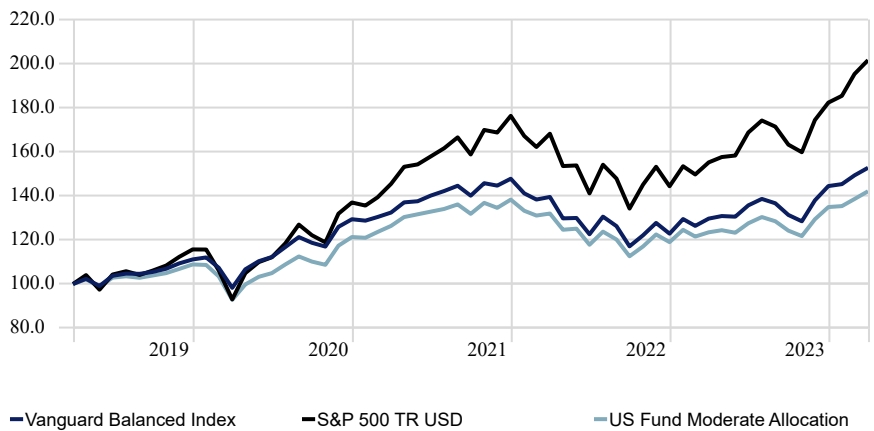


Investment Strategy

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 U.S. Aggregate Float Adjusted Index.

Growth of \$100

Time Period: 4/1/2019 to 3/31/2024



Fund Information

Category	US Fund Moderate Allocation
Prospectus Objective	Balanced
Inception Date	12/1/2000
Fund Size (\$)	54,424,641.33
Manager Name	Multiple
Manager Tenure (Longest)	11.33
Prospectus Net Expense Ratio*	0.06
Prospectus Gross Expense Ratio	0.06
Sharpe Ratio (5 Year)	0.56
Std Dev (5 Year)	12.69
Turnover Ratio %	19.00
Morningstar Rating Overall	★★★★

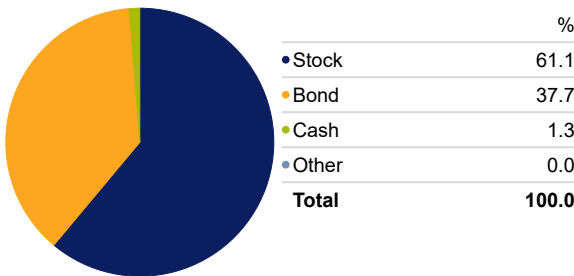
Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics. The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

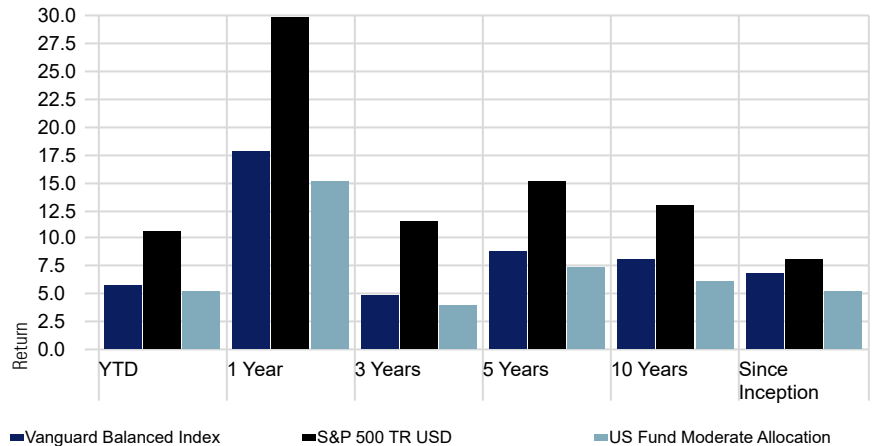
*Effective 08/31/2023 the Plan will assess an additional levelized fee of 0.25% to cover general administrative expenses as part of the Fund's daily unit value calculation, for a total net expense of 0.31% annually. This additional fee is not reflected in the performance results shown in this fact sheet. Please see the quarterly Plan Fee Disclosure for performance inclusive of the additional fee.

Asset Allocation

Portfolio Date: 3/31/2024



Performance



Top Holdings (% of Assets)

Portfolio Date: 3/31/2024

Microsoft Corp	3.76
Apple Inc	3.03
NVIDIA Corp	2.58
Amazon.com Inc	2.03
Meta Platforms Inc Class A	1.29
Alphabet Inc Class A	1.07
Alphabet Inc Class C	0.88
Berkshire Hathaway Inc Class B	0.83
Eli Lilly and Co	0.80
Broadcom Inc	0.75

	YTD	1 year	3 years	5 years	10 years	Since Inception
Vanguard Balanced Index	5.74	17.77	4.87	8.84	8.13	6.88
S&P 500 TR USD	10.56	29.88	11.49	15.04	12.96	8.17
US Fund Moderate Allocation	5.30	15.07	3.98	7.27	6.16	5.28

Past performance does not guarantee future results. Contact Voya Financial™ (the Plan's recordkeeper) for a copy of the most recent prospectus prior to investing. For the most recent month end performance, call (855) 646-7549.

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