

The Stratosphere Quality, LLC 401(k) Plan (the Plan) offered by Stratosphere Quality, LLC has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to principal.com or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit principal.com. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at principal.com.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

STRATOSPHERE QUALITY, LLC
12024 EXIT 5 PKWY
FISHERS, IN 46037-7940
317-409-7594

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. Stratosphere Quality, LLC has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Fees and expenses+ — For the current year, an annual Plan administrative expense of 0.22% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

+ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

There may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Loan maintenance fee:** \$12.00 per quarter
- **Loan setup fee:** \$75.00
- **Qualified Domestic Relations Order fee:** \$220.00 Per hour for each Domestic Relations Order reviewed. The fee is divided between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's administrative procedures.
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's administrative procedures.
- **Wire transfer fee:** \$25.00
- **Fee for overnight mailing a check:** \$25.00
- **Stop payment fee:** \$25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** \$50.00

An annual \$50.00 fee will apply to new installment elections, if available under the Plan. The fee will be broken down and deducted from your account every three months unless you have established another collection method.

With the transition of the Plan services to Principal, the participant transaction fees may be different than those charged by the previous service provider. The new fees have been approved by the Plan Fiduciary.

Insurance products and plan administrative services provided through Principal Life Insurance Company[®]. Securities offered through Principal Securities, Inc., **member SIPC** and/or independent broker-dealers. Referenced companies are members of the Principal Financial Group[®], Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

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This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.

When you log into your account at principal.com and click on Investments > Investment Performance, you can find the following to review investment information.

- The most recent month end performance on an investment option.
- To view asset class descriptions, scroll below the list of available investment options, then click on “View detailed descriptions of all asset classes.”
- To view the description of a benchmark for a specific investment, click on the investment name, then Investment Option Profile and scroll to the bottom of the page.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information and a glossary of terms to assist you in understanding the designated investment options.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense - Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

Asset Class: Fixed Income	Investment Category: High Yield Bond				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds American High-Income Trust R6 Fund 8, 19, 20, 26	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.37	8.65	8.65	10.32	5.88	7.04	7.90	5/2009
Benchmark: ICE Bofa US High Yield Index	1.35	8.50	8.50	10.03	4.50	6.45	-	-

Description: The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.36/\$3.60	0.36				
		-	-	N/A	N/A	

Composition (% of Assets) as of 12/31/2025	U.S. Bonds	Non-U.S. Bonds	Cash	U.S. Stocks	Non-U.S. Stocks	Pre-ferred	Conver-tibles
	76.59	10.55	8.60	3.10	0.45	0.42	0.29

Asset Class: Fixed Income	Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Principal Global Investors			
Investment Name: Core Fixed Income Separate Account A, 6, 9, 20, 24, 26	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.83	7.19	7.19	4.92	-0.13	2.74	6.89	6/2009
Benchmark: Bloomberg US Aggregate Bond Index	1.10	7.30	7.30	4.66	-0.36	2.01	-	-

Description: The investment seeks to provide a high level of current income consistent with preservation of capital. The fund invests primarily in a diversified pool of investment-grade fixed-income securities, which includes corporate securities, U.S. government securities, asset-backed securities and mortgage-backed securities (securitized products), bank loans, and foreign securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.28/\$2.80	0.28				
		-	1/30 day period	N/A	N/A	

Composition (% of Assets) as of 11/30/2025	U.S. Bonds	Non-U.S. Bonds	U.S. Stocks	Cash
	102.88	2.22	0.06	-5.16

Asset Class: Balanced/Asset Allocation	Investment Category: Moderate Allocation				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds American Balanced R6 Fund 14, 15, 20	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.92	18.85	18.85	16.16	9.92	10.14	11.21	5/2009
Benchmark: Morningstar Moderate Target Risk Index	1.99	15.95	15.95	12.43	5.95	7.83	-	-

Description: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.25/\$2.50	0.25				
		-	-	N/A	N/A	

Composition (% of Assets) as of 12/31/2025	U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Cash	Other	Non-U.S. Bonds	Pre-ferred
	54.93	26.05	10.38	3.24	2.51	2.28	0.61

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2000-2010				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2005 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.60	11.45	11.45	10.53	4.73	6.30	12.55	11/2023
Benchmark: Morningstar Lifetime Moderate 2010 Index		1.61	11.95	11.95	9.84	4.25	6.08	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. It is managed based on the specific retirement year (target date 2005) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.34/\$3.40	0.34		-				
Composition (% of Assets) as of 12/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other	Pre-ferred	Conver-tibles
	40.28	26.71	12.81	12.35	7.27	0.26	0.20	0.12

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2000-2010				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2010 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.67	11.87	11.87	11.01	5.05	6.72	13.08	11/2023
Benchmark: Morningstar Lifetime Moderate 2010 Index		1.61	11.95	11.95	9.84	4.25	6.08	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.34/\$3.40	0.34		-				
Composition (% of Assets) as of 11/30/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other	Pre-ferred	Conver-tibles
	36.58	29.93	13.50	11.72	7.67	0.31	0.18	0.11

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2015				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2015 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.73	12.26	12.26	11.37	5.36	7.18	13.50	11/2023
Benchmark: Morningstar Lifetime Moderate 2015 Index		1.63	12.34	12.34	10.08	4.07	6.29	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.34/\$3.40	0.34		-				
Composition (% of Assets) as of 12/31/2025	U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	34.54	31.61	14.32	11.53	7.42	0.29	0.18	0.11

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2020				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2020 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.80	12.70	12.70	11.83	5.68	7.73	13.92	11/2023
Benchmark: Morningstar Lifetime Moderate 2020 Index		1.69	12.93	12.93	10.55	4.16	6.65	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	0.36/\$3.60		0.36						
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
		34.11	31.65	15.11	11.13	7.39	0.32	0.17	0.11

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2025				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2025 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.87	13.14	13.14	12.53	6.10	8.34	14.67	11/2023
Benchmark: Morningstar Lifetime Moderate 2025 Index		1.79	13.72	13.72	11.26	4.56	7.19	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective(s) by investing in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	0.37/\$3.70		0.37						
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
		36.92	28.73	16.09	10.34	7.31	0.34	0.16	0.10

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2030				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2030 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.13	14.57	14.57	13.90	6.85	9.08	16.13	11/2023
Benchmark: Morningstar Lifetime Moderate 2030 Index		1.95	14.79	14.79	12.29	5.35	7.93	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. The fund's allocations among underlying T. Rowe Price mutual funds will change over time in relation to the fund's target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000		Net %						
	0.39/\$3.90		0.39						
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
		43.22	21.46	19.71	8.36	6.64	0.40	0.13	0.08

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2035				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2035 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.42	16.34	16.34	15.53	7.78	9.82	17.86	11/2023
Benchmark: Morningstar Lifetime Moderate 2035 Index		2.20	16.27	16.27	13.73	6.57	8.83	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective(s) by investing in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.41/\$4.10	0.41		-				
Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Non-U.S. Bonds	Cash	Other	Pre-ferred	Conver-tibles
	50.65	24.51	12.97	5.95	5.32	0.46	0.09	0.06

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2040 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.65	17.63	17.63	16.84	8.53	10.44	19.24	11/2023
Benchmark: Morningstar Lifetime Moderate 2040 Index		2.50	18.00	18.00	15.32	7.89	9.67	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.42/\$4.20	0.42		-				
Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	57.15	27.90	6.97	4.48	2.93	0.50	0.04	0.03

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2045 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.76	18.68	18.68	17.76	9.14	10.87	20.26	11/2023
Benchmark: Morningstar Lifetime Moderate 2045 Index		2.78	19.54	19.54	16.56	8.85	10.22	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %						
	0.43/\$4.30	0.43		-				
Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Non-U.S. Bonds	Other	Pre-ferred	Conver-tibles
	62.59	30.35	3.64	2.26	0.60	0.53	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2050 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.82	19.06	19.06	18.06	9.31	10.96	20.54	11/2023
Benchmark: Morningstar Lifetime Moderate 2050 Index		2.97	20.52	20.52	17.20	9.30	10.45	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. The fund's allocations among underlying T. Rowe Price mutual funds will change over time in relation to the fund's target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.44/\$4.40	0.44		-					
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Other	Non-U.S. Bonds	Pre-ferred	Conver-tibles
		64.08	31.09	3.37	0.69	0.54	0.22	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2055 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.87	19.15	19.15	18.13	9.32	10.95	20.70	11/2023
Benchmark: Morningstar Lifetime Moderate 2055 Index		3.05	20.96	20.96	17.36	9.36	10.48	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. The fund's allocations among underlying T. Rowe Price mutual funds will change over time in relation to the fund's target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.45/\$4.50	0.45		-					
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Other	Non-U.S. Bonds	Pre-ferred	Conver-tibles
		64.72	31.47	2.40	0.63	0.56	0.20	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2060 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.88	19.19	19.19	18.16	9.35	10.94	20.70	11/2023
Benchmark: Morningstar Lifetime Moderate 2060 Index		3.09	21.15	21.15	17.34	9.31	10.43	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds. Its allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.46/\$4.60	0.46		-					
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Other	Non-U.S. Bonds	Pre-ferred	Conver-tibles
		64.75	31.53	2.30	0.64	0.55	0.21	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2065 I Fund 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.88	19.11	19.11	18.11	9.47	-	20.62	11/2023
Benchmark: Morningstar Lifetime Moderate 2060 Index		3.09	21.15	21.15	17.34	9.31	10.43	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective(s) by investing in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.46/\$4.60	0.46		-					
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Other	Non-U.S. Bonds	Pre-ferred	Conver-tibles
		64.80	31.49	2.30	0.64	0.54	0.21	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2065+				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement 2070 I Fund 10, 14, 15, 16, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.86	-	-	-	-	-	13.04	6/2025
Benchmark: Morningstar Lifetime Moderate 2060 Index		3.09	21.15	21.15	17.34	9.31	10.43	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective(s) by investing in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.46/\$4.60	0.46		-					
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds	Other	Non-U.S. Bonds	Pre-ferred	Conver-tibles
		64.88	31.51	2.16	0.68	0.52	0.23	0.01	0.01

Asset Class: Balanced/Asset Allocation		Investment Category: Global Moderately Cons Alloc				Inv Manager or Sub-Advisor: T. Rowe Price Associates, Inc.			
Investment Name: T. Rowe Price Retirement Balanced I Fund 7, 10, 14, 15, 16, 18, 20		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		1.58	11.26	11.26	10.25	4.80	6.32	12.32	11/2023
Benchmark: Morningstar Moderately Conservative Target Risk Index		1.69	12.87	12.87	10.02	4.06	6.09	-	-

Description: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price equity and fixed income mutual funds that represent various asset classes and sectors. It is intended for retired investors who seek income and relative stability from bonds along with some capital appreciation potential from stocks. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors during their retirement years, are 40% equity funds and 60% fixed income funds.

Fees & Expenses	Total Investment Expenses				Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %							
	0.34/\$3.40	0.34		-					
Composition (% of Assets) as of 11/30/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Bonds	Non-U.S. Stocks	Cash	Other	Pre-ferred	Conver-tibles
		40.75	26.77	12.18	12.01	7.70	0.28	0.19	0.12

Asset Class: Large U.S. Equity		Investment Category: Large Value				Inv Manager or Sub-Advisor: Putnam Investment Mgmt Co.			
Investment Name: Putnam Large Cap Value R6 Fund 11, 19		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		6.05	20.46	20.46	18.52	15.57	13.56	13.90	7/2012
Benchmark: Russell 1000 Value Index		3.81	15.91	15.91	13.90	11.33	10.53	-	-
Description: The investment seeks capital growth and current income. The fund invests mainly in common stocks of U.S. companies, with a focus on value stocks that offer the potential for capital growth, current income, or both. Value stocks are issued by companies that the adviser believes are currently undervalued by the market. The adviser may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.54/\$5.40	0.54						
Composition (% of Assets) as of 12/31/2025		U.S. Stocks	Non-U.S. Stocks	Cash	U.S. Bonds				
		92.37	4.53	3.02	0.07				

Asset Class: Large U.S. Equity		Investment Category: Large Blend				Inv Manager or Sub-Advisor: Fidelity Management & Research			
Investment Name: Fidelity 500 Index Fund 4, 11, 19, 25		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.65	17.86	17.86	22.99	14.41	14.81	13.82	5/2011
Benchmark: Morningstar US Large-Mid Cap Index		2.38	17.71	17.71	23.15	13.71	14.66	-	-
Benchmark: Standard & Poor's 500 Index TR		2.66	17.88	17.88	23.01	14.42	14.82	-	-
Description: The investment 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 at least 80% of assets in common stocks included in the S&P 500(R) Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.02/\$0.20	0.02						
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash					
		99.48	0.51	0.01					

Asset Class: Large U.S. Equity		Investment Category: Large Growth				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Name: JP Morgan Large Cap Growth R6 Fund 11, 19		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		-1.80	14.40	14.40	27.47	12.97	18.56	16.98	11/2010
Benchmark: Russell 1000 Growth Index		1.12	18.56	18.56	31.15	15.32	18.13	-	-
Description: The investment seeks long-term capital appreciation. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of large, well-established companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000(R) Growth Index at the time of purchase. The fund is non-diversified.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.50/\$5.00	0.44						
Composition (% of Assets) as of 11/30/2025		U.S. Stocks	Non-U.S. Stocks	Cash					
		93.82	4.96	1.23					

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Value	Inv Manager or Sub-Advisor: Allspring Global Investments						
Investment Name: Allspring Special Mid Cap Value R6 Fund 2, 19	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.59	6.23	6.23	9.28	9.93	10.24	10.37	6/2013
Benchmark: Russell Midcap Value Index	1.42	11.05	11.05	12.27	9.83	9.78	-	-

Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap(R) Index at the time of purchase.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.70/\$7.00	0.70				
			-	1/30 day period	N/A	N/A

Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	95.56	3.21	1.23

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Blend	Inv Manager or Sub-Advisor: Fidelity Management & Research						
Investment Name: Fidelity Mid Cap Index Fund 2, 4	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.16	10.57	10.57	14.34	8.67	11.01	12.17	9/2011
Benchmark: Morningstar US Mid Cap Index	-0.01	10.12	10.12	13.85	8.91	11.54	-	-

Description: The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap(R) Index. It lends securities to earn income.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.03/\$0.30	0.03				
			-	1/60 day period	N/A	N/A

Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	98.05	1.92	0.03

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Growth	Inv Manager or Sub-Advisor: Janus Henderson						
Investment Name: Janus Henderson Enterprise N Fund 2, 19	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.78	7.75	7.75	13.66	7.72	12.79	13.71	7/2012
Benchmark: Russell Midcap Growth Index	-3.70	8.66	8.66	18.64	6.65	12.49	-	-

Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies to be those whose market capitalization falls within the range of companies in the Russell Midcap(R) Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.66/\$6.60	0.66				
			-	-	N/A	N/A

Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	76.32	21.16	2.52

Asset Class: Small/Mid U.S. Equity		Investment Category: Small Value				Inv Manager or Sub-Advisor: Goldman Sachs Asset Mgt			
Investment Name: Goldman Sachs Small Cap Value Insights R6 Fund 2, 19		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		3.86	12.92	12.92	14.08	11.35	10.37	9.47	7/2015
Benchmark: Russell 2000 Value Index		3.26	12.59	12.59	11.73	8.88	9.27	-	-
Description: The investment seeks long-term growth of capital. The fund invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("Net Assets") in a broadly diversified portfolio of equity investments in small-cap U.S. issuers, including foreign issuers that are traded in the United States.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.88/\$8.80	0.83						
Composition (% of Assets) as of 10/31/2025		U.S. Stocks	Non-U.S. Stocks						
		96.87	3.13						

Asset Class: Small/Mid U.S. Equity		Investment Category: Small Blend				Inv Manager or Sub-Advisor: Fidelity Management & Research			
Investment Name: Fidelity Small Cap Index Fund 2, 4		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.22	12.93	12.93	13.89	6.20	9.76	10.95	9/2011
Benchmark: Morningstar US Small Cap Index		3.12	12.20	12.20	14.46	7.29	9.74	-	-
Description: The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000(R) Index. It lends securities to earn income.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.03/\$0.30	0.03						
Composition (% of Assets) as of 10/31/2025		U.S. Stocks	Non-U.S. Stocks	Cash					
		96.89	3.12	-0.01					

Asset Class: Small/Mid U.S. Equity		Investment Category: Small Growth				Inv Manager or Sub-Advisor: American Century Inv. Mgmt.			
Investment Name: American Century Small Cap Growth R6 Fund 2, 19		Average Annual Total Return as of 12/31/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		2.25	9.40	9.40	14.03	3.31	12.60	11.30	7/2013
Benchmark: Russell 2000 Growth Index		1.22	13.01	13.01	15.59	3.18	9.57	-	-
Description: The investment seeks long-term capital growth. Under normal market conditions, the fund invests at least 80% of its net assets in small cap companies. The portfolio managers consider small cap companies to include those with a market capitalization that does not exceed that of the largest company in the Russell 2000 Growth Index. The portfolio managers look for stocks of smaller-sized companies they believe will increase in value over time, using an investment strategy developed by the fund's investment advisor.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %						
		0.79/\$7.90	0.79						
Composition (% of Assets) as of 12/31/2025		U.S. Stocks	Non-U.S. Stocks	Cash					
		93.66	5.98	0.37					

Asset Class: Small/Mid U.S. Equity	Investment Category: Real Estate				Inv Manager or Sub-Advisor: Principal Real Estate Inv			
Investment Name: Real Estate Securities Sep Acct A, 5, 6, 9, 17, 24	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	-2.32	1.39	1.39	6.74	4.98	6.07	9.73	12/2002
Benchmark: U.S. REIT Linked Index	-2.15	2.27	2.27	7.16	5.85	5.34	-	-
Benchmark: FTSE NAREIT All Equity REIT Index	-2.15	2.27	2.27	6.12	4.85	5.77	-	-

Description: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.68/\$6.80	0.68						
Composition (% of Assets) as of 11/30/2025	U.S. Stocks	Cash	U.S. Bonds					
	99.06	0.86	0.09					

Asset Class: Global/International Equity	Investment Category: Diversified Emerging Mkts				Inv Manager or Sub-Advisor: Fidelity Management & Research			
Investment Name: Fidelity Emerging Markets Index Fund 4, 7	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.55	33.94	33.94	16.13	3.95	8.26	4.49	9/2011
Benchmark: MSCI Emerging Markets NR Index	4.73	33.57	33.57	16.40	4.20	8.42	-	-

Description: The investment seeks to provide investment results that correspond to the total return of emerging stock markets. The fund normally invests at least 80% of the fund's assets in securities included in the MSCI Emerging Markets Index and in depositary receipts representing securities included in the index. The index is a market capitalization-weighted index designed to measure the performance of large and medium-capitalization companies domiciled in emerging markets countries across the world.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.08/\$0.80	0.08						
Composition (% of Assets) as of 11/30/2025	Non-U.S. Stocks	Cash	U.S. Stocks	Pre-ferred				
	97.21	2.05	0.68	0.07				

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: Capital Research and Mgmt Co			
Investment Name: American Funds International Growth and Income R6 Fund 7, 19	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.78	35.53	35.53	17.60	8.73	8.86	8.69	5/2009
Benchmark: MSCI ACWI Ex USA Index	5.05	32.39	32.39	17.33	7.91	8.41	-	-

Description: The investment seeks long-term growth of capital while providing current income. The fund invests primarily in stocks of larger, well-established companies domiciled outside the United States, including in emerging markets and developing countries, that the investment adviser believes have the potential for growth and/or to pay dividends. The advisor currently intends to invest at least 90% of its assets in issuers whose securities are listed primarily on exchanges outside the United States, cash, cash equivalents and securities held as collateral issued by U.S. issuers.

Fees & Expenses	Total Investment Expenses			Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
	Gross %/ Per \$1,000	Net %						
	0.53/\$5.30	0.53						
Composition (% of Assets) as of 12/31/2025	Non-U.S. Stocks	U.S. Stocks	Cash	U.S. Bonds	Other			
	94.78	3.47	1.16	0.36	0.23			

Asset Class: Global/International Equity	Investment Category: Foreign Large Blend	Inv Manager or Sub-Advisor: Fidelity Management & Research						
Investment Name: Fidelity International Index Fund 4, 7, 19, 25	Average Annual Total Return as of 12/31/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	4.59	31.96	31.96	17.42	9.13	8.42	8.00	9/2011
Benchmark: MSCI ACWI Ex USA Index	5.05	32.39	32.39	17.33	7.91	8.41	-	-

Description: The investment seeks to provide investment results that correspond to the total return of foreign stock markets. The fund normally invests at least 80% of assets in common stocks included in the MSCI EAFE Index, which represents the performance of foreign stock markets. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index. The fund is non-diversified.

Fees & Expenses	Total Investment Expenses		Redemption Fee	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %				
	0.04/\$0.40	0.04				

Composition (% of Assets) as of 11/30/2025	Non-U.S. Stocks	Cash	U.S. Stocks	Other
	96.70	1.57	1.52	0.21

Asset Class: Short-Term Fixed Income	Investment Option Name: Principal Fixed Income Guaranteed Option 1,3,12,13,21,22,23
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Description: This group annuity contract provides an interest rate guaranteed for a set period of time by the Principal Life Insurance Company® (Principal Life). It is backed by the multi-billion-dollar general account of Principal Life, which invests in corporate bonds, asset-backed securities, commercial real-estate mortgages, government bonds, and short-term cash equivalents. However, money allocated to Principal® Fixed Income Guaranteed Option (PFIGO) does not entitle you to participate in the investment experience or performance of the general account. The composite crediting rate (crediting rate) applied to accounts is a weighted average of underlying guarantees provided in the contract. Each underlying guarantee has a final maturity date determined when the guarantee is established. That date can range between 1 and 10 years from the date the guarantee is established. The Term column below provides the targeted average maturity of the underlying guarantees. The crediting rate resets every 6 months based on the changing weighted average of the underlying guarantees and is announced in advance for the upcoming period. The crediting rate is an effective annual rate and is displayed below net of the Rate Level Service Fee. The crediting rate, before fees, is subject to a minimum guaranteed rate defined in the contract. When the crediting rate is reset, the minimum guaranteed rate is also recalculated in accordance with state insurance regulations which utilize U.S. Treasury rates. The formula is further outlined in the group annuity contract. The minimum guaranteed rate will range between 0.15% and 3%, depending on market conditions. Benefit payments to participants for plan benefit events, including retirement, termination of employment, disability, plan termination, death, loans, and withdrawals, as allowed by the plan, are made without any surrender charge. There are no restrictions or surrender charges on investment transfers initiated by a participant from PFIGO to non-competing investment options. If the retirement program provides access to PFIGO and Competing Investment Options, investment transfers directly to Competing Investment Options are not allowed. Competing Investment Options include other guaranteed investment options, or a stable value, money market, or other short term fixed income investment option with an average duration of less than two years. Indirect transfers from PFIGO to a Competing Investment Option will be subject to an Equity Wash. An Equity Wash requires that transfers be directed to a non-competing investment option for 90 days before a subsequent transfer can be made to Competing Investment Options. Termination of the Plan's Interest, Plan Sponsor's Interest (in the case of a nonqualified deferred compensation plan), or Participating Employer's Interest in the contract ("Party's Interest") is subject to either 12 months' advance notice (subject to additional contractual limitations) or a 5% surrender charge calculated using the 12-month average value of the Party's Interest in the contract, whichever the authorized plan representative chooses. PFIGO may make available higher crediting rates. If these are available and your authorized plan representative chooses to move a Plan's Interest or Plan Sponsor's Interest to a higher crediting rate, a charge of 1.50% of the Plan's Interest or Plan Sponsor's Interest applies. If there are multiple higher crediting rates available, the 1.50% charge applies to each higher crediting rate that your authorized plan representative elects. If the charge is directed by the authorized plan representative to be deducted, the actual charge applied to your account may be higher or lower than 1.50% depending on the plan's interest at the time the authorized plan representative chose to move to a higher crediting rate and the value of your account at the time of the movement. For more information, call the automated phone system at 1-800-547-7754 or see the applicable fact sheet on principal.com.

Rate Level Service Fee	0.00	
Net Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
4.65	12/01/2025-05/31/2026	2.0 - 4.0 years

Important Information

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 1-800-547-7754 or by visiting principal.com.

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing. For information on this or other investment options, visit principal.com, or call 800-547-7754.

^A Some Separate Accounts are considered sub-advised investment options, while others are not. All Separate Accounts are available through a group annuity contract with the Principal Life Insurance Company®. Insurance products and plan administrative services are provided through Principal Life, a member of the Principal Financial Group®, Des Moines, IA 50392. See the fact sheets for the full names of the Separate Accounts. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks. If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after Total Investment Expense of the investment option.

Investment and Insurance products are:

* **Not insured by the FDIC or Any Federal Government Agency**

* **Not a Deposit or Other Obligation of, or Guaranteed by Credit Union or Bank**

* **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

For a Separate Account investment option, Total Investment Expense gross equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

Insurance products and plan administrative services provided through Principal Life Insurance Company®. Securities offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent broker-dealers. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

Principal Income investment option is available as a mutual fund and as a Separate Account that invests wholly in R6 class shares of the Principal Funds, Inc. Income R6 Fund. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund (PICNX) at <https://www.principal.com/us/fund/PICNX>

Principal Real Estate Securities investment option is available as a mutual fund and as a Separate Account that invests wholly in R6 class shares of the Principal Funds, Inc. Real Estate Securities R6 Fund. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund (PFRSX) at <https://www.principal.com/us/fund/PFRSX>

Investing involves risk, including possible loss of principal.

* The Year-to-Date Change represents an unannualized rate of return (change in value) since the start of the year. All returns shown here are after the Total Investment Expense of the investment option.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

In situations where the net and gross fund expense figures are different, the investment manager has contractually agreed to limit the investment option's expense. Differences may also be shown due to the investment manager choosing to pay certain expenses that would normally be payable by the fund. The gross fund expense figure does not reflect any waivers or caps on the fund. Performance when shown reflects the application of net expenses of the fund.

About Target Date investment options:

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Various mutual funds may have different types of fees disclosed in their prospectus, including sales loads (sales charge), exchange fees, account fees and purchase fees. The mutual funds made available by Principal Life Insurance Company for retirement plans through the Mutual Fund Network

typically have many of these fees waived. Please review the Prospectus of the particular mutual fund, including the Statement of Additional Information, for a full understanding of the fees imposed by that mutual fund. Be sure to pay attention to the specific share class made available under the retirement plan because different share classes may have vastly different fee structures and schedules.

Principal Fixed Income Guaranteed Option is the Custodial Guaranteed Fund Group Annuity Contract available through Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, log into your account and visit us at principal.com.

Surrender charges may be incurred if funds are moved by you from Principal Guaranteed Option, Principal Fixed Income Guaranteed Option, Principal Fixed Income Option, a guaranteed interest account, or Principal Pension BuilderSM. For more information, see the applicable group annuity contract.

Returns represent past performance and do not guarantee future results. Share price, principal value, and return will vary and you may have a gain or loss when shares are sold. Current performance may be lower or higher than quoted. For more performance information, including the most recent month-end performance, visit principal.com.

¹ If the retirement program provides a participant access to the Principal Fixed Income Guaranteed Option and Competing Investment Options, direct and indirect investment transfers, to Competing Investment Options will be subject to an Equity Wash. An Equity Wash requires that transfers must be directed to a non-competing investment option for 90-days before such transferred amounts may be directed to any other Competing Investment Option. Competing Investment Options include other guaranteed investment options, or a stable value, money market, or other short term fixed income investment option with an average duration of less than two years.

² Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

³ The Principal Fixed Income Guaranteed Option is a guarantee backed by the general account of Principal Life. As a guaranteed contract, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The Rate Level Service Fee illustrated here represents a part of an overall fee arrangement that the plan pays for services from Principal Life as a provider of administrative services to the plan, as agreed to in the Service and Expense Agreement for the plan.

⁴ Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.

⁵ This investment option is considered non-diversified, which means it, or the underlying mutual fund, can invest a higher percentage of its assets in fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.

⁶ This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.

⁷ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments. These risks are magnified in emerging markets.

⁸ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.

⁹ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of some Separate Accounts. Refer to the factsheet for more information.

¹⁰ Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.

¹¹ Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

¹² Principal Fixed Income Guaranteed Option is not FDIC insured and is not an obligation or deposit for any bank nor guaranteed by a bank. The guarantees provided with regard to the Principal Fixed Income Guaranteed Option are supported by the general account of Principal Life. Principal Fixed Income Guaranteed Option is the Group Annuity Contract - Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa, 50392.

¹³ The net crediting rate shown for the Principal Fixed Income Guaranteed Option is an effective annual rate and is displayed here as the composite crediting rate guaranteed by Principal Life net of the fees for administrative and recordkeeping services to the plan illustrated in the Rate Level Service Fee column.

¹⁴ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

¹⁵ Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.

¹⁶ There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan

may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.

¹⁷ Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

¹⁸ For investment options, returns for time periods after the inception date of this share class reflect returns net of the applicable investment expense. Returns prior to the inception date of this investment include the historical performance of the oldest share class of the Investor class of the existing Retirement Funds and reflect the fees and expenses of the prior share class. Please see the fund's prospectus for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.

¹⁹ For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the applicable fact sheet for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.

²⁰ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

²¹ Nonqualified plan sponsors may include Principal Fixed Income Guaranteed Option as an available investment option to reference when measuring a nonqualified participant's benefits, as described in certain nonqualified plan materials. The guarantee of principal and interest through the group annuity contract is not a representation that a nonqualified plan sponsor holds any assets for paying these benefits.

²² An interest in Principal Fixed Income Guaranteed Option may be obtained by a nonqualified plan sponsor to use that interest as a corporate asset to aid in financing liabilities to nonqualified plan participants. Participants in a nonqualified plan do not own an interest in the contract, although a liability owed to a nonqualified participant may be tracked by an interest attributed to such nonqualified participant. All limitations on transfers and withdrawals, including surrender charges and early termination charges, apply to the Plan Sponsor's Interest in the contract with respect to a nonqualified plan.

²³ Participating Employer's Interest applies where the retirement plan that has an interest in Principal Fixed Income Guaranteed Option is a Pooled Employer Plan or a Multiple Employer Plan.

²⁴ These calculated returns reflect the historical performance of the oldest share class of the underlying investment, adjusted to reflect a portion of the fees and expenses. For time periods prior to inception date of this investment option, predecessor performance is reflected. Please see the underlying mutual fund's prospectus or collective investment trusts offering memorandum, for more information on specific expenses, and inception date. Expenses are deducted from income earned by the investment. As a result, dividends and investment results will differ for each share class or rate level.

²⁵ Total Investment Expense Net and Total Expense Gross is obtained from Morningstar and rounded to the nearest one hundredth. For additional fee information, you will need to access the prospectus or contact the plan sponsor.

²⁶ Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

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