

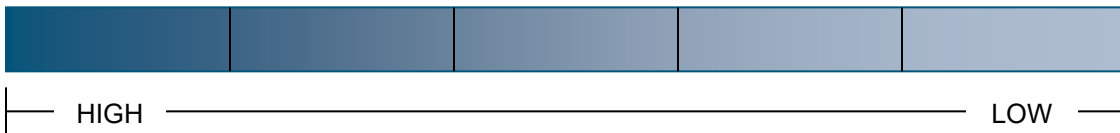


Portfolio 100

Portfolio Objective

This portfolio is suitable for someone who wants to take advantage of the long-term potential of the markets and has a risk tolerance to handle the gyrations of the market.

Volatility / Return Chart



Portfolio Expenses (Net Expense Ratio)


Weighted Average Total: 0.19%

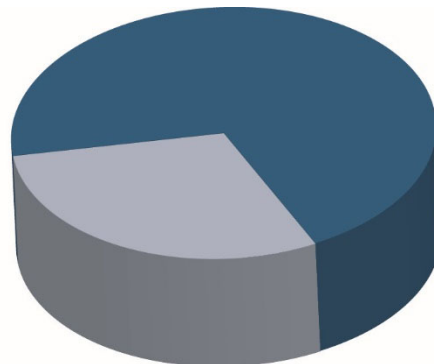
Source: Morningstar through June 30, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-0.7%	15.2%	10.2%	8.1%
Benchmarks	-1.1%	13.6%	8.7%	7.3%

Source: Morningstar through June 30, 2024

 Domestic Equity	70%
 Int'l Equity	30%



Note: Portfolio returns are reported net of all internal expense ratio fees. Returns are not net of any management or fiduciary fees.

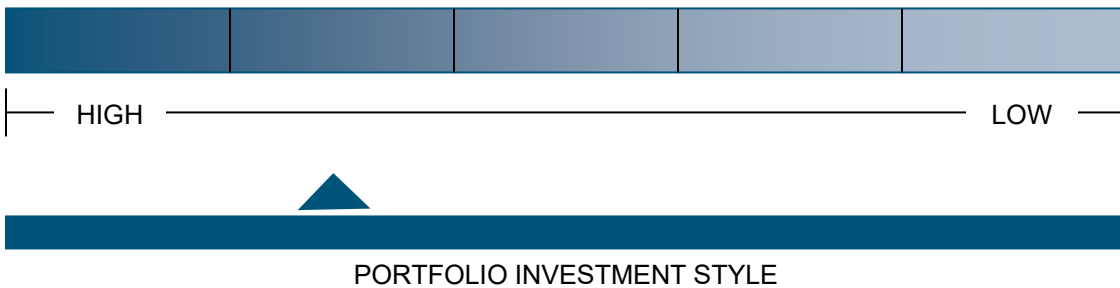


Portfolio 80

Portfolio Objective

This portfolio is suitable for investors who want to take advantage of the long-term potential of the markets but want to reduce the volatility of the portfolio by mixing in bonds.

Volatility / Return Chart



Portfolio Expenses (Net Expense Ratio)




Weighted Average Total: 0.16%

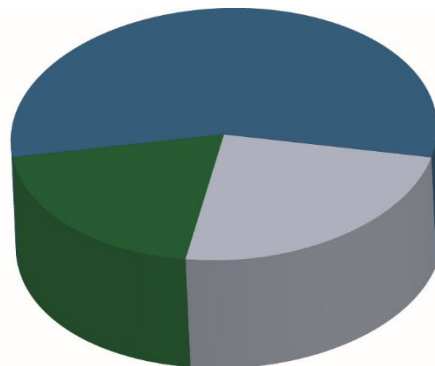
Source: Morningstar through June 30, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-0.5%	12.9%	8.5%	6.9%
Benchmarks	-0.9%	11.4%	7.1%	6.3%

Source: Morningstar through June 30, 2024

 Domestic Equity	56%
 Int'l Equity	24%
 Bonds	20%



Note: Portfolio returns are reported net of all internal expense ratio fees. Returns are not net of any management or fiduciary fees.

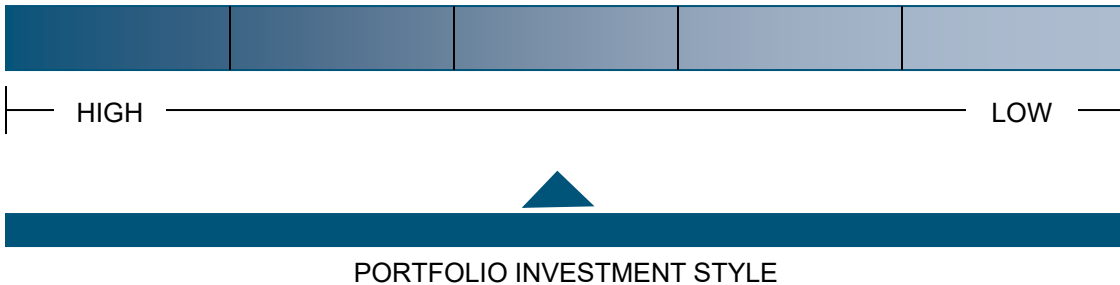


Portfolio 60

Portfolio Objective

This portfolio is suitable for someone who is nearing retirement or someone who has a moderate risk tolerance.

Volatility / Return Chart



Portfolio Expenses (Net Expense Ratio)




Weighted Average Total: 0.14%

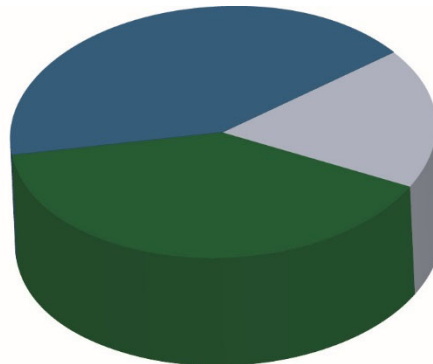
Source: Morningstar through June 30, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-0.2%	10.7%	6.6%	5.7%
Benchmarks	-0.7%	9.2%	5.4%	5.2%

Source: Morningstar through June 30, 2024

 Domestic Equity	42%
 Int'l Equity	18%
 Bonds	40%



Note: Portfolio returns are reported net of all internal expense ratio fees. Returns are not net of any management or fiduciary fees.

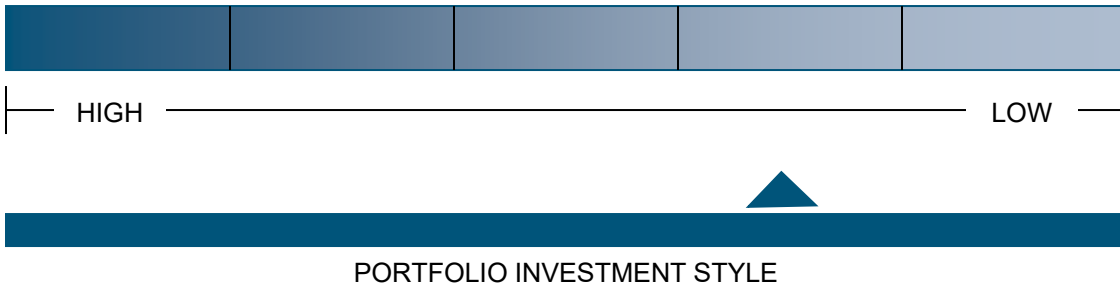


Portfolio 40

Portfolio Objective

This portfolio is suitable for someone who is nearing retirement or someone who has a low risk tolerance.

Volatility / Return Chart



Portfolio Expenses (Net Expense Ratio)




Weighted Average Total: 0.12%

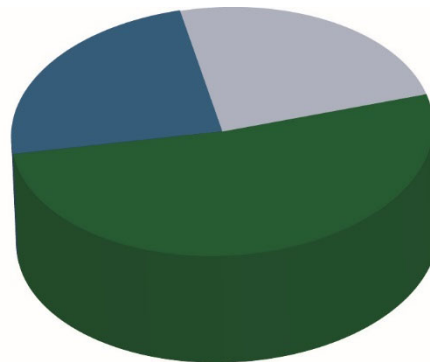
Source: Morningstar through June 30, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	0.0%	1.1%	4.7%	4.4%
Benchmarks	-0.4%	7.0%	3.6%	4.0%

Source: Morningstar through June 30, 2024

 Domestic Equity	28%
 Int'l Equity	12%
 Bonds	60%



Note: Portfolio returns are reported net of all internal expense ratio fees. Returns are not net of any management or fiduciary fees.

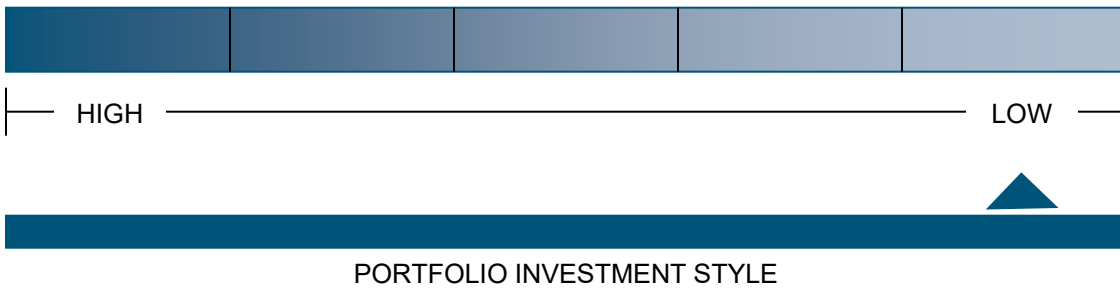


Income Portfolio

Portfolio Objective

This portfolio is suitable for someone who is in retirement or someone who has a very low risk tolerance.

Volatility / Return Chart



Portfolio Expenses (Net Expense Ratio)

Weighted Average Total:

0.08%

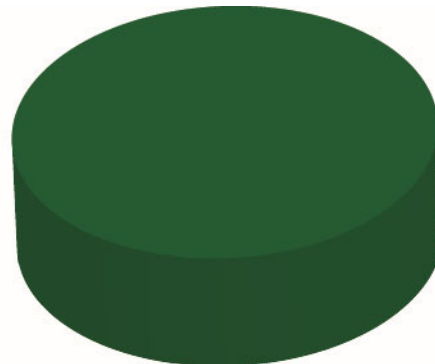
Source: Morningstar through June 30, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10Yr.
Portfolio	0.5%	2.9%	0.5%	1.4%
Benchmarks	0.1%	2.6%	-0.2%	1.4%

Source: Morningstar through June 30, 2024

■ Bonds 100%



Note: Portfolio returns are reported net of all internal expense ratio fees. Returns are not net of any management or fiduciary fees.