Ticker	Total Return Calendar Qtr ³	Total Return YTD ⁴	Total Return 1 Yr ⁵	Total Return Annualized 3 Yr ⁶	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
BALANCED FUNDS													
American Funds American Balanced F1	BALFX	6.16	6.16	17.70	5.83	8.51	7.97	7.47	7/25/1975	2.21	0.93	11.78	0.62/0.62
Calvert Balanced A	CSIFX	7.14	7.14	19.04	5.85	9.35	7.76	7.89	10/21/1982	2.98	0.95	12.23	0.92/0.92
Columbia Income Builder R	CBURX	0.75	0.75	7.16	-0.56	3.32	3.70	4.77	2/16/2006	-1.96	0.73	9.36	1.20/1.20
Eaton Vance Balanced R	ERIFX	7.71	7.71	19.36	5.51	8.79	7.68	8.32	4/1/1932	2.44	0.95	12.37	1.22/1.22
Fidelity Advisor Strategic Div & Inc M	FTSDX	5.40	5.40	12.45	5.00	8.13	7.65	7.20	12/23/2003	1.44	1.07	13.67	1.19/1.19
Franklin Income R ³⁰	FISRX	2.27	2.27	7.49	4.37	5.72	4.63	6.59	8/31/1948	-0.18	0.89	11.69	0.97/0.96
Janus Henderson Balanced R	JDBRX	6.90	6.90	16.67	5.25	8.59	7.90	9.13	9/1/1992	2.23	0.96	12.38	1.32/1.32
Pioneer Balanced ESG R	CBPRX	6.71	6.71	18.55	5.32	8.36	7.23	7.23	12/16/1991	1.83	1.01	12.76	1.27/1.27
Transamerica Multi-Managed Balanced A	IBALX	6.22	6.22	18.76	6.06	9.50	8.09	8.98	12/2/1994	2.91	1.00	12.72	0.98/0.98
RISK BASED ALLOCATION													
Fidelity Advisor Asset Manager 30% M	FTTNX	2.29	2.29	7.74	0.93	3.95	3.67	3.73	10/9/2007	-1.08	0.65	8.24	1.05/1.05
Fidelity Advisor Asset Manager 50% M	FFTMX	3.85	3.85	11.33	2.13	6.07	5.25	5.26	12/28/1988	0.00	0.91	11.32	1.10/1.10
Fidelity Advisor Asset Manager 70% M	FTASX	5.44	5.44	15.25	3.64	8.15	6.73	7.50	12/30/1991	1.19	1.14	14.29	1.18/1.18
Fidelity Advisor Asset Manager 85% M	FEYTX	6.68	6.68	18.26	4.66	9.67	7.81	6.94	9/24/1999	2.08	1.32	16.54	1.20/1.20
TARGET DATE ALLOCATION													
American Century One Choice 2030 R ²¹	ARCRX	3.67	3.67	10.40	1.77	5.52	5.09	5.07	5/30/2008	-0.52	0.91	11.29	1.32/1.29
American Century One Choice 2040 R ²¹	ARDRX	4.68	4.68	12.43	2.12	6.55	5.98	5.80	5/30/2008	-0.04	1.06	13.19	1.39/1.35
American Century One Choice 2050 R ²¹	ARFWX	5.71	5.71	14.63	2.76	7.81	6.90	6.31	5/30/2008	0.69	1.20	15.08	1.43/1.40
American Century One Choice 2060 R ²¹	ARGRX	6.49	6.49	16.05	3.30	8.43		8.60	9/30/2015	1.08	1.27	15.88	1.46/1.40
American Century One Choice In Ret R	ARSRX	3.15	3.15	9.19	1.67	4.77	4.25	4.88	8/31/2004	-0.78	0.78	9.73	1.30/1.25
TACTICAL/UNIQUE													
abrdn Focused U.S. Small Cap Eq R	GLSRX	6.71	6.71	16.10	1.35	10.08	7.59	5.27	12/31/1997	-4.62	1.05	21.22	2.62/1.53
BlackRock Global Allocation Inv A	MDLOX	5.25	5.25	13.95	1.30	6.85	5.00	8.09	2/3/1989	0.43	1.00	12.59	1.13/1.09
Franklin Mutual Quest R ²⁴	FMQSX	5.38	5.38	16.86	3.98	3.62	3.44	6.52	9/26/1980	-2.45	1.04	15.20	1.27/1.27
PIMCO All Asset R	PATRX	1.70	1.70	6.49	1.43	4.75	3.53	4.32	7/31/2002	-1.21	0.91	11.76	2.21/2.10
PIMCO Dynamic Bond R	PUBRX	1.57	1.57	6.98	-0.26	1.32	1.90	2.85	6/30/2008	-0.05	0.43	4.31	1.49/1.44
Principal Spectrum Pref&Cptl Scs IncR3	PNARX	3.65	3.65	12.52	0.15	2.81	3.80	4.79	5/1/2002	2.28	0.76	9.25	1.27/1.27
SECTOR FUNDS													
American Century Global Real Estate R	ARYWX	1.06	1.06	11.32	1.50	4.00	4.84	5.37	4/29/2011	-5.39	0.91	18.68	1.62/1.62
Columbia Seligman Global Tech R	SGTRX	8.48	8.48	34.30	10.10	22.04	19.87	14.96	5/23/1994	8.34	1.29	25.01	1.55/1.52
DWS RREEF Real Estate Securities R	RRRSX	-0.15	-0.15	9.08	2.00	3.64	6.22	7.81	12/1/1999	-5.69	0.92	19.64	1.29/1.29
Eaton Vance Worldwide Health Sci R	ERHSX	7.92	7.92	14.28	7.66	9.80	9.03	9.17	7/26/1985	1.73	0.67	14.94	1.43/1.39
Fidelity Advisor Biotechnology M	FBTTX	13.10	13.10	31.18	4.58	9.79	8.89	7.28	12/27/2000	2.87	0.66	21.18	1.29/1.29
Fidelity Advisor [®] Energy M	FAGNX	14.84	14.84	20.50	31.24	12.88	3.16	9.31	12/29/1987	3.96	1.35	37.72	1.27/1.27
Fidelity Advisor Financials M	FAFSX	10.65	10.65	33.92	8.67	12.86	9.62	6.96	9/3/1996	1.59	1.18	24.84	1.29/1.29
Fidelity Advisor Industrials M	FCLTX	15.93	15.93	38.55	12.11	12.02	9.50	10.55	9/3/1996	0.31	1.18	22.96	1.29/1.29
Fidelity Advisor Materials M	FMFTX	9.02	9.02	12.63	7.46	10.80	5.59	7.66	9/29/1986	-0.86	1.20	23.57	1.28/1.28
Fidelity Advisor Real Estate M	FHETX	-1.20	-1.20	6.40	0.22	1.22	4.23	7.71	9/12/2002	-8.27	0.95	20.03	1.31/1.31
Fidelity Advisor [®] Semiconductors M	FELTX	27.20	27.20	59.83	27.27	34.04	26.09	11.56	12/27/2000	18.16	1.53	33.80	1.25/1.25
Fidelity Advisor Technology M	FATEX	13.67	13.67	44.30	13.69	24.42	20.25	12.63	9/3/1996	10.80	1.23	24.71	1.22/1.22
Fidelity Advisor Telecommunications M	FTUTX	-2.13	-2.13	0.17	-6.92	1.91	3.47	3.87	7/29/1985	-5.42	0.67	16.90	1.39/1.39
Franklin Utilities R	FRURX	5.04	5.04	1.46	4.79	5.44	7.48	8.22	9/30/1948	-1.29	0.60	16.80	1.06/1.06
Invesco Balanced-Risk Commodity Strat R	BRCRX	5.90	5.90	4.34	6.84	6.84	0.18	-0.69	11/30/2010	1.06	0.87	15.40	1.89/1.65
Invesco SteelPath MLP Select 40 R ³³	SPMWX	11.71	11.71	32.84	25.04	10.23	3.77	10.53	3/31/2010	1.25	1.42	36.99	3.41/3.36
Invesco Gold & Special Minerals R	OGMNX	2.45	2.45	-1.53	-1.07	9.68	4.66	7.96	7/19/1983	1.17	1.21	35.55	1.32/1.32
PIMCO Commodity Real Ret Strat R	PCSRX	2.21	2.21	-1.77	7.44	6.62	-1.80	-0.56	6/28/2002	-0.06	1.15	18.70	1.75/1.69
Principal Global Real Estate Sec R3	PGRKX	-1.73	-1.73	6.45	-2.42	0.00	3.60	3.39	10/1/2007	-9.78	0.98	19.67	1.45/1.45
Principal Real Estate Securities R3	PRERX	-1.91	-1.91	7.24	2.29	4.16	6.88	9.56	12/6/2000	-5.27	0.93	19.32	1.37/1.37
SHORT TERM FIXED INCOME													
Lord Abbett Short Duration Income R3	LDLRX	0.88	0.88	4.23	0.25	1.37	1.61	2.58	11/4/1993	-0.16	0.34	3.88	0.88/0.88
PIMCO Low Duration R	PLDRX	0.42	0.42	3.66	-0.68	0.61	0.69	1.99	5/11/1987	-1.03	0.30	2.32	1.07/1.07
PIMCO Short-Term R	PTSRX	1.69	1.69	6.40	1.97	1.91	1.64	1.91	10/7/1987	-0.18	0.03	2.04	0.97/0.97

NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES (03/31/24)

Name	Ticker	Total Return Calendar Qtr ³	Total Return YTD ⁴	Total Return 1 Yr ⁵	Total Return Annualized 3 Yr ⁶	Total Return Annualized 5 Yr ⁷	Total Return Annualized 10 Yr ⁸	Total Return Inception ⁹	Inception Date ¹⁰	Alpha 5 Yr ¹¹	Beta 5 Yr ¹²	Standard Deviation 5 Yr ¹³	Gross ¹⁴ / Net ¹⁵ Fund Fees
INTERMEDIATE TERM FIXED INCOME													
Janus Henderson Flexible Bond R	JDFRX	-0.70	-0.70	1.51	-3.00	0.52	1.08	2.61	7/7/1987	0.29	1.06	6.70	1.21/1.20
Lord Abbett Income R3	LAURX	0.03	0.03	4.57	-1.77	1.31	2.26	4.39	1/4/1982	1.53	1.21	9.34	1.05/1.05
Invesco Core Bond R	OPBRX	6.80	-1.25	2.70	-3.87	0.39	1.24	1.56	4/15/1988	-0.10	1.03	6.56	1.07/0.96
Invesco Intermediate Bond Factor R	OFINX	-0.59	-0.59	2.22	-2.51	0.32	1.37	2.76	8/2/2010	0.01	1.02	6.43	1.07/0.77
PIMCO Total Return R	PTRRX	-0.16	-0.16	2.68	-2.81	0.16	1.18	3.31	5/11/1987	-0.15	1.02	6.37	1.08/1.08
Pioneer Bond R	PBFRX	-0.48	-0.48	2.22	-2.70	0.54	1.52	3.52	10/31/1978	0.34	1.04	7.58	1.11/1.11
Principal Core Fixed Income R3	PIOOX	-0.68	-0.68	1.45	-2.74	0.02	1.28	2.51	12/15/1975	-0.29	1.02	6.50	0.92/0.92
Western Asset Core Plus Bond R ¹⁶	WAPRX	-1.24	-1.24	1.50	-4.77	-0.82	1.25	1.50	7/8/1998	-0.33	1.40	9.04	1.13/1.13
Bloomberg US Agg Bond TR USD		-0.78	-0.78	1.70	-2.46	0.36	1.54	6.56	12/31/1975			6.18	
HIGH YIELD FIXED INCOME													
Columbia High Yield Bond R	CHBRX	0.86	0.86	8.92	1.33	3.49	3.54	5.22	12/8/1983	3.13	0.88	9.34	1.30/1.23
Lord Abbett High Yield R3	LHYRX	1.81	1.81	9.25	0.16	2.59	3.51	5.56	12/31/1998	2.42	0.88	10.71	1.20/1.20
PIMCO High Yield R ¹⁶	PHYRX	0.97	0.97	9.00	1.28	2.97	3.43	5.95	12/15/1992	2.60	0.89	8.88	1.17/1.17
ICE BofA US High Yield TR USD		1.51	1.51	11.04	2.21	4.03	4.36	7.68	8/29/1986			9.45	
MULTISECTOR BOND													
Columbia Strategic Income R	CSNRX	0.44	0.44	6.55	-0.66	1.98	2.71	3.53	4/21/1977	1.57	0.90	7.90	1.19/1.18
Eaton Vance Short Duration Strat Inc R	ERSIX	0.93	0.93	6.52	2.07	3.98	3.12	3.81	5/25/1994	2.52	0.38	5.50	1.45/1.45
Fidelity Advisor Strategic Income M	FSIAX	6.72	0.27	7.84	0.09	2.76	3.01	6.34	10/31/1994	2.07	0.86	7.51	0.95/0.95
Lord Abbett Bond-Debenture R3	LBNRX	1.80	1.80	6.63	-1.20	2.03	3.20	4.74	4/1/1971	1.59	0.84	8.72	1.08/1.08
PIMCO Income R	PONRX	1.21	1.21	7.36	0.98	2.40	3.60	6.08	3/30/2007	1.59	0.72	6.55	1.27/1.27
GOVERNMENT BOND													
American Century Ginnie Mae R	AGMWX	-1.40	-1.40	0.15	-3.77	-1.12	0.07	1.68	9/23/1985	-1.64	0.91	5.97	1.05/1.05
Eaton Vance Government Opportunities R	ERGOX	-2.21	-2.21	1.24	-1.92	-0.02	0.41	1.88	8/24/1984	-1.46	0.41	3.51	1.68/1.63
INTERNATIONAL BOND													
Columbia Emerging Markets Bond R	CMBRX	1.50	1.50	9.70	-1.57	0.13	1.89	2.61	2/16/2006	0.67	1.22	12.04	1.39/1.39
PIMCO International Bond (USD-Hdg) R ³⁰	PFRRX	1.04	1.04	7.04	-0.79	1.02	2.65	4.08	12/2/1992	-0.05	0.61	4.63	1.28/1.28
Templeton Global Bond R ³¹	FGBRX	-4.65	-4.65	-4.23	-3.84	-4.09	-1.39	1.95	9/18/1986	-4.44	0.93	8.80	1.24/1.21
FTSE WGBI NonUSD USD		-3.42	-3.42	-1.46	-8.39	-3.73	-1.91	5.86	12/31/1984			9.82	
CONVERTIBLE BOND													
Lord Abbett Convertible R3	LCFRX	4.54	4.54	9.35	-5.42	9.42	7.57	6.58	6/30/2003	3.08	1.04	15.83	1.37/1.37
INFLATION PROTECTED													
American Century Inflation Adjs Bond R	AIARX	-0.29	-0.29	-1.12	-1.44	1.52	1.21	1.88	2/10/1997	1.00	0.89	6.43	1.01/1.01
PIMCO Real Return R	PRRRX	0.17	0.17	0.40	-1.23	1.97	1.53	3.30	1/29/1997	1.39	0.86	6.33	1.32/1.32
BANK LOAN													
Lord Abbett Floating Rate R3	LRRRX	2.59	2.59	11.96	5.12	3.71	3.39	3.90	12/31/2007	2.18	0.22	7.81	1.10/1.10
MONEY MARKET													
Federated Hermes Govt Obl Trust	GORXX	1.14	1.14	4.68	2.26	1.62	1.00	1.16	3/30/1990			0.53	0.76/0.70

*Standardized Total Returns w/Recordkeeping Fees are calculated using gross fund fees and the maximum recordkeeping fee of 0.80%. Standardized Total Returns w/Recordkeeping Fees assume reinvestment of dividends and capital gains and are adjusted to reflect sales charges and ongoing fund expenses. The charges and expenses used in these returns are obtained from the most recent prospectus and/or shareholder report available to Morningstar.

1. Total Return 1 Mo - Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. In this case, this is the total return for a one-month time period. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
2. Total Return 3 Mo - Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. In this case, this is the total return for a three-month time period. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
3. Total Return Calendar Quarter - Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. In this case, this is the total return for the calendar quarter time period. This information is updated on the following dates: 3/31, 6/30, 9/30 and 12/31. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
4. Total Return YTD - Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. In this case, this is the total return for year-to-date. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
5. Total Return One Year - This figure shows the investment option's total return over a one-year period. Annual total returns are calculated on a calendar-year and year-to-date basis. Total return includes both capital appreciation and dividends. The year-to-date return is updated daily. For investment options, return includes both income (in the form of dividends or interest payments) and capital gains or losses (the increase or decrease in the value of a security). Morningstar calculates total return by taking the change in a investment option's NAV, assuming the reinvestment of all income and capital gains distributions (on the actual reinvestment date used by the investment option) during the period, and then dividing by the initial NAV. Unless marked as load-adjusted total returns, Morningstar does not adjust total return for sales charges or for redemption fees. Total returns do account for management, administrative, and 12b-1 fees and other costs automatically deducted from investment option assets.
6. Total Return Annualized Three Year - This figure is the investment option's total annualized return over a three-year period. Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
7. Total Return Annualized 5 Year - This figure is the investment option's total annualized return over a five-year period. Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
8. Total Return Annualized 10 Year - This figure is the investment option's total annualized return over a ten-year period. Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than non-annualized figures.
9. Total Return Inception - This is the return on an investment option since its inception date. It includes the investment option's appreciation, dividends, or interest, and other distributions. Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price. In this case, this is the total return since the investment option's inception. The investment option's inception date is the date the investment option was formed and became available for sale to unit holders. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads, and redemption fees), preferring to give a clearer picture of performance. Total returns do account for the expense ratio, which includes management, administrative, 12b-1 fees, and other costs that are taken out of assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of investment option performance than nonannualized figures.
10. Investment Option Inception Date - The Inception date is the date the investment option was formed and became available for sale to unit holders.
11. Alpha 5 Yr - This is a 5-year measure of the difference between a investment option's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the investment option has performed better than its beta would predict. In contrast, a negative alpha indicates the investment option's underperformance, given the expectations established by the investment option's beta. All MPT statistics (alpha, beta, and R-squared) are based on a least-squares regression of the investment option's return over Treasury bills (called excess return) and the excess returns of the investment option's benchmark index. Alpha can be used to directly measure the value added or subtracted by a investment option's manager. Alpha depends on two factors: 1) the assumption that market risk, as measured by beta, is the only risk measure necessary and, 2) the strength of the linear relationship between the investment option and the index, as it has been measured by R-squared. In addition, a negative alpha can sometimes result from the expenses that are present in a investment option's returns, but not in the returns of the comparison index. Example: A investment option has an alpha of 0.86, a beta of 0.96 and an R-squared of 97. The high R-squared lends further credibility to the accuracy of the investment option's alpha and beta. The alpha of 0.86 indicates that the investment option produced a return 0.86% higher than its beta would predict.
12. Beta 5 Yr. - This is a 5-year measure of a fund's sensitivity to market movements. The beta of the market is 1.00 by definition. Morningstar calculates beta by comparing a fund's excess return over Treasury bills to the market's excess return over Treasury bills, so a beta of 1.10 shows that the fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. Conversely, a beta of 0.85 indicates that the fund's excess return is expected to perform 15% worse than the market's excess return during up markets and 15% better during down markets. Beta can be a useful tool when at least some of a fund's performance history can be explained by the market as a whole. Beta is particularly appropriate when used to measure the risk of a combined portfolio of mutual funds. It is important to note that a low beta for a fund does not necessarily imply that the fund has a low level of volatility. A low beta signifies only that the fund's market-related risk is low. (Standard deviation is a measure of a fund's absolute volatility.) A specialty fund that invests primarily in gold, for example, will usually have a low beta, as its performance is tied more closely to the price of gold and gold-mining stocks than to the overall stock market. Thus, the specialty fund might fluctuate wildly because of rapid changes in gold prices, but its beta will remain low. R-squared is a necessary statistic to factor into the equation, because it reflects the percentage of a fund's movements that are explained by movements in its benchmark index. Example: A fund has an alpha of 0.86, a beta of 0.96, and an R-squared of 97. The high R-squared lends further credibility to the accuracy of the fund's alpha and beta. The beta of 0.96 indicates the fund's performance is very close to that of the market, which would be represented by 1.00.
13. Standard Deviation - This is a 5-year statistical measurement of dispersion about an average, depicts how widely a mutual fund's returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given fund. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility. Standard deviation is most appropriate for measuring the risk a fund that is an investor's only holding. The figure cannot be combined for more than one fund because the standard deviation for a portfolio of multiple funds is a function of not only the individual standard deviations, but also of the degree of correlation among the funds' returns. If a fund's returns follow a normal distribution, then approximately 68% of the time they will fall within one standard deviation of the mean return for the fund, and 95% of the time within two standard deviations. For example, for a fund with a mean annual return of 10% and a standard deviation of 2%, you would expect the return to be between 8% and 12% about 68% of the time, and between 6% and 14% about 95% of the time. At Morningstar, the standard deviation is computed using the trailing monthly total returns for the appropriate time period. All of the monthly standard deviations are then annualized. Standard deviation is also a component in the Sharpe Ratio, which assesses risk-adjusted performance. For example, Fund A has a standard deviation of 23.56%. This means that approximately 68% of the time, Fund A will be within 23.56% of its mean of 25.33.

14. Gross Investment Option Fees - This is the percentage of investment option assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the investment option, except brokerage costs. Investment option expenses are reflected in the investment option's Net Asset Value (NAV). Sales charges are not included in the expense ratio.

15. Net Investment Option Fees - This is the percentage of investment option assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the investment option, except brokerage costs. Investment option expenses are reflected in the investment options Net Asset Value (NAV). Sales charges are not included in the expense ratio. This is an illustration of a simulated investment that assumes the portfolio holding(s) were purchased on the first day of the period indicated. Sales and tax charges including those required in the event of transfers between assets, are taken not account at the rates shown and may be higher or lower than what an investor would have actually paid had the investments been purchased then or now. The performance data represents past performance and is not indicative of future results. Principal value and investment returns will fluctuate, and an investor's shares/units, when redeemed, may be worth more or less than the original investment. The underlying holdings of the portfolio are not federally or FDIC-insured and are not deposits or obligations of, or guaranteed by, any financial institution. Investing in securities involves investment risks including possible loss of principal and fluctuation in value. The investment returns do not reflect active trading and do not necessarily reflect the results that might have been achieved by active management of the account. The investment returns of other clients of the advisor may differ materially from the investment portrayed. The information contained in this report is from the most recent information available to Morningstar as of the release date, and may or may not be an accurate reflection of the current composition of the securities included in the portfolio. There is no assurance that the weightings, composition, and ration will remain the same.

16. Indices - You cannot invest directly in an index. These are benchmarks to provide data for the investment options listed under this heading. This performance data is provided for informational purposes only.

17. abrdn Funds (the "Trust") and abrdn Inc. (the "Adviser") have entered into a written contract limiting operating expenses to 0.99% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2025 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A shares, Class R shares and Institutional Service Class shares and extraordinary expenses.

18. The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding Acquired Fund Fees and Expenses, dividends and other expenses related to short sales, interest expense, extraordinary expenses, tax reclaim recovery expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's A, B, C, R and IS classes (after the voluntary waivers and/or reimbursements) will not exceed 1.95%, 2.50%, 2.50%, 1.95% and 1.50% (the "Fee Limit"), respectively, up to but not including the later of (the "Termination Date"): (a) January 1, 2024 ; or (b) the date of the Fund's next effective Prospectus (the "Additional Arrangements").

19. abrdn Funds (the "Trust") and abrdn Inc. (the "Adviser") have entered into a written contract limiting operating expenses to 0.90% for all classes of the Fund. This contractual limitation may not be terminated before February 28, 2025 without the approval of the Independent Trustees. This limit excludes certain expenses, including any taxes, interest, brokerage fees, short-sale dividend expenses, Acquired Fund Fees and Expenses, Rule 12b-1 fees, administrative services fees, transfer agent out-of-pocket expenses for Class A shares, Class R shares and Institutional Service Class shares and extraordinary expenses.

20. The advisor has agreed to waive 0.015 percentage points of the fund's management fee (rounded to the nearest hundredth of one percent (0.02%) in the table above as required). The advisor expects this waiver to continue until July 31, 2024 and cannot terminate it prior to such date without the approval of the Board of Directors.

21. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2024 and cannot terminate it prior to such date without the approval of the Board of Directors.

22. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 44, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) to 0.96% (for Investor A Shares), 1.71% (for Investor C Shares), 0.71% (for Institutional Shares) and 1.21% (for Class R Shares) of average daily net assets through June 30, 2025. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

23. Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.18% for Class A shares, 1.93% for Class C shares and 0.93% for Class I shares. This expense reimbursement will continue through February 1, 2025. Any amendment to or termination of this reimbursement would require approval of the Board of Directors. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year.

24. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through December 31, 2024 , unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.97% for Class A, 0.72% for Class Adv, 1.72% for Class C, 0.72% for Class Inst, 0.65% for Class Inst2, 0.60% for Class Inst3 and 1.22% for Class R. Any difference in these annual rates relative to the annual rates noted in the last row of the above table (e.g., net expense ratios) are due to applicable exclusions under the agreement.

25. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through September 30, 2024 , unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.80% for Class A, 0.55% for Class Adv, 1.55% for Class C, 0.55% for Class Inst, 0.46% for Class Inst2, 0.42% for Class Inst3 and 1.05% for Class R. Any difference in these annual rates relative to the annual rates noted in the last row of the above table (e.g., net expense ratios) are due to applicable exclusions under the agreement.

26. The investment manager has agreed to waive fees and/or reimburse operating expenses (excluding Rule 12b-1 fees, acquired fund fees and expenses, interest expense and certain non-routine expenses or costs, such as those relating to litigation, indemnification, reorganizations and liquidations) for the Fund so that the ratio of total annual fund operating expenses will not exceed 0.85% for each share class except Class R6 and 0.74% for Class R6. The investment manager has also agreed to reduce its fees to reflect reduced services resulting from the Fund's investments in Franklin Templeton affiliated funds. In addition, transfer agency fees on Class R6 shares of the Fund have been capped so that transfer agency fees for that class do not exceed 0.03%. These arrangements are expected to continue until December 31, 2024.

27. Principal Global Investors, LLC ("PGI"), the investment advisor, has contractually agreed to limit the Fund's expenses by paying, if necessary, expenses normally payable by the Fund (excluding interest expense, expenses related to fund investments, acquired fund fees and expenses, and tax reclaim recovery expenses and other extraordinary expenses) to maintain a total level of operating expenses (expressed as a percent of average net assets on an annualized basis) not to exceed 0.66% for Institutional Class shares. It is expected that the expense limit will continue through the period ending December 30, 2024 ; however, Principal Funds, Inc. and PGI, the parties to the agreement, may mutually agree to terminate the expense limit prior to the end of the period. Subject to applicable expense limits, the Fund may reimburse PGI for expenses incurred during the current fiscal year.

28. BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2025 . In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2025. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

29. The investment manager has contractually agreed in advance to reduce its fee as a result of the Fund's investment in a Franklin Templeton money fund (acquired fund) for the next 12-month period. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.

30. The investment manager has contractually agreed in advance to reduce its fees as a result of the Fund's investments in Franklin Templeton affiliated funds (acquired funds), including a Franklin Templeton money fund, for the next 12-month period. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.

31. The investment manager has agreed to reduce its fees to reflect reduced services resulting from the Fund's investments in Franklin Templeton affiliated funds. In addition, the transfer agent has agreed to limit its fees on Class R6 shares of the Fund so that transfer agency fees for that class do not exceed 0.03%. These arrangements are expected to continue until April 30, 2024. During the terms, the fee waiver and expense reimbursement agreements may not be terminated or amended without approval of the board of trustees except to add series or classes, to reflect the extension of termination dates or to lower the waiver and expense limitation (which would result in lower fees for shareholders).

32. The Manager has contractually agreed to waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investments in funds managed by the Manager or its affiliates. These fee waivers and/or expense reimbursements may not be amended or withdrawn for one year from the date of this prospectus, unless approved by the Board.

33. Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding deferred income tax expense, tax expense, interest expense and certain other items discussed in the SAI) of Class A, Class C, Class R, Class Y, Class R5 and Class R6 shares to 1.10%, 1.85%, 1.35%, 0.85%, 0.84% and 0.79%, respectively, of the Fund's average daily net assets (the "expense limits"). Unless Invesco continues the fee waiver agreement, it will terminate on March 31, 2024. During its term, the fee waiver agreement cannot be terminated or amended to increase the expense limits without approval of the Board of Trustees.

34. After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" to annual rates of 0.75% for Class A shares, 0.45% for Class Y shares, and 0.40% for Class I shares, as calculated on the daily net assets of the Fund. In addition, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable interest and fees from borrowing, interest and related expenses from inverse floaters, dividend expenses, taxes, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, other unusual and infrequent expenses and certain other Fund expenses) to annual rates of 1.65% for Class B and Class C shares, and 1.15% for Class R shares, as calculated on the daily net assets of the Fund. Each of these fee waivers and/or expense reimbursements may not be amended or withdrawn for one year from the date of this prospectus, unless approved by the Board.