

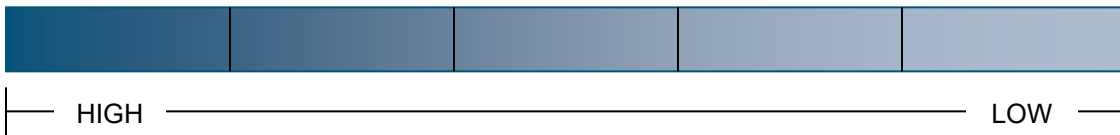


Portfolio 100

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%

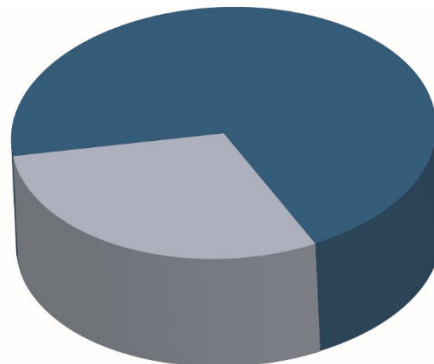
Source: Morningstar through December 31, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-2.3%	12.4%	9.6%	8.8%
Benchmarks	-2.6%	11.1%	8.1%	8.0%

Source: Morningstar through December 31, 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.

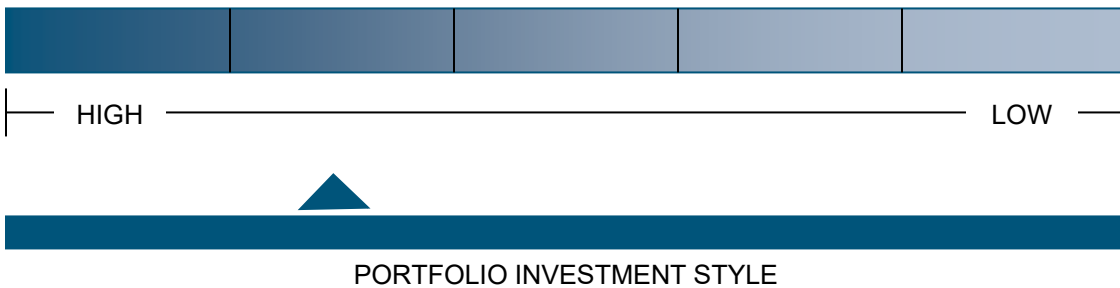


Portfolio 80

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%

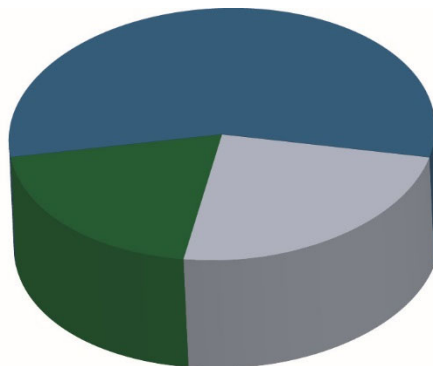
Source: Morningstar through December 31, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-2.2%	10.4%	8.0%	7.6%
Benchmarks	-2.7%	9.1%	6.7%	6.8%

Source: Morningstar through December 31, 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.

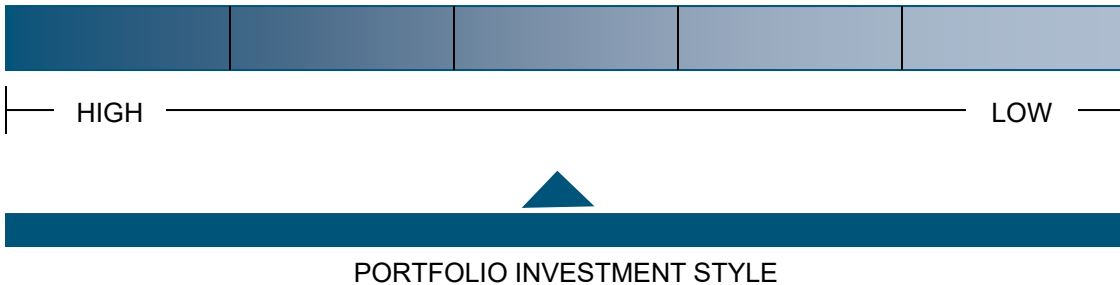


Portfolio 60

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%

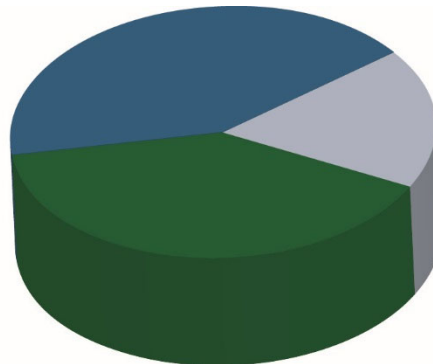
Source: Morningstar through December 31, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-2.2%	8.5%	6.3%	6.2%
Benchmarks	-2.8%	7.2%	5.1%	5.6%

Source: Morningstar through December 31, 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.

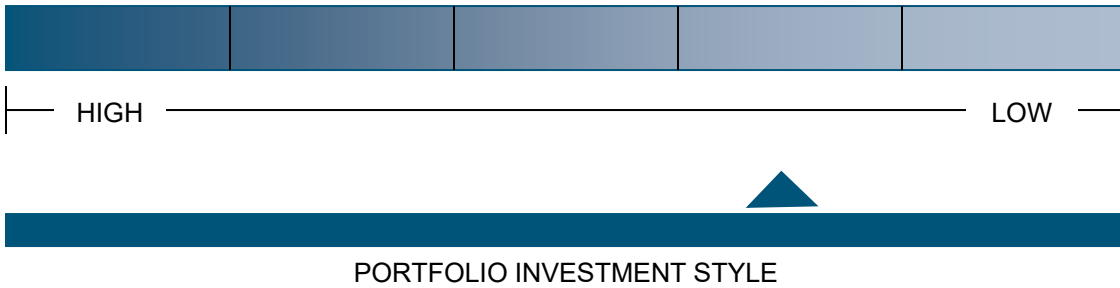


Portfolio 40

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%

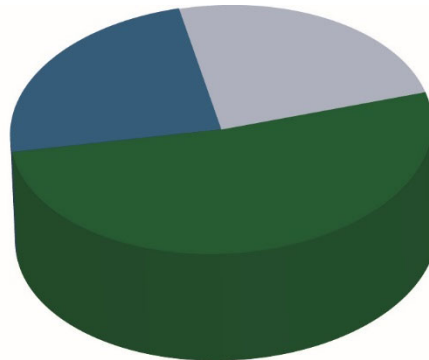
Source: Morningstar through December 31, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10 Yr.
Portfolio	-2.1%	6.5%	4.4%	4.8%
Benchmarks	-2.9%	5.2%	3.3%	4.3%

Source: Morningstar through December 31, 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.

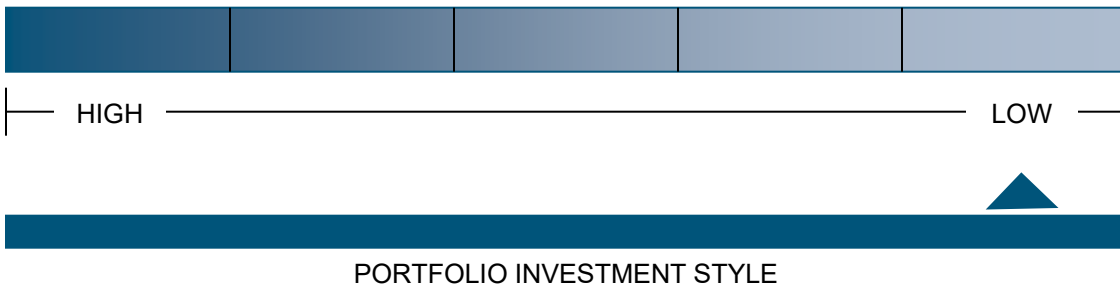


Income Portfolio

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%

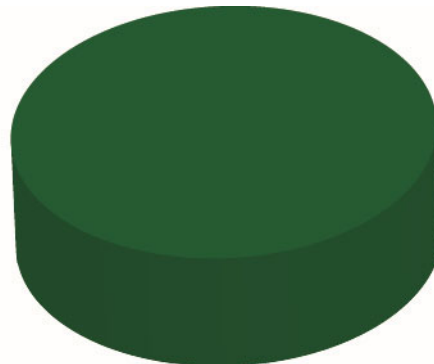
Source: Morningstar through December 31, 2024

Portfolio Performance

	3 Mo.	1 Yr.	5 Yr.	10Yr.
Portfolio	-2.6%	1.8%	0.5%	1.5%
Benchmarks	-3.1%	1.3%	-0.3%	1.4%

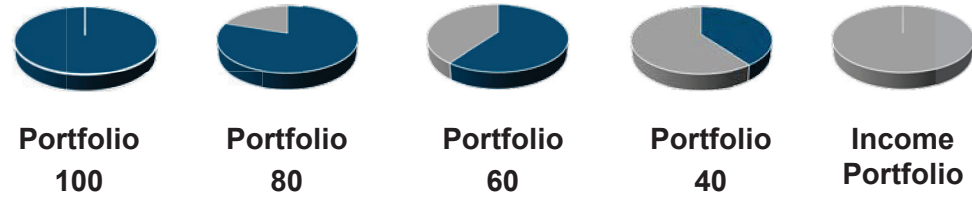
Source: Morningstar through December 31, 2024

■ Bonds 100%



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

403b Plan Model Portfolios



Domestic Equity

	Portfolio 100	Portfolio 80	Portfolio 60	Portfolio 40	Income Portfolio
Vanguard S&P 500	15	12	9	6	0
Vanguard Windsor II	20	16	12	8	0
Vanguard Small Cap Index	10	8	6	4	0
Vanguard Small Cap Value Index	25	20	15	10	0

International Developed Equity

Vanguard International Value	15	12	9	6	0
Vanguard Total International Stock	5	4	3	2	0
DFA International Small Cap Value	10	8	6	4	0

Fixed Income

Vanguard Total Bond Market	0	13	26	39	40
Vanguard Short-Term Investment Grade	0	7	14	21	0
Vanguard Inflation Protection Security	0	0	0	0	25
Vanguard Short-Term Treasury Bond	0	0	0	0	20
DFA Intermediate Government Fixed Income	0	0	0	0	15

Total	100%	100%	100%	100%	100%
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