

Welcome!

We're so glad you're here.

There's a retirement plan waiting for you. In just a few steps, you'll be on your way. Here's what to expect.



Get your account set up

Visit principal.com/Welcome* or use the Principal® app. You can also text **ENROLL** to **78259**. Prefer to talk with us on the phone or need paper copies of your plan notice(s) and enrollment forms (free of charge)? Call us at **1-800-547-7754** between 7 a.m.–9 p.m. CT, Monday – Friday. **We're here to help!**

Begin by:

- Setting security preferences
- Reading important plan notices



Set your contribution

Contributions are one way to help your savings work hard for you. To learn more, visit principal.com/MatchEnrollmentWebinar.*



Check out the plan's investments

Each investment is different, and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. If you make your selection later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.**

For a full listing, refer to the **Investment Option Summary**.



* Sito web disponible en Español.

**The plan's participant-level default is: Schwab Target Index Fund. See your investment option summary and qualified default investment alternative notice for important information. If the default is a target date fund series, the applicable target date fund will be based on your age and the plan's normal retirement date.

Keep going

You've got this, and we've got your back when it comes to helping you save for retirement.



See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.



Designate a beneficiary

Don't leave the decision up to someone else if something happens to you. Always designate a beneficiary to ensure the money in your account goes according to your wishes.



Keep in touch

Staying in the know when it comes to retirement planning can help to keep you on track for your future. We'll send you educational information about what's important to you.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability, and differing accounting standards. These risks are magnified in **emerging markets**.

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The subject matter in this communication is educational only and provided with the understanding, financial professionals, and that Principal® is not rendering legal, accounting, investment, or tax advice. You should consult appropriate counsel, financial advisors, and other professionals on all matters pertaining to legal, tax, investment, or accounting obligations and requirements.

Beneficiary designations are legal designations that are needed whenever a qualified retirement plan provides benefits to beneficiaries of deceased participants. They state who is to receive the benefits and how benefits are to be paid in the event of a plan participant's death. Certain beneficiary designations cannot be completed online. Instead, a paper form must be completed and signed. If needed, you will be given the option to print the paper beneficiary form from the website. Based on your marital status, your designation may require spousal approval.

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Important Participant Notice Regarding Qualified Default Investment Alternative

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting principal.com.

Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, the retirement funds in the account and new contributions for which we do not have direction will be directed to the applicable target date fund in the Schwab Target Index Fund, sub advised by Charles Schwab Investment Mgmt. Your directions must be received at the Corporate Center of Principal Life Insurance Company®.

See the table below to identify the Schwab Target Index Fund that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below. See your Summary Plan Description for the definition of Normal Retirement Date.

Normal Retirement Date	Schwab Target Index Fund
2012 or earlier	Schwab Target 2010 Index Fund
Between 2013 and end of 2017	Schwab Target 2015 Index Fund
Between 2018 and end of 2022	Schwab Target 2020 Index Fund
Between 2023 and end of 2027	Schwab Target 2025 Index Fund
Between 2028 and end of 2032	Schwab Target 2030 Index Fund
Between 2033 and end of 2037	Schwab Target 2035 Index Fund
Between 2038 and end of 2042	Schwab Target 2040 Index Fund
Between 2043 and end of 2047	Schwab Target 2045 Index Fund
Between 2048 and end of 2052	Schwab Target 2050 Index Fund
Between 2053 and end of 2057	Schwab Target 2055 Index Fund
Between 2058 and end of 2062	Schwab Target 2060 Index Fund
2063 or later	Schwab Target 2065 Index Fund

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Note: Neither the principal nor the underlying assets of the Schwab Target Index Fund are guaranteed at any time, including the target date. Investment risk remains at all times.

To learn about the retirement plan's default investment option and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook for the Schwab Target Index Fund that will apply.

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.

Right to Direct

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting principal.com and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses¹ for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment². See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit principal.com or contact:

RYAN CLAW, TREASURER
P.O. BOX 837
SELLS, AZ 85634
(520)383-1800 x2455
ryan.claw@tonation-nsn.gov

¹ Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

² Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.

See the investment option summary for detail on the plan's default investment option and other investment options available.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

The Tohono O'Odham Nation 401(k) Retirement Plan (the Plan) offered by TOHONO O'ODHAM NATION 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:

TOHONO O'ODHAM NATION
P.O. BOX 3050
SELLS, AZ 85634
520-383-6540

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. TOHONO O'ODHAM NATION 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.

You may not direct contributions or investment transfers into Forfeiture Fund for Employer Match in M, Rollover, Employee Nondeductible, Employer Discretionary, Elective Deferral, Employer Additional, and Elective Deferral Catch Up.

You may not transfer retirement funds out of Forfeiture Fund for Employer Match in M, Rollover, Employee Nondeductible, Employer Discretionary, Elective Deferral, Employer Additional, and Elective Deferral Catch Up.

You may only direct a maximum of 0% of Elective Deferral, Employee Nondeductible, Employer Match in M, Employer Discretionary, Employer Additional, Rollover, and Elective Deferral Catch Up into the Forfeiture Fund.

To transfer retirement funds, log in to your account at principal.com or call us at 800.547.7754.

Fees and expenses+ — To cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services, the following annual Plan administrative expense(s) will be calculated and applied to your account balance each Frequency period.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a fee adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

+ 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.

Annual Plan administrative expense	Frequency
\$90.00 per active participant \$90.00 per inactive participant	One twelfth is deducted monthly.

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:** \$40.00
- **Fee for overnight mailing a check:** \$20.00

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. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. 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: Short-Term Fixed Income	Investment Category: Stable Value				Inv Manager or Sub-Advisor: Putnam Investment Mgmt Co.			
Investment Name: Putnam Stable Value Fund (25) ##, 1	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	0.94	1.86	3.80	3.46	2.97	2.52	4.05	2/1991
Benchmark: Bloomberg US Government 1-3 Year Index	1.19	2.83	5.72	3.44	1.34	1.60	-	-

Description: The fund invests in high-quality guaranteed investment contracts (GICs) and similar contracts issued by insurance companies, banks and other financial institutions. The fund also invests up to 75% of its assets in security-backed investment contracts (SBICs), including separate account products of insurance companies. The fund invests at least 5% of its assets in high-quality money market instruments, cash, cash equivalents and stable value funds (including fixed income funds underlying SBICs) with investment policies and other provisions similar to those of the fund, and may invest without limit in these investments. To earn additional income, the fund (or another stable value fund in which it invests) may lend securities to other financial institutions on a collateralized basis. Any income will be net of fees. Securities lending is subject to certain risks.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# 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 03/31/2025	Other	Cash					
	92.17	7.83					

Asset Class: Short-Term Fixed Income	Investment Category: Money Market				Inv Manager or Sub-Advisor: Federated Investment Mgmt.			
Investment Name: Forfeiture Fund **, 9	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.06	2.13	4.67	4.59	2.77	1.91	1.82	1/2015
Benchmark: ICE BofA U.S. LIBOR 3 Month Index	1.08	2.16	4.93	4.66	2.83	2.16	-	-

Description: The investment seeks to provide current income consistent with stability of principal. The fund invests in a portfolio of U.S. Treasury and government securities maturing in 397 days or less and repurchase agreements collateralized fully by U.S. Treasury and government securities. The fund will operate as a "government money market fund," as such term is defined in or interpreted under Rule 2a-7 under the Investment Company Act of 1940.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.24/\$2.40	0.15					
			-	0.00	-	N/A	10/01/2025
Composition (% of Assets) as of 03/31/2025							
	N/A						
	N/A						

Asset Class: Fixed Income	Investment Category: Intermediate Core Bond				Inv Manager or Sub-Advisor: Allspring Global Investments			
Investment Name: Allspring Core Bond CIT N Fund ** , 1, 9, 10, 11, 12, 16	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	1.28	4.23	6.45	3.12	-0.26	2.04	7.18	1/1981
Benchmark: Bloomberg US Aggregate Bond Index	1.21	4.02	6.08	2.55	-0.73	1.76	-	-

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund invests principally in investment-grade debt securities, including U.S. Government obligations, corporate bonds and mortgage- and asset-backed securities. As part of the investment strategy, the Fund may invest in stripped securities or enter into mortgage dollar rolls and reverse repurchase agreements, as well as invest in U.S. dollar-denominated debt securities of foreign issuers.

Fees & Expenses	Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000		Net %						
	0.20/\$2.00		0.20						
Composition (% of Assets) as of 05/31/2025	U.S. Bonds	Non- U.S. Bonds	Other	Cash					
	91.57	5.40	2.99	0.04					

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2000-2010				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2010 Index Fund 3, 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			4.33	5.52	9.34	7.97	5.03	-	5.34	8/2016
Benchmark: Morningstar Lifetime Moderate 2010 Index			4.86	6.20	10.23	7.92	5.35	5.27	4.97	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses		Redemption Fee		Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.13/\$1.30		0.08		-		0.00		-
Composition (% of Assets) as of 05/31/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other			
		58.03	27.17	7.32	4.15	3.31	0.02			

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2015				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2015 Index Fund 3, 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			4.79	5.87	9.76	8.54	5.49	-	5.63	8/2016
Benchmark: Morningstar Lifetime Moderate 2015 Index			5.08	6.37	10.41	8.04	5.31	5.44	5.13	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses			Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.13/\$1.30	0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other			
		53.98	30.07	8.52	4.32	3.09	0.02			

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2020				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2020 Index Fund 3, 7, 10, 13, 14, 15				Average Annual Total Return as of 06/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				5.01	5.97	10.06	8.87	5.79	-	6.13	8/2016
Benchmark: Morningstar Lifetime Moderate 2020 Index				5.45	6.60	10.73	8.42	5.57	5.73	5.45	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.13/\$1.30		0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Cash	Non-U.S. Bonds	Other				
		51.91	32.28	9.57	3.25	2.98	0.02				

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2025				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2025 Index Fund 3, 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			5.25	6.20	10.43	9.69	7.00	-	7.05	8/2016
Benchmark: Morningstar Lifetime Moderate 2025 Index			5.94	6.91	11.20	9.06	6.17	6.17	5.97	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses		Redemption Fee		Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.13/\$1.30	0.08	-	0.00	-	N/A	N/A		
Composition (% of Assets) as of 05/31/2025		U.S. Bonds	U.S. Stocks	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other			
		50.28	33.53	10.41	2.89	2.87	0.02			

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2030				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2030 Index Fund 3, 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			6.59	7.06	11.83	11.47	8.60	-	8.10	8/2016
Benchmark: Morningstar Lifetime Moderate 2030 Index			6.61	7.31	11.86	10.07	7.24	6.78	6.72	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses			Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.13/\$1.30	0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other			
		42.77	36.65	15.90	2.37	2.27	0.03			

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2035				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2035 Index Fund 3, 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			7.54	7.60	12.78	12.75	9.79	-	8.86	8/2016
Benchmark: Morningstar Lifetime Moderate 2035 Index			7.54	7.85	12.81	11.51	8.76	7.52	7.61	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses			Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.13/\$1.30	0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	U.S. Bonds	Non-U.S. Stocks	Non-U.S. Bonds	Cash	Other			
		49.58	26.80	19.91	1.87	1.80	0.04			

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2040				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2040 Index Fund 3, 7, 10, 13, 14, 15				Average Annual Total Return as of 06/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				8.36	8.05	13.63	13.75	10.77	-	9.49	8/2016
Benchmark: Morningstar Lifetime Moderate 2040 Index				8.59	8.46	13.88	13.05	10.30	8.19	8.40	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.13/\$1.30		0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other				
		54.56	23.15	19.28	1.56	1.39	0.04				

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2045				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2045 Index Fund 3, 7, 10, 13, 14, 15				Average Annual Total Return as of 06/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				8.99	8.45	14.33	14.57	11.63	-	9.99	8/2016
Benchmark: Morningstar Lifetime Moderate 2045 Index				9.46	9.00	14.78	14.20	11.36	8.62	8.88	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.13/\$1.30		0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred			
		58.58	26.05	13.05	1.33	0.94	0.05	0.01			

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2050				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2050 Index Fund 3, 7, 10, 13, 14, 15				Average Annual Total Return as of 06/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				9.47	8.76	14.80	15.09	12.14	-	10.27	8/2016
Benchmark: Morningstar Lifetime Moderate 2050 Index				9.97	9.35	15.29	14.73	11.81	8.77	9.04	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.13/\$1.30		0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred			
		61.37	28.44	8.50	1.00	0.63	0.05	0.01			

Asset Class: Balanced/Asset Allocation		Investment Category: Target-Date 2055				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2055 Index Fund 3, 7, 10, 13, 14, 15		Average Annual Total Return as of 06/30/2025 Quarter End							
		3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
		9.71	8.89	15.01	15.37	12.45	-	10.47	8/2016
Benchmark: Morningstar Lifetime Moderate 2055 Index		10.14	9.53	15.46	14.81	11.87	8.75	9.01	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.									
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %						
		0.13/\$1.30	0.08						
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred	
		62.82	29.81	5.96	0.90	0.44	0.05	0.01	

Asset Class: Balanced/Asset Allocation				Investment Category: Target-Date 2060				Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt			
Investment Name: Schwab Target 2060 Index Fund 3, 7, 10, 13, 14, 15				Average Annual Total Return as of 06/30/2025 Quarter End							
				3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
				9.89	9.02	15.22	15.61	12.75	-	10.61	8/2016
Benchmark: Morningstar Lifetime Moderate 2060 Index				10.19	9.64	15.49	14.76	11.82	8.68	8.93	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). It has a policy to invest, under normal circumstances, at least 80% of its assets (net assets, including, for this purpose, any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.											
Fees & Expenses		Total Investment Expenses				Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000		Net %							
		0.13/\$1.30		0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred			
		63.82	30.78	4.17	0.86	0.31	0.06	0.01			

Asset Class: Balanced/Asset Allocation			Investment Category: Target-Date 2065+					Inv Manager or Sub-Advisor: Charles Schwab Investment Mgmt		
Investment Name: Schwab Target 2065 Index Fund 7, 10, 13, 14, 15			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			10.03	9.14	15.35	15.76	-	-	8.76	2/2021
Benchmark: Morningstar Lifetime Moderate 2060 Index			10.19	9.64	15.49	14.76	11.82	8.68	5.69	-
Description: The investment seeks to provide capital appreciation and income consistent with its current asset allocation. The fund seeks to achieve its investment objective by investing primarily in affiliated Schwab exchange-traded funds (ETFs). These underlying funds invest their assets directly in equity, fixed income, cash and cash equivalents (including money market funds) in accordance with their own investment objectives and policies. The fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.										
Fees & Expenses		Total Investment Expenses			Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date	
		Gross %/ Per \$1,000	Net %							
		0.14/\$1.40	0.08							
Composition (% of Assets) as of 05/31/2025		U.S. Stocks	Non-U.S. Stocks	U.S. Bonds	Cash	Non-U.S. Bonds	Other	Pre-ferred		
		64.87	31.79	2.35	0.75	0.17	0.06	0.01		

Asset Class: Large U.S. Equity	Investment Category: Large Value				Inv Manager or Sub-Advisor: Massachusetts Financial Svc Co			
Investment Name: MFS Value R6 Fund 8, 9	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	2.79	6.86	12.31	12.02	12.84	9.50	8.55	4/2006
Benchmark: Russell 1000 Value Index	3.79	6.00	13.70	12.76	13.93	9.19	-	-

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

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.45/\$4.50	0.44					
			-	0.00	2/calendar quarter	N/A	12/31/2025

Composition (% of Assets) as of 05/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash	
	93.22	6.17	0.61	

Asset Class: Large U.S. Equity	Investment Category: Large Blend				Inv Manager or Sub-Advisor: Multiple Sub-Advisors			
Investment Name: Principal/BlackRock S&P 500 Index CIT N Fund 1, 3, 5, 6, 8	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	10.94	6.17	15.12	19.69	16.63	13.67	11.50	1/1974
Benchmark: Morningstar US Large-Mid Cap Index	11.41	6.36	15.69	19.93	16.31	13.42	-	-
Benchmark: Standard & Poor's 500 Index TR	10.94	6.20	15.16	19.71	16.64	13.65	-	-

Description: The Fund seeks long term capital growth by owning a diversified portfolio of established companies which produce superior and sustainable earnings growth. The Fund offers investors exposure to equity securities by fully replicating the S&P 500 Index. The objective of the Fund is to track the performance of its benchmark. To manage the Fund effectively, management focuses on three objectives: minimizing transaction costs, minimizing tracking error and minimizing investment and operational risk.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.02/\$0.20	0.02					
			-	0.00	-	N/A	N/A

Composition (% of Assets) as of 05/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash	
	99.03	0.52	0.45	

Asset Class: Large U.S. Equity	Investment Category: Large Growth				Inv Manager or Sub-Advisor: MainStay			
Investment Name: NYLI Winslow Large Cap Growth R6 Fund 8, 9	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	20.63	10.84	18.89	27.86	16.71	16.14	16.44	6/2013
Benchmark: Russell 1000 Growth Index	17.84	6.09	17.22	25.76	18.15	17.01	-	-

Description: The investment seeks long-term growth of capital. The fund invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in large capitalization companies, which are companies having a market capitalization in excess of \$4 billion at the time of purchase. The Subadvisor invests substantially all of the fund's investable assets in domestic securities. However, the fund is permitted to invest up to 20% of its net assets in foreign securities. An issuer of a security is considered to be a U.S. or foreign issuer based on the issuer's "country of risk" (or similar designation) as determined by a third-party such as Bloomberg.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.63/\$6.30	0.62					
			-	0.00	-	N/A	02/28/2026

Composition (% of Assets) as of 04/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	
	98.27	1.26	0.47	

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Value				Inv Manager or Sub-Advisor: Massachusetts Financial Svc Co			
Investment Name: MFS Mid Cap Value R6 Fund 2,9	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	3.29	0.66	8.15	11.55	14.36	8.95	10.40	2/2013
Benchmark: Russell Midcap Value Index	5.35	3.12	11.53	11.34	13.71	8.39	-	-

Description: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap(R) Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.63/\$6.30	0.62					
			-	0.00	2/calendar quarter	N/A	01/31/2025

Composition (% of Assets) as of 04/30/2025	U.S. Stocks	Non-U.S. Stocks	Cash	Pre-ferred
	93.68	3.80	1.92	0.60

Asset Class: Small/Mid U.S. Equity	Investment Category: Mid Cap Growth				Inv Manager or Sub-Advisor: JP Morgan Investment Mgmt Inc.			
Investment Name: JP Morgan Mid Cap Growth R6 Fund 2,9	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	18.12	7.27	15.61	16.48	10.28	11.41	13.98	11/2011
Benchmark: Russell Midcap Growth Index	18.20	9.79	26.49	21.46	12.65	12.13	-	-

Description: The investment seeks growth of capital. Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of mid cap companies, including common stocks and debt securities and preferred securities that are convertible to common stocks. "Assets" means net assets, plus the amount of borrowings for investment purposes. The fund invests primarily in common stocks of mid cap companies which the fund's adviser believes are capable of achieving sustained growth.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.69/\$6.90	0.65					
			-	0.00	2/60 day period	N/A	10/31/2025

Composition (% of Assets) as of 05/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	98.20	1.31	0.49

Asset Class: Small/Mid U.S. Equity	Investment Category: Small Value				Inv Manager or Sub-Advisor: Vanguard Group			
Investment Name: Vanguard Small Cap Value Index Admiral Fund **, 3	Average Annual Total Return as of 06/30/2025 Quarter End							
	3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
	5.20	-0.51	9.12	11.65	15.18	8.39	11.57	9/2011
Benchmark: Russell 2000 Value Index	4.97	-3.16	5.54	7.45	12.47	6.72	-	-

Description: The investment seeks to track the performance of the CRSP US Small Cap Value Index that measures the investment return of small-capitalization value stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fees & Expenses	Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date
	Gross %/ Per \$1,000	Net %					
	0.07/\$0.70	0.07					
			-	0.00	1/30 day period	N/A	N/A

Composition (% of Assets) as of 05/31/2025	U.S. Stocks	Non-U.S. Stocks	Cash
	97.47	1.72	0.81

Asset Class: Small/Mid U.S. Equity			Investment Category: Small Growth				Inv Manager or Sub-Advisor: Baron Capital			
Investment Name: Baron Small Cap Instl Fund **, 2, 9			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			10.38	0.36	8.99	13.36	9.38	10.07	12.74	5/2009
Benchmark: Russell 2000 Growth Index			11.97	-0.48	9.73	12.38	7.42	7.14	-	-
Description: The investment seeks capital appreciation through investments primarily in securities of small-sized growth companies. The fund invests 80% of its net assets in equity securities in the form of common stock of U.S. small-sized growth companies. BAMCO, Inc. ("BAMCO" or the "Adviser") defines small-sized companies as those, at the time of purchase, with market capitalizations up to the largest market cap stock in the Russell 2000 Growth Index at reconstitution, or companies with market capitalizations up to \$2.5 billion, whichever is larger.										
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %							
		1.05/\$10.50	1.05							
Composition (% of Assets) as of 03/31/2025		U.S. Stocks	Non-U.S. Stocks	Cash						
		98.20	1.17	0.63						
Asset Class: Global/International Equity			Investment Category: Foreign Large Blend				Inv Manager or Sub-Advisor: MFS Investment Management			
Investment Name: MFS International Diversification R6 Fund 4, 9			Average Annual Total Return as of 06/30/2025 Quarter End							
			3-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Incept	Incept Date
			11.12	17.64	18.79	14.26	9.49	7.72	7.57	10/2017
Benchmark: MSCI ACWI Ex USA Index			12.03	17.90	17.72	13.99	10.13	6.12	-	-
Description: The investment seeks capital appreciation. The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser, referred to as underlying funds. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).										
Fees & Expenses		Total Investment Expenses		Redemption Fee	Revenue Sharing %	# of Transfers Allowed/Time Period	Contractual Cap Exp Date	Waiver Expiration Date		
		Gross %/ Per \$1,000	Net %							
		0.74/\$7.40	0.73							
Composition (% of Assets) as of 05/31/2025		Non-U.S. Stocks	U.S. Stocks	Cash						
		91.84	5.72	2.44						

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.

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 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.

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.

Principal® charges the investment provider an annual Principal® Platform Connectivity Program (Program) fee of \$1,000 for those investment option(s) with this designation. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investments to its platform, including but not limited to, expenses for IT systems, IT employees and required legal and compliance services. The investment provider will pay the Program fee for these investment options.

** If an investment provider chooses not to participate in the Principal® Platform Connectivity Program (Program), your Plan may be charged an annual Program fee of \$1,000 to be included as part of your Principal® recordkeeping fee. This Program fee helps to pay for a number of expenses incurred in connection with maintaining and adding investment options to our platform, including but not limited to, expenses for IT systems and staffing needs and required legal and compliance services. The appropriate plan fiduciary may remove the investment option(s) associated with the Program fee, at any time, by contacting Principal with the investment option change. Changes related to the plan's investment options could change overall plan fees.

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Investing involves risk, including possible loss of principal.

You could lose money by investing in the money market fund (Fund). Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund generally must impose a fee when net sales of Fund shares exceed certain levels. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

* 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.

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.

Insurance products and plan administrative services provided through Principal Life Insurance Company®, a member 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.

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 Total Investment Expense Net and Total Expense Gross is obtained from Morningstar or directly from the Trust Company and rounded to the nearest one hundredth. For additional information, please contact the plan sponsor or trustee of the Collective Investment Trust (CIT).

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 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.

⁴ 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.

⁵ SEI Trust Company (the Trustee) serves as the Trustee of the Fund and maintains ultimate fiduciary authority over the management of, and the investments made, in the Fund. The Fund is part of a Collective Investment Trust (the Trust) operated by the Trustee. The Trust Company, organized under the laws of the Commonwealth of Pennsylvania and wholly owned subsidiary of SEI Investments Company, has retained Principal Global Investors, LLC, doing business as Principal Asset Allocation (the Adviser), to serve as investment adviser with respect to the CITs, subject to the Trust Company's supervision and review. The Adviser is an indirect wholly owned subsidiary of Principal Financial Group, Inc. The Adviser also manages portfolios which may be included as underlying investments in the CITs. The Adviser or other affiliates of the Trust Company may provide services to the CITs and may receive fees for such services. The CITs are available only to certain qualified retirement plans and governmental 457(b) plans.

⁶ Units of the CITs are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the 1940 Act), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

⁷ 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.

⁸ Investing involves risk, including possible loss of principal. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

⁹ 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 offering document 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.

¹⁰ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

¹¹ Collective investment trusts (CITs) are available for investment only by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plans fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

¹² Collective Investment Trusts (CITs) are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the 1940 Act), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

¹³ 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.

¹⁴ 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.

¹⁵ 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 plan's 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.

¹⁶ 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.

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

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What type of investor are you?

Not sure what type of investor you are? No problem.

These two simple questions can help:



How comfortable are you with risk?



How long until you retire?

If you know the answers to these, you'll be able to make more well-informed choices about where to put the money in your account. That's important because how the money is invested can have a big impact on how you may live in retirement.

Take this short quiz to help you determine how to allocate your money.

1. How much do you know about investing?

- Just learning the ropes 0 points
- Somewhat knowledgeable 6 points
- An expert 12 points

.....> **points**

2. When you're planning for your retirement and want to invest some money, what is your main goal?

- Not losing money 0 points
- Keeping your money and making more money 8 points
- Making as much money as possible 17 points

.....> **points**

3. How likely are you to put money in investments that earn stable but lower returns?

- Very likely 0 points
- Likely 5 points
- Unlikely 9 points
- Very unlikely 14 points

.....> **points**

4. How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable 0 points
- Neutral 6 points
- Comfortable 12 points

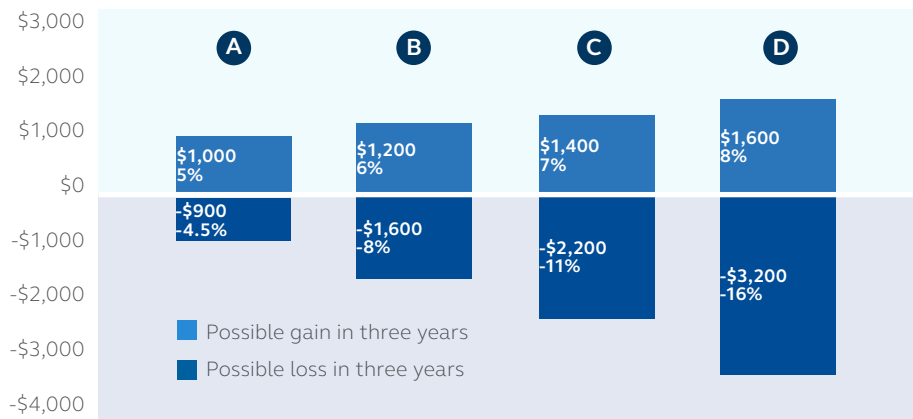
.....> **points**

5. One of your investments is suddenly underperforming and you’re showing a loss — what would you do?

- Immediately move to a less risky investment
 - Wait it out at least a year before changing your investment
 - Stick with the current investment
- 0 points
7 points
13 points

points

6. You were given \$20,000 to invest in one of the four scenarios shown below. The chart shows the best case and worst case returns of each investment over the past three years. Which scenario would you choose?



Percentage of the total value gain/loss.

These figures are hypothetical and do not guarantee any future returns nor represent the performance of any particular investment. This is for illustrative purposes only.

- A

 0 points
- B

 5 points
- C

 9 points
- D

 14 points

points

7. You put \$5,000 in one of your investments and plan to keep it for 10 years. During the first year, the overall stock market loses value — including the money you invested. Are you more likely to:

- Sell all of your investment
 - Sell some of your investment
 - Leave your investment alone
 - Buy more of your investment
- 0 points
6 points
12 points
17 points

points

Total Points

Years to retirement

When do you plan to begin taking money out of your account?



Where did you land?

Based on your answers to the quiz, let’s determine which investor profile best describes you. Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan’s various types of investments across different levels of risk.

First, calculate your quiz score. ➤ **Then**, confirm your years to retirement. ➤ **Next**, determine where these two meet on the chart below.

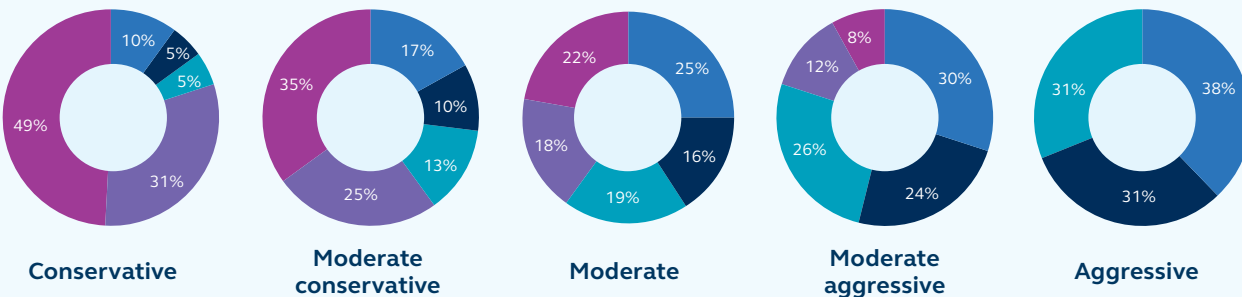
The color of the box where these intersect will match one of the five investor profiles below.

Years to retirement:	Score 0–17	Score 18–41	Score 42–61	Score 62–83	Score 84–100
≤5 years					
6–10 years					
11–15 years					
16–20 years					
21+ years					
	Conservative	Moderate conservative	Moderate	Moderate aggressive	Aggressive

Please keep in mind that this is simply a guideline and for educational purposes only. It is not intended to tell you how to invest. We suggest that you review your investment profile at least annually or as life changes occur to help ensure you’re still meeting your goals.

Does this sound like you?

Investor profiles



Low risk/return ➤ Levels of risk ➤ High risk/return

● Large U.S. Equity ● Small/Mid U.S. Equity ● Global/International Equity ● Fixed Income ● Short-Term Fixed Income

Depending on the objectives of the investment options selected in each asset class, investors may experience price fluctuations and have the potential to lose value. **Asset allocation and diversification do not ensure a profit or protect against a loss.**

Log on to principal.com to make or modify your investment selection.

Profile descriptions

Whether you’re taking this quiz to help select your mix of investments or to verify if your own education model aligns, the five pie charts represent a mix of risk levels that apply to investments that fit within each profile description. Based on the quiz results, consider if the investor profile and description match what type of investor you are.

Conservative	This allocation is designed for the more cautious investor, one with sensitivity to short-term losses and/or a shorter time horizon. It is targeted toward the investor seeking investment stability from the investable assets but still seeking to beat inflation over the long term. The main objective of this investor is to preserve capital while providing income potential. Investors may expect fluctuations in the values of this portfolio to be smaller and less frequent than in more aggressive portfolios.
Moderate conservative	This allocation may be appropriate for the investor who seeks both modest capital appreciation and income potential from his or her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than the most conservative investors. While this allocation is still designed to preserve capital, fluctuations in the values of this portfolio may occur from year to year.
Moderate	This allocation may suit the investor who seeks relatively stable growth with a lower level of income potential. An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than more conservative investors. The main objective of this investor is to achieve steady growth while limiting fluctuation to less than that of the overall stock market.
Moderate aggressive	This allocation is designed for investors with a relatively high tolerance for risk and a longer time horizon. These investors have little need for current income and seek above-average growth from their investable assets. The main objective of this profile is capital appreciation, and its investors should be able to tolerate moderate fluctuations in their portfolio values.
Aggressive	This allocation may be appropriate for investors who have both a high tolerance for risk and a long investment time horizon. The main objective of this profile is to provide high growth, which means the investor is not as concerned with receiving current income. This portfolio may have larger and more frequent fluctuations from year to year, making it potentially less desirable for investors who do not have both a high tolerance for risk and an extended investment horizon.

Morningstar Investment Management LLC, periodically reviews and adjusts profile asset allocation model percentages based upon their economic outlook and current market conditions.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options.

Fixed-income investments are subject to interest rate risk; as interest rates rise their value will decline.

Lower-rated securities are subject to additional credit and default risks.

Small and mid-cap stocks may have additional risks including greater price volatility.

International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

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