

INGHAM

RETIREMENT GROUP

*Retire for a Lifetime*

Member of Alliance Benefit Group

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A Simple Approach to  
**Retirement Plan  
Investing**

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BankUnited 401(k) Plan



RETIREMENT PLAN CONSULTANTS ■

RECORD KEEPERS ■

INVESTMENT ADVISORS/FIDUCIARIES ■

ACTUARIES ■

# Account Access Guide

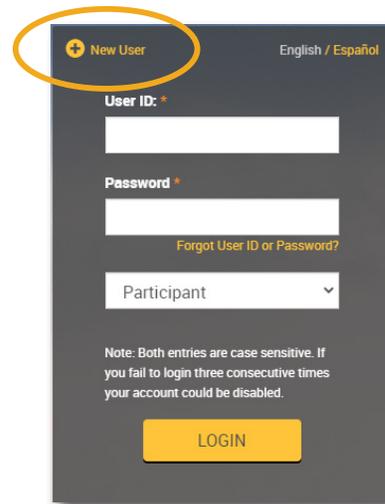
Please follow the instructions in this Account Access Guide if:

- You are enrolling in your employer’s retirement plan for the very first time, **OR**
- You are already enrolled in your employer’s retirement plan but you are accessing your account on this user site for the very first time.

As part of your initial account access, you’ll be guided through a series of steps to create a comprehensive retirement savings strategy, including your investment selections, your contribution/savings rate, and your account’s beneficiaries.

**Step 1** Go to [raweb.ingham.com](http://raweb.ingham.com)

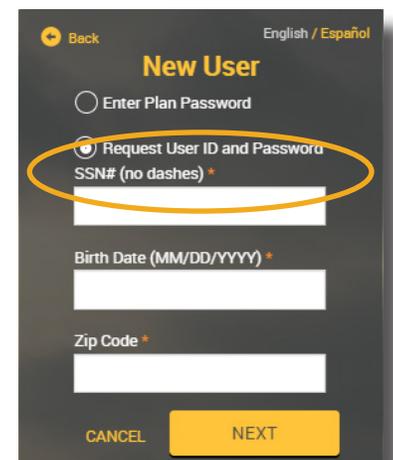
**Step 2** Click **New User** in the top left corner of the log-in tile.



A screenshot of a mobile application login screen. At the top left, there is a button labeled "New User" with a plus icon, which is circled in yellow. To the right of this button is the text "English / Español". Below the button are three input fields: "User ID: \*", "Password \*", and a dropdown menu labeled "Participant". A link "Forgot User ID or Password?" is located below the password field. At the bottom, there is a yellow "LOGIN" button. A note at the bottom of the screen reads: "Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled."

**Step 3** Select the **Request User ID and Password** option on the New User tile (please do not select **Enter Plan Password**). Enter your Social Security Number (no dashes), your Birth Date (MM/DD/YYYY), and Zip Code, and select **Next**. You will then be asked to verify your Birth Date and Zip Code.

**Important Note:** to initiate your enrollment, for security purposes the Zip Code that you enter must match the Zip Code that was provided to us by your employer. If you attempt to enter a Zip Code and receive an error message, please do not enter that same Zip Code a second time or your account will be locked. Instead, please verify the Zip Code that was provided to us by your employer before you try again.



A screenshot of the "New User" screen in the mobile application. At the top left is a "Back" button with a left arrow, and at the top right is "English / Español". The title "New User" is centered at the top. There are two radio button options: "Enter Plan Password" (which is unselected) and "Request User ID and Password" (which is selected and circled in yellow). Below the selected option is an input field for "SSN# (no dashes) \*". Below that are input fields for "Birth Date (MM/DD/YYYY) \*" and "Zip Code \*". At the bottom, there are two buttons: "CANCEL" and "NEXT" (which is yellow).

## Step 4

Once logged in, you will be asked to answer three Security Questions, provide your phone number and email address, and change your Username and Password. To expand a section on the **Enrollment Steps** page, please select the > symbol to the left of the section.

Enrollment steps Print

Overall Progress: 0% Complete

Items marked with an asterisk (\*) must be completed before you proceed to the next step.

- > You Personal Information
- > Email
- > Username Information
- > Security Question

RESET NEXT

## Step 5

On the **Enrollment Selections** page, select **iJoin® Goal-Based Retirement Income** and follow the steps to complete your comprehensive retirement savings strategy.

Enrollment Selections Print

iJoin Goal-Based Retirement Income

You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy.

You can find the Participant Fee Disclosure and Summary Plan Description Under: [Forms & Reports > Reports > Create Reports > Report Group: Annual Notices and Plan Documents](#)

If you would like a paper copy of the Notices and Summary Plan Description or to opt out of electronic delivery of future notices, please contact our Client Services Team at (888) 673-5440 or by emailing: [clientservices@trpcweb.com](mailto:clientservices@trpcweb.com).

By clicking "NEXT" you confirm that you have read the required notices.

BACK RESET NEXT

## Important Plan Information

Information about plan rules/features, investments, account fees, and required regulatory disclosures can be found on the user site. After you've completed the enrollment steps listed above, you can access all of this additional plan information under Forms & Reports > Reports. Included are the following:

### Under Report Group: Annual Notices

1. Participant Fee Disclosure – includes information about the plan's service fees, along with historical performance and expense information for each of the plan's investment options.
2. QDIA Notice – describes how your balance in the plan will be invested if you do not make an investment selection.
3. Summary Annual Report – a required annual disclosure that summarizes financial and other information from the plan's Form 5500 Annual Return/Report filed with the Department of Labor (DOL).
4. Safe Harbor Notice (not applicable to all plans) – details the "safe harbor" contribution to be made to your plan account by the employer.
5. Automatic Contribution Arrangement Notice (not applicable to all plans) – describes the salary deferral contribution rate at which employees are automatically enrolled in the plan.

### Under Report Group: Plan Documents (these documents are not viewable on the user site for some plans)

1. Summary Plan Description – provides an overview (in Q&A format) of all of the rules that govern the plan.
2. 2) Salary Deferral Election Form – a simple one-page form that can be printed, completed, and returned to your employer's plan representatives to make your salary deferral contribution election.

## Questions

If you have questions about completing your initial account access or navigating the user site, please call Client Services at 888-673-5440, Monday through Friday between 8am-8pm ET.

## HIGHLIGHTS

Eligibility	All employees become eligible to participate on the first day of the pay period following 1 month of service, or any pay period thereafter.				
Automatic Enrollment	Once eligible, 3% of your salary will automatically be deducted (“pre-taxed”) and an Employer match will be made. Also, there will be automatic 1% increases annually thereafter to a maximum rate of 6%.				
Plan Year	The plan operates on a 12-month period ending each December 31st.				
Salary Deferral Contributions	You may make voluntary “before tax” or Roth “after tax” contributions to the plan each year through periodic payroll deductions. Deferral contributions shall not exceed the annual dollar limit on deferral contributions, as allowed by law. The dollar limit for 20G4 is \$23,000. Participants age 50 or older in 20G4 may contribute an additional \$7,100 salary deferral contribution.				
Matching Contributions	BankUnited makes a matching contribution to the plan equal to a percentage of your voluntary salary deferral contribution for the year. Currently, BankUnited makes a matching contribution equal to 100% on the first 1%, plus 70% on the next 5% you contribute each year.				
Vesting	Vesting means the percentage of contributions to which you are entitled upon termination of employment. Your voluntary salary deferral contributions are always 100% vested. Employer contributions vest as follows: <table border="0" style="margin-left: 40px;"> <tr> <td>Less than 2yrs. –</td> <td>0%</td> </tr> <tr> <td>2 years –</td> <td>100%</td> </tr> </table> <p>A year of vesting service is a plan year in which you work at least 1,000 hours.</p>	Less than 2yrs. –	0%	2 years –	100%
Less than 2yrs. –	0%				
2 years –	100%				
Participant Loans	During your employment, circumstances may arise where you need to borrow funds from your account. Plan loans may be made to Plan participants subject to certain restrictions. <ol style="list-style-type: none"> <li>1. Loans are available exclusively from your vested account balance.</li> <li>2. The minimum loan amount is \$1,000. The maximum loan is the lesser of one half of your vested account balance or \$50,000.</li> <li>3. Loans are repaid through payroll deduction.</li> <li>4. A participant may have a maximum of two outstanding loan at any time.</li> <li>5. All costs associated with establishing and maintaining participant loans will be charged directly to your account with a \$65 application fee and an annual rate of \$50 per year.</li> </ol> <p>Please refer to your Summary Plan Description for more information.</p>				
Rollover Privileges	You may transfer your distribution from a previous qualified plan, IRA, 403(b) plan and 457 plan to this plan. Roth IRA’s may not be transferred into the 401(k) Plan.				
Withdrawals Before Termination of Employment	You may withdraw your vested funds due to hardship (as defined in the plan). You may withdraw your own rollover contributions at any time or all contributions once you attain age 59½ and 100% vested in your accounts.				
Investment Elections	The plan offers designated investment alternatives (DIAs) for you to decide how your own contributions and your Employer’s contributions for you are to be invested. <p>As a service and convenience, the plan offers risk based asset allocation strategies using a mix of the DIAs, which are intended to qualify as investment education under DOL Interpretive Bulletin 96-1. (See the Asset Allocation Strategies brochure)</p> <p>If you do not make an election as to how the plan should invest your contributions, they will be invested in the Qualified Default Investment Alternative (QDIA). (See the QDIA brochure)</p>				

\* This brochure and its contents explain only the main highlights of the plan. In all cases, the provisions of the official plan document shall govern.

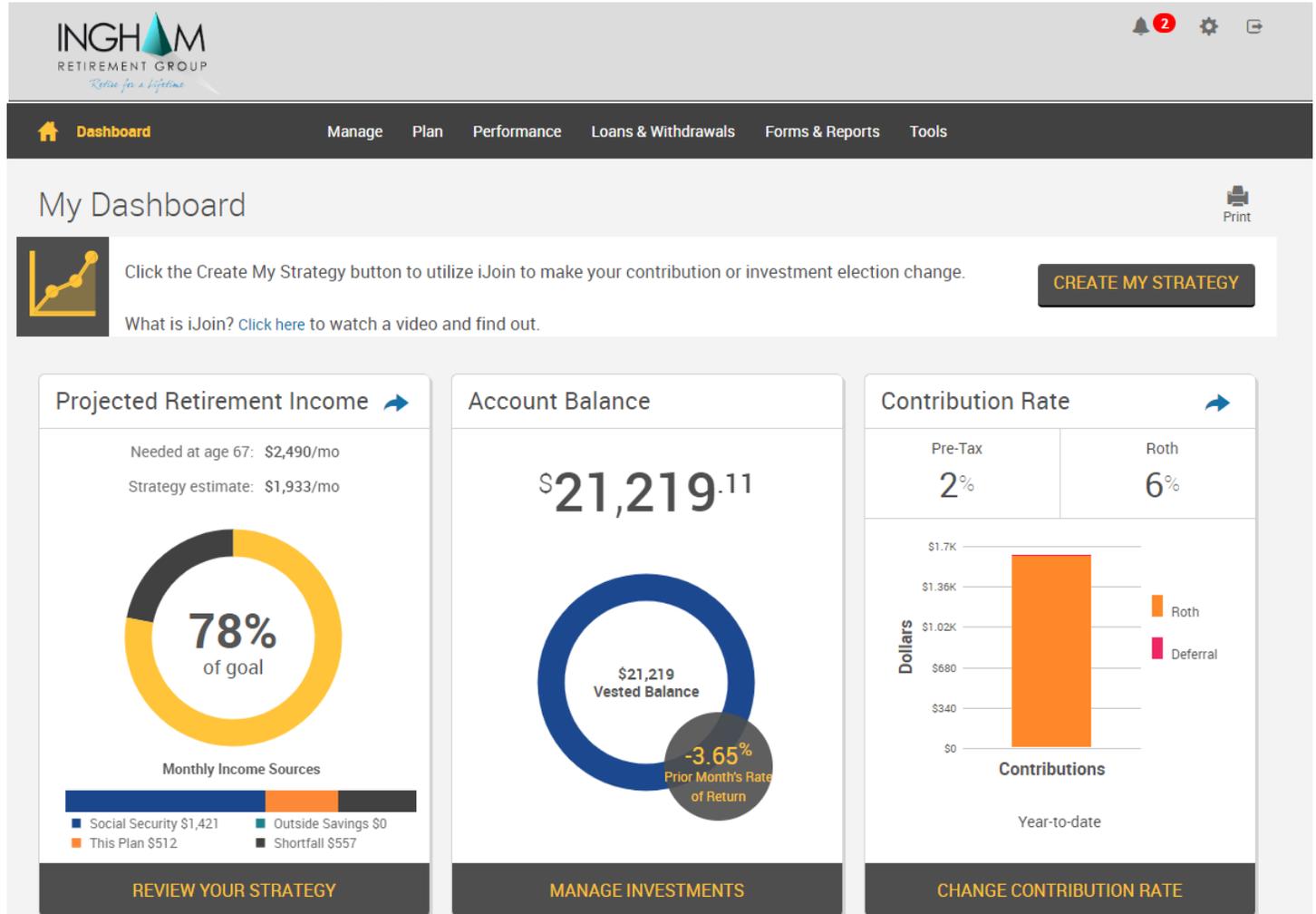
# FAQs For Managing Your Retirement Savings Account

The below list of frequently-asked questions is intended to provide you with guidance as you navigate the user website to set up and manage your retirement savings account. To access your account, go to [www.ingham.com](http://www.ingham.com) and click “Account Login” at the top of the page.

**Q: This is my first time logging into my account. What is my User ID and Password?**

**A:** The first time you log into your account, click “New User” at the top left corner of the login tile, then the “Request User ID and Password” option at the bottom of the New User tile. Enter your Social Security Number (no dashes), your Birth Date and Zip Code. You will then be asked to verify your Birth Date and Zip code. Once logged in, you will have the opportunity to enter email addresses and/or phone numbers (voice or text) and setup your login credentials.

Once your account is set up, each time you log in you will be taken to the *My Dashboard* page:



The screenshot shows the 'My Dashboard' page with the following components:

- Navigation Bar:** Includes 'Dashboard' (active), 'Manage', 'Plan', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', and 'Tools'.
- My Dashboard Header:** Features the Ingham Retirement Group logo, a notification bell with '2', a settings gear, and a print icon.
- Primary Action:** A callout box with a line graph icon says: "Click the Create My Strategy button to utilize iJoin to make your contribution or investment election change." It includes a "CREATE MY STRATEGY" button and a link: "What is iJoin? [Click here](#) to watch a video and find out."
- Projected Retirement Income:**
  - Needed at age 67: \$2,490/mo
  - Strategy estimate: \$1,933/mo
  - Progress: 78% of goal (represented by a donut chart)
  - Monthly Income Sources:
 

Social Security	\$1,421	Outside Savings	\$0
This Plan	\$512	Shortfall	\$557
  - Button: REVIEW YOUR STRATEGY
- Account Balance:**
  - Current Balance: \$21,219.11
  - Vested Balance: \$21,219
  - Return: -3.65% (Prior Month's Rate of Return)
  - Button: MANAGE INVESTMENTS
- Contribution Rate:**
  - Pre-Tax: 2%
  - Roth: 6%
  - Bar chart showing contributions:
 

Category	Amount
Roth	\$1,368
Deferral	\$0
  - Button: CHANGE CONTRIBUTION RATE

**Q: I've logged into my plan account before, but I forgot my User ID and/or Password. How can I retrieve them?**

A: On the login page, click the "Forgot User ID or Password?" link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click "Next". An email will be sent to the email address associated with your account with instructions to change your User ID and Password.

**Q: How do I change my personal information or change my password?**

A: Click the "gear" icon (  ) in the top-right corner of the page and select the appropriate link.

**Q: How do I log out of my account?**

A: Click the "arrow" icon (  ) in the top-right corner of the page.

**Q: I'm eligible to enter the plan. Can I enroll online? How?**

A: Yes, the enrollment process will start automatically when you log in to your account. Once logged in, you will be asked to verify your personal information, provide an email address, and establish your username and password. You will then be presented with the enrollment options available to your plan.

**Q: Where can I view/research the investment options that are available to me in the plan?**

A: To view/research the plan's investment options, go to *Performance*  *Investment Information*.

**Q: How do I select or change the investments in my plan account?**

A: On the *My Dashboard* page, click *Review your Strategy* in the *Projected Retirement Income* Tile to select a personalized retirement strategy through the iJoin portal. You can also click *Manage Investments* at the bottom of the *Account Balance* tile in the center of the page (or select *Transactions* → *Manage Investments* from the menu). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- Change Elections – determines how any new contributions to your account will be invested.
- Transfer Funds – enables you to transfer amounts between different investments in your account.
- Rebalance – rebalances your entire account to be invested based on your current investment elections or on new investment election percentages that you specify.

**Q: What is the Projected Retirement Income tile on My Dashboard page?**

A: The tile on the left side of your My Dashboard page provides you with an estimate of your monthly income during retirement. The figure that appears in that window is expressed in today's dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. Performing a complete retirement planning analysis will update all the assumptions used to estimate your monthly retirement income and will result in a more realistic Projected Monthly Retirement Income figure. To perform a complete retirement planning analysis using a tool called iJoin, click REVIEW YOUR STRATEGY.

**Q: How do I change my "salary deferral" contribution election (i.e., the amounts that are withheld from your paycheck and funded to your account in the plan.)?**

A: On the My Dashboard page, click Change Contribution Rate at the bottom of the Contribution Rate tile on the right side of the page. You will be taken to the Contribution Rates page, where you are able to change the amount withheld from your paycheck. Note: Not all plans have this option. If your employer requires that your contribution rate be changed using a paper form, this Contribution Rate option will not appear on your My Dashboard page and it will be necessary for you to complete a paper "Salary Deferral Election Form" (or similarly-named form) to change your contribution rate.

### Q: How do I change the beneficiary (ies) for my account?

A: Click the “gear” icon (  ) in the top-right corner of the page and select the Beneficiaries link.

*Note: Not all plans have this option. If your employer requires that your beneficiary (ies) be changed using a paper form, the beneficiary page may display but will instruct you on where to go to print the form.*

### Q: I would like to request a distribution (i.e., cash withdrawal or rollover from my plan account. How do I do this?

A: To request a distribution from your account, go to *Transactions*  *Request a Distribution* and follow the instructions on that page.

*Note: Distributions are typically only permitted when you separate from service with your employer or retire, and in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.*

### Q: I would like to request a loan from my plan account. How do I do this?

A: To request a loan from your account, go to *Transactions*  *Request a Loan* and follow the instructions on that page. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

### Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?

A: From the menu at the top of the page, go to *Transactions*  *Request a Loan*. Select the loan type, then click on “Quick Loan Calculator” at the bottom of the page. Enter the loan amount and number of payments and click “Calculate”. Your estimated repayment amounts (which will be made through payroll withholdings) will appear. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

### Q: How do I generate a Loan Payoff Form?

A: From the menu at the top of the page, go to *Forms & Reports* → *Forms*. Select *Loan Payoff* from the *Select form group* and *Loan Payoff Form* from the *Select Form* dropdown. Click on 

*Note: Not all plans allow participant loans. If your plan does not allow loans, this “Loan Payoff” form will not appear.*

### Q: How do I generate a Rollover Form to roll money into my account?

A: From the menu at the top of the page, go to *Forms & Reports*  *Forms*. Select *Rollover Money Into Your Plan* from the *Select form group* and *Rollover Form* from the *Select Form* dropdown. Click on 

*Note: Not all plans allow participants to roll money in. If your plan does not allow rollovers, this “Rollover Form” will not appear.*

### Q: If I have questions about my account, how can I get help from a customer service representative?

A: You can request help from a customer service team member in one of three ways:

- To submit a written question or request and receive a call or email response, click *Support* → *Contact Us*.
- To speak with a representative over the phone, call 800-529-4249 and follow the menu prompts.

# Your Investor Profile Questionnaire

## Your Challenge: Where Should You Be?

### Planning for Retirement.

It's just like planning a vacation. You ask yourself "What am I going to need when I get there?" You need to plan ahead.

You may be able to count on the government, your employer, an inheritance, or some other source to fund a portion of your retirement. Social Security alone cannot be counted on to completely fund your retirement. The ultimate responsibility is yours.

However, for most people, your employer sponsored retirement plan offers an opportunity to save money on a tax favorable basis, while potentially reducing your current taxable income.

You defer taxes on this money - and on the interest or earnings - until you withdraw it, usually at retirement, at a lower tax bracket.

### SAVINGS TIP

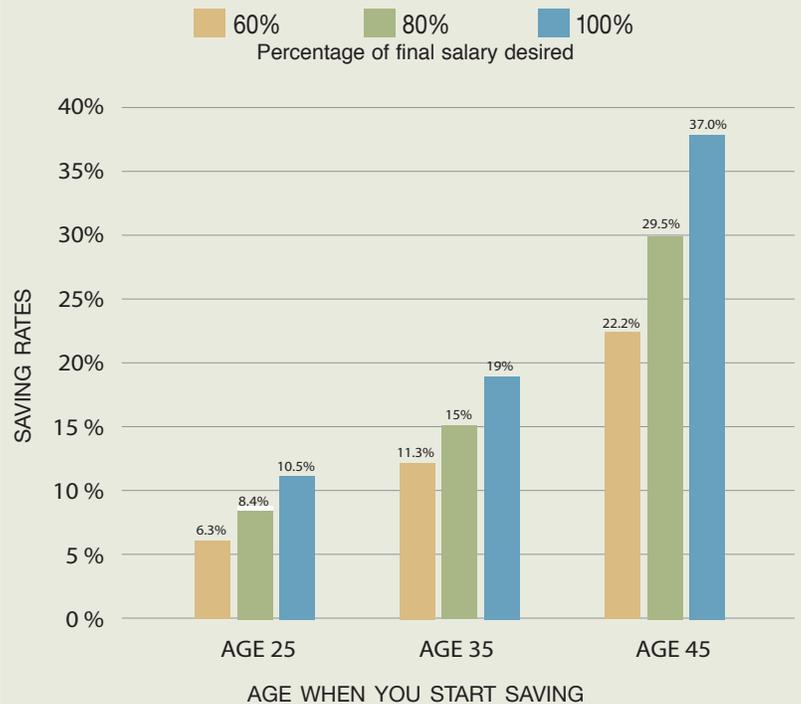
*Start early and save consistently throughout your working career.*

• • •

### INVESTING TIP

*Repeat steps 1, 2 & 3 annually to make sure your profile and investment strategy stay on track.*

## RETIREMENT INCOME GOALS



Based on 25-year retirement; 3% raises and 3% inflation; 8% pre and 6% post-earnings assumed. Does not take into account Social Security. (Annual contribution is subject to IRS limits.)

## Where Do I Begin?

The two most important decisions you will make about your retirement plan are:

- How much should I save?
- How do I invest my money?

This questionnaire can help you answer these questions.

## How Much Should I Save?

First time retirement savers may want to consider the savings guidelines above in order to replace either 60%, 80%, or 100% of their income at retirement. Others, with money saved already for retirement may login at [www.ingham.com](http://www.ingham.com) and select Plan/Retirement Calculator.

## How Do I Invest My Money?

Three Easy Steps For Investing In Your Retirement Plan

STEP 1 - Use the Investor Profile Questionnaire, 10 easy questions designed to measure your risk tolerance.

STEP 2 - Choose your Investment Strategy or select a diversified portfolio of individual funds.

STEP 3 - Go to [www.ingham.com](http://www.ingham.com) and select Manage/Manage Investments to review and/or make changes to your investment elections.

# STEP 1 • Investor Profile Questionnaire

Answer the questions below and total your score at the bottom.

- The investment I am now considering represents the following percentage of my total investment portfolio:
- In how many years do you expect to start spending the money you're investing?
- I do not foresee any major expenses that might cause me to make withdrawals from this investment before that time.
- When I start making withdrawals from this investment, they will be used to fund my living expenses.
- When it comes to investing, protecting the money I have is my highest priority.
- I always choose investments with the highest possible return.
- I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.
- To meet my financial goals, my investments must grow at a higher rate of return.
- I am unwilling to wait several years to recover from losses I incur in an extended down market.
- I prefer investments that are low risk, even if returns are lower than the rate of inflation.

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	YOUR SCORE
	80%-100%	60%-80%	40%-60%	20%-40%	20% or less	
1	1	2	3	4	5	○
1 year	1	2	3	4	5	○
2-5 years	5	4	3	2	1	○
6-10 years	1	2	3	4	5	○
11-20 years	1	2	3	4	5	○
21+ years	5	4	3	2	1	○
	1	2	3	4	5	○
	5	4	3	2	1	○
	1	2	3	4	5	○
	5	4	3	2	1	○
	1	2	3	4	5	○
	1	2	3	4	5	○

Scoring: | 10-19 | 20-26 | 27-33 | 34-40 | 41-50

Corresponding portfolio: | 5 | 4 | 3 | 2 | 1

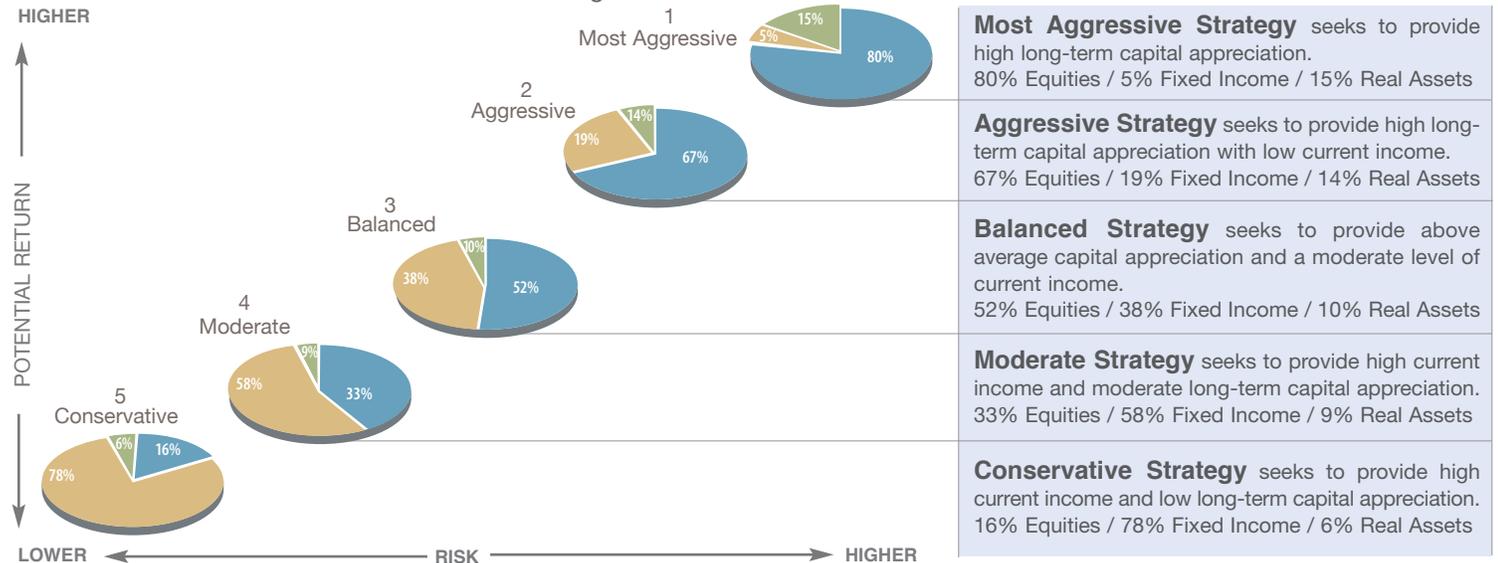
TOTAL SCORE  
0

Use the number that matches your score to identify the corresponding portfolio that may be best suited for your investments.

The information provided in this worksheet should not be considered investment advice. You should consult your qualified financial professional to discuss your individual financial situation.

# STEP 2 • Choose Your Investment Strategy

Use the number that matches your score above to identify the corresponding portfolio description below. This portfolio provides an idea of the strategy that most closely matches your risk and return parameters. These asset allocated strategies are a service offer to the plan and intended to qualify as Investment Education under the Department of Labor Bulletin 96-1. Please refer to the Asset Allocation Strategies Information guide located under Forms & Reports /Forms/Plan Information - Asset Allocation Strategies Info.



Fund Return Statistics	Ticker	Category	Trailing Returns (%)							Calendar Year Return (%)			Expense Ratio
			3 M	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Inception	2023	2022	2021	
Fidelity Government MMkt Money Market-Taxable	SPAXX	Money Market-Taxable	1.22	3.78	5.07	3.28	2.08	1.39	2.66	4.77	1.32	0.01	0.42
			1.22	3.74	5.06	3.26	2.08	1.39	--	4.72	1.26	0.02	0.41
Vanguard Short-Term Bond Index Adm Short-Term Bond	VBIRX	Short-Term Bond	3.48	4.52	8.07	0.90	1.48	1.71	2.62	4.87	-5.63	-0.99	0.07
			3.17	5.18	8.71	1.69	2.07	1.98	--	5.73	-5.22	0.05	0.65
PIMCO Short-Term Instl Ultrashort Bond	PTSHX	Ultrashort Bond	1.33	4.65	6.14	3.39	2.73	2.34	4.02	6.08	-0.10	0.01	0.48
			1.74	4.59	6.51	3.37	2.48	1.95	--	5.96	-0.14	0.20	0.40
Fidelity U.S. Bond Index Intermediate Core Bond	FXNAX	Intermediate Core Bond	5.17	4.59	11.52	-1.39	0.34	1.82	2.23	5.54	-13.03	-1.79	0.03
			5.05	4.78	11.56	-1.39	0.43	1.75	--	5.59	-13.32	-1.48	0.56
Allspring Core Bond R6 Intermediate Core Bond	WTRIX	Intermediate Core Bond	5.08	4.83	12.00	-1.31	0.62	1.99	1.89	6.08	-13.39	-1.62	0.33
			5.05	4.78	11.56	-1.39	0.43	1.75	--	5.59	-13.32	-1.48	0.56
PGIM Total Return Bond R6 Intermediate Core-Plus Bond	PTRQX	Intermediate Core-Plus Bond	5.21	5.85	13.43	-0.87	0.82	2.72	3.60	7.78	-14.86	-1.15	0.39
			5.13	5.27	12.41	-1.16	0.83	2.03	--	6.22	-13.27	-0.67	0.75
PIMCO Income Instl Multisector Bond	PIMIX	Multisector Bond	4.55	6.45	12.73	2.43	3.61	4.36	6.86	9.32	-7.81	2.61	0.83
			4.38	6.74	12.86	1.41	2.66	3.13	--	8.13	-9.85	2.49	1.00
Vanguard Inflation-Protected Secs Adm Inflation-Protected Bond	VAIPX	Inflation-Protected Bond	4.21	5.01	9.82	-0.62	2.52	2.45	3.37	3.79	-11.85	5.68	0.10
			4.05	4.80	9.34	-0.60	2.13	2.10	--	2.82	-8.98	5.61	0.69
Vanguard High-Yield Corporate Adm High Yield Bond	VWEAX	High Yield Bond	4.41	6.68	14.46	2.94	4.00	4.74	6.10	11.74	-8.97	3.78	0.12
			4.41	7.36	14.05	2.87	4.17	4.17	--	12.08	-10.09	4.77	0.90
PIMCO Emerging Markets Bond Instl Emerging Markets Bond	PEBIX	Emerging Markets Bond	6.82	9.72	20.80	0.63	2.02	3.37	7.73	12.09	-16.36	-2.02	1.30
			5.83	8.60	17.73	0.34	1.70	2.77	--	10.75	-14.50	-2.80	0.99
Vanguard Equity-Income Adm Large Value	VEIRX	Large Value	8.35	16.01	26.44	10.77	11.56	10.58	8.81	7.76	0.00	25.64	0.18
			8.04	15.90	27.14	9.58	11.24	9.30	--	11.63	-5.90	26.22	0.90
Fidelity 500 Index Large Blend	FXAIX	Large Blend	5.88	22.06	36.33	11.90	15.96	13.37	13.60	26.29	-18.13	28.69	0.02
			5.94	19.35	32.84	10.14	14.30	11.83	--	22.32	-16.96	26.07	0.77
Fidelity Large Cap Growth Idx Large Growth	FSPGX	Large Growth	3.15	24.47	42.19	12.00	19.71	--	18.34	42.77	-29.17	27.58	0.04
			3.70	21.92	38.83	7.39	16.08	13.73	--	36.74	-29.91	20.45	0.94
Vanguard Mid-Cap Value Index Admiral Mid-Cap Value	VMVAX	Mid-Cap Value	11.99	17.51	31.04	8.73	10.76	9.56	12.51	9.76	-7.90	28.76	0.07
			8.98	13.06	25.80	8.50	10.97	8.62	--	13.94	-8.02	29.32	0.96
Fidelity Extended Market Index Mid-Cap Blend	FSMAX	Mid-Cap Blend	8.10	11.68	28.59	1.23	10.75	9.64	11.88	25.37	-26.43	12.41	0.04
			8.31	14.30	27.57	6.70	11.18	9.42	--	16.00	-14.01	23.40	0.90
Vanguard Mid-Cap Growth Index Admiral Mid-Cap Growth	VMGMX	Mid-Cap Growth	6.25	11.40	26.00	1.70	11.19	10.58	12.47	23.14	-28.84	20.48	0.07
			6.46	12.68	26.45	-0.04	10.48	10.35	--	21.37	-27.79	13.05	1.07
Vanguard Small Cap Value Index Admiral Small Value	VSIAX	Small Value	10.53	13.26	28.69	8.22	11.60	9.58	12.39	15.99	-9.31	28.09	0.07
			8.14	8.74	22.68	6.47	11.02	8.17	--	16.86	-10.16	31.57	1.11
Vanguard Small Cap Growth Index Admiral Small Growth	VSGAX	Small Growth	7.07	11.15	25.73	-0.95	8.60	9.18	11.58	21.41	-28.39	5.70	0.07
			7.44	12.69	25.69	-1.41	10.04	9.93	--	16.68	-27.77	11.89	1.17
Vanguard Total World Stock Index Admiral Global Large-Stock Blend	VTWAX	Global Large-Stock Blend	6.79	17.86	31.13	7.80	12.11	9.47	12.14	21.87	-18.01	18.19	0.10
			6.61	15.92	28.28	6.94	10.66	8.61	--	18.12	-16.67	17.72	0.98
Fidelity International Index Foreign Large Blend	FSPSX	Foreign Large Blend	7.29	13.19	25.36	5.82	8.37	5.87	7.23	18.31	-14.24	11.45	0.04
			7.29	13.08	24.17	4.29	7.73	5.42	--	16.25	-15.84	9.72	0.90
American Funds Europacific Growth R6 Foreign Large Growth	REGX	Foreign Large Growth	5.41	12.99	24.71	0.06	7.52	6.26	8.29	16.05	-22.72	2.84	0.47
			6.18	12.94	26.69	0.19	7.70	6.57	--	16.18	-25.29	7.69	1.01
Fidelity Emerging Markets Idx Diversified Emerging Mkts	FPADX	Diversified Emerging Mkts	7.71	15.32	24.17	-0.11	5.22	3.76	3.21	9.50	-20.07	-3.04	0.08
			6.32	13.70	22.96	-0.07	5.84	3.72	--	12.32	-20.86	0.38	1.12
Cohen & Steers Global Infrastructure I Infrastructure	CSUIX	Infrastructure	14.66	19.19	33.30	7.88	6.52	6.79	8.14	2.44	-4.90	16.73	0.86
			12.88	13.33	26.41	5.78	6.89	6.04	--	4.88	-8.59	14.74	1.09
VanEck CM Commodity Index I Commodities Broad Basket	COMIX	Commodities Broad Basket	-1.06	5.40	0.95	7.26	11.16	2.13	-0.02	-2.63	15.87	33.07	0.65
			-0.22	5.78	1.10	5.45	8.75	0.59	--	-5.56	15.74	29.74	1.03
DFA Global Real Estate Securities Port Global Real Estate	DFGEX	Global Real Estate	16.13	12.85	32.20	1.78	3.14	6.02	5.41	9.42	-23.83	30.96	0.22
			15.57	11.55	28.32	0.08	2.13	4.32	--	10.24	-25.15	22.90	1.13

Target-Date Funds Returns	Ticker	Category	Trailing Returns (%)							Calendar Year Return (%)			Expense Ratio
			3 M	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Inception	2023	2022	2021	
Vanguard Target Retirement Income Fund	VTINX	Target-Date Retirement	5.12	8.27	16.22	2.19	4.45	4.51	5.09	10.74	-12.74	5.25	0.08
Target-Date Retirement			5.13	8.58	16.50	2.12	4.30	4.19	--	10.04	-12.74	5.51	0.65
Vanguard Target Retirement 2020 Fund	VTWNX	Target-Date 2020	5.37	9.49	18.25	2.86	6.01	5.99	6.19	12.51	-14.15	8.17	0.08
Target-Date 2020			5.42	9.94	18.89	2.72	5.85	5.70	--	11.87	-14.41	8.45	0.60
Vanguard Target Retirement 2025 Fund	VTTVX	Target-Date 2025	5.85	11.26	21.13	3.68	7.09	6.74	6.83	14.55	-15.55	9.80	0.08
Target-Date 2025			5.60	10.57	20.11	3.01	6.43	6.14	--	12.76	-15.19	9.75	0.65
Vanguard Target Retirement 2030 Fund	VTHRX	Target-Date 2030	6.17	12.54	23.27	4.40	8.04	7.35	6.98	16.03	-16.27	11.38	0.08
Target-Date 2030			5.73	11.82	22.18	3.78	7.55	6.93	--	14.40	-16.01	11.68	0.67
Vanguard Target Retirement 2035 Fund	VTTHX	Target-Date 2035	6.30	13.61	24.76	5.07	8.95	7.93	7.70	17.14	-16.62	12.96	0.08
Target-Date 2035			6.05	13.33	24.54	4.70	8.75	7.66	--	16.24	-16.92	13.76	0.67
Vanguard Target Retirement 2040 Fund	VFORX	Target-Date 2040	6.43	14.61	26.33	5.75	9.85	8.49	7.72	18.34	-16.98	14.56	0.08
Target-Date 2040			6.01	14.63	26.48	5.52	9.76	8.27	--	17.69	-17.32	15.47	0.69
Vanguard Target Retirement 2045 Fund	VTIVX	Target-Date 2045	6.57	15.60	27.82	6.39	10.74	8.97	8.42	19.48	-17.36	16.16	0.08
Target-Date 2045			6.31	15.70	28.08	6.14	10.44	8.63	--	18.95	-17.75	16.63	0.69
Vanguard Target Retirement 2050 Fund	VFIFX	Target-Date 2050	6.71	16.36	28.91	6.83	11.05	9.13	8.09	20.17	-17.46	16.41	0.08
Target-Date 2050			6.17	16.20	28.86	6.42	10.69	8.79	--	19.51	-17.98	17.12	0.70
Vanguard Target Retirement 2055 Fund	VFFVX	Target-Date 2055	6.73	16.37	28.92	6.84	11.05	9.11	10.41	20.16	-17.46	16.44	0.08
Target-Date 2055			6.41	16.43	29.21	6.53	10.82	8.84	--	19.72	-18.08	17.30	0.70
Vanguard Target Retirement 2060 Fund	VTTSX	Target-Date 2060	6.72	16.37	28.93	6.84	11.05	9.11	10.24	20.18	-17.46	16.44	0.08
Target-Date 2060			6.36	16.50	29.35	6.59	10.92	9.04	--	19.96	-18.08	17.47	0.70
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	6.74	16.39	28.95	6.87	11.04	--	9.82	20.15	-17.39	16.46	0.08
Target-Date 2065+			6.36	16.60	29.46	6.70	11.14	--	--	20.16	-18.31	17.61	0.69

Investment Strategy Returns	Allocations <sup>1</sup>	Trailing Returns (%)							Calendar Year Return (%)			Expense Ratio <sup>2</sup>
		3 M	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Inception	2023	2022	2021	
Most Aggressive	96% Equities, 4% Real Assets, 0% Fixed Income	6.81	18.46	32.70	8.97	13.51	11.24		23.20	-17.65	21.90	0.09
Morningstar Agg Tgt Risk TR USD		7.81	15.19	28.02	6.47	10.48	8.95	7.51	18.30	-15.93	17.30	1.09
Aggressive	77% Equities, 3% Real Assets, 20% Fixed Income	6.36	15.79	28.31	7.31	11.22	9.66		19.90	-16.16	17.25	0.14
Morningstar Mod Agg Tgt Risk TR USD		7.55	13.69	25.51	5.19	9.04	7.91	7.14	15.98	-15.48	14.04	0.98
Balanced	58% Equities, 2% Real Assets, 40% Fixed Income	5.93	13.11	23.97	5.53	8.81	7.94		16.60	-14.80	12.57	0.18
Morningstar Mod Tgt Risk TR USD		6.97	11.45	22.04	3.61	7.07	6.49	6.47	13.22	-14.77	10.19	0.94
Moderate	38% Equities, 2% Real Assets, 60% Fixed Income	5.58	10.48	19.75	3.71	6.31	6.15		13.15	-13.39	8.00	0.23
Morningstar Mod Con Tgt Risk TR USD		6.32	9.38	18.53	2.25	5.20	5.10	5.62	10.89	-13.85	6.36	0.85
Conservative	19% Equities, 1% Real Assets, 80% Fixed Income	5.13	7.96	15.77	1.91	3.96	4.49		10.09	-12.29	3.81	0.28
Morningstar Con Tgt Risk TR USD		5.93	6.97	14.94	0.41	2.75	3.25	4.59	7.74	-13.15	2.26	0.91

**Disclosures:**

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For more information related to the methodology, allocation and other comparison kindly visit: [www.morningstar.com/InvGlossary/morningstar-target-risk-indexes.aspx](http://www.morningstar.com/InvGlossary/morningstar-target-risk-indexes.aspx)

Source: Morningstar Office

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<sup>1</sup> Equities/Fixed Income/Real Assets' allocations may vary as much as 10%.

<sup>2</sup> Model benchmark expense ratios reflect the corresponding median peer group expense ratio obtained through Fi360 (<https://www.fi360.com/>).

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