

Welcome!

We're so glad you're here.

There's a retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.



Get your account set up

Visit principal.com/Welcome to get started.

Begin by:

- Setting security preferences
- Reading important plan notices



Set your contribution

Contributions are one way to help your savings work hard for you. To learn more, visit principal.com/MatchEnrollmentWebinar.



Check out the plan's investments

Each one is different and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.*

For a full listing, refer to the **Investment Option Summary**.



*The plan's participant level default is: American Funds Target Retirement Fund R6. See Investment Option Summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.



The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent broker-dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

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Keep going!

You've got this and we've got your back when it comes to educational resources.

Visit principal.com/Welcome to learn more.



See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.



Designate a beneficiary

Don't leave the decision up to someone else if something happens to you before retirement. Always designate a beneficiary to ensure the money in your account goes to a loved one.



Keep in touch

Staying in the know when it comes to retirement planning is a pretty good idea. We'll send you educational information about what's important to you.



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Plan Summary



Eligibility and entry

All employees eligible for the plan	No
Exclusions	<ul style="list-style-type: none"> • All bargaining employees • Nonresident alien with no U.S. income • Leased employee • Employees employed: by the Employer who is a reclassified employee or an Employee who is a work release employee

Requirements for all contributions

Age	18
Service	30 days of service
Hours of service	Not applicable
Entry service period	Not applicable
Entry date	Immediate



Deferrals and employee contributions

Elective deferral contributions	Allowed	Elective deferral (pre-tax) Catch-up deferral (pre-tax) Roth deferral (after-tax) Roth catch-up deferral (after-tax)
Minimum deferral	None	
Maximum deferral	None	
When deferrals can be changed	Any date	
When deferrals can be stopped	Any date	
Rollovers	Allowed	

Plan Summary continued



Employer contributions

Qualified matching contributions	Allowed Match formula: 100% of Elective Deferral Contributions which are not over 3% of pay, plus 50% of Elective Deferral Contributions which are over 3% but are not over 5% of Pay. Catch-up contributions matched: Yes Vesting schedule: Immediate
Discretionary contributions	Allowed Vesting schedule: 1 Year = 25%, 2 Years = 50%, 3 Years = 75%, 4 Years = 100%



Loans

Loans allowed	Number of outstanding loans allowed: 2 Number allowed in a 12-month period: 1 Interest rate: determined when you apply
Minimum amount	\$1,000
Maximum amount	The lesser of: \$50,000 50% of the participant's vested account reduced by any outstanding loan balance
Vested contributions available	All contributions
Term of loan	5 years, longer durations may be allowed if loan is taken for the purpose of purchasing a primary residence



In-service withdrawal options

Rollover	Availability: anytime
Age 59 1/2	Availability: anytime
Qualified reservist distribution	Availability: anytime



Retirement and other benefits

Normal retirement age	65
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Plan Summary continued

Retirement and other benefits continued

Normal retirement date	The date you reach your normal retirement age	
Start of retirement benefits before termination from employment	On or after the later of: <ul style="list-style-type: none"> Your normal retirement date Age 59 1/2 	
Small amounts force out limit	\$5,000	Rollovers are included in this amount Automatic rollover distribution: <ul style="list-style-type: none"> IRA rollover with Principal Bank
Total disability	Allowed	Must have a severance from employment: Tied to Social Security disability
Deemed severance for military service	Allowed	
Distribution at termination of employment	Allowed	
Distribution at death	Required	

Other information

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

If you have questions about the retirement plan or your account information call **1-800-547-7754** Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal® or to access your account information, visit [principal.com](https://www.principal.com).

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

Safe Harbor Participant Notice

REVOLUTION PLASTICS
801 FRAZIER PIKE
LITTLE ROCK, AR 72206-3863
(501) 490-0395

You are eligible to make salary deferral contributions to the Revolution 401(k) Plan for the 2021 plan year. This notice provides you with information to consider before deciding to take no action or to start, continue or change your salary deferral agreement.

Eligibility and Entry Requirements

You are eligible to join the plan if you:

- Are at least age 18.
- Have completed 30 days of service with the company.

Salary Deferral Contribution Plan Provision

You may elect to defer a percentage of your pay each pay period. Your current taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your current federal and most state income taxes. The Safe Harbor plan allows you to defer 100% of your pay. You may elect to make a separate deferral election for bonus pay. This plan allows you to defer 100% of your bonus pay.

- You may also elect to defer a percentage of your pay each pay period as Roth deferrals, which are after-tax contributions.
- This plan allows you to defer 100% of your pay as pre-tax or after-tax salary deferral contributions.

You can enter into an agreement to make or change your salary deferral contribution on any date. You will need to complete and sign the salary deferral agreement on or before the date on which it is effective. Once an agreement is in effect, salary deferrals will be payroll deducted from your future checks. You can terminate your agreement at any time.

Pay is defined under the plan as follows: Wages, Tips and Other Compensation Box on Form W-2.

Internal Revenue Service (IRS) regulations or the retirement plan may limit the annual amount of your salary deferral contributions. The IRS and plan limits are described in the Plan's Summary Plan Description (SPD) or can be obtained from your employer.

If you meet the salary deferral contribution limit, you may continue to defer up to the catch-up contribution limit if you are eligible to defer catch-up contributions.

Safe Harbor Employer Contribution Plan Provision

For the 2021 Plan Year, REVOLUTION PLASTICS will be making the following contribution to the Safe Harbor Plan:

Please note that the plan document may be amended to reduce or suspend the safe harbor match or non-elective contribution at any point during the plan year. If this occurs, a supplemental notice will be provided at least 30 days prior to the reduction or suspension.

Qualified Matching Contribution:

A qualified matching contribution of 100% of salary deferral contributions up to 3% of pay, plus 50% of salary deferral contributions from 3% to 5% of pay for the payroll period. Your pay may be restricted to the annual pay limit announced by the IRS¹.

¹ This limit will be adjusted to reflect any annual cost-of-living increases announced by the IRS.

Other Employer Contribution Plan Provision

In addition to the above, other employer contributions may be made to the Plan. You should review the Plan's SPD for details regarding these other contributions.

Vesting Plan Provision

You are always 100% vested in the part of the account resulting from the following:

- Elect Deferral
- Elec Def CthUp
- Roth Elect Def
- Roth Def DthUp
- Rollover
- ER Match in K Safe Harbor

You may be vested in a percentage of the account from the following contributions:

- ER Discretion

The schedule below determines your vesting percentage:

Years of Vesting Service	Vesting Percentage
1	25%
2	50%
3	75%
4	100%

Withdrawal Plan Provisions

The following withdrawals are allowed on the plan. Please note that there are rules and requirements that must be met prior to taking a withdrawal.

- Severance from employment
- Death
- Disability
- Attainment of age 59½
- Plan termination
- Hardship withdrawal
- Qualified Reservist withdrawal
- Active Military - Deemed Severance withdrawal
- Rollover

Additional Information

For additional information about the Safe Harbor plan, please contact:

DAVID WIGGINS, DIRECTOR COMP. & BENEFITS
8801 FRAZIER PIKE
LITTLE ROCK, AR 72206-3863
(501)490-0395
dwiggins@revolutioncompany.com

An additional copy of the Summary Plan Description can also be obtained from the above stated contact.

This is a brief summary of the Safe Harbor plan. If there are any discrepancies between this summary and the plan document, the plan document will govern.

Important Participant Notice Regarding Qualified Default Investment Alternative

REVOLUTION PLASTICS
801 FRAZIER PIKE
LITTLE ROCK, AR 72206-3863
(501) 490-0395

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 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 American Funds Target Retirement Fund R6, sub advised by Capital Research and Mgmt Co. Your directions must be received at the Corporate Center of Principal Life Insurance Company.

See the table below to identify the American Funds Target Retirement Fund 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.

Normal Retirement Date	American Funds Target Retirement Fund R6
2012 or earlier	American Funds Target Date Retirement 2010 R6 Fund
Between 2013 and end of 2017	American Funds Target Date Retirement 2015 R6 Fund
Between 2018 and end of 2022	American Funds Target Date Retirement 2020 R6 Fund
Between 2023 and end of 2027	American Funds Target Date Retirement 2025 R6 Fund
Between 2028 and end of 2032	American Funds Target Date Retirement 2030 R6 Fund
Between 2033 and end of 2037	American Funds Target Date Retirement 2035 R6 Fund
Between 2038 and end of 2042	American Funds Target Date Retirement 2040 R6 Fund
Between 2043 and end of 2047	American Funds Target Date Retirement 2045 R6 Fund
Between 2048 and end of 2052	American Funds Target Date Retirement 2050 R6 Fund
Between 2053 and end of 2057	American Funds Target Date Retirement 2055 R6 Fund
Between 2058 and end of 2062	American Funds Target Date Retirement 2060 R6 Fund
2063 or later	American Funds Target Date Retirement 2065 R6 Fund

Note: Neither the principal nor the underlying assets of the American Funds Target Retirement Fund 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 American Funds Target Retirement Fund 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.

In addition, the investment options offered under the terms of the plan are changing due to a change in service providers. The retirement funds will be redirected to American Funds Target Retirement Fund R6 (advised by Capital Research and Mgmt Co.) If you do not want your retirement funds to be redirected in this manner, then you must provide investment direction to the Corporate Center of Principal Life Insurance Company prior to the allocation of retirement funds to the account held for your benefit under the plan. Please refer to the information you will or have received regarding the allocation of retirement funds during the transition process.

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 The Principal Web site at www.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 www.principal.com or contact:

DAVID WIGGINS, DIRECTOR COMP. & BENEFITS
8801 FRAZIER PIKE
LITTLE ROCK, AR 72206-3863
(501)490-0395
[dwiggins@revolutioncompany.com](mailto:dwigins@revolutioncompany.com)

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.

ERISA 404 retirement plan and investment information

07/17/2021

The retirement savings plan offered by DELTA PLASTICS OF THE SOUTH, LLC is a great way to help you save for the life you want in retirement. REVOLUTION 401(k) PLA (the Plan) has fees associated with the services and resources provided by the Plan.

Plan Fiduciary

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.

Plan Administrator

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](https://www.principal.com) or by contacting the Plan Administrator:

DELTA PLASTICS OF THE SOUTH, LLC
801 FRAZIER PIKE
LITTLE ROCK, AR 72206-3863
501-490-0395

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. DELTA PLASTICS OF THE SOUTH, LLC 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 and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- 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.

Note: Access to the wide array of investment options under the Schwab Personal Choice Retirement Account® (PCRA) may comply with 404(c). However, there is no definitive guidance as to whether the 404(c) requirements are met under a brokerage account.

Your future, your choice

The Plan Fiduciary makes certain investment options available to you under the Plan. But you are responsible for directing the retirement funds to the options available in the Plan that work best for you. You can make changes to your investment mix by logging into your account at [principal.com](https://www.principal.com). Learn more about the investment options available under the Plan online and in the Investment Option Summary.

Directing or transferring between 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.

You may not direct contributions or investment transfers into MetLife Stable Value Solutions II Fund Class F0.

To transfer retirement funds, log in to your account at principal.com or call us at 800.547.7754.

Voting rights

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. If you would like copies of these documents, contact the Plan Administrator, if applicable.

Fees and expenses⁺

For the current year, an annual Plan administrative expense of 0.2900% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

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.

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
- **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.
- **Self-Directed Brokerage Account maintenance fee:** \$25.00 per quarter
- **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

Schwab Personal Choice Retirement Account[®] (PCRA)⁺

In addition to the investment options designated by the Plan, you may utilize the Schwab Personal Choice Retirement Account[®] (PCRA) which is a self-directed brokerage account. To learn more about this option, visit principal.com/pcra.

PCRA Fees and Expenses: The Self-Directed Brokerage Account maintenance fee is \$25.00 and charged quarterly to your account. There may also be transactional fees charged by Schwab, which are outlined in the Schwab Pricing Guide. The Schwab Pricing Guide can be found at schwab.com/cbrspricingguide.

⁺ 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.

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 the 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

To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance and fees, please review the enclosed materials or visit principal.com.

Delivery of statements

This is a notice that your benefit statements are provided quarterly and are available by logging in to your account at principal.com. The statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to receive paper statements, free of charge, which you can elect that preference under your account, or by calling 800.547.7754 Monday through Friday, 7 a.m.-9 p.m. CT.

Schwab is not an affiliate of any company of the Principal Financial Group®.

For important information on the plan's investment options, see the Investment Option Summary.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities are offered through Principal Securities, Inc, 800-547-7754, [member SIPC](#) and/or independent brokerdealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities, Inc., Principal Securities and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392. Certain investment options may not be available in all states or U.S. commonwealths.

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Investment Option Summary

As of 06/30/2021

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. For additional information on the investment options, including most recent month-end performance, log in to the Principal Financial Group® website at principal.com or call our automated phone system at 1-800-547-7754.

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.

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. 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.

For a glossary of terms to assist you in understanding the designated investment options, log in to your account at principal.com.

Asset Class: **Short-Term Fixed Income**

This asset class is generally composed of short-term, fixed-income investment options that are largely liquid and are designed to not lose much value. These investment options may include stable value, money market, short-term bond, and guaranteed interest accounts. They are considered to be among the least risky forms of investment options. However, they typically have a lower rate of return than equities or longer-term fixed income investment options over long periods of time. Depending on the objectives of the investment options, they may experience price fluctuations and may lose value.

Investment Category: **Stable Value**Inv Manager or Sub-Advisor: **Metropolitan Life Insurance Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
MetLife Stable Value Solutions II Fund Class FO	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
		0.35	0.89	1.77	-	-	1.72	1.47	-	-	1.86
Benchmark: Bloomberg Barclays US Government 1-3 Year Index	-0.09	0.06	2.72	1.61	1.23	-	3.14	1.92	1.32	-	-

Description: To provide safety of principal, adequate liquidity and a competitive yield with low return volatility

Composition (% of Assets) as of 06/30/2021		Fees & Expenses		# of Transfers Allowed/Time Period	
Other	100.00	Total Inv Exp Net %	0.56	-	
		Contractual Cap Expiration Date	N/A		
		Waiver Expiration Date	N/A		
		Total Inv Exp Gross %	0.56		
		Total Inv Exp Gross Per \$1,000 Invested	\$5.60		
		Redemption Fee	-		

Asset Class: **Fixed Income**

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **World Bond**Inv Manager or Sub-Advisor: **PGIM Investments, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
PGIM Global Total Return R6 Fund ^{3,13,E}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
		-3.99	5.05	6.06	4.48	4.20	4.20	10.05	7.26	5.32	4.92
Benchmark: Bloomberg Barclays Global Aggregate Index	-3.21	2.63	4.23	2.34	2.05	-	9.20	4.79	2.83	-	-

Description: The investment seeks total return, made up of current income and capital appreciation. The fund normally invests at least 65% of its total assets in income-producing debt securities of U.S. and foreign corporations and governments, supranational organizations, semi-governmental entities or government agencies, authorities or instrumentalities, investment-grade U.S. or foreign mortgages and mortgage-related securities and U.S. or foreign short-term and long-term bank debt securities or bank deposits. It may invest in debt securities that are denominated in U.S. dollars or foreign currencies.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period	
Non-U.S. Bonds	61.48	U.S. Bonds	34.29	Total Inv Exp Net %	0.55	2/90 day period	
Convertibles	2.42	Other	0.99	Contractual Cap Expiration Date	N/A		
U.S. Stocks	0.71	Cash	0.11	Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	0.55		
				Total Inv Exp Gross Per \$1,000 Invested	\$5.50		
				Redemption Fee	-		

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **High Yield Bond**Inv Manager or Sub-Advisor: **Diamond Hill Capital Mgmt Inc.**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Diamond Hill Corporate Credit Y Fund 4,11,12,13	2.85	14.13	8.32	8.01	6.68	6.93	9.88	8.75	6.82	6.99	12/2011
Benchmark: Merrill Lynch U.S. High Yield Master II Index	3.70	15.62	7.15	7.30	6.50	-	6.17	8.43	6.62	-	-

Description: The investment seeks high current income consistent with the preservation of capital over a five-year time horizon. The fund normally invests at least 80% of its net assets in a diversified portfolio of corporate debt securities including those rated investment grade, below investment grade, or are unrated. It will maintain a dollar-weighted effective duration of less than five years, although it may invest in individual fixed income securities with effective durations in excess of five years. The fund will not typically invest more than 10% of its assets in securities rated at or below Caa1 by Moody's, CCC+ by S&P's and CCC+ by Fitch at time of purchase.

Composition (% of Assets) as of 04/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Bonds	77.98	Non-U.S. Bonds	11.77	Total Inv Exp Net %			0.51					
Cash	7.21	Convertibles	3.02	Contractual Cap Expiration Date			N/A					
Preferred	0.02				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.51					
				Total Inv Exp Gross Per \$1,000 Invested			\$5.10					
				Redemption Fee			-					

Investment Category: **Intermediate Core Bond**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Bond Fund of America R6 Fund 11,12,13	-1.18	1.44	6.57	3.90	3.95	5.14	11.11	5.21	4.37	5.47	5/2009
Benchmark: Bloomberg Barclays Aggregate Bond Index	-1.60	-0.33	5.34	3.03	3.39	-	7.51	4.44	3.84	-	-

Description: The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by other investment instruments, including derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the fund's investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the fund's investment adviser, including U.S. government securities, money market instruments or cash.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	81.34	Non-U.S. Bonds	10.41	Total Inv Exp Net %			0.21				
Cash	6.54	Convertibles	1.65	Contractual Cap Expiration Date			N/A				
U.S. Stocks	0.04	Preferred	0.02	Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.21				
				Total Inv Exp Gross Per \$1,000 Invested			\$2.10				
				Redemption Fee			-				

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **World Bond-USD Hedged**

Inv Manager or Sub-Advisor: **Janus Henderson**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Janus Henderson Developed World Bond N Fund 3,13	-0.72	4.47	6.56	5.59	5.19	5.50	9.50	6.41	5.65	6.20	11/2015
Benchmark: BBgBarc Global Aggregate Hedged Index	-1.52	0.08	4.59	2.98	3.87	-	5.58	4.49	4.18	-	-

Description: The investment seeks total return through current income and capital appreciation. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in bonds or other income-producing debt-related securities from developed countries. The managers intend to invest at least 40% of the fund's net assets outside of the United States and in at least three different countries.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
Non-U.S. Bonds	54.49	U.S. Bonds	34.22	Total Inv Exp Net %			0.58		-	
Cash	6.84	Convertibles	3.52	Contractual Cap Expiration Date			N/A			
Preferred	0.54	Non-U.S. Stocks	0.40	Waiver Expiration Date			10/31/2021			
				Total Inv Exp Gross %			0.62			
				Total Inv Exp Gross Per \$1,000 Invested			\$6.20			
				Redemption Fee			-			

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2000-2010**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2010 R6 Fund 9,10,12,21,22	5.52	15.38	8.74	7.53	7.08	8.60	9.25	7.55	6.99	8.48	7/2009
Benchmark: Morningstar Lifetime Moderate 2010 Index	4.83	16.46	9.29	7.82	6.58	-	11.78	7.93	6.57	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	43.82	U.S. Stocks	27.85	Total Inv Exp Net %			0.30		-		
Non-U.S. Stocks	12.05	Cash	8.73	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	6.54	Convertibles	0.65	Waiver Expiration Date			N/A				
Preferred	0.35				Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00				
				Redemption Fee			-				

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2015**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2015 R6 Fund 9,10,12,21,22	6.16	17.22	9.38	8.14	7.63	9.18	9.96	8.01	7.49	9.03	7/2009
Benchmark: Morningstar Lifetime Moderate 2015 Index	5.05	17.73	9.92	8.47	7.10	-	12.67	8.56	7.08	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Bonds	39.57	U.S. Stocks	31.07	Total Inv Exp Net %			-			
Non-U.S. Stocks	13.15	Cash	8.45	Contractual Cap Expiration Date			N/A			
Non-U.S. Bonds	6.77	Convertibles	0.62	Waiver Expiration Date			N/A			
Preferred	0.37			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

Investment Category: **Target-Date 2020**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2020 R6 Fund 9,10,12,21,22	6.38	17.98	9.80	8.93	8.29	9.95	10.99	8.57	8.14	9.81	7/2009
Benchmark: Morningstar Lifetime Moderate 2020 Index	5.55	19.56	10.53	9.21	7.68	-	13.32	9.20	7.63	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Bonds	38.04	U.S. Stocks	32.89	Total Inv Exp Net %			-			
Non-U.S. Stocks	13.06	Cash	8.51	Contractual Cap Expiration Date			N/A			
Non-U.S. Bonds	6.58	Convertibles	0.58	Waiver Expiration Date			N/A			
Preferred	0.33			Total Inv Exp Gross %			0.31			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.10			
				Redemption Fee			-			

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2025**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2025 R6 Fund 9,10,12,21,22	6.79	20.71	11.06	10.40	9.42	11.18	13.67	9.87	9.25	11.05	7/2009
Benchmark: Morningstar Lifetime Moderate 2025 Index	6.38	22.14	11.14	10.11	8.33	-	13.67	9.88	8.22	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	37.70	U.S. Bonds	30.73	Total Inv Exp Net %			0.33				
Non-U.S. Stocks	16.49	Cash	8.35	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	6.04	Convertibles	0.42	Waiver Expiration Date			N/A				
Preferred	0.27	Other	0.01	Total Inv Exp Gross %			0.33				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.30				
				Redemption Fee			-				

Investment Category: **Target-Date 2030**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2030 R6 Fund 9,10,12,21,22	7.95	24.88	12.16	11.99	10.36	12.11	15.16	11.06	10.08	11.92	7/2009
Benchmark: Morningstar Lifetime Moderate 2030 Index	7.71	25.93	11.77	11.18	9.00	-	13.69	10.58	8.79	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	43.28	U.S. Bonds	22.71	Total Inv Exp Net %			0.35				
Non-U.S. Stocks	20.35	Cash	7.76	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	5.32	Preferred	0.28	Waiver Expiration Date			N/A				
Convertibles	0.27	Other	0.02	Total Inv Exp Gross %			0.35				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.50				
				Redemption Fee			-				

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2035**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2035 R6 Fund 9,10,12,21,22	9.60	30.39	13.88	13.81	11.22	12.87	17.55	12.44	10.77	12.56	7/2009
Benchmark: Morningstar Lifetime Moderate 2035 Index	9.38	30.55	12.33	12.17	9.54	-	13.38	11.14	9.17	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	50.97	Non-U.S. Stocks	25.65	Total Inv Exp Net %			0.37				
U.S. Bonds	13.96	Cash	6.32	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	2.57	Preferred	0.34	Waiver Expiration Date			N/A				
Convertibles	0.15	Other	0.04	Total Inv Exp Gross %			0.37				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.70				
				Redemption Fee			-				

Investment Category: **Target-Date 2040**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2040 R6 Fund 9,10,12,21,22	10.61	33.68	14.73	14.61	11.64	12.54	18.77	12.99	11.09	12.12	7/2009
Benchmark: Morningstar Lifetime Moderate 2040 Index	10.87	34.74	12.76	12.89	9.85	-	13.09	11.48	9.34	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	55.52	Non-U.S. Stocks	28.25	Total Inv Exp Net %			0.38				
U.S. Bonds	8.67	Cash	5.36	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	1.65	Preferred	0.37	Waiver Expiration Date			N/A				
Convertibles	0.12	Other	0.05	Total Inv Exp Gross %			0.38				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.80				
				Redemption Fee			-				

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2045**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2045 R6 Fund 9,10,12,21,22	10.89	34.54	15.00	14.93	11.79	13.37	19.21	13.22	11.21	12.96	7/2009
Benchmark: Morningstar Lifetime Moderate 2045 Index	11.78	37.39	13.00	13.22	9.93	-	12.95	11.61	9.33	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	56.95	Non-U.S. Stocks	28.94	Total Inv Exp Net %			-	
U.S. Bonds	7.01	Cash	5.15	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.43	Preferred	0.36	Waiver Expiration Date			N/A	
Convertibles	0.10	Other	0.06	Total Inv Exp Gross %			0.39	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90	
				Redemption Fee			-	

Investment Category: **Target-Date 2050**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2050 R6 Fund 9,10,12,21,22	11.06	35.03	15.18	15.11	11.88	13.44	19.42	13.36	11.29	13.03	7/2009
Benchmark: Morningstar Lifetime Moderate 2050 Index	12.10	38.42	13.05	13.30	9.88	-	12.91	11.62	9.24	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	58.31	Non-U.S. Stocks	28.89	Total Inv Exp Net %			-	
U.S. Bonds	5.97	Cash	5.10	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.26	Preferred	0.34	Waiver Expiration Date			N/A	
Convertibles	0.08	Other	0.06	Total Inv Exp Gross %			0.39	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90	
				Redemption Fee			-	

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2055**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2055 R6 Fund 9,10,12,21,22	11.15	35.08	15.19	15.11	11.88	12.28	19.39	13.35	11.27	11.79	2/2010
Benchmark: Morningstar Lifetime Moderate 2055 Index	12.14	38.71	13.02	13.29	9.78	-	12.91	11.61	9.14	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	58.58	Non-U.S. Stocks	28.86	Total Inv Exp Net %			-	
U.S. Bonds	5.76	Cash	5.10	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.24	Preferred	0.33	Waiver Expiration Date			N/A	
Convertibles	0.08	Other	0.06	Total Inv Exp Gross %			0.39	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90	
				Redemption Fee			-	

Investment Category: **Target-Date 2060**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2060 R6 Fund 9,10,12,21,22	11.12	35.10	15.17	15.09	-	12.11	19.44	13.35	-	11.16	3/2015
Benchmark: Morningstar Lifetime Moderate 2060 Index	12.12	38.83	12.96	13.25	9.70	-	12.89	11.57	9.00	8.91	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	58.39	Non-U.S. Stocks	29.06	Total Inv Exp Net %			-	
U.S. Bonds	5.75	Cash	5.08	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.25	Preferred	0.33	Waiver Expiration Date			N/A	
Convertibles	0.08	Other	0.06	Total Inv Exp Gross %			0.40	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.00	
				Redemption Fee			-	

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2065+**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2065 R6 Fund ^{21,22}	11.23	35.19	-	-	-	47.81	-	-	-	47.06	3/2020
Benchmark: Morningstar Lifetime Moderate 2060 Index	12.12	38.83	12.96	13.25	9.70	-	12.89	11.57	9.00	47.18	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	58.22	Non-U.S. Stocks	29.20	Total Inv Exp Net %			0.40	
U.S. Bonds	5.71	Cash	5.17	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.24	Preferred	0.33	Waiver Expiration Date			01/31/2022	
Convertibles	0.08	Other	0.06	Total Inv Exp Gross %			0.45	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.50	
				Redemption Fee			-	

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Value**

Inv Manager or Sub-Advisor: **Columbia Management Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Columbia Dividend Income I3 Fund ^{13,E}	15.35	36.18	15.69	14.37	13.22	14.24	7.91	12.74	12.26	13.17	11/2012
Benchmark: Russell 1000 Value Index	17.05	43.68	12.42	11.87	11.61	-	2.80	9.74	10.50	-	-

Description: The investment seeks total return, consisting of current income and capital appreciation. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in a diversified portfolio of income-producing (dividend-paying) equity securities, which will consist primarily of common stocks but also may include preferred stocks and convertible securities. It invests principally in securities of companies believed to be undervalued but also may invest in securities of companies believed to have the potential for long-term growth. The fund may invest in companies that have market capitalizations of any size.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	94.36	Cash	3.16	Total Inv Exp Net %			0.57		
Non-U.S. Stocks	2.48				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.57		
				Total Inv Exp Gross Per \$1,000 Invested			\$5.70		
				Redemption Fee			-		

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Blend**

Inv Manager or Sub-Advisor: **JP Morgan Investment Mgmt Inc.**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
JP Morgan US Equity R6 Fund ^{13,E}	13.83	41.98	20.79	19.27	15.43	15.78	26.74	16.33	14.48	15.13	11/2010
Benchmark: Russell 1000 Index	14.95	43.07	19.16	17.99	14.90	-	20.96	15.60	14.01	-	-

Description: The investment seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. In implementing its strategy, the fund primarily invests in common stocks of large- and medium-capitalization U.S. companies but it may also invest up to 20% of its assets in common stocks of foreign companies, including depositary receipts.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	95.65	Non-U.S. Stocks	3.26	Total Inv Exp Net %			2/60 day period					
Cash	1.09				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			10/31/2021					
				Total Inv Exp Gross %			0.48					
				Total Inv Exp Gross Per \$1,000 Invested			\$4.80					
				Redemption Fee			-					

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
LargeCap S&P 500 Index Separate Account ^{A,2,6,14,15,20,F}	15.20	40.69	18.61	17.57	14.76	10.46	18.36	15.15	13.81	10.13	1/1990
Benchmark: Standard & Poor's 500 Index	15.25	40.79	18.67	17.65	14.84	-	18.40	15.22	13.88	-	-

Description: The investment option normally invests the majority of assets in common stocks of companies that compose the S&P 500 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 500 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 500 Index.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	96.43	Cash	2.51	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	1.05				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.05					
				Total Inv Exp Gross Per \$1,000 Invested			\$0.50					
				Redemption Fee			-					

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Growth**

Inv Manager or Sub-Advisor: **Franklin Mutual Advisers, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Franklin DynaTech R6 Fund ¹³	10.58	43.54	29.31	29.48	19.69	22.70	58.22	26.02	19.37	22.71	5/2013
Benchmark: Russell 1000 Growth Index	12.99	42.50	25.14	23.66	17.87	-	38.49	21.00	17.21	-	-

Description: The investment seeks capital appreciation. The fund invests primarily in equity securities of companies that the investment manager believes are leaders in innovation, take advantage of new technologies, have superior management, and benefit from new industry conditions in the dynamically changing global economy. It invests predominantly in common stock. The investment manager may invest in companies in any economic sector or of any market capitalization and may invest in companies both inside and outside of the United States.

Composition (% of Assets) as of 05/31/2021			Fees & Expenses				# of Transfers Allowed/Time Period			
U.S. Stocks	81.49	Non-U.S. Stocks 17.16	Total Inv Exp Net %				-			
Cash	1.35		Contractual Cap Expiration Date				N/A			
			Waiver Expiration Date				02/01/2022			
			Total Inv Exp Gross %				0.51			
			Total Inv Exp Gross Per \$1,000 Invested				\$5.10			
			Redemption Fee				-			

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Value**

Inv Manager or Sub-Advisor: **Wells Fargo Fund Management**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Wells Fargo Special Mid Cap Value R6 Fund ^{1,13,G}	17.96	49.35	13.73	12.47	12.54	12.26	3.36	10.56	11.49	10.66	6/2013
Benchmark: Russell Midcap Value Index	19.45	53.06	11.86	11.79	11.75	-	4.96	9.73	10.49	-	-

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.

Composition (% of Assets) as of 05/31/2021			Fees & Expenses				# of Transfers Allowed/Time Period			
U.S. Stocks	94.18	Non-U.S. Stocks 4.05	Total Inv Exp Net %				0.71			
Cash	1.77		Contractual Cap Expiration Date				N/A			
			Waiver Expiration Date				N/A			
			Total Inv Exp Gross %				0.71			
			Total Inv Exp Gross Per \$1,000 Invested				\$7.10			
			Redemption Fee				-			

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
MidCap S&P 400 Index Separate Account A,1,2,8,14,15,20,F	17.54	53.10	13.07	14.20	12.31	10.56	13.54	12.25	11.41	9.98	8/1999
Benchmark: Standard & Poor's 400 MidCap Stock Index	17.59	53.24	13.17	14.29	12.40	-	13.66	12.35	11.51	-	-

Description: The investment option normally invests the majority of assets in common stocks of companies that compose the S&P MidCap 400 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P MidCap 400 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P MidCap 400 Index.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	95.57	Cash	3.53	Total Inv Exp Net %			1/30 day period			
Non-U.S. Stocks	0.90				Contractual Cap Expiration Date			N/A		
				Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.05			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.50			
				Redemption Fee			-			

Investment Category: **Mid Cap Growth**

Inv Manager or Sub-Advisor: **Delaware Management Company**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Delaware Smid Cap Growth R6 Fund 1,13,E	0.00	51.72	31.14	27.78	18.36	26.69	94.51	28.09	20.34	29.92	5/2016
Benchmark: Russell Midcap Growth Index	10.44	43.77	22.39	20.52	15.13	-	35.59	18.66	15.04	-	-

Description: The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of growth-oriented companies that the manager believes have long-term capital appreciation potential and expects to grow faster than the U.S. economy. Under normal circumstances, the fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in equity securities of small- and mid-capitalization companies (80% policy).

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	97.10	Non-U.S. Stocks	2.98	Total Inv Exp Net %			1/20 business day period			
Other	-0.08				Contractual Cap Expiration Date			N/A		
				Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.77			
				Total Inv Exp Gross Per \$1,000 Invested			\$7.70			
				Redemption Fee			-			

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Value**

Inv Manager or Sub-Advisor: **Franklin Mutual Advisers, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Franklin Small Cap Value R6 Fund	20.81	56.01	11.53	12.95	11.17	11.53	5.83	11.19	9.33	9.58	5/2013
Benchmark: Russell 2000 Value Index	26.69	73.28	10.27	13.62	10.85	-	4.63	9.65	8.66	-	-

Description: The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations not exceeding either: 1) the highest market capitalization in the Russell 2000 Index; or 2) the 12-month average of the highest market capitalization in the Russell 2000 Index. It generally invests in equity securities that the fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	87.17	Non-U.S. Stocks	11.80	Total Inv Exp Net %			0.65		
Cash	1.03				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			02/28/2022		
				Total Inv Exp Gross %			0.69		
				Total Inv Exp Gross Per \$1,000 Invested			\$6.90		
				Redemption Fee			-		

Investment Category: **Small Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
SmallCap S&P 600 Index Separate Account A,1,2,7,14,15,20,F	23.32	67.04	12.12	15.76	13.39	10.98	11.34	12.34	11.84	10.16	8/1999
Benchmark: Standard & Poor's 600 Stock Index	23.56	67.40	12.20	15.82	13.49	-	11.29	12.37	11.92	-	-

Description: The investment seeks long-term growth of capital and normally invests the majority of assets in common stocks of companies that compose the S&P SmallCap 600 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 600 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 600 Index.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	95.11	Cash	3.77	Total Inv Exp Net %			0.05		
Non-U.S. Stocks	1.12				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.05		
				Total Inv Exp Gross Per \$1,000 Invested			\$0.50		
				Redemption Fee			-		

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Growth**

Inv Manager or Sub-Advisor: **Lord Abbett & Co, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Lord Abbett Developing Growth R6 Fund 1,13	4.76	54.98	27.06	28.54	16.57	17.84	73.11	25.21	17.34	18.59	6/2015
Benchmark: Russell 2000 Growth Index	8.98	51.36	15.94	18.76	13.52	-	34.63	16.36	13.48	-	-

Description: The investment seeks long-term growth of capital through a diversified and actively managed portfolio consisting of developing growth companies, many of which are traded over the counter. The fund invests in equity securities of companies that the portfolio management team believes demonstrate above-average, long-term growth potential. Under normal conditions, the fund invests at least 65% of its net assets in equity securities of small companies. It may invest up to 10% of its net assets in securities of foreign companies, including emerging market companies, American Depositary Receipts ("ADRs"), and other similar depository receipts.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	95.10	Non-U.S. Stocks	4.90	Total Inv Exp Net %			-				
				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.59				
				Total Inv Exp Gross Per \$1,000 Invested			\$5.90				
				Redemption Fee			-				

Investment Category: **Real Estate**

Inv Manager or Sub-Advisor: **TIAA-CREF Mutual Funds**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
TIAA-CREF Real Estate Securities Institutional Fund 5,F	21.01	34.57	14.94	10.67	11.12	11.18	1.33	8.36	10.05	10.34	10/2002
Benchmark: Standard & Poor's United States REIT Index	21.70	37.82	9.95	6.13	9.24	-	-7.52	4.62	8.17	-	-

Description: The investment seeks to obtain a favorable long-term total return through both capital appreciation and current income, by investing primarily in equity securities of companies principally engaged in or related to the real estate industry. The fund invests at least 80% of its assets in the securities of companies that are principally engaged in or related to the real estate industry, including those that own significant real estate assets. It may invest up to 15% of its assets in real estate securities of foreign issuers and up to 20% of its assets in equity and debt securities of issuers that are not engaged in or related to the real estate industry.

Composition (% of Assets) as of 04/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	95.18	Non-U.S. Stocks	2.76	Total Inv Exp Net %			0.50					
Cash	2.05				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.50					
				Total Inv Exp Gross Per \$1,000 Invested			\$5.00					
				Redemption Fee			-					

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Diversified Emerging Markets**

Inv Manager or Sub-Advisor: **JP Morgan Investment Mgmt Inc.**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
JP Morgan Emerging Markets Equity R6 Fund 3,13,E	3.32	43.65	18.73	17.96	7.18	10.72	35.00	19.49	6.79	11.00	12/2013
Benchmark: MSCI Emerging Markets NR Index	7.45	40.90	11.27	13.03	4.28	-	18.31	12.81	3.63	-	-

Description: The investment seeks to provide high total return. The fund invests at least 80% of the value of its assets in equity securities and equity-related instruments that are tied economically to emerging markets. "Assets" means net assets, plus the amount of borrowings for investment purposes. It may invest in securities denominated in U.S. dollars, other major reserve currencies, such as the euro, yen and pound sterling, and currencies of other countries in which it can invest.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	95.66	U.S. Stocks	3.68	Total Inv Exp Net %			2/60 day period				
Cash	0.66				Contractual Cap Expiration Date			N/A			
				Waiver Expiration Date			02/28/2022				
				Total Inv Exp Gross %			0.82				
				Total Inv Exp Gross Per \$1,000 Invested			\$8.20				
				Redemption Fee			-				

Investment Category: **Foreign Large Blend**

Inv Manager or Sub-Advisor: **MFS Investment Management**

Investment Option Name	Average Annual Total Return										
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
MFS International Diversification R6 Fund 3,13,G	6.94	31.23	11.66	12.79	7.86	10.78	15.43	11.59	7.70	10.23	10/2017
Benchmark: MSCI ACWI Ex USA Index	9.16	35.72	9.38	11.08	5.45	-	10.65	8.93	4.92	-	-

Description: The investment seeks capital appreciation. The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser, referred to as underlying funds. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	94.06	U.S. Stocks	3.86	Total Inv Exp Net %			2/calendar quarter				
Cash	2.08				Contractual Cap Expiration Date			N/A			
				Waiver Expiration Date			09/30/2021				
				Total Inv Exp Gross %			0.77				
				Total Inv Exp Gross Per \$1,000 Invested			\$7.70				
				Redemption Fee			-				

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **World Large-Stock Growth**

Inv Manager or Sub-Advisor: **T. Rowe Price Associates, Inc.**

Investment Option Name	Average Annual Total Return											
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
T. Rowe Price Global Stock I Fund 3,13,G	9.78	50.92	25.94	25.33	16.58	25.37	52.42	22.65	15.75	25.99	3/2017	
Benchmark: MSCI ACWI Growth Index	10.29	39.69	20.40	19.15	12.67	-	33.60	16.94	12.04	-	-	

Description: The investment seeks long-term growth of capital through investments primarily in the common stocks of established companies throughout the world, including the U.S. The fund seeks to be broadly diversified by investing in a variety of industries in developed and, to a lesser extent, emerging markets. It normally invests in at least five countries, one of which is the U.S. Under normal conditions, at least 80% of the fund's net assets (including any borrowings for investment purposes) will be invested in stocks and at least 40% of the fund's net assets will be invested in stocks of companies outside the U.S.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	52.12	Non-U.S. Stocks	45.96	Total Inv Exp Net %			1/30 day period	
Other	1.90	Cash	0.02	Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.66	
				Total Inv Exp Gross Per \$1,000 Invested			\$6.60	
				Redemption Fee			-	

Investment Category: **Global Real Estate**

Inv Manager or Sub-Advisor: **MFS Investment Management**

Investment Option Name	Average Annual Total Return											
	(as of 06/30/2021 quarter end)						(as of 12/31/2020 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
MFS Global Real Estate R6 Fund 5,13,G	15.35	34.41	12.19	9.34	9.27	10.16	2.22	8.65	8.34	8.93	7/2012	
Benchmark: Standard & Poor's Global REIT Index	17.55	36.11	8.40	5.77	8.01	-	-8.11	4.81	7.29	-	-	

Description: The investment seeks total return. The fund normally invests at least 80% of the fund's net assets in U.S. and foreign real estate-related investments. It normally invests the fund's assets primarily in equity securities. The fund may invest the fund's assets in real estate-related investments of any size. MFS normally invests the fund's assets across different countries and regions, but MFS may invest a significant percentage of the fund's assets in issuers in a single country or region.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	54.73	Non-U.S. Stocks	42.62	Total Inv Exp Net %			2/calendar quarter		
Cash	2.66				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.90		
				Total Inv Exp Gross Per \$1,000 Invested			\$9.00		
				Redemption Fee			-		

Asset Class: Short-Term Fixed Income

Investment Option Name: **Guaranteed Option**^{16,18}

Description:

This group annuity contract provides an interest rate guaranteed for a set period of time by Principal Life Insurance Company. It is supported by the multi-billion dollar general account of Principal Life Insurance Company, which invests in bonds, government securities, commercial real estate mortgages, and other fixed income securities. However, money you allocate to this investment does not entitle you to participate in the investment experience or performance of the general account. The rate credited to participant accounts is a composite weighted average of underlying guarantees provided in the contract. Each underlying guarantee is in effect for its full maturity. The maturity of each guarantee varies from 2 to 10 years at the establishment of the guarantee. Each guarantee matures at a different time. The term shown in the Term column below represents the average maturity of the underlying guarantees. The crediting rate is reset every 6 months based on the changing weighted average of the underlying guarantees and applies prospectively (moving forward). The crediting rate is an effective annual rate and is displayed here net of the Rate Level Service Fee and, if applicable, the Crediting Rate Reduction amount illustrated below. The crediting rate is subject to a minimum guaranteed rate that is determined through a formula referenced in state insurance regulations which utilizes Treasury rates and is outlined in the group annuity contract. The minimum guaranteed rate, prior to fees or other reductions shown below, will range between 1% and 3% depending on prevailing market conditions. The contract provides for benefit payments to plan participants without restriction (no early termination charge or surrender charge) for withdrawals due to retirement, termination of employment, disability, loans, plan termination, or death, and for participant-directed transfers. In certain instances, employer actions may result in transfer restrictions or charges to participant accounts. If the retirement program provides access to the Guaranteed Option and Competing Plan Investment Options, participant transfers, either direct or indirect, to Competing Plan Investment Options will be subject to an Equity Wash. An Equity Wash requires that transfers be directed to a non-competing investment option under the plan for 90 days before such transferred amounts may be directed to a Competing Plan Investment Option. Competing Plan Investment Options include other guaranteed investment options, and stable value, money market, or other short-term fixed income investment options with an average duration of less than three years. A surrender of the plan's interest in the contract, elected by a plan fiduciary, will be paid out in six installments over 5 years (subject to additional contractual limitations), or as a single sum subject to an Early Termination Charge, whichever the plan fiduciary chooses. For more information, call the automated phone system at 1-800-547-7754, or see the applicable fact sheet on principal.com for a more complete description of this investment option and the crediting rate.

Rate Level Service Fee: 0.00

Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
1.60	06/01/2021-11/30/2021	4.0 - 6.0 years

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 deferral 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 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.
- ⁴ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁵ 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.
- ⁶ 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.
- ⁷ 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.
- ⁸ 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.
- ⁹ 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.
- ¹⁰ 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.
- ¹¹ 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.

- ¹² Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹³ 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.
- ¹⁴ 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.
- ¹⁵ 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.
- ¹⁶ Principal Guaranteed Option is the Custodial Guaranteed Option Group Annuity Contract available through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa, 50392.
- ¹⁸ The Principal Guaranteed Option is a guaranteed group annuity contract backed by general account of Principal Life Insurance Company. As a guaranteed contract, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The fee illustrated here represents a part of the overall fee arrangement that the plan pays for recordkeeping and administrative services provided to the plan, in accordance with the rate level service fee selected by the plan fiduciary for the plan.
- ²⁰ For the NE Rate level, Principal Life Insurance Company (Principal Life) 1. pays the Sub-Advisor 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.
- ²¹ 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.
- ²² 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.
- ^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.
- ⁻ 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.

Benchmark Descriptions

Bloomberg Barclays Global Aggregate Index provides a broad-based measure of the global investment-grade fixed income markets. The three major components of this index are the U.S. Aggregate, the Pan-European Aggregate, and the Asian-Pacific Aggregate Indices.

MSCI Emerging Markets NR Index measures equity market performance in the global emerging markets. It consists of 26 emerging market countries in Europe, Latin America and the Pacific Basin.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratios and lower forecasted growth values.

Russell Midcap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values.

Russell Midcap Value Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap index having lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

MSCI ACWI Ex USA Index is a free float-adjusted market capitalization index that is designed to measure the combined equity market performance of developed and emerging market countries excluding the US.

Standard & Poor's 400 MidCap Stock Index includes approximately 10% of the capitalization of U.S. equity securities. These are comprised of stocks in the middle capitalization range.

Standard & Poor's 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.

Standard & Poor's 600 Stock Index is a small cap index that consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation.

Bloomberg Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

Morningstar Lifetime Moderate 2010 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2010. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2015 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Russell 1000 Index consists of the 1000 largest companies within the Russell 3000 index. Also known as the Market-Oriented Index, because it represents the group of stocks from which most active money managers choose.

Morningstar Lifetime Moderate 2020 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Bloomberg Barclays 1-3 Yr Government Index is comprised of both the Treasury Bond Index and the Agency Bond Index.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Merrill Lynch U.S. High Yield Master II Index measures the performance of high yield bonds.

t16083102t2

What type of investor are you?

Not sure what type of investor you are? No problem.

These two simple questions can help:

- 1

How comfortable are you with risk?

2

How long do you have until you retire?

If you know the answers to these, you'll be able to make more well-informed choices about where to put the money in your account.* That's important because how the money is invested can have a big impact on how you may live in retirement.

Take this short quiz to help you determine where to allocate the money.



1. How much do you know about investing?

- Just learning the ropes
0 Points
- Somewhat knowledgeable
6 Points
- An expert
12 Points

.....> **Points**

2. When you are planning for your retirement and want to invest some money, what is your main goal?

- Not losing money
0 Points
- Keeping your money and making more money
8 Points
- Making as much money as possible
17 points

.....> **Points**

3. How likely are you to put money in investments that earn stable, but lower returns?

- Very likely
0 Points
- Likely
5 Points
- Unlikely
9 Points
- Very unlikely
14 Points

.....> **Points**

4. How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable
0 Points
- Neutral
6 Points
- Comfortable
12 Points

.....> **Points**

*Your account—the account the plan holds for your benefit.

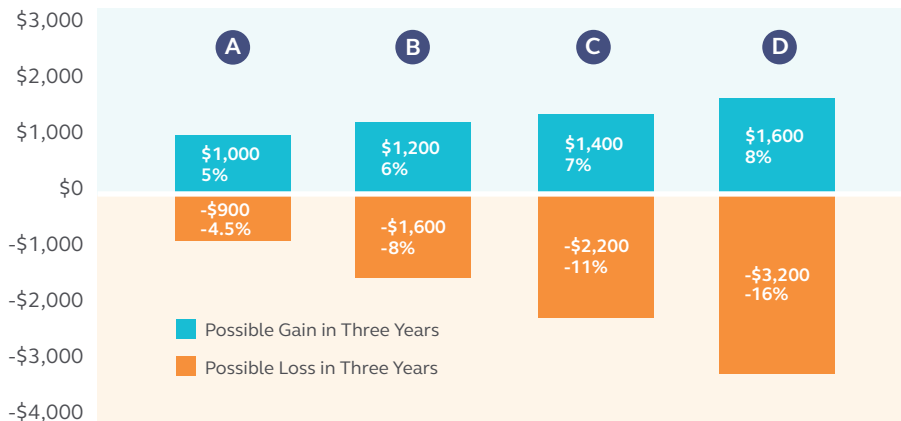
5. One of your investments is suddenly underperforming and you are showing a loss—what would you do?

- Immediately move to a less risky investment
- Wait it out at least a year before changing your investment
- Stick with the current investment

0 Points
7 Points
13 Points

Points

6. You were given \$20,000 to invest in one of the four scenarios shown below. The chart below shows the best-case and worst-case returns of each investment over the past three years. You would invest your money in which scenario:



- A 0 points
- B 5 points
- C 9 points
- D 14 points

Percentage of the total value gain/loss.
These figures are hypothetical and do not guarantee any future returns nor represent the performance of any particular investment. This is for illustrative purposes only.

Points

7. You put \$5,000 in one of your investments and plan to keep it for 10 years. During the first year, the overall stock market loses value—including the money you invested. Are you more likely to:

- Sell all of your investment
- Sell some of your investment
- Leave your investment alone
- Buy more of your investment

0 Points
6 Points
12 Points
17 Points

Points:

Total points

Years to retirement

When do you plan to begin taking money out of your account?

16 years or more

11-15 years

6-10 years

5 years or less

Where did you land?

Based on your answers to the quiz, let's determine which investor profile best describes you. Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk.

First, find your quiz score. > **Then**, find your years to retirement. > **Next**, determine where these two meet on the chart below.

The color of the box where these intersect will match one of the five investor profiles below.

Years to retirement:	Score 0-17	Score 18-41	Score 42-61	Score 62-83	Score 84-100
≤5 years					
6-10 years					
11-15 years					
≥16 years					

A Conservative

B Moderate Conservative

C Moderate

D Moderate Aggressive

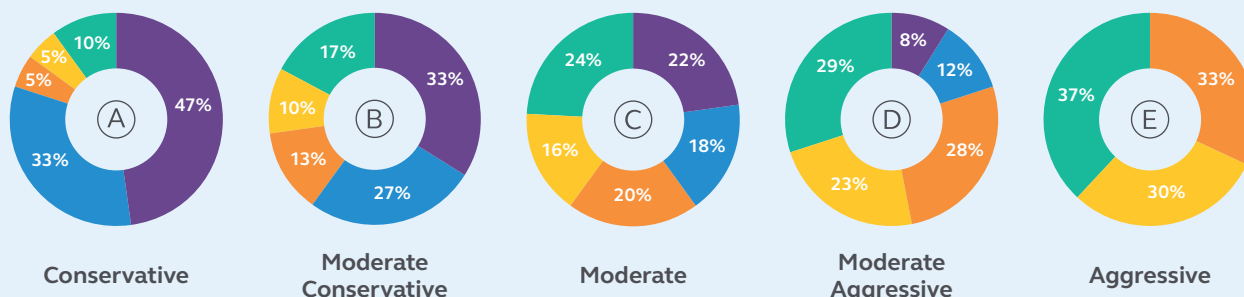
E Aggressive

Please keep in mind that this is simply a guideline and for educational purposes only. It is not intended to tell you how to invest. We do suggest that you review your investment profile at least annually or as life changes occur to help ensure you are still meeting your goals.

Does this sound like you?



Investor profiles



Low Risk/Return <----- Levels of Risk -----> High Risk/Return

● Short-Term Fixed Income
 ● Fixed Income
 ● Large U.S. Equity
 ● Small/Mid U.S. Equity
 ● International Equity

Depending on the objectives of the investment options selected in each asset class, they may experience price fluctuations and have the potential to lose value. **Asset allocation and diversification do not ensure a profit or protect against a loss.** Visit principal.com/assetclass for asset class descriptions.

Log on to principal.com to make or modify your investment selection.

Profile descriptions

Whether you're taking this quiz to help select your mix of investments or to verify if your own education model aligns, the five pie charts represent a mix of risk levels that apply to investments that fit within each profile description. Based on the quiz results, consider if the investor profile and description match what type of investor you are.

Conservative This allocation is designed for the more cautious investor, one with sensitivity to short-term losses and/or a shorter time horizon. It is targeted toward the investor seeking investment stability from the investable assets but still seeking to beat inflation over the long term. The main objective of this investor is to preserve capital while providing income potential. Investors may expect fluctuations in the values of this portfolio to be smaller and less frequent than in more aggressive portfolios.

Moderate Conservative This allocation may be appropriate for the investor who seeks both modest capital appreciation and income potential from his or her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than the most conservative investors. While this allocation is still designed to preserve capital, fluctuations in the values of this portfolio may occur from year to year.

Moderate This allocation may suit the investor who seeks relatively stable growth with a lower level of income potential. An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than more conservative investors. The main objective of this investor is to achieve steady growth while limiting fluctuation to less than that of the overall stock markets.

Moderate Aggressive This allocation is designed for investors with a relatively high tolerance for risk and a longer time horizon. These investors have little need for current income and seek above-average growth from the investable assets. The main objective of this profile is capital appreciation, and its investors should be able to tolerate moderate fluctuations in their portfolio values.

Aggressive This allocation may be appropriate for investors who have both a high tolerance for risk and a long investment time horizon. The main objective of this profile is to provide high growth, which means the investor is not as concerned with receiving current income. This portfolio may have larger and more frequent fluctuations from year to year, making it potentially less desirable for investors who do not have both a high tolerance for risk and an extended investment horizon.

Morningstar Investment Management LLC, periodically reviews and adjusts profile asset allocation model percentages based upon their economic outlook and current market conditions.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

Fixed-income investments are subject to interest rate risk; as interest rates rise their value will decline.

Lower-rated securities are subject to additional credit and default risks.

Small and mid-cap stocks may have additional risks including greater price volatility.

International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

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Schwab Personal Choice Retirement Account® (PCRA)

Fact Sheet

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SCHWAB

Own your tomorrow™

Schwab Personal Choice Retirement Account is a self-directed brokerage account (SDBA) designed to complement your retirement plan core investments. PCRA gives you greater access to thousands of additional investment choices.

Who should choose to invest through PCRA?

Schwab PCRA is for *knowledgeable* investors who understand the risks associated with many of the investment choices available through PCRA and who are committed to staying invested for the long-term. PCRA is designed for individuals who seek more flexibility, increased diversification and a greater role in managing their retirement savings.

How does PCRA differ from a typical brokerage account?

PCRA is different from a typical retail brokerage account because it is part of your retirement plan and therefore regulated by ERISA guidelines, if applicable. Since money in your account is part of a retirement plan, your investment earnings are tax-deferred. You are able to fund your PCRA only through transfers from your retirement plan core investments.

You may be able to direct future contributions into this account and execute transfers, and when applicable withdrawals. Check with your retirement plan service provider for details. If you have any other accounts with Schwab, you cannot transfer assets between such accounts and PCRA. All restrictions imposed through your retirement plan apply to the money transferred to PCRA.

What investments are available through PCRA?

Through PCRA, you can access more than 8,500 no-load mutual funds from over 630 well-known fund families. Over 3,800 mutual funds are available with no-loads and no-transaction fees¹, including over 2,700 funds typically available only to institutional clients. Other investments may also include individual stocks from all the major exchanges, bonds and other fixed income investments, CDs, options and money market funds. All ETFs and stocks listed on the U.S. or Canadian exchanges are **commission-free** across all mobile, automated phone and web trading channels.

Ineligible investments include: foreign securities, leveraged and inverse ETFs, publicly traded limited partnership, company stock, currencies, short sales, private placements, commodities, precious metals, real estate, futures, margin accounts, collectibles and options (other than covered calls, protective puts and cash-secured equity puts, if permitted by your employer and approved by Schwab)³.

Note: Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

How do I open my PCRA?

1. Go to www.principal.com/pcra
2. Click the button to open a PCRA account (if you have, or are making pre-tax and Roth contributions, you'll need to open one account for each).
3. Follow the steps to complete the online PCRA Application.
4. Once you click "Submit," you will receive your new account number instantly on the screen, and you'll be automatically re-directed to Schwab.com.
5. Once on Schwab.com, click "First Time Users" under "Log in" to set up your PCRA for online access. You'll need to input your new PCRA number, date of birth, phone number and SSN for this step.
6. Your PCRA is now ready to be funded, and you can begin researching investment opportunities.
7. You will receive welcome materials from Schwab in a few days.

How do I transfer money into my PCRA?

Once your Schwab PCRA is established, you fund your PCRA by transferring money from your retirement plan core investments in a three-step process:

- Determine from which of your other core investments you want to transfer money.
- Decide on the amount to transfer.
- Visit www.principal.com to initiate a transfer within the investments section of the website.

How do I place trades and manage my PCRA?

- Place trades and manage your account through Schwab's electronic channels, such as Schwab.com, mobile applications, and automated phone services.
- Access Schwab.com through the single-sign-on functionality at principal.com/pcra and select your PCRA number; or access your PCRA by logging in at Schwab.com. Select "Research" to narrow down your choices, then click on "Trade" to place trade orders.
- For phone services, call 1-888-393-PCRA (7272) to speak to a dedicated PCRA Call Center representative, to access TeleBroker® touch tone service, to use Schwab by Phone™ voice recognition service or to enroll in voice ID. PCRA Registered Representatives are available Monday through Friday, 9:00 a.m. to 7:30 p.m. (ET). Outside of these hours, Schwab Investor Service Center representatives are available 24 hours a day, seven days a week. There is an additional fee if a trade is requested through the PCRA call center representative.
- You can also use Schwab Stock Slices™, a service that lets you own fractional shares (slices) of any of America's leading companies in the S&P 500® for as little as \$5 each, even if their shares cost more. You can purchase a single stock slice or up to 10 different stock slice at once, and you can hold slices of as many S&P 500 companies in your portfolio as you want through multiple purchases. Click on "Trade-Schwab Stock Slices" in your PCRA to get started⁴.

What does it cost?

- Transaction fees and trading commissions are outlined in the *Charles Schwab Pricing Guide for Retirement Plan Accounts* provided in the welcome materials you receive from Schwab after opening your account.
- Please note that there is no charge from Schwab to open or maintain a PCRA. However, there may be a fee of \$100.00 annually (collected \$25.00 per quarter), charged by Principal®.

What information is available to help me learn about and select investments?

- Powerful proprietary research tools on Schwab.com, including Schwab Equity Ratings™⁵ and the *Schwab Mutual Fund OneSource Select List*^{®1}. In addition, Schwab provides independent, third-party research from leading providers such as Credit Suisse, Argus Research, CFRA, Morningstar®, Reuters and MarketEdge®.
- Equity, mutual fund, exchange-traded fund and fixed income screener tools to help you choose your investments.
- Knowledgeable PCRA Call Center representatives who can help with investing information.
- Online or in-person investing workshops led by Schwab investment professionals covering timely topics.
- Find information about PCRA at www.schwab.com/pcra.
- Once logged into your PCRA on Schwab.com, view the PCRA "how-to" video, as well as other helpful information contained in the "PCRA Resources" section.
- Over 365 Schwab branch offices nationwide to help with your other investing needs.

How do I invest the money in my PCRA?

Assets transferred from your retirement plan core account into your PCRA will be automatically allocated into the cash sweep feature⁶ in your PCRA within approximately two business days. Use these assets to purchase the securities you have selected.

Can I make direct payroll contributions to my PCRA?

Your retirement plan may allow you to direct future contributions directly into your PCRA. If allowed, contributions will be transferred directly into the cash sweep feature in your PCRA.

Where is my cash held in PCRA?

Your cash balances are swept into a multiple-bank cash feature product providing up to \$500,000 FDIC insurance to your cash balance⁶. The cash feature is not intended to be a long-term investment.

How do I transfer money from my PCRA back to the other core investments in my retirement plan?

Visit Schwab.com to liquidate securities to make cash available for transfer. You can access Schwab.com through the single-sign-on functionality at principal.com/pcra and select your PCRA number; or access your PCRA by logging in at Schwab.com. As soon as settled cash is available in the cash sweep feature in your PCRA, you may transfer the assets back to your retirement plan core investments. Visit the investments section of principal.com and follow the steps to initiate a transfer.

Who provides my PCRA statements?

Schwab will send you a PCRA statement each month regardless of activity. You can access your PCRA statement, see your balance, and view all transactions made within the last two years by logging into your PCRA on Schwab.com. You can enroll in Schwab's Paperless Service and electronically receive your statements, trade confirms, and other regulatory materials via email by going to www.schwab.com/paperless.

¹ Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services, and other administrative services for shares purchased through Schwab's Mutual Fund OneSource® program. Schwab may also receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load funds available through Schwab's Mutual Fund OneSource service (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Schwab's short-term redemption fee will be charged on redemption of funds (except certain Schwab Funds) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

² The standard electronic \$0 commission does not apply to large block transactions requiring special handling, restricted stock transactions, trades placed directly on a foreign exchange, transaction-fee mutual funds, futures, or fixed income investments. Options trades will be subject to the standard \$.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, foreign transaction fees for trades placed on the US OTC market, and Stock Borrow fees still apply. See the *Charles Schwab Pricing Guide for Retirement Plan Accounts* for full fee and commission schedules.

³ Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through Schwab. Please read the options disclosure document titled "Characteristics and Risks of Standardized Options." Call Schwab at 1-800-435-4000 for a current copy. Supporting documentation for any claims or statistical information is available upon request.

⁴ Schwab Stock Slices is not intended to be investment advice or a recommendation of any stock. Investing in stocks can be volatile and involves risk including loss of principal. Investors should consider their individual circumstances prior to investing.

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⁵ Schwab Equity Ratings and the general buy/hold/sell guidance are not personal recommendations for any particular investor or client and do not take into account the financial, investment or other objectives or needs of, and may not be suitable for any particular investor or client. Investors and clients should consider Schwab Equity Ratings as only a single factor in making their investment decision while taking into account the current market environment.

⁶ Settled cash balances are swept to one or more Affiliated Banks after the close of business and begin earning interest on the following Business Day. Interest is compounded daily and credited on the 15th of each month (or the following Business Day if the 15th is not a Business Day). A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday. Bank Sweep for Benefit Plans deposits are held at one or more FDIC-insured banks ("Affiliated Banks") that are affiliated with Charles Schwab & Co., Inc. ("Schwab"). Investment products and services (including unswept or intra-day cash, net credit or debit balances, money market funds, and assets held in a Schwab Personal Choice Retirement Account®) are not deposits or obligations of the Affiliated Banks, are subject to investment risk, are not FDIC insured, may lose value, and are not Affiliated Bank-guaranteed. The Affiliated Banks and Schwab are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

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Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer which also provides other brokerage and custody services to its customers.

The Affiliated Banks, Members FDIC, provide trust, custody, and deposit products and services. The Affiliated Banks and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

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