

Investment Options - September 30, 2024

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For a glossary of investment items relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

**or call 888-641-1140**

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet website address shown above or you can contact **Jose Macias at (361) 844-1080, 501 South Shoreline, Corpus Christi, TX 78401.**

**Document Summary**

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

**Part I Performance Information**

The Variable Return Investments Table focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website[s].

Variable Return Investments											
	Name/Type of Option	Average Quarterly Total Return as of 09/30/2024					Benchmark				
		1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception	
Allocation	Vanguard Target Retirement 2025 Fund(VTTVX)	21.13 %	7.09 %	6.74 %	6.83 %	10/27/2003	22.04 %	7.07 %	6.49 %	6.71 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2035 Fund(VTTHX)	24.76 %	8.95 %	7.93 %	7.70 %	10/27/2003	22.04 %	7.07 %	6.49 %	6.71 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2045 Fund(VTIVX)	27.82 %	10.74 %	8.97 %	8.42 %	10/27/2003	22.04 %	7.07 %	6.49 %	6.71 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2020 Fund(VTWNX)	18.25 %	6.01 %	5.99 %	6.19 %	6/7/2006	22.04 %	7.07 %	6.49 %	6.16 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2030 Fund(VTHRX)	23.27 %	8.04 %	7.35 %	6.98 %	6/7/2006	22.04 %	7.07 %	6.49 %	6.16 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2040 Fund(VFORX)	26.33 %	9.85 %	8.49 %	7.72 %	6/7/2006	22.04 %	7.07 %	6.49 %	6.16 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2055 Fund(VFFVX)	28.92 %	11.05 %	9.11 %	10.41 %	8/18/2010	22.04 %	7.07 %	6.49 %	7.02 %	<b>Morningstar Mod Tgt Risk TR USD</b>

**Variable Return Investments**

	Name/Type of Option	Average Quarterly Total Return as of 09/30/2024					Benchmark				
		1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception	
Allocation	Vanguard Target Retirement 2060 Fund(VTTSX)	28.93 %	11.05 %	9.11 %	10.24 %	1/19/2012	22.04 %	7.07 %	6.49 %	6.69 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement 2050 Fund(VFIFX)	28.91 %	11.05 %	9.13 %	8.09 %	6/7/2006	22.04 %	7.07 %	6.49 %	6.16 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	Vanguard Target Retirement Income Fund(VTINX)	16.22 %	4.45 %	4.51 %	5.09 %	10/27/2003	22.04 %	7.07 %	6.49 %	6.71 %	<b>Morningstar Mod Tgt Risk TR USD</b>
	American Funds American Balanced R6(RLBGX)	26.27 %	9.65 %	8.77 %	10.89 %	5/1/2009	22.04 %	7.07 %	6.49 %	7.91 %	<b>Morningstar Mod Tgt Risk TR USD</b>
International Equity	American Funds Europacific Growth R6 (RERGX)	24.71 %	7.52 %	6.26 %	8.29 %	5/1/2009	25.35 %	7.59 %	5.22 %	6.78 %	<b>MSCI ACWI Ex USA NR USD</b>
	Fidelity International Index(FSPSX)	25.36 %	8.37 %	5.87 %	7.23 %	9/8/2011	25.35 %	7.59 %	5.22 %	5.24 %	<b>MSCI ACWI Ex USA NR USD</b>
	Fidelity Advisor Emerging Markets Z (FZEMX)	24.32 %	7.64 %	6.72 %	-1.53 %	5/11/2021	25.35 %	7.59 %	5.22 %	-0.83 %	<b>MSCI ACWI Ex USA NR USD</b>
Money Market	Vanguard Federal Money Market Investor(VMFXX)	5.41 %	2.29 %	1.61 %	3.93 %	7/13/1981	5.52 %	2.47 %	1.75 %	N/A %	<b>USTREAS T-Bill Auction Ave 3 Mon</b>
Taxable Bond	DFA Inflation-Protected Securities I (DIPSX)	10.15 %	2.63 %	2.59 %	3.75 %	9/18/2006	11.57 %	0.33 %	1.84 %	3.15 %	<b>Bloomberg US Agg Bond TR USD</b>
	TCW MetWest Total Return Bd Plan (MWTSX)	12.76 %	0.54 %	1.95 %	2.78 %	7/29/2011	11.57 %	0.33 %	1.84 %	1.89 %	<b>Bloomberg US Agg Bond TR USD</b>
	Lord Abbett Short Duration Income R6 (LDLVX)	8.07 %	2.25 %	2.49 %	2.55 %	6/30/2015	11.57 %	0.33 %	1.84 %	1.45 %	<b>Bloomberg US Agg Bond TR USD</b>
U.S. Equity	Vanguard 500 Index Admiral(VFIAX)	36.29 %	15.93 %	13.34 %	8.27 %	11/13/2000	36.35 %	15.98 %	13.38 %	7.65 %	<b>S&amp;P 500 TR USD</b>
	Vanguard Explorer Adm(VEXRX)	25.67 %	11.35 %	10.97 %	9.69 %	11/12/2001	36.35 %	15.98 %	13.38 %	8.87 %	<b>S&amp;P 500 TR USD</b>
	Vanguard Mid Cap Index Admiral (VIMAX)	28.79 %	11.22 %	10.21 %	10.15 %	11/12/2001	36.35 %	15.98 %	13.38 %	8.87 %	<b>S&amp;P 500 TR USD</b>
	JPMorgan Large Cap Growth R6 (JLGMX)	44.56 %	21.25 %	17.81 %	17.06 %	11/30/2010	36.35 %	15.98 %	13.38 %	13.45 %	<b>S&amp;P 500 TR USD</b>
	Fidelity Small Cap Index(FSSNX)	26.84 %	9.48 %	8.93 %	10.99 %	9/8/2011	36.35 %	15.98 %	13.38 %	14.17 %	<b>S&amp;P 500 TR USD</b>
	Vanguard Mid-Cap Value Index Admiral(VMVAX)	31.04 %	10.76 %	9.56 %	12.51 %	9/27/2011	36.35 %	15.98 %	13.38 %	14.30 %	<b>S&amp;P 500 TR USD</b>
	Vanguard Small Cap Value Index Admiral(VSIAX)	28.69 %	11.60 %	9.58 %	12.39 %	9/27/2011	36.35 %	15.98 %	13.38 %	14.30 %	<b>S&amp;P 500 TR USD</b>

**Variable Return Investments**

	Name/Type of Option	Average Quarterly Total Return as of 09/30/2024					Benchmark			
		1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
U.S. Equity	MFS Value R6(MEIKX)	26.60 %	10.52 %	9.89 %	8.70 %	5/1/2006	36.35 %	15.98 %	13.38 %	9.78 %
							<b>S&amp;P 500 TR USD</b>			
	MFS Mid Cap Growth R6(OTCKX)	27.90 %	10.20 %	12.05 %	13.24 %	1/2/2013	36.35 %	15.98 %	13.38 %	13.49 %
							<b>S&amp;P 500 TR USD</b>			

**Part II Fee and Expense Information**

Investment Fees and Expenses Table shows fee and expense information for the investment options listed in the prior table(s). This table shows the Total Annual Operating Expenses of the options in the table(s). Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
Allocation	Vanguard Target Retirement 2025 Fund (VTTVX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2035 Fund (VTTHX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2045 Fund (VTIVX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2020 Fund (VTWNX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>Allocation</b>	Vanguard Target Retirement 2030 Fund (VTHRX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2040 Fund (VFORX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2055 Fund (VFFVX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2060 Fund (VTTSX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Target Retirement 2050 Fund (VFIFX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>Allocation</b>	Vanguard Target Retirement Income Fund (VTINX)	0.080 %	\$ 0.8	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	American Funds American Balanced R6 (RLBGX)	0.250 %	\$ 2.5	Excessive Trading Policy : The series' board determined not to adopt the purchase blocking policy currently employed by the other American Funds. The board made this decision because the nature of the funds does not lend itself to abusive market timing activities. However, American Funds Service Company will monitor for frequent trading in the funds' shares, and all transactions in fund shares are subject to the right of the series, American Funds Distributors and American Funds Service Company to restrict potentially abusive trading. In addition to reserving the right to restrict potentially abusive trading, American Funds Service Company will monitor for other types of activity that could potentially be harmful to the American Funds — for example, short-term trading activity in multiple funds. When identified, American Funds Service Company will request that the shareholder discontinue the activity. If the activity continues, American Funds Service Company will freeze the shareholder account to prevent all activity other than redemptions of fund shares.
<b>International Equity</b>	American Funds Europacific Growth R6 (RERGX)	0.470 %	\$ 4.7	Excessive Trading Policy : The series' board determined not to adopt the purchase blocking policy currently employed by the other American Funds. The board made this decision because the nature of the funds does not lend itself to abusive market timing activities. However, American Funds Service Company will monitor for frequent trading in the funds' shares, and all transactions in fund shares are subject to the right of the series, American Funds Distributors and American Funds Service Company to restrict potentially abusive trading. In addition to reserving the right to restrict potentially abusive trading, American Funds Service Company will monitor for other types of activity that could potentially be harmful to the American Funds — for example, short-term trading activity in multiple funds. When identified, American Funds Service Company will request that the shareholder discontinue the activity. If the activity continues, American Funds Service Company will freeze the shareholder account to prevent all activity other than redemptions of fund shares.

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>International Equity</b>	Fidelity International Index(FSPSX)	0.035 %	\$ 0.35	Excessive Trading Policy : The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.
	Fidelity Advisor Emerging Markets Z (FZEMX)	0.740 %	\$ 7.4	Excessive Trading Policy : The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.
<b>Money Market</b>	Vanguard Federal Money Market Investor (VMFXX)	0.110 %	\$ 1.1	N/A

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>Taxable Bond</b>	DFA Inflation-Protected Securities I (DIPSX)	0.110 %	\$ 1.1	Excessive Trading Policy : The Board of Directors of the Fund (the "Board") has adopted a policy (the "Trading Policy") and the Advisor and DFA Securities LLC (collectively, "Dimensional") and Dimensional's agents have implemented the following procedures, which are designed to discourage and prevent market timing or excessive short-term trading in the Fund: (i) trade activity monitoring and purchase blocking procedures; and (ii) use of fair value pricing. Under the Fund's purchase blocking procedures, where an investor has engaged in any two purchases and two redemptions (including redemptions that are part of an exchange transaction) in a Portfolio in any rolling 30 calendar day monitoring period (i.e., two "round trips"), the Fund and Dimensional intend to block the investor from making any additional purchases in that Portfolio for 90 calendar days (a "purchase block"). If implemented, a purchase block will begin at some point after the transaction that caused the investor to have engaged in the prohibited two round-trips is detected by the Fund, Dimensional, or their agents. The Fund and Dimensional are permitted to implement a longer purchase block, or permanently bar future purchases by an investor, if they determine that it is appropriate.
	TCW MetWest Total Return Bd Plan (MWTSX)	0.370 %	\$ 3.7	Excessive Trading Policy : The Trust reserves the right to refuse any purchase or exchange request that could adversely affect a Fund or its operations, including those from any individual or group who, in the Trust's view, is likely to engage in excessive material trading. If a purchase or exchange order into shares of a Fund is rejected, the potential investor will not benefit from any subsequent increase in the net asset value of that Fund. Future purchases into a Fund may be barred if a shareholder effects more than one round trip in shares of that Fund (meaning exchanges or redemptions following a purchase) in excess of certain de minimis limits within a 30-day period. In addition, the Trust reserves the right to: change or discontinue its exchange privilege, or temporarily suspend this privilege during unusual market conditions, to the extent permitted under applicable SEC rules; and delay sending out redemption proceeds for up to seven days (generally only applies in cases of large redemptions, excessive trading or during unusual market conditions).

**Investments Fees and Expenses**

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>Taxable Bond</b>	Lord Abbett Short Duration Income R6 (LDLVX)	0.310 %	\$ 3.1	Excessive Trading Policy : We have procedures in place designed to enable us to monitor the purchase, sale and exchange activity in Fund shares by investors and financial intermediaries that place orders on behalf of their clients in order to attempt to identify activity that is potentially harmful to the Fund. If, based on these monitoring procedures, we believe that an investor is engaging in, or has engaged in, frequent trading that may be harmful to the Fund, normally, we will notify the investor (and/or the investor's financial professional) to cease all such activity in the account. If the activity occurs again, we will place a block on all further purchases or exchanges of the Fund's shares in the investor's account and inform the investor (and/or the investor's financial professional) to cease all such activity in the account. The investor then has the option of maintaining any existing investment in the Fund, exchanging Fund shares for shares of Money Market Fund, or redeeming the account. Investors electing to exchange or redeem Fund shares under these circumstances should consider that the transaction may be subject to a CDSC or result in tax consequences. As stated above, although we generally notify the investor (and/or the investor's financial professional) to cease all activity indicative of frequent trading prior to placing a block on further purchases or exchanges, we reserve the right to immediately place a block on an account or take other action without prior notification when we deem such action appropriate in our sole discretion. While we attempt to apply the policy and procedures uniformly to detect frequent trading practices, there can be no assurance that we will succeed in identifying all such practices or that some investors will not employ tactics that evade our detection. Money Market Fund and Lord Abbett Ultra Short Bond Fund are not subject to the frequent trading policy and procedures.
<b>U.S. Equity</b>	Vanguard 500 Index Admiral(VFIAX)	0.040 %	\$ 0.4	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	Vanguard Explorer Adm(VEXRX)	0.340 %	\$ 3.4	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.



**Investments Fees and Expenses**

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions	
	As a %	Per \$1,000		
U.S. Equity	Vanguard Mid Cap Index Admiral(VIMAX)	0.050 %	\$ 0.5	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	JPMorgan Large Cap Growth R6(JLGMX)	0.440 %	\$ 4.4	Excessive Trading Policy : The Boards of J.P. Morgan Funds have adopted various policies and procedures to identify market timers, including reviewing "round trips" in and out of J.P. Morgan Funds by investors. A "round trip" includes a purchase or exchange into a Fund followed or preceded by a redemption or exchange out of the same Fund. If the Distributor detects that you have completed two round trips within 60 days in the same Fund, the Distributor will reject your purchase and exchange orders for a period of at least 90 days. For subsequent violations, the Distributor may, in its sole discretion, reject your purchase and exchange orders temporarily or permanently. In identifying market timers, the Distributor may also consider activity of accounts that it believes to be under common ownership or control.
	Fidelity Small Cap Index(FSSNX)	0.025 %	\$ 0.25	Excessive Trading Policy : The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.
	Vanguard Mid-Cap Value Index Admiral (VMVAX)	0.070 %	\$ 0.7	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

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	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
<b>U.S. Equity</b>	Vanguard Small Cap Value Index Admiral (VSIAX)	0.070 %	\$ 0.7	Excessive Trading Policy : Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.
	MFS Value R6(MEIKX)	0.440 %	\$ 4.4	Excessive Trading Policy : The fund is not intended to serve as a vehicle for frequent trading. The Board of Trustees of the fund has adopted the purchase and exchange limitation policy described below, which it believes is reasonably designed to discourage frequent fund share transactions. MFSC seeks to monitor and enforce this policy, subject to oversight by the Board of Trustees. The fund may alter its policies at any time without notice to shareholders. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). This policy does not apply to MFS money market funds or to exchanges initiated by a retirement plan trustee or sponsor rather than by a plan participant, and other similar non-discretionary exchanges (e.g., in connection with fund mergers/acquisitions/liquidations). MFSC may make exceptions to this policy if, in its judgment, the transaction does not represent frequent trading activity, such as purchases made through systematic purchase plans (but not systematic exchange plans), payroll contributions, or distribution investment programs. In applying this policy, MFSC considers the information available to it at the time and reserves the right to consider trading effected through multiple accounts that are under common ownership, control, or influence to be trading out of a single account.

## Investments Fees and Expenses

	Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
		As a %	Per \$1,000	
U.S. Equity	MFS Mid Cap Growth R6(OTCKX)	0.660 %	\$ 6.6	Excessive Trading Policy : The fund is not intended to serve as a vehicle for frequent trading. The Board of Trustees of the fund has adopted the purchase and exchange limitation policy described below, which it believes is reasonably designed to discourage frequent fund share transactions. MFSC seeks to monitor and enforce this policy, subject to oversight by the Board of Trustees. The fund may alter its policies at any time without notice to shareholders. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). This policy does not apply to MFS money market funds or to exchanges initiated by a retirement plan trustee or sponsor rather than by a plan participant, and other similar non-discretionary exchanges (e.g., in connection with fund mergers/acquisitions/liquidations). MFSC may make exceptions to this policy if, in its judgment, the transaction does not represent frequent trading activity, such as purchases made through systematic purchase plans (but not systematic exchange plans), payroll contributions, or distribution investment programs. In applying this policy, MFSC considers the information available to it at the time and reserves the right to consider trading effected through multiple accounts that are under common ownership, control, or influence to be trading out of a single account.

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which is available upon request. You should read the Prospectus carefully before choosing a Fund. Investment returns will fluctuate, cannot be guaranteed and do not predict the future performance of any investment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

This table shows Other Fees and Expenses for plan services.

Administrative/Individual Fees and Expenses			
<b>ACH Processing Fee</b>	<b>Spectrum Employee Benefits, Inc.</b>	\$20	The following distribution-related expenses will be charged to your account.
<b>Annual Administration Fee</b>	<b>Spectrum Employee Benefits, Inc.</b>	\$1250	Your employer pays the following general plan expenses: In the event that your employer did not pay these amounts, they would be deducted from your account pro rata.
<b>Annual Asset Based Fee</b>	<b>Spectrum Employee Benefits, Inc.</b>	0.15%	Your account is charged a pro rata share (your account value/total plan value) of the following general plan expenses.
<b>Annual Participant Fee</b>	<b>Spectrum Employee Benefits, Inc.</b>	\$15	Your account is charged the full amount of the following expenses.
<b>Qualified Domestic Relations Order (QDRO)</b>	<b>Spectrum Employee Benefits, Inc.</b>	\$250	The following distribution-related expenses will be charged to your account.
<b>Withdrawals/Distributions</b>	<b>Spectrum Employee Benefits, Inc.</b>	\$125	The following distribution-related expenses will be charged to your account.

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