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## Investment Performance Review Period Ending January 31, 2024

# Lakeland DC Plans

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<b>Asset Allocation Attributes</b>	<b>Jan-2024</b>		<b>Dec-2023</b>	
	(\$)	%	(\$)	%
<b>Domestic Equity</b>				
Vanguard Equity Inc;Adm (VEIRX)	6,027,835	4.03	6,192,667	4.15
Alger Inst:Cap App;Y (ACAYX)	13,330,231	8.91	12,628,923	8.46
AQR:Lg Cap Def Style;R6 (QUERX)	2,363,075	1.58	2,311,179	1.55
Vanguard Instl Indx;Inst (VINIX)	13,336,183	8.91	13,225,721	8.86
Vanguard Md-Cp I;Adm (VIMAX)	2,928,085	1.96	3,014,398	2.02
JPMorgan:MdCp Gro;R6 (JMGMX)	1,453,989	0.97	1,437,693	0.96
Vanguard S-C Id;Adm (VSMAX)	4,128,202	2.76	4,275,285	2.86
Conestoga Small Cap;Inst (CCALX)	2,155,336	1.44	2,251,743	1.51
Am Beacon:SC Val;R6 (AASRX)	416,295	0.28	457,814	0.31
Virtus:Cer MC Val;R6 (SMVZX)	1,775,005	1.19	1,822,412	1.22
<b>Emerging/International Equity</b>				
American Funds CWGI;R6 (RWIGX)	3,577,754	2.39	3,588,297	2.40
American Funds EuPc;R6 (RERGX)	2,052,860	1.37	2,140,120	1.43
Vanguard Tot I S;Adm (VTIAX)	2,082,025	1.39	2,138,858	1.43
Invesco Dev Mkt;R6 (ODVIX)	1,515,780	1.01	1,594,810	1.07
<b>Domestic Fixed Income</b>				
Baird Aggregate Bd;Inst (BAGIX)	4,427,993	2.96	4,540,100	3.04
Vanguard Tot Bd;Adm (VBTLX)	1,783,321	1.19	1,893,832	1.27
<b>Global Fixed</b>				
PIMCO:Div Income;Inst (PDIIX)	2,802,694	1.87	2,926,065	1.96
<b>Real Estate</b>				
Cohen&Steers RE Sec;I (CSDIX)	595,655	0.40	652,751	0.44
Vanguard RE Idx;Adm (VGSLX)	733,740	0.49	795,644	0.53
<b>Real Return</b>				
T Rowe Price New Era;I (TRNEX)	613,675	0.41	713,282	0.48

**Asset Allocation**  
**Total Fund DC Combined**  
As of January 31, 2024

	Jan-2024		Dec-2023	
	(\$)	%	(\$)	%
<b>Balanced Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	6,459,475	4.32	6,491,761	4.35
Vanguard LS Cons Gro;Inv (VSCGX)	850,900	0.57	849,572	0.57
Vanguard LS Growth;Inv (VASGX)	1,194,582	0.80	1,211,194	0.81
Vanguard LS Mod Gro;Inv (VSMGX)	1,695,026	1.13	1,677,463	1.12
Vanguard LS Income;Inv (VASIX)	311,759	0.21	320,883	0.21
<b>Life Cycle Funds</b>				
Vanguard Tgt Ret2020;Inv (VTW NX)	4,882,943	3.26	4,879,726	3.27
Vanguard Tgt Ret2025;Inv (VTTVX)	640,466	0.43	634,422	0.42
Vanguard Tgt Ret2030;Inv (VTHR X)	8,799,745	5.88	8,758,432	5.87
Vanguard Tgt Ret2035;Inv (VTTH X)	951,452	0.64	922,919	0.62
Vanguard Tgt Ret2040;Inv (VFOR X)	7,256,093	4.85	7,247,491	4.85
Vanguard Tgt Ret2045;Inv (VTIV X)	709,632	0.47	671,069	0.45
Vanguard Tgt Ret2050;Inv (VFIF X)	6,288,495	4.20	6,212,288	4.16
Vanguard Tgt Ret2055;Inv (VFFV X)	470,166	0.31	449,385	0.30
Vanguard Tgt Ret2060;Inv (VTT S X)	1,993,383	1.33	1,929,787	1.29
Vanguard Tgt Ret2065;Inv (VLXV X)	440,764	0.29	418,295	0.28
Vanguard Tgt Ret2070;Inv (VSVN X)	47,407	0.03	43,172	0.03
Vanguard Tgt Ret Inc;Inv (VTIN X)	759,453	0.51	763,692	0.51
<b>Stable Value Fund</b>				
Putnam Stable Value	36,113,644	24.13	35,597,834	23.84
<b>Other</b>				
Loan Fund	1,662,623	1.11	1,638,290	1.10
Participant Loan Fund (defaulted)	9,568	0.01	9,568	0.01
<b>Total Plan (457(b), 401(a), &amp; FICA Combined)</b>	<b>149,637,307</b>	<b>100.00</b>	<b>149,328,841</b>	<b>100.00</b>

**Comparative Performance**  
**Total Fund DC Plans**  
As of January 31, 2024

Comparative Performance																
	MTH		QTD		YTD		1 YR		2 YR		3 YR		4 YR		5 YR	
<b>Domestic Equity Funds</b>																
Vanguard Equity Inc;Adm (VEIRX)	-0.59	(93)	-0.59	(93)	-0.59	(93)	4.17	(87)	3.59	(57)	10.77	(44)	9.07	(54)	10.39	(49)
Russell 1000 Value Index	0.10	(82)	0.10	(82)	0.10	(82)	6.08	(66)	2.78	(74)	9.23	(71)	7.92	(80)	9.28	(77)
IM U.S. Large Cap Value Equity (MF) Median	0.80		0.80		0.80		7.97		3.86		10.32		9.28		10.30	
Alger Cap Apprec Inst (ACAYX)	5.12	(4)	5.12	(4)	5.12	(4)	38.25	(21)	3.78	(68)	4.61	(81)	11.66	(72)	14.52	(65)
Russell 1000 Growth Index	2.49	(72)	2.49	(72)	2.49	(72)	34.99	(41)	6.47	(19)	10.03	(13)	15.69	(8)	18.04	(8)
IM U.S. Large Cap Growth Equity (MF) Median	3.11		3.11		3.11		33.82		4.77		7.27		12.79		15.18	
AQR:Lg Cap Def Style;R6 (QUERX)	2.55	(15)	2.55	(15)	2.55	(15)	9.50	(97)	2.12	(93)	6.91	(96)	7.74	(99)	10.41	(97)
Russell 1000 Index	1.39	(65)	1.39	(65)	1.39	(65)	20.23	(42)	4.86	(43)	9.78	(52)	12.21	(36)	13.99	(34)
IM U.S. Large Cap Core Equity (MF) Median	1.69		1.69		1.69		19.43		4.51		9.85		11.71		13.34	
Vanguard Index Inst (VINIX)	1.68	(8)	1.68	(8)	1.68	(8)	20.78	(15)	5.27	(8)	10.95	(8)	12.49	(8)	14.27	(8)
S&P 500 Index	1.68	(4)	1.68	(4)	1.68	(4)	20.82	(4)	5.31	(1)	10.99	(1)	12.52	(1)	14.30	(3)
IM S&P 500 Index (MF) Median	1.65		1.65		1.65		20.49		5.00		10.64		12.19		13.96	
Vanguard Md-Cp I;Adm (VIMAX)	-1.49	(81)	-1.49	(81)	-1.49	(81)	5.83	(44)	0.40	(82)	5.15	(85)	8.20	(56)	10.13	(30)
Vanguard Mid Cap Core	-1.50	(81)	-1.50	(81)	-1.50	(81)	5.82	(44)	0.41	(82)	5.16	(85)	8.21	(56)	10.15	(30)
IM U.S. Mid Cap Core Equity (MF) Median	-0.80		-0.80		-0.80		5.12		2.41		7.63		8.40		9.35	
Virtus Ceredex Mid-Cap Value (SMVZX)	-1.18	(52)	-1.18	(52)	-1.18	(52)	4.30	(28)	0.14	(87)	7.40	(91)	5.80	(98)	8.02	(78)
Russell Midcap Value Index	-1.79	(85)	-1.79	(85)	-1.79	(85)	2.42	(52)	0.86	(83)	7.80	(88)	7.55	(70)	8.61	(65)
IM U.S. Mid Cap Value Equity (MF) Median	-1.03		-1.03		-1.03		2.62		2.25		9.62		8.27		9.20	
JPMorgan:MdCp Gro;R6 (JMGMX)	0.17	(34)	0.17	(34)	0.17	(34)	14.61	(26)	1.83	(19)	0.21	(48)	9.70	(16)	13.22	(7)
Russell Midcap Growth Index	-0.54	(56)	-0.54	(56)	-0.54	(56)	15.14	(21)	2.63	(13)	1.24	(37)	8.56	(29)	11.24	(31)
IM U.S. Mid Cap Growth Equity (MF) Median	-0.25		-0.25		-0.25		11.30		-0.26		0.03		7.86		10.49	

Returns for periods greater than one year are annualized.  
Returns are expressed as percentages.

# Alger replaced Nuveen 11/1/2014.~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 03/6/2017 returns for fund share class (ALARX) are represented.

**Comparative Performance**  
**Total Fund DC Plans**  
**As of January 31, 2024**

	MTH		QTD		YTD		1 YR		2 YR		3 YR		4 YR		5 YR	
Vanguard S-C Id;Adm (VSMAX)	-2.63	(41)	-2.63	(41)	-2.63	(41)	4.50	(31)	1.47	(41)	2.99	(74)	7.93	(51)	8.65	(34)
Vanguard Small Cap Core	-2.63	(41)	-2.63	(41)	-2.63	(41)	4.40	(32)	1.40	(41)	2.94	(74)	7.89	(52)	8.61	(35)
IM U.S. Small Cap Core Equity (MF) Median	-2.84		-2.84		-2.84		2.51		0.70		5.20		7.99		7.97	
Conestoga Small Cap;Inst (CCALX)	-3.26	(89)	-3.26	(89)	-3.26	(89)	6.68	(26)	-0.60	(31)	-0.61	(28)	6.34	(43)	8.55	(34)
Russell 2000 Growth Index	-3.21	(87)	-3.21	(87)	-3.21	(87)	4.46	(51)	-1.17	(37)	-6.03	(70)	4.31	(76)	6.17	(76)
IM U.S. Small Cap Growth Equity (MF) Median	-1.85		-1.85		-1.85		4.55		-2.29		-3.23		5.73		7.67	
American Beacon SCV (AASRX)	-3.77	(61)	-3.77	(61)	-3.77	(61)	2.37	(47)	4.10	(34)	9.21	(43)	9.95	(47)	8.81	(45)
Russell 2000 Value Index	-4.54	(84)	-4.54	(84)	-4.54	(84)	-0.09	(73)	-0.31	(84)	4.48	(91)	7.34	(85)	6.74	(83)
IM U.S. Small Cap Value Equity (MF) Median	-3.46		-3.46		-3.46		1.89		2.24		8.78		9.76		8.59	
<b>Emerging/International Equity</b>																
American Funds CWGI;R6 (RWIGX)	0.57	(61)	0.57	(61)	0.57	(61)	14.06	(27)	3.01	(25)	5.27	(52)	8.25	(33)	9.60	(66)
MSCI AC World Index	0.61	(56)	0.61	(56)	0.61	(56)	15.26	(23)	3.24	(22)	6.61	(33)	9.26	(18)	10.70	(33)
IM Global Large Cap Core Equity (MF) Median	0.78		0.78		0.78		12.91		2.51		5.31		7.67		10.13	
American Funds EuPc;R6 (RERGX)	-0.09	(39)	-0.09	(39)	-0.09	(39)	6.30	(35)	-1.65	(56)	-2.19	(69)	4.45	(57)	6.33	(61)
MSCI AC World ex USA	-0.98	(69)	-0.98	(69)	-0.98	(69)	6.42	(34)	0.43	(22)	1.63	(31)	4.69	(52)	5.83	(77)
IM International Large Cap Growth Equity (MF) Median	-0.41		-0.41		-0.41		5.63		-1.27		0.61		4.74		6.75	
Vanguard Tot I S;Adm (VTIAX)	-1.83	(91)	-1.83	(91)	-1.83	(91)	4.58	(74)	-0.99	(88)	1.18	(86)	4.46	(70)	5.38	(76)
Vanguard Total Int'l Stock Index Hybrid	-1.14	(74)	-1.14	(74)	-1.14	(74)	6.11	(54)	0.00	(76)	1.43	(85)	4.58	(68)	5.67	(65)
IM International Large Cap Core Equity (MF) Median	-0.65		-0.65		-0.65		6.96		0.91		3.39		5.41		6.35	
Invesco Dev Mkt;R6 (ODVIX)	-5.06	(82)	-5.06	(82)	-5.06	(82)	-3.87	(61)	-9.17	(60)	-9.70	(66)	-2.48	(86)	-0.04	(80)
MSCI Emerging Markets Index	-4.63	(77)	-4.63	(77)	-4.63	(77)	-2.55	(53)	-7.25	(39)	-7.15	(46)	0.68	(48)	1.37	(52)
IM Emerging Markets Equity (MF) Median	-3.68		-3.68		-3.68		-2.13		-8.31		-7.80		0.38		1.44	

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# Alger replaced Nuveen 11/1/2014.~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 03/6/2017 returns for fund share class (ALARX) are represented.

**Comparative Performance**  
**Total Fund DC Plans**  
As of January 31, 2024

	MTH		QTD		YTD		1 YR		2 YR		3 YR		4 YR		5 YR	
<b>Domestic Fixed Income</b>																
Baird Aggregate Bd;Inst (BAGIX)	-0.15	(75)	-0.15	(75)	-0.15	(75)	2.83	(25)	-2.95	(19)	-2.99	(29)	-0.84	(31)	1.30	(26)
Blmbg. U.S. Aggregate Index	-0.27	(94)	-0.27	(94)	-0.27	(94)	2.10	(62)	-3.27	(36)	-3.17	(41)	-1.26	(61)	0.83	(59)
IM U.S. Broad Market Core Fixed Income (MF) Median	-0.07		-0.07		-0.07		2.27		-3.46		-3.25		-1.11		0.94	
Vanguard Tot Bd;Adm (VBTLX)	-0.23	(91)	-0.23	(91)	-0.23	(91)	2.19	(57)	-3.25	(34)	-3.18	(42)	-1.28	(63)	0.86	(57)
Blmbg. U.S. Aggregate Index	-0.27	(94)	-0.27	(94)	-0.27	(94)	2.10	(62)	-3.27	(36)	-3.17	(41)	-1.26	(61)	0.83	(59)
IM U.S. Broad Market Core Fixed Income (MF) Median	-0.07		-0.07		-0.07		2.27		-3.46		-3.25		-1.11		0.94	
<b>Global Fixed</b>																
PIMCO:Div Income;Inst (PDIIX)	-0.13	(33)	-0.13	(33)	-0.13	(33)	6.25	(8)	-1.20	(24)	-1.33	(20)	0.01	(26)	2.04	(14)
Blmbg. Global Credit (Hedged)	-0.08	(30)	-0.08	(30)	-0.08	(30)	5.80	(10)	-1.71	(28)	-1.89	(24)	-0.22	(28)	2.06	(13)
IM Global Fixed Income (MF) Median	-0.46		-0.46		-0.46		3.29		-3.05		-3.47		-1.53		0.35	
<b>Real Estate</b>																
Cohen&Steers RE Sec;I (CSDIX)	-4.39	(46)	-4.39	(46)	-4.39	(46)	-2.21	(37)	-7.08	(40)	4.50	(32)	2.42	(19)	5.63	(11)
FTSE NAREIT Equity REIT Index	-4.15	(35)	-4.15	(35)	-4.15	(35)	-1.50	(27)	-5.92	(15)	5.67	(6)	1.79	(34)	4.14	(47)
IM Real Estate Sector (MF) Median	-4.50		-4.50		-4.50		-2.79		-7.47		3.87		1.25		4.01	
Vanguard RE Idx;Adm (VGSXLX)	-4.95	(85)	-4.95	(85)	-4.95	(85)	-3.75	(72)	-7.58	(56)	3.26	(67)	0.93	(61)	3.91	(56)
MSCI U.S. REIT Index	-4.14	(35)	-4.14	(35)	-4.14	(35)	-1.41	(27)	-5.96	(15)	5.54	(9)	1.84	(33)	4.15	(47)
IM Real Estate Sector (MF) Median	-4.50		-4.50		-4.50		-2.79		-7.47		3.87		1.25		4.01	
<b>Real Return</b>																
T Rowe Price New Era;I (TRNEX)	-2.61	(19)	-2.61	(19)	-2.61	(19)	-6.17	(30)	2.21	(62)	10.24	(76)	8.74	(83)	6.76	(63)
MSCI World Select Natural Resources Index	-2.43	(19)	-2.43	(19)	-2.43	(19)	0.83	(13)	10.56	(17)	19.33	(35)	13.32	(30)	10.18	(27)
IM Global Natural Resources (MF) Median	-4.87		-4.87		-4.87		-12.28		4.60		12.55		11.92		8.23	

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# Alger replaced Nuveen 11/1/2014.-~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 03/6/2017 returns for fund share class (ALARX) are represented.

**Comparative Performance**  
**Total Fund DC Plans**  
**As of January 31, 2024**

	MTH		QTD		YTD		1 YR		2 YR		3 YR		4 YR		5 YR	
<b>Balanced Funds</b>																
Franklin Income Fund R6 (FNCFX)	-0.38	(83)	-0.38	(83)	-0.38	(83)	4.22	(87)	1.17	(21)	6.92	(2)	6.24	(13)	6.66	(32)
IM Mixed-Asset Target Alloc Moderate (MF) Median	0.11		0.11		0.11		6.99		-0.01		2.31		4.54		5.94	
Vanguard LS Cons Gro;Inv (VSCGX)	-0.15	(73)	-0.15	(73)	-0.15	(73)	7.20	(47)	-0.75	(75)	0.59	(89)	2.90	(85)	4.69	(78)
IM Mixed-Asset Target Alloc Moderate (MF) Median	0.11		0.11		0.11		6.99		-0.01		2.31		4.54		5.94	
Vanguard LS Growth;Inv (VASGX)	-0.10	(83)	-0.10	(83)	-0.10	(83)	11.12	(33)	1.26	(50)	4.05	(60)	6.89	(35)	8.38	(35)
IM Mixed-Asset Target Alloc Growth (MF) Median	0.35		0.35		0.35		9.69		1.24		4.34		6.50		7.92	
Vanguard LS Mod Gro;Inv (VSMGX)	-0.13	(85)	-0.13	(85)	-0.13	(85)	9.13	(61)	0.27	(78)	2.32	(89)	4.90	(89)	6.55	(83)
IM Mixed-Asset Target Alloc Growth (MF) Median	0.35		0.35		0.35		9.69		1.24		4.34		6.50		7.92	
Vanguard LS Income;Inv (VASIX)	-0.26	(81)	-0.26	(81)	-0.26	(81)	5.15	(48)	-1.87	(75)	-1.22	(91)	0.77	(90)	2.72	(83)
IM Mixed-Asset Target Alloc Conserv (MF) Median	0.10		0.10		0.10		5.13		-1.11		0.45		2.13		3.54	

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

# Alger replaced Nuveen 11/1/2014.~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 036/2017 returns for fund share class (ALARX) are represented.

Comparative Performance

Total Fund DC Plans

As of January 31, 2024

	MTH		QTD		YTD		1 YR		2 YR		3 YR		4 YR		5 YR	
<b>Life Cycle Funds</b>																
Vanguard Tgt Ret2020;Inv (VTWNX)	-0.11	(77)	-0.11	(77)	-0.11	(77)	7.39	(20)	-0.25	(33)	1.55	(47)	3.93	(45)	5.61	(38)
Dow Jones U.S. Target 2020 Index	-0.04	(64)	-0.04	(64)	-0.04	(64)	3.87	(100)	-1.49	(90)	-0.16	(99)	1.69	(98)	3.50	(99)
IM Mixed-Asset Target 2020 (MF) Median	0.00		0.00		0.00		6.65		-0.55		1.49		3.84		5.44	
Vanguard Tgt Ret2025;Inv (VTTVX)	-0.11	(76)	-0.11	(76)	-0.11	(76)	8.56	(7)	0.06	(24)	2.14	(30)	4.71	(28)	6.41	(22)
Dow Jones U.S. Target 2025 Index	-0.14	(79)	-0.14	(79)	-0.14	(79)	4.61	(97)	-1.02	(74)	0.81	(90)	2.80	(91)	4.58	(91)
IM Mixed-Asset Target 2025 (MF) Median	0.05		0.05		0.05		7.18		-0.45		1.70		4.27		5.81	
Vanguard Tgt Ret2030;Inv (VTHRX)	-0.14	(76)	-0.14	(76)	-0.14	(76)	9.44	(18)	0.40	(27)	2.74	(39)	5.44	(33)	7.09	(30)
Dow Jones U.S. Target 2030 Index	-0.14	(75)	-0.14	(75)	-0.14	(75)	5.75	(96)	-0.32	(63)	2.06	(74)	4.18	(87)	5.91	(85)
IM Mixed-Asset Target 2030 (MF) Median	0.00		0.00		0.00		8.24		-0.08		2.52		5.17		6.71	
Vanguard Tgt Ret2035;Inv (VTTHX)	-0.05	(59)	-0.05	(59)	-0.05	(59)	10.25	(29)	0.84	(30)	3.44	(48)	6.20	(49)	7.80	(44)
Dow Jones U.S. Target 2035 Index	-0.14	(76)	-0.14	(76)	-0.14	(76)	7.06	(97)	0.41	(53)	3.38	(53)	5.63	(79)	7.28	(74)
IM Mixed-Asset Target 2035 (MF) Median	0.00		0.00		0.00		9.49		0.45		3.40		6.17		7.66	
Vanguard Tgt Ret2040;Inv (VFORX)	-0.08	(63)	-0.08	(63)	-0.08	(63)	11.00	(47)	1.22	(38)	4.10	(60)	6.96	(51)	8.49	(43)
Dow Jones U.S. Target 2040 Index	-0.14	(76)	-0.14	(76)	-0.14	(76)	8.37	(92)	1.15	(43)	4.66	(27)	7.00	(48)	8.56	(40)
IM Mixed-Asset Target 2040 (MF) Median	0.00		0.00		0.00		10.85		1.03		4.27		6.96		8.38	
Vanguard Tgt Ret2045;Inv (VTIVX)	-0.04	(59)	-0.04	(59)	-0.04	(59)	11.75	(41)	1.62	(30)	4.76	(51)	7.73	(36)	9.17	(34)
Dow Jones U.S. Target 2045 Index	-0.14	(75)	-0.14	(75)	-0.14	(75)	9.50	(84)	1.82	(24)	5.74	(14)	8.15	(14)	9.62	(11)
IM Mixed-Asset Target 2045 (MF) Median	0.00		0.00		0.00		11.48		1.31		4.77		7.52		8.86	
Vanguard Tgt Ret2050;Inv (VFIFX)	-0.05	(60)	-0.05	(60)	-0.05	(60)	12.19	(38)	1.86	(27)	4.99	(45)	7.94	(33)	9.34	(30)
Dow Jones U.S. Target 2050 Index	-0.14	(75)	-0.14	(75)	-0.14	(75)	10.54	(72)	2.39	(12)	6.56	(7)	8.98	(2)	10.37	(1)
IM Mixed-Asset Target 2050 (MF) Median	0.00		0.00		0.00		11.74		1.40		4.86		7.69		9.02	
Vanguard Tgt Ret2055;Inv (VFFVX)	-0.06	(60)	-0.06	(60)	-0.06	(60)	12.16	(40)	1.87	(30)	4.99	(47)	7.92	(41)	9.32	(37)
Dow Jones U.S. Target 2055 Index	-0.14	(76)	-0.14	(76)	-0.14	(76)	11.18	(62)	2.73	(11)	6.95	(7)	9.36	(2)	10.69	(1)
IM Mixed-Asset Target 2055 (MF) Median	0.00		0.00		0.00		11.74		1.46		4.89		7.76		9.07	
Vanguard Tgt Ret2060;Inv (VTTSX)	-0.07	(63)	-0.07	(63)	-0.07	(63)	12.19	(40)	1.87	(30)	5.00	(47)	7.92	(40)	9.33	(36)
Dow Jones U.S. Target 2060 Index	-0.14	(76)	-0.14	(76)	-0.14	(76)	11.28	(60)	2.78	(11)	6.98	(7)	9.38	(2)	10.72	(1)
IM Mixed-Asset Target 2055 (MF) Median	0.00		0.00		0.00		11.74		1.46		4.89		7.76		9.07	
Vanguard Tgt Ret2065;Inv (VLXVX)	-0.03	(64)	-0.03	(64)	-0.03	(64)	12.21	(39)	1.91	(33)	5.04	(44)	7.91	(52)	9.32	(63)
Dow Jones U.S. Target 2060 Index	-0.14	(79)	-0.14	(79)	-0.14	(79)	11.28	(62)	2.78	(13)	6.98	(14)	9.38	(1)	10.72	(2)
IM Mixed-Asset Target 2065+ (MF) Median	0.00		0.00		0.00		11.72		1.53		4.91		7.93		9.42	
Vanguard Tgt Ret2070;Inv (VSVNX)	-0.08	(71)	-0.08	(71)	-0.08	(71)	12.24	(38)	N/A		N/A		N/A		N/A	
Dow Jones U.S. Target 2060 Index	-0.14	(79)	-0.14	(79)	-0.14	(79)	11.28	(62)	2.78	(13)	6.98	(14)	9.38	(1)	10.72	(2)
IM Mixed-Asset Target 2065+ (MF) Median	0.00		0.00		0.00		11.72		1.53		4.91		7.93		9.42	

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

# Alger replaced Nuveen 11/1/2014.~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 036/2017 returns for fund share class (ALARX) are represented.



**Comparative Performance**  
**Total Fund DC Plans**  
**As of January 31, 2024**

	<b>MTH</b>		<b>QTD</b>		<b>YTD</b>		<b>1 YR</b>		<b>2 YR</b>		<b>3 YR</b>		<b>4 YR</b>		<b>5 YR</b>	
Vanguard Tgt Ret Inc;Inv (VTINX)	-0.15	(83)	-0.15	(83)	-0.15	(83)	6.40	(44)	-0.50	(39)	0.62	(51)	2.61	(49)	4.17	(46)
Dow Jones U.S. Conservative Index	0.06	(56)	0.06	(56)	0.06	(56)	3.91	(95)	-1.64	(91)	-0.84	(97)	0.87	(98)	2.57	(94)
IM Mixed-Asset Target Today (MF) Median	0.07		0.07		0.07		6.23		-0.75		0.64		2.58		4.12	
<b>Stable Value</b>																
Putnam Stable Value	0.30	(1)	0.30	(1)	0.30	(1)	3.41	(1)	2.92	(1)	2.68	(1)	2.61	(1)	2.58	(1)
Ryan 3 Yr GIC Master Index	0.27	(1)	0.27	(1)	0.27	(1)	2.59	(15)	2.05	(21)	1.93	(19)	2.02	(13)	2.10	(11)
IM U.S. GIC/Stable Value (SA+CF) Median	0.17		0.17		0.17		1.86		1.62		1.47		1.55		1.68	

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

# Alger replaced Nuveen 11/1/2014.~ Ridgeworth MCV replaced Artisan 2nd qtr 2016.

\*Funds share class was updated during the week of 11/3/2016. Due to lack of history for Alger (ACAYX) fund in plan line up, prior to 03/6/2017 returns for fund share class (ALARX) are represented.

**Fee Schedule**  
**Total Fund Deferred Compensation Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Domestic Equity Funds</b>				
Vanguard Equity Inc;Adm (VEIRX)	0.19	5,066,795	9,627	0.19 % of Assets
Alger Inst:Cap App;R (ACARX)	0.75	11,616,788	87,126	0.75 % of Assets
AQR:Lg Cap Def Style;R6 (QUERX)	0.30	1,879,139	5,637	0.30 % of Assets
Vanguard Instl Indx;Inst (VINIX)	0.04	11,007,341	4,403	0.04 % of Assets
Vanguard Md-Cp I;Adm (VIMAX)	0.05	2,537,096	1,269	0.05 % of Assets
JPMorgan:MdCp Gro;R6 (JMGMX)	0.70	1,237,431	8,662	0.70 % of Assets
Virtus:Cer MC Val;R6 (SMVZX)	0.79	1,415,694	11,184	0.79 % of Assets
Vanguard S-C Id;Adm (VSMAX)	0.05	3,651,820	1,826	0.05 % of Assets
Conestoga Small Cap;Inst (CCALX)	0.90	1,816,756	16,351	0.90 % of Assets
Am Beacon:SC Val;R6 (AASRX)	0.80	333,678	2,669	0.80 % of Assets
<b>Emerging/International Equity Funds</b>				
American Funds CWGI;R6 (RWIGX)	0.42	2,906,872	12,209	0.42 % of Assets
American Funds EuPc;R6 (RERGX)	0.46	1,793,021	8,248	0.46 % of Assets
Vanguard Tot I S;Adm (VTIAX)	0.11	1,818,261	2,000	0.11 % of Assets
Invesco Dev Mkt;R6 (ODVIX)	0.83	1,162,113	9,646	0.83 % of Assets
<b>Fixed Income Funds</b>				
Baird Aggregate Bd;Inst (BAGIX)	0.30	3,646,560	10,940	0.30 % of Assets
Vanguard Tot Bd;Adm (VBTIX)	0.05	1,505,559	753	0.05 % of Assets
PIMCO:Div Income;Inst (PDIIX)	0.79	2,289,585	18,088	0.79 % of Assets
<b>Real Estate Funds</b>				
Cohen&Steers RE Sec;I (CSDIX)	0.84	503,328	4,228	0.84 % of Assets
Vanguard RE Idx;Adm (VGSIX)	0.12	648,814	779	0.12 % of Assets
<b>Real Return Funds</b>				
T Rowe Price New Era;I (TRNEX)	0.56	574,160	3,215	0.56 % of Assets

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**Fee Schedule**  
**Total Fund Deferred Compensation Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Balanced / Life Cycle Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	0.40	6,212,932	24,852	0.40 % of Assets
Vanguard LS Cons Gro;Inv (VSCGX)	0.12	738,733	886	0.12 % of Assets
Vanguard LS Growth;Inv (VASGX)	0.14	1,120,109	1,568	0.14 % of Assets
Vanguard LS Income;Inv (VASIX)	0.11	219,342	241	0.11 % of Assets
Vanguard LS Mod Gro;Inv (VSMGX)	0.13	1,174,317	1,527	0.13 % of Assets
Vanguard Tgt Ret2020;Inv (VTW NX)	0.08	3,268,203	2,615	0.08 % of Assets
Vanguard Tgt Ret2025;Inv (VTTVX)	0.08	464,781	372	0.08 % of Assets
Vanguard Tgt Ret2030;Inv (VTHR X)	0.08	6,269,099	5,015	0.08 % of Assets
Vanguard Tgt Ret2035;Inv (VTTH X)	0.08	801,882	642	0.08 % of Assets
Vanguard Tgt Ret2040;Inv (VFOR X)	0.08	5,049,916	4,040	0.08 % of Assets
Vanguard Tgt Ret2045;Inv (VTIV X)	0.08	517,506	414	0.08 % of Assets
Vanguard Tgt Ret2050;Inv (VFIF X)	0.08	4,045,561	3,236	0.08 % of Assets
Vanguard Tgt Ret2055;Inv (VFFV X)	0.08	275,136	220	0.08 % of Assets
Vanguard Tgt Ret2060;Inv (VTTS X)	0.08	1,195,146	956	0.08 % of Assets
Vanguard Tgt Ret2065;Inv (VLXV X)	0.08	207,938	166	0.08 % of Assets
Vanguard Tgt Ret2070;Inv (VSVN X)	0.08	14,893	12	0.08 % of Assets
Vanguard Tgt Ret Inc;Inv (VTIN X)	0.08	547,030	438	0.08 % of Assets
<b>Stable Value Funds</b>				
Putnam Stable Value	0.25	32,049,537	80,124	0.25 % of Assets
<b>457(b) Plan</b>	<b>0.28</b>	<b>123,233,943</b>	<b>346,182</b>	

Fee information on this page is an illustrative estimate of management fees based on current reported portfolio values. Fee estimates do not reflect actual calculation methodologies or applicable carried interest.

**Fee Schedule**  
**Total Fund Defined Contribution Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Domestic Equity Funds</b>				
Vanguard Equity Inc;Adm (VEIRX)	0.19	946,647	1,799	0.19 % of Assets
Alger Inst:Cap App;Y (ACAYX)	0.75	1,657,008	12,428	0.75 % of Assets
AQR:Lg Cap Def Style;R6 (QUERX)	0.30	479,025	1,437	0.30 % of Assets
Vanguard Instl Indx;Inst (VINIX)	0.04	2,252,889	901	0.04 % of Assets
Vanguard Md-Cp I;Adm (VIMAX)	0.05	382,734	191	0.05 % of Assets
JPMorgan:MdCp Gro;R6 (JMGMX)	0.70	214,378	1,501	0.70 % of Assets
Vanguard S-C Id;Adm (VSMAX)	0.05	467,735	234	0.05 % of Assets
Conestoga Small Cap;Inst (CCALX)	0.90	330,827	2,977	0.90 % of Assets
Am Beacon:SC Val;R6 (AASRX)	0.80	82,252	658	0.80 % of Assets
Virtus:Cer MC Val;R6 (SMVZX)	0.79	357,056	2,821	0.79 % of Assets
<b>Emerging/International Equity Funds</b>				
American Funds CWGI;R6 (RWIGX)	0.42	660,360	2,774	0.42 % of Assets
American Funds EuPc;R6 (RERGX)	0.46	256,096	1,178	0.46 % of Assets
Vanguard Tot I S;Adm (VTIAX)	0.11	259,143	285	0.11 % of Assets
Invesco Dev Mkt;R6 (ODVIX)	0.83	348,103	2,889	0.83 % of Assets
<b>Fixed Income Funds</b>				
Baird Aggregate Bd;Inst (BAGIX)	0.30	774,439	2,323	0.30 % of Assets
Vanguard Tot Bd;Adm (VBTLX)	0.05	276,154	138	0.05 % of Assets
PIMCO:Div Income;Inst (PDIIX)	0.71	510,075	3,622	0.71 % of Assets
<b>Real Estate Funds</b>				
Cohen&Steers RE Sec;I (CSDIX)	0.84	90,816	763	0.84 % of Assets
Vanguard RE Idx;Adm (VGSLX)	0.12	83,778	101	0.12 % of Assets
<b>Real Return Funds</b>				
T Rowe Price New Era;I (TRNEX)	0.56	39,192	219	0.56 % of Assets

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**Fee Schedule**  
**Total Fund Defined Contribution Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Balanced Funds / Life Cycle Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	0.40	236,714	947	0.40 % of Assets
Vanguard LS Cons Gro;Inv (VSCGX)	0.12	111,496	134	0.12 % of Assets
Vanguard LS Growth;Inv (VASGX)	0.14	55,527	78	0.14 % of Assets
Vanguard LS Mod Gro;Inv (VSMGX)	0.13	520,709	677	0.13 % of Assets
Vanguard LS Income;Inv (VASIX)	0.11	92,417	102	0.11 % of Assets
Vanguard Tgt Ret2020;Inv (VTW NX)	0.08	1,566,184	1,253	0.08 % of Assets
Vanguard Tgt Ret2025;Inv (VTTVX)	0.08	162,033	130	0.08 % of Assets
Vanguard Tgt Ret2030;Inv (VTHR X)	0.08	2,462,812	1,970	0.08 % of Assets
Vanguard Tgt Ret2035;Inv (VTTH X)	0.08	140,199	112	0.08 % of Assets
Vanguard Tgt Ret2040;Inv (VFOR X)	0.08	2,140,929	1,713	0.08 % of Assets
Vanguard Tgt Ret2045;Inv (VTIV X)	0.08	185,131	148	0.08 % of Assets
Vanguard Tgt Ret2050;Inv (VFIF X)	0.08	2,172,408	1,738	0.08 % of Assets
Vanguard Tgt Ret2055;Inv (VFFV X)	0.08	160,052	128	0.08 % of Assets
Vanguard Tgt Ret2060;Inv (VTTS X)	0.08	729,125	583	0.08 % of Assets
Vanguard Tgt Ret2065;Inv (VLXV X)	0.08	175,340	140	0.08 % of Assets
Vanguard Tgt Ret2070;Inv (VSVN X)	0.08	20,988	17	0.08 % of Assets
Vanguard Tgt Ret Inc;Inv (VTIN X)	0.08	190,079	152	0.08 % of Assets
<b>Stable Value Fund</b>				
Putnam Stable Value	0.25	2,605,108	6,513	0.25 % of Assets
<b>401(a) Plan</b>	<b>0.23</b>	<b>24,217,075</b>	<b>55,772</b>	

Fee information on this page is an illustrative estimate of management fees based on current reported portfolio values. Fee estimates do not reflect actual calculation methodologies or applicable carried interest.

**Fee Schedule**  
**Total Fund FICA Alternative Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Domestic Equity Funds</b>				
Vanguard Equity Inc;Adm (VEIRX)	0.19	14,393	27	0.19 % of Assets
Alger Inst:Cap App;Y (ACAYX)	0.75	56,435	423	0.75 % of Assets
AQR:Lg Cap Def Style;R6 (QUERX)	0.30	4,911	15	0.30 % of Assets
Vanguard Instl Indx;Inst (VINIX)	0.04	75,953	30	0.04 % of Assets
Vanguard Md-Cp I;Adm (VIMAX)	0.05	8,256	4	0.05 % of Assets
JPMorgan:MdCp Gro;R6 (JMGMX)	0.70	2,181	15	0.70 % of Assets
Vanguard S-C Id;Adm (VSMAX)	0.05	8,647	4	0.05 % of Assets
Conestoga Small Cap;Inst (CCALX)	0.90	7,753	70	0.90 % of Assets
Am Beacon:SC Val;R6 (AASRX)	0.80	365	3	0.80 % of Assets
Virtus:Cer MC Val;R6 (SMVZX)	0.79	2,255	18	0.79 % of Assets
<b>Emerging/International Equity Funds</b>				
American Funds CWGI;R6 (RWIGX)	0.42	10,522	44	0.42 % of Assets
American Funds EuPc;R6 (RERGX)	0.46	3,743	17	0.46 % of Assets
Vanguard Tot I S;Adm (VTIAX)	0.11	4,622	5	0.11 % of Assets
Invesco Dev Mkt;R6 (ODVIX)	0.83	5,565	46	0.83 % of Assets
<b>Fixed Income Funds</b>				
Baird Aggregate Bd;Inst (BAGIX)	0.30	6,995	21	0.30 % of Assets
Vanguard Tot Bd;Adm (VBTLX)	0.05	1,608	1	0.05 % of Assets
PIMCO:Div Income;Inst (PDIIX)	0.79	3,034	24	0.79 % of Assets
<b>Real Estate Funds</b>				
Cohen&Steers RE Sec;I (CSDIX)	0.84	1,511	13	0.84 % of Assets
Vanguard RE Idx;Adm (VGSLX)	0.12	1,148	1	0.12 % of Assets
<b>Real Return Funds</b>				
T Rowe Price New Era;I (TRNEX)	0.56	323	2	0.56 % of Assets

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**Fee Schedule**  
**Total Fund FICA Alternative Plan**  
As of January 31, 2024

	Estimated Annual Fee (%)	Market Value (\$)	Estimated Annual Fee (\$)	Fee Schedule
<b>Balanced Funds / Life Cycle Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	0.40	9,829	39	0.40 % of Assets
Vanguard LS Cons Gro;Inv (VSCGX)	0.12	670	1	0.12 % of Assets
Vanguard LS Growth;Inv (VASGX)	0.14	18,946	27	0.14 % of Assets
Vanguard LS Mod Gro;Inv (VSMGX)	0.13	-	-	0.13 % of Assets
Vanguard LS Income;Inv (VASIX)	0.11	-	-	0.11 % of Assets
Vanguard Tgt Ret2020;Inv (VTW NX)	0.08	48,555	39	0.08 % of Assets
Vanguard Tgt Ret2025;Inv (VTTVX)	0.08	13,651	11	0.08 % of Assets
Vanguard Tgt Ret2030;Inv (VTHR X)	0.08	67,834	54	0.08 % of Assets
Vanguard Tgt Ret2035;Inv (VTTH X)	0.08	9,371	8	0.08 % of Assets
Vanguard Tgt Ret2040;Inv (VFOR X)	0.08	65,248	52	0.08 % of Assets
Vanguard Tgt Ret2045;Inv (VTIV X)	0.08	6,995	6	0.08 % of Assets
Vanguard Tgt Ret2050;Inv (VFIF X)	0.08	70,526	56	0.08 % of Assets
Vanguard Tgt Ret2055;Inv (VFFV X)	0.08	34,978	28	0.08 % of Assets
Vanguard Tgt Ret2060;Inv (VTTS X)	0.08	69,112	55	0.08 % of Assets
Vanguard Tgt Ret2065;Inv (VLXV X)	0.08	57,485	46	0.08 % of Assets
Vanguard Tgt Ret2070;Inv (VSVN X)	0.08	11,526	9	0.08 % of Assets
Vanguard Tgt Ret Inc;Inv (VTIN X)	0.08	22,344	18	0.08 % of Assets
<b>Stable Value Fund</b>				
Putnam Stable Value	0.25	1,458,999	3,648	0.25 % of Assets
<b>FICA Plan</b>	<b>0.22</b>	<b>2,186,289</b>	<b>4,881</b>	

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**Asset Allocation**  
**Total Fund Deferred Compensation Plan**  
As of January 31, 2024

**Asset Allocation Attributes**

	Jan-2024		Oct-2023	
	(\$)	%	(\$)	%
<b>Domestic Equity</b>				
Vanguard Equity Inc;Adm (VEIRX)	5,066,795	4.11	4,715,941	4.17
Alger Inst:Cap App;R (ACARX)	11,616,788	9.43	9,564,205	8.46
AQR:Lg Cap Def Style;R6 (QUERX)	1,879,139	1.52	1,749,424	1.55
Vanguard Instl Indx;Inst (VINIX)	11,007,341	8.93	9,670,426	8.55
Vanguard Md-Cp I;Adm (VIMAX)	2,537,096	2.06	2,303,576	2.04
JPMorgan:MdCp Gro;R6 (JMGMX)	1,237,431	1.00	1,060,148	0.94
Vanguard S-C Id;Adm (VSMAX)	3,651,820	2.96	3,237,456	2.86
Conestoga Small Cap;Inst (CCALX)	1,816,756	1.47	1,758,287	1.55
Am Beacon:SC Val;R6 (AASRX)	333,678	0.27	316,543	0.28
Virtus:Cer MC Val;R6 (SMVZX)	1,415,694	1.15	1,371,270	1.21
<b>Emerging/International Equity</b>				
American Funds CWGI;R6 (RWIGX)	2,906,872	2.36	2,613,823	2.31
American Funds EuPc;R6 (RERGX)	1,793,021	1.45	1,765,529	1.56
Vanguard Tot I S;Adm (VTIAX)	1,818,261	1.48	1,607,338	1.42
Invesco Dev Mkt;R6 (ODVIX)	1,162,113	0.94	1,131,074	1.00
<b>Domestic Fixed Income</b>				
Baird Aggregate Bd;Inst (BAGIX)	3,646,560	2.96	3,453,349	3.05
Vanguard Tot Bd;Adm (VBTLX)	1,505,559	1.22	1,490,440	1.32
<b>Global Fixed</b>				
PIMCO:Div Income;Inst (PDIIX)	2,289,585	1.86	2,276,192	2.01
<b>Real Estate</b>				
Cohen&Steers RE Sec;I (CSDIX)	503,328	0.41	460,270	0.41
Invesco Real Estate;R6 (IARFX)	-	0.00	-	0.00
Vanguard RE Idx;Adm (VGSLX)	648,814	0.53	573,987	0.51
<b>Real Return</b>				
T Rowe Price New Era;I (TRNEX)	574,160	0.47	571,204	0.50



**Asset Allocation**  
**Total Fund Deferred Compensation Plan**  
As of January 31, 2024

	Jan-2024		Oct-2023	
	(\$)	%	(\$)	%
<b>Balanced Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	6,212,932	5.04	5,787,552	5.12
Vanguard LS Cons Gro;Inv (VSCGX)	738,733	0.60	661,999	0.59
Vanguard LS Growth;Inv (VASGX)	1,120,109	0.91	1,031,322	0.91
Vanguard LS Mod Gro;Inv (VSMGX)	1,174,317	0.95	1,042,331	0.92
Vanguard LS Income;Inv (VASIX)	219,342	0.18	201,625	0.18
<b>Life Cycle Funds</b>				
Vanguard Tgt Ret2020;Inv (VTW NX)	3,268,203	2.65	3,065,623	2.71
Vanguard Tgt Ret2025;Inv (VTTVX)	464,781	0.38	405,282	0.36
Vanguard Tgt Ret2030;Inv (VTHR X)	6,269,099	5.09	5,777,241	5.11
Vanguard Tgt Ret2035;Inv (VTTH X)	801,882	0.65	450,912	0.40
Vanguard Tgt Ret2040;Inv (VFOR X)	5,049,916	4.10	4,400,752	3.89
Vanguard Tgt Ret2045;Inv (VTIV X)	517,506	0.42	444,042	0.39
Vanguard Tgt Ret2050;Inv (VFIF X)	4,045,561	3.28	3,422,675	3.03
Vanguard Tgt Ret2055;Inv (VFFV X)	275,136	0.22	203,910	0.18
Vanguard Tgt Ret2060;Inv (VTT S X)	1,195,146	0.97	979,178	0.87
Vanguard Tgt Ret2065;Inv (VLXV X)	207,938	0.17	160,220	0.14
Vanguard Tgt Ret2070;Inv (VSVN X)	14,893	0.01	8,157	0.01
Vanguard Tgt Ret Inc;Inv (VTIN X)	547,030	0.44	513,326	0.45
<b>Stable Value Fund</b>				
Putnam Stable Value	32,049,537	26.01	31,208,934	27.59
<b>Other</b>				
Loan Fund	1,641,504	1.33	1,646,232	1.46
Participant Loan Fund (defaulted)	9,568	0.01	9,568	0.01
<b>457(b) Plan</b>	<b>123,233,943</b>	<b>100.00</b>	<b>113,111,365</b>	<b>100.00</b>

**Asset Allocation**  
**Total Fund Defined Contribution Plan**  
As of January 31, 2024

<b>Asset Allocation Attributes</b>	<b>Jan-2024</b>		<b>Oct-2023</b>	
	(\$)	%	(\$)	%
<b>Domestic Equity Funds</b>				
Vanguard Equity Inc;Adm (VEIRX)	946,647	3.91	984,339	4.66
Alger Inst:Cap App;Y (ACAYX)	1,657,008	6.84	1,273,436	6.02
AQR:Lg Cap Def Style;R6 (QUERX)	479,025	1.98	457,192	2.16
Vanguard Instl Indx;Inst (VINIX)	2,252,889	9.30	1,827,282	8.64
Vanguard Md-Cp I;Adm (VIMAX)	382,734	1.58	320,743	1.52
JPMorgan:MdCp Gro;R6 (JMGMX)	214,378	0.89	173,176	0.82
Vanguard S-C Id;Adm (VSMAX)	467,735	1.93	377,341	1.78
Conestoga Small Cap;Inst (CCALX)	330,827	1.37	299,980	1.42
Am Beacon:SC Val;R6 (AASRX)	82,252	0.34	70,689	0.33
Virtus:Ser MC Val;R6 (SMVZX)	357,056	1.47	308,219	1.46
<b>Emerging/International Equity</b>				
American Funds CWGI;R6 (RWIGX)	660,360	2.73	579,777	2.74
American Funds EuPc;R6 (RERGX)	256,096	1.06	231,182	1.09
Vanguard Tot I S;Adm (VTIAX)	259,143	1.07	233,893	1.11
Invesco Dev Mkt;R6 (ODVIX)	348,103	1.44	354,545	1.68
<b>Domestic Fixed Income</b>				
Baird Aggregate Bd;Inst (BAGIX)	774,439	3.20	720,055	3.41
Vanguard Tot Bd;Adm (VBTLX)	276,154	1.14	261,665	1.24
<b>Global Fixed</b>				
PIMCO:Div Income;Inst (PDIIX)	510,075	2.11	477,132	2.26
<b>Real Estate</b>				
Cohen&Steers RE Sec;I (CSDIX)	90,816	0.38	78,470	0.37
Invesco Real Estate;R6 (IARFX)	-	0.00	-	0.00
Vanguard RE Idx;Adm (VGSLX)	83,778	0.35	71,649	0.34
<b>Real Return</b>				
T Rowe Price New Era;I (TRNEX)	39,192	0.16	127,394	0.60

**Asset Allocation**  
**Total Fund Defined Contribution Plan**  
As of January 31, 2024

	Jan-2024		Oct-2023	
	(\$)	%	(\$)	%
<b>Balanced Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	236,714	0.98	201,468	0.95
Vanguard LS Cons Gro;Inv (VSCGX)	111,496	0.46	99,573	0.47
Vanguard LS Growth;Inv (VASGX)	55,527	0.23	48,183	0.23
Vanguard LS Mod Gro;Inv (VSMGX)	520,709	2.15	450,000	2.13
Vanguard LS Income;Inv (VASIX)	92,417	0.38	84,904	0.40
<b>Life Cycle Funds</b>				
Vanguard Tgt Ret2020;Inv (VTW NX)	1,566,184	6.47	1,406,419	6.65
Vanguard Tgt Ret2025;Inv (VTTVX)	162,033	0.67	135,761	0.64
Vanguard Tgt Ret2030;Inv (VTHR X)	2,462,812	10.17	2,167,390	10.25
Vanguard Tgt Ret2035;Inv (VTTH X)	140,199	0.58	85,965	0.41
Vanguard Tgt Ret2040;Inv (VFOR X)	2,140,929	8.84	1,850,162	8.75
Vanguard Tgt Ret2045;Inv (VTIV X)	185,131	0.76	146,491	0.69
Vanguard Tgt Ret2050;Inv (VFIF X)	2,172,408	8.97	1,818,437	8.60
Vanguard Tgt Ret2055;Inv (VFFV X)	160,052	0.66	127,248	0.60
Vanguard Tgt Ret2060;Inv (VTTS X)	729,125	3.01	595,768	2.82
Vanguard Tgt Ret2065;Inv (VLXV X)	175,340	0.72	126,924	0.60
Vanguard Tgt Ret2070;Inv (VSVN X)	20,988	0.09	4,288	0.02
Vanguard Tgt Ret Inc;Inv (VTIN X)	190,079	0.78	175,989	0.83
<b>Stable Value Fund</b>				
Putnam Stable Value	2,605,108	10.76	2,369,849	11.21
<b>Other</b>				
Loan Fund	21,120	0.09	22,264	0.11
<b>401(a) Plan</b>	<b>24,217,075</b>	<b>100.00</b>	<b>21,145,243</b>	<b>100.00</b>

<b>Asset Allocation Attributes</b>	<b>Jan-2024</b>		<b>Oct-2023</b>	
	(\$)	%	(\$)	%
<b>Domestic Equity Funds</b>				
Vanguard Equity Inc;Adm (VEIRX)	14,393	0.66	11,762	0.56
Alger Inst:Cap App;Y (ACAYX)	56,435	2.58	45,390	2.15
AQR:Lg Cap Def Style;R6 (QUERX)	4,911	0.22	4,447	0.21
Vanguard Instl Indx;Inst (VINIX)	75,953	3.47	74,044	3.50
Vanguard Md-Cp I;Adm (VIMAX)	8,256	0.38	7,274	0.34
JPMorgan:MdCp Gro;R6 (JMGMX)	2,181	0.10	2,741	0.13
Vanguard S-C Id;Adm (VSMAX)	8,647	0.40	7,455	0.35
Conestoga Small Cap;Inst (CCALX)	7,753	0.35	6,731	0.32
Am Beacon:SC Val;R6 (AASRX)	365	0.02	317	0.01
Virtus:Ser MC Val;R6 (SMVZX)	2,255	0.10	1,965	0.09
<b>Emerging/International Equity</b>				
American Funds CWGI;R6 (RWIGX)	10,522	0.48	9,166	0.43
American Funds EuPc;R6 (RERGX)	3,743	0.17	3,355	0.16
Vanguard Tot I S;Adm (VTIAX)	4,622	0.21	4,116	0.19
Invesco Dev Mkt;R6 (ODVIX)	5,565	0.25	5,433	0.26
<b>Domestic Fixed Income</b>				
Baird Aggregate Bd;Inst (BAGIX)	6,995	0.32	6,432	0.30
Vanguard Tot Bd;Adm (VBTLX)	1,608	0.07	1,043	0.05
<b>Global Fixed</b>				
PIMCO:Div Income;Inst (PDIIX)	3,034	0.14	2,787	0.13
<b>Real Estate</b>				
Cohen&Steers RE Sec;I (CSDIX)	1,511	0.07	1,234	0.06
Invesco Real Estate;R6 (IARFX)	-	0.00	-	0.00
Vanguard RE Idx;Adm (VGSLX)	1,148	0.05	900	0.04
<b>Real Return</b>				
T Rowe Price New Era;I (TRNEX)	323	0.01	302	0.01

**Asset Allocation**  
**Total Fund FICA Alternative Plan**  
As of January 31, 2024

	Jan-2024		Oct-2023	
	(\$)	%	(\$)	%
<b>Balanced Funds</b>				
Franklin Cust:Inc;R6 (FNCFX)	9,829	0.45	8,887	0.42
Vanguard LS Cons Gro;Inv (VSCGX)	670	0.03	608	0.03
Vanguard LS Growth;Inv (VASGX)	18,946	0.87	4,804	0.23
Vanguard LS Mod Gro;Inv (VSMGX)	-	0.00	977	0.05
Vanguard LS Income;Inv (VASIX)	-	0.00	7,489	0.35
<b>Life Cycle Funds</b>				
Vanguard Tgt Ret2020;Inv (VTWNX)	48,555	2.22	41,863	1.98
Vanguard Tgt Ret2025;Inv (VTTVX)	13,651	0.62	11,149	0.53
Vanguard Tgt Ret2030;Inv (VTHRXX)	67,834	3.10	57,950	2.74
Vanguard Tgt Ret2035;Inv (VTTHX)	9,371	0.43	20,493	0.97
Vanguard Tgt Ret2040;Inv (VFORX)	65,248	2.98	57,198	2.71
Vanguard Tgt Ret2045;Inv (VTIVX)	6,995	0.32	5,582	0.26
Vanguard Tgt Ret2050;Inv (VFIFX)	70,526	3.23	61,539	2.91
Vanguard Tgt Ret2055;Inv (VFFVX)	34,978	1.60	30,093	1.42
Vanguard Tgt Ret2060;Inv (VTTSX)	69,112	3.16	58,954	2.79
Vanguard Tgt Ret2065;Inv (VLXVX)	57,485	2.63	46,851	2.22
Vanguard Tgt Ret2070;Inv (VSVNX)	11,526	0.53	7,416	0.35
Vanguard Tgt Ret Inc;Inv (VTINX)	22,344	1.02	18,409	0.87
<b>Stable Value Fund</b>				
Putnam Stable Value	1,458,999	66.73	1,476,973	69.86
<b>FICA Plan</b>	<b>2,186,289</b>	<b>100.00</b>	<b>2,114,128</b>	<b>100.00</b>

**Disclosures:**

Due to lack of history on some current shares classes of funds in lineup, older share classes have been used in some areas of report to show history:

- Alger Cap Appreciation (ACAYX) returns prior to 03/2017, ALARX shown.
- Franklin Income Fund (FNCFX) returns prior to 09/2013, FRIAX shown.
- Invesco MC Growth (VGRFX) returns prior to 09/2013, VGRJX shown.
- Ceredex MC Value (SMVZX) returns prior to 06/2016, SMVTX shown.
- Vanguard Index Institutional (VINIX) returns prior to 10/2018, VFIAX shown.
- American Beacon Small Cap (AASRX) returns prior to 03/0218, AVFIX shown.

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