

# PARTICIPANT REPORT

DATA AS OF SEPTEMBER 30, 2024

| Category / Fund Name           | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |        |        |        | Gross<br>Exp Ratio | Net Exp<br>Ratio |
|--------------------------------|--------|-------------------------------|--------|--------|--------|--------|--------|--------------------|------------------|
|                                |        | 3M                            | YTD    | 1Y     | 3Y     | 5Y     | 10Y    |                    |                  |
| <b>LARGE VALUE</b>             |        |                               |        |        |        |        |        |                    |                  |
| BLACK ROCK EQ DIV I            | MADVX  | 6.39%                         | 13.83% | 25.11% | 8.81%  | 10.79% | 9.93%  | 0.72%              | 0.72%            |
| ALLIANCE BERN EQUITY INC ADV   | AUIYX  | 6.25%                         | 18.17% | 32.17% | 12.49% | 12.52% | 10.02% | 0.73%              | 0.73%            |
| BLACKROCK LARGE CP VAL IN      | MALVX  | 8.87%                         | 18.10% | 30.27% | 10.00% | 11.59% | 9.94%  | 0.71%              | 0.54%            |
| INVESCO COMSTOCK R5            | ACSHX  | 6.43%                         | 15.58% | 25.07% | 12.38% | 13.85% | 10.06% | 0.52%              | 0.52%            |
| INVESCO COMSTOCK SELECT Y      | CGRYX  | 5.27%                         | 13.23% | 20.79% | 12.22% | 13.46% | 9.86%  | 0.69%              | 0.68%            |
| NFJ DIVIDEND VALUE A           | PNEAX  | 10.96%                        | 10.71% | 27.17% | 8.38%  | 8.95%  | 7.13%  | 1.04%              | 1.04%            |
| Russell 1000 Value Index       |        | 9.43%                         | 16.68% | 27.76% | 9.03%  | 10.69% | 9.23%  | —                  | —                |
| Morningstar Category Average   |        | 8.04%                         | 15.90% | 27.14% | 9.58%  | 11.24% | 9.30%  | —                  | —                |
| <b>LARGE BLEND</b>             |        |                               |        |        |        |        |        |                    |                  |
| JANUS HEN GRWTH & INC T        | JAGIX  | 5.67%                         | 14.80% | 27.08% | 8.99%  | 12.00% | 11.73% | 0.87%              | 0.87%            |
| AMERICAN FDS FUNDAMEN INVES R6 | RFNGX  | 5.61%                         | 21.33% | 37.59% | 11.69% | 15.05% | 12.50% | 0.28%              | 0.28%            |
| STATE STREET S&P 500 INDEX N   | SVSPX  | 5.83%                         | 21.93% | 36.14% | 11.75% | 15.89% | 13.24% | 0.17%              | 0.16%            |
| BLACKROCK ADV LARGE CP CORE R  | MRLRX  | 5.94%                         | 22.83% | 37.60% | 10.50% | 15.08% | 12.14% | 1.22%              | 0.98%            |
| CLEARBRIDGE AGGRESSIVE GTH A   | SHRAX  | 2.37%                         | 8.51%  | 25.23% | 0.85%  | 7.56%  | 5.62%  | 1.14%              | 1.14%            |
| DAVIS NY VENTURE Y             | DNVYX  | 5.01%                         | 19.22% | 35.04% | 9.06%  | 12.07% | 10.56% | 0.67%              | 0.67%            |
| S&P 500 Index                  |        | 5.89%                         | 22.08% | 36.35% | 11.90% | 15.98% | 13.38% | —                  | —                |
| Morningstar Category Average   |        | 5.94%                         | 19.35% | 32.84% | 10.14% | 14.30% | 11.83% | —                  | —                |
| <b>LARGE GROWTH</b>            |        |                               |        |        |        |        |        |                    |                  |
| CALVERT EQUITY PORTFOLIO A     | CSIEX  | 6.24%                         | 12.01% | 26.34% | 6.67%  | 12.94% | 13.46% | 0.91%              | 0.91%            |
| TRANSAMERICA US GROWTH I       | TDEIX  | 3.08%                         | 22.69% | 40.45% | 8.79%  | 16.97% | 15.14% | 0.78%              | 0.78%            |
| JANUS HENDERSON FORTY A        | JDCAX  | 5.16%                         | 25.31% | 42.41% | 6.90%  | 16.36% | 15.66% | 0.81%              | 0.81%            |
| Russell 1000 Growth Index      |        | 3.19%                         | 24.55% | 42.19% | 12.02% | 19.74% | 16.52% | —                  | —                |
| Morningstar Category Average   |        | 3.70%                         | 21.92% | 38.83% | 7.39%  | 16.08% | 13.73% | —                  | —                |
| <b>MID-CAP VALUE</b>           |        |                               |        |        |        |        |        |                    |                  |
| ALLSPRING SP MD CP VAL FUND A  | WFPAX  | 9.04%                         | 16.04% | 26.73% | 9.79%  | 11.41% | 9.90%  | 1.12%              | 1.12%            |
| BLACKROCK MID-CAP VALUE FUND I | MARFX  | 7.87%                         | 12.71% | 24.44% | 8.66%  | 12.03% | 9.50%  | 0.83%              | 0.75%            |
| Russell Mid Cap Value Index    |        | 10.08%                        | 15.08% | 29.01% | 7.39%  | 10.33% | 8.93%  | —                  | —                |

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| Category / Fund Name                  | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |        |        |        | Gross Exp Ratio | Net Exp Ratio |
|---------------------------------------|--------|-------------------------------|--------|--------|--------|--------|--------|-----------------|---------------|
|                                       |        | 3M                            | YTD    | 1Y     | 3Y     | 5Y     | 10Y    |                 |               |
| Morningstar Category Average          |        | 8.98%                         | 13.06% | 25.80% | 8.50%  | 10.97% | 8.62%  | —               | —             |
| <b>MID-CAP BLEND</b>                  |        |                               |        |        |        |        |        |                 |               |
| INVESCO MAIN STRT MD CP R5            | MSMJX  | 9.28%                         | 14.66% | 26.94% | 6.78%  | 10.54% | 8.63%  | 0.76%           | 0.76%         |
| BNY MELLON MID CAP INDEX INVES        | PESPX  | 6.84%                         | 13.17% | 26.26% | 6.96%  | 11.24% | 9.80%  | 0.51%           | 0.50%         |
| Russell Mid Cap Index                 |        | 9.21%                         | 14.63% | 29.33% | 5.75%  | 11.30% | 10.19% | —               | —             |
| Morningstar Category Average          |        | 8.31%                         | 14.30% | 27.57% | 6.70%  | 11.18% | 9.42%  | —               | —             |
| <b>MID-CAP GROWTH</b>                 |        |                               |        |        |        |        |        |                 |               |
| VICTORY MUNDER MCAP CORE GTH Y        | MGOYX  | 7.08%                         | 12.36% | 25.76% | 3.45%  | 10.00% | 8.56%  | 0.97%           | 0.97%         |
| JP MORGAN DIVER MID CAP GR I          | HLGEX  | 2.63%                         | 8.99%  | 23.33% | 0.46%  | 12.14% | 11.50% | 1.00%           | 0.89%         |
| Russell Mid Cap Growth Index          |        | 6.54%                         | 12.91% | 29.33% | 2.32%  | 11.48% | 11.30% | —               | —             |
| Morningstar Category Average          |        | 6.46%                         | 12.68% | 26.45% | -0.04% | 10.48% | 10.35% | —               | —             |
| <b>SMALL VALUE</b>                    |        |                               |        |        |        |        |        |                 |               |
| COLUMBIA SM CAP VAL II INSTL 2        | CRRRX  | 8.88%                         | 11.35% | 25.64% | 5.65%  | 11.81% | 8.80%  | 0.94%           | 0.81%         |
| ALLIANCE BER DISCOVERY VAL ADV        | ABYSX  | 7.65%                         | 10.32% | 26.61% | 5.22%  | 10.06% | 8.27%  | 0.85%           | 0.85%         |
| Russell 2000 Value Index              |        | 10.15%                        | 9.22%  | 25.88% | 3.77%  | 9.29%  | 8.22%  | —               | —             |
| Morningstar Category Average          |        | 8.14%                         | 8.74%  | 22.68% | 6.47%  | 11.02% | 8.17%  | —               | —             |
| <b>SMALL BLEND</b>                    |        |                               |        |        |        |        |        |                 |               |
| FIDELITY ADV SMALL CAP I              | FSCIX  | 8.69%                         | 15.78% | 29.91% | 5.35%  | 12.87% | 9.36%  | 1.07%           | 1.07%         |
| BNY MELLON SML CAP STK IDX INV        | DISSX  | 10.01%                        | 8.99%  | 25.34% | 3.49%  | 9.72%  | 9.55%  | 0.51%           | 0.50%         |
| Russell 2000 Index                    |        | 9.27%                         | 11.17% | 26.76% | 1.84%  | 9.39%  | 8.78%  | —               | —             |
| Morningstar Category Average          |        | 8.45%                         | 10.91% | 25.03% | 4.42%  | 10.20% | 8.63%  | —               | —             |
| <b>SMALL GROWTH</b>                   |        |                               |        |        |        |        |        |                 |               |
| CLEARBRIDGE SMALL CAP GR I            | SBPYX  | 5.02%                         | 2.88%  | 13.89% | -6.35% | 6.81%  | 8.91%  | 0.91%           | 0.91%         |
| Russell 2000 Growth Index             |        | 8.41%                         | 13.22% | 27.66% | -0.35% | 8.82%  | 8.95%  | —               | —             |
| Morningstar Category Average          |        | 7.44%                         | 12.69% | 25.69% | -1.41% | 10.04% | 9.93%  | —               | —             |
| <b>TECHNOLOGY</b>                     |        |                               |        |        |        |        |        |                 |               |
| FIDELITY ADV TECH I                   | FATIX  | 0.08%                         | 25.28% | 41.78% | 13.20% | 25.38% | 21.32% | 0.68%           | 0.68%         |
| VIRTUS ZEVENBERGEN TECH FD A          | RAGTX  | 1.88%                         | 26.66% | 46.49% | 8.18%  | 20.42% | 17.80% | 1.44%           | 1.44%         |
| S&P 1500 Information Technology Index |        | 1.58%                         | 29.77% | 51.73% | 19.41% | 26.22% | 22.04% | —               | —             |
| Morningstar Category Average          |        | 2.42%                         | 15.22% | 34.50% | 3.08%  | 15.87% | 16.25% | —               | —             |

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| Category / Fund Name                       | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |        |        |        | Gross Exp Ratio | Net Exp Ratio |
|--|--------|-------------------------------|--------|--------|--------|--------|--------|-----------------|---------------|
|  |        | 3M                            | YTD    | 1Y     | 3Y     | 5Y     | 10Y    |                 |               |
| <b>FINANCIAL</b>                           |        |                               |        |        |        |        |        |                 |               |
| DAVIS FINANCIAL Y                          | DVFX   | 10.64%                        | 22.67% | 42.80% | 10.02% | 12.14% | 10.45% | 0.73%           | 0.73%         |
| S&P 1500 Financials Index                  |        | 11.04%                        | 21.38% | 38.75% | 8.45%  | 12.06% | 11.42% | —               | —             |
| Morningstar Category Average               |        | 10.76%                        | 17.57% | 38.34% | 5.26%  | 10.01% | 9.27%  | —               | —             |
| <b>HEALTH</b>                              |        |                               |        |        |        |        |        |                 |               |
| DWS HEALTH AND WELLNESS S                  | SCHLX  | 4.61%                         | 14.56% | 22.84% | 6.51%  | 11.10% | 8.89%  | 1.06%           | 1.06%         |
| S&P 1500 Health Care Index                 |        | 6.08%                         | 14.01% | 21.46% | 7.43%  | 12.91% | 11.15% | —               | —             |
| Morningstar Category Average               |        | 6.54%                         | 10.57% | 21.36% | -0.43% | 9.42%  | 8.64%  | —               | —             |
| <b>NATURAL RESOURCES</b>                   |        |                               |        |        |        |        |        |                 |               |
| BLACK ROCK NATURAL RES I                   | MAGR   | 4.58%                         | 6.37%  | 7.11%  | 10.57% | 12.27% | 3.12%  | 0.90%           | 0.90%         |
| S&P North American Natural Resources Index |        | 1.01%                         | 10.71% | 9.40%  | 18.49% | 13.39% | 3.42%  | —               | —             |
| Morningstar Category Average               |        | 5.85%                         | 6.21%  | 12.05% | 7.24%  | 12.64% | 5.59%  | —               | —             |
| <b>FOREIGN LARGE VALUE</b>                 |        |                               |        |        |        |        |        |                 |               |
| ALLIANCE BERN INTL VAL ADVISOR             | ABIYX  | 7.94%                         | 12.86% | 18.50% | 5.68%  | 7.47%  | 3.86%  | 1.49%           | 1.00%         |
| MSCI EAFE Value Index                      |        | 8.06%                         | 10.10% | 18.58% | 4.83%  | 4.46%  | 0.88%  | —               | —             |
| Morningstar Category Average               |        | 8.17%                         | 12.49% | 22.23% | 7.12%  | 8.05%  | 4.69%  | —               | —             |
| <b>FOREIGN LARGE BLEND</b>                 |        |                               |        |        |        |        |        |                 |               |
| JANUS HENDERSON OVERSEAS T                 | JAOSX  | 2.85%                         | 12.54% | 21.54% | 5.17%  | 11.14% | 4.97%  | 1.04%           | 1.04%         |
| MSCI EAFE NR Index                         |        | 7.26%                         | 12.99% | 24.77% | 5.48%  | 8.20%  | 5.71%  | —               | —             |
| Morningstar Category Average               |        | 7.29%                         | 13.08% | 24.17% | 4.29%  | 7.73%  | 5.42%  | —               | —             |
| <b>FOREIGN LARGE GROWTH</b>                |        |                               |        |        |        |        |        |                 |               |
| AMER FUNDS EUROPAC R2                      | RERBX  | 5.11%                         | 12.07% | 23.36% | -1.02% | 6.36%  | 5.11%  | 1.56%           | 1.56%         |
| MSCI EAFE Growth Index                     |        | 5.68%                         | 12.26% | 26.54% | 1.92%  | 7.74%  | 6.61%  | —               | —             |
| Morningstar Category Average               |        | 6.18%                         | 12.94% | 26.69% | 0.19%  | 7.70%  | 6.57%  | —               | —             |
| <b>GLOBAL LARGE-STOCK GROWTH</b>           |        |                               |        |        |        |        |        |                 |               |
| AMERICAN FUNDS NEW ECONOMY R6              | RNGGX  | 4.57%                         | 21.72% | 38.19% | 4.90%  | 13.05% | 11.63% | 0.41%           | 0.41%         |
| INVESCO GLBL FD CL A                       | OPPAX  | 3.24%                         | 17.65% | 34.58% | 3.34%  | 12.23% | 9.74%  | 1.06%           | 1.06%         |
| MSCI All Country World NR Index            |        | 6.61%                         | 18.66% | 31.76% | 8.08%  | 12.19% | 9.39%  | —               | —             |
| Morningstar Category Average               |        | 5.10%                         | 16.61% | 31.26% | 3.20%  | 11.92% | 10.11% | —               | —             |
| <b>GLOBAL LARGE-STOCK BLEND</b>            |        |                               |        |        |        |        |        |                 |               |

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| Category / Fund Name                  | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |        |        |        | Gross Exp Ratio | Net Exp Ratio |
|---------------------------------------|--------|-------------------------------|--------|--------|--------|--------|--------|-----------------|---------------|
|                                       |        | 3M                            | YTD    | 1Y     | 3Y     | 5Y     | 10Y    |                 |               |
| AMER CAP WORLD GROWTH & INC R6        | RWIGX  | 5.78%                         | 16.38% | 30.26% | 7.63%  | 11.29% | 8.77%  | 0.41%           | 0.41%         |
| MSCI All Country World NR Index       |        | 6.61%                         | 18.66% | 31.76% | 8.08%  | 12.19% | 9.39%  | —               | —             |
| Morningstar Category Average          |        | 6.61%                         | 15.92% | 28.28% | 6.94%  | 10.66% | 8.61%  | —               | —             |
| <b>GLOBAL SMALL/MID STOCK</b>         |        |                               |        |        |        |        |        |                 |               |
| AMERICAN FUNDS SC WORLD R5E           | RSLDX  | 6.51%                         | 7.08%  | 21.28% | -3.74% | 8.67%  | 8.68%  | 0.81%           | 0.81%         |
| MSCI All Country World Small NR Index |        | 8.80%                         | 11.29% | 24.62% | 2.60%  | 9.40%  | 7.81%  | —               | —             |
| Morningstar Category Average          |        | 8.26%                         | 7.72%  | 19.99% | -3.69% | 8.25%  | 6.67%  | —               | —             |
| <b>DIVERSIFIED EMERGING MKTS</b>      |        |                               |        |        |        |        |        |                 |               |
| INVESCO EQV EM MKTS ALL CP R5         | GTDIX  | 10.43%                        | 7.93%  | 13.40% | -2.01% | 3.28%  | 3.19%  | 1.05%           | 1.04%         |
| MSCI Emerging Markets NR Index        |        | 8.72%                         | 16.86% | 26.05% | 0.40%  | 5.75%  | 4.02%  | —               | —             |
| Morningstar Category Average          |        | 6.32%                         | 13.70% | 22.96% | -0.07% | 5.84%  | 3.72%  | —               | —             |
| <b>EQUITY PRECIOUS METALS</b>         |        |                               |        |        |        |        |        |                 |               |
| INVESCO GOLD SPCL MINERALS R5         | IOPYX  | 18.26%                        | 28.33% | 45.80% | 10.36% | 11.71% | 8.63%  | 0.76%           | 0.76%         |
| MSCI World Metals & Mining NR Index   |        | 9.85%                         | 7.41%  | 20.44% | 11.54% | 14.86% | 7.31%  | —               | —             |
| Morningstar Category Average          |        | 16.77%                        | 26.12% | 44.09% | 6.53%  | 8.26%  | 5.45%  | —               | —             |
| <b>EQUITY ENERGY</b>                  |        |                               |        |        |        |        |        |                 |               |
| INVESCO ENERGY FUND R5                | IENIX  | -2.07%                        | 6.69%  | 1.42%  | 21.35% | 13.51% | -1.23% | 0.92%           | 0.92%         |
| S&P 1500 Energy Index                 |        | -3.01%                        | 7.33%  | 0.01%  | 23.15% | 13.66% | 3.18%  | —               | —             |
| Morningstar Category Average          |        | -2.71%                        | 3.57%  | 0.53%  | 15.04% | 11.39% | -1.67% | —               | —             |
| <b>INTERMEDIATE CORE BOND</b>         |        |                               |        |        |        |        |        |                 |               |
| AMERICAN FD BD FD OF AMER R6          | RFBGX  | 5.33%                         | 4.76%  | 11.87% | -1.08% | 1.37%  | 2.36%  | 0.24%           | 0.24%         |
| BNY MELLON BOND MARKET IDX INV        | DBMIX  | 5.07%                         | 4.29%  | 11.05% | -1.86% | -0.10% | 1.40%  | 0.41%           | 0.40%         |
| Bloomberg U.S. Aggregate Bond Index   |        | 5.20%                         | 4.45%  | 11.57% | -1.39% | 0.33%  | 1.84%  | —               | —             |
| Morningstar Category Average          |        | 5.05%                         | 4.78%  | 11.56% | -1.39% | 0.43%  | 1.75%  | —               | —             |
| <b>INTERMEDIATE CORE-PLUS BOND</b>    |        |                               |        |        |        |        |        |                 |               |
| PIMCO TOTAL RETURN FUND A             | PTTAX  | 5.21%                         | 5.42%  | 12.63% | -1.54% | 0.43%  | 1.80%  | 0.85%           | 0.85%         |
| Bloomberg U.S. Aggregate Bond Index   |        | 5.20%                         | 4.45%  | 11.57% | -1.39% | 0.33%  | 1.84%  | —               | —             |
| Morningstar Category Average          |        | 5.13%                         | 5.27%  | 12.41% | -1.16% | 0.83%  | 2.03%  | —               | —             |
| <b>INTERMEDIATE GOVERNMENT</b>        |        |                               |        |        |        |        |        |                 |               |
| AMERICAN FUNDS US GOV SEC R2          | RGVBX  | 5.06%                         | 3.56%  | 9.55%  | -2.25% | -0.04% | 0.68%  | 1.34%           | 1.34%         |

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| Category / Fund Name                         | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |        |        |       | Gross Exp Ratio | Net Exp Ratio |
|--|--------|-------------------------------|--------|--------|--------|--------|-------|-----------------|---------------|
|  |        | 3M                            | YTD    | 1Y     | 3Y     | 5Y     | 10Y   |                 |               |
| Bloomberg U.S. Government Intermediate Index |        | 3.95%                         | 4.19%  | 8.33%  | -0.10% | 0.84%  | 1.50% | —               | —             |
| Morningstar Category Average                 |        | 4.78%                         | 4.19%  | 10.40% | -1.40% | -0.07% | 1.07% | —               | —             |
| <b>HIGH YIELD BOND</b>                       |        |                               |        |        |        |        |       |                 |               |
| INVESCO HIGH YIELD R5                        | AHIYX  | 4.61%                         | 7.96%  | 14.05% | 2.69%  | 3.68%  | 3.91% | 0.73%           | 0.73%         |
| AMERICAN FUNDS HIGH INCOME R6                | RITGX  | 5.23%                         | 9.45%  | 17.27% | 4.24%  | 6.17%  | 5.19% | 0.33%           | 0.32%         |
| Bloomberg U.S. Corporate High Yield Index    |        | 5.28%                         | 8.00%  | 15.74% | 3.10%  | 4.72%  | 5.04% | —               | —             |
| Morningstar Category Average                 |        | 4.41%                         | 7.36%  | 14.05% | 2.87%  | 4.17%  | 4.17% | —               | —             |
| <b>INFLATION-PROTECTED BOND</b>              |        |                               |        |        |        |        |       |                 |               |
| AMER CEN INFLATION-ADJ BND R6                | AIADX  | 4.13%                         | 4.98%  | 10.04% | -0.79% | 2.47%  | 2.27% | 0.29%           | 0.29%         |
| Bloomberg U.S. Treasury TIPS Index           |        | 4.12%                         | 4.85%  | 9.79%  | -0.57% | 2.62%  | 2.54% | —               | —             |
| Morningstar Category Average                 |        | 4.05%                         | 4.80%  | 9.34%  | -0.60% | 2.13%  | 2.10% | —               | —             |
| <b>MULTISECTOR BOND</b>                      |        |                               |        |        |        |        |       |                 |               |
| PIONEER STRATEGIC INC Y                      | STRYX  | 6.35%                         | 7.74%  | 15.73% | 0.65%  | 2.78%  | 3.25% | 0.75%           | 0.70%         |
| Bloomberg U.S. Aggregate Bond Index          |        | 5.20%                         | 4.45%  | 11.57% | -1.39% | 0.33%  | 1.84% | —               | —             |
| Morningstar Category Average                 |        | 4.38%                         | 6.74%  | 12.86% | 1.41%  | 2.66%  | 3.13% | —               | —             |
| <b>GLOBAL BOND</b>                           |        |                               |        |        |        |        |       |                 |               |
| AMERICAN FD CP WORLD BOND R5E                | RCWHX  | 7.01%                         | 3.19%  | 12.59% | -3.54% | -0.83% | 0.57% | 0.63%           | 0.63%         |
| Bloomberg Global Aggregate Index             |        | 6.98%                         | 3.61%  | 12.00% | -3.05% | -0.87% | 0.55% | —               | —             |
| Morningstar Category Average                 |        | 6.32%                         | 3.59%  | 11.74% | -1.82% | -0.23% | 0.33% | —               | —             |
| <b>MODERATELY CONSERVATIVE</b>               |        |                               |        |        |        |        |       |                 |               |
| T. ROWE PRICE RTMT BALA FUND I               | TRJWX  | 4.77%                         | 9.61%  | 17.67% | 2.79%  | 5.99%  | 5.32% | 0.34%           | 0.34%         |
| AMCENT STRAT ALLC: CNSRV R6                  | AACDX  | 5.83%                         | 9.61%  | 18.66% | 3.03%  | 6.57%  | 5.81% | 0.77%           | 0.48%         |
| S&P Target Risk Moderate Index               |        | 5.70%                         | 10.16% | 19.41% | 2.88%  | 5.35%  | 5.20% | —               | —             |
| Morningstar Category Average                 |        | 5.44%                         | 9.71%  | 18.31% | 2.61%  | 5.13%  | 4.73% | —               | —             |
| <b>MODERATE ALLOCATION</b>                   |        |                               |        |        |        |        |       |                 |               |
| AMCENT STRAT ALLC: MOD R6                    | ASMDX  | 6.19%                         | 12.03% | 22.09% | 4.18%  | 8.57%  | 7.37% | 0.91%           | 0.49%         |
| S&P Target Risk Growth Index                 |        | 6.02%                         | 12.81% | 23.31% | 4.72%  | 7.65%  | 6.86% | —               | —             |
| Morningstar Category Average                 |        | 5.34%                         | 12.27% | 21.99% | 4.89%  | 8.01%  | 6.89% | —               | —             |

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| Category / Fund Name                    | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |       |        |       | Gross Exp Ratio | Net Exp Ratio |
|---|--------|-------------------------------|--------|--------|-------|--------|-------|-----------------|---------------|
|   |        | 3M                            | YTD    | 1Y     | 3Y    | 5Y     | 10Y   |                 |               |
| <b>MODERATELY AGGRESSIVE ALLOCATION</b> |        |                               |        |        |       |        |       |                 |               |
| AMCENT STRAT ALLC: AGGR R6              | AAAUX  | 6.77%                         | 14.21% | 25.28% | 5.44% | 10.42% | 8.77% | 0.99%           | 0.45%         |
| S&P Target Risk Aggressive Index        |        | 6.33%                         | 15.46% | 27.25% | 6.55% | 9.91%  | 8.39% | —               | —             |
| Morningstar Category Average            |        | 5.89%                         | 13.77% | 24.49% | 5.48% | 9.10%  | 7.56% | —               | —             |
| <b>AGGRESSIVE ALLOCATION</b>            |        |                               |        |        |       |        |       |                 |               |
| FRANKLIN MUTUAL SHARES Z                | MUTHX  | 8.97%                         | 13.90% | 25.12% | 7.84% | 8.02%  | 6.60% | 0.75%           | 0.75%         |
| S&P Target Risk Aggressive Index        |        | 6.33%                         | 15.46% | 27.25% | 6.55% | 9.91%  | 8.39% | —               | —             |
| Morningstar Category Average            |        | 6.42%                         | 15.20% | 27.38% | 5.44% | 9.98%  | 8.22% | —               | —             |
| <b>TARGET-DATE 2000-2010</b>            |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2010 FUND I          | TRPUX  | 4.90%                         | 10.31% | 18.89% | 3.01% | 6.23%  | 5.71% | 0.34%           | 0.34%         |
| S&P Target Date 2010 Index              |        | 5.20%                         | 9.03%  | 17.12% | 3.10% | 5.31%  | 5.06% | —               | —             |
| Morningstar Category Average            |        | 4.94%                         | 8.77%  | 16.71% | 2.30% | 5.04%  | 4.91% | —               | —             |
| <b>TARGET-DATE 2015</b>                 |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2015 FUND I          | TRUBX  | 4.97%                         | 10.65% | 19.39% | 3.23% | 6.68%  | 6.18% | 0.35%           | 0.35%         |
| S&P Target Date 2015 Index              |        | 5.26%                         | 9.39%  | 17.79% | 3.32% | 5.75%  | 5.51% | —               | —             |
| Morningstar Category Average            |        | 5.20%                         | 9.27%  | 17.68% | 2.47% | 5.50%  | 5.30% | —               | —             |
| <b>TARGET-DATE 2020</b>                 |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2020 FUND I          | TRDBX  | 5.11%                         | 11.02% | 20.10% | 3.44% | 7.20%  | 6.74% | 0.37%           | 0.37%         |
| S&P Target Date 2020 Index              |        | 5.43%                         | 10.19% | 19.05% | 3.72% | 6.15%  | 5.93% | —               | —             |
| Morningstar Category Average            |        | 5.42%                         | 9.94%  | 18.89% | 2.72% | 5.85%  | 5.70% | —               | —             |
| <b>TARGET-DATE 2025</b>                 |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2025 FUND I          | TREHX  | 5.15%                         | 11.64% | 21.22% | 3.68% | 7.93%  | 7.33% | 0.38%           | 0.38%         |
| S&P Target Date 2025 Index              |        | 5.59%                         | 10.65% | 19.81% | 4.09% | 7.01%  | 6.55% | —               | —             |
| Morningstar Category Average            |        | 5.60%                         | 10.57% | 20.11% | 3.01% | 6.43%  | 6.14% | —               | —             |
| <b>TARGET-DATE 2030</b>                 |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2030 FUND I          | TRFHX  | 5.50%                         | 12.95% | 23.44% | 4.22% | 8.82%  | 7.99% | 0.40%           | 0.40%         |
| S&P Target Date 2030 Index              |        | 5.97%                         | 12.07% | 22.17% | 4.95% | 8.10%  | 7.28% | —               | —             |
| Morningstar Category Average            |        | 5.73%                         | 11.82% | 22.18% | 3.78% | 7.55%  | 6.93% | —               | —             |
| <b>TARGET-DATE 2035</b>                 |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2035 FUND I          | TRFJX  | 5.81%                         | 14.43% | 25.86% | 4.91% | 9.78%  | 8.60% | 0.42%           | 0.42%         |

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| Category / Fund Name                         | Ticker | RETURNS ANNUALIZED IF OVER 1Y |        |        |       |        |       | Gross Exp Ratio | Net Exp Ratio |
|--|--------|-------------------------------|--------|--------|-------|--------|-------|-----------------|---------------|
|  |        | 3M                            | YTD    | 1Y     | 3Y    | 5Y     | 10Y   |                 |               |
| S&P Target Date 2035 Index                   |        | 6.25%                         | 13.57% | 24.56% | 5.81% | 9.25%  | 8.03% | —               | —             |
| Morningstar Category Average                 |        | 6.05%                         | 13.33% | 24.54% | 4.70% | 8.75%  | 7.66% | —               | —             |
| <b>TARGET-DATE 2040</b>                      |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2040 FUND I               | TRHDX  | 5.93%                         | 15.63% | 27.63% | 5.45% | 10.57% | 9.10% | 0.43%           | 0.43%         |
| S&P Target Date 2040 Index                   |        | 6.49%                         | 14.91% | 26.62% | 6.62% | 10.17% | 8.61% | —               | —             |
| Morningstar Category Average                 |        | 6.01%                         | 14.63% | 26.48% | 5.52% | 9.76%  | 8.27% | —               | —             |
| <b>TARGET-DATE 2045</b>                      |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2045 FUND I               | TRIKX  | 6.03%                         | 16.52% | 28.82% | 5.94% | 11.17% | 9.44% | 0.44%           | 0.44%         |
| S&P Target Date 2045 Index                   |        | 6.69%                         | 15.76% | 27.95% | 7.16% | 10.75% | 8.97% | —               | —             |
| Morningstar Category Average                 |        | 6.31%                         | 15.70% | 28.08% | 6.14% | 10.44% | 8.63% | —               | —             |
| <b>TARGET-DATE 2050</b>                      |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2050 FUND I               | TRJLX  | 6.02%                         | 16.69% | 29.13% | 6.09% | 11.27% | 9.49% | 0.45%           | 0.45%         |
| S&P Target Date 2050 Index                   |        | 6.74%                         | 16.25% | 28.68% | 7.44% | 11.06% | 9.18% | —               | —             |
| Morningstar Category Average                 |        | 6.17%                         | 16.20% | 28.86% | 6.42% | 10.69% | 8.79% | —               | —             |
| <b>TARGET-DATE 2055</b>                      |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2055 FUND I               | TRJMX  | 6.10%                         | 16.87% | 29.28% | 6.10% | 11.25% | 9.47% | 0.46%           | 0.46%         |
| S&P Target Date 2055 Index                   |        | 6.82%                         | 16.35% | 28.82% | 7.49% | 11.14% | 9.26% | —               | —             |
| Morningstar Category Average                 |        | 6.41%                         | 16.43% | 29.21% | 6.53% | 10.82% | 8.84% | —               | —             |
| <b>TARGET-DATE 2060</b>                      |        |                               |        |        |       |        |       |                 |               |
| T. ROWE PRICE RTMT 2060 FUND I               | TRLNX  | 6.08%                         | 16.86% | 29.34% | 6.10% | 11.27% | 9.48% | 0.46%           | 0.46%         |
| S&P Target Date 2060+ Index                  |        | 6.87%                         | 16.42% | 28.90% | 7.53% | 11.18% | N/A   | —               | —             |
| Morningstar Category Average                 |        | 6.36%                         | 16.50% | 29.35% | 6.59% | 10.92% | 9.04% | —               | —             |
| <b>MONEY MARKET TAXABLE</b>                  |        |                               |        |        |       |        |       |                 |               |
| AMERCENT CP PRES MM INV                      | CPFXX  | 1.21%                         | 3.66%  | 4.96%  | 3.16% | 2.00%  | 1.32% | 0.48%           | 0.48%         |
| Bloomberg U.S. Treasury Bill 1-3 Month Index |        | 1.36%                         | 4.08%  | 5.52%  | 3.57% | 2.33%  | 1.63% | —               | —             |
| Morningstar Category Average                 |        | 1.22%                         | 3.74%  | 5.06%  | 3.26% | 2.08%  | 1.39% | —               | —             |
| <b>STABLE VALUE</b>                          |        |                               |        |        |       |        |       |                 |               |
| FIXED INTEREST OPTION                        | FB124  | 0.64%                         | 1.88%  | 2.50%  | 2.12% | 2.03%  | 2.06% | N/A             | N/A           |
| FTSE U.S. Treasury-Bill 3-Month Index        |        | 1.37%                         | 4.17%  | 5.63%  | 3.63% | 2.38%  | 1.67% | —               | —             |



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**Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate and there is no assurance that the objective of any funds will be achieved. Mutual fund shares are redeemable at the then current net asset value and may be worth more or less than their original cost.**

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the fund prospectuses, which can be obtained from your financial professional, at [www.corebridgefinancial.com/retirementservices](http://www.corebridgefinancial.com/retirementservices) or by calling 1-800-428-2542 and following the prompts. Read the prospectuses carefully before investing.

The current 7-day yield as of September 30, 2024 for AMERCENT CP PRES MM INV is 4.57%. This yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields do not reflect deduction of surrender charges or premium taxes, if applicable. You could lose money by investing in the Money Market Fund (Fund). Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

## **Important Information regarding Morningstar Ratings/Rankings:**

Mutual funds are classified according to Morningstar. Morningstar measures risk-adjusted returns and ratings reflect historical risk-adjusted performance. Morningstar % Rank in Category is the fund's total-return percentile rank relative to all funds that have the same category for the same time period. The highest (or most favorable) percentile rank is 1, and the lowest (or least favorable) percentile rank is 100.

## **Important Risk Disclosures**

Past performance is not a guarantee of future results. Investing involves risk, including the possible loss of principal. Generally, higher potential returns involve greater risk and short-term volatility. For example: Small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.

International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political



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climates.

High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity.

Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.

Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

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### **Index Definitions**

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**Bloomberg Global Aggregate Index:** Bloomberg Global Aggregate - Corporate Index is a flagship measure of global investment grade, fixed-rate corporate debt. This multi-currency benchmark includes bonds from developed and emerging markets issuers within the industrial, utility and financial sectors.

**Bloomberg U.S. Aggregate Bond Index:** Bloomberg U.S. Aggregate Bond Index is an unmanaged index considered representative of the US investment-grade, fixed-rate bond market.

**Bloomberg U.S. Corporate High Yield Index:** Bloomberg US Corporate High Yield Bond Index measures the USD-denominated, high yield, fixed rate corporate bond market.

**Bloomberg U.S. Government Intermediate Index:** Bloomberg Intermediate US Government/Credit Bond Index is a broad-based flagship benchmark that measures the non-securitized component of the US Aggregate Index with less than 10 years to maturity.

**Bloomberg U.S. Treasury Bill 1-3 Month Index:** Bloomberg U.S. Treasury Bill 1-3 Month Index is an unmanaged index considered representative of short-term US corporate and US government bonds with maturities of one to three years.

**Bloomberg U.S. Treasury TIPS Index:** Bloomberg US Treasury Inflation-Linked Bond Index (Series-L) measures the performance of the US Treasury Inflation Protected Securities (TIPS) market.

**FTSE U.S. Treasury-Bill 3-Month Index:** FTSE 3-Month Treasury Bill Index is an unmanaged index composed of three month Treasury bills.

**MSCI All Country World NR Index:** MSCI ACWI NR Index is designed to represent performance of the full opportunity set of large- and mid-cap stocks across 23 developed and 26 emerging markets.

**MSCI All Country World Small NR Index:** MSCI ACWI Small Cap Index captures small cap representation across 23 Developed Markets (DM) and 26 Emerging Markets (EM) countries. With 5,929 constituents, the index covers about 14% of the free float-adjusted market capitalization in each country.

**MSCI EAFE Growth Index:** MSCI EAFE Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across Developed Markets countries\* around the world, excluding the US and Canada.

**MSCI EAFE NR Index:** MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. It covers approximately 85% of the free float-adjusted market capitalization in each country.

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**MSCI EAFE Value Index:** MSCI EAFE Value Index captures large and mid-cap securities exhibiting overall value style characteristics across Developed Markets countries\* around the world, excluding the US and Canada.

**MSCI Emerging Markets NR Index:** The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets.

**MSCI World Metals & Mining NR Index:** The MSCI World Metals and Mining Index is composed of large and mid cap stocks across 23 Developed Markets (DM) countries\*. All securities in the index are classified in the Metals & Mining industry (within the Materials sector) according to the Global Industry Classification Standard (GICS®)

**Russell 1000 Growth Index:** The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth rates. It is market-capitalization weighted.

**Russell 1000 Value Index:** The Russell 1000 Value Index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth rates. It is market-capitalization weighted.

**Russell 2000 Growth Index:** The Russell 2000 Growth Index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth rates. It is market-capitalization weighted.

**Russell 2000 Index:** Russell 2000 Index is an index measuring the performance of approximately 2,000 smallest-cap American companies in the Russell 3000 Index, which is made up of 3,000 of the largest U.S. stocks. It is a market-cap weighted index.

**Russell 2000 Value Index:** Russell 2000 Value Index Fund seeks to track the performance of a benchmark index that measures the investment return of small capitalization value stocks.

**Russell Mid Cap Growth Index:** The Russell Midcap Growth Index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth rates. It is market-capitalization weighted.

**Russell Mid Cap Index:** The Russell Midcap Index measures the performance of the mid-cap segment of the US equity universe. It is a subset

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of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.

**Russell Mid Cap Value Index:** The Russell Midcap Value Index measures the performance of the mid-cap value segment of the US equity universe. It includes those Russell Midcap Index companies with relatively lower forecasted growth rates. It is market-capitalization weighted.

**S&P 1500 Energy Index:** S&P Composite 1500 Energy Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS energy sector.

**S&P 1500 Financials Index:** S&P Composite 1500 Financials Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS financial sector.

**S&P 1500 Health Care Index:** S&P Composite 1500 Health Care Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS® health care sector.

**S&P 1500 Information Technology Index:** The S&P 1500 Information Technology Index comprises those companies included in the S&P Composite 1500 that are classified as members of the GICS information technology sector.

**S&P 500 Index:** The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization weighted.

**S&P North American Natural Resources Index:** The S&P North American Natural Resources Index provides investors with a benchmark that represents U.S. traded securities that are classified under the GICS® energy and materials sector excluding the chemicals industry; and steel sub-industry.

**S&P Target Date 2010 Index:** The S&P Target Date 2010 Index is designed to represent a broadly derived consensus of asset class exposure and glide path for target date year 2010. The index allocates to equities and fixed income at varying levels, according to a predetermined schedule related to the respective target date.

**S&P Target Date 2015 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with

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different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2020 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2025 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2030 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2035 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2040 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2045 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

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offer target date products.

**S&P Target Date 2050 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2055 Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Date 2060+ Index:** The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2060, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

**S&P Target Risk Aggressive Index:** The S&P Target Risk Aggressive Index is designed to measure the performance of aggressive stock-bond allocations to equities, seeking to maximize opportunities for long-term capital accumulation.

**S&P Target Risk Growth Index:** The S&P Target Risk Growth Index is designed to measure the performance of equity allocations, while seeking to provide limited fixed income exposure to diversify risk.

**S&P Target Risk Moderate Index:** The S&P Target Risk Moderate Index is designed to measure the performance of moderate stock-bond allocations to fixed income while seeking to increase opportunities for higher returns through equities.