

# PARTICIPANT REPORT

DATA AS OF SEPTEMBER 30, 2024

Category / Fund Name	Ticker	RETURNS ANNUALIZED IF OVER 1Y						Gross Exp Ratio	Net Exp Ratio
		3M	YTD	1Y	3Y	5Y	10Y		
<b>LARGE VALUE</b>									
VANGRD WINDSOR II ADMIRAL	VWNAX	5.15%	15.67%	29.25%	9.72%	14.48%	10.95%	0.26%	0.26%
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>									
MFS RESEARCH R6	MFRKX	4.48%	17.11%	31.85%	9.12%	13.48%	12.29%	0.49%	0.49%
VANGUARD INST IDX	VINIX	5.88%	22.04%	36.30%	11.87%	15.95%	13.35%	0.04%	0.04%
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 I	CEYIX	6.32%	12.22%	26.66%	6.93%	13.22%	13.81%	0.66%	0.66%
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 BLEND</b>									
VANGUARD MIDCAP INDEX INS	VMCIX	9.36%	14.72%	28.81%	5.31%	11.23%	10.22%	0.04%	0.04%
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>SMALL BLEND</b>									
DFA US SMALL CAP I	DFSTX	8.63%	10.92%	26.09%	6.62%	12.18%	9.64%	0.28%	0.27%
VANGUARD SMALL CAP INSTL	VSCIX	9.04%	12.37%	27.45%	4.37%	10.67%	9.65%	0.04%	0.04%
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>FOREIGN LARGE BLEND</b>									
VANGUARD DEV MKT IND FUND INST	VTMNX	7.49%	12.17%	24.71%	4.84%	8.30%	5.94%	0.06%	0.06%
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>									
AMERICAN EUROPACIFIC GROWTH R6	RERGX	5.41%	12.99%	24.71%	0.06%	7.52%	6.26%	0.47%	0.47%

# PARTICIPANT REPORT

Category / Fund Name	Ticker	RETURNS ANNUALIZED IF OVER 1Y						Gross Exp Ratio	Net Exp Ratio
		3M	YTD	1Y	3Y	5Y	10Y		
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>INTERMEDIATE CORE BOND</b>									
VANGUARD TOTAL BOND INDEX I	VBPIX	5.07%	4.42%	11.42%	-1.42%	0.32%	1.83%	0.04%	0.04%
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>									
GOLDMAN SACHS BOND R6	GSFUX	5.59%	5.12%	13.35%	-1.60%	0.98%	2.07%	0.71%	0.45%
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>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%	—	—

# PARTICIPANT REPORT

Category / Fund Name	Ticker	RETURNS ANNUALIZED IF OVER 1Y						Gross Exp Ratio	Net Exp Ratio
		3M	YTD	1Y	3Y	5Y	10Y		
<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%
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>TARGET-DATE 2065+</b>									
T. ROWE PRICE RTMT 2065 FUND I	TRMOX	6.02%	16.74%	29.15%	6.13%	N/A	N/A	0.46%	0.46%
S&P Target Date 2065+ Index		6.85%	16.69%	29.29%	7.69%	11.29%	N/A	—	—
Morningstar Category Average		6.36%	16.60%	29.46%	6.70%	11.14%	N/A	—	—
<b>MONEY MARKET TAXABLE</b>									
AMER CENT US GOVT MMKT INV	TCRXX	1.24%	3.73%	5.04%	3.21%	2.04%	1.35%	0.46%	0.46%

# PARTICIPANT REPORT

Category / Fund Name	Ticker	RETURNS ANNUALIZED IF OVER 1Y						Gross Exp Ratio	Net Exp Ratio
		3M	YTD	1Y	3Y	5Y	10Y		
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>									
<b>FIXED INTEREST OPTION</b>	<b>FB125</b>	<b>0.68%</b>	<b>1.99%</b>	<b>2.65%</b>	<b>2.27%</b>	<b>2.18%</b>	<b>2.21%</b>	<b>N/A</b>	<b>N/A</b>
FTSE U.S. Treasury-Bill 3-Month Index		1.37%	4.17%	5.63%	3.63%	2.38%	1.67%	—	—

# PARTICIPANT REPORT

**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 AMER CENT US GOVT MMKT INV is 4.63%. 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

## PARTICIPANT REPORT

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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

VFA is a wholly owned subsidiary of Corebridge Financial, Inc. Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

### **Index Definitions**

## PARTICIPANT REPORT

**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. 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.

**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 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.

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

**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

## PARTICIPANT REPORT

is market capitalization weighted.

**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 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



DATA AS OF SEPTEMBER 30, 2024

## PARTICIPANT REPORT

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.

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 Date 2065+ Index: The S&P Target Date 2065+ is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2065 or later target retirement date. You cannot invest in an index.