

WE'LL HELP YOU GET THERE



 BOK FINANCIAL®

StartRight. RetireRight.®

**The Confederated Tribes of the Warm
Springs Reservation of Oregon
Confederated Tribes of Warm Springs
Governmental 401(k) Plan**

The Confederated Tribes of the Warm Springs Reservation of Oregon is pleased to welcome you to the Confederated Tribes of Warm Springs Governmental 401(k) Plan.

The plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. Participating in the plan is easy. You contribute a portion of your pay to your plan account each payday through convenient payroll deduction. The Confederated Tribes of the Warm Springs Reservation of Oregon may also make contributions to your account.

There are significant tax advantages, too. Your qualifying contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

Participation in the Plan is an important step in helping you reach your retirement goals. We hope you take full advantage of what the Confederated Tribes of Warm Springs Governmental 401(k) Plan has to offer.

Plan Highlights

Eligibility Requirements

You are eligible to participate in the Plan if you have met the following requirement(s):

- Attained age 18.
- Completed 1 Year(s) of Service, as defined by the Plan.

The Plan does *not* allow participation by employees who are:

- Covered by a collective bargaining agreement
- Leased employees
- Non-resident aliens with no U.S. earned income
- Employees who are classified by the Tribe as Employees engaged in the performance of commercial functions are not eligible to participate in the Plan.

Other requirements may also have to be met, as described in the Summary Plan Description.

Joining the Plan

You may join the Plan on the first day of the month coinciding with or next following the date on which the eligibility requirements are met.

Contributing to the Plan

- Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$20,500 for 2022.
- If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer, you may transfer or roll over that account into the Plan on becoming a participant in the Plan. You should speak with your Benefits Administrator to ensure the Plan will accept your rollover.

Catch-up Contributions

- If you are age 50 or older during this calendar year and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up contribution". The catch-up contribution is intended to help you make up for smaller contributions made earlier in your career. The maximum catch-up contribution is \$6,500 for 2022. See your Benefits Administrator for more details.

Stopping Or Changing My Contributions

- You may stop, reinstate, increase or decrease the amount of your contributions as of the first day of any month.

Plan Highlights

Employer Contributions

The Plan also provides for The Confederated Tribes of the Warm Springs Reservation of Oregon to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by The Confederated Tribes of the Warm Springs Reservation of Oregon on an annual basis. The Confederated Tribes of the Warm Springs Reservation of Oregon intends to match 100% of your elective deferrals, up to 5% of compensation. The matching contribution will be made to your account each payroll period.
- The employer match also applies to any catch-up contributions you are allowed to make to the Plan, subject to the same terms and conditions.

Vesting

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

You are 100% vested in the discretionary matching contributions The Confederated Tribes of the Warm Springs Reservation of Oregon makes on your behalf, plus any earnings they generate.

Investing Contributions

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by The Confederated Tribes of the Warm Springs Reservation of Oregon.

- You may change your investment choices anytime. If you wish to change the investment of your contributions you must make an election by calling a Participant Service Representative at 1-800-876-9557 or on the Start Right website at www.startright.bokf.com.
- More information about your Plan's investment choices can be found elsewhere in these materials.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Human Resources, 1233 Veterans Street, P.O. Box C, Warm Springs, OR 97761, Phone: 541-553-3327. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment; the value of those assets and number of fund units or shares held; and the past performance of each Plan investment.

Withdrawing from Your Plan Account

Money may be withdrawn from your Plan account in these events:

Plan Highlights

- You may withdraw all of your vested Plan account balance upon your separation from service. Please contact the Human Resources Department for assistance with your Plan distribution upon your separation from service.
- You may withdraw all or any portion of your salary deferral account balance upon attaining age 59½. Age 59½ withdrawals are limited to no more than two (2) withdrawals in any calendar year, and the minimum withdrawal is \$1,000. Amounts withdrawn may not be repaid to the Plan.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

Hardship Withdrawals

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your elective deferrals.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

Account Information

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to the Start Right voice response system (1-800-876-9557) and the Start Right Mobile App for account balance information. The Start Right website (www.startright.bokf.com) is designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data.
- To ensure the privacy of your account, you must enter your Social Security number and Personal Identification number (PIN) when logging in to the Start Right website for the first time. Your default PIN/Password is the last four digits of your Social Security number plus the last two digits of your birth year. Once logged into the system, you will be immediately prompted to create a user ID and password before continuing.

Enrolling in the Plan

To enroll in the Plan, simply visit the BOK website at www.startright.bokf.com, or contact a BOK Participant Services Representative at (1-800-876-9557).

Plan Highlights

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

Expenses Associated with Participating in the Plan

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are allocated to Plan participants on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Qualified Domestic Relations Order (QDRO) – \$185 per hour

Distributions – The following distribution-related expenses will be charged to your account:

- A \$50 charge for each check issued
- A \$50 charge for each in-kind transfer requested

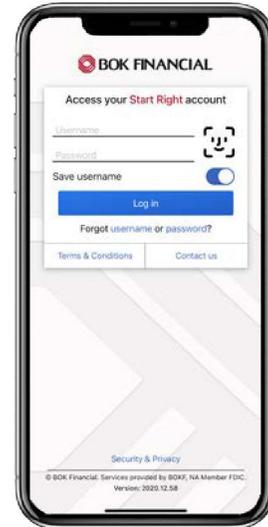
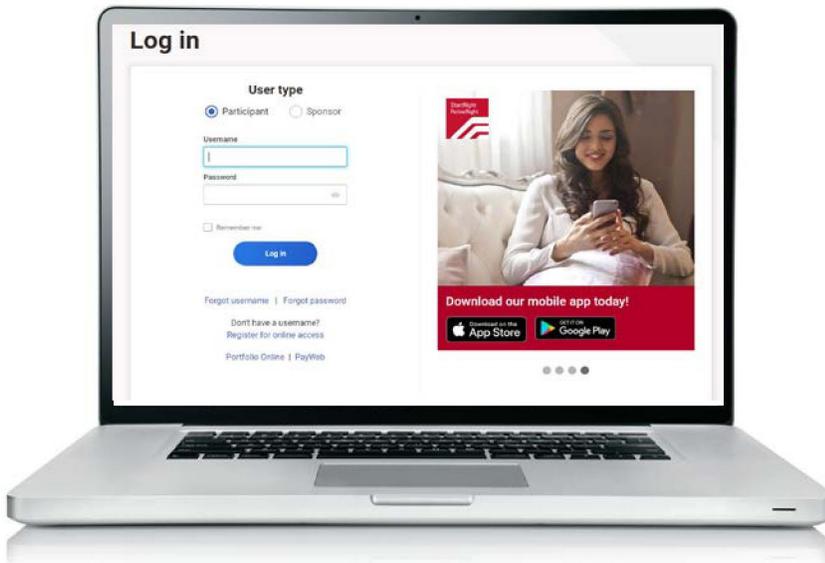
Other Expenses – You may incur certain charges for special requests:

- Wire transfer fee: \$75
- Annual Account Fee: \$15

Investment expenses – Your investment options under our Plan have different expenses associated with them. Possible expenses for each investment option are identified in the investment performance summary and fund fact sheet page(s) of this booklet.

Account Access

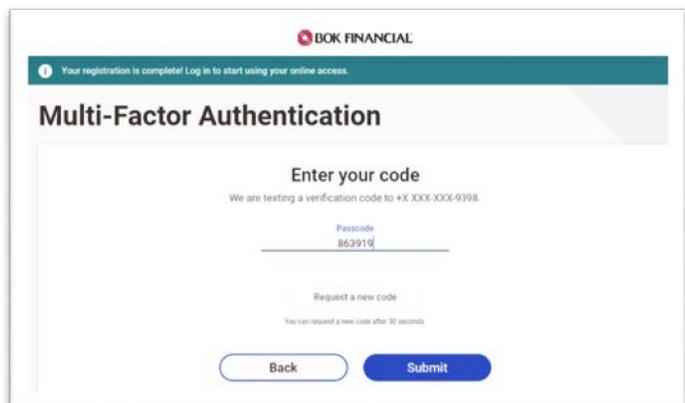
To access your account, go to either the Start Right website www.startright.bokf.com or download the Start Right mobile app. Click on “Register for online access” then enter your SSN and date of birth. Then verify you are not a robot and click Register.



Next, follow the parameters provided to create your New User ID and Password. (All items must have a green check mark to continue.)



Re-enter the password to confirm it and log back in to Start Right with your new credentials. A One-time Passcode will be sent to the phone number on file. You will receive the code via text or automated phone call. Enter the code and click submit. Congratulations! You now have access.





We'll Help You Get There

Financing your retirement dreams may take more money than you think. Here are some reasons why.

- **We Are Living Longer**

More people are living longer today than at any other time in the nation's history. Women who reach age 65 this year will live another 21.4 years on average; men will live an additional 18.8 years.¹ You'll want to be sure you have enough savings to last for what could be a very long retirement.

- **Inflation Is A Reality**

Even a low rate of inflation erodes buying power. Price increases over time mean you'll need more income to maintain your standard of living in retirement.

- **Health Care Costs Are Increasing**

As you get older, your health care needs will likely increase. Given recent trends, it's realistic to expect that health care costs could represent a significant expense in retirement.

- **Social Security Won't Be Enough**

No matter how much your monthly Social Security benefit is projected to be, it probably won't be enough to fully fund your retirement. That's not surprising — Social Security was never intended to be a retiree's only source of income. According to the Social Security Administration, Social Security benefits currently provide about 33%² of retirees' income.

We'll Help You Get There

It's up to you to lay the groundwork for a financially secure retirement. You have to start right to retire right. The Start Right program can help you make your dreams a reality.

¹ U.S. Department of Health and Human Services, *National Vital Statistics Reports*, Vol. 68, No. 4, May 7, 2019

² Fast Facts & Figures About Social Security, 2017, www.ssa.gov (latest figures currently available)



An Easy Way To Invest In Your Future

Your retirement plan provides an excellent opportunity for building a financially secure future. The money you contribute to your plan is invested for you in the investments you select from the plan's list of investment options. Pretax contributions are not subject to federal income tax until distributed from the plan, and any earnings of your plan investments are also tax deferred. These tax breaks may make it easier to build your retirement savings.

Understanding Mutual Funds

Your investment choices may include mutual funds. A mutual fund pools the money of investors with similar goals and invests it in a portfolio of securities. Mutual funds are managed by investment professionals, and may hold stocks, bonds, guaranteed investment contracts, cash equivalents, or some combination of the four.

Asset Class	Description	How Investors Make Money	How Investors Lose Money
Equities (Stocks)	When an investor buys shares of stock in a company, the investor becomes one of the owners of the company. Companies sell their stock to investors to raise money.	Stock investors can make a profit by selling their shares for more than the price they paid. Some companies also pay stockholders regular dividends from company earnings and profits.	Investors who sell their shares at a lower price than they paid lose some of their invested money. If the company issuing the stock goes bankrupt, a shareholder could lose the entire amount invested.
Fixed Income (Bonds)	Larger companies, the U.S. government, and various governmental units issue bonds to investors to raise money. When purchasing a bond, the investor is lending money to the bond issuer for a certain period.	Bonds pay interest to investors. The interest rate is usually fixed. Another way to make money from a bond is to sell it prior to maturity at a price higher than the purchase price.	If an investor sells a bond prior to maturity for less than was paid for it, the investor will lose money. It is possible to lose all the money invested in a bond if the bond issuer has severe financial problems and can't repay the debt.
Stable Value (Guaranteed Investment Contracts)	Offered by corporations, insurers, banks, and other lending institutions, these interest-bearing obligations generally do not fluctuate in value.	Guaranteed investment contracts pay interest to investors at a rate specified in the contract.	It is possible to lose money if the issuer defaults, failing to pay the investor the promised interest or to repay principal.
Money Market (Cash Alternatives)	Money market securities take different forms but are characterized by a very short time to maturity.	Investors receive a set income and are promised a return of their invested principal at the end of the term.	It is possible to lose money if the issuer defaults or returns only a portion of the amount invested.

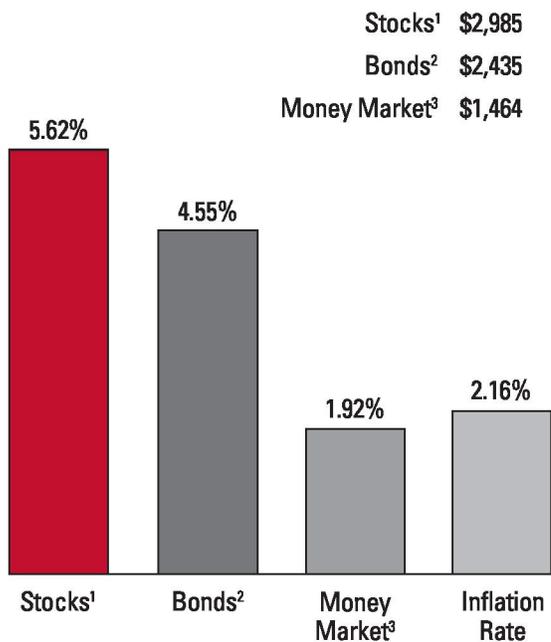
Mutual funds and other investments are not FDIC insured; are not deposits or obligations of, or guaranteed by any financial institution; and are subject to investment risks, including possible loss of the principal amount invested. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

The Rewards And Risks Of Investing

The amount you ultimately accumulate in your retirement plan account will depend on several factors, including the amount you invest, the length of time your money is invested, and the rate at which your investments grow.

This chart shows growth rates for the different investment types for a 20-year period. As you can see, over the long term, stocks and bonds have delivered average annual returns that beat the inflation rate. Money market securities, however, underperformed the other asset classes and earned an average annual return slightly below the average annual inflation rate. You can also see the results of how \$1,000 invested in each investment type would have grown over the same 20-year period.

20-Year Average Annual Total Returns And Inflation (January 1, 1999 – December 31, 2018)



¹ Stocks are represented by the S&P 500 Index, an unmanaged index of stocks of 500 large U.S. corporations.

² Bonds are represented by the Bloomberg Barclays U.S. Aggregate Bond Index, an index of U.S. government, corporate, and mortgage-backed securities with maturities up to 30 years.

³ Money market securities are represented by Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index.

U.S. government bonds and Treasury bills are government guaranteed as to prompt payment of interest and principal, and offer a fixed rate of return if held to maturity. These indexes are unmanaged; you cannot invest directly in an index.

Source: DST Systems, Inc., 2019

Put Time On Your Side

When you invest in your plan, you can benefit from the power of compounding. When any investment earnings are reinvested along with your plan contributions, you have a bigger pool of money invested for potential growth. The longer your money is invested, the more you may benefit. And don't forget, by deferring federal income taxes on both plan contributions and any investment earnings, you have even more money working for you.

The Power Of Compounding

Monthly Contribution	Beginning At Age	Account Balance At Age 66
\$100	25	\$212,666
\$100	35	\$107,881
\$100	45	\$50,287

This illustration assumes that plan investments earn a 6% average annual total return (compounded monthly) and that plan contributions are made at the end of every month.

Source: DST Systems, Inc., 2019

Bring Your Future Into Focus

The picture should be clear by now — saving money for retirement should be a priority. Your plan provides the opportunity to save and invest for your future; all you need is a strategy. To develop your personal investment approach, consider three important factors:

Your Target Amount

While it's true that some expenses may go down in retirement, others will probably rise. Many financial experts suggest that for a year of retirement, you'll need about 80% of your annual preretirement income to maintain your lifestyle.

Your Time Horizon

Your time horizon is the number of years you have before you need to begin withdrawing money from your retirement account.

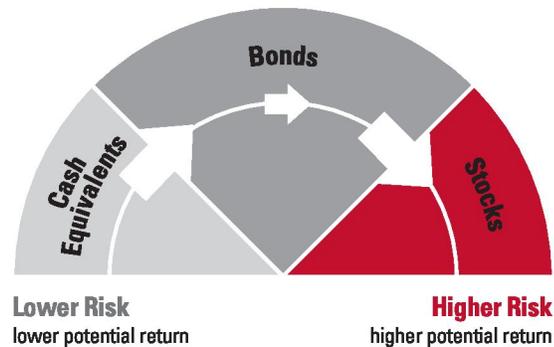
Your Risk Tolerance

All investments carry some degree of risk. Knowing how you feel about risk will help you choose appropriate investments.

Use these definitions to visualize which type of investor you are:

- **Conservative investors** may not be comfortable with significant ups and downs in the value of their accounts. They may be willing to trade higher returns for less risk.
- **Moderate investors** probably can tolerate moderate ups and downs in account value because they are hoping for higher returns.
- **Aggressive investors** may be willing to tolerate significant short-term ups and downs in the value of their accounts because they are striving for higher long-term returns.

Different Investments, Different Risks



Finding The Money You Need

Saving for your retirement isn't always easy. But reducing your spending — even in small ways — can help you free up more money for contributions.

Item	Cost Per Item	Cost In First Year	If Invested In Your Retirement Plan For 30 Years
Coffee	\$2.50 per weekday	\$650	\$85,668
Lunch	\$5.50 per weekday	\$1,430	\$188,458
2 Pizzas	\$29.50 per week	\$1,534	\$202,159

This illustration assumes that prices increase 4% per year, investments earn a 6% average annual total return, and plan contributions are made at the end of every month.

Source: DST Systems, Inc., 2019

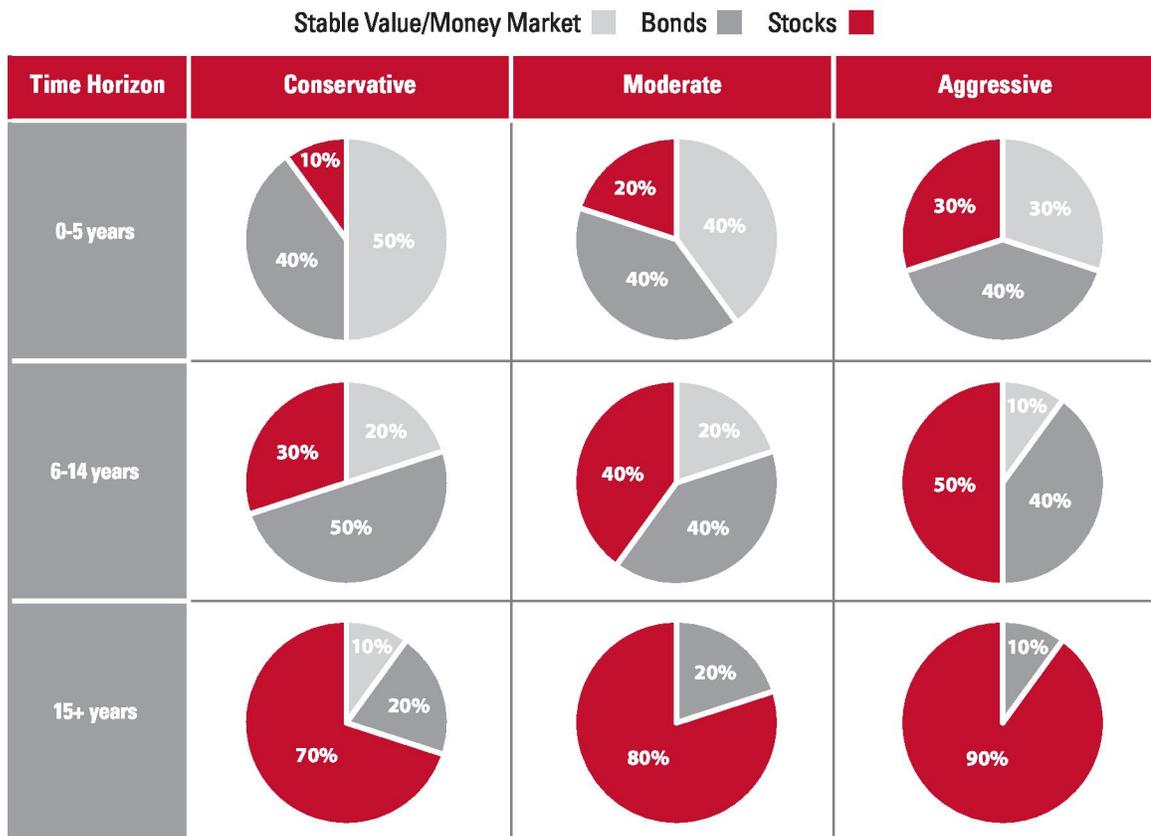
Smart Ways To Invest Your Savings

How you invest your retirement money is perhaps the single most important decision you can make. Spreading your retirement dollars among several different investments helps reduce the risk of loss from any single investment. This strategy is known as diversification.

Investing in a mutual fund provides automatic diversification because a fund holds many different securities. But it's important to diversify among asset classes, as well. Asset allocation is the strategy of dividing your retirement portfolio among stock, bond, stable value, and money market investments.

Mixing It Up — Find Your Sample Asset Allocation

Your investment choices may include mutual funds. A mutual fund pools the money of investors with similar goals and invests it in a portfolio of securities. Mutual funds are managed by investment professionals, and may hold stocks, bonds, or cash equivalent securities, or some combination of the three.



These sample allocations are illustrations only. In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts) in addition to the balance in this plan. If you feel you need more information, you may want to consult a financial advisor.

Start Right Now

Financing your retirement dreams requires planning and some effort. But it can be done with the help of the Start Right program. Why not take advantage of this great opportunity now? There's no time like the present to take charge of your financial future.



Investment Performance and Expenses

The table below provides important information about your investment options (as of December 31, 2021)

CASH/STABLE VALUE	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Invesco Shrt-Trm Inv Gov&Agcy Fund (I)	0.01%	0.03%	0.83%	1.00%	0.54%	www.invesco.com/us
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	0.01%	0.04%	0.93%	1.08%	0.58%	
Total annual operating expense: 0.16% (\$1.60 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
BLENDED	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Vanguard Inst Target Retirement Inc Fund (I)	2.05%	5.34%	9.52%	6.93%	5.91%*	www.vanguard.com
Benchmark: S&P Target Date Retirement Income Index	1.99%	5.11%	9.02%	6.52%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2015 Fund (I)	2.11%	5.81%	10.31%	7.76%	6.47%*	www.vanguard.com
Benchmark: S&P Target Date 2015 Index	3.05%	8.01%	11.17%	8.08%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2020 Fund (I)	2.99%	8.29%	12.62%	9.32%	7.66%*	www.vanguard.com
Benchmark: S&P Target Date 2020 Index	3.42%	8.76%	11.78%	8.60%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2025 Fund (I)	3.61%	9.95%	14.25%	10.43%	8.47%*	www.vanguard.com
Benchmark: S&P Target Date 2025 Index	3.85%	10.67%	13.35%	9.65%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2030 Fund (I)	4.12%	11.52%	15.52%	11.29%	9.06%*	www.vanguard.com
Benchmark: S&P Target Date 2030 Index	4.44%	12.61%	14.88%	10.63%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2035 Fund (I)	4.64%	13.12%	16.76%	12.12%	9.65%*	www.vanguard.com
Benchmark: S&P Target Date 2035 Index	5.21%	14.93%	16.54%	11.67%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2040 Fund (I)	5.11%	14.74%	17.97%	12.93%	10.21%*	www.vanguard.com
Benchmark: S&P Target Date 2040 Index	5.73%	16.55%	17.67%	12.40%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Vanguard Inst Target Retirement 2045 Fund (I)	5.56%	16.29%	19.11%	13.59%	10.72%*	www.vanguard.com
Benchmark: S&P Target Date 2045 Index	6.04%	17.51%	18.30%	12.81%	N/A	
Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						

BLENDED	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Vanguard Inst Target Retirement 2050 Fund (I)	5.69%	16.59%	19.26%	13.67%	10.78%*	www.vanguard.com
Benchmark: S&P Target Date 2050 Index	6.20%	17.99%	18.64%	13.07%	N/A	

Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

Vanguard Inst Target Retirement 2055 Fund (I)	5.64%	16.54%	19.25%	13.68%	10.79%*	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	6.22%	18.19%	18.74%	13.18%	N/A	

Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

Vanguard Inst Target Retirement 2060 Fund (I)	5.66%	16.56%	19.30%	13.68%	10.79%*	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	6.22%	18.19%	18.74%	13.18%	N/A	

Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

Vanguard Inst Target Retirement 2065 Fund (I)	5.68%	16.56%	19.22%	N/A	12.74%*	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	6.22%	18.19%	18.74%	13.18%	N/A	

Total annual operating expense: 0.09% (\$0.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

BOND	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Vanguard Short-Term Bond Index Fund (Adm)	-0.78%	-1.08%	2.78%	2.17%	1.67%	www.vanguard.com
Benchmark: Bloomberg U.S. Government/Credit 1-3 Year Index	-0.56%	-0.47%	2.28%	1.85%	1.39%	

Total annual operating expense: 0.07% (\$0.70 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

Metropolitan West Tot. Return Bond Fund (P)	-0.10%	-1.11%	5.65%	4.12%	4.11%	www.mwamllc.com
Benchmark: Bloomberg U.S. Aggregate Bond Index	0.01%	-1.54%	4.79%	3.57%	2.90%	

Total annual operating expense: 0.37% (\$3.70 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

STOCK	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Fidelity 500 Index Fund	11.02%	28.69%	26.06%	18.46%	16.54%	www.institutional.fidelity.com
Benchmark: S&P 500 Index	11.03%	28.71%	26.04%	18.47%	16.55%	

Total annual operating expense: 0.02% (\$0.20 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

MFS Value Fund (R6)	8.60%	25.55%	19.36%	12.58%	13.69%	www.mfs.com
Benchmark: S&P 500 Value Index	8.31%	24.90%	18.63%	11.90%	13.29%	

Total annual operating expense: 0.45% (\$4.50 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

T. Rowe Price Growth Stock Fund (I)	4.77%	20.18%	29.23%	23.41%	19.24%	www.troweprice.com
Benchmark: S&P 500 Growth Index	13.37%	32.01%	32.16%	24.11%	19.23%	

Total annual operating expense: 0.52% (\$5.20 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

Vanguard Mid-Cap Index Fund (Adm)	7.97%	24.51%	24.48%	15.86%	15.12%	www.vanguard.com
Benchmark: S&P MidCap 400 Index	8.00%	24.76%	21.38%	13.09%	14.20%	

Total annual operating expense: 0.05% (\$0.50 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.

STOCK	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception/ 10 Yrs Ann.*	Website
Vanguard Small-Cap Index Fund (Adm)	3.87%	17.73%	21.33%	13.49%	14.16%	www.vanguard.com
Benchmark: S&P SmallCap 600 Index	5.64%	26.82%	20.09%	12.42%	14.50%	
Total annual operating expense: 0.05% (\$0.50 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
Fidelity International Index Fund	3.18%	11.45%	13.72%	9.78%	8.21%	www.institutional.fidelity.com
Benchmark: MSCI All Country World ex-US NR Index	1.82%	7.82%	13.17%	9.61%	7.28%	
Total annual operating expense: 0.04% (\$0.40 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						
American Funds EuroPacific Growth Fund (R6)	-1.13%	2.84%	17.95%	12.87%	10.01%	www.americanfunds.com
Benchmark: MSCI All Country World ex-US NR Index	1.82%	7.82%	13.17%	9.61%	7.28%	
Total annual operating expense: 0.46% (\$4.60 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: N/A. Deferred sales charge: N/A.						

Fee/Expense Definitions

Total annual operating expense (gross expense ratio) – The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Sales charge – A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

Redemption fee – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Deferred sales charge – This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

Disclaimers

*Since Inception return for funds less than 10 years old.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. A prospectus may be obtained at the website listed for each fund. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

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NO BANK GUARANTEE

MAY LOSE VALUE

Invesco Shrt-Trm Inv Gov&Agcy Fund (I)

The Fund seeks to provide current income consistent with preservation of capital and liquidity. The Fund invests at least 99.5% of its total assets in cash, government securities, and repurchase agreements collateralized by cash or government securities. Government security generally means any security issued or guaranteed as to principal or interest by the U.S. government or certain of its agencies or instrumentalities; or any certificate of deposit for any of the foregoing.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: AGPXX
 Inception: 09/01/1998
 Category: CASH/STABLE VALUE
 Style: Money Market Taxable
 Manager: Management Team
 Manager Since: N/A
 Total Net Assets (\$mil.): \$50,716.51
 Expense Ratio: 0.16%
 Standard Deviation: 0.28

Metrics (as of 12/31/2021)

Current 7-day Yield 0.03%
 Effective 7-day Yield 0.00%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.invesco.com/us. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement Inc Fund (I)

The Fund seeks to provide current income and some capital appreciation. The Fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short, intermediate, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VITRX
 Inception: 06/26/2015
 Category: BLENDED
 Style: Target-Date Retirement
 Manager: Coleman/Nejman
 Manager Since: N/A
 Total Net Assets (\$mil.): \$9,732.42
 Expense Ratio: 0.09%
 Standard Deviation: 5.89

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 17.19%
 2. Foreign Stock 11.70%
 3. Domestic Bond 49.06%
 4. Foreign Bond 17.82%
 5. Convertibles 0.50%
 6. Cash 3.71%
 7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2015 Fund (I)

The Fund 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 2015. 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VITVX
 Inception: 06/26/2015
 Category: BLENDED
 Style: Target-Date 2015
 Manager: Coleman/Nejman
 Manager Since: N/A
 Total Net Assets (\$mil.): \$10,713.57
 Expense Ratio: 0.09%
 Standard Deviation: 6.80

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 17.98%
 2. Foreign Stock 12.31%
 3. Domestic Bond 47.54%
 4. Foreign Bond 17.84%
 5. Convertibles 0.50%
 6. Cash 3.82%
 7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

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Vanguard Inst Target Retirement 2020 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VITWX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2020
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$32,125.18
Expense Ratio: 0.09%
Standard Deviation: 9.04

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 26.60%
2. Foreign Stock 17.94%
3. Domestic Bond 36.50%
4. Foreign Bond 14.92%
5. Convertibles 0.42%
6. Cash 3.62%
7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2025 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VRIVX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2025
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$54,796.37
Expense Ratio: 0.09%
Standard Deviation: 10.68

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 33.52%
2. Foreign Stock 22.44%
3. Domestic Bond 26.93%
4. Foreign Bond 13.43%
5. Convertibles 0.38%
6. Cash 3.29%
7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2030 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VTTWX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2030
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$59,663.73
Expense Ratio: 0.09%
Standard Deviation: 11.98

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 38.76%
2. Foreign Stock 25.39%
3. Domestic Bond 21.02%
4. Foreign Bond 11.29%
5. Convertibles 0.32%
6. Cash 3.21%
7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

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Vanguard Inst Target Retirement 2035 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VITFX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2035
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$55,023.73
Expense Ratio: 0.09%
Standard Deviation: 13.25

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 43.10%
2. Foreign Stock 28.40%
3. Domestic Bond 16.33%
4. Foreign Bond 8.75%
5. Convertibles 0.25%
6. Cash 3.15%
7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2040 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VIRSX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2040
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$51,243.31
Expense Ratio: 0.09%
Standard Deviation: 14.52

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 47.57%
2. Foreign Stock 31.25%
3. Domestic Bond 11.65%
4. Foreign Bond 6.22%
5. Convertibles 0.18%
6. Cash 3.12%
7. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2045 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VITLX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2045
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$44,965.07
Expense Ratio: 0.09%
Standard Deviation: 15.72

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 51.74%
2. Foreign Stock 34.25%
3. Domestic Bond 7.03%
4. Foreign Bond 3.77%
5. Preferreds 0.01%
6. Convertibles 0.11%
7. Cash 3.09%
8. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

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Vanguard Inst Target Retirement 2050 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VTRLX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2050
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$36,878.24
Expense Ratio: 0.09%
Standard Deviation: 15.76

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 52.92%
2. Foreign Stock 35.12%
3. Domestic Bond 5.69%
4. Foreign Bond 3.05%
5. Preferreds 0.01%
6. Convertibles 0.09%
7. Cash 3.11%
8. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2055 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VIVLX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2055
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$22,018.18
Expense Ratio: 0.09%
Standard Deviation: 15.77

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 52.83%
2. Foreign Stock 35.18%
3. Domestic Bond 5.83%
4. Foreign Bond 3.01%
5. Preferreds 0.01%
6. Convertibles 0.09%
7. Cash 3.04%
8. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Inst Target Retirement 2060 Fund (I)

The Fund 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 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VILVX
Inception: 06/26/2015
Category: BLENDED
Style: Target-Date 2060
Manager: Coleman/Nejman
Manager Since: N/A
Total Net Assets (\$mil.): \$9,336.98
Expense Ratio: 0.09%
Standard Deviation: 15.79

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 52.54%
2. Foreign Stock 35.23%
3. Domestic Bond 5.94%
4. Foreign Bond 3.01%
5. Preferreds 0.01%
6. Convertibles 0.09%
7. Cash 3.17%
8. Other 0.01%

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Vanguard Inst Target Retirement 2065 Fund (I)

The Fund 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 2065. 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.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VSXFX
 Inception: 07/12/2017
 Category: BLENDED
 Style: Target-Date 2065+
 Manager: Coleman/Nejman
 Manager Since: N/A
 Total Net Assets (\$mil.): \$1,611.96
 Expense Ratio: 0.09%
 Standard Deviation: 15.82

Asset Allocation (as of 12/31/2021)

1. Domestic Stock 52.83%
 2. Foreign Stock 35.10%
 3. Domestic Bond 6.05%
 4. Foreign Bond 2.95%
 5. Preferreds 0.01%
 6. Convertibles 0.09%
 7. Cash 2.95%
 8. Other 0.01%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Vanguard Short-Term Bond Index Fund (Adm)

The Fund seeks to track the performance of the Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index. This index includes all medium and larger issues of U.S. government, investment-grade corporate and international dollar-denominated bonds with maturities between 1 and 5 years. The Fund's investments will be selected through the sampling process, and will be invested in bonds held in the index.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VBIRX
 Inception: 03/01/1994
 Category: BOND
 Style: Short-Term Bond
 Manager: Joshua Barrickman
 Manager Since: N/A
 Total Net Assets (\$mil.): \$75,100.19
 Expense Ratio: 0.07%
 Standard Deviation: 1.44

Diversification (as of 12/31/2021)

1. AAA 72.20%
 2. AA 3.12%
 3. A 12.17%
 4. BBB 12.48%
 5. Below B 0.01%
 6. Not Rated 0.02%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.vanguard.com. Investors should consider this information carefully before investing.

Metropolitan West Tot. Return Bond Fund (P)

The Fund seeks to maximize long-term total return. The Fund invests, normally, at least 80% of its net assets in investment grade fixed income securities or unrated securities determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The Fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: MWTSX
 Inception: 03/31/1997
 Category: BOND
 Style: Intermediate Core-Plus Bond
 Manager: Landmann/Kane
 Manager Since: N/A
 Total Net Assets (\$mil.): \$85,629.84
 Expense Ratio: 0.37%
 Standard Deviation: 3.51

Diversification (as of 11/30/2021)

1. Government 32.50%
 2. Govt. Related 1.70%
 3. Municipal Taxable 0.49%
 4. Municipal Tax-Exempt 0.06%
 5. Bank Loan 1.42%
 6. Convertible 1.57%
 7. Corporate Bond 18.18%
 8. Agency Mortgage-Backed 26.16%
 9. Non-Agency Mortgage-Backed 3.87%
 10. Commercial Mortgage-Backed 1.44%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.mwamllc.com. Investors should consider this information carefully before investing.

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Fidelity 500 Index Fund

The Fund seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The Fund normally invests primarily in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: FXAIX
Inception: 05/04/2011
Category: STOCK
Style: Large Blend
Manager: Louis Bottari
Manager Since: N/A
Total Net Assets (\$mil.): \$399,362.53
Expense Ratio: 0.02%
Standard Deviation: 17.41
Beta: 1.00
R-Square: 100.00

Largest Holdings (as of 11/30/2021)

1. Apple 6.67%
2. Microsoft 6.38%
3. Amazon.com 3.92%
4. Tesla 2.39%
5. Alphabet 2.19%
6. NVIDIA 2.09%
7. Alphabet Inc Class 2.06%
8. Meta Platforms 1.99%
9. Berkshire Hathaway 1.32%
10. JP Morgan Chase 1.22%

Information about the fund's investment objectives, risks, fees, redemption fee policy and expenses may be found in the prospectus. A prospectus may be obtained at www.institutional.fidelity.com. Investors should consider this information carefully before investing.

MFS Value Fund (R6)

The Fund seeks capital appreciation. The Fund invests primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The Fund focuses on investing in the stocks of companies the advisor believes are undervalued compared to their perceived worth.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: MEIKX
Inception: 01/02/1996
Category: STOCK
Style: Large Value
Manager: Nevin Chitkara
Manager Since: N/A
Total Net Assets (\$mil.): \$67,832.73
Expense Ratio: 0.45%
Standard Deviation: 17.69
Beta: 0.97
R-Square: 92.05

Largest Holdings (as of 11/30/2021)

1. JP Morgan Chase 4.39%
2. Johnson & Johnson 3.23%
3. Aon 2.73%
4. Comcast 2.71%
5. Accenture PLC 2.59%
6. Texas Instruments 2.55%
7. Honeywell International 2.28%
8. Marsh & McLennan Companies 2.22%
9. Thermo Fisher Scientific 2.20%
10. Chubb 2.11%

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T. Rowe Price Growth Stock Fund (I)

The Fund seeks long-term capital growth through investments in stocks. The Fund will normally invest primarily in the common stocks of a diversified group of growth companies. While most assets will typically be invested in U.S. common stocks, the Fund may invest in foreign stocks in keeping with the Fund's objective. The Fund is non-diversified.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: PRUFX
Inception: 04/11/1950
Category: STOCK
Style: Large Growth
Manager: Joseph Fath
Manager Since: N/A
Total Net Assets (\$mil.): \$74,155.01
Expense Ratio: 0.52%
Standard Deviation: 18.63
Beta: 1.00
R-Square: 86.57

Largest Holdings (as of 09/30/2021)

1. Amazon.com 9.43%
2. Microsoft 9.15%
3. Aggregate Miscellaneous Equity 7.85%
4. Facebook 5.55%
5. Apple 4.86%
6. Alphabet Inc Class 4.04%
7. Alphabet 4.03%
8. Sea Ltd ADR 2.33%
9. Snap 2.23%
10. Intuit 2.14%

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Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market. R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance. Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return. Fund investments change daily and may differ.

Vanguard Mid-Cap Index Fund (Adm)

The Fund seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-cap stocks. The fund employs an investment approach designed to track the performance of the index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing in the stocks that make up the index.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VIMAX
Inception: 05/21/1998
Category: STOCK
Style: Mid-Cap Blend
Manager: Donald Butler
Manager Since: N/A
Total Net Assets (\$mil.): \$168,639.08
Expense Ratio: 0.05%
Standard Deviation: 20.29
Beta: 1.12
R-Square: 92.17

Largest Holdings (as of 12/31/2021)

1. Synopsys 0.75%
2. IQVIA Holdings 0.72%
3. Xilinx 0.70%
4. Amphenol 0.70%
5. DexCom 0.69%
6. Cadence Design Systems 0.69%
7. Palo Alto Networks 0.68%
8. Digital Realty Trust 0.67%
9. Fortinet 0.66%
10. Microchip Technology 0.64%

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Vanguard Small-Cap Index Fund (Adm)

The Fund 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 in the stocks that make up the index.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: VSMAX
Inception: 10/03/1960
Category: STOCK
Style: Small Blend
Manager: Coleman/O'Reilly
Manager Since: N/A
Total Net Assets (\$mil.): \$140,521.25
Expense Ratio: 0.05%
Standard Deviation: 22.92
Beta: 1.21
R-Square: 84.26

Largest Holdings (as of 12/31/2021)

1. Bio-Techne 0.36%
2. Diamondback Energy 0.35%
3. VICI Properties Inc Ordinary Shares 0.34%
4. Entegris 0.33%
5. Molina Healthcare 0.33%
6. IDEX 0.32%
7. Nuance Communications 0.32%
8. Brown & Brown 0.30%
9. Builders FirstSource 0.29%
10. Signature Bank 0.29%

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Fidelity International Index Fund

The Fund seeks to results that correspond to the total return of foreign stock markets. The Fund invests at least 80% of assets in common stocks included in the MSCI EAFE Index. The Fund uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings ratio, price/book ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol: FSPSX
Inception: 09/08/2011
Category: STOCK
Style: Foreign Large Blend
Manager: Louis Bottari
Manager Since: N/A
Total Net Assets (\$mil.): \$41,177.54
Expense Ratio: 0.04%
Standard Deviation: 17.16
Beta: 0.99
R-Square: 95.91

Largest Holdings (as of 11/30/2021)

1. MSCI EAFE Index Future Dec 21 3.40%
2. Fidelity Reverse Str Tr 2.62%
3. Nestle SA 2.16%
4. ASML Holding 1.93%
5. Roche Holding 1.60%
6. LVMH Moet Hennessy Louis Vuitton SE 1.27%
7. Toyota Motor 1.10%
8. Novo Nordisk A/S 1.06%
9. Novartis 1.04%
10. AstraZeneca 1.00%

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American Funds EuroPacific Growth Fund (R6)

The Fund seeks long-term growth of capital. The Fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. The Fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Portfolio Characteristics (as of 12/31/2021)

Ticker Symbol:	REGX
Inception:	04/16/1984
Category:	STOCK
Style:	Foreign Large Growth
Manager:	Carl Kawaja
Manager Since:	N/A
Total Net Assets (\$mil.):	\$186,303.71
Expense Ratio:	0.46%
Standard Deviation:	17.88
Beta:	1.02
R-Square:	95.43

Largest Holdings (as of 09/30/2021)

1. ASML Holding	3.68%
2. Reliance Industries	2.66%
3. Sea Ltd ADR	2.47%
4. MercadoLibre	2.32%
5. Taiwan Semiconductor Manufacturing ADR	2.25%
6. AIA Group	2.01%
7. LVMH Moet Hennessy Louis Vuitton SE	1.92%
8. Airbus SE	1.78%
9. WuXi Biologics Cayman	1.52%
10. HDFC Bank	1.51%

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