



The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 6/30/2024. An asset management charge of .73% is assessed against your account balance, including assets in the Schwab Personal Choice Retirement Account (PCRA). These fees appear in the "Transaction Details" section of your quarterly statement and are withdrawn pro-rata from all funds.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained online at SchoolsFirstRP.com.

Expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. Gross expense ratios do not reflect any fund management expense waivers or reimbursements (which, when reflected, give you a net expense ratio). For more information about management expense waivers or reimbursements, refer to the fund fact sheet.

Please consider the fund's investment objectives, risks, charges and expenses carefully before investing. The Fund Fact Sheets contain this and other important information about the investment company. Fund Fact Sheets are available on the website or by calling 1-800-462-8328 ext. 4116, option 1. Read the Fund Fact Sheets carefully before investing.

SchoolsFirst Retirement Planning

April 1st - June 30th, 2024
Performance Results of Investment Options
Without Plan Asset Charges
SchoolsFirstRP.com

Investment Options	TICKER	Total Return		Average Annual Return					Inception Date	Gross Expense Ratio	Net Expense Ratio	Prospectus Expense Waiver***	Waiver Expiration Date
		3 MONTH	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	Since Inception					
Short-Term Bonds													
Lord Abbett Short Duration Income R6	LDLVX	1.30	2.07	6.02	1.03	1.81	2.18	2.29	6/30/15	0.31	0.31	N/A	N/A
Vanguard Short-Term Bond Idx I	VBITX	0.84	1.01	4.61	-0.23	1.00	1.38	1.37	9/27/11	0.05	0.05	N/A	N/A
Bonds													
DFA Inflation-Protected Securities I	DIPSX	1.01	1.01	2.92	-1.39	1.97	1.93	3.56	9/18/06	0.11	0.11	N/A	N/A
Dodge & Cox Income I	DODIX	0.51	0.18	4.54	-1.40	1.44	2.35	5.92	1/3/89	0.41	0.41	N/A	N/A
Fidelity® US Bond Index	FXNAX	-0.73	-0.73	1.66	-2.49	0.33	1.52	1.91	5/4/11	0.03	0.03	N/A	N/A
Janus Henderson Developed World Bond N	HFARX	-1.05	-2.10	3.24	-4.45	-0.63	1.93	1.91	11/30/15	0.59	0.57	0.02	10/28/24
PGIM High Yield R6	PHYQX	1.10	2.74	10.26	1.35	3.77	4.56	5.77	10/31/11	0.38	0.38	N/A	N/A
PGIM Total Return Bond R6	PTRQX	0.42	0.56	5.05	-2.55	0.32	2.20	3.28	12/27/10	0.40	0.39	0.01	2/28/25
PIMCO Real Return Instl	PRRIX	0.91	1.25	3.41	-1.33	2.28	1.86	5.06	1/29/97	0.67	0.67	N/A	N/A
Asset Allocation													
American Funds Income Fund of Amer R6	RIDGX	0.08	4.48	10.11	3.86	7.15	6.53	9.72	5/1/09	0.27	0.27	N/A	N/A
First Eagle Global R6	FEGRX	1.15	7.80	11.53	5.29	8.16	6.47	7.31	3/1/17	0.79	0.79	N/A	N/A
Nationwide Inv Dest Cnsv R6	GIMCX	0.51	2.01	6.01	-0.38	2.64	2.98	3.68	12/29/04	0.53	0.53	N/A	N/A
Nationwide Inv Dest Mod Cnsv R6	GMIMX	0.59	3.77	8.91	0.79	4.53	4.42	4.90	12/29/04	0.52	0.52	N/A	N/A
Nationwide Inv Dest Mod R6	GMDIX	0.64	5.64	11.96	1.98	6.34	5.73	5.90	12/29/04	0.49	0.49	N/A	N/A
Nationwide Inv Dest Mod Agrsv R6	GMIAX	0.79	7.35	14.81	2.88	8.06	6.99	6.87	12/29/04	0.50	0.50	N/A	N/A
Nationwide Inv Dest Agrsv R6	GAIDX	0.84	8.83	17.12	3.93	9.27	7.77	7.39	12/29/04	0.49	0.49	N/A	N/A
State Street Target Retirement K	SSFOX	1.10	3.49	8.71	1.19	4.58	N/A	4.46	9/30/14	0.27	0.09	0.18	4/30/25
State Street Target Retirement 2025 K	SSBSX	1.15	4.69	10.51	1.40	6.41	N/A	6.49	9/30/14	0.22	0.09	0.13	4/30/25
State Street Target Retirement 2030 K	SSBYX	1.30	5.68	11.88	1.67	7.29	N/A	7.14	9/30/14	0.20	0.09	0.10	4/30/25
State Street Target Retirement 2035 K	SSCKX	1.23	6.21	12.52	1.80	7.77	N/A	7.53	9/30/14	0.18	0.09	0.09	4/30/25
State Street Target Retirement 2040 K	SSCQX	1.34	6.82	13.36	2.08	8.27	N/A	7.87	9/30/14	0.18	0.09	0.08	4/30/25
State Street Target Retirement 2045 K	SSDEX	1.29	7.19	14.04	2.25	8.66	N/A	8.15	9/30/14	0.18	0.09	0.09	4/30/25
State Street Target Retirement 2050 K	SSDLX	1.28	7.52	14.66	2.45	9.00	N/A	8.28	9/30/14	0.20	0.09	0.10	4/30/25
State Street Target Retirement 2055 K	SSDQX	1.25	7.54	14.72	2.47	8.99	N/A	8.29	9/30/14	0.22	0.09	0.13	4/30/25
State Street Target Retirement 2060 K	SSDYX	1.23	7.51	14.66	2.48	8.99	N/A	8.27	9/30/14	0.29	0.09	0.22	4/30/25
State Street Target Retirement 2065 K	SSFKX	1.28	7.59	14.69	2.47	N/A	N/A	13.41	3/30/20	0.50	0.09	1.20	4/30/25
Vanguard Balanced Index I	VBAIX	2.04	7.89	14.85	3.61	8.48	7.95	6.90	12/1/00	0.06	0.06	N/A	N/A

Investment Options	TICKER	Total Return		Average Annual Return					Inception Date	Gross Expense Ratio	Net Expense Ratio	Prospectus Expense Waiver***	Waiver Expiration Date
		3 MONTH	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	Since Inception					
Large Cap													
American Funds American Mutual R6	RMFGX	0.54	7.73	14.08	7.74	10.12	9.58	12.25	5/1/09	0.27	0.27	N/A	N/A
Fidelity® 500 Index	FXAIX	4.28	15.28	24.56	10.00	15.03	12.85	13.38	5/4/11	0.02	0.02	N/A	N/A
Franklin DynaTech R6	FDTRX	7.23	23.04	35.09	2.96	14.96	15.97	17.05	5/1/13	0.48	0.48	N/A	N/A
Vanguard Growth Index Institutional	VIGIX	8.66	20.51	32.79	9.91	18.79	15.34	9.15	5/14/98	0.04	0.04	N/A	N/A
Vanguard Value Index I	VIVIX	-0.93	8.73	15.85	8.01	10.51	9.89	7.37	7/2/98	0.04	0.04	N/A	N/A
Mid Cap													
JPMorgan Mid Cap Growth R6	JMGMX	-3.60	6.29	13.88	-0.74	11.27	11.15	13.85	11/1/11	0.75	0.70	0.05	10/31/24
Vanguard Mid Cap Index Institutional	VMCIX	-2.74	4.90	11.82	2.23	9.39	9.11	9.81	5/21/98	0.04	0.04	N/A	N/A
Victory Sycamore Established Value R6	VEVRX	-4.12	4.73	11.12	6.58	11.71	10.67	10.89	3/4/14	0.54	0.54	N/A	N/A
Small Cap													
DFA US Small Cap I	DFSTX	-2.80	2.11	11.66	3.23	9.89	7.97	10.11	3/19/92	0.28	0.27	0.01	2/28/25
Franklin Small Cap Value R6	FRCSX	-3.23	1.62	9.07	2.68	9.34	7.08	9.08	5/1/13	0.62	0.60	0.02	3/1/25
Vanguard Explorer Adm	VEXRX	-3.58	3.44	10.58	-0.65	9.36	9.69	9.47	11/12/01	0.34	0.34	N/A	N/A
Vanguard Small Cap Growth Index I	VSGIX	-3.89	3.79	9.68	-4.20	6.67	7.83	8.90	5/24/00	0.06	0.06	N/A	N/A
Vanguard Small Cap Index Adm	VSMAX	-4.14	3.07	11.50	0.50	8.45	8.08	8.96	11/13/00	0.05	0.05	N/A	N/A
International													
American Funds New Perspective R6	RNPGX	2.90	11.64	18.99	3.44	12.47	10.93	12.99	5/1/09	0.42	0.42	N/A	N/A
American Funds New World R6	RNWXG	1.66	6.96	11.04	-2.47	6.76	5.65	8.55	5/1/09	0.57	0.57	N/A	N/A
American Funds SMALLCAP World R6	RLLGX	-2.79	0.61	7.10	-5.70	7.03	7.64	11.66	5/1/09	0.66	0.66	N/A	N/A
DFA Emerging Markets Core Equity I	DFCEX	5.57	8.09	14.82	-0.46	5.90	4.07	7.03	4/5/05	0.39	0.39	N/A	N/A
Dodge & Cox International Stock I	DODFX	0.02	3.15	8.73	3.57	6.71	3.52	6.88	5/1/01	0.62	0.62	N/A	N/A
Franklin Intl Growth R6	FILRX	-0.76	2.41	4.23	-8.04	4.59	5.23	5.72	5/1/13	0.82	0.76	0.06	11/30/24
Vanguard Total Intl Stock Index I	VTSNX	0.80	5.14	11.00	0.37	5.78	4.05	5.09	11/29/10	0.09	0.09	N/A	N/A
Specialty													
BlackRock Health Sciences Opps K	SHSKX	0.79	9.64	11.76	3.88	10.38	11.62	11.25	6/8/16	0.75	0.75	N/A	N/A
DFA Real Estate Securities I	DFREX	-0.37	-1.65	6.27	-1.49	3.53	6.07	9.01	1/5/93	0.20	0.18	0.02	2/28/25
First Eagle Gold R6	FEURX	5.31	5.86	10.39	3.13	9.35	3.96	6.29	3/1/17	0.85	0.85	N/A	N/A
Invesco Gold & Special Minerals R6	OGMIX	5.82	8.52	10.33	-1.31	8.69	4.63	-0.94	10/26/12	0.66	0.66	N/A	N/A
Janus Henderson Glb Tech and Innovt N	JATNX	9.30	27.61	42.78	8.56	20.28	19.25	22.01	1/27/17	0.67	0.67	N/A	N/A
PGIM Jennison Utility R6	PRUQX	5.00	10.68	10.15	6.25	7.26	6.69	8.56	1/26/18	0.50	0.50	N/A	N/A
Cash													
Nationwide Government Money Market R6	GMIXX	1.23	2.49	5.07	2.84	1.91	1.24	1.31	12/13/01	0.46	0.44	0.02	2/28/25

Fixed Fund	Ticker	2024 Gross Rate	2024 Net Rate
Nationwide True Flex	N/A	2.90	2.17

Each Plan participant is responsible for his/her own individual investment selections and any resulting gains or losses. Participants should read fund prospectus(es) carefully before investing.

* Return since fund class first came into existence.

** Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. The gross expense ratios provided are as of December 31, 2023. For more information about gross expense ratios read the fund's prospectus.

*** All Prospectus Expense Waivers are contractual

¹ The Vanguard Target Retirement Funds invest in a wide variety of underlying funds to help reduce investment risk. Their expense ratio represents a weighted average of the expense ratios and any fees charged by the underlying mutual funds in which the Vanguard Target Retirement Funds invest. The Vanguard Target Retirement Funds do not charge any expense or fees of their own. Like other funds, Vanguard Target Retirement Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

² Bond funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.

³ Small company funds involve increased risk and volatility.

⁴ International investing involves additional risks including: political instability, currency fluctuations, differences in accounting standards, and foreign regulations.

⁵ An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the money market. The money market fund current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter.

⁶ Returns include performance based on a previous share class. Returns have not been re-calculated to reflect the fees of the stated share class.

⁷ Fixed Contract Fund 3, managed by INVESCO, is a portfolio of investment contracts issued by insurance companies, banks and other financial institutions. This is not a publicly traded fund. Accounts are credited with an interest rate which when compounded daily equals the current yield, less Plan charges. The fund's underlying gross expenses are factored into the current yield. Insurance wraps and other protections are based on the claims-paying ability of the issuing insurance company.

N/A = return not available

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