

# LiveWell® Plus Mutual Fund IRA

## Performance Report



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.

Visit our website at [srsrivell.com](https://srsrivell.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. Please 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 can visit [srsrivell.com/individual-investors-mfpira-prospectuses](https://srsrivell.com/individual-investors-mfpira-prospectuses) or call 866-747-3421. Please read these prospectuses carefully.

Marketing name	LiveWell® Plus 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, and Roth IRAs							
Minimum initial contribution	\$50,000; maximum investment is \$2,000,000							
Minimum additional contributions	\$1,000; additional contributions are only allowed during the first six months of opening your IRA and are eligible for the 3% account bonus							
3% account bonus	When you make a contribution, including a rollover contribution within six months of opening the IRA, Sammons Institutional Group®, Inc. will add an additional 3% based on the net contribution(s) (adjusted for any prior withdrawals) to your IRA (“Account Bonus”). The amount of the Account Bonus is calculated as a percentage of the net contribution(s). The Account Bonus becomes part of the IRA at the same time as the corresponding net contribution(s).							
Early withdrawal charge (EWC)	An EWC will be applied to withdrawals in excess of 10% of the account anniversary value (or RMD amount if greater) within six years of the account anniversary. The date your first contribution is received is known as the account anniversary.							
	The EWC is eliminated six years after the account anniversary and applies to withdrawals by a beneficiary after your death.							
	The EWC schedule that applies during the first six years of the IRA is as follows:							
	Account year	1	2	3	4	5	6	7+
	Early withdrawal charge	6%	5%	4%	3%	2%	1%	0%
EWC-free withdrawals	During the first six years of your IRA, you may take an annual EWC-free withdrawal of up to 10% of your account anniversary value (or your RMD amount if greater) without being subject to an EWC. The amount of this withdrawal is not cumulative and will apply to withdrawals upon death of the IRA owner.  Note for first-year account holders: In the first account year, the EWC-free amount is calculated on all contributions received and includes the account bonus. In subsequent account years, the amount available without an EWC is calculated on your account anniversary value.							
Fund options	More than 150 mutual funds from 20+ fund managers; LiveWell® Models <sup>1</sup> powered by Morningstar Investment Management LLC							
Fees <sup>2</sup>	Total assets	Annual recordkeeping fee						
		Years 1-6			Years 7+			
	\$100,000+	0.85%			0.40%			
	Less than \$25,000	0.95%			0.50%			
Other features available One option may be selected	Dollar cost averaging (DCA) <sup>3</sup> <u>OR</u> automatic rebalancing Select quarterly, semi-annual, or annual mode; monthly mode is also available for DCA							

<sup>1</sup> Asset allocation (and/or diversification) does not ensure a profit or guarantee against loss; it is a method used to help manage risk.

<sup>2</sup> 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.

<sup>3</sup> 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, you 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 you should consult with a tax or legal professional.

**Investing in mutual funds involves risk, including potential loss of investment. You 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 may contact your financial professional, visit [srsrivewell.com/individual-investors-mfpira-prospectuses](http://srsrivewell.com/individual-investors-mfpira-prospectuses), or call 866-747-3421 to obtain a current fund prospectus. Please read it carefully before investing.**

You should also consider the expenses of the IRA program before investing. You must receive a fund prospectus and the LiveWell® Plus Mutual Fund IRA disclosure form 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® Plus Mutual Fund IRA disclosure.

Sammons Institutional Group®, Inc. and Sammons Financial Network®, LLC., member FINRA, do not give tax, legal, or investment advice. Please consult with and rely on your 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.

For six years after the IRA is opened, an Early Withdrawal Charge ("EWC") will apply to withdrawals in excess of the annual EWC-free amount. See the LiveWell® Plus Mutual Fund IRA Certificate of Disclosure for details.

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.

Securities distributed by Sammons Financial Network®, LLC., member FINRA. Sammons Institutional Group®, Inc. provides administrative services. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc. Sammons Financial Network®, LLC., member FINRA, Sammons Institutional Group®, Inc., and Sammons Retirement Solutions® are not affiliated with UMB Bank n.a.

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management provides nondiscretionary consulting services to Sammons Institutional Group®, Inc. (SIG) but is not acting in the capacity of adviser to individual investors. Morningstar Investment Management provides recommendations to SIG regarding asset allocation targets, for certain LiveWell® products/programs, which are subject to change without notice. Morningstar Investment Management establishes the allocations using its proprietary asset classifications. If alternative classification methods are used, the allocations may not meet the asset allocation targets. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with SIG.

	Standardized Total Return w/ Recordkeeping Fee and EWC* (03/31/24)				Non-Standardized Total Return Without Recordkeeping Fee and EWC* (03/31/24)							Inception Date <sup>10</sup>	Gross <sup>11</sup> / Net <sup>12</sup> Fund Fees
	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>	Total Return Calendar Qtr <sup>3</sup>	Total Return YTD <sup>6</sup>	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 3 Yr <sup>6</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>		
<b>LARGE VALUE</b>													
American Century Value R <sup>16</sup>	8.48	7.94	7.18	6.55	5.86	5.86	14.06	7.42	9.88	8.00	7.18	9/1/1993	1.52/ 1.50
BlackRock Equity Dividend Inv A	14.13	8.83	8.63	9.34	7.81	7.81	19.77	7.75	10.78	9.46	9.96	11/29/1988	0.94/ 0.93
Columbia Dividend Opportunity R	9.70	7.09	7.36	8.28	8.36	8.36	15.29	8.10	9.03	8.18	8.90	8/1/1988	1.30/ 1.30
Columbia Select Large Cap Value R <sup>21</sup>	10.24	9.32	8.36	9.50	8.39	8.39	15.83	7.35	11.28	9.19	10.16	4/25/1997	1.33/ 1.05
Eaton Vance Large-Cap Value R	11.95	8.40	7.77	7.19	7.77	7.77	17.56	7.96	10.35	8.59	7.75	9/23/1931	1.27/ 1.27
PIMCO StocksPLUS® R	23.99	11.50	10.88	9.52	10.73	10.73	29.72	9.39	13.47	11.72	10.16	5/13/1993	1.16/ 1.16
Pioneer Equity Income R	9.19	5.96	7.44	8.34	7.89	7.89	14.78	6.39	7.88	8.26	8.97	7/25/1990	1.42/ 1.42
Principal Equity Income R3	13.65	7.66	8.21	10.14	7.85	7.85	19.28	6.33	9.60	9.03	10.72	5/31/1939	1.08/ 1.08
T. Rowe Price Equity Income R	13.79	8.30	7.30	8.05	8.65	8.65	19.42	7.94	10.25	8.12	8.67	10/31/1985	1.23/ 1.23
<b>LARGE BLEND</b>													
American Century Sustainable Equity R	22.59	12.38	11.13	9.61	10.83	10.83	28.30	10.11	14.37	11.98	10.31	11/30/2004	1.29/ 1.29
American Funds Invmt Co of Amer F1	27.57	11.87	10.53	7.86	10.41	10.41	33.33	11.82	13.85	11.38	8.43	1/2/1934	0.64/ 0.64
American Funds Washington Mutual F1	20.79	10.99	10.45	7.91	9.12	9.12	26.48	11.44	12.96	11.29	8.49	7/31/1952	0.64/ 0.64
ClearBridge Dividend Strategy R	15.06	9.75	9.48	10.72	7.47	7.47	20.70	10.19	11.71	10.31	11.36	11/6/1992	1.37/ 1.37
Columbia Contrarian Core R <sup>19</sup>	27.79	13.45	11.37	13.08	10.36	10.36	33.56	10.75	15.44	12.21	13.74	12/14/1992	1.25/ 1.22
Franklin Rising Dividends R	10.44	10.13	9.76	8.23	7.41	7.41	16.04	9.17	12.09	10.59	8.84	1/14/1987	1.10/ 1.09
Lord Abbett Fundamental Equity R3	21.02	8.82	7.68	7.06	12.37	12.37	26.72	10.14	10.76	8.50	7.69	1/3/1994	1.19/ 1.19
Invesco Equally-Wtd S&P 500 R	12.89	9.54	9.23	9.60	7.71	7.71	18.51	7.34	11.50	10.06	10.25	7/28/1997	0.77/ 0.77
Invesco Main Street R	22.83	10.87	9.98	6.72	12.23	12.23	28.55	8.96	12.84	10.82	7.33	2/3/1988	1.07/ 1.07
MassMutual Equity Opports R3	10.17	9.00	9.52	10.59	5.77	5.77	15.76	8.82	10.95	10.35	11.27	4/28/2000	1.45/ 1.45
MM S&P 500® Index R3	23.01	12.11	11.15	9.25	10.36	10.36	28.73	10.53	14.09	12.00	9.91	2/27/1998	0.89/ 0.89
Pioneer R	30.72	14.16	11.72	9.93	11.83	11.83	36.52	11.21	16.16	12.57	10.51	2/10/1928	1.50/ 1.50
Principal Capital Appreciation R3	26.20	13.32	11.68	12.52	11.89	11.89	31.95	12.35	15.31	12.53	13.16	11/24/1986	1.01/ 1.01
<b>LARGE GROWTH</b>													
Alger Capital Appreciation Instl R	40.44	12.66	12.42	12.21	16.62	16.62	46.33	6.67	14.64	13.28	12.87	11/8/1993	1.68/ 1.68
American Century Ultra® R	30.31	15.34	14.33	10.06	10.74	10.74	36.10	9.20	17.35	15.21	10.68	11/2/1981	1.45/ 1.41
American Funds Growth Fund of Amer F1	32.99	12.61	12.16	8.75	12.54	12.54	38.80	7.55	14.60	13.02	9.35	11/30/1973	0.67/ 0.67
ClearBridge Large Cap Growth R	34.43	12.39	12.93	10.17	13.11	13.11	40.26	9.68	14.37	13.79	10.83	8/29/1997	1.34/ 1.34
Fidelity Advisor Growth Opps M	39.65	15.21	15.79	11.36	14.93	14.93	45.53	3.63	17.22	16.67	12.00	11/18/1987	0.96/ 0.96
Fidelity Advisor New Insights M	37.68	12.35	11.32	11.06	16.47	16.47	43.54	11.40	14.34	12.17	11.75	7/31/2003	0.90/ 0.90
Franklin DynaTech R <sup>25</sup>	34.59	12.18	13.95	16.80	14.57	14.57	40.42	4.14	14.16	14.82	17.44	1/2/1968	1.08/ 1.08
Lord Abbett Growth Leaders R3	36.12	13.20	12.92	13.48	17.61	17.61	41.97	2.38	15.19	13.78	14.28	6/30/2011	1.16/ 1.16
MassMutual Blue Chip Growth R3	36.97	12.08	13.09	10.30	13.14	13.14	42.82	8.57	14.06	13.95	10.98	5/31/2001	1.35/ 1.35
Pioneer Fundamental Growth R	29.99	14.09	12.99	13.25	11.22	11.22	35.77	11.73	16.09	13.85	13.96	8/22/2002	1.43/ 1.40
Principal Blue Chip R3	34.82	13.67	13.94	15.97	9.88	9.88	40.65	8.90	15.67	14.81	16.81	6/14/2012	1.17/ 1.14
T. Rowe Price Blue Chip Growth R	39.72	10.61	12.60	11.05	13.91	13.91	45.59	6.47	12.57	13.45	11.71	6/30/1993	1.23/ 1.23
T. Rowe Price Growth Stock R	33.78	10.05	11.71	10.79	12.05	12.05	39.60	3.98	12.01	12.56	11.38	4/11/1950	1.18/ 1.18

	Standardized Total Return w/ Recordkeeping Fee and EWC* (03/31/24)				Non-Standardized Total Return Without Recordkeeping Fee and EWC* (03/31/24)							Inception Date <sup>10</sup>	Gross <sup>11</sup> / Net <sup>12</sup> Fund Fees
	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>	Total Return Calendar Qtr <sup>3</sup>	Total Return YTD <sup>4</sup>	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 3 Yr <sup>6</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>		
MID CAP VALUE													
American Century Mid Cap Value R	3.71	6.81	7.42	7.88	4.56	4.56	9.24	5.82	8.74	8.24	8.56	3/31/2004	1.48/ 1.48
Columbia Select Mid Cap Value R	13.75	9.35	7.48	7.23	9.09	9.09	19.38	7.95	11.30	8.30	7.89	11/20/2001	1.39/ 1.38
DWS ESG Core Equity R	23.05	13.23	8.88	9.84	10.57	10.57	28.77	11.93	15.22	9.71	10.55	8/1/2005	1.36/ 1.05
Janus Henderson Mid Cap Value R	16.07	6.80	6.53	9.01	9.78	9.78	21.72	7.53	8.73	7.34	9.67	8/12/1998	1.25/ 1.25
MID CAP BLEND													
ClearBridge Mid Cap R	12.13	6.57	6.24	8.60	5.83	5.83	17.74	1.02	8.50	7.05	9.26	9/1/1998	1.47/ 1.46
MM S&P® Mid Cap Index R3	-12.92	6.62		7.41	-5.11	-11.51	-7.54	12.20	8.55		8.19	7/26/2012	0.93/ 0.93
MID CAP GROWTH													
Calvert Mid-Cap A <sup>20</sup>	7.48	4.97	5.61	7.05	6.87	6.87	13.05	1.52	6.88	6.42	7.68	10/31/1994	1.26/ 1.18
Eaton Vance Atlanta Capital SMID-Cap R	17.52	9.93	10.99	13.13	9.49	9.49	23.19	8.17	11.89	11.83	13.83	4/30/2002	1.39/ 1.39
Federated Hermes Kaufmann R <sup>14</sup>	17.37	3.12	8.12	10.82	8.94	8.94	23.03	-2.46	5.01	8.94	11.45	2/21/1986	2.24/ 1.97
Fidelity Advisor Mid Cap II M	18.83	9.41	7.76	9.12	12.23	12.23	24.51	7.00	11.36	8.58	9.82	8/12/2004	1.22/ 1.22
Invesco Discovery Mid Cap Growth R	18.61	9.66	9.88	8.21	15.94	15.94	24.29	1.71	11.61	10.72	8.87	11/1/2000	1.29/ 1.29
Janus Henderson Enterprise R	11.66	9.08	11.03	13.99	8.35	8.35	17.27	5.68	11.04	11.88	14.65	9/1/1992	1.42/ 1.42
Principal MidCap Growth R3	9.92	8.48	9.21	4.63	9.44	9.44	15.51	-2.69	10.43	10.04	5.27	12/6/2000	1.24/ 1.24
T. Rowe Price Mid-Cap Growth R	13.79	8.30	7.30	8.05	8.65	8.65	19.42	7.94	10.25	8.12	8.67	10/31/1985	1.23/ 1.23
SMALL CAP VALUE													
Columbia Small Cap Value II R	12.02	7.59	6.18	6.72	4.60	4.60	17.63	4.23	9.52	6.99	7.39	5/1/2002	1.58/ 1.49
Federated Hermes Clover Small Value R	9.56	8.16	5.95	7.86	5.28	5.28	15.15	4.85	10.10	6.76	8.50	2/28/1996	1.69/ 1.23
Fidelity Advisor Small Cap Value M	16.54	10.20	7.97	9.37	6.18	6.18	22.19	6.58	12.16	8.80	10.06	11/3/2004	1.54/ 1.54
Janus Henderson Small Cap Value R	13.01	4.34	5.65	8.92	5.99	5.99	18.63	4.25	6.24	6.46	9.54	2/14/1985	1.33/ 1.33
Royce Small-Cap Opportunity R	12.29	11.45	7.32	6.94	5.01	5.01	17.91	2.32	13.42	8.13	7.58	11/19/1996	1.85/ 1.85
SMALL CAP BLEND													
Invesco Main Street Small Cap R	15.24	9.30	7.64	8.78	6.72	6.72	20.89	4.00	11.25	8.46	9.58	5/17/2013	1.36/ 1.36
Invesco Small Cap Equity R	12.72	8.69	6.10	7.04	8.17	8.17	18.34	1.62	10.64	6.91	7.69	8/31/2000	1.51/ 1.51
Transamerica Small/Mid Cap Value A	13.36	7.81	7.30	10.06	7.29	7.29	18.99	6.59	9.75	8.12	10.74	4/2/2001	1.22/ 1.22
SMALL CAP GROWTH													
American Century Small Cap Growth R	9.87	8.85	9.15	7.36	6.82	6.82	15.46	-1.47	10.80	9.98	8.03	6/1/2001	1.67/ 1.67
ClearBridge Small Cap Growth R	-1.09	4.56	6.91	7.93	2.57	2.57	4.40	-5.49	6.47	7.72	8.58	7/1/1998	1.48/ 1.48
Federated Hermes Kaufmann Small Cap R	13.02	4.42	10.01	9.15	7.65	7.65	18.64	-5.25	6.33	10.85	9.83	12/18/2002	1.67/ 1.36
Janus Henderson Triton R	8.16	4.36	7.98	12.25	6.15	6.15	13.73	-0.93	6.27	8.80	12.96	2/25/2005	1.41/ 1.41
Principal SmallCap R3	11.59	7.45	7.08	7.76	7.64	7.64	17.20	1.38	9.39	7.89	8.42	12/6/2000	1.31/ 1.31
INTERNATIONAL LARGE													
American Funds Europacific Growth F1	7.46	4.60	4.39	5.89	7.35	7.35	13.03	-0.55	6.50	5.18	6.49	4/16/1984	0.86/ 0.86
ClearBridge International Growth R <sup>33</sup>	5.56	5.21	6.15	3.90	7.79	7.79	11.11	0.95	7.13	6.96	4.52	4/17/1995	1.40/ 1.40
Fidelity Advisor Intl Cap App M	15.16	7.45	7.01	6.37	8.07	8.07	20.80	3.96	9.38	7.83	7.01	11/3/1997	1.31/ 1.31
Invesco International Diversified R	2.51	2.26	3.08	4.75	2.87	2.87	8.03	-2.87	4.15	3.87	5.42	9/27/2005	1.52/ 1.52
Invesco Oppenheimer International Gr R	8.15	5.21	3.09	4.60	4.45	4.45	13.73	0.23	7.12	3.88	5.22	3/25/1996	1.36/ 1.36
Principal Diversified Intl R3	11.04	5.25	3.77	3.77	7.53	7.53	16.65	2.04	7.17	4.56	4.41	12/6/2000	1.36/ 1.36

	Standardized Total Return w/ Recordkeeping Fee and EWC* (03/31/24)				Non-Standardized Total Return Without Recordkeeping Fee and EWC* (03/31/24)							Inception Date <sup>10</sup>	Gross <sup>11</sup> / Net <sup>12</sup> Fund Fees
	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>	Total Return Calendar Qtr <sup>3</sup>	Total Return YTD <sup>4</sup>	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 3 Yr <sup>6</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>		
INTERNATIONAL LARGE													
T. Rowe Price International Value Eq R	11.73	5.62	2.38	6.10	5.79	5.79	17.34	6.05	7.54	3.16	6.74	12/21/1998	1.31/ 1.31
Templeton Foreign R <sup>22</sup>	4.95	3.05	1.34	4.53	1.40	1.40	10.49	4.13	4.94	2.12	5.12	10/5/1982	1.39/ 1.35
Transamerica International Equity A	5.52	4.62	3.05	4.47	3.56	3.56	11.07	2.87	6.52	3.84	5.08	12/18/1992	1.74/ 1.25
INTERNATIONAL SMALL													
BlackRock Advantage Global Investor A <sup>18</sup>	18.44	8.69	6.45	8.50	8.92	8.92	24.12	7.05	10.64	7.26	9.14	8/5/1994	1.24/ 0.96
Fidelity Advisor Intl Small Cap M	7.53	4.96	5.18	9.40	3.01	3.01	13.10	2.25	6.87	5.98	10.08	9/18/2002	1.55/ 1.55
Invesco International Small-Mid Com R	-0.38	1.79	5.64	10.49	0.91	0.91	5.11	-3.09	3.67	6.44	11.15	11/17/1997	1.61/ 1.61
EMERGING MARKETS													
abrdn China A Share Equity R <sup>13</sup>	-34.09	-4.39	0.64	5.89	-4.22	-4.22	-28.92	-18.55	-2.57	1.41	6.56	6/29/2004	2.09/ 1.68
abrdn Emerging Markets R	-3.28	-1.41	0.51	1.35	1.48	1.48	2.18	-9.88	0.44	1.28	2.02	5/11/2007	1.75/ 1.75
American Century Emerging Markets R	2.50	-1.54	1.67	-0.60	5.35	5.35	8.02	-9.73	0.31	2.45	0.00	9/30/1997	1.76/ 1.76
Columbia Emerging Markets R	1.88	-1.19	1.34	1.33	1.84	1.84	7.39	-12.65	0.66	2.11	1.94	1/2/1998	1.75/ 1.68
EMERGING MARKETS													
Fidelity Advisor Emerging Asia M	4.08	4.07	6.21	7.04	4.40	4.40	9.62	-11.42	5.97	7.02	7.67	3/25/1994	1.52/ 1.52
Templeton Developing Markets R <sup>27</sup>	2.27	0.29	1.97	6.39	2.80	2.80	7.79	-7.34	2.15	2.74	7.01	10/16/1991	1.79/ 1.63
WORLD STOCK													
American Funds New Perspective F1	16.80	10.40	9.71	8.44	8.40	8.40	22.46	4.84	12.37	10.55	9.04	3/13/1973	0.80/ 0.80
Franklin Mutual International Value R	10.80	5.87	3.35	5.26	4.69	4.69	16.40	8.89	7.79	4.14	5.89	7/3/1996	1.41/ 1.41
Invesco Global R	24.70	8.61	8.17	6.88	10.99	10.99	30.44	4.64	10.56	9.00	7.46	12/22/1969	1.33/ 1.33
Invesco Global Opportunities R	-2.08	-1.01	5.01	6.62	-1.63	-1.63	3.39	-12.75	0.85	5.81	7.23	10/22/1990	1.39/ 1.38
Invesco Global Focus R	25.96	10.28	7.50	6.84	16.33	16.33	31.71	1.56	12.25	8.31	7.55	10/1/2007	1.53/ 1.53
Janus Henderson Global Research R	25.24	10.55	8.71	9.34	12.86	12.86	30.98	8.97	12.51	9.54	10.04	2/25/2005	1.34/ 1.34
Janus Henderson Overseas R	6.90	8.11	2.91	3.47	8.27	8.27	12.47	5.10	10.05	3.69	4.08	5/2/1994	1.56/ 1.56
BALANCED FUNDS													
American Funds American Balanced F1	12.08	6.58	7.15	6.88	6.16	6.16	17.70	5.83	8.51	7.97	7.47	7/25/1975	0.62/ 0.62
Calvert Balanced A	13.41	7.41	6.95	7.29	7.14	7.14	19.04	5.85	9.35	7.76	7.89	10/21/1982	0.92/ 0.92
Columbia Income Builder R	1.64	1.44	2.91	4.10	0.75	0.75	7.16	-0.56	3.32	3.70	4.77	2/16/2006	1.20/ 1.20
Eaton Vance Balanced R	13.73	6.86	6.86	7.75	7.71	7.71	19.36	5.51	8.79	7.68	8.32	4/1/1932	1.22/ 1.22
Fidelity Advisor Strategic Div & Inc M	6.89	6.21	6.84	6.53	5.40	5.40	12.45	5.00	8.13	7.65	7.20	12/23/2003	1.19/ 1.19
Franklin Income R	1.97	3.82	3.84	6.02	2.27	2.27	7.49	4.37	5.72	4.63	6.59	8/31/1948	0.97/ 0.96
Janus Henderson Balanced R	11.06	6.67	7.08	8.49	6.90	6.90	16.67	5.25	8.59	7.90	9.13	9/1/1992	1.32/ 1.32
Pioneer Balanced ESG R <sup>35</sup>	12.93	6.44	6.42	6.61	6.71	6.71	18.55	5.32	8.36	7.23	7.23	12/16/1991	1.27/ 1.27
Transamerica Multi-Managed Balanced A	13.14	7.56	7.27	8.34	6.22	6.22	18.76	6.06	9.50	8.09	8.98	12/2/1994	0.98/ 0.98
SHORT TERM FIXED INCOME													
Lord Abbett Short Duration Income R3	-1.25	-0.49	0.84	1.98	0.88	0.88	4.23	0.25	1.37	1.61	2.58	11/4/1993	0.88/ 0.88
PIMCO Low Duration R	-1.82	-1.24	-0.08	1.41	0.42	0.42	3.66	-0.68	0.61	0.69	1.99	5/11/1987	1.07/ 1.07
PIMCO Short-Term R	0.89	0.04	0.87	1.33	1.69	1.69	6.40	1.97	1.91	1.64	1.91	10/7/1987	0.97/ 0.97

	Standardized Total Return w/ Recordkeeping Fee and EWC* (03/31/24)				Non-Standardized Total Return Without Recordkeeping Fee and EWC* (03/31/24)							Inception Date <sup>10</sup>	Gross <sup>11</sup> / Net <sup>12</sup> Fund Fees
	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>	Total Return Calendar Qtr <sup>3</sup>	Total Return YTD <sup>4</sup>	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 3 Yr <sup>6</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>		
INTERMEDIATE TERM FIXED INCOME													
Invesco Intermediate Bond Factor R	-3.25	-1.53	0.60	2.05	-0.59	-0.59	2.22	-2.51	0.32	1.37	2.76	8/2/2010	1.07/ 0.77
Janus Henderson Flexible Bond R	-3.95	-1.33	0.32	2.03	-0.70	-0.70	1.51	-3.00	0.52	1.08	2.61	7/7/1987	1.21/ 1.20
Lord Abbett Income R3	-0.92	-0.55	1.48	3.80	0.03	0.03	4.57	-1.77	1.31	2.26	4.39	1/4/1982	1.05/ 1.05
Invesco Core Bond R <sup>30</sup>	-2.77	-1.46	0.48	0.99	6.80	-1.25	2.70	-3.87	0.39	1.24	1.56	4/15/1988	1.07/ 0.96
PIMCO Total Return R	-2.79	-1.68	0.41	2.72	-0.16	-0.16	2.68	-2.81	0.16	1.18	3.31	5/11/1987	1.08/ 1.08
INTERMEDIATE TERM FIXED INCOME													
Pioneer Bond R	-3.25	-1.31	0.75	2.94	-0.48	-0.48	2.22	-2.70	0.54	1.52	3.52	10/31/1978	1.11/ 1.11
Principal Core Fixed Income R3	-4.01	-1.83	0.51	1.94	-0.68	-0.68	1.45	-2.74	0.02	1.28	2.51	12/15/1975	0.92/ 0.92
Western Asset Core Plus Bond R	-3.96	-2.66	0.49	0.89	-1.24	-1.24	1.50	-4.77	-0.82	1.25	1.50	7/8/1998	1.13/ 1.13
MULTISECTOR BOND													
Columbia Strategic Income R	1.04	0.11	1.93	2.96	0.44	0.44	6.55	-0.66	1.98	2.71	3.53	4/21/1977	1.19/ 1.18
Eaton Vance Short Duration Strat Inc R	1.02	2.10	2.34	3.20	0.93	0.93	6.52	2.07	3.98	3.12	3.81	5/25/1994	1.45/ 1.45
Fidelity Advisor Strategic Income M	2.32	0.88	2.23	5.72	6.72	0.27	7.84	0.09	2.76	3.01	6.34	10/31/1994	0.95/ 0.95
Lord Abbett Bond-Debenture R3	1.12	0.16	2.42	4.17	1.80	1.80	6.63	-1.20	2.03	3.20	4.74	4/1/1971	1.08/ 1.08
PIMCO Income R	1.84	0.53	2.81	5.39	1.21	1.21	7.36	0.98	2.40	3.60	6.08	3/30/2007	1.27/ 1.27
INTERNATIONAL BOND													
Columbia Emerging Markets Bond R	4.16	-1.72	1.12	1.95	1.50	1.50	9.70	-1.57	0.13	1.89	2.61	2/16/2006	1.39/ 1.39
PIMCO International Bond (USD-Hdg) R	1.53	-0.83	1.87	3.47	1.04	1.04	7.04	-0.79	1.02	2.65	4.08	12/2/1992	1.28/ 1.28
Templeton Global Bond R <sup>38</sup>	-9.64	-5.90	-2.14	1.37	-4.65	-4.65	-4.23	-3.84	-4.09	-1.39	1.95	9/18/1986	1.24/ 1.21
HIGH YIELD FIXED INCOME													
Columbia High Yield Bond R	3.39	1.61	2.76	4.62	0.86	0.86	8.92	1.33	3.49	3.54	5.22	12/8/1983	1.30/ 1.23
Lord Abbett High Yield R3	3.72	0.72	2.72	4.93	1.81	1.81	9.25	0.16	2.59	3.51	5.56	12/31/1998	1.20/ 1.20
PIMCO High Yield R	3.47	1.09	2.65	5.33	0.97	0.97	9.00	1.28	2.97	3.43	5.95	12/15/1992	1.17/ 1.17
GOVERNMENT BOND													
American Century Ginnie Mae R	-5.29	-2.95	-0.68	1.10	-1.40	-1.40	0.15	-3.77	-1.12	0.07	1.68	9/23/1985	1.05/ 1.05
Eaton Vance Government Opportunities R	-4.22	-1.87	-0.35	1.31	-2.21	-2.21	1.24	-1.92	-0.02	0.41	1.88	8/24/1984	1.68/ 1.63
CONVERTIBLE BOND													
Lord Abbett Convertible R3	3.81	7.48	6.76	5.91	4.54	4.54	9.35	-5.42	9.42	7.57	6.58	6/30/2003	1.37/ 1.37
INFLATION PROTECTED													
American Century Inflation Adjs Bond R	-6.56	-0.34	0.45	1.27	-0.29	-0.29	-1.12	-1.44	1.52	1.21	1.88	2/10/1997	1.01/ 1.01
PIMCO Real Return R	-5.05	0.11	0.76	2.69	0.17	0.17	0.40	-1.23	1.97	1.53	3.30	1/29/1997	1.32/ 1.32
BANK LOAN													
Lord Abbett Floating Rate R3	6.40	1.83	2.61	3.21	2.59	2.59	11.96	5.12	3.71	3.39	3.90	12/31/2007	1.10/ 1.10
MONEY MARKET													
Federated Hermes Govt Obl Trust <sup>23</sup>	-0.82	-0.24	0.24	0.58	1.14	1.14	4.68	2.26	1.62	1.00	1.16	3/30/1990	0.76/ 0.70
RISK BASED ALLOCATION FUNDS													
Fidelity Advisor Asset Manager 30% M	2.22	2.07	2.89	3.05	2.29	2.29	7.74	0.93	3.95	3.67	3.73	10/9/2007	1.05/ 1.05
Fidelity Advisor Asset Manager 50% M	5.78	4.16	4.45	4.66	3.85	3.85	11.33	2.13	6.07	5.25	5.26	12/28/1988	1.10/ 1.10
Fidelity Advisor Asset Manager 70% M	9.66	6.23	5.92	6.87	5.44	5.44	15.25	3.64	8.15	6.73	7.50	12/30/1991	1.18/ 1.18
Fidelity Advisor Asset Manager 85% M	12.64	7.74	6.99	6.29	6.68	6.68	18.26	4.66	9.67	7.81	6.94	9/24/1999	1.20/ 1.20

	Standardized Total Return w/ Recordkeeping Fee and EWC* (03/31/24)				Non-Standardized Total Return Without Recordkeeping Fee and EWC* (03/31/24)							Inception Date <sup>10</sup>	Gross <sup>11</sup> / Net <sup>12</sup> Fund Fees
	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>	Total Return Calendar Qtr <sup>3</sup>	Total Return YTD <sup>6</sup>	Total Return 1 Yr <sup>5</sup>	Total Return Annualized 3 Yr <sup>6</sup>	Total Return Annualized 5 Yr <sup>7</sup>	Total Return Annualized 10 Yr <sup>8</sup>	Total Return Inception <sup>9</sup>		
TARGET DATE ALLOCATION FUNDS													
American Century One Choice 2030 R <sup>17</sup>	4.86	3.62	4.30	4.37	3.67	3.67	10.40	1.77	5.52	5.09	5.07	5/30/2008	1.32/ 1.29
American Century One Choice 2040 R <sup>17</sup>	6.87	4.64	5.18	5.10	4.68	4.68	12.43	2.12	6.55	5.98	5.80	5/30/2008	1.39/ 1.35
American Century One Choice 2050 R <sup>17</sup>	9.05	5.89	6.09	5.61	5.71	5.71	14.63	2.76	7.81	6.90	6.31	5/30/2008	1.43/ 1.40
American Century One Choice 2060 R <sup>17</sup>	10.45	6.50		7.73	6.49	6.49	16.05	3.30	8.43		8.60	9/30/2015	1.46/ 1.40
American Century One Choice In Ret R <sup>17</sup>	3.66	2.88	3.46	4.22	3.15	3.15	9.19	1.67	4.77	4.25	4.88	8/31/2004	1.30/ 1.25
TACTICAL/UNIQUE													
abrdn Focused U.S. Small Cap Eq R <sup>15</sup>	10.51	8.14	6.78	4.64	6.71	6.71	16.10	1.35	10.08	7.59	5.27	12/31/1997	2.62/ 1.53
TACTICAL/UNIQUE													
BlackRock Global Allocation Inv A	8.37	4.94	4.20	7.47	5.25	5.25	13.95	1.30	6.85	5.00	8.09	2/3/1989	1.13/ 1.09
Franklin Mutual Quest R	11.26	1.74	2.66	5.93	5.38	5.38	16.86	3.98	3.62	3.44	6.52	9/26/1980	1.27/ 1.27
PIMCO All Asset R <sup>29</sup>	0.99	2.85	2.75	3.68	1.70	1.70	6.49	1.43	4.75	3.53	4.32	7/31/2002	2.21/ 2.10
PIMCO Dynamic Bond R	1.47	-0.54	1.13	2.17	1.57	1.57	6.98	-0.26	1.32	1.90	2.85	6/30/2008	1.49/ 1.44
Principal Spectrum Pref&Cptl Scs IncR3	6.95	0.93	3.02	4.15	3.65	3.65	12.52	0.15	2.81	3.80	4.79	5/1/2002	1.27/ 1.27
SECTOR FUNDS													
American Century Global Real Estate R	5.77	2.11	4.04	4.63	1.06	1.06	11.32	1.50	4.00	4.84	5.37	4/29/2011	1.62/ 1.62
Columbia Seligman Global Tech R	28.53	19.99	18.96	14.29	8.48	8.48	34.30	10.10	22.04	19.87	14.96	5/23/1994	1.55/ 1.52
DWS RREEF Real Estate Securities R	3.55	1.76	5.42	7.16	-0.15	-0.15	9.08	2.00	3.64	6.22	7.81	12/1/1999	1.29/ 1.29
Eaton Vance Worldwide Health Sci R	8.70	7.86	8.20	8.56	7.92	7.92	14.28	7.66	9.80	9.03	9.17	7/26/1985	1.43/ 1.39
Fidelity Advisor Biotechnology M	25.43	7.85	8.07	6.63	13.10	13.10	31.18	4.58	9.79	8.89	7.28	12/27/2000	1.29/ 1.29
Fidelity Advisor® Energy M	14.86	10.91	2.38	8.68	14.84	14.84	20.50	31.24	12.88	3.16	9.31	12/29/1987	1.27/ 1.27
Fidelity Advisor Financials M	28.15	10.89	8.79	6.32	10.65	10.65	33.92	8.67	12.86	9.62	6.96	9/3/1996	1.29/ 1.29
Fidelity Advisor Industrials M	32.74	10.06	8.67	9.90	15.93	15.93	38.55	12.11	12.02	9.50	10.55	9/3/1996	1.29/ 1.29
Fidelity Advisor Materials M	7.06	8.85	4.79	7.05	9.02	9.02	12.63	7.46	10.80	5.59	7.66	9/29/1986	1.28/ 1.28
Fidelity Advisor Real Estate M	0.89	-0.64	3.44	7.04	-1.20	-1.20	6.40	0.22	1.22	4.23	7.71	9/12/2002	1.31/ 1.31
Fidelity Advisor® Semiconductors M	53.81	31.87	25.14	10.88	27.20	27.20	59.83	27.27	34.04	26.09	11.56	12/27/2000	1.25/ 1.25
Fidelity Advisor Technology M	38.44	22.34	19.34	11.96	13.67	13.67	44.30	13.69	24.42	20.25	12.63	9/3/1996	1.22/ 1.22
Fidelity Advisor Telecommunications M	-5.28	0.05	2.69	3.28	-2.13	-2.13	0.17	-6.92	1.91	3.47	3.87	7/29/1985	1.39/ 1.39
Franklin Utilities R	-4.00	3.55	6.67	7.64	5.04	5.04	1.46	4.79	5.44	7.48	8.22	9/30/1948	1.06/ 1.06
Invesco Balanced-Risk Commodity Strat R	-1.15	4.93	-0.58	-1.38	5.90	5.90	4.34	6.84	6.84	0.18	-0.69	11/30/2010	1.89/ 1.65
Invesco Gold & Special Minerals R	-6.96	7.75	3.87	7.35	2.45	2.45	-1.53	-1.07	9.68	4.66	7.96	7/19/1983	1.32/ 1.32
SECTOR FUNDS													
Invesco SteelPath MLP Select 40 R <sup>24</sup>	27.08	8.28	2.99	9.78	11.71	11.71	32.84	25.04	10.23	3.77	10.53	3/31/2010	3.41/ 3.36
PIMCO Commodity Real Ret Strat R <sup>32</sup>	-7.20	4.71	-2.55	-1.18	2.21	2.21	-1.77	7.44	6.62	-1.80	-0.56	6/28/2002	1.75/ 1.69
Principal Global Real Estate Sec R3	0.94	-1.85	2.81	2.71	-1.73	-1.73	6.45	-2.42	0.00	3.60	3.39	10/1/2007	1.45/ 1.45
Principal Real Estate Securities R3	1.73	2.28	6.07	8.89	-1.91	-1.91	7.24	2.29	4.16	6.88	9.56	12/6/2000	1.37/ 1.37

\*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.

The LiveWell Plus with the 3% Account Bonus has been designed for individuals with long-term investment horizons of six years or more. As a result, there is an Early Withdrawal Charge (EWC) for taking early withdrawals or withdrawals that exceed certain limitations.

An Early Withdrawal Charge (EWC) will be applied to withdrawals in excess of 10% of your Account Anniversary Value (or Required Minimum Distribution amount if greater) within six years of the Account Anniversary. The date your first contribution is received is known as your Account Anniversary. This includes withdrawals made by your beneficiary following your death. The EWC is eliminated six years after opening the IRA.

#### 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 fund 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 fund 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 fund 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 fund performance than non-annualized figures.

#### 5. Total Return One Year

This figure shows the fund'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 mutual funds, 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 fund's NAV, assuming the reinvestment of all income and capital gains distributions (on the actual reinvestment date used by the fund) 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 fund assets.

#### 6. Total Return Annualized Three Year

This figure is the fund'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 fund performance than non-annualized figures.

#### 7. Total Return Annualized 5 Year

This figure is the fund'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 fund performance than non-annualized figures.

#### 8. Total Return Annualized 10 Year

This figure is the fund'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 fund performance than non-annualized figures.

#### 9. Total Return Inception

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 fund's inception. The fund's inception date is the date the fund 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 fund performance than non-annualized figures.

#### 10. Inception Date

The inception date is the date the fund was formed and became available for sale to unit holders.

#### 11. Gross Fund Fees

The percentage of fund 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 fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.

#### 12. Net Fund Fees

The percentage of fund 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 fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.

13. 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.

14. 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").



15. 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.

16. 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.

17. 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.

18. 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.

19. 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.

20. 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.

21. 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.

22. 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

23. 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, interest expense, extraordinary expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's TR class (after the voluntary waivers and/or reimbursements) will not exceed 0.70% (the "Fee Limit") up to but not including the later of (the "Termination Date"): (a) October 1, 2024; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.

24. 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.

25. 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.

26. 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.

27. The investment manager has agreed to waive fees and/or reimburse operating expenses (excluding Rule 12b-1 fees, acquired fund fees and expenses, 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 1.13% for each share class except Class R6 and 1.00% 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, 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).

28. 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.

29. PIMCO has contractually agreed, through July 31, 2024, to reduce its supervisory and administrative fee for the Fund's I-3 shares by 0.05% of the average daily net assets attributable to I-3 shares of the Fund. This Fee Waiver Agreement renews annually unless terminated by PIMCO upon at least 30 days' prior notice to the end of the contract term.

30. PIMCO has contractually agreed to waive the Fund's advisory fee and the supervisory and administrative fee in an amount equal to the management fee and administrative services fee, respectively, paid by the PIMCO Cayman Commodity Fund I Ltd. (the "Subsidiary") to PIMCO. The Subsidiary pays PIMCO a management fee and an administrative services fee at the annual rates of 0.49% and 0.20%, respectively, of its net assets. This waiver may not be terminated by PIMCO and will remain in effect for as long as PIMCO's contract with the Subsidiary is in place.

31. The investment manager has contractually agreed in advance to reduce its fee as a result of the Fund's investment in Franklin Templeton affiliated funds (acquired fund) for at least one year following the date of this prospectus. Contractual fee waiver and/or expense reimbursement agreements may not be changed or terminated during the time period set forth above.

32. PIMCO has contractually agreed to waive the Fund's advisory fee and the supervisory and administrative fee in an amount equal to the management fee and administrative services fee, respectively, paid by the PIMCO Cayman Commodity Fund I Ltd (the "Subsidiary") to PIMCO. The Subsidiary pays PIMCO a management fee and an administrative services fee at the annual rates of 0.49% and 0.20%, respectively, of its net assets. This waiver may not be terminated by PIMCO and will remain in effect for as long as PIMCO's contract with the Subsidiary is in place.