

# Savings Plus

## 4th Quarter 2023 Investment Performance Results - Without Plan Charges

The following are the percentage changes in Net Asset Values (with capital gains and income dividends reinvested) without reduction for Plan Charges for the respective periods ending December 31, 2023. Savings Plus charges a quarterly administrative charge of \$6.00 per plan and a quarterly asset-based fee of 0.01% assessed against the first \$600,000 of your account balance, including active loan balances and Schwab Personal Choice Retirement Account (PCRA) balances, capped at \$60 per quarter per plan. These fees appear in the "Transaction Details" section of your quarterly statement and are withdrawn pro-rata from all funds.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained online at [savingsplusnow.com](http://savingsplusnow.com).

Expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. Gross expense ratios do not reflect any fund management expense waivers or reimbursements (which, if reflected, would give you a net expense ratio). For more information about management expense waivers or reimbursements, refer to the fund fact sheet.

**Please consider the fund's investment objectives, risks, charges and expenses carefully before investing. The Fund Fact Sheets contain this and other important information about the investment company. Fund Fact Sheets are available on the website or by calling (855) 616-4776. Read the Fund Fact Sheets carefully before investing.**

Fund Name/Benchmark	Quarter <sup>1</sup>	Year to Date <sup>2</sup>	Annualized Returns (net of fees) (%)					Inception Date	Net Expense Per \$1000 investment (\$)	Gross Expense Per \$1000 investment (\$)	Net Expense Ratio (%) <sup>4</sup>
			1 Year <sup>5</sup>	3 Year <sup>5</sup>	5 Year <sup>5</sup>	10 Year <sup>5</sup>	Since Inception <sup>3</sup>				
<b>Target Date Funds</b> <sup>1, 3, 4, 7, 8, 9, 10</sup>											
<b>Target Date Fund Income</b>	6.27	9.39	9.39	0.74	4.27	N/A	3.19	3/20/2014	1.20	1.20	0.12
Benchmark: Target Date Income Custom Index	6.12	8.74	8.74	0.60	4.11	3.27					
<b>Target Date Fund 2020</b>	6.26	9.37	9.37	0.80	4.53	N/A	3.48	3/20/2014	1.20	1.20	0.12
Benchmark: Target Date 2020 Custom Index	6.40	9.30	9.30	0.88	4.53	3.54					
<b>Target Date Fund 2025</b>	6.55	10.41	10.41	1.37	5.53	N/A	4.07	3/20/2014	1.30	1.30	0.13
Benchmark: Target Date 2025 Custom Index	7.08	10.68	10.68	1.58	5.56	4.18					
<b>Target Date Fund 2030</b>	7.24	11.88	11.88	2.04	6.61	N/A	4.70	3/20/2014	1.40	1.40	0.14
Benchmark: Target Date 2030 Custom Index	7.76	12.07	12.07	2.27	6.57	4.80					
<b>Target Date Fund 2035</b>	7.92	13.32	13.32	2.62	7.53	N/A	5.27	3/20/2014	1.50	1.50	0.15
Benchmark: Target Date 2035 Custom Index	8.44	13.46	13.46	2.94	7.55	5.40					
<b>Target Date Fund 2040</b>	8.61	14.75	14.75	3.19	8.48	N/A	5.85	3/20/2014	1.70	1.70	0.17
Benchmark: Target Date 2040 Custom Index	9.11	14.83	14.83	3.58	8.50	5.97					
<b>Target Date Fund 2045</b>	9.30	16.21	16.21	3.73	9.44	N/A	6.40	3/20/2014	1.80	1.80	0.18
Benchmark: Target Date 2045 Custom Index	9.79	16.20	16.20	4.21	9.41	6.52					
<b>Target Date Fund 2050</b>	10.01	17.59	17.59	4.10	9.83	N/A	6.55	3/20/2014	1.90	1.90	0.19
Benchmark: Target Date 2050 Custom Index	9.92	16.48	16.48	4.33	9.59	6.63					
<b>Target Date Fund 2055</b>	10.16	17.60	17.60	4.09	9.82	N/A	6.36	3/20/2014	1.90	1.90	0.19
Benchmark: Target Date 2055 Custom Index	9.92	16.48	16.48	4.33	9.59	6.63					
<b>Target Date Fund 2060</b>	10.17	17.60	17.60	4.12	9.83	N/A	6.23	3/20/2014	1.90	1.90	0.19
Benchmark: Target Date 2060 Custom Index	9.92	16.48	16.48	4.33	9.59	6.63					
<b>Target Date Fund 2065</b>	10.16	17.59	17.59	4.14	9.95	N/A	6.68	4/13/2018	1.90	1.90	0.19
Benchmark: Target Date 2065 Custom Index	9.92	16.48	16.48	4.33	9.59	6.63					
<b>Balanced Fund</b> <sup>1, 4, 10</sup>											
<b>Socially Responsible Fund</b>	8.21	12.80	12.80	5.93	9.86	8.15	8.37	03/16/1994	3.10	3.10	0.31
Benchmark: 60% S&P 500 Index and 40% Bloomberg Barclays U.S. Aggregate Bond Index	9.74	17.67	17.67	4.71	9.98	8.09					
<b>Short Term Investments</b> <sup>1, 4, 10</sup>											
<b>Short Term Investment Fund - Cash</b>	1.34	5.12	5.12	2.25	1.93	1.30	1.69	12/29/2000	1.80	1.80	0.18
Benchmark: 90 Day U.S. Treasury Bill	1.37	5.01	5.01	2.15	1.88	1.25					
<b>Short Term Investment Fund</b>	2.76	5.16	5.16	0.43	2.04	1.61	4.22	06/30/1989	0.80	0.80	0.08
Benchmark: Bloomberg Barclays U.S. 1-3 Year Government/Credit Bond Index	2.69	4.61	4.61	0.09	1.51	1.27					

Fund Name/Benchmark	Quarter <sup>5</sup>	Year to Date <sup>5</sup>	Annualized Returns (net of fees) (%)				Since Inception <sup>5</sup>	Inception Date	Net Expense Per \$1000 investment (\$)	Gross Expense Per \$1000 Investment (\$)	Net Expense Ratio (%) <sup>4</sup>
			1 Year <sup>5</sup>	3 Year <sup>5</sup>	5 Year <sup>5</sup>	10 Year <sup>5</sup>					
<b>Bond <sup>1,4,9,10</sup></b>											
Bond Index Fund	6.79	5.53	5.53	-3.35	1.05	1.72	2.94	08/08/2007	0.30	0.30	0.03
Benchmark: Bloomberg Barclays U.S. Aggregate Bond Index	6.82	5.53	5.53	-3.31	1.10	1.81					
Bond Fund	7.21	6.16	6.16	-2.96	1.58	1.65	2.96	11/07/2007	1.20	1.20	0.12
Benchmark: Bloomberg Barclays U.S. Aggregate Bond Index	6.82	5.53	5.53	-3.31	1.10	1.81					
<b>Diversified Real Return <sup>1,4,9,10</sup></b>											
Diversified Real Return Fund	5.34	4.01	4.01	4.70	6.43	N/A	3.29	03/19/2014	3.80	3.80	0.38
Benchmark: CPI + 3%	0.86	5.99	5.99	8.53	7.03	5.75					
<b>Large Cap <sup>1,10</sup></b>											
Large Cap Index Fund	11.67	26.23	26.23	9.96	15.60	11.96	9.38	08/08/2007	0.10	0.10	0.01
Benchmark: S&P 500 Index	11.69	26.29	26.29	10.00	15.69	12.03					
Large Cap Fund <sup>8</sup>	11.63	24.39	24.39	7.95	14.40	10.98	8.85	11/07/2007	1.80	1.80	0.18
Benchmark: Russell 1000 Index	11.96	26.53	26.53	8.97	15.52	11.80					
<b>Mid Cap <sup>1,7,10</sup></b>											
Mid Cap Index Fund	11.62	16.37	16.37	8.02	12.48	9.15	8.94	08/08/2007	0.30	0.30	0.03
Benchmark: S&P Mid Cap 400 Index	11.67	16.44	16.44	8.09	12.62	9.27					
Mid Cap Fund <sup>8</sup>	11.27	19.51	19.51	6.24	13.99	10.00	9.32	11/07/2007	3.10	3.10	0.31
Benchmark: Russell Midcap Index	12.82	17.23	17.23	5.92	12.68	9.42					
<b>International <sup>3,7,8,10</sup></b>											
International Index Fund <sup>2</sup>	9.79	15.46	15.46	1.65	7.33	3.85	1.40	08/08/2007	0.50	0.50	0.05
Benchmark: MSCI ACWI ex-U.S. IMI (net)	9.81	15.62	15.62	1.53	7.18	3.97					
International Fund <sup>1</sup>	10.81	21.10	21.10	1.09	8.06	3.90	1.91	10/11/2006	3.90	3.90	0.39
Benchmark: MSCI ACWI ex-U.S. IMI (net)	9.81	15.62	15.62	1.53	7.18	3.97					
<b>Small Cap <sup>7,10</sup></b>											
Small Cap Index Fund <sup>2</sup>	14.04	16.92	16.92	2.20	9.98	6.95	7.15	08/08/2007	0.20	0.20	0.02
Benchmark: Russell 2000 Index	14.03	16.93	16.93	2.22	9.97	7.16					
Small Cap Fund <sup>1</sup>	12.38	19.80	19.80	4.64	11.30	8.04	7.84	11/07/2007	3.20	3.20	0.32
Benchmark: Russell 2000 Index	14.03	16.93	16.93	2.22	9.97	7.16					

## End Notes

- (1) This fund is a separately managed portfolio of assets managed specifically for Savings Plus. It is not a mutual fund. See the Fund Fact Sheet for more information.
- (2) This fund is a passively managed commingled fund (collective trust). It is not a mutual fund. See the Fund Fact Sheet for more information.
- (3) Short term trade fees (redemption fees) may apply to these funds. See the Transfer Restrictions and Redemption Fees document on [savingsplusnow.com](http://savingsplusnow.com). Refer to the Fund Fact Sheet for more information.
- (4) No transaction fees are charged. Instead, funds indirectly incur management fees that are charged by the underlying investment managers. The estimated net expense ratio consists of operating expenses, including management fees and nominal trustee services fees. These fees are netted out of the performance of the funds.
- (5) The fee-adjusted return presented in the Investment Performance Report is an estimate.

## Key Risks

- (6) This fund may have exposure to bonds, which have the same interest rate, inflation, and credit risks that are associated with the underlying bonds owned by the fund.
- (7) This fund may have exposure to stocks of small or emerging companies, which may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
- (8) This fund may have exposure to international investments, which involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting, and the limited availability of information.
- (9) Target Date Funds invest in a wide variety of underlying investment options to help reduce investment risk. Their expense ratio represents a weighted average of the expense ratios and any fees charged by the underlying investment options in which the Funds invest. The Funds do not charge any expense or fees of their own. Like other funds, target date funds are subject to market risk and loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement or that asset allocation, diversification or any investment strategy will assure a profit or avoid losses.
- (10) Market indexes have been provided for benchmark comparison purposes only. They are unmanaged and no fees or expenses have been reflected here. Individuals cannot invest directly in a market index. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed.