



Your Guide to Retirement Savings

Countrywide Home Care, Inc. 401k Plan

Enrollment Guide

Offered by:

Universe, Inc.
1688 East 16th St Suite 6
Brooklyn, NY, NY 11229

Phone: (718) 375-7631
Email: ddolgin@universeinc.com

Powered by:



This page left intentionally blank.

Congratulations!

Countrywide Home Care, Inc. is pleased to welcome you to the Countrywide Home Care, Inc. 401k Plan. The Plan is designed to help you save and invest for retirement. It's one way to thank you for contributing to our success.

This guide walks you through the enrollment process and the benefits of our Plan in particular. Starting your retirement planning today, offers more choices for your life tomorrow. There is no time like the present to get started!

Your Next Steps:

1. Review this Enrollment Guide.
2. Enroll in our Plan by logging into our Plan's website, <https://www.pcsretirement.com/login>.



We want to help!

For more information about our Plan's investment options, please contact our Plan's advisor, Dmitriy Dolgin of Universe, Inc. at (718) 375-7631 or ddolgin@universeinc.com. If you have questions about your account or our Plan's website, please contact a service representative at (888) 621-5491. We are available 24 hours a day, 7 days a week, to assist you with your needs.

We hope that you will take full advantage of this important benefit.

About PCS, The Plan's Recordkeeper

Consistently recognized as one of the fastest growing independent record keepers in the country, PCS Retirement, LLC (PCS) was founded by tax and ERISA attorneys to provide sophisticated retirement programs for the corporate, professional and governmental markets. PCS is a conflict-free independent retirement plan platform, offering a vast menu of investments free from proprietary funds and conflicts of interest. PCS has consistently made the Inc. 5000 list of fastest growing privately held companies. PCS was awarded a "AAA" rating from Roland|Criss for Superior Quality Management System and Strongest Fiduciary Support Safety! PCS is also certified by CEFEX (The Centre for Fiduciary Excellence) as adhering to the American Society of Pension Professionals & Actuaries' (ASPPA) standard of practice for recordkeepers.



Table of Contents

Getting started is easy! **Page 5**

Enrolling is as easy as 1, 2, 3

Retirement plan basics **Page 8**

Why you need to start saving today

Top retirement plan mistakes and how to avoid them

Retirement needs **Page 12**

How much do I still need to save?

Risk profile: Choosing the right path **Page 13**

How should I invest my retirement savings?

What are my investment options?

Important notices **Page 16**

Safe Harbor Notice

Qualified Default Investment Alternative Notice

Forms **Page 30**

Investment Election Worksheet

Contribution Election Worksheet

Beneficiary Designation Worksheet

Plan investments **Page 35**

Information about each investment option

Getting Started is Easy!

Step 1: Register for Web Access

Go to <https://www.pcsretirement.com/login> and select **Register for web** access to set up online access. You will need your social security number, legal last name, date of birth, and current zip code.

Your Account Security is important to us!

To safeguard your personal information, we use Multi-factor Authentication (MFA) for increased account security. With MFA, we periodically send a OneTime PIN to your mobile phone, or email.

Step 2: Setup Your Account

Review and confirm your personal information. Make sure your personal and contact information is correct. Provide and missing information if needed.

Step 3: Select Beneficiaries

Your primary beneficiary is your first choice to receive retirement benefits in the event of your death. You can name more than one person or entity as your primary beneficiary. If you are married, your spouse must consent to any change. If your primary beneficiary doesn't survive you or decides to decline the benefits, then your secondary (or "contingent") beneficiaries will receive your benefits.

Step 4: Setup Your Contribution

Determine if you want it to be a percentage or dollar amount each pay period. Use the retirement savings calculator to determine the tax advantage of making contributions.

Getting Started is Easy!

Step 5: Investment Election

Choose your investments and your allocations. Make sure your allocation percentage totals 100% before proceeding. For information about available investments, see page 14 of this enrollment guide.

Step 6: Confirmation

In this final step, you should review all the information you have entered for accuracy. You can edit any information here before you confirm. You will not be able to confirm until all other steps have been completed.

Getting Started is Easy!

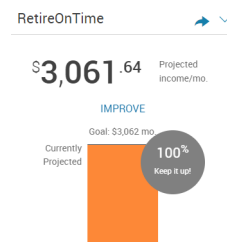
We give you the tools and support you need to be ready for retirement.

Need help determining if you're on track for retirement?

Find out with our RetireOnTime™ retirement readiness tool!

RetireOnTime™

RetireOnTime™ provides you a quick snapshot of your retirement projections and where you stack up against your retirement goal. This powerful tool also allows you to customize your income goals and your post-retirement investments to determine if you are on track to achieve your ideal retirement income.



WEALTH STUDIO

Wealth Studio is a modern, and mobile-optimized financial wellness offering that helps plan participants rock their finances! It is easily integrated into the overall participant retirement plan website, provides detailed metrics, addresses different learning styles and preferred communication methods, and allows participants flexibility in their experience by the way they engage and interact.



I'm enrolled in the Plan.
Now what?

**Now that you're enrolled,
learn the benefits of contributing.**

Being enrolled into the plan is just the first step toward being ready for retirement. The following pages will show you the benefits of regularly contributing to your plan, including tax savings and compound growth.



Retirement Plan Basics

Participating in the Plan offers you the potential to pay less in taxes.

- Your contributions may lower your taxable income, and may even put you in a lower tax bracket.
- Assets in your account can grow tax deferred.
- If your plan allows for Roth contributions and you elect this option, you won't get an up front tax-deduction but your account (both contributions and earnings) can grow tax-free and withdrawals taken during retirement are not subject to income tax once you are 59-1/2 and you have held the account for five years or more.

Contributions to your retirement plan can reduce your taxable income, and may lower your current federal income taxes.

Here's an example:

Bob is single and earns an annual income of \$50,000. He contributes \$200/month to his retirement plan. Bob will pay \$578 less in federal income taxes than if he did not contribute to his retirement plan!

Bob's Federal Tax*		
Bob's taxable income before contributing:	\$50,000	\$8,271
Annual pre-tax contributions (\$200 x 12):	\$2,400	
Bob's taxable income after contributing:	\$47,600	\$7,694

*Based on 2016 tax rates.

Enjoy federal tax savings on your contributions.

The table below shows you the estimated federal tax savings based on a 6% contribution rate for different income levels.

Taxable Income	% of Annual Income	Monthly Contributions	Annual Contributions	Tax Savings
\$15,000	6%	\$75	\$900	\$133
\$20,000	6%	\$100	\$1,200	\$178
\$30,000	6%	\$150	\$1,800	\$268
\$40,000	6%	\$200	\$2,400	\$578
\$50,000	6%	\$250	\$3,000	\$728
\$60,000	6%	\$300	\$3,600	\$878
\$70,000	6%	\$350	\$4,200	\$1,028
\$80,000	6%	\$400	\$4,800	\$1,178



See how much
you can save!

Retirement Plan Basics (continued)

Compounding earnings will help your savings grow.

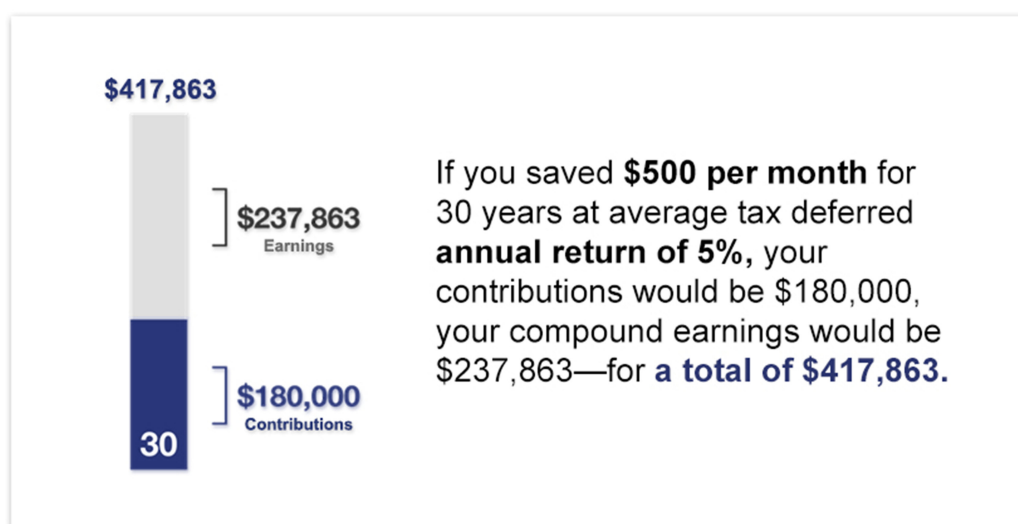
Earnings on investments in your account also grow tax-deferred until you begin taking withdrawals, thus compounding your account's growth over time.

The value of \$1,000 compounded at various rates of return over time as follows:

Years	4%	6%	8%	10%
10	\$1,481	\$1,791	\$2,159	\$2,594
20	\$2,191	\$3,207	\$4,661	\$6,728
30	\$3,243	\$5,743	\$10,063	\$17,449

Example

If Lisa saved \$500/month for 30 years, and earned an average tax-deferred annual return of 5% she would end up with \$417,863. Lisa's contributions would be \$180,000 and the rest of her account – \$237,863 – would be compounded earnings.



Retirement Plan Basics (continued)

Why you need to start saving today.

Everyone dreams of a retirement free from financial worries. In spite of what you may hear, a financially secure retirement is possible, but proper planning and preparation are essential.

It's a fact - the earlier you begin saving, the better off you'll be when you retire. One thing is for sure, retirement plans don't work unless you take advantage of them. So start saving today!

Try to divert as much of your earnings into savings as you can. If you don't have a budget, create one. If you do have a budget, revise it to reflect your new commitment to saving, as well as any recent changes in your spending. Chip away at wasteful habits such as expensive dinners or unused gym memberships.

More great reasons to join the plan:

Cut your taxes.

Remember that your retirement plan contributions are tax-deferred, which means you don't pay taxes on the money in your account until you take it out — usually, when you're retired and possibly in a lower tax bracket.

Invest automatically.

Your contributions are deducted right from your paycheck and go directly into your account before taxes are withheld — so you may barely miss the money.

Get more bang for your buck.

If you contribute the same amount of money regularly, you're using an investment strategy called "dollar cost averaging."

This method averages out the price you pay for the investments in your account, so you're buying more when the price is lower and less when the price is higher — giving you better buying power. Compound earnings will help your savings grow.

Portability.

Your savings continue to grow tax-deferred when you retire or leave the Plan.

Sophisticated investment support.

When you join the plan, you gain access to the support of the plan's financial advisor who can help you to learn about the investments that are available to you.



Retirement Plan Basics (continued)

Why you need to start saving today.

1 Not Participating

Did you know that 21% of those eligible don't contribute to their retirement plan.¹ Are you one of them?

OUR SUGGESTION. Get started with small contributions. Worried that you can't afford it? You might be surprised about how little it takes since contributions are made on a pre-tax basis. Participating may have less of an impact on your take home pay than putting money into a traditional savings account.

2 No Planned Savings Goal

Without a plan, you run the risk of not having enough to support your desired lifestyle when you retire, or you may even outlive your retirement assets. To have the retirement of your dreams, take time to understand your retirement goals and develop a plan to achieve them.

OUR SUGGESTION. Create a plan. Even if you already contribute to the retirement plan, you might not be contributing enough to achieve your goals. We can help! Log onto the Plan's website and click on RetireOnTime™ under Learning Center to evaluate different scenarios to help you achieve your retirement goals.

3 Poor Diversification

Ever heard of asset allocation? That simply means looking at your age, risk tolerance and goals to determine the mixture of stocks, bonds and cash for your portfolio. Asset allocation can help you diminish investment risk, but keep in mind that you may need to rebalance your portfolio periodically in response to changing needs and investment performance. Keep in mind, asset allocation doesn't assure a profit and doesn't protect against loss.

OUR SUGGESTION. Diversify. Fortunately, the Plan offers 24 investment options designed to offer diversification across multiple asset classes. The investment lineup is carefully constructed and monitored by Universe, Inc..

4 Chasing Performance

Some investors make the mistake of chasing investments in the latest "hot" sector. This is a race they're bound to lose. If you're thinking of joining the chase, remember that research shows that asset allocation determines more than 90% of the long-term return of a portfolio.²

OUR SUGGESTION. Consider a fund(s) from the carefully selected investment lineup constructed under the watchful eye of Universe, Inc.. Keep looking at the long term. Review your investments at least once per year to make sure it is aligned with investment objectives and to help you determine if you need to make adjustments.

5 Cashing in Before Retirement

Many people cash out their retirement plan when they change jobs. It's not worth it. This can cause the money to lose its tax-deferred status and subject it to income taxes and a possible early withdrawal penalty — all of which means having less money for retirement.

OUR SUGGESTION. One option among many to consider is rolling your other retirement accounts into this plan. By combining your accounts you have the ability to view all account activity in one place, receive only one statement, preserve the tax-deferred status of the investments and potentially more easily manage and diversify your assets.

¹ Source: PSCA's Annual Survey of Profit Sharing and 401(k) Plans, 2014.

² Source: Brinson, Hood, and Beebower (1986); Brinson, Singer, and Beebower (1991).

Retirement Needs

How much do I still need to save?

Determine how much money you will need to contribute to reach your retirement savings goal.

It's important to make realistic estimates about what kind of expenses you will have in retirement. Many experts believe financial security in retirement requires you replacing 60%-80% of your current annual income, adjusted for inflation.

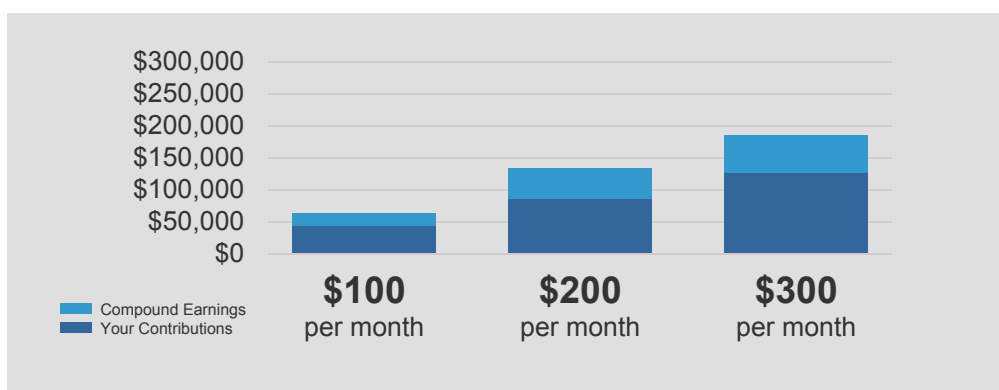
One way to begin estimating your retirement costs is to take a close look at your current expenses in various categories, and then estimate how they will change. For example, your mortgage might be paid off by then, but keep in mind that your health care costs are likely to rise.

"If I can save more, should I?" If you were to speak to a financial advisor, "As much as you can" is the standard answer. Many financial planners recommend that you save 10% to 15% of your income for retirement, starting in your 20's. But that's just a general guideline.

How much you will need at retirement depends on you:

- At what age do you intend to retire?
- What type of lifestyle do you intend to live? (Will your spending really go down?)
- Are you married or single?
- Will you have dependents? (For example, helping with your grandchildren's education?)

Example: 25 years of investing different dollar amounts:



This calculation assumes an annual return of 5%. Past performance is not a guarantee of future results.

Risk Profile: Choosing the Right Path

How should I invest my retirement savings?

The Plan has a number of investment options from which you can choose to invest your retirement savings. These include model portfolios and individual mutual funds. Detailed information is contained in this guide. Review it very carefully and consult the Plan's financial advisor if you have any questions before you invest.

Choosing the right asset allocation is imperative when building your investment strategy. Focusing on asset allocation means determining how you will divide your portfolio among different asset classes:

Historic risk and return of 3 different types of investments:

CASH*	BONDS*	STOCKS*
RETURN 3.42%	RETURN 5.22%	RETURN 10.02%
STANDARD DEVIATION	STANDARD DEVIATION	STANDARD DEVIATION
(RISK) 3.12%	(RISK) 5.61%	(RISK) 19.99%
LOWER RISK	MODERATE RISK	HIGHER RISK

Why diversify your portfolio?

Diversifying your portfolio means owning different types of investments. The idea is to balance your money among different asset classes to help reduce risk (measured by volatility or value fluctuation) in your investment portfolio.

Standard deviation is a statistical measure of the historic volatility of a mutual fund or portfolio. More generally, it is a measure of the extent to which numbers are spread around their average. The wider the dispersion, the larger the standard deviation.

*Data provided for the period from 1926-2015 by Center of Research Security Pricing. Cash represented by 1-month TBills; Bonds represented by 5 Year Treasury; Stocks represented by S&P 500 stocks. **Past performance is not a guarantee of future results.** For hypothetical illustration only. Diversification does not guarantee a profit or protect against loss.

Risk Profile: Choosing the Right Path

Build your own portfolio do-it-yourself retirement planning.

Are you the type of person who wants to be actively involved in the research, selection and management of your retirement account? If that is the case, constructing your own portfolio mix from the available funds and handling the asset allocation yourself may be for you.

The Plan offers the following individual funds:

Fund Name	Symbol	Category Name
DoubleLine Total Return Bond I	DBLTX	Intermediate Core-Plus Bond
Federated Hermes Capital Pres ISP	FKPXS	Stable Value
Fidelity® Contrafund®	FCNTX	Large Growth
Institutional Money Market Deposit Acct	FTCIMA	Money Market-Tax-Free
Loomis Sayles Bond Instl	LSBDX	Multisector Bond
Oakmark International Institutional	OANIX	Foreign Large Value
PIMCO All Asset Instl	PAAIX	Tactical Allocation
Vanguard 500 Index Admiral	VFIAX	Large Blend
Vanguard Balanced Index Adm	VBIAX	Allocation--50% to 70% Equity
Vanguard High-Yield Corporate Adm	VWEAX	High Yield Bond
Vanguard Market Neutral Inv	VMNFX	Equity Market Neutral
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend
Vanguard Real Estate Index Admiral	VGSLX	Real Estate
Vanguard Small Cap Index Adm	VSMAX	Small Blend
Vanguard Target Retirement 2020 Inv	VTW NX	Target-Date 2020
Vanguard Target Retirement 2025 Inv	VTTVX	Target-Date 2025
Vanguard Target Retirement 2030 Inv	VTHR X	Target-Date 2030
Vanguard Target Retirement 2035 Inv	VTTHX	Target-Date 2035
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040
Vanguard Target Retirement 2045 Inv	VTIVX	Target-Date 2045
Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050
Vanguard Target Retirement 2055 Inv	VFFVX	Target-Date 2055
Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Core Bond

Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain prospectuses for registered investment company choices and/or disclosure documents from the participant website or from your Plan's advisor. Read them carefully before investing.

Risk Profile: Choosing the Right Path

What if I don't choose an investment option?

If you do not choose a specific investment, your savings will be invested in the Plan's default investment fund.

Remember - Your investments should:

1. Reflect the level of risk you can tolerate.
2. Fit with your investment time frame.
3. Have investment objectives that match your own.

For information on each investment's objectives and goals, please refer to the investment's fact sheet and prospectus.

Starting to save for retirement is easy, and possibly the best thing you can do for your financial future.

Important Notices

Please review the following information and retain it for your future reference.



10/14/2021

**COUNTRYWIDE HOME CARE, INC. 401K PLAN
SAFE HARBOR CONTRIBUTION NOTICE**

For the 2022 Plan Year

The Countrywide Home Care, Inc. 401k Plan (the "Plan") contains a "safe harbor" feature in order to satisfy certain "nondiscrimination" testing requirements of the Internal Revenue Code. This notice, as provided by (hereafter referred to as the "Employer" or "We"), is intended to satisfy the safe harbor notice requirements that will apply for the Plan's 2022 Plan Year.

Safe Harbor Contributions:

If you are eligible to make participant contributions under the Plan, we will satisfy the safe harbor requirements by making a safe harbor matching contribution to the Plan that matches a certain amount of the salary you defer to the Plan. For the 2022 Plan Year, this special matching contribution is 100% of the first 3% you defer and 50% of the next 2% you defer. This safe harbor matching contribution is 100% vested when made to your account.

Participant Contributions: You may make 401(k) pre-tax participant contributions to the Plan. At your election, you may defer out of your pay into your Plan account via withholding from your paycheck by making a contribution election on the participant website or completing an election from provided by the Plan Administrator. The Internal Revenue Service (IRS) limits the amount of contributions you can make to the Plan. The contribution limits are outlined in a table, which you can reference on the participant website under the Learning Center. You may change your deferral election on the first day of each calendar month. You may stop your contributions at any time. You may make investment election changes daily. Your participant contributions are 100% vested at all times.

Other Employer Contributions: In addition to the safe harbor contribution, your Employer may be permitted to make other types of contributions to the Plan. The Plan's Summary Plan Description (SPD) describes any other contributions your Employer may make to the Plan.

Compensation for Plan Purposes: Generally, you can make participant contributions into the Plan based on your gross compensation as listed on your W-2. Your Plan may exclude certain types of compensation (such as moving expenses, car allowances, etc.) from being included as part of plan compensation. In addition, a special election may be provided on any bonus compensation. The Plan's SPD explains Plan compensation.

Withdrawal Provisions: In general, any contributions we make to the Plan on your behalf will not be available for withdrawal from your account until you terminate employment with the Employer. In-Service withdrawals are permitted from your participant contributions and safe harbor contributions at age 59.5. You will be required to pay any federal or state income taxes that apply to your distribution. Also, you may be required to pay an extra 10% tax on distributions taken before you reach age 59.5.

Vesting Provisions: Your participant contributions and safe harbor contributions are always 100% vested. This means that the contributions (together with any investment gain or loss) will always belong to you and you will not lose them if you terminate employment. For more information about years of service, you can review the Plan's SPD.

Please note that while the Employer anticipates making the safe harbor contribution to the Plan for the full Plan Year, the Employer reserves the right to amend the Plan mid-year to reduce or suspend the safe harbor contribution in the event that circumstances change. A supplemental notice will be provided if a reduction or suspension occurs and the reduction or suspension will not apply until at least 30 days after the supplemental notice is provided.

If you have any questions regarding this notice or wish to obtain an additional copy of the Summary Plan Description, please contact:

PCS Retirement, LLC

1801 Market Street
Suite 1000
Philadelphia, PA 19103
888-621-5491

Countrywide Home Care, Inc. 401k Plan

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on 01/01/2021.

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Name of Investment: Vanguard Target Retirement 2060 Inv (Date of Birth: Born 1/1/1994 or younger)

Investment objectives: 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.

Risk and return characteristics (if applicable):

Fees and expenses: 0.15%

Name of Investment: Vanguard Target Retirement 2055 Inv (Date of Birth: Born 1/1/1989 to 12/31/1993)

Investment objectives: 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.

Risk and return characteristics (if applicable):

Fees and expenses: 0.15%

Name of Investment: Vanguard Target Retirement 2050 Inv (Date of Birth: Born 1/1/1984 to 12/31/1988)

Investment objectives: 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.

Risk and return characteristics (if applicable):

Fees and expenses: 0.15%

Name of Investment: Vanguard Target Retirement 2045 Inv (Date of Birth: Born 1/1/1979 to 12/31/1983)

Investment objectives: 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.

Risk and return characteristics (if applicable):

Fees and expenses: 0.15%

Name of Investment: Vanguard Target Retirement 2040 Inv (Date of Birth: Born 1/1/1974 to 12/31/1978)_____

Investment objectives: 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._____

Risk and return characteristics (if applicable): _____

Fees and expenses: 0.14%_____

Name of Investment: Vanguard Target Retirement 2035 Inv (Date of Birth: Born 1/1/1969 to 12/31/1973)_____

Investment objectives: 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._____

Risk and return characteristics (if applicable): _____

Fees and expenses: 0.14%_____

Name of Investment: Vanguard Target Retirement 2030 Inv (Date of Birth: Born 1/1/1964 to 12/31/1968)_____

Investment objectives: 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._____

Risk and return characteristics (if applicable): _____

Fees and expenses: 0.14%_____

Name of Investment: Vanguard Target Retirement 2025 Inv (Date of Birth: Born 1/1/1959 to 12/31/1963)_____

Investment objectives: 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._____

Risk and return characteristics (if applicable): _____

Fees and expenses: 0.13%_____

Name of Investment: Vanguard Target Retirement 2020 Inv (Date of Birth: Born 1/1/1958 or older)_____

Investment objectives: 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._____

Risk and return characteristics (if applicable): _____

Fees and expenses: 0.13%_____

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

No transfer fees or expenses will be charged if you elect an alternative investment within 90 days after first being subject to the default investment. However, your account will be adjusted for any investment gains or losses. If you elect to transfer to an alternative investment after the 90 day period beginning on the date of your first elective deferral, then the following fees and/or restrictions will apply:

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Plan Administrator at:

Contact: Countrywide Home Care, Inc. 401k Plan

Address: 808 N Broad St., 2nd Floor

Philadelphia, Pennsylvania 19130

Telephone: (267) 534-7774



Countrywide Home Care, Inc. 401k Plan ("Plan")

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2022**

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-621-5491, or
- By logging onto the AccountLink System website www.PCSretirement.com/login.

If No Investment Elections for Contributions are Made

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The QDIA that will be used for your default assets will be the investment that corresponds to your birthdate and a normal retirement age of 65 years old.

- Vanguard Target Retirement 2060 Inv (Date of Birth: 1/1/1994 or younger) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2055 Inv (Date of Birth: 1/1/1989 - 12/31/1993) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2050 Inv (Date of Birth: 1/1/1984 - 12/31/1988) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2045 Inv (Date of Birth: 1/1/1979 - 12/31/1983) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2040 Inv (Date of Birth: 1/1/1974 - 12/31/1978) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2035 Inv (Date of Birth: 1/1/1969 - 12/31/1973) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2030 Inv (Date of Birth: 1/1/1964 - 12/31/1968) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2025 Inv (Date of Birth: 1/1/1959 - 12/31/1963) - 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.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2020 Inv (Date of Birth: 12/31/1958 or older) - 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.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website www.PCSretirement.com/login or by calling a Participant Services Representative at 888-621-5491.

COUNTRYWIDE HOME CARE, INC. 401K PLAN

SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES

This is an annual notice and only applies to the Plan Year beginning on 1/1/2021.

This notice covers the following points:

- How much you can contribute to the Plan;
- What other amounts the Employer will contribute to the Plan for you; and
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from the Administrator.

I. Employee deferral contributions

You are allowed to defer a portion of your compensation to the Plan. These amounts are referred to as deferrals and are held in an account for you. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the Section of the Summary Plan Description entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

You may elect to defer a percentage of your compensation each year instead of receiving that amount in cash. Such election will also apply to irregular pay (e.g., bonuses) unless a separate elective deferral election is made for irregular pay. Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The dollar limit may increase each year for cost-of-living adjustments. The Administrator will notify you of the maximum percentage you may defer. The amount you elect to defer, and any earnings on that amount, will not be subject to income tax until it is actually distributed to you. However, the amount you defer is counted as compensation for Social Security taxes.

If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

II. Employer safe harbor contribution election

To help you make an informed decision on the level of your own salary deferral contributions, if any, your Employer must inform you about the contributions it will make to the Plan. Your Employer has elected to make the contribution described below.

Safe harbor matching contribution. In order to maintain "safe harbor" status, your Employer will make a safe harbor matching contribution equal to 100% of your salary deferrals that do not exceed 3% of your compensation plus 50% of your salary deferrals between 3% and 5% of your compensation. This safe harbor matching contribution is 100% vested.

For purposes of calculating the safe harbor matching contribution, your compensation and deferrals will be determined on a quarterly basis.

III. Suspension or reduction of safe harbor matching contribution.

The Employer retains the right to reduce or suspend the safe harbor matching contribution under the Plan. If the Employer chooses to do so, you will receive a supplemental notice explaining the reduction or suspension of the safe harbor matching contribution at least 30 days before the change is effective. The Employer will contribute any safe harbor matching contribution you have earned up to that point. At this time, the Employer has no such intention to suspend or reduce the safe harbor matching contribution.

IV. Vesting

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the SPD entitled "VESTING."

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- salary deferrals including "catch-up contributions"
- safe harbor contributions

V. Distribution provisions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution.

You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. However, if the value of your vested account balance does not exceed \$5,000, then a distribution will be made to you regardless of whether you consent to receive it.

VI. Administrative procedures for affirmative elections

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. The procedure will require that you enter into a written salary deferral agreement after you satisfy the Plan's eligibility requirements. You may elect to defer your salary as of your Entry Date. Such election will become effective as soon as administratively feasible. Your election will remain in effect unless and until you change it unless your salary deferrals are automatically suspended under the terms of the Plan.

You are permitted to revoke your salary deferral election any time during the Plan Year. You may make any other modification as of each payroll period or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after received by the Administrator.

In addition to any other election periods provided above, you may make or modify a salary deferral election during the 30-day period immediately preceding the Plan Year for which this notice is being provided. For the Plan Year you become eligible to make deferrals, you may complete a salary deferral agreement during a 30-day period that includes the date you become eligible.

If you decide to start or change your salary deferral, you must complete the salary deferral agreement and return it to the Administrator.

VII. Investments

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, if you do not make an investment election, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected. You will be provided with a separate notice which details these default investments and your right to switch out of the default investment if you so desire.

VIII. Employer's right to terminate Plan

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

IX. Additional information

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Administrator.

You may contact the Administrator at:

Contact: Countrywide Home Care, Inc.

Address: 808 N Broad St, 2nd Floor

Philadelphia, Pennsylvania 19130

Telephone: (800) 203-9084

Where to go for further investment information. You can obtain further investment information about the Plan's investment alternatives by contacting the Administrator as listed above.



Countrywide Home Care, Inc. 401k Plan ("Plan")

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2022**

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-621-5491, or
- By logging onto the AccountLink System website www.PCSretirement.com.

If No Investment Elections for Contributions are Made

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The QDIA that will be used for your default assets will be the investment that corresponds to your birthdate and a normal retirement age of 65 years old.

- Vanguard Target Retirement 2060 Inv (Date of Birth: 1/1/1994 or younger) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2055 Inv (Date of Birth: 1/1/1989 - 12/31/1993) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2050 Inv (Date of Birth: 1/1/1984 - 12/31/1988) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2045 Inv (Date of Birth: 1/1/1979 - 12/31/1983) - 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.

Fees and expenses: 0.15% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2040 Inv (Date of Birth: 1/1/1974 - 12/31/1978) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2035 Inv (Date of Birth: 1/1/1969 - 12/31/1973) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2030 Inv (Date of Birth: 1/1/1964 - 12/31/1968) - 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.

Fees and expenses: 0.14% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2025 Inv (Date of Birth: 1/1/1959 - 12/31/1963) - 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.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

- Vanguard Target Retirement 2020 Inv (Date of Birth: 12/31/1958 or older) - 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.

Fees and expenses: 0.13% is the internal expense ratio as of 09/30/2021.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website www.PCSretirement.com or by calling a Participant Services Representative at 888-621-5491.

Forms

The following forms and worksheets are for your convenience.

Please feel free to contact Participant Services at (888) 621-5491 if you need assistance.

Countrywide Home Care, Inc. 401k Plan

Investment Election Worksheet

This worksheet contains a list of your Plan's investment options. Additional information regarding each option, including internal expenses, past performance and short-term redemption fees, can be found online at <https://www.pcsretirement.com/login>. Once you have determined your investment elections, please log into the Plan's website <https://www.pcsretirement.com/login> to record your elections.

Please note all investment elections and investment election changes must be made through the website or by contacting a Participant Services Representative at (888) 621-5491.

INDIVIDUAL FUNDS

____%	Capital Preservation Fund	____%	DoubleLine Total Return Bond I
____%	Fidelity® Contrafund®	____%	Institutional Money Market Deposit Acct
____%	Loomis Sayles Bond Instl	____%	Oakmark International Institutional
____%	PIMCO All Asset Instl	____%	Vanguard 500 Index Admiral
____%	Vanguard Balanced Index Adm	____%	Vanguard High-Yield Corporate Adm
____%	Vanguard Market Neutral Inv	____%	Vanguard Mid Cap Index Admiral
____%	Vanguard Real Estate Index Admiral	____%	Vanguard Small Cap Index Adm
____%	Vanguard Target Retirement 2020 Inv	____%	Vanguard Target Retirement 2025 Inv
____%	Vanguard Target Retirement 2030 Inv	____%	Vanguard Target Retirement 2035 Inv
____%	Vanguard Target Retirement 2040 Inv	____%	Vanguard Target Retirement 2045 Inv
____%	Vanguard Target Retirement 2050 Inv	____%	Vanguard Target Retirement 2055 Inv
____%	Vanguard Target Retirement 2060 Inv	____%	Vanguard Total Bond Market Index Adm

____% Total (Individual Funds)

You may elect any combination of Individual Funds as long as each investment election is at least 5% of your account and are in increments of 1%.

Contribution Election Worksheet

This worksheet contains the amount and type of the contribution you would like to change. Once you have determined how you would like to change your contribution, please log into the Plan's website <https://www.pcsretirement.com/login> to record your changes.

Please note all beneficiary designation changes must be made through the website or by contacting a Participant Services Representative at (888) 621-5491.

Change of Contribution Election Amount

Please change my contribution election to the Plan to the following amount as of the earliest possible date:

☐ Traditional 401(k) contribution: \$ _____ or _____ % per pay period on a pre-tax basis. I understand that my salary reduction amount will be made directly to the Plan before federal income tax is withheld and will be subject to the provisions of Internal Revenue Code Section 401(k).

☐ Catch-Up Contribution: I am age 50 or older and, in addition to the regular contribution election specified above, I also elect to make catch-up deferral contributions. Please reduce my Compensation by an additional \$ _____ for the current Plan Year on a pre-tax basis ☐ traditional

Beneficiary Designation Worksheet

This worksheet contains a list of your primary and contingent beneficiary(ies). Once you have determined who you would like to designate as your beneficiary(ies), please log into the Plan's website <https://www.pcsretirement.com/login> to record your designations.

Please note all beneficiary designation changes must be made through the website or by contacting a Participant Services Representative at (888) 621-5491.

Primary Beneficiary(ies)

I hereby designate the following as my primary beneficiary(ies) to receive any death benefits, payable as a result of my death, in accordance with the provisions of my employer's retirement plan ("the Plan"):

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

Contingent Beneficiary(ies)

In the event my primary beneficiary(ies) should predecease me or die prior to the complete distribution of benefits from the Plan, I designate the following as my contingent beneficiary(ies):

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

First Name: _____ MI: _____ Last Name: _____
Social Security #: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone #: _____ Work Phone #: _____ Ext: _____
Relationship: _____ Percentage Share: _____ %

Plan Investments: Investment Funds

What can I invest in?

The following pages contain information about the individual funds within your Plan. Before investing, consider the investment's objectives, risks, charges and expenses. These funds each have different risk and return characteristics. Please read the information about all of the investment options available to you within the plan before you invest.

Questions about the individual funds?

Contact the Plan's financial advisor, Dmitriy Dolgin of Universe, Inc. at (718) 375-7631 or ddolgin@universeinc.com

Vanguard Balanced Index Adm

Total Return data as of 09/30/2021

Fund Overview

Objective	Balanced
Category	Allocation--50% to 70% Equity
Benchmark Index	Morningstar US Mod Tgt Alloc NR
Total Assets	\$46,498.34 Million
Turnover Ratio	60.00 %

Symbol	VBIAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Coleman/Barrickman/O'Reilly
Tenure	6.49 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	17.97 %	19.71 %	16.98 %
3 Year Return	12.15 %	9.94 %	10.84 %
5 Year Return	11.42 %	9.71 %	10.38 %
10 Year Return	11.22 %	9.75 %	10.08 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.070 %
Annual Expense per \$1,000 Invested	\$0.70

Prospectus Net Expense Ratio	0.070 %
Annual Expense per \$1,000 Invested	\$0.70

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Top 5 Holdings

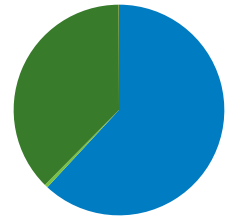
Apple Inc	3.23 %
Microsoft Corp	3.06 %
Amazon.com Inc	2.00 %
Facebook Inc Class A	1.22 %
Alphabet Inc Class A	1.17 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	61.7 %
Non-US Stocks	0.5 %
Bonds	37.4 %
Cash	0.0 %
Other	0.0 %



Investment by Region

Americas	99.2 %
Greater Europe	0.6 %
Greater Asia	0.1 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	15.8 %	20.5 %	36.0 %
Mid	5.7 %	8.9 %	5.0 %
Sm	2.9 %	3.3 %	1.9 %

Vanguard Market Neutral Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Growth and Income
Category	Equity Market Neutral
Benchmark Index	Barclays Gov/Cor 1Y TRIX
Total Assets	\$252.51 Million
Turnover Ratio	172.00 %

Symbol	VMNFX
Type	Mutual Fund
Inception Date	1998-11-11
Family	Vanguard
Manager	Orosco/Guo
Tenure	3.01 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	7.51 %	2.00 %	0.17 %
3 Year Return	-4.17 %	-0.53 %	2.24 %
5 Year Return	-1.73 %	0.62 %	1.70 %
10 Year Return	0.44 %	0.11 %	1.10 %

Fees and Expenses

Prospectus Gross Expense Ratio	1.180 %
Annual Expense per \$1,000 Invested	\$11.80

Prospectus Net Expense Ratio	1.180 %
Annual Expense per \$1,000 Invested	\$11.80

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide long-term capital appreciation while limiting exposure to general stock market risk. The fund follows a market neutral strategy, which the managers define as a strategy designed to produce a portfolio that is neutral with respect to general stock market risk (sometimes referred to as beta neutrality). Beta is a measure of a portfolio's volatility relative to the volatility of the general stock market. The fund, as a whole, does not seek to adhere to any other definition of market neutrality.

Top 5 Holdings

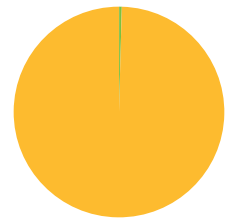
Us Dollar	97.93 %
Mktliq 12/31/2049	2.50 %
Santander Consumer USA Holdings Inc	0.90 %
Five Below Inc	0.88 %
Armstrong World Industries Inc	0.88 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	-0.4 %
Bonds	0.0 %
Cash	100.4 %
Other	0.0 %



Investment by Region

Americas	99.8 %
Greater Europe	0.2 %
Greater Asia	0.0 %

Fund Overview

Objective	Foreign Stock
Category	Foreign Large Value
Benchmark Index	MSCI ACWI Ex USA Value NR
Total Assets	\$11,746.85 Million
Turnover Ratio	32.00 %

Symbol	OANIX
Type	Mutual Fund
Inception Date	2016-11-30
Family	Oakmark
Manager	Herro/Manelli
Tenure	Since Inception
Website	www.oakmark.com

Total Return

	Fund	Category	Benchmark
1 Year Return	42.30 %	29.12 %	23.92 %
3 Year Return	5.81 %	4.86 %	8.03 %
5 Year Return	8.48 %	6.47 %	8.94 %
10 Year Return	9.13 %	6.70 %	7.48 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.800 %
Annual Expense per \$1,000 Invested	\$8.00
Prospectus Net Expense Ratio	0.780 %
Annual Expense per \$1,000 Invested	\$7.80
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks long-term capital appreciation. The fund invests primarily in a diversified portfolio of common stocks of non-U.S. companies. It may invest in non-U.S. markets throughout the world, including emerging markets. Ordinarily, the fund will invest in the securities of at least five countries outside of the U.S. There are no geographic limits on the fund's non-U.S. investments. The fund may invest in securities of large-, mid-, and small- capitalization companies.

Top 5 Holdings

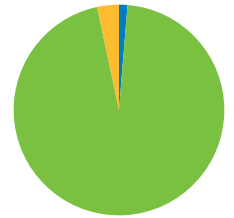
Lloyds Banking Group PLC	4.20 %
Intesa Sanpaolo	3.96 %
Bayer AG	3.77 %
Bayerische Motoren Werke AG	3.74 %
Daimler AG	3.63 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	1.3 %
Non-US Stocks	95.1 %
Bonds	0.0 %
Cash	3.3 %
Other	0.0 %



Investment by Region

Americas	2.7 %
Greater Europe	83.9 %
Greater Asia	5.3 %
Not Classified	8.1 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	49.0 %	27.2 %	11.9 %
Mid	7.3 %	4.7 %	0.0 %
Sm	0.0 %	0.0 %	0.0 %

Vanguard High-Yield Corporate Adm

Total Return data as of 09/30/2021

Fund Overview

Objective	Corporate Bond - High Yield
Category	High Yield Bond
Benchmark Index	Morningstar US HY Bd TR USD
Total Assets	\$26,186.72 Million
Turnover Ratio	38.00 %

Symbol	VWEAX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Hong
Tenure	13.64 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	8.02 %	10.38 %	11.19 %
3 Year Return	6.45 %	5.52 %	6.87 %
5 Year Return	5.75 %	5.23 %	6.44 %
10 Year Return	6.73 %	6.16 %	7.30 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30
Prospectus Net Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide a high level of current income. The fund invests primarily in a diversified group of high-yielding, higher-risk corporate bonds commonly known as "junk bonds"-with medium- and lower-range credit-quality ratings. It invests at least 80% of its assets in corporate bonds that are rated below Baa by Moody's Investors Service, Inc. (Moody's); have an equivalent rating by any other independent bond-rating agency; or, if unrated, are determined to be of comparable quality by the fund's advisor. The fund's high-yield bonds and loans mostly have short- and intermediate-term maturities.

Top 5 Holdings

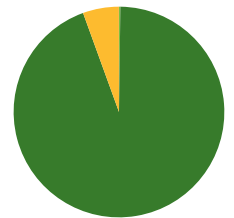
Jpm Triparty Treasury	1.23 %
T-Mobile US, Inc.	1.12 %
Td Triparty Treasury	0.99 %
United States Treasury Notes	0.96 %
United States Treasury Notes	0.94 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.2 %
Bonds	92.4 %
Cash	5.4 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Vanguard Total Bond Market Index Adm

Total Return data as of 09/30/2021

Fund Overview

Objective	Income
Category	Intermediate Core Bond
Benchmark Index	Barclays Aggregate Bond TR
Total Assets	\$118,895.30 Million
Turnover Ratio	79.00 %

Symbol	VBTLX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Barrickman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	-0.92 %	-0.94 %	-0.90 %
3 Year Return	5.41 %	4.82 %	5.36 %
5 Year Return	2.93 %	2.38 %	2.94 %
10 Year Return	2.96 %	2.91 %	3.01 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

Prospectus Net Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

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

Top 5 Holdings

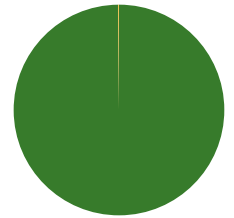
United States Treasury Notes	0.67 %
United States Treasury Notes	0.54 %
United States Treasury Notes	0.50 %
United States Treasury Notes	0.47 %
United States Treasury Notes	0.46 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	99.0 %
Cash	0.1 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

DoubleLine Total Return Bond I

Total Return data as of 09/30/2021

Fund Overview

Objective	Government Bond - General
Category	Intermediate Core-Plus Bond
Benchmark Index	Morningstar US Corp Bd TR Hdg
Total Assets	\$41,852.09 Million
Turnover Ratio	91.00 %

Symbol	DBLTX
Type	Mutual Fund
Inception Date	2010-04-06
Family	DoubleLine
Manager	Gundlach/Hsu/Shinoda
Tenure	4.94 Years
Website	www.doublelinefunds.com

Total Return

	Fund	Category	Benchmark
1 Year Return	0.85 %	1.55 %	1.67 %
3 Year Return	4.02 %	5.83 %	7.27 %
5 Year Return	2.78 %	3.62 %	4.50 %
10 Year Return	3.66 %	3.84 %	4.75 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.500 %
Annual Expense per \$1,000 Invested	\$5.00

Prospectus Net Expense Ratio	0.500 %
Annual Expense per \$1,000 Invested	\$5.00

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to maximize total return. Under normal circumstances, the Advisor intends to invest more than 50% of its net assets in residential and commercial mortgage-backed securities and U.S. Treasury obligations rated at the time of investment Aa3 or higher by Moody's or AA- or higher by S&P or the equivalent by any other nationally recognized statistical rating organization or unrated securities that are determined by an Adviser to be of comparable quality.

Top 5 Holdings

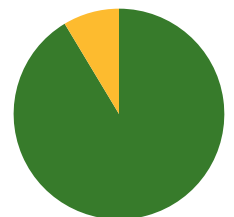
Morgan Stanley Instl Lqdty Govt Instl	2.56 %
First American Government Obligs U	2.56 %
JPMorgan US Government MMkt IM	2.56 %
United States Treasury Notes 1.25%	2.01 %
United States Treasury Bonds 2.38%	1.74 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	91.4 %
Cash	8.6 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Fund Overview

Objective	Growth
Category	Large Blend
Benchmark Index	S&P 500 TR
Total Assets	\$431,663.80 Million
Turnover Ratio	4.00 %

Symbol	VFIAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Louie/Butler
Tenure	4.64 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	29.98 %	29.42 %	30.00 %
3 Year Return	15.96 %	14.64 %	15.99 %
5 Year Return	16.86 %	15.61 %	16.90 %
10 Year Return	16.60 %	15.80 %	16.63 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.040 %
Annual Expense per \$1,000 Invested	\$0.40

Prospectus Net Expense Ratio	0.040 %
Annual Expense per \$1,000 Invested	\$0.40

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Top 5 Holdings

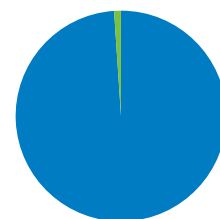
Apple Inc	6.22 %
Microsoft Corp	5.94 %
Amazon.com Inc	3.89 %
Facebook Inc Class A	2.37 %
Alphabet Inc Class A	2.27 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	99.0 %
Non-US Stocks	1.0 %
Bonds	0.0 %
Cash	0.0 %
Other	0.0 %



Investment by Region

Americas	99.0 %
Greater Europe	0.8 %
Greater Asia	0.2 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	19.0 %	5.4 %	0.1 %
Blend	24.7 %	7.2 %	0.0 %
Growth	40.9 %	2.7 %	0.0 %

Fund Overview

Objective	Growth
Category	Large Growth
Benchmark Index	Morningstar US Large Mid Brd Grt
Total Assets	\$121,762.90 Million
Turnover Ratio	32.00 %

Symbol	FCNTX
Type	Mutual Fund
Inception Date	1967-05-17
Family	Fidelity Investments
Manager	Danoff
Tenure	31.06 Years
Website	www.institutional.fidelity.com

Total Return

	Fund	Category	Benchmark
1 Year Return	24.34 %	26.67 %	28.57 %
3 Year Return	18.36 %	20.42 %	21.74 %
5 Year Return	20.56 %	21.32 %	22.00 %
10 Year Return	17.96 %	18.52 %	19.25 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.860 %
Annual Expense per \$1,000 Invested	\$8.60

Prospectus Net Expense Ratio	0.860 %
Annual Expense per \$1,000 Invested	\$8.60

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It invests in securities of companies whose value the advisor believes is not fully recognized by the public. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both. The fund uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.

Top 5 Holdings

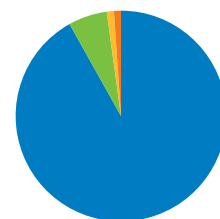
Facebook Inc Class A	10.65 %
Amazon.com Inc	8.11 %
Microsoft Corp	5.73 %
Berkshire Hathaway Inc Class A	5.46 %
Apple Inc	3.35 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	91.9 %
Non-US Stocks	5.9 %
Bonds	0.0 %
Cash	1.1 %
Other	1.1 %



Investment by Region

Americas	94.0 %
Greater Europe	2.1 %
Greater Asia	0.8 %
Not Classified	3.1 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	5.2 %	1.1 %	0.3 %
Blend	19.9 %	3.3 %	0.1 %
Growth	67.2 %	2.7 %	0.2 %

Vanguard Mid Cap Index Admiral

Total Return data as of 09/30/2021

Fund Overview

Objective	Growth
Category	Mid-Cap Blend
Benchmark Index	Morningstar US Mid Cap TR USD
Total Assets	\$63,670.28 Million
Turnover Ratio	26.00 %

Symbol	VIMAX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	Khan/Butler
Tenure	11.79 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	36.09 %	38.19 %	37.13 %
3 Year Return	14.74 %	12.09 %	14.94 %
5 Year Return	14.59 %	12.87 %	15.21 %
10 Year Return	15.55 %	14.70 %	16.07 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

Prospectus Net Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

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

Top 5 Holdings

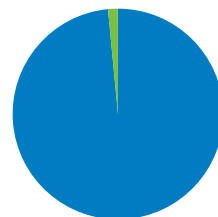
IDEXX Laboratories Inc	0.81 %
DocuSign Inc	0.76 %
Chipotle Mexican Grill Inc	0.76 %
DexCom Inc	0.72 %
Synopsys Inc	0.71 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	98.5 %
Non-US Stocks	1.5 %
Bonds	0.0 %
Cash	0.0 %
Other	0.0 %



Investment by Region

Americas	98.5 %
Greater Europe	0.8 %
Greater Asia	0.3 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	0.9 %	5.4 %	13.0 %
Mid	22.5 %	37.0 %	21.2 %
Sm	0.0 %	0.1 %	0.0 %

Institutional Money Market Deposit Acct

Total Return data as of 09/30/2021

Fund Overview

Objective	Money Mkt - Federal Tax Exempt
Category	Money Market-Tax-Free
Benchmark Index	ML US Treasury Bill 3 Mon
Total Assets	\$1,329.92 Million
Turnover Ratio	Not Available

Symbol	FTCIMA
Type	Money Market
Inception Date	2001-06-19
Family	TD Ameritrade
Manager	NA
Tenure	-999 Years
Website	

Total Return

	Fund	Category	Benchmark
1 Year Return	0.07 %	0.02 %	0.07 %
3 Year Return	0.63 %	0.60 %	1.18 %
5 Year Return	0.63 %	0.60 %	1.16 %
10 Year Return	0.33 %	0.31 %	0.63 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.470 %
Annual Expense per \$1,000 Invested	\$4.70

Prospectus Net Expense Ratio	0.000 %
Annual Expense per \$1,000 Invested	\$0.00

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide as high a level of current income, exempt from federal income taxes, as is consistent with liquidity and stability of principal. The fund normally invests at least 80% of assets in municipal securities whose interest is exempt from federal income tax. Normally it will not invest in municipal securities whose interest is subject to the federal alternative minimum tax. The fund will potentially invest up to 20% of assets in securities subject to state and/or federal income tax and invest more than 25% of total assets in municipal securities that finance similar types of projects.

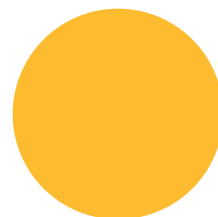
Top 5 Holdings

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	0.0 %
Cash	100.0 %
Other	0.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Fund Overview

Objective	Corporate Bond - General
Category	Multisector Bond
Benchmark Index	ML US High Yield Master II
Total Assets	\$5,925.62 Million
Turnover Ratio	26.00 %

Symbol	LSBDX
Type	Mutual Fund
Inception Date	1991-05-16
Family	Loomis Sayles Funds
Manager	Stokes/Kennedy/Eagan
Tenure	11.53 Years
Website	www.loomisayles.com

Total Return

	Fund	Category	Benchmark
1 Year Return	8.45 %	6.75 %	11.46 %
3 Year Return	4.14 %	5.25 %	6.62 %
5 Year Return	3.86 %	4.45 %	6.35 %
10 Year Return	4.96 %	5.06 %	7.30 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.670 %
Annual Expense per \$1,000 Invested	\$6.70

Prospectus Net Expense Ratio	0.670 %
Annual Expense per \$1,000 Invested	\$6.70

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks high total investment return through a combination of current income and capital appreciation. Under normal circumstances, the fund will invest at least 80% of its net assets (plus any borrowings made for investment purposes) in fixed-income securities. It will normally invest at least 55% of its net assets in investment-grade fixed-income securities. The fund may also invest up to 35% of its assets in below investment-grade fixed-income securities (commonly known as "junk bonds") and up to 20% of its assets in equity securities, such as common stocks and preferred stocks.

Top 5 Holdings

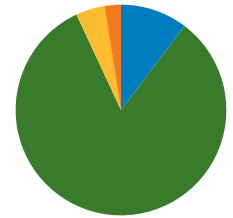
Us 10yr Ultra Fut Dec21 Xcvt 20211221	15.51 %
Us 10yr Note (Cbt)dec21 Xcvt 20211221	8.09 %
United States Treasury Notes 0.125%	5.28 %
DISH Network Corporation 3.375%	2.62 %
United States Treasury Notes 0.125%	2.54 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	9.4 %
Non-US Stocks	0.0 %
Bonds	75.4 %
Cash	4.1 %
Other	2.3 %



Investment by Region

Americas	100.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %

US Stock Asset Classes

Lg	30.9 %	42.4 %	11.9 %
Mid	2.8 %	4.8 %	0.0 %
Sm	7.2 %	0.1 %	0.0 %
	Value	Blend	Growth

Vanguard Real Estate Index Admiral

Total Return data as of 09/30/2021

Fund Overview

Objective	Specialty - Real Estate
Category	Real Estate
Benchmark Index	Morningstar US Real Estate TR
Total Assets	\$25,815.98 Million
Turnover Ratio	8.00 %

Symbol	VGSLX
Type	Mutual Fund
Inception Date	2001-11-12
Family	Vanguard
Manager	O'Reilly/Nejman
Tenure	15.38 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	33.51 %	31.81 %	30.86 %
3 Year Return	12.01 %	10.66 %	10.94 %
5 Year Return	7.54 %	7.60 %	7.84 %
10 Year Return	11.54 %	11.22 %	11.26 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.120 %
Annual Expense per \$1,000 Invested	\$1.20

Prospectus Net Expense Ratio	0.120 %
Annual Expense per \$1,000 Invested	\$1.20

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets—either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company—in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Top 5 Holdings

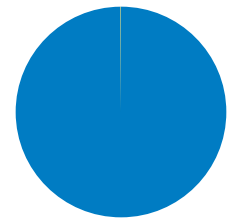
Vanguard Real Estate II Index	11.53 %
American Tower Corp	7.49 %
Prologis Inc	5.62 %
Crown Castle International Corp	4.69 %
Equinix Inc	4.23 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	99.9 %
Non-US Stocks	0.0 %
Bonds	0.0 %
Cash	0.0 %
Other	0.0 %



Investment by Region

Americas	100.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %

US Stock Asset Classes

Lg	2.7 %	17.8 %	13.2 %
Mid	7.4 %	37.0 %	3.4 %
Sm	4.3 %	12.2 %	2.0 %
	Value	Blend	Growth

Vanguard Small Cap Index Adm

Total Return data as of 09/30/2021

Fund Overview

Objective	Small Company
Category	Small Blend
Benchmark Index	Morningstar US Small Cap Ext TR
Total Assets	\$55,542.62 Million
Turnover Ratio	22.00 %

Symbol	VSMAX
Type	Mutual Fund
Inception Date	2000-11-13
Family	Vanguard
Manager	Coleman/O'Reilly
Tenure	5.43 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	44.06 %	49.97 %	48.76 %
3 Year Return	11.98 %	9.40 %	10.06 %
5 Year Return	13.97 %	12.04 %	12.73 %
10 Year Return	15.33 %	14.06 %	14.46 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

Prospectus Net Expense Ratio	0.050 %
Annual Expense per \$1,000 Invested	\$0.50

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

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

Top 5 Holdings

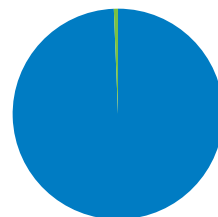
Charles River Laboratories International Inc	0.40 %
Bill.com Holdings Inc Ordinary Shares	0.39 %
PerkinElmer Inc	0.37 %
Avantor Inc	0.35 %
Bio-Techne Corp	0.35 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	99.4 %
Non-US Stocks	0.6 %
Bonds	0.0 %
Cash	0.0 %
Other	0.0 %



Investment by Region

Americas	99.6 %
Greater Europe	0.2 %
Greater Asia	0.2 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	0.0 %	0.3 %	0.0 %
Blend	11.4 %	19.6 %	13.0 %
Growth	20.0 %	23.5 %	12.3 %

Federated Hermes Capital Pres ISP

Total Return data as of 09/30/2021

Fund Overview

Objective	Not Available
Category	Stable Value
Benchmark Index	Morningstar US Healthcare TR
Total Assets	\$820.21 Million
Turnover Ratio	19.00 %

Symbol	None
Type	Collective
Inception Date	1986-08-01
Family	Federated Hermes, Inc.
Manager	Wu/Tripodes/Marinack/Jamison
Tenure	13.7 Years
Website	www.federatedinvestors.com

Total Return

	Fund	Category	Benchmark
1 Year Return	1.32 %	1.54 %	22.21 %
3 Year Return	1.58 %	1.88 %	12.79 %
5 Year Return	1.41 %	1.78 %	14.70 %
10 Year Return	1.18 %	1.70 %	17.60 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.730 %
Annual Expense per \$1,000 Invested	\$7.30

Prospectus Net Expense Ratio	0.720 %
Annual Expense per \$1,000 Invested	\$7.20

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

Federated Capital Preservation Fund is a collective investment fund that seeks to maintain a stable value of \$10.00 per Unit. The fund cannot guarantee that the value of its Units will always remain at \$10.00. The fund's investment objective is stability of principal and high current income, which is pursued by investing primarily in guaranteed investment contracts (GICs), money market mutual funds and other stable value products that can be carried at contract value.

Top 5 Holdings

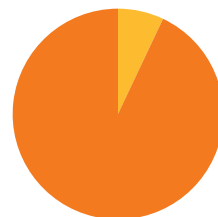
Prudential	19.54 %
Met Tower Life	18.62 %
Massachusetts Mutual	13.17 %
Royal Bank of Canada	12.91 %
New York Life	12.04 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	0.0 %
Non-US Stocks	0.0 %
Bonds	0.0 %
Cash	7.0 %
Other	93.0 %



Investment by Region

Americas	0.0 %
Greater Europe	0.0 %
Greater Asia	0.0 %
Not Classified	100.0 %

Fund Overview

Objective	Asset Allocation
Category	Tactical Allocation
Benchmark Index	MSCI ACWI Ex USA Value NR
Total Assets	\$15,832.54 Million
Turnover Ratio	143.00 %

Symbol	PAAIX
Type	Mutual Fund
Inception Date	2002-07-31
Family	PIMCO
Manager	Arnott/Brightman
Tenure	12.04 Years
Website	www.pimco.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.61 %	18.21 %	23.92 %
3 Year Return	9.63 %	7.26 %	8.03 %
5 Year Return	8.02 %	7.43 %	8.94 %
10 Year Return	6.44 %	6.68 %	7.48 %

Fees and Expenses

Prospectus Gross Expense Ratio	1.005 %
Annual Expense per \$1,000 Invested	\$10.05

Prospectus Net Expense Ratio	0.915 %
Annual Expense per \$1,000 Invested	\$9.15

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund Description

The investment seeks maximum real return, consistent with preservation of real capital and prudent investment management. The fund is a "fund of funds," which is a term used to describe mutual funds that pursue their investment objective by investing in other funds. It seeks to achieve its investment objective by investing substantially all of its assets in the least expensive class of shares of any actively managed or smart beta funds (including mutual funds or exchange-traded funds) of the Trust, or PIMCO ETF Trust or PIMCO Equity Series, each an affiliated open-end investment company, except other funds of funds.

Top 5 Holdings

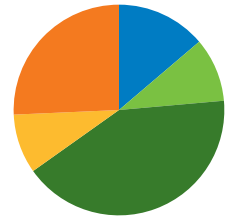
Pimco Fds	18.38 %
Pimco Fds	9.94 %
PIMCO Income Instl	5.68 %
PIMCO RAE Worldwide Long/Short PLUS Inst	5.22 %
PIMCO RAE Emerging Markets Instl	4.83 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	16.6 %
Non-US Stocks	11.9 %
Bonds	50.2 %
Cash	-11.0 %
Other	31.0 %



Investment by Region

Americas	71.3 %
Greater Europe	7.6 %
Greater Asia	17.8 %
Not Classified	3.2 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	-999.0 %	-999.0 %	-999.0 %
Mid	-999.0 %	-999.0 %	-999.0 %
Sm	-999.0 %	-999.0 %	-999.0 %

Vanguard Target Retirement 2020 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2020
Benchmark Index	Morningstar Lifetime Mod 2030 TR
Total Assets	\$26,588.97 Million
Turnover Ratio	19.00 %

Symbol	VTWNX
Type	Mutual Fund
Inception Date	2006-06-07
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	13.37 %	13.54 %	18.97 %
3 Year Return	9.00 %	8.58 %	10.57 %
5 Year Return	8.60 %	7.97 %	10.26 %
10 Year Return	9.11 %	8.48 %	10.49 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30

Prospectus Net Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

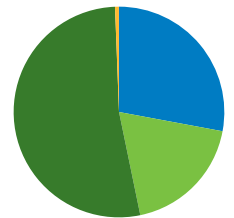
Vanguard Total Bond Market II Idx Inv	30.62 %
Vanguard Total Stock Mkt Idx Inv	28.23 %
Vanguard Total Intl Stock Index Inv	18.85 %
Vanguard Total Intl Bd Idx Investor	12.97 %
Vanguard Shrt-Term Infl-Prot Sec Idx Inv	9.81 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	28.1 %
Non-US Stocks	19.0 %
Bonds	53.1 %
Cash	-0.6 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.3 %
Not Classified	11.8 %

US Stock Asset Classes

	Value	Blend	Growth
Lg	18.6 %	26.2 %	29.5 %
Mid	5.9 %	8.6 %	4.6 %
Sm	2.3 %	2.8 %	1.4 %

Vanguard Target Retirement 2025 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2025
Benchmark Index	Morningstar Lifetime Mod 2030 TR
Total Assets	\$43,078.37 Million
Turnover Ratio	21.00 %

Symbol	VTTVX
Type	Mutual Fund
Inception Date	2003-10-27
Family	Vanguard
Manager	Nejman/Coleman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	15.93 %	15.30 %	18.97 %
3 Year Return	9.86 %	9.10 %	10.57 %
5 Year Return	9.61 %	8.77 %	10.26 %
10 Year Return	10.00 %	9.23 %	10.49 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30

Prospectus Net Expense Ratio	0.130 %
Annual Expense per \$1,000 Invested	\$1.30

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

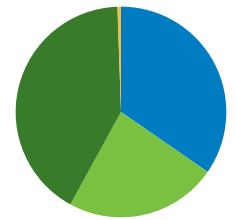
Vanguard Total Stock Mkt Idx Inv	34.96 %
Vanguard Total Bond Market II Idx Inv	28.68 %
Vanguard Total Intl Stock Index Inv	23.38 %
Vanguard Total Intl Bd Idx Investor	12.18 %
Vanguard Shrt-Term Infl-Prot Sec Idx Inv	1.00 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	34.9 %
Non-US Stocks	23.5 %
Bonds	41.8 %
Cash	-0.5 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.3 %
Not Classified	11.8 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.6 %	2.8 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2030 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2030
Benchmark Index	Morningstar Lifetime Mod 2035 TR
Total Assets	\$38,848.34 Million
Turnover Ratio	21.00 %

Symbol	VTHRX
Type	Mutual Fund
Inception Date	2006-06-07
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	18.29 %	18.26 %	22.53 %
3 Year Return	10.45 %	9.94 %	10.90 %
5 Year Return	10.44 %	9.93 %	11.10 %
10 Year Return	10.78 %	10.13 %	11.20 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

Prospectus Net Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

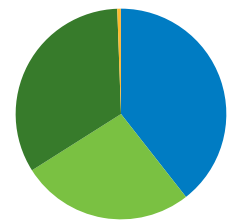
Vanguard Total Stock Mkt Idx Inv	39.85 %
Vanguard Total Intl Stock Index Inv	26.67 %
Vanguard Total Bond Market II Idx Inv	23.54 %
Vanguard Total Intl Bd Idx Investor	10.24 %
Us Dollar	0.62 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	39.7 %
Non-US Stocks	26.8 %
Bonds	33.7 %
Cash	-0.5 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.3 %
Not Classified	11.8 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.6 %	2.8 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2035 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2035
Benchmark Index	Morningstar Lifetime Mod 2035 TR
Total Assets	\$39,628.96 Million
Turnover Ratio	18.00 %

Symbol	VTTHX
Type	Mutual Fund
Inception Date	2003-10-27
Family	Vanguard
Manager	Nejman/Coleman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	20.60 %	21.62 %	22.53 %
3 Year Return	11.01 %	10.79 %	10.90 %
5 Year Return	11.24 %	10.95 %	11.10 %
10 Year Return	11.54 %	10.98 %	11.20 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

Prospectus Net Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

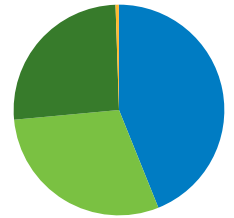
Vanguard Total Stock Mkt Idx Inv	44.37 %
Vanguard Total Intl Stock Index Inv	29.73 %
Vanguard Total Bond Market II Idx Inv	18.30 %
Vanguard Total Intl Bd Idx Investor	7.92 %
Us Dollar	0.58 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	44.2 %
Non-US Stocks	29.9 %
Bonds	26.1 %
Cash	-0.5 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.8 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.6 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2040 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2040
Benchmark Index	Morningstar US Mod Agg Tgt Alloc
Total Assets	\$30,677.99 Million
Turnover Ratio	13.00 %

Symbol	VFORX
Type	Mutual Fund
Inception Date	2006-06-07
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	23.00 %	24.29 %	22.29 %
3 Year Return	11.55 %	11.41 %	12.08 %
5 Year Return	12.03 %	11.67 %	12.17 %
10 Year Return	12.08 %	11.53 %	11.73 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

Prospectus Net Expense Ratio	0.140 %
Annual Expense per \$1,000 Invested	\$1.40

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

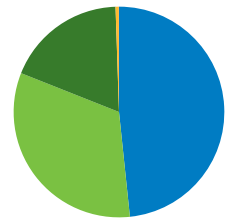
Vanguard Total Stock Mkt Idx Inv	48.90 %
Vanguard Total Intl Stock Index Inv	32.82 %
Vanguard Total Bond Market II Idx Inv	12.98 %
Vanguard Total Intl Bd Idx Investor	5.82 %
Us Dollar	0.56 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	48.7 %
Non-US Stocks	32.9 %
Bonds	18.6 %
Cash	-0.5 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.8 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.6 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2045 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2045
Benchmark Index	MSCI ACWI NR USD
Total Assets	\$30,455.59 Million
Turnover Ratio	9.00 %

Symbol	VTIVX
Type	Mutual Fund
Inception Date	2003-10-27
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.42 %	25.96 %	27.44 %
3 Year Return	12.17 %	11.79 %	12.58 %
5 Year Return	12.62 %	12.09 %	13.20 %
10 Year Return	12.38 %	11.81 %	11.90 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50
Prospectus Net Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

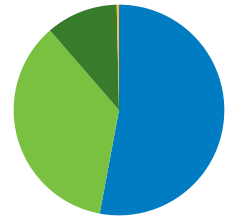
Vanguard Total Stock Mkt Idx Inv	53.38 %
Vanguard Total Intl Stock Index Inv	35.76 %
Vanguard Total Bond Market II Idx Inv	7.91 %
Vanguard Total Intl Bd Idx Investor	3.29 %
Us Dollar	0.36 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	53.2 %
Non-US Stocks	35.9 %
Bonds	11.1 %
Cash	-0.3 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.7 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.7 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2050 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2050
Benchmark Index	MSCI ACWI NR USD
Total Assets	\$22,806.25 Million
Turnover Ratio	9.00 %

Symbol	VFIFX
Type	Mutual Fund
Inception Date	2006-06-07
Family	Vanguard
Manager	Nejman/Coleman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.65 %	26.61 %	27.44 %
3 Year Return	12.24 %	11.91 %	12.58 %
5 Year Return	12.66 %	12.26 %	13.20 %
10 Year Return	12.40 %	12.00 %	11.90 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50
Prospectus Net Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50
12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

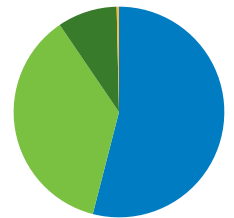
Vanguard Total Stock Mkt Idx Inv	54.48 %
Vanguard Total Intl Stock Index Inv	36.58 %
Vanguard Total Bond Market II Idx Inv	6.25 %
Vanguard Total Intl Bd Idx Investor	2.99 %
Us Dollar	0.38 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	54.3 %
Non-US Stocks	36.7 %
Bonds	9.2 %
Cash	-0.3 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.7 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.7 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2055 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2055
Benchmark Index	MSCI ACWI NR USD
Total Assets	\$13,171.25 Million
Turnover Ratio	8.00 %

Symbol	VFFVX
Type	Mutual Fund
Inception Date	2010-08-18
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.61 %	26.95 %	27.44 %
3 Year Return	12.24 %	11.98 %	12.58 %
5 Year Return	12.65 %	12.34 %	13.20 %
10 Year Return	12.39 %	12.11 %	11.90 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50

Prospectus Net Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

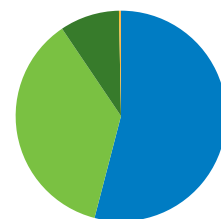
Vanguard Total Stock Mkt Idx Inv	54.47 %
Vanguard Total Intl Stock Index Inv	36.55 %
Vanguard Total Bond Market II Idx Inv	6.23 %
Vanguard Total Intl Bd Idx Investor	2.88 %
Us Dollar	0.32 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	54.3 %
Non-US Stocks	36.7 %
Bonds	9.2 %
Cash	-0.3 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.7 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.7 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %

Vanguard Target Retirement 2060 Inv

Total Return data as of 09/30/2021

Fund Overview

Objective	Asset Allocation
Category	Target-Date 2060
Benchmark Index	MSCI ACWI NR USD
Total Assets	\$6,948.24 Million
Turnover Ratio	6.00 %

Symbol	VTTX
Type	Mutual Fund
Inception Date	2012-01-19
Family	Vanguard
Manager	Coleman/Nejman
Tenure	8.61 Years
Website	www.vanguard.com

Total Return

	Fund	Category	Benchmark
1 Year Return	25.60 %	27.27 %	27.44 %
3 Year Return	12.23 %	11.99 %	12.58 %
5 Year Return	12.64 %	12.39 %	13.20 %
10 Year Return	N/A	11.27 %	11.90 %

Fees and Expenses

Prospectus Gross Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50

Prospectus Net Expense Ratio	0.150 %
Annual Expense per \$1,000 Invested	\$1.50

12b1 Expense	None
Sales Charge	None
Deferred Sales Charge	None

Fund 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.

Top 5 Holdings

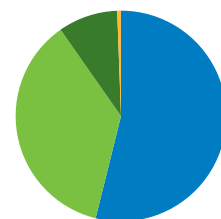
Vanguard Total Stock Mkt Idx Inv	54.59 %
Vanguard Total Intl Stock Index Inv	36.65 %
Vanguard Total Bond Market II Idx Inv	6.47 %
Vanguard Total Intl Bd Idx Investor	2.56 %
Us Dollar	0.59 %

The cumulative effect of investment fees and expenses can substantially reduce your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you. For additional information concerning the long-term effect of fees and expenses, visit the US DOL web site at http://www.dol.gov/ebsa/publications/401k_employee.html.

The performance data quoted represents past performance and does not guarantee future results. Equals The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Performance data assumes reinvestment of dividends and capital gains.

Mutual Fund and Morningstar Proprietary Index Data Source: ©2021 Morningstar. All Rights Reserved. The mutual fund and Morningstar proprietary index information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All other Index Source, Lipper, a Thomson Reuters Company. Copyright 2021 © Thomson Reuters. All rights reserved.

US Stocks	54.4 %
Non-US Stocks	36.8 %
Bonds	9.2 %
Cash	-0.5 %
Other	0.0 %



Investment by Region

Americas	60.7 %
Greater Europe	17.2 %
Greater Asia	10.4 %
Not Classified	11.7 %

US Stock Asset Classes

	Lg	Mid	Sm
Value	18.7 %	5.9 %	2.3 %
Blend	26.3 %	8.7 %	2.7 %
Growth	29.5 %	4.6 %	1.4 %