

# LiveWell® Plus Mutual Fund IRA

## Performance Report

for Registered Rep use only



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](http://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. You and 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-mfpira-prospectuses](http://srlivewell.com/individual-investors-mfpira-prospectuses) or call 866-747-3421. Inform investors to carefully read the prospectus before investing.

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 the IRA and are eligible for the 3% account bonus																							
3% account bonus	When your client makes contributions, including rollover contributions, within six months of opening the IRA, Sammons Institutional Group®, Inc. will add an additional 3% of net contributions (adjusted for any withdrawals during the six-month period) to the IRA.  The amount of the account bonus is calculated as a percentage of net contribution(s) and becomes part of the IRA at the same time as the corresponding contribution(s).																							
Early withdrawal charge (EWC)	An EWC will be applied to withdrawals in excess of 10% of your client's account anniversary value (or RMD amount if greater) within six years of the account anniversary. The date the 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 client's death.  The EWC schedule that applies during the first six years of the IRA is as follows: <table><tr><td>Account year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7+</td></tr><tr><td>Early withdrawal charge</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>								Account year	1	2	3	4	5	6	7+	Early withdrawal charge	6%	5%	4%	3%	2%	1%	0%
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, your client may take an annual EWC-free withdrawal of up to 10% of the account anniversary value (or 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>	<table><tr><td rowspan="3">Total assets</td><td colspan="2">Annual recordkeeping fee</td></tr><tr><td>Years 1-6</td><td>Years 7+</td></tr><tr><td>\$100,000+</td><td>0.85%</td><td>0.40%</td></tr><tr><td>Less than \$25,000</td><td>0.95%</td><td>0.50%</td></tr></table>								Total assets	Annual recordkeeping fee		Years 1-6	Years 7+	\$100,000+	0.85%	0.40%	Less than \$25,000	0.95%	0.50%					
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> OR 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 05/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% 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.

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 can visit [srlivewell.com/individual-investors-mfpira-prospectuses](http://srlivewell.com/individual-investors-mfpira-prospectuses) or call 866-747-3421 to obtain a current fund prospectus. Inform investors to carefully read the prospectus before investing.**

Before making any rollover decisions, you and 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.

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 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.

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 WITH RECORDKEEPING FEES AND EWC\* (AS OF 03/31/25)**

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
<b>LARGE VALUE</b>										
American Century Value R <sup>20</sup>	AVURX	1.04	14.45	7.00	6.52	9/1/1993	0.90	0.82	16.59	1.52/1.49
BlackRock Equity Dividend Inv A <sup>19</sup>	MDDVX	0.63	13.20	8.57	9.21	11/29/1988	0.23	0.79	15.74	0.94/0.94
Columbia Dividend Income R	CDIRX	2.84	13.35	9.69	8.94	3/4/1998	0.15	0.79	14.33	1.15/1.15
Columbia Dividend Opportunity R	RSOXX	3.96	12.80	7.70	8.32	8/1/1988	0.15	0.76	14.87	1.32/1.32
Columbia Select Large Cap Value R <sup>25</sup>	SLVRX	0.95	15.70	8.34	9.33	4/25/1997	1.45	0.86	17.11	1.33/1.05
Eaton Vance Large-Cap Value R	ERSTX	-1.21	13.11	7.28	7.02	9/23/1931	-0.56	0.83	15.99	1.28/1.28
PIMCO StocksPLUS® R	PSPRX	1.86	15.45	10.33	9.39	5/13/1993	-1.46	1.04	17.56	1.35/1.35
Principal Equity Income R3	PEIOX	1.44	12.45	7.99	9.89	5/31/1939	-2.12	0.90	16.55	1.08/1.08
Putnam Large Cap Value R	PEQRX	2.38	17.23	9.75	9.64	6/15/1977	2.84	0.84	15.68	1.13/1.13
T. Rowe Price Equity Income R	RRFDX	0.87	14.35	7.53	7.95	10/31/1985	0.66	0.83	16.52	1.25/1.25
Russell 1000 Value TR USD <sup>16</sup>		1.67	14.15	7.97	10.99	1/1/1987	-0.38	0.89	16.42	
<b>LARGE BLEND</b>										
American Century Large Cap Equity R	AFDRX	-5.98	13.41	9.75	9.04	11/30/2004	-3.05	1.02	17.38	1.29/1.29
American Funds Invmt Co of Amer F1	AICFX	4.15	16.31	10.49	7.91	1/2/1934	0.98	0.91	15.69	0.63/0.63
American Funds Washington Mutual F1	WSHFX	3.77	15.62	10.44	7.94	7/31/1952	1.54	0.83	14.61	0.63/0.63
ClearBridge Dividend Strategy R	LMMRX	3.83	14.13	9.49	10.57	11/6/1992	0.18	0.84	14.97	1.36/1.36
Columbia Contrarian Core R	CCCRX	0.32	16.01	10.68	12.52	12/14/1992	-0.49	1.00	17.15	1.24/1.24
Invesco Equally-Wtd S&P 500 R	VADRX	-2.18	14.83	8.33	9.18	7/28/1997	-1.41	1.01	18.06	0.78/0.78
Invesco Main Street R	OMGNX	-0.49	13.94	9.39	6.62	2/3/1988	-1.69	0.96	16.38	1.07/1.07
MM S&P 500® Index R3	MMINX	1.68	15.52	10.69	9.13	2/27/1998	-0.90	1.00	16.89	0.89/0.89
Victory Pioneer R	PIORX	-6.73	14.38	11.50	9.89	2/10/1928	-0.50	1.02	18.51	1.34/1.34
Principal Capital Appreciation R3	PCAOX	0.23	16.10	11.02	12.02	11/24/1986	-0.10	0.98	16.66	0.99/0.99
Putnam Core Equity Fund R	PMYZX	1.89	18.26	11.18	13.51	9/24/2010	1.34	1.01	17.23	1.23/1.23
Putnam Research R	PRSRX	0.10	16.14	10.96	9.20	10/2/1995	-0.25	0.99	16.87	1.26/1.26
S&P 500 TR USD <sup>16</sup>	SPXT	2.73	16.57	11.65	10.40	1/3/1928	0.00	1.00	16.90	
<b>LARGE GROWTH</b>										
Alger Capital Appreciation Instl R	ACARX	6.58	14.89	11.90	12.18	11/8/1993	-3.39	1.18	21.83	1.69/1.69
American Century Ultra® R <sup>37</sup>	AULRX	-2.44	16.14	13.17	9.70	11/2/1981	-3.21	1.25	22.36	1.42/1.39
American Funds Growth Fund of Amer F1	GFAFX	1.22	15.15	11.63	8.64	11/30/1973	-2.51	1.11	19.63	0.67/0.67
ClearBridge Large Cap Growth R	LMPLX	-1.58	14.10	11.74	9.78	8/29/1997	-3.84	1.15	20.39	1.35/1.35
Fidelity Advisor Equity Growth M	FAEGX	7.97	16.54	14.33	10.29	11/22/1983	1.27	1.03	19.25	1.17/1.17
Fidelity Advisor Growth Opps M	FAGOX	16.64	16.38	16.17	11.57	11/18/1987	-0.85	1.25	24.59	0.99/0.99
Fidelity Advisor New Insights M	FNITX	15.65	14.90	12.13	11.38	7/31/2003	0.01	1.02	18.81	1.15/1.15
Franklin DynaTech R <sup>25</sup>	FDNRX	-6.02	11.92	12.39	15.61	1/2/1968	-6.38	1.23	23.80	1.04/1.04
Janus Henderson Forty R	JDCRX	-2.38	13.57	11.97	10.87	5/1/1997	-4.17	1.14	20.33	1.27/1.27
Lord Abbett Growth Leaders R3	LGLRX	0.32	14.40	12.21	12.86	6/30/2011	-3.78	1.21	23.84	1.15/1.15
MassMutual Blue Chip Growth R3	MBCNX	1.97	14.15	12.30	10.15	5/31/2001	-3.59	1.14	20.74	1.35/1.35
Principal Blue Chip R3 <sup>35</sup>	PGBEX	-0.39	14.42	13.18	14.64	6/14/2012	-3.81	1.16	20.47	1.16/1.13
Putnam Large Cap Growth R	PGORX	0.05	15.57	13.35	10.55	10/2/1995	-2.13	1.12	20.43	1.17/1.17
T. Rowe Price Blue Chip Growth R	RRBGX	1.95	13.00	11.69	10.87	6/30/1993	-4.55	1.14	21.14	1.21/1.21
T. Rowe Price Growth Stock R	RRGSX	-1.51	11.87	10.47	10.45	4/11/1950	-5.57	1.14	21.07	1.16/1.16
Russell 1000 Growth TR USD <sup>16</sup>		2.24	18.05	14.25	11.44	12/29/1978	-0.36	1.14	20.30	

**STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES AND EWC\* (AS OF 03/31/25)**

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
<b>MID CAP VALUE</b>										
American Century Mid Cap Value R	AMVRX	-0.21	12.33	6.66	7.71	3/31/2004	-0.80	0.81	16.05	1.48/1.48
Columbia Select Mid Cap Value R	CMVRX	-5.06	15.77	6.69	6.83	11/20/2001	-0.27	1.00	19.24	1.40/1.40
DWS ESG Core Equity R <sup>18</sup>	DESRX	-1.52	16.21	8.13	9.37	8/1/2005	-0.39	1.01	17.23	1.33/1.05
Fidelity Advisor Value Strategies M	FASPX	-1.54	12.21	7.57	8.91	12/30/1983	-3.63	1.19	24.10	1.34/1.34
Janus Henderson Mid Cap Value R	JDPRX	-4.95	11.73	5.94	8.41	8/12/1998	-1.95	0.85	16.92	1.39/1.39
Russell Mid Cap Value TR USD <sup>16</sup>		-3.20	14.70	6.80	10.53	12/31/1985	-1.49	1.01	18.92	
<b>MID CAP BLEND</b>										
Calvert Mid-Cap A <sup>24</sup>	CCAFX	-3.78	8.32	4.28	6.85	10/31/1994	-6.35	0.94	16.97	1.25/1.18
Fidelity Advisor Mid Cap II M	FITIX	3.18	11.33	7.27	8.86	8/12/2004	-4.28	1.14	21.94	1.21/1.21
S&P MidCap 400 TR <sup>16</sup>		-8.13	14.91	7.61	10.69	12/31/1980	-1.97	1.07	20.02	
<b>MID CAP GROWTH</b>										
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	-7.10	13.50	9.45	12.09	4/30/2002	-2.01	0.97	17.95	1.37/1.37
Invesco Discovery Mid Cap Growth R	OEGNX	-11.90	8.87	7.82	7.53	11/1/2000	-7.79	1.12	21.80	1.30/1.30
Janus Henderson Enterprise R	JDMRX	-4.17	12.58	9.47	13.10	9/1/1992	-3.42	1.01	18.53	1.42/1.42
Principal MidCap R3	PMBMX	-	-	-	-	12/6/2000	-	-	-	1.24/1.24
Principal MidCap Growth R3	PFPX	-7.61	11.03	7.29	4.32	12/6/2000	-6.50	1.18	23.14	1.24/1.24
T. Rowe Price Mid-Cap Growth R	RRMGX	-12.23	14.35	7.53	7.95	10/31/1985	0.66	0.83	16.52	1.29/1.29
Russell Mid Cap Growth TR USD <sup>16</sup>		-1.91	12.88	9.31	10.27	2/1/1995	-4.76	1.15	21.71	
<b>SMALL CAP VALUE</b>										
Columbia Small Cap Value II R <sup>33</sup>	CCTR	-8.72	15.52	5.22	6.15	5/1/2002	-1.13	1.07	21.86	1.61/1.46
Federated Hermes Clover Small Value R	VSFRX	-7.17	15.92	5.32	7.12	2/28/1996	-0.43	1.05	21.60	1.72/1.23
Fidelity Advisor Small Cap Value M	FCVTX	0.97	11.51	7.35	8.98	11/3/2004	-3.46	1.13	24.36	1.51/1.51
Janus Henderson Small Cap Value R	JDSRX	-11.62	9.05	4.18	7.85	2/14/1985	-5.49	0.96	20.09	1.69/1.69
Royce Small-Cap Opportunity R	ROFRX	-14.57	17.43	6.66	5.94	11/19/1996	-1.55	1.26	25.71	1.85/1.85
Russell 2000 Value TR USD <sup>16</sup>		-8.54	13.32	5.27	11.17	12/29/1978	-2.85	1.07	22.49	
<b>SMALL CAP BLEND</b>										
Invesco Main Street Small Cap R	OSCNX	-6.70	14.68	6.49	7.85	5/17/2013	-2.25	1.09	21.26	1.33/1.33
Invesco Small Cap Equity R	SMERX	-4.37	14.50	5.49	6.74	8/31/2000	-2.45	1.09	21.26	1.51/1.51
Transamerica Small/Mid Cap Value A	IIVAX	-6.73	14.41	6.55	9.54	4/2/2001	-0.32	0.91	18.09	1.20/1.19
Russell 2000 TR USD <sup>16</sup>		-9.42	11.30	5.49	10.07	12/31/1978	-5.43	1.12	22.44	
<b>SMALL CAP GROWTH</b>										
American Century Small Cap Growth R	ANORX	-7.48	10.70	7.76	6.77	6/1/2001	-6.30	1.13	22.20	1.64/1.64
ClearBridge Small Cap Growth R	LMPOX	-12.36	7.05	5.67	7.03	7/1/1998	-10.42	1.21	24.01	1.48/1.48
Columbia Small Cap Growth R	CCRIX	-9.90	9.66	9.40	10.54	10/1/1996	-8.40	1.26	25.99	1.50/1.49
Eaton Vance Small-Cap R	ERSGX	-5.93	10.50	6.39	9.44	1/2/1997	-4.28	0.95	18.79	1.63/1.46
Federated Hermes Kaufmann Small Cap R	FKKSX	-15.65	4.44	7.57	8.02	12/18/2002	-12.06	1.14	22.54	1.67/1.36
Janus Henderson Triton R	JGMRX	-9.30	8.74	5.73	11.11	2/25/2005	-7.59	1.08	20.36	1.41/1.41
Principal SmallCap R3	PSBMX	-14.92	11.25	5.09	6.96	12/6/2000	-5.81	1.13	21.75	1.31/1.31
Russell 2000 Growth TR USD <sup>16</sup>		-10.26	8.83	5.34	8.58	12/29/1978	-8.16	1.16	23.45	
<b>INTERNATIONAL LARGE</b>										
American Funds Europacific Growth F1	AEGFX	-5.51	7.57	4.13	5.61	4/16/1984	-1.68	1.08	17.22	0.86/0.86
ClearBridge International Growth R	LMGRX	-1.84	7.22	5.73	3.86	4/17/1995	-1.80	1.07	17.76	1.41/1.41
Fidelity Advisor Intl Cap App M	FIATX	1.05	6.54	6.67	6.31	11/3/1997	1.19	1.02	19.26	1.37/1.37
Invesco International Diversified R	OIDNX	-9.33	4.13	2.91	4.26	9/27/2005	-4.95	1.09	17.46	1.54/1.54
Invesco Oppenheimer International Gr R	OIGNX	-11.05	5.70	2.98	4.13	3/25/1996	-3.77	1.16	19.39	1.36/1.36
Principal Diversified Intl R3	PINRX	-0.95	9.50	4.24	3.78	12/6/2000	0.67	0.99	15.69	1.32/1.32
Putnam International Value R <sup>23</sup>	PIIRX	-	-	-	-	8/1/1996	-	-	-	1.30/1.30
T. Rowe Price International Value Eq R	RRIGX	9.08	13.73	4.17	6.44	12/21/1998	4.15	1.05	17.37	1.33/1.33
Templeton Foreign R <sup>26</sup>	TEFRX	-1.39	9.85	2.55	4.49	10/5/1982	0.44	1.10	18.50	1.38/1.35
Transamerica International Equity A	TRWAX	3.65	11.00	3.98	4.76	12/18/1992	1.42	1.08	17.40	1.75/1.25
MSCI EAFE PR USD <sup>16</sup>		-3.28	7.08	1.87	5.34	12/31/1969			16.23	

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<b>INTERNATIONAL SMALL</b>										
BlackRock Advantage Global Investor A <sup>18</sup>	MDGCX	2.22	13.67	7.23	8.45	8/5/1994	0.29	1.02	16.21	1.26/0.96
Fidelity Advisor Intl Small Cap M	FTISX	-2.75	5.14	5.28	8.95	9/18/2002	-0.47	1.05	18.23	1.54/1.54
Invesco International Small-Mid Com R <sup>28</sup>	OSMNX	-10.56	3.90	4.77	9.77	11/17/1997	-5.40	1.20	21.20	1.63/1.63
<b>EMERGING MARKETS</b>										
abrdn China A Share Equity R <sup>17</sup>	GOPRX	7.26	-1.02	1.39	6.19	6/29/2004	-5.52	0.78	26.02	2.76/1.66
abrdn Emerging Markets R	GEMRX	-2.96	3.72	0.87	1.40	5/11/2007	-4.54	1.00	17.87	1.77/1.74
American Century Emerging Markets R	AEMRX	0.37	2.98	1.79	-0.27	9/30/1997	-5.03	0.97	17.67	1.77/1.77
Fidelity Advisor Emerging Asia M	FEATX	12.93	8.00	6.74	7.45	3/25/1994	-0.02	1.05	22.76	1.47/1.47
Fidelity Advisor Emerging Markets M	FEQMX	-	-	-	-	11/1/1990	-	-	-	1.47/1.47
Putnam Emerging Markets Equity R	PEMLX	5.90	7.13	4.36	3.72	9/29/2008	-0.86	0.94	17.46	1.75/1.45
Templeton Developing Markets R <sup>37</sup>	TDMRX	4.89	5.91	3.36	6.53	10/16/1991	-2.60	1.03	18.56	1.81/1.64
MSCI EM PR USD <sup>16</sup>		0.08	3.46	0.46	6.05	6/30/1988			16.63	
<b>WORLD STOCK</b>										
American Funds New Perspective F1	NPFFX	0.06	13.19	9.49	8.30	3/13/1973	-1.15	1.12	18.07	0.78/0.78
Franklin Mutual International Value R	FMURX	7.10	14.76	4.24	5.69	7/3/1996	6.16	0.90	16.15	1.45/1.45
Invesco Global R	OGLNX	-6.89	11.17	7.13	6.49	12/22/1969	-3.84	1.23	20.45	1.32/1.32
Invesco Global Opportunities R	OGINX	-18.11	-0.35	3.95	5.71	10/22/1990	-16.19	1.43	25.54	1.40/1.40
Invesco Global Focus R	GLVNX	-6.20	10.07	7.57	6.36	10/1/2007	-4.26	1.21	22.33	1.48/1.48
<b>WORLD STOCK</b>										
Janus Henderson Global Research R	JDWRX	1.41	14.48	8.21	9.09	2/25/2005	0.38	1.08	17.37	1.40/1.40
Janus Henderson Overseas R	JDIRX	-3.37	11.97	4.74	3.35	5/2/1994	2.57	1.04	16.66	1.56/1.56
<b>BALANCED FUNDS</b>										
American Funds American Balanced F1	BALFX	2.42	8.77	7.15	6.90	7/25/1975	2.16	0.93	11.09	0.61/0.61
Calvert Balanced A	CSIFX	2.56	9.52	6.79	7.29	10/21/1982	2.82	0.94	11.59	0.90/0.90
Columbia Income Builder R	CBURX	0.36	3.56	3.16	4.18	2/16/2006	-1.74	0.74	8.78	1.22/1.22
Eaton Vance Balanced R <sup>38</sup>	ERIFX	2.48	9.07	6.67	7.71	4/1/1932	2.36	0.95	11.74	1.23/1.23
Fidelity Advisor® Balanced M	FBAQX	-0.71	-	-	-	1/6/1987	-	-	-	1.02/1.02
Fidelity Advisor Strategic Div & Inc M	FTSDX	6.76	7.56	6.66	6.65	12/23/2003	2.04	1.08	13.79	1.17/1.17
Franklin Income R <sup>26</sup>	FISRX	1.80	8.17	4.53	6.05	8/31/1948	2.26	0.81	10.01	0.97/0.96
Janus Henderson Balanced R	JDBRX	-0.59	7.88	6.77	8.23	9/1/1992	1.16	0.97	11.86	1.31/1.31
Putnam Dynamic Asset Allocation Cnsv R	PACRX	0.02	2.95	2.75	4.40	2/7/1994	-2.11	0.70	8.36	1.25/1.25
Putnam Dynamic Asset Allocation Gr R	PASRX	1.33	11.66	6.81	7.71	2/8/1994	3.72	1.15	13.68	1.26/1.26
Transamerica Multi-Managed Balanced A	IBALX	0.17	9.12	6.91	8.23	12/2/1994	2.14	1.00	12.05	0.97/0.97
<b>RISK BASED ALLOCATION FUNDS</b>										
Fidelity Advisor Asset Manager 30% M	FTTNX	1.47	2.03	2.98	3.17	10/9/2007	-1.80	0.67	8.43	1.04/1.04
Fidelity Advisor Asset Manager 50% M	FFTMX	2.70	4.30	4.49	4.74	12/28/1988	-0.50	0.91	11.33	1.08/1.08
Fidelity Advisor Asset Manager 70% M	FTASX	3.82	6.61	5.94	6.88	12/30/1991	0.96	1.13	14.06	1.18/1.18
Fidelity Advisor Asset Manager 85% M	FEYTX	-1.90	10.61	6.68	6.11	9/24/1999	2.16	1.27	14.95	1.19/1.19
<b>TARGET DATE ALLOCATION FUNDS</b>										
American Century One Choice 2030 R <sup>17</sup>	ARCRX	-1.33	5.60	4.03	4.33	5/30/2008	-0.63	0.89	10.38	1.32/1.30
American Century One Choice 2040 R <sup>17</sup>	ARDRX	-1.62	7.03	4.76	5.00	5/30/2008	0.01	1.03	12.01	1.38/1.35
American Century One Choice 2050 R <sup>17</sup>	ARFWX	-1.69	8.71	5.60	5.47	5/30/2008	0.93	1.16	13.61	1.42/1.40
American Century One Choice 2060 R <sup>17</sup>	ARGRX	-1.77	9.48		7.25	9/30/2015	1.35	1.22	14.36	1.44/1.39
American Century One Choice In Ret R <sup>17</sup>	ARSRX	-1.07	4.57	3.41	4.21	8/31/2004	-1.03	0.78	9.13	1.30/1.26
<b>TACTICAL/UNIQUE</b>										
BlackRock Global Allocation Inv A	MDLOX	-2.03	6.64	4.15	7.32	2/3/1989	-0.29	1.02	12.00	1.13/1.09
Eaton Vance Global Income Builder R	EDIRX	-1.68	9.04	5.29	4.19	11/30/2005	1.59	1.09	12.97	1.43/1.42
Franklin Mutual Quest R	FMQSX	3.02	8.39	3.23	6.06	9/26/1980	2.00	0.93	12.87	1.30/1.30
PIMCO All Asset R <sup>30</sup>	PATRX	-0.64	6.36	3.45	3.71	7/31/2002	0.22	0.87	10.45	2.65/2.57
PIMCO Dynamic Bond R	PUBRX	1.64	1.57	1.69	2.43	6/30/2008	2.09	0.47	3.65	1.61/1.56
Principal Spectrum Pref&Cptl Scs IncR3	PNARX	1.18	3.19	2.81	4.24	5/1/2002	4.66	0.74	7.30	1.27/1.27

**STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES AND EWC\* (AS OF 03/31/25)**

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
<b>SECTOR FUNDS</b>										
American Century Global Real Estate R	ARYWX	0.16	5.98	3.25	4.67	4/29/2011	-5.87	0.97	17.63	1.62/1.62
Columbia Seligman Global Tech R	SGTRX	-4.19	19.95	16.56	13.63	5/23/1994	2.93	1.35	23.65	1.54/1.50
DWS RREEF Real Estate Securities R	RRRSX	1.73	6.58	3.91	7.14	12/1/1999	-5.54	1.01	18.91	1.30/1.30
Eaton Vance Worldwide Health Sci R <sup>27</sup>	ERHSX	-6.50	7.51	5.33	8.06	7/26/1985	-2.35	0.77	15.14	1.45/1.42
Fidelity Advisor Biotechnology M	FBTTX	-10.44	5.38	3.67	6.04	12/27/2000	-0.91	0.68	20.96	1.21/1.21
Fidelity Advisor Consumer Staples M	FDTGX	-4.57	8.23	4.59	6.99	7/29/1985	-0.81	0.70	14.66	1.23/1.23
Fidelity Advisor Energy M	FAGNX	-2.58	17.01	3.08	8.23	12/29/1987	7.84	1.24	35.72	1.23/1.23
Fidelity Advisor Financials M	FAFSX	26.42	14.73	10.28	6.94	9/3/1996	3.21	1.18	24.65	1.25/1.25
Fidelity Advisor Industrials M	FCLTX	7.48	12.27	8.60	9.84	9/3/1996	0.17	1.22	23.08	1.23/1.23
Fidelity Advisor Materials M	FMFTX	-5.75	10.27	3.87	6.21	9/29/1986	-1.31	1.17	22.51	1.24/1.24
Fidelity Advisor Semiconductors M	FELTX	6.11	27.98	22.61	10.68	12/27/2000	13.29	1.45	32.17	1.20/1.20
Fidelity Advisor Technology M	FATEX	9.66	20.18	19.22	12.02	9/3/1996	6.97	1.25	24.44	1.18/1.18
Fidelity Advisor Telecommunications M	FTUTX	27.82	3.99	4.81	4.70	7/29/1985	-3.30	0.74	18.27	1.30/1.30
Franklin Utilities R	FRURX	20.34	9.46	8.09	8.35	9/30/1948	2.01	0.58	16.27	1.06/1.06
Invesco Balanced-Risk Commodity Strat R	BRCRX	-0.16	12.63	2.13	-0.96	11/30/2010	2.64	0.77	12.37	1.95/1.65
Invesco Gold & Special Minerals R	OGMNX	34.13	14.80	10.60	8.52	7/19/1983	3.42	1.18	34.39	1.36/1.36
PIMCO Commodity Real Ret Strat R <sup>32</sup>	PCSRX	6.87	14.23	1.94	-0.36	6/28/2002	0.55	1.10	15.78	1.77/1.70
Principal Global Real Estate Sec R3	PGRKX	-1.70	3.42	1.62	2.76	10/1/2007	-8.78	1.01	17.98	1.46/1.46
Principal Real Estate Securities R3	PRERX	5.13	7.64	4.72	8.95	12/6/2000	-4.43	0.99	18.38	1.37/1.37
Putnam Global Health Care R	PHSRX	-7.63	9.21	6.07	8.51	5/28/1982	-0.11	0.71	14.19	1.30/1.30
<b>SHORT TERM FIXED INCOME</b>										
Lord Abbett Short Duration Income R3	LDLRX	0.09	1.12	1.24	2.17	11/4/1993	1.19	0.33	2.62	0.88/0.88
PIMCO Low Duration R	PLDRX	-0.14	-0.65	0.39	1.56	5/11/1987	-0.65	0.30	2.33	1.09/1.09
PIMCO Short-Term R	PTSRX	-0.37	1.26	1.32	1.47	10/7/1987	0.39	0.02	1.38	0.98/0.98
<b>INTERMEDIATE TERM FIXED INCOME</b>										
Invesco Core Bond R <sup>30</sup>	OPBNX	-0.72	-1.95	0.47	1.15	4/15/1988	0.39	1.03	6.66	1.04/0.96
Invesco Intermediate Bond Factor R		-3.59	-2.53	0.27	2.08	8/2/2010	0.01	1.03	6.68	1.10/0.78
Lord Abbett Income R3	LAURX	-0.15	0.99	1.52	3.86	1/4/1982	3.93	1.20	8.01	1.03/1.03
PIMCO Total Return R	PTRRX	0.10	-1.95	0.47	2.83	5/11/1987	0.40	1.03	6.63	1.10/1.10
Pioneer Bond R	PBFRX	0.36	0.03	0.90	3.05	10/31/1978	2.49	1.06	6.97	1.11/1.11
Putnam Core Bond Fund R	PTRKX	-0.60	0.53	0.97	1.40	12/23/2008	1.47	0.59	4.97	0.89/0.89
Bloomberg US Agg Bond TR USD <sup>16</sup>		-0.61	-2.24	0.70	5.94	12/31/1975			6.39	

**STANDARDIZED TOTAL RETURN WITH RECORDKEEPING FEES AND EWC\* (AS OF 03/31/25)**

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
<b>HIGH YIELD FIXED INCOME</b>										
Columbia High Yield Bond R	CHBRX	0.95	4.07	3.07	4.69	12/8/1983	5.97	0.89	7.78	1.30/1.23
Eaton Vance Income Fund of Boston R	ERIBX	0.11	4.68	3.34	5.04	6/15/1972	6.34	0.83	7.09	1.23/1.23
Lord Abbett High Yield R3	LHYRX	0.89	4.44	3.01	4.98	12/31/1998	6.39	0.90	7.96	1.22/1.22
PIMCO High Yield R	PHYRX	0.54	3.45	3.00	5.34	12/15/1992	5.41	0.90	7.58	1.20/1.20
ICE BofA US High Yield TR USD <sup>16</sup>		2.08	5.30	4.12	7.07	8/29/1986			7.65	
<b>MULTISECTOR BOND</b>										
Columbia Strategic Income R	CSNRX	0.37	2.55	2.24	3.12	4/21/1977	4.61	0.95	6.68	1.19/1.19
Eaton Vance Gbl Macr Absolute Return R	ERGMX	-	-	-	-	6/27/2007	-	-	-	1/70/1.70
Eaton Vance Short Duration Strat Inc R	ERSIX	-1.21	4.22	2.72	3.49	5/25/1994	4.65	0.46	4.35	1.72/1.72
Fidelity Advisor Strategic Income M	FSIAX	1.95	1.14	2.67	5.76	10/31/1994	3.34	0.92	7.67	0.94/0.94
Lord Abbett Bond-Debenture R3	LBNRX	-0.15	2.64	2.48	4.21	4/1/1971	4.37	0.83	6.74	1.14/1.14
PIMCO Income R	PONRX	1.21	2.66	2.95	5.43	3/30/2007	4.19	0.79	5.66	1.48/1.48
<b>GOVERNMENT BOND</b>										
American Century Ginnie Mae R	AGMWX	-1.26	-3.32	-0.64	1.25	9/23/1985	-1.17	0.98	6.48	1.05/1.05
Eaton Vance Government Opportunities R	ERGOX	1.56	-1.11	0.13	1.57	8/24/1984	-0.21	0.57	4.78	3.10/3.03
<b>INTERNATIONAL BOND</b>										
Columbia Emerging Markets Bond R	CMBRX	0.84	1.82	1.75	2.23	2/16/2006	5.09	1.26	10.01	1.38/1.38
PIMCO International Bond (USD-Hdg) R	PFRRX	-1.47	-0.35	1.26	3.47	12/2/1992	0.49	0.56	4.31	1.40/1.40
Templeton Global Bond R <sup>31</sup>	FGBRX	-8.25	-5.27	-2.49	1.07	9/18/1986	-2.08	1.26	9.83	1.24/1.22
FTSE WGBI NonUSD USD <sup>16</sup>		-5.13	-5.82	-1.61	5.12	12/31/1984			10.10	
<b>CONVERTIBLE BOND</b>										
Lord Abbett Convertible R3	LCFRX	1.25	8.26	6.84	5.93	6/30/2003	1.45	1.05	15.22	1.40/1.40
<b>INFLATION PROTECTED</b>										
American Century Inflation Adjs Bond R	AIARX	0.07	-0.06	0.83	1.51	2/10/1997	1.86	0.89	6.46	1.04/1.04
PIMCO Real Return R	PRRRX	0.87	0.38	1.17	2.82	1/29/1997	2.25	0.87	6.47	1.15/1.15
<b>BANK LOAN</b>										
Lord Abbett Floating Rate R3	LRRRX	0.58	5.94	3.04	3.35	12/31/2007	5.53	0.21	3.76	1.10/1.10
<b>MONEY MARKET</b>										
Federated Hermes Govt Obl Trust	GORXX	-1.16	0.36	0.67	0.72	3/30/1990			0.61	0.78/0.70



# NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES AND EWC\* (05/31/25)

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
LARGE VALUE													
American Century Value R <sup>20</sup>	AVURX	3.88	2.05	6.61	5.62	12.77	7.44	6.99	9/1/1993	-0.28	0.81	16.00	1.52/1.49
BlackRock Equity Dividend Inv A <sup>19</sup>	MDDVX	4.45	5.91	7.29	7.63	12.48	9.36	9.83	11/29/1988	-0.37	0.79	15.31	0.94/0.94
Columbia Dividend Opportunity R	RSOOX	3.27	2.22	9.10	6.11	11.83	8.09	8.78	8/1/1988	-0.75	0.76	14.52	1.32/1.32
Columbia Dividend Income R	CDIRX	2.46	3.13	10.48	9.11	12.69	10.42	9.54	3/4/1998	-0.49	0.80	13.99	1.15/1.15
Columbia Select Large Cap Value R <sup>25</sup>	SLVRX	2.79	4.74	6.85	7.03	14.53	9.16	10.00	4/25/1997	0.83	0.84	16.35	1.33/1.05
Eaton Vance Large-Cap Value R	ERSTX	1.06	1.18	3.91	6.15	11.94	7.89	7.53	9/23/1931	-1.46	0.83	15.58	1.25/1.25
PIMCO StocksPLUS <sup>®</sup> R	PSPRX	-4.29	0.53	12.19	12.97	14.38	11.51	10.19	5/13/1993	-1.69	1.03	16.72	1.35/1.35
Principal Equity Income R3	PEIOX	0.48	1.62	9.15	7.26	11.70	8.78	10.43	5/31/1939	-2.64	0.92	16.19	1.08/1.08
Putnam Large Cap Value R	PEQRX	2.22	3.11	7.67	11.56	15.72	10.49	10.21	6/15/1977	1.86	0.83	15.02	1.13/1.13
T. Rowe Price Equity Income R	RRFDX	3.87	3.09	5.16	6.44	13.45	8.06	8.46	10/31/1985	-0.16	0.85	16.33	1.25/1.25
Russell 1000 Value TR USD <sup>16</sup>		2.14	2.50	8.91	8.16	13.02	8.60	11.58	1/1/1987	-1.11	0.88	15.91	
LARGE BLEND													
American Century Large Cap Equity R	AFDRX	-7.37	-2.47	5.38	11.13	12.74	11.01	9.93	11/30/2004	-3.12	1.03	16.73	1.29/1.29
American Funds Invmt Co of Amer F1	AICFX	-3.02	4.15	17.47	16.87	16.32	11.83	8.74	1/2/1934	1.29	0.92	15.15	0.63/0.63
American Funds Washington Mutual F1	WSHFX	0.29	4.40	14.65	12.30	15.02	11.58	8.64	7/31/1952	1.24	0.82	13.94	0.63/0.63
ClearBridge Dividend Strategy R	LMMRX	1.05	2.73	12.54	9.28	13.27	10.43	11.20	11/6/1992	-0.39	0.83	14.40	1.35/1.35
Columbia Contrarian Core R	CCCRX	-4.86	0.40	9.72	14.27	15.26	11.77	13.43	12/14/1992	-0.57	1.00	16.43	1.24/1.24
Invesco Equally-Wtd S&P 500 R	VADRX	-0.79	1.02	7.66	7.07	13.09	9.23	9.85	7/28/1997	-2.19	0.99	17.12	0.78/0.78
Invesco Main Street R	OMGNX	-4.42	1.10	10.78	13.05	13.62	10.62	7.43	2/3/1988	-1.48	0.95	15.62	1.07/1.07
MM S&P 500 <sup>®</sup> Index R3	MMINX	-4.51	0.64	12.45	13.37	14.92	11.89	9.97	2/27/1998	-0.90	1.00	16.22	0.89/0.89
Principal Capital Appreciation R3	PCAOX	-5.76	-0.97	10.39	14.51	15.50	12.24	12.88	11/24/1986	-0.20	0.98	16.08	0.99/0.99
Putnam Core Equity Fund R	PMYZX	-4.91	-0.83	11.05	14.57	17.14	12.21	14.44	9/24/2010	0.98	1.01	16.51	1.23/1.23
Putnam Research R	PRSRX	-5.86	-0.56	10.41	15.03	15.51	12.19	10.03	10/2/1995	-0.34	1.00	16.30	1.26/1.26
Victory Pioneer R	PIORX	-7.07	1.93	8.44	13.08	15.35	12.57	10.46	2/10/1928	-1.12	1.07	17.79	1.34/1.34
S&P 500 TR USD <sup>16</sup>	SPXT	-4.27	1.06	13.52	14.41	15.94	12.86	11.06	1/3/1928		1.00	16.21	
LARGE GROWTH													
Alger Capital Appreciation Instl R	ACARX	-12.16	3.60	27.94	24.23	16.05	14.35	13.57	11/8/1993	-1.59	1.21	21.79	1.69/1.69
American Century Ultra <sup>®</sup> R <sup>37</sup>	AULRX	-11.48	-2.94	10.40	16.48	15.04	14.82	10.70	11/2/1981	-2.97	1.24	21.42	1.42/1.39
American Funds Growth Fund of Amer F1	GFAFX	-6.43	3.25	18.35	17.84	14.91	13.25	9.62	11/30/1973	-1.87	1.11	18.87	0.67/0.67
ClearBridge Large Cap Growth R	LMPLX	-7.64	0.04	13.71	18.71	13.40	13.17	10.82	8/29/1997	-3.61	1.15	19.66	1.33/1.33
Fidelity Advisor Equity Growth M	FAEGX	-8.43	-0.42	10.57	17.00	16.37	15.23	10.85	11/22/1983	0.08	1.04	17.92	1.17/1.17
Fidelity Advisor Growth Opps M	FAGOX	-10.96	-0.35	17.49	19.68	15.57	17.08	12.15	11/18/1987	-2.50	1.27	23.13	0.99/0.99
Fidelity Advisor New Insights M	FNITX	-5.63	3.57	17.12	19.99	16.16	13.02	12.01	7/31/2003	0.15	1.02	17.43	1.15/1.15
Franklin DynaTech R <sup>29</sup>	FDNRX	-12.55	1.36	15.36	18.31	11.79	14.67	17.11	1/2/1968	-5.31	1.22	23.04	1.04/1.04
Janus Henderson Forty R	JDCRX	-8.89	-0.40	12.34	16.91	13.28	13.62	11.91	5/1/1997	-3.61	1.14	19.66	1.27/1.27
Lord Abbett Growth Leaders R3	LGLRX	-13.73	-0.29	23.54	17.42	13.87	14.55	14.65	6/30/2011	-3.02	1.19	22.90	1.15/1.15
MassMutual Blue Chip Growth R3	MBCNX	-9.44	0.96	19.08	21.75	14.23	14.22	11.28	5/31/2001	-2.74	1.15	20.21	1.35/1.35
Principal Blue Chip R3 <sup>35</sup>	PGBEX	-4.51	3.87	15.68	16.88	13.57	14.64	16.21	6/14/2012	-3.47	1.15	19.47	1.16/1.13
Putnam Large Cap Growth R	PGORX	-10.83	-1.74	14.67	19.36	15.06	15.16	11.60	10/2/1995	-1.72	1.12	19.68	1.17/1.17
T. Rowe Price Blue Chip Growth R	RRBGX	-9.27	1.22	16.96	20.08	12.82	13.65	11.96	6/30/1993	-3.80	1.14	20.43	1.21/1.21
T. Rowe Price Growth Stock R	RRGSX	-9.64	-0.84	13.32	16.73	11.32	12.12	11.41	4/11/1950	-5.16	1.14	20.30	1.16/1.16
Russell 1000 Growth TR USD <sup>16</sup>		-9.97	-0.27	17.62	19.85	17.69	16.08	12.27	12/29/1978	0.26	1.14	19.54	
MID CAP VALUE													
American Century Mid Cap Value R	AMVRX	1.94	0.96	5.65	3.76	10.86	7.26	8.26	3/31/2004	-1.94	0.80	15.54	1.48/1.48
Columbia Select Mid Cap Value R	CMVRX	-2.72	-0.95	3.02	5.61	14.43	7.68	7.52	11/20/2001	-0.88	1.00	18.62	1.40/1.40
DWS ESG Core Equity R <sup>18</sup>	DESRX	-6.72	-1.92	7.23	13.45	15.81	9.00	10.33	8/1/2005	-0.32	1.02	16.74	1.33/1.05
Fidelity Advisor Value Strategies M	FASPX	-7.97	-7.84	-6.17	3.97	15.05	7.54	9.30	12/30/1983	-0.99	1.07	20.52	1.34/1.34
Janus Henderson Mid Cap Value R	JDPRX	-1.94	-2.26	1.71	5.76	10.22	6.67	8.94	8/12/1998	-3.10	0.85	16.42	1.39/1.39
Russell Mid Cap Value TR USD <sup>16</sup>		-2.11	-0.37	6.03	5.87	13.18	7.74	11.16	12/31/1985	-2.17	1.00	18.19	



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MID CAP BLEND													
Calvert Mid-Cap A <sup>24</sup>	CCAFX	-1.30	0.14	6.30	5.11	7.32	5.28	7.49	10/31/1994	-6.92	0.94	16.36	1.25/1.18
Eaton Vance Atlanta Capital SMID-Cap R	ERSMX	-4.74	-3.63	1.68	7.48	11.31	10.34	12.72	4/30/2002	-3.21	0.94	16.91	1.37/1.37
Fidelity Advisor Mid Cap II M	FITIX	-7.01	-2.92	1.54	8.14	13.58	7.60	9.28	8/12/2004	-2.48	1.06	18.98	1.21/1.21
S&P MidCap 400 TR <sup>16</sup>		-6.10	-3.26	2.17	7.81	12.93	8.73	11.35	12/31/1980	-2.88	1.05	19.12	
MID CAP GROWTH													
Invesco Discovery Mid Cap Growth R	OEGNX	-12.46	-2.55	7.93	8.98	8.04	9.69	8.61	11/1/2000	-7.65	1.10	20.85	1.30/1.30
Janus Henderson Enterprise R	JDMRX	-4.17	-0.40	7.72	8.86	10.79	10.67	13.88	9/1/1992	-4.24	0.99	17.46	1.42/1.42
Principal MidCap R3	PMBMX	-0.54	2.64	14.22	13.64	12.94	11.45	10.72	12/6/2000	-3.43	1.09	18.99	1.14/1.14
Principal MidCap Growth R3	PFPPIX	-12.24	-1.76	15.55	7.83	9.49	9.28	5.40	12/6/2000	-6.64	1.14	21.77	1.24/1.24
T. Rowe Price Mid-Cap Growth R	RRMGX	3.87	3.09	5.16	6.44	13.45	8.06	8.46	10/31/1985	-0.16	0.85	16.33	1.25/1.25
Russell Mid Cap Growth TR USD <sup>16</sup>		-7.12	5.20	23.23	16.69	12.22	11.47	11.22	2/1/1995	-4.23	1.13	20.70	
SMALL CAP VALUE													
Columbia Small Cap Value II R <sup>33</sup>	CCTRX	-8.89	-8.15	-2.34	2.83	13.15	6.12	6.79	5/1/2002	-2.28	1.05	20.99	1.61/1.46
Federated Hermes Clover Small Value R	VSFRX	-5.57	-6.30	-0.17	3.39	13.47	6.06	7.60	2/28/1996	-1.73	1.03	20.85	1.72/1.23
Fidelity Advisor Small Cap Value M	FCVTX	-5.83	-5.83	0.64	3.64	15.25	7.63	9.27	11/3/2004	-0.47	1.06	21.69	1.51/1.51
Janus Henderson Small Cap Value R	JDSRX	-5.91	-7.74	-7.06	2.74	7.80	4.79	8.23	2/14/1985	-6.43	0.98	19.89	1.69/1.69
Royce Small-Cap Opportunity R	ROFRX	-12.97	-9.46	-6.10	3.22	15.23	7.96	6.73	11/19/1996	-2.26	1.25	24.96	1.85/1.85
Russell 2000 Value TR USD <sup>16</sup>		-7.74	-7.73	-1.14	2.13	12.03	6.22	11.74	12/29/1978	-3.45	1.08	22.09	
SMALL CAP BLEND													
Invesco Main Street Small Cap R	OSCNX	-6.07	-2.26	5.24	7.61	12.44	7.81	8.86	5/17/2013	-3.15	1.05	20.07	1.33/1.33
Invesco Small Cap Equity R	SMERX	-6.86	-2.52	7.40	8.77	12.25	6.75	7.55	8/31/2000	-3.46	1.07	20.13	1.50/1.50
Transamerica Small/Mid Cap Value A	IIVAX	-2.46	-2.57	0.99	3.43	12.50	7.32	10.13	4/2/2001	-1.48	0.89	17.37	1.20/1.19
Russell 2000 TR USD <sup>16</sup>		-9.48	-6.85	1.19	5.03	9.64	6.64	10.71	12/31/1978	-6.11	1.11	21.70	
SMALL CAP GROWTH													
American Century Small Cap Growth R	ANORX	-8.47	-3.30	5.95	7.40	8.14	8.93	7.68	6/1/2001	-7.49	1.10	20.78	1.64/1.64
ClearBridge Small Cap Growth R	LMPOX	-8.05	-3.31	2.66	2.27	4.05	7.08	7.89	7/1/1998	-11.90	1.16	22.28	1.48/1.48
Columbia Small Cap Growth R	CCRIX	-12.43	-6.30	4.27	11.42	6.09	10.75	11.57	10/1/1996	-9.99	1.19	23.91	1.50/1.49
Eaton Vance Small-Cap R	ERSGX	-4.37	-3.61	4.12	5.31	9.32	7.27	10.04	1/2/1997	-5.10	0.96	18.40	1.61/1.46
Federated Hermes Kaufmann Small Cap R	FKKSX	-11.33	0.08	5.48	6.72	3.79	9.27	9.28	12/18/2002	-11.27	1.08	21.32	1.67/1.36
Janus Henderson Triton R	JGMRX	-7.06	-3.98	1.94	4.13	6.24	6.86	11.91	2/25/2005	-8.71	1.02	18.80	1.41/1.41
Principal SmallCap R3	PSBMX	-8.64	-5.40	-2.63	3.22	9.09	6.26	7.71	12/6/2000	-6.73	1.10	20.66	1.31/1.31
Russell 2000 Growth TR USD <sup>16</sup>		-11.12	-6.01	3.45	7.94	7.00	6.67	9.28	12/29/1978	-8.79	1.14	22.41	
INTERNATIONAL LARGE													
American Funds Europacific Growth F1	AEGFX	2.51	11.60	8.17	8.20	8.09	5.51	6.54	4/16/1984	-2.38	1.07	16.80	0.86/0.86
ClearBridge International Growth R	LMGRX	4.59	14.36	14.84	10.58	8.19	7.24	4.94	4/17/1995	-2.13	1.06	17.48	1.41/1.41
Fidelity Advisor Intl Cap App M	FIATX	2.23	14.06	14.76	13.46	10.49	8.30	7.19	11/3/1997	0.20	1.05	18.26	1.37/1.37
Invesco International Diversified R	OIDNX	1.71	9.53	4.56	4.50	4.61	4.00	5.27	9/27/2005	-5.68	1.07	16.99	1.56/1.56
Invesco Oppenheimer International Gr R	OIGNX	0.56	9.16	2.59	6.86	6.36	4.08	5.07	3/25/1996	-4.31	1.15	19.04	1.36/1.36
Principal Diversified Intl R3	PINRX	7.74	15.47	9.94	10.01	10.34	5.40	4.68	12/6/2000	0.20	0.98	15.38	1.32/1.32
Putnam International Value R <sup>23</sup>	PIIRX	11.25	19.49	15.76	13.43	14.87	6.08	5.62	8/1/1996	3.86	1.07	17.55	1.52/1.32
T. Rowe Price International Value Eq R	RRIGX	13.02	21.95	18.90	14.18	14.89	5.22	7.39	12/21/1998	3.96	1.05	17.18	1.33/1.33
Templeton Foreign R <sup>26</sup>	TEFRX	8.58	12.87	3.64	8.44	10.81	3.35	5.21	10/5/1982	0.11	1.10	18.41	1.38/1.35
Transamerica International Equity A	TRWAX	9.63	17.61	14.69	9.93	11.66	4.98	5.82	12/18/1992	0.85	1.08	17.10	1.75/1.25
MSCI EAFE PR USD <sup>16</sup>		6.15	14.97	10.39	8.46	8.55	3.19	6.06	12/31/1969			16.11	
INTERNATIONAL SMALL													
BlackRock Advantage Global Investor A <sup>22</sup>	MDGCX	-1.07	4.63	12.67	12.42	13.31	8.29	9.24	8/5/1994	-0.11	1.01	15.59	1.26/0.96
Fidelity Advisor Intl Small Cap M	FTISX	4.77	14.70	9.32	8.07	11.13	6.56	10.04	9/18/2002	0.90	0.98	15.47	1.54/1.54
Invesco International Small-Mid Com R <sup>32</sup>	OSMNX	2.60	13.01	7.19	2.99	3.35	6.07	10.79	11/17/1997	-7.02	1.16	20.26	1.63/1.63

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<b>EMERGING MARKETS</b>													
abrdn China A Share Equity R <sup>17</sup>	GOPRX	2.91	1.34	9.40	-7.33	-1.74	1.14	6.72	6/29/2004	-7.45	0.73	25.68	2.76/1.66
abrdn Emerging Markets R	GEMRX	0.68	5.45	7.20	1.72	4.15	2.08	2.39	5/11/2007	-5.33	0.98	17.48	1.77/1.74
American Century Emerging Markets R	AEMRX	0.56	5.20	10.66	3.29	3.54	2.59	0.58	9/30/1997	-5.72	0.96	17.29	1.77/1.77
Fidelity Advisor Emerging Asia M	FEATX	2.87	7.64	20.85	11.68	7.52	7.46	8.21	3/25/1994	-1.53	1.02	22.24	1.47/1.47
Fidelity Advisor Emerging Markets M	FEQMX	-1.32	4.88	5.61	4.99	5.91	5.82	-2.33	11/1/1990	-3.64	0.99	17.84	1.38/1.38
Putnam Emerging Markets Equity R	PEMLX	3.47	8.03	13.40	7.71	6.85	5.24	4.63	9/29/2008	-2.29	0.91	16.92	1.75/1.45
Templeton Developing Markets R <sup>37</sup>	TDMRX	5.94	11.61	15.70	7.98	6.95	4.85	7.34	10/16/1991	-2.86	1.03	18.35	1.76/1.64
MSCI EM PR USD <sup>16</sup>		2.41	7.61	10.33	2.41	4.46	1.43	6.76	6/30/1988			16.18	
<b>WORLD STOCK</b>													
American Funds New Perspective F1	NPFFX	-1.96	7.22	14.67	13.03	13.37	10.98	9.23	3/13/1973	-0.95	1.12	17.51	0.78/0.78
Franklin Mutual International Value R	FMURX	14.33	20.72	15.83	12.73	15.08	5.49	6.62	7/3/1996	5.24	0.88	15.84	1.49/1.45
Invesco Global R	OGLNX	-5.69	1.89	6.73	13.02	10.61	8.46	7.37	12/22/1969	-4.16	1.23	19.80	1.32/1.32
Invesco Global Opportunities R	OGINX	-7.02	0.87	-2.00	-2.68	-2.05	5.27	6.63	10/22/1990	-17.11	1.38	24.06	1.40/1.40
Invesco Global Focus R	GLVNX	-4.16	4.01	12.32	15.40	8.04	8.90	7.48	10/1/2007	-5.59	1.16	20.82	1.48/1.48
Janus Henderson Global Research R	JDWRX	-1.66	6.39	13.88	15.47	14.39	9.67	10.34	2/25/2005	0.35	1.07	16.70	1.40/1.40
Janus Henderson Overseas R	JDIRX	5.03	12.63	7.38	8.31	12.81	5.14	4.37	5/2/1994	2.13	1.03	16.43	1.56/1.56
<b>BALANCED FUNDS</b>													
American Funds American Balanced F1	BALFX	-0.25	3.41	12.32	8.89	9.27	8.20	7.60	7/25/1975	2.04	0.92	10.70	0.61/0.61
Calvert Balanced A	CSIFX	-2.68	0.88	10.76	10.05	9.68	7.87	7.96	10/21/1982	2.46	0.92	11.06	0.90/0.90
Columbia Income Builder R	CBURX	1.91	3.20	8.04	3.67	4.08	3.95	4.88	2/16/2006	-2.12	0.73	8.47	1.22/1.22
Eaton Vance Balanced R	ERIFX	-2.38	1.47	11.26	10.11	9.27	7.76	8.58	4/1/1932	2.05	0.93	11.21	1.22/1.22
Fidelity Advisor Balanced M	FAIGX	-2.88	0.87	8.50	9.47	10.63	8.73	0.42	1/6/1987	2.76	1.08	12.62	1.02/1.02
Fidelity Advisor Strategic Div & Inc M	FTSDX	1.32	2.31	8.14	6.10	9.25	7.39	7.16	12/23/2003	1.61	1.04	12.17	1.17/1.17
Franklin Income R	FISRX	2.66	2.70	6.38	4.34	8.46	5.16	6.57	8/31/1948	1.73	0.82	9.91	0.97/0.96
Janus Henderson Balanced R	JDBRX	-2.18	2.86	10.53	8.88	8.74	8.01	9.10	9/1/1992	1.40	0.98	11.62	1.31/1.31
Putnam Dynamic Asset Allocation Cnsv R	PACRX	0.47	2.49	7.73	5.50	3.95	3.71	5.07	2/7/1994	-2.12	0.70	8.14	1.25/1.25
Putnam Dynamic Asset Allocation Gr R	PASRX	-1.54	3.67	11.34	11.77	11.79	8.00	8.52	2/8/1994	3.59	1.14	13.17	1.26/1.26
Transamerica Multi-Managed Balanced A	IBALX	-1.98	1.17	8.83	8.88	9.17	7.96	8.93	12/2/1994	1.75	0.98	11.52	0.97/0.97
<b>RISK BASED ALLOCATION FUNDS</b>													
Fidelity Advisor Asset Manager 30% M	FTTNX	0.65	2.62	6.42	4.33	3.91	3.78	3.82	10/9/2007	-2.00	0.66	7.53	1.04/1.04
Fidelity Advisor Asset Manager 50% M	FTTMX	-0.10	3.17	7.59	6.01	6.18	5.29	5.32	12/28/1988	-0.74	0.89	10.06	1.08/1.08
Fidelity Advisor Asset Manager 70% M	FTASX	-0.88	3.70	8.67	7.76	8.62	6.76	7.47	12/30/1991	0.80	1.10	12.43	1.18/1.18
Fidelity Advisor Asset Manager 85% M	FEYTX	-1.39	4.17	9.58	9.10	10.40	7.85	7.00	9/24/1999	1.90	1.26	14.31	1.19/1.19
<b>TARGET DATE ALLOCATION FUNDS</b>													
American Century One Choice 2030 R <sup>21</sup>	ARCRX	0.40	2.99	7.27	5.47	5.85	4.99	5.12	5/30/2008	-1.02	0.88	9.91	1.32/1.30
American Century One Choice 2040 R <sup>21</sup>	ARDRX	-0.23	3.08	7.87	6.39	7.02	5.78	5.83	5/30/2008	-0.42	1.01	11.45	1.38/1.35
American Century One Choice 2050 R <sup>21</sup>	ARFWX	-0.82	3.20	8.52	7.42	8.42	6.69	6.34	5/30/2008	0.44	1.14	12.95	1.42/1.40
American Century One Choice 2060 R <sup>21</sup>	ARGRX	-1.23	3.37	9.05	8.16	9.20		8.44	9/30/2015	0.95	1.21	13.71	1.44/1.39
American Century One Choice In Ret R <sup>21</sup>	ARSRX	0.65	2.92	7.13	5.08	5.11	4.39	4.93	8/31/2004	-1.32	0.78	8.76	1.30/1.26

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<b>TACTICAL/UNIQUE</b>													
BlackRock Global Allocation Inv A	MDLOX	-0.11	6.42	10.62	7.13	7.43	5.39	8.11	2/3/1989	0.00	1.01	11.56	1.13/1.09
Eaton Vance Global Income Builder R	EDIRX	1.36	7.10	8.16	8.82	9.49	6.40	5.11	11/30/2005	1.65	1.09	12.52	1.43/1.42
Franklin Mutual Quest R	FMQSX	5.65	5.50	7.77	4.89	8.51	3.83	6.57	9/26/1980	1.48	0.95	12.82	1.27/1.27
PIMCO All Asset R <sup>30</sup>	PATRX	3.16	4.11	6.20	2.72	6.66	4.20	4.36	7/31/2002	-0.20	0.87	10.18	2.65/2.57
PIMCO Dynamic Bond R	PUBRX	2.28	2.33	6.60	4.09	2.58	2.40	3.08	6/30/2008	1.31	0.44	3.44	1.61/1.56
Principal Spectrum Pref&Cptl Scs IncR3	PNARX	1.23	2.01	6.94	4.86	3.47	3.69	4.88	5/1/2002	3.15	0.67	6.67	1.27/1.27
<b>SECTOR FUNDS</b>													
American Century Global Real Estate R	ARYWX	0.23	2.09	10.29	1.79	6.78	4.45	5.46	4/29/2011	-5.66	1.00	17.51	1.62/1.62
Columbia Seligman Global Tech R	SGTRX	-12.83	-6.00	5.99	13.22	18.81	17.39	14.57	5/23/1994	2.36	1.35	23.08	1.54/1.50
DWS RREEF Real Estate Securities R	RRRSX	1.54	0.98	11.07	0.62	6.76	5.38	7.69	12/1/1999	-5.81	1.03	18.78	1.30/1.30
Eaton Vance Worldwide Health Sci R <sup>27</sup>	ERHSX	3.46	-2.05	-5.66	1.99	5.22	5.23	8.33	7/26/1985	-4.52	0.71	14.49	1.45/1.42
Fidelity Advisor Biotechnology M	FBTTX	-4.89	-7.43	-7.10	9.69	2.05	2.86	6.26	12/27/2000	-5.66	0.61	19.34	1.21/1.21
Fidelity Advisor Consumer Staples M	FDTGX	0.52	0.10	1.06	3.19	7.91	5.43	7.50	7/29/1985	-1.63	0.68	14.31	1.22/1.22
Fidelity Advisor Energy M	FAGNX	5.27	-4.32	-13.41	0.20	21.67	3.02	8.58	12/29/1987	11.96	0.83	29.61	1.23/1.23
Fidelity Advisor Financials M	FAFSX	-0.38	3.10	24.37	14.42	20.03	10.75	7.43	9/3/1996	6.11	1.06	21.11	1.25/1.25
Fidelity Advisor Industrials M	FCLTX	-2.99	10.89	19.77	20.87	17.46	10.50	10.72	9/3/1996	2.58	1.18	20.62	1.23/1.23
Fidelity Advisor Materials M	FMFTX	1.12	4.07	-6.83	0.14	11.30	4.72	6.69	9/29/1986	-2.58	1.15	20.51	1.24/1.24
Fidelity Advisor Semiconductors M	FELTX	-18.04	-5.12	-0.31	26.11	28.75	23.22	11.29	12/27/2000	10.30	1.60	32.24	1.20/1.20
Fidelity Advisor Technology M	FATEX	-14.04	-3.79	11.71	21.25	19.72	19.77	12.60	9/3/1996	3.43	1.34	23.86	1.18/1.18
Fidelity Advisor Telecommunications M	FTUTX	8.16	4.44	23.42	4.39	4.04	5.34	5.04	7/29/1985	-5.29	0.72	17.46	1.30/1.30
Franklin Utilities R	FRURX	4.16	7.44	18.85	7.42	10.49	9.26	9.01	9/30/1948	1.88	0.60	16.19	1.06/1.06
Invesco Balanced-Risk Commodity Strat R	BRCRX	6.04	1.79	0.35	-2.54	11.99	2.54	-0.56	11/30/2010	1.51	0.77	12.40	1.95/1.65
Invesco Gold & Special Minerals R	OGMNX	27.19	44.31	43.48	15.22	10.73	12.10	9.63	7/19/1983	1.30	0.97	30.58	1.36/1.36
PIMCO Commodity Real Ret Strat R <sup>36</sup>	PCSRX	10.53	3.75	1.90	-6.55	13.03	1.80	-0.17	6/28/2002	-0.43	1.10	15.88	1.77/1.70
Principal Global Real Estate Sec R3	PGRX	1.77	4.97	8.24	-0.39	4.27	2.98	3.71	10/1/2007	-8.37	1.03	17.77	1.46/1.46
Principal Real Estate Securities R3	PRERX	3.45	2.56	11.81	1.76	7.44	6.10	9.50	12/6/2000	-4.89	0.99	18.12	1.37/1.37
Putnam Global Health Care R	PHSRX	5.01	-3.38	-9.55	3.01	6.22	5.63	8.64	5/28/1982	-2.84	0.64	13.80	1.30/1.30
<b>SHORT TERM FIXED INCOME</b>													
Lord Abbett Short Duration Income R3	LDLRX	1.42	2.27	5.92	3.46	2.35	2.06	2.79	11/4/1993	0.54	0.30	2.34	0.88/0.88
PIMCO Low Duration R	PLDRX	1.53	1.95	5.37	2.78	0.95	1.20	2.14	5/11/1987	-0.89	0.29	2.29	1.09/1.09
PIMCO Short-Term R	PTSRX	0.96	1.61	4.71	4.60	2.75	2.12	2.07	10/7/1987	-0.19	-0.01	1.21	0.98/0.98
<b>INTERMEDIATE TERM FIXED INCOME</b>													
Lord Abbett Income R3	LAURX	2.17	1.83	5.36	2.45	1.17	2.30	4.38	1/4/1982	2.72	1.16	7.59	1.01/1.01
Invesco Core Bond R <sup>34</sup>	OPBNX	2.46	1.69	4.74	1.18	-1.02	1.24	1.68	4/15/1988	-0.05	1.02	6.53	1.04/0.96
PIMCO Total Return R	PTRRX	3.36	2.40	5.20	1.43	-0.82	1.25	3.34	5/11/1987	0.21	1.03	6.59	1.10/1.10
Pioneer Bond R	PBFRX	3.02	2.98	6.73	1.68	0.64	1.70	3.59	10/31/1978	1.69	1.04	6.70	1.11/1.11
Putnam Core Bond Fund R	PTRKX	2.61	2.18	5.17	2.76	1.65	1.71	2.02	12/23/2008	0.95	0.58	4.89	0.89/0.89
Bloomberg US Agg Bond TR USD <sup>16</sup>		2.78	2.45	5.46	1.49	-0.90	1.49	6.50	12/31/1975			6.34	

# NON-STANDARDIZED TOTAL RETURN WITHOUT RECORDKEEPING FEES AND EWC\* (05/31/25)

Name	Ticker	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>	Inception Date <sup>10</sup>	Alpha 5 Yr <sup>11</sup>	Beta 5 Yr <sup>12</sup>	Standard Deviation 5 Yr <sup>13</sup>	Gross <sup>14</sup> / Net <sup>15</sup> Fund Fees
<b>HIGH YIELD FIXED INCOME</b>													
Columbia High Yield Bond R	CHBRX	0.78	2.85	8.18	5.59	4.60	3.96	5.35	12/8/1983	4.92	0.84	7.37	1.30/1.23
Eaton Vance Income Fund of Boston R	ERIBX	0.66	2.79	7.70	6.03	5.40	4.19	5.68	6/15/1972	5.45	0.79	6.75	1.23/1.23
Lord Abbett High Yield R3	LHYRX	0.24	1.11	7.06	4.44	4.56	3.69	5.61	12/31/1998	4.92	0.85	7.52	1.23/1.23
PIMCO High Yield R	PHYRX	0.89	2.38	7.53	5.45	4.10	3.82	5.98	12/15/1992	4.49	0.86	7.29	1.20/1.20
ICE BofA US High Yield TR USD <sup>16</sup>		0.94	2.64	9.28	6.64	5.82	4.94	7.69	8/29/1986			7.31	
<b>MULTISECTOR BOND</b>													
Columbia Strategic Income R	CSNRX	2.01	2.96	6.98	4.15	3.15	2.97	3.71	4/21/1977	3.71	0.92	6.34	1.19/1.19
Eaton Vance Gbl Macr Absolute Return R	ERGMX	2.72	4.31	7.64	7.10	4.80	3.43	3.12	6/27/2007	2.20	0.10	3.21	1.70/1.70
Eaton Vance Short Duration Strat Inc R	ERSIX	3.20	4.18	8.95	6.08	4.65	3.52	4.12	5/25/1994	3.22	0.41	3.69	1.72/1.72
Fidelity Advisor Strategic Income M	FSIAX	0.72	1.11	7.08	4.03	3.97	3.27	6.32	10/31/1994	4.20	0.89	6.44	0.94/0.94
Lord Abbett Bond-Debenture R3	LBNRX	0.75	1.32	5.69	3.24	3.00	3.22	4.77	4/1/1971	3.11	0.79	6.33	1.14/1.14
PIMCO Income R	PONRX	3.13	3.30	7.01	4.77	3.67	3.59	6.07	3/30/2007	3.67	0.78	5.54	1.48/1.48
<b>GOVERNMENT BOND</b>													
American Century Ginnie Mae R	AGMWX	2.78	1.86	4.30	0.03	-1.81	0.04	1.75	9/23/1985	-0.95	0.99	6.48	1.05/1.05
Eaton Vance Government Opportunities R	ERGOX	4.45	4.77	8.51	1.82	0.47	0.92	2.14	8/24/1984	-0.23	0.58	4.82	3.10/3.03
<b>INTERNATIONAL BOND</b>													
Columbia Emerging Markets Bond R	CMBRX	2.22	2.72	6.99	4.94	1.95	2.38	2.88	2/16/2006	3.89	1.22	9.59	1.38/1.38
PIMCO International Bond (USD-Hdg) R	PFRRX	0.10	1.04	5.58	3.50	1.12	2.38	4.09	12/2/1992	0.29	0.55	4.22	1.40/1.40
Templeton Global Bond R <sup>31</sup>	FGBRX	5.49	11.06	5.73	-1.61	-2.48	-1.33	1.95	9/18/1986	-0.31	1.28	10.03	1.27/1.24
FTSE WGBI NonUSD USD <sup>16</sup>		2.33	7.41	7.53	-0.62	-3.46	-0.22	5.82	12/31/1984			10.38	
<b>CONVERTIBLE BOND</b>													
Lord Abbett Convertible R3	LCFRX	-1.60	4.06	13.33	5.80	7.46	7.96	6.86	6/30/2003	0.43	0.99	14.21	1.39/1.39
<b>INFLATION PROTECTED</b>													
American Century Inflation Adjs Bond R	AIARX	4.05	3.38	4.89	-0.12	0.97	1.58	2.05	2/10/1997	1.43	0.87	6.35	1.04/1.04
PIMCO Real Return R	PRRRX	4.55	3.72	5.42	0.61	1.32	1.94	3.37	1/29/1997	1.69	0.85	6.34	1.15/1.15
<b>BANK LOAN</b>													
Lord Abbett Floating Rate R3	LRRRX	0.21	1.54	6.00	7.65	6.73	3.87	4.06	12/31/2007	4.30	0.17	3.37	1.10/1.10
<b>MONEY MARKET</b>													
Federated Hermes Govt Obl Trust	GORXX	0.93	1.55	4.20	3.94	2.36	1.50	1.32	3/30/1990			0.60	0.78/0.70

\*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 an 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 an 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 an 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 an 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 12-b1 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, 2026 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 Advisor has contractually agreed through February 28, 2025 to waive its fees and/or reimburse fund expenses to the extent necessary to maintain the fund's total annual operating expenses (excluding certain expenses such as extraordinary expenses, taxes, brokerage, interest expense and acquired fund fees and expenses) at ratios no higher than 0.80%, 1.55%, 1.05%, 0.55%, 0.55% and 0.55%, for Class A, Class C, Class R, Class R6, Institutional Class and Class S, respectively. The agreement may only be terminated with the consent of the fund's Board.

19. 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.

20. The advisor has agreed to waive a portion of the fund's management fee such that the management fee does not exceed 0.967% for Investor, A, C and R Classes, 0.767% for I and R5 Classes, and 0.617% for Y and R6 Classes. The advisor expects this waiver arrangement to continue until July 31, 2025 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, 2025 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 45, 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 directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

23. 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 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 January 31, 2026. 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).

24. 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, 2026. 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.

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 June 30, 2025, 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 1.20% for Class A, 0.95% for Class Adv, 0.95 % for Class Inst, 0.80% for Class Inst2, 0.76% for Class Inst3, 1.45% for Class R and 0.95% for Class S. 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 contractual arrangements are expected to continue until December 31, 2025.

27. The investment adviser, sub-adviser and administrator have agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.15% for Class A shares, 1.90% for Class C shares, 0.90% for Class I shares and 1.40% for Class R shares. This expense reimbursement will continue through January 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees.

28. 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.

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. PIMCO has contractually agreed, through July 31, 2025, to reduce its advisory fee to the extent that the Underlying PIMCO Fund Expenses attributable to advisory and supervisory and administrative fees exceed 0.64% of the total assets invested in Underlying PIMCO Funds. PIMCO may recoup these waivers in future periods, not exceeding three years from the date of waiver, provided total expenses, including such recoupment, do not exceed the annual expense limit that was in place at the time the amount being recouped was originally waived and the current annual expense limit. This waiver will automatically renew for one-year terms unless PIMCO provides written notice to the Trust at least 30 days prior to the end of the then current term. PIMCO has contractually agreed, through July 31, 2025, 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.

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 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 April 30, 2025. 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. 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 June 30, 2025, 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 1.20% for Class A, 0.95% for Class Adv, 0.95 % for Class Inst, 0.80% for Class Inst2, 0.76% for Class Inst3, 1.45% for Class R and 0.95% for Class S. 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.

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.

35. Principal Global Investors, LLC ("PGI"), the investment advisor, has contractually agreed to waive a portion of the Fund's management fees through the period ending December 30, 2025. The fee waiver will reduce the Fund's management fees by 0.03% (expressed as a percent of average net assets on an annualized basis). 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, 2025.

36. 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.

37. 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 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, 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 April 30, 2025.