

The The Vincit Company, LLC 401(k) Plan (the Plan) offered by THE VINCIT COMPANY, LLC has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to principal.com or call us at 800.547.7754 to make changes to your account or request additional information.

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

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

**THE VINCIT COMPANY, LLC.
412 GEORGIA AVE, SUITE 300
CHATTANOOGA, TN 37403-1853
423-708-7416**

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

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

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. THE VINCIT COMPANY, 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. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

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

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

Fees and expenses⁺ — For the current year, an annual Plan administrative expense of 0.4200% 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

Asset Class: Short-Term Fixed Income	Investment Category: Short Term Bond				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Short-Term Bond Index Admiral Fund 2,11,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.15	1.42	2.50	-1.68	1.08	1.03	2.38	11/2001
Benchmark: Bloomberg Government/Credit 1-3 Year Index	0.73	1.87	2.77	-0.72	1.21	1.02	-	-

Description: The investment seeks to track the performance of the Bloomberg U.S. 1-5 Year Government/Credit Float Adjusted Index. This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities between 1 and 5 years and are publicly issued. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.07/\$0.70	0.07		-				
Composition (% of Assets) as of 08/31/2023	U.S. Bonds	Non-U.S. Bonds	Cash	Conver-tibles				
	88.30	11.26	0.44	0.01				

Asset Class: Fixed Income	Investment Category: High Yield Bond				Inv Manager or Sub-Advisor: PGIM Investments, LLC			
Investment Option Name: PGIM High Yield R6 Fund 5,11,16,17,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.37	5.04	8.90	1.61	3.11	4.49	5.31	10/2011
Benchmark: ICE Bofa US High Yield Index	0.53	5.97	10.19	1.82	2.80	4.16	-	-

Description: The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service ("Moody's") or BB or lower by S&P Global Ratings ("S&P"), and instruments either comparably rated by another nationally recognized statistical rating organization ("NRSRO"), or considered to be of comparable quality, that is, junk bonds.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.38/\$3.80	0.38		-				
Composition (% of Assets) as of 08/31/2023	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	U.S. Stocks	Non-U.S. Stocks	Conver-tibles
	79.52	12.02	3.35	1.88	1.63	1.56	0.02	0.01

Asset Class: Fixed Income	Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Total Bond Market Index Admiral Fund 2,11,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.09	-0.93	0.73	-5.21	0.13	1.11	3.04	11/2001
Benchmark: Bloomberg US Aggregate Bond Index	-3.23	-1.21	0.64	-5.21	0.10	1.13	-	-

Description: The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.05/\$0.50	0.05		-				
Composition (% of Assets) as of 08/31/2023	U.S. Bonds	Non-U.S. Bonds	Cash	Conver-tibles				
	91.31	7.97	0.71	0.01				

Asset Class: Fixed Income	Investment Category: Inflation-Protected Bond				Inv Manager or Sub-Advisor: PIMCO			
Investment Option Name: PIMCO Real Return Instl Fund 11,16	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.32	-0.79	1.89	-1.94	2.17	1.71	4.99	1/1997
Benchmark: Bloomberg US Treasury Tips Index	-2.60	-0.78	1.25	-1.98	2.12	1.74	-	-

Description: The investment seeks maximum real return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.67/\$6.70	0.67		-				
Composition (% of Assets) as of 06/30/2023	U.S. Bonds	Other	Pre-ferred	Cash	Non-U.S. Bonds			
	89.36	31.94	0.06	-0.46	-20.90			

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date Retirement				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement Income Inv Fund 9,10,14,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.35	3.16	7.02	-0.13	2.69	3.60	4.56	10/2003
Benchmark: Morningstar Lifetime Moderate Income Index	-2.28	2.61	7.83	1.05	3.08	3.68	-	-

Description: The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.08/\$0.80	0.08		-				
Composition (% of Assets) as of 08/31/2023	U.S. Bonds	Non-U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Other	Conver-tibles	
	50.73	18.35	17.72	11.55	1.62	0.01	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2020				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2020 Inv Fund 9,10,14,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.65	4.18	9.36	1.43	3.58	5.24	5.53	6/2006
Benchmark: Morningstar Lifetime Moderate 2020 Index	-3.70	2.25	8.71	0.22	3.09	4.55	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.08/\$0.80	0.08		-				
Composition (% of Assets) as of 08/31/2023	U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other	Conver-tibles	
	41.27	24.27	16.55	15.97	1.90	0.02	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2025						Inv Manager or Sub-Advisor: Vanguard Group	
Investment Option Name: Vanguard Target Retirement 2025 Inv Fund 9,10,14,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.99	5.22	11.56	2.17	4.06	5.79	6.16	10/2003
Benchmark: Morningstar Lifetime Moderate 2025 Index	-4.03	2.47	9.56	0.62	3.24	4.99	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.08/\$0.80		0.08					
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Conver-tibles	
	32.15	30.48	21.05	14.00	2.29	0.03	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2030						Inv Manager or Sub-Advisor: Vanguard Group	
Investment Option Name: Vanguard Target Retirement 2030 Inv Fund 9,10,14,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.20	5.93	13.14	2.97	4.46	6.28	6.11	6/2006
Benchmark: Morningstar Lifetime Moderate 2030 Index	-4.17	3.02	10.93	1.61	3.57	5.54	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.08/\$0.80		0.08					
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Conver-tibles	
	38.26	23.98	23.17	12.33	2.21	0.03	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2035						Inv Manager or Sub-Advisor: Vanguard Group	
Investment Option Name: Vanguard Target Retirement 2035 Inv Fund 9,10,14,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.33	6.61	14.56	3.88	4.92	6.79	6.91	10/2003
Benchmark: Morningstar Lifetime Moderate 2035 Index	-4.13	3.92	12.85	3.10	4.06	6.12	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.08/\$0.80		0.08					
Composition (% of Assets) as of 07/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other		
	42.89	27.45	17.81	9.47	2.35	0.03		

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2040 Inv Fund 9,10,14,16,20,21,G		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-3.34	7.35	16.15	4.81	5.37	7.26	6.73	6/2006
Benchmark: Morningstar Lifetime Moderate 2040 Index		-3.95	4.91	14.88	4.59	4.57	6.57	-	-
Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.08/\$0.80	0.08					-	1/30 day period
Composition (% of Assets) as of 08/31/2023		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other		
		47.44	28.87	14.02	7.31	2.31	0.04		

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2045 Inv Fund 9,10,14,16,20,21,G		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-3.45	8.06	17.67	5.72	5.87	7.61	7.53	10/2003
Benchmark: Morningstar Lifetime Moderate 2045 Index		-3.79	5.61	16.35	5.56	4.91	6.78	-	-
Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.08/\$0.80	0.08					-	1/30 day period
Composition (% of Assets) as of 08/31/2023		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other		
		51.66	31.67	9.37	4.66	2.60	0.04		

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2050 Inv Fund 9,10,14,16,20,21,G		Average Annual Total Return as of 09/30/2023 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-3.46	8.47	18.48	5.92	5.99	7.67	6.99	6/2006
Benchmark: Morningstar Lifetime Moderate 2050 Index		-3.71	5.92	17.03	5.93	5.03	6.81	-	-
Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.08/\$0.80	0.08					-	1/30 day period
Composition (% of Assets) as of 08/31/2023		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	
		53.71	34.16	6.46	3.14	2.47	0.04	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2055 Inv Fund 9,10,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.46	8.47	18.48	5.91	5.99	7.65	9.11	8/2010
Benchmark: Morningstar Lifetime Moderate 2055 Index	-3.70	5.94	17.15	5.96	5.00	6.74	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.08/\$0.80	0.08		-				
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	
	53.17	34.71	6.51	3.13	2.43	0.04	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2060 Inv Fund 9,10,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.48	8.47	18.49	5.91	5.98	7.65	8.77	1/2012
Benchmark: Morningstar Lifetime Moderate 2060 Index	-3.72	5.89	17.17	5.91	4.93	6.65	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.08/\$0.80	0.08		-				
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	
	53.18	34.76	6.46	3.12	2.43	0.04	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2065 Inv Fund 9,10,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.46	8.45	18.47	5.93	5.97	-	7.02	7/2017
Benchmark: Morningstar Lifetime Moderate 2060 Index	-3.72	5.89	17.17	5.91	4.93	6.65	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.08/\$0.80	0.08		-				
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	
	53.12	34.84	6.30	3.12	2.58	0.04	0.01	

Asset Class: Balanced/Asset Allocation	Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Target Retirement 2070 Inv Fund 9,10,16,20,21,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.47	8.49	18.49	-	-	-	7.57	6/2022
Benchmark: Morningstar Lifetime Moderate 2060 Index	-3.72	5.89	17.17	5.91	4.93	6.65	-	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.08/\$0.80	0.08				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred
	53.48	34.84	6.47	3.43	1.74	0.04	0.01

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Value Index Admiral Fund 2,22,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.33	0.15	14.83	12.41	7.29	9.83	6.85	11/2000
Benchmark: Russell 1000 Value Index	-3.16	1.79	14.44	11.05	6.23	8.45	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.05/\$0.50	0.05				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	99.09	0.79	0.12

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Windsor II Adm Fund 17,22,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.30	8.35	20.17	12.73	9.13	9.92	7.57	5/2001
Benchmark: Russell 1000 Value Index	-3.16	1.79	14.44	11.05	6.23	8.45	-	-

Description: The investment seeks to provide long-term capital appreciation and income. The fund invests mainly in large- and mid-capitalization companies whose stocks are considered by an advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor believes are trading at prices that are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.26/\$2.60	0.26				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 06/30/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	86.05	9.37	4.58

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Total Stock Market Index Admiral Fund 2,22,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.29	12.35	20.37	9.24	9.05	11.22	7.45	11/2000
Benchmark: Russell 1000 Index	-3.15	13.01	21.19	9.53	9.63	11.63	-	-

Description: The investment seeks to track the performance of the CRSP US Total Market Index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.04/\$0.40	0.04				

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks
	99.04	0.49	0.47

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: Harbor Capital Advisors			
Investment Option Name: Harbor Capital Appreciation Retirement Fund 17,22,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.40	32.28	30.35	2.43	10.46	13.66	14.93	3/2016
Benchmark: Russell 1000 Growth Index	-3.13	24.98	27.72	7.97	12.42	14.48	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadvisor considers to have above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadvisor expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.64/\$6.40	0.59				

Composition (% of Assets) as of 06/30/2023	U.S. Stocks	Non-U.S. Stocks	Pre-ferred	Cash
	88.15	10.88	0.64	0.33

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Growth Index Admiral Fund 2,22,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.70	28.28	28.10	6.75	11.94	13.56	7.66	11/2000
Benchmark: Russell 1000 Growth Index	-3.13	24.98	27.72	7.97	12.42	14.48	-	-

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

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

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks
	99.63	0.20	0.16

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Mid-Cap Value Index Admiral Fund 1,2,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.85	-1.57	10.35	11.31	5.41	8.40	11.09	9/2011
Benchmark: Russell Midcap Value Index	-4.46	0.54	11.05	10.98	5.18	7.92	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.07/\$0.70	0.07				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	97.94	1.61	0.45

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Mid Cap Index Admiral Fund 1,2,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-5.07	3.30	12.61	7.26	6.49	9.05	9.37	11/2001
Benchmark: Russell Midcap Index	-4.68	3.91	13.45	8.09	6.38	8.98	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.05/\$0.50	0.05				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	98.04	1.38	0.58

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Growth				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Mid-Cap Growth Index Admiral Fund 1,2,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-5.28	8.86	15.06	3.24	7.18	9.46	11.41	9/2011
Benchmark: Russell Midcap Growth Index	-5.22	9.88	17.47	2.61	6.97	9.94	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.07/\$0.70	0.07				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash
	98.64	1.14	0.22

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Small Cap Value Index Admiral Fund 2,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-3.07	2.08	13.93	15.32	4.92	8.14	11.13	9/2011
Benchmark: Russell 2000 Value Index	-2.96	-0.53	7.84	13.32	2.59	6.19	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.07/\$0.70	0.07					
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks				
	98.26	0.95	0.79				

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Small Cap Index Admiral Fund 1,2,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.61	4.22	12.53	8.71	4.60	7.99	8.52	11/2000
Benchmark: Russell 2000 Index	-5.13	2.54	8.93	7.16	2.40	6.65	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.05/\$0.50	0.05					
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Cash	Non-U.S. Stocks				
	97.22	2.07	0.71				

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Growth				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Option Name: JP Morgan Small Cap Growth R6 Fund 1,17,E	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-8.97	3.22	1.84	-5.00	2.70	8.71	10.68	11/2010
Benchmark: Russell 2000 Growth Index	-7.32	5.24	9.59	1.09	1.55	6.72	-	-

Description: The investment seeks long-term capital growth primarily by investing in a portfolio of equity securities of small-capitalization and emerging growth companies. Under normal circumstances, at least 80% of the fund's assets will be invested in the securities of small capitalization companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations equal to those within the universe of the Russell 2000(R) Growth Index stocks at the time of purchase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %					
	0.76/\$7.60	0.74					
Composition (% of Assets) as of 08/31/2023	U.S. Stocks	Non-U.S. Stocks	Cash				
	97.03	2.01	0.96				

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Growth				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Explorer Admiral Fund 1,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-5.70	5.77	13.04	6.20	5.63	9.20	9.01	11/2001
Benchmark: Russell 2000 Growth Index	-7.32	5.24	9.59	1.09	1.55	6.72	-	-

Description: The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of small and mid-size companies. These companies tend to be unseasoned but are considered by the fund's advisors to have superior growth potential. Also, these companies often provide little or no dividend income. It uses multiple investment advisors.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.34/\$3.40	0.34				

Composition (% of Assets) as of 06/30/2023	U.S. Stocks	Cash	Non-U.S. Stocks
	92.62	4.17	3.21

Asset Class: Small/Mid U.S. Equity	Investment Category: Real Estate				Inv Manager or Sub-Advisor: Principal Real Estate Inv			
Investment Option Name: Real Estate Securities Sep Acct A,3,6,7,18,19,F	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-6.55	-1.60	0.75	4.04	4.21	7.26	9.72	12/2002
Benchmark: MSCI US REIT Index	-7.02	-1.95	3.18	5.70	2.82	5.94	-	-

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

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

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

Asset Class: Global/International Equity	Investment Category: Diversified Emerging Mkts				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Emerging Markets Stock Index Admiral Fund 2,4,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.16	2.48	10.89	-0.22	2.00	2.49	4.30	6/2006
Benchmark: MSCI Emerging Markets NR Index	-2.93	1.82	11.70	-1.73	0.55	2.07	-	-

Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the index in terms of key characteristics.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.14/\$1.40	0.14				

Composition (% of Assets) as of 08/31/2023	Non-U.S. Stocks	Cash	U.S. Stocks	Other	Pre-ferred
	96.32	3.48	0.16	0.03	0.01

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Option Name: Vanguard Developed Markets Index Admiral Fund 2,4,17,G	Average Annual Total Return as of 09/30/2023 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-4.69	5.90	24.01	5.32	3.17	4.01	4.06	8/1999
Benchmark: MSCI ACWI Ex USA Index	-3.77	5.34	20.39	3.74	2.58	3.35	-	-

Description: The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 4,006 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The Advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %					
	0.07/\$0.70		0.07					
Composition (% of Assets) as of 08/31/2023	Non-U.S. Stocks	Cash	U.S. Stocks	Other	Pre-ferred			
	96.82	2.23	0.78	0.15	0.01			

Asset Class: Short-Term Fixed Income Investment Option Name: **Principal Fixed Income Guaranteed Option**^{8,13,23,24,25}

Description: This group annuity contract provides an interest rate guaranteed for a set period of time by the Principal Life Insurance Company® (Principal Life). It is backed by the multi-billion-dollar general account of Principal Life, which invests in corporate bonds, asset-backed securities, commercial real-estate mortgages, government bonds, and short-term cash equivalents. However, money allocated to Principal® Fixed Income Guaranteed Option (PFIGO) does not entitle you to participate in the investment experience or performance of the general account. The composite crediting rate (crediting rate) applied to accounts is a weighted average of underlying guarantees provided in the contract. Each underlying guarantee has a final maturity date determined when the guarantee is established. That date can range between 2 and 10 years from the date the guarantee is established. The Term column below provides the targeted average maturity of the underlying guarantees. The crediting rate resets every 6 months based on the changing weighted average of the underlying guarantees and is announced in advance for the upcoming period. The crediting rate is an effective annual rate and is displayed below net of the Rate Level Service Fee. The crediting rate, before fees, is subject to a minimum guaranteed rate defined in the contract. When the crediting rate is reset, the minimum guaranteed rate is also recalculated in accordance with state insurance regulations which utilize U.S. Treasury rates. The formula is further outlined in the group annuity contract. The minimum guaranteed rate will range between 0.15% and 3%, depending on market conditions. Benefit payments to participants for plan benefit events, including retirement, termination of employment, disability, plan termination, death, loans, and withdrawals, as allowed by the plan, are made without any surrender charge. There are no restrictions or surrender charges on investment transfers initiated by a participant from PFIGO to non-competing investment options. If the retirement program provides access to PFIGO and Competing Investment Options, investment transfers directly to Competing Investment Options are not allowed. Competing Investment Options include other guaranteed investment options, or a stable value, money market, or other short term fixed income investment option with an average duration of less than two years. Indirect transfers from PFIGO to a Competing Investment Option will be subject to an Equity Wash. An Equity Wash requires that transfers be directed to a non-competing investment option for 90 days before a subsequent transfer can be made to Competing Investment Options. Termination of the Plan's Interest, Plan Sponsor's Interest (in the case of a nonqualified deferred compensation plan), or Participating Employer's Interest in the contract ("Party's Interest") is subject to either 12 months' advance notice (subject to additional contractual limitations) or a 5% surrender charge calculated using the 12-month average value of the Party's Interest in the contract, whichever the authorized plan representative chooses. PFIGO may make available higher crediting rates. If these are available and your authorized plan representative chooses to move a Plan's Interest or Plan Sponsor's Interest to a higher crediting rate, a charge of 1.50% of the Plan's Interest or Plan Sponsor's Interest applies. If there are multiple higher crediting rates available, the 1.50% charge applies to each higher crediting rate that your authorized plan representative elects. If the charge is directed by the authorized plan representative to be deducted, the actual charge applied to your account may be higher or lower than 1.50% depending on the plan's interest at the time the authorized plan representative chose to move to a higher crediting rate and the value of your account at the time of the movement. For more information, call the automated phone system at 1-800-547-7754 or see the applicable fact sheet on principal.com.

Rate Level Service Fee	0.00	
Net Crediting Rate (credited to participants)	1.75	
		Crediting Period
		06/01/2023-11/30/2023
		Term (underlying guarantees)
		2.0 - 4.0 years

Important Information

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- ⁴ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

- ⁵ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁶ 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.
- ⁷ These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. For time periods prior to inception date of the fund, predecessor performance is reflected. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- ⁸ Principal Fixed Income Guaranteed Option is not FDIC insured and is not an obligation or deposit for any bank nor guaranteed by a bank. The guarantees provided with regard to the Principal Fixed Income Guaranteed Option are supported by the general account of Principal Life. Principal Fixed Income Guaranteed Option is the Group Annuity Contract - Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa, 50392.
- 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.
- ¹³ The Principal Fixed Income Guaranteed Option is a guarantee backed by the general account of Principal Life. As a guaranteed contract, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The Rate Level Service Fee illustrated here represents a part of an overall fee arrangement that the plan pays for services from Principal Life as a provider of administrative services to the plan, as agreed to in the Service and Expense Agreement for the plan.
- ¹⁴ This fund indirectly bears its pro rata share of the management fees incurred by the underlying funds in which it invests. The operating expenses of the underlying mutual funds are part of total investment expense. Performance results reflect the application of these expenses.
- ¹⁶ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁷ 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.
- ¹⁸ 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.
- ¹⁹ This investment option is considered non-diversified, which means it, or the underlying mutual fund, can invest a higher percentage of its assets in of fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.
- ²⁰ 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.
- ²¹ 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.
- ²² Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.
- ²³ Nonqualified plan sponsors may include Principal Fixed Income Guaranteed Option as an available investment option to reference when measuring a nonqualified participant's benefits, as described in certain nonqualified plan materials. The guarantee of principal and interest through the group annuity contract is not a representation that a nonqualified plan sponsor holds any assets for paying these benefits.
- ²⁴ An interest in Principal Fixed Income Guaranteed Option may be obtained by a nonqualified plan sponsor to use that interest as a corporate asset to aid in financing liabilities to nonqualified plan participants. Participants in a nonqualified plan do not own an interest in the contract, although a liability owed to a nonqualified participant may be tracked by an interest attributed to such nonqualified participant. All limitations on transfers and withdrawals, including surrender charges and early termination charges, apply to the Plan Sponsor's Interest in the contract with respect to a nonqualified plan.
- ²⁵ Participating Employer's Interest applies where the retirement plan that has an interest in Principal Fixed Income Guaranteed Option is a Pooled Employer Plan or a Multiple Employer Plan.

- 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.

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The Vincit Company, LLC 401(k) Plan

Supplement to 404(a)(5) Participant Fee Disclosure Notice

2024 Plan Year Annual Notice

This information relates to ERISA Services, Inc. which serves as the Third Party Administrator for the retirement plan referenced above. This notice supplement updates the cost information contained in the 404(a)(5) Notice. The following additional expenses may be charged to a Plan Participant:

Associated Costs	Amount	How Charged
Annual Per Participant Cost	\$ 12	Per Capita #
Participant Distributions / Withdrawals	\$ 75	Per Distribution at issuance
Participant Qualified Domestic Relations Order Review (QDRO) *	\$ 300	Per QDRO at review

The Plan may pay outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor / Employer elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services may fluctuate each year based on a variety of factors. If not specified otherwise, these expenses are allocated to participant accounts on a pro-rata basis. For a \$1,000 legal expense, this means that if the Plan's assets total \$1,000,000 and your account balance is \$10,000, you would pay \$10 in legal expenses, and a participant with a \$20,000 account balance would pay \$20. A Plan expense allocated on a per-capita basis charges each participant's account the expense. For example, if the annual expense is \$25, each Plan year, the Plan would deduct the \$25 from each participant's account.

The Plan may impose certain charges against individual participant's accounts, rather than against the Plan as a whole, when individual participants incur the charges. The determination to pass an expense to you is made at the discretion of the Plan Sponsor / Employer. These charges may arise based on your use of a feature available under the Plan (e.g., a participant distribution), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce, QDRO).

It is possible PenChecks will be utilized for various participant distribution services. The PenChecks fees are dependent on the specific service provided and range from \$15 to \$125. These fees are charged on a per transaction basis to the participant impacted.

For employees who have terminated service with the company and have less than \$5,000 (excluding rollover monies) vested assets in their account, the employer may choose to distribute those funds to the employee at any time. In that event, an additional cost of \$ 125 may be charged to the participant's account before liquidation by the third party administrator (ERISA Services) to cover the additional time and work related to the distribution.

* Additional charges may apply in the case of a contested Qualified Domestic Relations Order (QDRO) requiring outside counsel.

See your investment statement for detailed information during the year.

The Vincit Company, LLC 401(k) Plan Withdrawal/Distribution Procedures

For your benefit, The Vincit Company, LLC is streamlining its process related to withdrawals, distributions and loans from the retirement Plan. This new process will improve turnaround times and accuracy of your requests. Please refer to the plan's Summary Plan Description for more information concerning the types of transactions available.

If you are no longer employed, please contact Principal at 1-800-547-7754 to initiate a request.

If you are an active employee, please email us at 316Distributions@erisaservices.com or call (865) 966-1225 and request to speak with the 3(16) Distribution Processing Team.

If we're on the other line, please leave a message with **your**:

Name
Company you work(ed) for
Type of distribution you are requesting
Contact Information – Phone, email, and mailing address

You will need to leave a phone number where we can reach you, an email address, or a mailing address where we can send your paperwork.

Upon signing and completing paperwork provided by ERISA Services, you must return it to ERISA Services by secure email, fax or mail. It is prudent to keep a copy of what you completed. You can expect your withdrawal, distribution or loan to be sent to you within 10 business days of being processed.

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Knoxville, TN 37933

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Fax: (865) 218-5706