

TeamCraft Roofing 401(k) Plan - 515725-01

Investment Performance as of 10/31/2023



Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit empowermyretirement.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁸	Inception Date	Returns as of Month Ending 10/31/2023						Returns as of Quarter Ending 09/29/2023				Calendar Year Returns			
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2022	2021	2020
Asset Allocation																	
Cota Street Managed Equity Accumulation	N/A	0.29 / 0.29	10-03-2019	-3.50	0.89	4.33	4.59	N/A	4.62	-4.55	14.50	5.40	N/A	5.66	-18.45	17.93	14.11
Cota Street Managed Equity Decumulation	N/A	0.29 / 0.29	10-04-2019	-3.28	1.49	4.09	6.10	N/A	5.69	-4.35	14.43	6.77	N/A	6.71	-17.30	21.64	12.33
Cota Street Managed Blend Decumulation I	N/A	0.28 / 0.28	10-02-2019	-2.03	0.58	2.76	3.01	N/A	3.52	-2.98	8.04	3.36	N/A	4.13	-13.29	13.88	10.68
Cota Street Managed Fixed Income Decum I	N/A	0.28 / 0.28	10-02-2019	-0.78	0.38	1.81	0.58	N/A	1.22	-1.47	3.16	0.64	N/A	1.44	-8.71	6.82	6.05
Cota Street Managed Blend Accumulation I	N/A	0.28 / 0.28	10-02-2019	-2.30	0.20	2.64	1.42	N/A	2.70	-3.27	8.01	1.90	N/A	3.36	-14.91	10.80	12.26
Cota Street Managed Fixed Income Accum I	N/A	0.29 / 0.29	10-02-2019	-0.90	0.45	2.06	-0.36	N/A	0.57	-1.40	3.41	-0.24	N/A	0.81	-9.58	4.68	6.30
Fidelity Freedom Index 2060 Premier	FUIPX	0.06 / 0.06	06-24-2020	-2.97	4.83	8.69	4.95	6.70	6.32	-4.07	18.04	5.27	5.79	7.47	-18.20	15.99	16.35
Fidelity Freedom Index 2045 Premier	FQIPX	0.06 / 0.06	06-24-2020	-3.01	4.76	8.67	4.96	6.70	6.85	-4.06	18.08	5.28	5.81	7.51	-18.15	15.95	16.48
Fidelity Freedom Index 2050 Premier	FRLPX	0.06 / 0.06	06-24-2020	-3.05	4.75	8.65	4.96	6.71	6.85	-4.05	18.10	5.29	5.81	7.51	-18.17	16.01	16.46
Fidelity Freedom Index 2065 Premier	FVIPX	0.06 / 0.06	06-24-2020	-3.00	4.80	8.66	4.93	N/A	6.30	-4.08	18.09	5.25	N/A	7.46	-18.24	15.97	16.50
Fidelity Freedom Index Income Premier	FAPIX	0.06 / 0.06	06-24-2020	-1.34	0.58	2.80	-1.46	2.06	2.34	-2.36	4.92	-1.26	1.95	2.58	-11.07	2.80	8.59
Fidelity Freedom Index 2055 Premier	FTYPX	0.06 / 0.06	06-24-2020	-3.03	4.78	8.65	4.96	6.70	6.85	-4.05	18.11	5.28	5.81	7.53	-18.18	15.95	16.53
Fidelity Freedom Index 2025 Premier	FLIPX	0.06 / 0.06	06-24-2020	-2.42	1.73	4.93	0.98	4.23	4.90	-4.00	10.76	1.29	3.68	5.43	-16.56	9.65	13.56
Fidelity Freedom Index 2030 Premier	FMKPX	0.06 / 0.06	06-24-2020	-2.56	2.30	5.69	1.93	4.92	5.64	-3.93	12.18	2.23	4.21	6.20	-16.77	10.92	14.40
Fidelity Freedom Index 2035 Premier	FNIPX	0.06 / 0.06	06-24-2020	-2.71	3.54	7.17	3.67	5.94	6.44	-3.91	14.96	3.95	5.05	7.06	-17.55	13.82	15.53
Fidelity Freedom Index 2040 Premier	FPIPX	0.06 / 0.06	06-24-2020	-2.94	4.59	8.44	4.90	6.67	6.83	-4.04	17.59	5.20	5.76	7.47	-18.16	15.99	16.48
International Funds																	
American Funds EuroPacific Gr R6 ⁵	RERGX	0.47 / 0.47	05-01-2009	-3.13	1.85	10.43	-0.67	4.45	3.93	-6.33	19.64	0.08	3.11	4.64	-22.72	2.84	25.27
American Funds New World R6	RNWGX	0.57 / 0.57	05-01-2009	-3.09	3.37	10.97	0.46	6.18	4.39	-4.72	17.35	1.56	5.29	5.04	-21.75	5.13	25.30
Vanguard Total Intl Stock Index Admiral	VTIAX	0.11 / 0.11	11-29-2010	-3.55	1.32	12.35	3.40	3.79	2.87	-4.02	20.46	3.86	2.74	3.60	-16.01	8.62	11.28

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				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2022	2021	2020
MSCI EAFE Index ^{1,2,3,9}	N/A	- / -		-4.05	2.74	14.40	5.73	4.10	3.05	-4.11	25.65	5.75	3.24	3.82	-14.45	11.26	7.82
Specialty																	
DFA Real Estate Securities I ^{7,14,15}	DFREX	0.20 / 0.18	01-05-1993	-2.99	-8.50	-7.83	2.99	2.82	5.41	-8.34	-1.98	2.85	2.99	6.16	-24.96	41.85	-5.04
Small Cap Funds																	
DFA US Targeted Value I ⁶	DFFVX	0.29 / 0.29	02-23-2000	-5.21	-1.13	-1.90	18.72	7.92	7.23	-1.22	17.47	22.39	6.84	8.26	-4.62	38.80	3.77
Vanguard Small Cap Growth Index Admiral ⁶	VSGAX	0.07 / 0.07	09-27-2011	-7.08	-0.27	-4.01	-2.30	4.29	6.26	-6.59	10.57	0.42	3.32	7.31	-28.39	5.70	35.28
Vanguard Small Cap Index Adm ⁶	VSMAX	0.05 / 0.05	11-13-2000	-5.82	-1.84	-3.58	5.86	5.58	6.99	-4.61	12.53	8.71	4.60	7.99	-17.61	17.73	19.11
Russell 2000 Index ^{1,2,3,12}	N/A	- / -		-6.82	-4.45	-8.56	3.95	3.31	5.63	-5.13	8.93	7.16	2.40	6.65	-20.44	14.82	19.96
Mid Cap Funds																	
Vanguard Mid-Cap Growth Index Admiral ⁶	VMGMX	0.07 / 0.07	09-27-2011	-5.91	2.43	1.45	1.41	8.05	8.56	-5.28	15.06	3.24	7.18	9.46	-28.84	20.48	34.48
Vanguard Mid-Cap Value Index Admiral ⁶	VMVAX	0.07 / 0.07	09-27-2011	-3.67	-5.18	-3.53	9.69	6.17	7.52	-4.85	10.35	11.31	5.41	8.40	-7.90	28.76	2.54
BlackRock Mid Cap Equity Index Fee Cl ⁶	N/A	0.07 / 0.07	04-10-2006	-5.32	-1.37	-1.15	9.13	6.97	7.90	-4.21	15.38	11.94	6.00	8.89	-13.13	24.64	13.70
S & P MidCap 400 Index ^{1,2,3,11}	N/A	- / -		-5.34	-1.30	-1.06	9.23	7.03	7.95	-4.20	15.51	12.05	6.06	8.94	-13.06	24.76	13.66
Large Cap Funds																	
DFA US Large Cap Growth Instl ¹⁶	DUSLX	0.18 / 0.18	12-20-2012	-1.60	9.48	12.01	10.27	12.08	11.87	-3.14	24.37	9.26	10.56	12.56	-15.56	26.82	21.80
JPMorgan Equity Income R6 ¹⁶	OIEJX	0.45 / 0.45	01-31-2012	-2.19	-5.33	-3.11	10.45	7.89	8.89	-3.14	9.37	10.49	7.28	9.55	-1.64	25.44	3.88
BlackRock Russell 1000 Index Fee Cl ⁶	N/A	0.07 / 0.07	07-31-2006	-2.42	10.25	9.45	9.46	10.65	10.79	-3.16	21.14	9.47	9.57	11.53	-19.18	26.37	20.88
S & P 500 Index ^{1,2,3,10,16}	N/A	- / -		-2.10	10.69	10.14	10.36	11.01	11.18	-3.27	21.62	10.15	9.92	11.91	-18.11	28.71	18.40
Bond Funds																	
Vanguard Total Bond Market Index Admiral	VBTLX	0.05 / 0.05	11-12-2001	-1.56	-2.47	0.53	-5.52	-0.04	0.87	-3.09	0.73	-5.21	0.13	1.11	-13.16	-1.67	7.72
Vanguard Total Intl Bd Idx Admiral	VTABX	0.11 / 0.11	05-31-2013	-0.09	2.09	1.60	-4.37	-0.09	1.69	-1.47	2.17	-4.21	-0.02	1.80	-12.92	-2.22	4.54
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,3,13,17}	N/A	- / -		-1.58	-2.77	0.36	-5.57	-0.06	0.88	-3.23	0.64	-5.21	0.10	1.13	-13.01	-1.54	7.51
Current Fixed Rate(s)																	
EI Fixed Account - Series Class I: ⁴ 1.30%																	

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Performance returns reflect deduction for fund operating expenses. Your Plan may also assess an administrative fee which would further reduce the performance shown above.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

¹ ** Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.*

² *Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.*

³ *A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.*

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⁵ *Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.*

⁶ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁷ *Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.*

⁸ *The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.*

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¹² *Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.*

¹³ *Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.*

¹⁴ *The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 28-FEB-2024.*

¹⁵ *Real estate securities and trusts involve risks including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks including currency fluctuations and political developments.*

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