



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 or complete the enclosed forms to get started.

Begin by:

- Setting security preferences
- Reading important plan notices



Review your contribution

Log in and take a look at how your organization's contributions work.



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: Vanguard Inst Target Retirement. 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

Requirements for all contributions

Age	None
Service	None
Hours of service	Not applicable
Entry service period	Not applicable
Entry date	Immediate

Employee contributions

Employee Contributions	Not Allowed
Rollover Contributions	Allowed

Employer contributions

Employer contributions	6% of your Eligible Compensation Vesting schedule: Less than 3 years = 0%, 3 Years = 33%, 4 Years = 67%, 5 Years = 100
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Loans

Loans allowed	Number of outstanding loans allowed: 1 Number allowed in a 12-month period: unlimited 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
Term of Loan	5 years

Plan Summary continued



In-service withdrawal options

Age 65	Available at age 65 and you are a part time employee
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Retirement and other benefits

Normal retirement age	65	
Normal retirement date	The date you reach your normal retirement age	
Small amounts force out limit	\$5,000	Rollovers are included in this amount Automatic rollover distribution: · An individual retirement account (IRA) designated by the plan administrator
Deemed severance for military service	Allowed	
Distribution at termination of employment	Allowed	
Disability	Allowed	Available on the 15th month after you begin your total disability leave
Distribution at death	Required	

Plan Summary continued

Other information

This plan summary includes a brief description of your employer's retirement plan features, as supplied to Principal by your employer or the plan's third party administrator. 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.

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.

Helping you manage your retirement goals

With 24/7 account access



Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to principal.com/Welcome

- › Select **Get Started**
- › Enter your first name, last name, date of birth, mobile phone number (this is the quickest way to verify your identity), and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code
- › Agree to do business electronically and click **Continue**
- › If you don't provide your mobile phone number, you'll need to answer a few personal questions as an alternative way to confirm it's really you
- › Create a **unique username**, set a secure **password** and add your **email address**
- › Select and answer **three security questions** to use if you need to call us
- › You now have access to your online account, and you'll get a confirmation email within a few minutes
- › The first time you log in, you'll need to choose where we send you **verification codes** (text message, voice call, or authentication app) and how often you want to use them

Ongoing account access

Go to principal.com

- › Click **Log In**
- › Enter your **username** and **password** (click **Forgot Username or Forgot Password** if you need to reset) and click **Log In**
- › If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message, voice call, or authentication app
- › Enter the security code and click **Verify**



Questions?

Having trouble setting up your login? Give us a call at **800-986-3343**.

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- › Click on the **Retirement Plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.

Your account

Education Hub

Available options include:

Not all options are available for certain plans. Check with your human resources contact to find out what is available.

- › Plan info & forms
- › Statements
- › Contributions
- › Investments
- › Loans & withdrawals
- › Rollovers
- › Retirement
- › Wellness Planner

- › Overview
- › My Virtual Coach
- › Monthly webinars
- › Retirement planning
- › Managing money
- › Life event planning
- › Calculators & tools

Mobile

Check your account on the go.

- › Principal® App — Available for iPhone® and Android™* › principal.com/onthego

Phone

First-time users

Call **800-547-7754**

- › You may be asked to provide some personal information like your date of birth or Social Security number, to verify your identity
- › Listen to the menu and select an option
- › When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number**

Ongoing account access

Call **800-547-7754**

- › Listen to the menu and select an option
- › If prompted, enter your **(PIN)**
(Note: Some options do not require you to enter your PIN.)

Follow the prompts to:

(Not all options are available for certain plans. Check with your human resources contact to find out what is available.)

- › Check your account balance
- › Check investment performance
- › Request or review loan information
- › Review investment options
- › Manage your rollover funds
- › Transfer retirement funds between available investment options
- › Hear information regarding an expected Form 1099-R
- › Talk with a representative

* The mobile application offered by Principal® to view account information is currently supported on iPhone® (operating systems 12.0 or later) and Android™ (operating systems 5.0 or higher).



principal.com

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ERISA 404 retirement plan and investment information

07/17/2021

The retirement savings plan offered by ARCHDIOCESE OF DENVER is a great way to help you save for the life you want in retirement. Archdiocese of Denver Lay Employees' Money Purchase Pension Plan (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:

**ARCHDIOCESE OF DENVER
1300 SOUTH STEELE STREET
DENVER, CO 80210
303-715-3193**

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. ARCHDIOCESE OF DENVER 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.

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.

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⁺

To cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services, the following annual Plan administrative expense(s) will be calculated and applied to your account balance each Frequency period.

Annual Plan administrative expense	Frequency
0.2% of your account balance	One twelfth is deducted monthly.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a Fee Adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

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:

- **Fee for overnight mailing a check: \$20.00**

⁺ 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

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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.

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. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. 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: **Wells Fargo**

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 Stable Return N Fund ^{10,13}	0.89	1.93	2.16	2.04	1.90	5.06	2.16	2.03	1.93	5.11	10/1985
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: The Fund seeks to provide investors with a moderate level of stable income without principal volatility. There is no assurance that the Fund will achieve its objective.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Other	95.29	Cash	4.71	Total Inv Exp Net %			-				
				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.40				
				Total Inv Exp Gross Per \$1,000 Invested			\$4.00				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Money Market**

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 Treasury Plus Money Market Instl Fund ^{10,G}	0.00	0.01	1.12	0.97	0.50	3.12	0.33	0.99	0.50	3.17	10/1985
Benchmark: ICE BofA U.S. LIBOR 3 Month Index	0.11	0.25	1.65	1.46	0.90	-	1.08	1.50	0.90	-	-

Description: The investment seeks current income, while preserving capital and liquidity. The fund invests exclusively in high-quality, short-term, U.S. dollar-denominated money market instruments that consist of U.S. Treasury obligations and repurchase agreements collateralized by U.S. Treasury obligations. The security selection is based on several factors, including credit quality, yield and maturity, while taking into account the fund's overall level of liquidity and weighted average maturity.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
N/A				Total Inv Exp Net %			0.20				
				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			05/31/2022				
				Total Inv Exp Gross %			0.21				
				Total Inv Exp Gross Per \$1,000 Invested			\$2.10				
				Redemption Fee			-				
				Revenue Sharing %			0.01				

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: **Intermediate Core Bond**Inv Manager or Sub-Advisor: **BlackRock Advisors, 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		
Wells Fargo/BlackRock Bond Index N CIT 7,9,10	-2.02	-0.46	5.89	3.30	3.71	6.91	8.82	4.98	4.20	7.07	2/1984	
Benchmark: Bloomberg Barclays Aggregate Bond Index	-1.60	-0.33	5.34	3.03	3.39	-	7.51	4.44	3.84	-	-	

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to fixed income securities by employing an optimization technique based upon a risk model that statistically reflects the Barclays Capital Government/Credit Bond Index characteristics. The objective of the Fund is to track the performance of its benchmark. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	85.99	Non-U.S. Bonds	10.48	Total Inv Exp Net %			0.09				
Cash	2.43	Convertibles	1.10	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Intermediate Core-Plus Bond**Inv Manager or Sub-Advisor: **PIMCO**

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		
PIMCO Total Return ESG Institutional Fund 7,9	-0.94	2.00	5.93	3.82	3.54	6.48	8.97	4.84	3.99	6.62	5/1991	
Benchmark: Bloomberg Barclays U.S. Universal Index	-1.15	1.12	5.64	3.48	3.74	-	7.58	4.87	4.16	-	-	

Description: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment grade securities, but may invest up to 20% of its total assets in high yield securities. The fund may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	64.17	Non-U.S. Bonds	28.39	Total Inv Exp Net %			0.96				
Cash	4.29	Convertibles	3.15	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.96				
				Total Inv Exp Gross Per \$1,000 Invested			\$9.60				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

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 Retirement**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement Income Inst Fund 5,6,9,12,15,F	3.32	12.04	8.12	6.70	-	6.07	10.18	6.92	-	6.01	6/2015
Benchmark: Morningstar Lifetime Moderate Income Index	4.83	15.66	8.54	7.09	5.77	-	10.56	7.10	5.73	5.94	-

Description: The investment seeks to provide current income and some capital appreciation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	50.85	U.S. Stocks	17.71	Total Inv Exp Net %			0.09				
Non-U.S. Bonds	17.42	Non-U.S. Stocks	12.23	Contractual Cap Expiration Date			N/A				
Cash	1.31	Convertibles	0.47	Waiver Expiration Date			N/A				
Other	0.01			Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Target-Date 2015**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2015 Inst Fund 5,6,9,12,15,F	3.79	13.61	8.51	7.82	-	6.68	10.42	7.85	-	6.58	6/2015
Benchmark: Morningstar Lifetime Moderate 2015 Index	5.05	17.73	9.92	8.47	7.10	-	12.67	8.56	7.08	7.14	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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 2015 (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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	48.31	U.S. Stocks	19.73	Total Inv Exp Net %			0.09				
Non-U.S. Bonds	16.87	Non-U.S. Stocks	13.48	Contractual Cap Expiration Date			N/A				
Cash	1.14	Convertibles	0.45	Waiver Expiration Date			N/A				
Other	0.01			Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

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 2020**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2020 Inst Fund 5,6,9,12,15,F	5.56	18.96	10.06	9.44	-	7.87	12.09	9.07	-	7.54	6/2015
Benchmark: Morningstar Lifetime Moderate 2020 Index	5.55	19.56	10.53	9.21	7.68	-	13.32	9.20	7.63	7.62	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Bonds	37.10	U.S. Stocks	28.45	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	19.15	Non-U.S. Bonds	14.09	Contractual Cap Expiration Date			N/A					
Cash	0.81	Convertibles	0.38	Waiver Expiration Date			N/A					
Other	0.02				Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

Investment Category: **Target-Date 2025**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2025 Inst Fund 5,6,9,12,15,F	6.78	22.81	11.17	10.62	-	8.68	13.34	9.94	-	8.20	6/2015
Benchmark: Morningstar Lifetime Moderate 2025 Index	6.38	22.14	11.14	10.11	8.33	-	13.67	9.88	8.22	8.09	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	34.93	U.S. Bonds	27.60	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	23.63	Non-U.S. Bonds	12.98	Contractual Cap Expiration Date			N/A					
Cash	0.48	Convertibles	0.35	Waiver Expiration Date			N/A					
Other	0.02				Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

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 2030**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2030 Inst Fund 5,6,9,12,15,F	7.93	26.11	11.92	11.55	-	9.26	14.10	10.57	-	8.62	6/2015
Benchmark: Morningstar Lifetime Moderate 2030 Index	7.71	25.93	11.77	11.18	9.00	-	13.69	10.58	8.79	8.53	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	39.77	Non-U.S. Stocks	26.83	Total Inv Exp Net %			1/30 day period					
U.S. Bonds	21.93	Non-U.S. Bonds	10.78	Contractual Cap Expiration Date			N/A					
Cash	0.37	Convertibles	0.29	Waiver Expiration Date			N/A					
Other	0.02				Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

Investment Category: **Target-Date 2035**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2035 Inst Fund 5,6,9,12,15,F	9.05	29.34	12.64	12.45	-	9.83	14.80	11.16	-	9.03	6/2015
Benchmark: Morningstar Lifetime Moderate 2035 Index	9.38	30.55	12.33	12.17	9.54	-	13.38	11.14	9.17	8.84	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	44.30	Non-U.S. Stocks	29.83	Total Inv Exp Net %			1/30 day period					
U.S. Bonds	17.09	Non-U.S. Bonds	8.28	Contractual Cap Expiration Date			N/A					
Cash	0.25	Convertibles	0.23	Waiver Expiration Date			N/A					
Other	0.03				Total Inv Exp Gross %			0.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

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 2040**Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2040 Inst Fund 5,6,9,12,15,F	10.22	32.73	13.34	13.34	-	10.37	15.44	11.74	-	9.40	6/2015
Benchmark: Morningstar Lifetime Moderate 2040 Index	10.87	34.74	12.76	12.89	9.85	-	13.09	11.48	9.34	9.01	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	48.84	Non-U.S. Stocks	32.90	Total Inv Exp Net %			1/30 day period			
U.S. Bonds	12.25	Non-U.S. Bonds	5.62	Contractual Cap Expiration Date			N/A			
Cash	0.20	Convertibles	0.16	Waiver Expiration Date			N/A			
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90			
				Redemption Fee			-			
				Revenue Sharing %			0.00			

Investment Category: **Target-Date 2045**Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2045 Inst Fund 5,6,9,12,15,F	11.34	36.10	14.07	13.96	-	10.86	16.17	12.12	-	9.74	6/2015
Benchmark: Morningstar Lifetime Moderate 2045 Index	11.78	37.39	13.00	13.22	9.93	-	12.95	11.61	9.33	9.06	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	53.20	Non-U.S. Stocks	36.02	Total Inv Exp Net %			1/30 day period			
U.S. Bonds	7.36	Non-U.S. Bonds	3.14	Contractual Cap Expiration Date			N/A			
Cash	0.15	Convertibles	0.10	Waiver Expiration Date			N/A			
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90			
				Redemption Fee			-			
				Revenue Sharing %			0.00			

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 2050**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2050 Inst Fund 5,6,9,12,15,F	11.51	36.49	14.17	14.01	-	10.91	16.33	12.14	-	9.76	6/2015
Benchmark: Morningstar Lifetime Moderate 2050 Index	12.10	38.42	13.05	13.30	9.88	-	12.91	11.62	9.24	9.02	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	54.11	Non-U.S. Stocks	36.45	Total Inv Exp Net %			1/30 day period			
U.S. Bonds	6.47	Non-U.S. Bonds	2.75	Contractual Cap Expiration Date			N/A			
Cash	0.10	Convertibles	0.08	Waiver Expiration Date			N/A			
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90			
				Redemption Fee			-			
				Revenue Sharing %			0.00			

Investment Category: **Target-Date 2055**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2055 Inst Fund 5,6,9,12,15,F	11.51	36.50	14.20	14.03	-	10.92	16.36	12.16	-	9.77	6/2015
Benchmark: Morningstar Lifetime Moderate 2055 Index	12.14	38.71	13.02	13.29	9.78	-	12.91	11.61	9.14	8.98	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	54.10	Non-U.S. Stocks	36.49	Total Inv Exp Net %			1/30 day period			
U.S. Bonds	6.47	Non-U.S. Bonds	2.70	Contractual Cap Expiration Date			N/A			
Cash	0.11	Convertibles	0.08	Waiver Expiration Date			N/A			
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90			
				Redemption Fee			-			
				Revenue Sharing %			0.00			

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 2060**

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2060 Inst Fund 5,6,9,12,15,F	11.51	36.54	14.23	14.04	-	10.92	16.40	12.16	-	9.77	6/2015
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 to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	54.17	Non-U.S. Stocks	36.40	Total Inv Exp Net %			1/30 day period	
U.S. Bonds	6.36	Non-U.S. Bonds	2.80	Contractual Cap Expiration Date			N/A	
Cash	0.14	Convertibles	0.08	Waiver Expiration Date			N/A	
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09	
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

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

Inv Manager or Sub-Advisor: **Vanguard Group**

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	
Vanguard Institutional Target Retirement 2065 Instl Fund 5,6,9,12,15,F	11.49	36.49	14.13	-	-	13.19	16.18	-	-	11.66	7/2017
Benchmark: Morningstar Lifetime Moderate 2060 Index	12.12	38.83	12.96	13.25	9.70	-	12.89	11.57	9.00	10.52	-

Description: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other 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.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	53.68	Non-U.S. Stocks	36.61	Total Inv Exp Net %			1/30 day period	
U.S. Bonds	6.28	Non-U.S. Bonds	3.18	Contractual Cap Expiration Date			N/A	
Cash	0.12	Convertibles	0.09	Waiver Expiration Date			N/A	
Other	0.03	Preferred	0.01	Total Inv Exp Gross %			0.09	
				Total Inv Exp Gross Per \$1,000 Invested			\$0.90	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

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: **Dodge & Cox**

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		
Dodge & Cox Stock Fund	26.09	58.92	15.79	17.44	13.89	11.40	7.16	12.27	11.96	11.05	1/1965	
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 long-term growth of principal and income; a secondary objective is to achieve a reasonable current income. The fund invests primarily in a diversified portfolio of equity securities. It will invest at least 80% of its total assets in equity securities, including common stocks, depositary receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund may invest up to 20% of its total assets in U.S. dollar-denominated securities of non-U.S. issuers traded in the United States that are not in the S&P 500.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	88.11	Non-U.S. Stocks	8.92	Total Inv Exp Net %	0.52		-	
Cash	2.97			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.52			
				Total Inv Exp Gross Per \$1,000 Invested	\$5.20			
				Redemption Fee	-			
				Revenue Sharing %	0.10			

Investment Category: **Large Blend**Inv Manager or Sub-Advisor: **BlackRock Advisors, 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		
Wells Fargo BlackRock S&P 500 Index CIT N Fund 2,11	15.26	40.82	18.79	17.71	14.88	-	18.66	15.28	13.93	-	1/1974	
Benchmark: Russell 1000 Index	14.95	43.07	19.16	17.99	14.90	-	20.96	15.60	14.01	-	-	

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to equity securities by fully replicating the S&P 500 Index. The objective of the Fund is to track the performance of its benchmark. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	98.65	Non-U.S. Stocks	1.06	Total Inv Exp Net %	0.02		-	
Cash	0.29			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.02			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.20			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

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: **Dimensional Fund 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	
DFA US Social Core Equity 2 Portfolio Fund ^{1,E}	17.53	50.20	15.83	16.69	12.99	9.01	15.73	13.71	11.87	8.04	10/2007
Benchmark: Russell 1000 Index	14.95	43.07	19.16	17.99	14.90	-	20.96	15.60	14.01	-	-

Description: The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities of U.S. companies. It invests in companies of all sizes, with increased exposure to smaller capitalization, lower relative price, and higher profitability companies as compared to their representation in the U.S. Universe, while excluding companies based on the Portfolio's social issue screens. It will invest at least 80% of its net assets in equity securities of U.S. companies.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	98.36	Non-U.S. Stocks	1.47	Total Inv Exp Net %			1/30 day period	
Cash	0.15	Preferred	0.01	Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.23	
				Total Inv Exp Gross Per \$1,000 Invested			\$2.30	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

Investment Category: **Large Growth**Inv Manager or Sub-Advisor: **Loomis Sayles & 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	
Loomis Sayles Growth N Fund ¹⁰	13.62	36.51	23.21	21.46	17.75	18.49	31.88	19.03	16.79	17.84	2/2013
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 long-term growth of capital. Under normal market conditions, the fund will invest primarily in equity securities, including common stocks, convertible securities and warrants. It focuses on stocks of large capitalization companies, but the fund may invest in companies of any size. It normally invests across a wide range of sectors and industries.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	87.55	Non-U.S. Stocks	11.06	Total Inv Exp Net %			-	
Cash	1.39			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			-	
				Revenue Sharing %			0.00	

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: **Fidelity Management & Research**

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		
Fidelity Low-Priced Stock K Fund ^{1,10,H}	19.54	52.39	13.34	13.99	11.79	10.28	9.40	10.09	10.72	9.16	5/2008	
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 capital appreciation. The fund normally invests primarily in common stocks and invests at least 80% of its assets in low-priced stocks (those priced at or below \$35 per share or with an earnings yield at or above the median for the Russell 2000 (R) Index), which can lead to investments in small and medium-sized companies. It potentially invests in stocks not considered low-priced and in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both.

Composition (% of Assets) as of 01/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	56.47	Non-U.S. Stocks	40.94	Total Inv Exp Net %			1/60 day period					
Cash	2.54	Other	0.03	Contractual Cap Expiration Date			N/A					
Preferred	0.02				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.69					
				Total Inv Exp Gross Per \$1,000 Invested			\$6.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

Investment Category: **Small Blend**

Inv Manager or Sub-Advisor: **BlackRock Advisors, 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		
Wells Fargo/BlackRock Russell 2000 Index N CIT ^{1,10,14}	17.57	62.16	13.78	16.68	12.49	8.89	20.59	13.49	11.35	8.34	7/1997	
Benchmark: Russell 2000 Index	17.54	62.03	13.52	16.47	12.34	-	19.96	13.26	11.20	-	-	

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to equity securities by employing an optimization technique based upon a risk model that statistically reflects the Russell 2000 Index characteristics. The objective of the Fund is to track the performance of its benchmark. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	98.31	Non-U.S. Stocks	0.89	Total Inv Exp Net %			-					
Cash	0.81				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.06					
				Total Inv Exp Gross Per \$1,000 Invested			\$0.60					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

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 Blend**Inv Manager or Sub-Advisor: **Boston Trust & Investment Mgmt**

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
Boston Trust Walden Small Cap Fund ¹	16.33	48.27	13.47	14.43	10.80	9.98	8.17	12.82	9.93	9.22	12/2005
Benchmark: Russell 2000 Index	17.54	62.03	13.52	16.47	12.34	-	19.96	13.26	11.20	-	-

Description: The investment seeks long-term capital growth through an actively managed portfolio of stocks of small capitalization companies. The fund invests, under normal circumstances, at least 80% of its assets in a diversified portfolio of domestic equity securities of small cap companies. For these purposes, the Adviser defines small cap issuers as those with market capitalizations within the range encompassed by the Russell 2000(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	98.72	Cash	1.28	Total Inv Exp Net %	1.00		-				
				Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	05/01/2022						
				Total Inv Exp Gross %	1.06						
				Total Inv Exp Gross Per \$1,000 Invested	\$10.60						
				Redemption Fee	-						
				Revenue Sharing %	0.25						

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: **Foreign Large Blend**Inv Manager or Sub-Advisor: **BlackRock Advisors, 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
Wells Fargo/BlackRock International Equity Index N CIT ^{3,10}	9.01	32.78	8.73	10.69	6.17	6.38	8.65	8.01	5.81	6.18	9/1990
Benchmark: MSCI ACWI Ex USA Index	9.16	35.72	9.38	11.08	5.45	-	10.65	8.93	4.92	-	-

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to international equities by fully replicating the Morgan Stanley Capital International (MSCI) Europe Australasia Far East (EAFE) Index, a capitalization-weighted equity index of 21 countries. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	98.60	U.S. Stocks	0.83	Total Inv Exp Net %	0.06		-				
Cash	0.48	Other	0.10	Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	N/A						
				Total Inv Exp Gross %	0.06						
				Total Inv Exp Gross Per \$1,000 Invested	\$0.60						
				Redemption Fee	-						
				Revenue Sharing %	0.00						

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: **Foreign Large Blend**Inv Manager or Sub-Advisor: **Dimensional Fund 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	
DFA International Social Core Equity Port Institutional Fund ^{3,E}	12.02	41.83	7.39	10.68	-	7.99	7.52	7.86	-	6.99	11/2012
Benchmark: MSCI ACWI Ex USA Index	9.16	35.72	9.38	11.08	5.45	-	10.65	8.93	4.92	6.56	-

Description: The investment seeks to achieve long-term capital appreciation. The Advisor intends to purchase securities of companies associated with developed market countries that the Advisor has designated as approved markets. As a non-fundamental policy, under normal circumstances, the fund will invest at least 80% of its net assets in equity securities. It may gain exposure to companies associated with approved markets by purchasing equity securities in the form of depository receipts, which may be listed or traded outside the issuer's domicile country.

Composition (% of Assets) as of 05/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	98.47	U.S. Stocks	1.35	Total Inv Exp Net %			1/30 day period				
Cash	0.16	Other	0.01	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.28				
				Total Inv Exp Gross Per \$1,000 Invested			\$2.80				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Foreign Large Growth**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 Euro Pacific Growth R6 Fund ^{3,10}	6.51	40.10	13.79	14.50	8.33	10.81	25.27	12.47	8.14	10.70	5/2009
Benchmark: MSCI ACWI Ex USA Growth Index	6.52	33.68	13.23	13.37	7.28	-	22.20	11.97	6.94	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Composition (% of Assets) as of 03/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
Non-U.S. Stocks	94.31	Cash	4.78	Total Inv Exp Net %			-					
U.S. Stocks	0.73	Other	0.13	Contractual Cap Expiration Date			N/A					
U.S. Bonds	0.05				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.46					
				Total Inv Exp Gross Per \$1,000 Invested			\$4.60					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

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.

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.

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 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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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.

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 This investment option is closed to new investors.
- ⁵ 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.
- ⁶ 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.
- ⁷ 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.
- ⁸ 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.

- ⁹ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁰ 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.
- ¹¹ The total investment expense is 0.033%.
- ¹² 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.
- ¹³ The total investment expense is 0.397%.
- ¹⁴ The total investment expense is 0.059%.
- ¹⁵ 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.
- ^H 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 more than the threshold amount until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity more than the threshold amount 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, money market, or Guaranteed options.
- ⁻ 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

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.

MCSI ACWI Ex USA Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across 22 Developed Markets countries and 23 Emerging Markets countries.

Russell 2000 Index consists of the smallest 2000 companies in the Russell 3000 Index, representing approximately 10% of the Russell 3000 total market capitalization.

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.

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.

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 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.

Bloomberg Barclays U.S. Universal Index represents the union of the U.S. Aggregate Bond Index, the U.S. High Yield Corporate Index, the 144A Index, the Eurodollar Index, the Emerging Markets Index, the non-ERISA portion of the CMBS Index, and the CMBS High Yield Index.

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.

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.

ICE BofA U.S. LIBOR 3 Month Index is an average of the interest rate for U.S. dollar deposits, known as Eurodollars, of a stated maturity. LIBOR is an abbreviation for the London Interbank Offered Rate.

Morningstar Lifetime Moderate Income 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 of moderate income. 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.

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3-17476/Archdiocese of Denver Lay Employees' Money Purchase Pension Plan

09/21/2021