

PREMIER RETIREMENT PLAN SERVICES ANNUAL 404a-5 FEE DISCLOSURE FOR RETIREMENT PLAN PARTICIPANTS

There may be fees or expenses related to the administration of the retirement plan or associated with the investment of plan assets that will affect the amount of your benefits. Any fees related to the administration of the plan or associated with the investment of plan assets may be paid by the plan or by the Employer. If the Employer does not pay plan-related expenses, such fees or expenses will generally be allocated to the accounts of participants either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the plan.

If you direct the investment of your benefits under the plan, you will be responsible for any investment-related fees incurred as a result of your investment decisions. Prior to making any investments, you should obtain and read all available information concerning the particular funds in which you are interested, including financial statements, prospectuses, and any other general investment information so that you can make an informed decision.

There are two types of **general administrative expenses** from Premier Retirement Plan Services (*PRPS*) that could be passed through the retirement plan and ultimately to you as a participant: ongoing administrative expenses and transition expenses.

- The ongoing administrative expenses that might possibly be paid are split into three primary types: first, there is a “base fee” determined by the plan design and its complexity to administer ranging from \$1,050 to \$3,000; second, there is a “per head” charge based upon the number of accounts with activity during the plan year ranging from \$25-\$60 each; and third, any extraordinary time required for administration will be billed at \$150-\$205/hour.
- The transition expenses are either periodic or one-time fees that may include: “plan document” services ranging from \$0 to \$1,800 on a 6-year cycle and \$250 per amendment requested; “takeover” services for the plan (*when new to PRPS*) billed at \$185/hour as needed; or plan “termination” services typically do not exceed \$1,000 billed at \$185/hour in addition to the final ongoing administration to officially close the plan.
- *PRPS* reduces our **general administrative expenses** by 50% of the income (*revenue sharing*), if any, we receive directly from the plan’s investment provider for the services rendered for the plan, and *PRPS* must generally qualify annually for this income. It is this final general administrative expense, net of *revenue sharing* that may be paid from plan assets.

THE GENERAL ADMINISTRATIVE EXPENSES (AFTER ANY REVENUE SHARING REDUCTIONS) WILL GENERALLY BE PAID BY THE PLAN SPONSOR OF YOUR PLAN DIRECTLY IN WHICH CASE YOU WILL HAVE NO CHARGES OTHER THAN THOSE RELATED TO THE INVESTMENT OF PLAN ASSETS TAKEN FROM YOUR ACCOUNT. HOWEVER, IF THE GENERAL ADMINISTRATIVE EXPENSES ARE PASSED THROUGH THE PLAN TO PARTICIPANT ACCOUNTS, YOU WILL SEE THESE EXPENSES REFLECTED DIRECTLY ON YOUR INVESTMENT STATEMENTS AS REQUIRED.

In addition to general administration and/or investment fees that may be charged to the plan, you may be assessed fees directly associated with the administration of your own account. Generally, your Summary Plan Description (*SPD*) will indicate whether these fees are being passed directly to you, or you can consult the Plan Sponsor. Some of the fees that may be charged to participants include:

- Termination of employment, Hardship, In-Service or Required Minimum Distributions: \$75 - \$125 each.
- Participant loan processing fee: \$100 - \$200 each.
- QDRO processing fee of \$205/hour with a \$410 minimum
- Terminated participants with balances remaining in the plan at the end of the plan year following the plan year of termination will be charged a maintenance fee of \$50 - \$150 to keep their benefits in the plan.
- Terminated participants with a “small balance” may have their entire account used to offset the normal distribution fee. A “small balance” is a vested benefit that is at or below the normal termination distribution processing range of \$75 - \$125.

These fees may be passed to you directly by the Plan Sponsor as indicated in your *SPD*. *PRPS* assesses these fees as part of “requested” benefit services provided for the Plan Sponsor. There may be additional fees assessed by the investment provider for the plan, and those fees would be disclosed by that provider separately.

ANY FEES ACTUALLY PAID FROM YOUR ACCOUNT WILL BE SHOWN ON THE PERIODIC BENEFIT STATEMENTS YOU RECEIVE FROM YOUR INVESTMENT PROVIDER.

The CONSOLIDATED FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN (the Plan) offered by CONSOLIDATED FEDERAL CREDIT UNION has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to principal.com or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit principal.com. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at principal.com.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

CONSOLIDATED FEDERAL CREDIT UNION
1033 NE 6TH AVE
PORTLAND, OR 97232-2017
503-238-5897

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. CONSOLIDATED FEDERAL CREDIT UNION has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Fees and expenses+ — For the current year, an annual Plan administrative expense of 0.22% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a fee adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

Occasionally, there may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the

expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

- + If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use.

Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Distribution in-kind fee:** \$50.00
- **Distribution installment fee:** \$12.50 per quarter
- **Loan maintenance fee for new loans:** \$12.00 per quarter
- **Loan setup fee:** \$75.00
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.
- **Wire transfer fee:** \$25.00
- **Fee for overnight mailing a check:** \$25.00
- **Stop payment fee:** \$25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** \$50.00

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This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.

When you log into your account at principal.com and click on Investments > Investment Performance, you can find the following to review investment information.

- The most recent month end performance on an investment option.
- To view asset class descriptions, scroll below the list of available investment options, then click on “View detailed descriptions of all asset classes.”
- To view the description of a benchmark for a specific investment, click on the investment name, then Investment Option Profile and scroll to the bottom of the page.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information and a glossary of terms to assist you in understanding the designated investment options.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense - Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

Asset Class: Short-Term Fixed Income	Investment Category: Stable Value	Inv Manager or Sub-Advisor: Morley Capital Management						
Investment Option Name: Morley Stable Value Fund ³¹	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.66	1.89	2.42	1.83	1.94	1.67	3.49	1/1994
Benchmark: Bloomberg US Government 1-3 Year Index	0.72	1.72	2.47	-0.90	1.04	0.80	-	-

Description: The objective of the Fund is to provide preservation of capital, relatively stable returns consistent with its comparatively low risk profile, and liquidity for benefit responsive plan or participant payments. The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing. If the retirement program provides access to the Fund and competing investment options, then participant transfers, either directly or indirectly, to competing investment options will be subject to an Equity Wash. An Equity Wash requires that transfers must be directed to a non-competing investment option under the plan for 90 days before such transferred amounts may be directed to any other competing investment option. Competing investment options include other guaranteed investment options, and cash account, money market, other short-term fixed income investment options with an average duration of less than two years, or investment options where the principal amount is guaranteed to Plan participants. For more information, see the applicable fact sheet on principal.com for a more complete description of this investment.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.45/\$4.50	0.45						
Composition (% of Assets) as of 03/31/2014	N/A							
	N/A							

Asset Class: Short-Term Fixed Income	Investment Category: Money Market	Inv Manager or Sub-Advisor: Principal Global Investors						
Investment Option Name: Liquid Assets Separate Account ^{A,6,24,27}	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.31	3.68	4.62	1.71	1.68	1.10	4.31	12/1980
Benchmark: Bloomberg US Treasury Bellwethers 3 Month Index	1.33	3.72	4.65	1.76	1.76	1.14	-	-

Description: The investment seeks as high a level of current income as is considered consistent with preservation of principal and maintenance of liquidity. It invests in a portfolio of high quality, short-term instruments. The investments are U.S. dollar denominated securities which the sub-advisor believes present minimal credit risks. The sub-advisor maintains a dollar weighted average portfolio maturity of 60 days or less.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.18/\$1.80	0.18						
Composition (% of Assets) as of 08/31/2023	Other	U.S. Bonds						
	92.00	7.99						

Asset Class: Fixed Income	Investment Category: Multisector Bond	Inv Manager or Sub-Advisor: PIMCO						
Investment Option Name: PIMCO Income Institutional Fund ^{4,5,17}	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-0.54	3.23	6.76	0.67	2.37	4.00	6.52	3/2007
Benchmark: Bloomberg US Universal Index	-2.88	-0.62	1.61	-4.68	0.34	1.43	-	-

Description: The investment seeks to maximize current income; long-term capital appreciation is a secondary objective. The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.62/\$6.20	0.62						
Composition (% of Assets) as of 06/30/2023	U.S. Bonds	Non-U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Pre-ferred	Conver-tibles	Other	Cash
	208.85	12.06	0.59	0.31	0.14	0.08	0.05	-122.09

Asset Class: Fixed Income		Investment Category: Intermediate Core-Plus Bond				Inv Manager or Sub-Advisor: Voya Investment Management					
Investment Option Name: Voya Intermediate Bond I Fund 17,18,23,G		Average Annual Total Return as of 09/30/2023 Quarter End									
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date		
		-2.68	-0.09	1.55	-4.80	0.40	1.75	3.62	1/2002		
Benchmark: Bloomberg US Universal Index		-2.88	-0.62	1.61	-4.68	0.34	1.43	-	-		
Description: The investment seeks to maximize total return through income and capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in a portfolio of bonds, including but not limited to corporate, government and mortgage bonds, which, at the time of purchase, are rated investment-grade (e.g., rated at least BBB- by S&P Global Ratings or Baa3 by Moody's Investors Service, Inc.) or have an equivalent rating by a nationally recognized statistical rating organization ("NRSRO"), or are of comparable quality if unrated.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.36/\$3.60		0.36							-
Composition (% of Assets) as of 08/31/2023		U.S. Bonds	Non-U.S. Bonds	Cash	Pre-ferred	Conver-tibles	U.S. Stocks				
		90.34	5.74	3.44	0.38	0.13	-0.03				

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date Retirement				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement Income R6 Fund 15,16,18,23,36,37,E		Average Annual Total Return as of 09/30/2023 Quarter End								
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
		-2.88	3.74	8.33	0.52	2.54	3.69	3.24	11/2014	
Benchmark: Morningstar Lifetime Moderate Income Index		-2.28	2.61	7.83	1.05	3.08	3.68	-	-	
Description: The investment seeks current income and some capital appreciation. The fund is a "fund of funds" that primarily invests in other mutual funds within the same group of investment companies, and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.										
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
		Gross %/ Per \$1,000		Net %						
		0.38/\$3.80		0.36						
Composition (% of Assets) as of 08/31/2023		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles	
		47.64	25.60	14.39	7.58	4.47	0.13	0.11	0.08	

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2020				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2020 R6 Fund 15,16,18,23,36,37,E		Average Annual Total Return as of 09/30/2023 Quarter End								
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
		-2.86	3.69	8.30	0.66	2.63	4.47	3.78	11/2014	
Benchmark: Morningstar Lifetime Moderate 2020 Index		-3.70	2.25	8.71	0.22	3.09	4.55	-	-	
Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is intended for investors who retired on or around the year 2020 and plan to withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.										
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
		Gross %/ Per \$1,000		Net %						
		0.39/\$3.90		0.37						
Composition (% of Assets) as of 08/31/2023		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles	
		47.44	25.52	14.40	7.87	4.46	0.13	0.11	0.08	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2025				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2025 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.17	4.52	10.15	1.75	3.29	5.22	4.48	11/2014	
Benchmark: Morningstar Lifetime Moderate 2025 Index	-4.03	2.47	9.56	0.62	3.24	4.99	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2025 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.39/\$3.90		0.38						

Composition (% of Assets) as of 08/31/2023	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	42.84	30.28	17.21	5.13	4.22	0.15	0.10	0.08

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2030				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2030 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.43	5.60	12.43	2.90	3.89	5.87	5.10	11/2014	
Benchmark: Morningstar Lifetime Moderate 2030 Index	-4.17	3.02	10.93	1.61	3.57	5.54	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2030 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.40/\$4.00		0.39						

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	37.40	33.43	20.78	4.80	3.26	0.18	0.09	0.06

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2035				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2035 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.48	6.70	14.62	4.55	4.86	6.58	5.83	11/2014	
Benchmark: Morningstar Lifetime Moderate 2035 Index	-4.13	3.92	12.85	3.10	4.06	6.12	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2035 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.42/\$4.20		0.41						

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	46.17	24.06	22.50	4.73	2.17	0.22	0.09	0.06

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2040 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.65	7.50	16.31	5.57	5.41	7.07	6.33	11/2014	
Benchmark: Morningstar Lifetime Moderate 2040 Index	-3.95	4.91	14.88	4.59	4.57	6.57	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2040 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.43/\$4.30	0.42		-					
					0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	52.59	27.86	14.18	3.18	1.84	0.25	0.07	0.04

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2045 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.78	8.07	17.60	6.41	5.85	7.33	6.62	11/2014	
Benchmark: Morningstar Lifetime Moderate 2045 Index	-3.79	5.61	16.35	5.56	4.91	6.78	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2045 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.44/\$4.40	0.42		-					
					0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	57.56	30.51	7.60	2.88	1.11	0.28	0.06	0.02

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.				
Investment Option Name: JP Morgan SmartRetirement 2050 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End								
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date	
	-3.83	8.33	17.89	6.42	5.85	7.33	6.62	11/2014	
Benchmark: Morningstar Lifetime Moderate 2050 Index	-3.71	5.92	17.03	5.93	5.03	6.81	-	-	

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2050 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.44/\$4.40	0.42		-					
					0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	59.16	31.57	5.29	2.80	0.84	0.28	0.05	0.01

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan SmartRetirement 2055 R6 Fund 15,16,18,23,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.78	8.27	17.90	6.44	5.88	7.35	6.64	11/2014
Benchmark: Morningstar Lifetime Moderate 2055 Index	-3.70	5.94	17.15	5.96	5.00	6.74	-	-

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2055 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.45/\$4.50	0.42		-					
					0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	59.10	31.66	5.09	2.97	0.84	0.28	0.05	0.01

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan SmartRetirement 2060 R6 Fund 36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.77	8.24	17.90	6.44	5.88	-	7.74	8/2016
Benchmark: Morningstar Lifetime Moderate 2060 Index	-3.72	5.89	17.17	5.91	4.93	6.65	-	-

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is generally intended for investors who plan to retire around the year 2060 and then withdraw their investment in the fund throughout retirement. It is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and ETFs within the same group of investment companies, passive ETFs that are managed by unaffiliated investment advisers in certain limited instances and/or direct investments in other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.50/\$5.00	0.42		-					
					0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	58.90	31.38	5.11	3.44	0.83	0.28	0.05	0.01

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan SmartRetirement 2065 R6 Fund 15,16,18,36,37,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.55	8.30	-	-	-	-	11.80	11/2022
Benchmark: Morningstar Lifetime Moderate 2060 Index	-3.72	5.89	17.17	5.91	4.93	6.65	-	-

Description: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and exchange traded funds (ETFs) within the same group of investment companies (i.e., J.P. Morgan Funds), passive ETFs that are managed by unaffiliated investment advisers in certain limited instances (unaffiliated passive ETFs) and/or direct investments in securities and other financial instruments.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %							
	0.62/\$6.20	0.42		-					
					0.00	2/60 day period	N/A	10/31/2024	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	57.42	31.27	5.91	4.44	0.63	0.27	0.05	0.01

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan Equity Income R6 Fund ^{23,38,E}	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.14	-3.22	9.37	10.49	7.28	9.55	10.83	1/2012
Benchmark: Russell 1000 Value Index	-3.16	1.79	14.44	11.05	6.23	8.45	-	-

Description: The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred securities convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.45/\$4.50	0.45					
		-	0.00	2/60 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	96.19	3.47	0.34

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard 500 Index Admiral Fund ^{2,38,G}	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.28	13.04	21.57	10.11	9.88	11.87	7.19	11/2000
Benchmark: Russell 1000 Index	-3.15	13.01	21.19	9.53	9.63	11.63	-	-
Benchmark: Standard & Poor's 500 Index	-3.27	13.07	21.62	10.15	9.92	11.91	-	-

Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.04/\$0.40	0.04					
		-	0.00	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	99.09	0.54	0.37

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan Large Cap Growth R6 Fund ^{23,38,E}	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.64	18.93	23.20	5.61	13.38	15.32	15.15	11/2010
Benchmark: Russell 1000 Growth Index	-3.13	24.98	27.72	7.97	12.42	14.48	-	-

Description: The investment seeks long-term capital appreciation. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of large, well-established companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000(R) Growth Index at the time of purchase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.51/\$5.10	0.44					
		-	0.00	2/60 day period	N/A	10/31/2023	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks
	92.10	4.36	3.54

Asset Class: Small/Mid U.S. Equity		Investment Category: Mid Cap Value			Inv Manager or Sub-Advisor: Allspring Global Investments				
Investment Option Name: Allspring Special Mid Cap Value R6 Fund 1,23,G		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-5.62	0.27	14.38	13.94	8.33	9.38	9.93	6/2013
Benchmark: Russell Midcap Value Index		-4.46	0.54	11.05	10.98	5.18	7.92	-	-
Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap(R) Index at the time of purchase.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %						
		0.69/\$6.90	0.69						
Composition (% of Assets) as of 08/31/2023		U.S. Stocks	Cash	Non-U.S. Stocks					
		92.04	4.54	3.42					

Asset Class: Small/Mid U.S. Equity		Investment Category: Mid Cap Blend			Inv Manager or Sub-Advisor: Fidelity Management & Research				
Investment Option Name: Fidelity Mid Cap Index Fund 1,2,H		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-4.65	3.92	13.50	8.10	6.40	8.98	11.20	9/2011
Benchmark: Russell Midcap Index		-4.68	3.91	13.45	8.09	6.38	8.98	-	-
Description: The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap(R) Index. It lends securities to earn income.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %						
		0.03/\$0.30	0.03						
Composition (% of Assets) as of 08/31/2023		U.S. Stocks	Non-U.S. Stocks	Cash					
		98.45	1.52	0.03					

Asset Class: Small/Mid U.S. Equity		Investment Category: Mid Cap Growth			Inv Manager or Sub-Advisor: Carillon Tower Advisers				
Investment Option Name: Carillon Eagle Mid Cap Growth R6 Fund 1,23		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-6.41	6.00	10.07	1.43	6.09	10.63	11.94	8/2011
Benchmark: Russell Midcap Growth Index		-5.22	9.88	17.47	2.61	6.97	9.94	-	-
Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the equity securities of mid-capitalization companies. The fund will invest primarily in the equity securities of companies that the portfolio managers believe have the potential for above-average earnings or sales growth, reasonable valuations and acceptable debt levels.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %						
		0.64/\$6.40	0.64						
Composition (% of Assets) as of 06/30/2023		U.S. Stocks	Non-U.S. Stocks	Cash					
		94.38	4.48	1.14					

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Value				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: Undiscovered Managers Behavioral Value R6 Fund 1,23,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.04	-0.69	12.99	23.70	6.09	9.07	9.68	4/2013
Benchmark: Russell 2000 Value Index	-2.96	-0.53	7.84	13.32	2.59	6.19	-	-

Description: The investment seeks capital appreciation. The fund seeks to achieve its objective by investing in common stocks of U.S. companies that the fund's sub-advisor believes have value characteristics. Such common stocks include, but are not limited to, stocks of small capitalization companies, similar to those that are included in the Russell 2000 Value Index and real estate investment trusts (REITs). In selecting stocks for the fund, the sub-advisor applies principles based on behavioral finance.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.85/\$8.50	0.80					

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	98.53	1.01	0.45

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Small Cap Index Admiral Fund 1,2,23,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.61	4.22	12.53	8.71	4.60	7.99	8.52	11/2000
Benchmark: Russell 2000 Index	-5.13	2.54	8.93	7.16	2.40	6.65	-	-

Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.05/\$0.50	0.05					

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks
	97.22	2.07	0.71

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Growth				Inv Manager or Sub-Advisor: AB/Brown/Emerald			
Investment Option Name: SmallCap Growth I Separate Account A,1,3,19,28,F	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-7.59	4.80	9.98	0.35	3.97	8.55	6.70	12/2000
Benchmark: Russell 2000 Growth Index	-7.32	5.24	9.59	1.09	1.55	6.72	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with small market capitalizations at the time of purchase. The fund may invest up to 30% of the fund's assets using an index sampling strategy designed to match the performance of the Russell 2000(R) Growth Index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.65/\$6.50	0.63					

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds
	92.19	4.89	2.53	0.39

Asset Class: Small/Mid U.S. Equity	Investment Category: Real Estate				Inv Manager or Sub-Advisor: Principal Real Estate Inv			
Investment Option Name: Real Estate Securities Sep Acct A,3,10,14,27,35,F	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-6.55	-1.60	0.75	4.04	4.21	7.26	9.72	12/2002
Benchmark: MSCI US REIT Index	-7.02	-1.95	3.18	5.70	2.82	5.94	-	-

Description: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.67/\$6.70	0.67					

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	U.S. Bonds
	98.81	1.19	0.01

Asset Class: Global/International Equity	Investment Category: Diversified Emerging Mkts				Inv Manager or Sub-Advisor: American Century Inv. Mgmt.			
Investment Option Name: American Century Emerging Markets R6 Fund 4	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.15	-1.92	9.05	-7.37	-1.16	2.30	2.37	7/2013
Benchmark: MSCI Emerging Markets NR Index	-2.93	1.82	11.70	-1.73	0.55	2.07	-	-

Description: The investment seeks capital growth. The fund will invest at least 80% of its net assets in equity securities of companies located in emerging market countries. The fund's managers consider an emerging market country to be any country other than a developed country. The fund invests in securities denominated in foreign currencies and in foreign securities that are represented in the U.S. securities markets by American Depositary Receipts (ADRs) or similar depository arrangements.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.91/\$9.10	0.91					

Composition (% of Assets) as of 06/30/2023	Non-U.S. Stocks	Cash
	99.88	0.12

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: Principal Global Investors			
Investment Option Name: Diversified International Separate Account A,4,27,F	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.93	7.28	20.53	3.43	3.08	4.52	6.87	5/1987
Benchmark: MSCI ACWI Ex USA Index	-3.77	5.34	20.39	3.74	2.58	3.35	-	-

Description: The investment option normally invests the majority of assets in companies in at least three different countries. It invests in securities of companies with their principal place of business or principal office outside of the United States; companies for which the principal securities trade on a foreign exchange; and companies, regardless of where their securities are traded, that derive 50% or more of their total revenue from goods or services produced or sold outside of the United States. The Separate Account may invest in securities of companies with small to medium market capitalizations.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.43/\$4.30	0.43					

Composition (% of Assets) as of 08/31/2023	Non-U.S. Stocks	U.S. Stocks	Other	Cash
	92.83	3.16	2.05	1.96

Asset Class: Global/International Equity	Investment Category: Foreign Small/Mid Blend				Inv Manager or Sub-Advisor: Principal Global Investors			
Investment Option Name: International SmallCap Separate Account A,1,4,27,F	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.16	3.50	17.28	0.11	-0.43	4.09	9.42	1/1995
Benchmark: MSCI World Ex US Small Cap Index	-3.48	1.83	17.32	1.85	1.28	4.13	-	-

Description: The investment seeks long-term growth of capital by investing primarily in stocks of non-US companies with relatively small capitalizations. It invests in securities of companies with their principal place of business or principal office outside the US; companies for which the principal securities market is outside the US; or companies, regardless of where their securities are traded, that derive 50% of their total revenue outside of the US. Under normal market conditions, it invests at least 80% in companies similar in size to companies included in the Citigroup Extended Market Index (EMI) World ex US.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/Per \$1,000	Net %					
	0.71/\$7.10	0.71					
			-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 08/31/2023	Non-U.S. Stocks	Cash	Other	U.S. Stocks
	97.43	1.45	0.58	0.54

Important Information

Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1-800-547-7754. Read the prospectus carefully before investing.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges, and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information, contact us at 1-800-547-7754.

The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Investment Options may charge a short-term trading or redemption fee to protect the interests of long-term Contractholders.

^A Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after net Total Investment Expense of the investment option.

For a Separate Account investment option, Total Investment Expense net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual gross Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

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Insurance products and plan administrative services are provided by Principal Life Insurance Company. Securities are offered through Principal Securities, Inc., 1-800-547-7754, member SIPC, and/or independent broker/dealers. Securities sold by a Principal Securities, Inc. Registered Representative are offered through Principal Securities. Principal Securities, Inc. and Principal Life are members of the Principal Financial Group, Des Moines, IA 50392.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit The Principal Web site at principal.com.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

This report includes investment options that contain information from a variety of sources. Morningstar generally provides holdings information, operations data, and rankings or statistics proprietary to Morningstar. Morningstar is also the source of information on certain mutual funds.

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Principal Life is an investment manager as defined in ERISA with regard to its Separate Accounts.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- ⁴ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.
- ⁵ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁶ Liquid asset investment options are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Although the investment option may seek to preserve the value of an investment, it is possible to lose money by investing in the portfolio.
- ⁷ The Separate Account invests in a mutual fund only. Performance results and investment expenses shown prior to July 1, 1999, are of the mutual fund only because the Separate Account was not available. Any present or past investment expenses charged by The Principal® would have reduced the illustrated performance results. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund expenses, see the prospectus of the fund.
- ⁸ This Separate Account invests in class Adv shares of the underlying mutual fund. Performance prior to the inception date of December 15, 1997, for class Adv shares is that of class Inv shares. The expense ratio of the class Inv share was .25% less than that of the class Adv.
- ⁹ This Separate Account invests in class M shares of the underlying mutual fund. Performance prior to the inception date of December 1994 for class M shares is that of class A shares. The expense ratio of the class A share was .50% less than that of the class M share.
- ¹⁰ Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.
- ¹¹ S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ¹² S&P 600 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ¹³ S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ¹⁴ These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. For time periods prior to inception date of the fund, predecessor performance is reflected. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- ¹⁵ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

- ¹⁶ Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.
- ¹⁷ Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.
- ¹⁸ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁹ This Separate Account invests solely in the least expensive share class of a mutual fund (Fund) from Principal Funds, Inc. Principal Global Investors, LLC invests up to 30% of the Fund's assets in equity securities in an attempt to match the performance of the Fund's benchmark index. The Fund's remaining assets are managed by the sub-advisors.
- ²⁰ Asset allocation and diversification do not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.
- ²¹ The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- ²² If you elect to contribute funds into the Principal US Property Separate Account (Separate Account), you may not be able to immediately withdraw them. This Separate Account is unlike most other retirement plan investment options because it is primarily made up of interests in private equity commercial real estate rather than traditional securities. Unlike public securities sold on an exchange, commercial real estate assets are usually sold in time-consuming, and often complex, transactions. Due to the nature of these transactions, this Separate Account may be subject to market conditions which may delay or prevent a sale. We may implement a pre-existing contractual limitation in the group annuity contract which will allow us to manage this Separate Account and satisfy withdrawal requests proportionately over time and fairly among all those who request a withdrawal.
- ²³ For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.
- ²⁴ The net return experienced may be negative if the costs to maintain and operate the Liquid Assets Separate Account exceed returns. Participants may also see negative returns if plan expenses, if applicable, are netted or deducted from their accounts.
- ²⁵ The risks associated with derivative investments include that the underlying security, interest rate, market index, or other financial asset will not move in the direction the Investment Adviser and/or Sub-Advisor anticipated, the possibility that there may be no liquid secondary market, the risk that adverse price movements in an instrument can result in a loss substantially greater than a fund's initial investment, the possibility that the counterparty may fail to perform its obligations; and the inability to close out certain hedged positions to avoid adverse tax consequences.
- ²⁶ International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- ²⁷ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- ²⁸ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s).
- ²⁹ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- ³⁰ Holdings include an allocation to the Principal Healthcare Innovators Index ETF which is maintained by an affiliate of Principal Life. To eliminate any potential for cost duplication to the separate account, the full expense of the ETF is offset by the sub-advisor.
- ³¹ The Morley Stable Value Fund (the Fund), is a collective investment trust maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Morley Capital Management (the Adviser), to serve as investment adviser with respect to the Fund, subject to the Trust Company's supervision and review. The Adviser is a specialized investment boutique of Principal Global Investors and is under common control with the Trust Company. The Fund is not a mutual fund and is not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the Fund are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the Fund may fluctuate so that when redeemed, units may be worth more, or less, than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the Fund and should be read carefully before investing. Direct investment in the Fund is limited to participating trusts (also known as investing plan/trust) that meet certain requirements described in the declaration of trust, that enter into a participation agreement with the Trust Company. The Fund cannot accept investment directly from individuals and is subject to restrictions regarding transfer and withdrawal of assets including potential deferral of withdrawal requests by up to 12 months, as defined in the applicable declaration of trust.
- ³² For the NE Rate level, Principal Life Insurance Company (Principal Life) 1. pays the Sub-Adviser the management fee and compensation for services provided to the separate account, and 2. pays the separate account the expected operating expenses proportionally attributable to the NE Rate level in the maintenance of the Separate Account. Operating expenses may be greater or less than expected in any given period. The NE Rate level is only available to Contract holders who meet certain requirements and select certain additional products and services made available by Principal Life or an affiliate. Ask your Principal representative for additional details.

- ³³ Additional target date portfolios may be added to the Principal LifeTime portfolios series to accommodate plan participants with later normal retirement dates as they enter the workforce. Participants may also choose a portfolio with a target date that does not match the intended retirement date. Compare the different portfolios to see how the mix of investments might shift.
- ³⁴ The Principal U.S. Property Separate Account invests primarily in the Principal U.S. Property Portfolio, an operating partnership. All rights associated with the partnership are the rights of the Separate Account, not of contract holders investing in the Separate Account. Generally more than five percent (5%) of the Net Asset Value will be in directly held assets consistent with the investment objective and strategy.
- ³⁵ This investment option is considered non-diversified, which means it, or the underlying mutual fund, can invest a higher percentage of its assets in of fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.
- ³⁶ Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.
- ³⁷ There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.
- ³⁸ Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.
- ^E Investment option limits the number of transfers allowed into the investment option. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. When the number of allowed transfers into the investment option is met, no additional investment transfers into the investment option will be allowed until the holding period elapses. Contributions into the investment option are not impacted.
- ^F Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.
- ^G Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer amounts valued at the threshold amount or more back into the investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity valued at the threshold amount or more are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participant transfers made for less than the threshold amount do not count and are not limited.
- ^H Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out more than the threshold amount until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity more than the threshold amount are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options, money market, or Guaranteed options.
- ⁻⁻ Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.



Important Participant Notice Regarding Qualified Default Investment Alternative

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting [principal.com](https://www.principal.com).

Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, the retirement funds in the account and new contributions for which we do not have direction will be directed to JP Morgan Smart Rtmt R6, sub advised by JP Morgan Investment Mgmt Inc.. Your directions must be received at the Corporate Center of Principal Life Insurance Company®.

See the table below to identify the JP Morgan Smart Rtmt R6 that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below. See your Summary Plan Description for the definition of Normal Retirement Date.

Normal Retirement Date	JP Morgan Smart Rtmt R6
2017 or earlier	JP Morgan SmartRetirement Income R6 Fund
Between 2018 and end of 2022	JP Morgan SmartRetirement 2020 R6 Fund
Between 2023 and end of 2027	JP Morgan SmartRetirement 2025 R6 Fund
Between 2028 and end of 2032	JP Morgan SmartRetirement 2030 R6 Fund
Between 2033 and end of 2037	JP Morgan SmartRetirement 2035 R6 Fund
Between 2038 and end of 2042	JP Morgan SmartRetirement 2040 R6 Fund
Between 2043 and end of 2047	JP Morgan SmartRetirement 2045 R6 Fund
Between 2048 and end of 2052	JP Morgan SmartRetirement 2050 R6 Fund
Between 2053 and end of 2057	JP Morgan SmartRetirement 2055 R6 Fund
Between 2058 and end of 2062	JP Morgan SmartRetirement 2060 R6 Fund
2063 or later	JP Morgan SmartRetirement 2065 R6 Fund

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Note: Neither the principal nor the underlying assets of the JP Morgan Smart Rtmt R6 are guaranteed at any time, including the target date. Investment risk remains at all times.

To learn about the retirement plan's default investment option and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook for the JP Morgan Smart Rtmt R6 that will apply.

Target Date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Right to Direct

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting principal.com and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses¹ for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment². See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit principal.com or contact:

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¹ Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

² Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.