

# The Christian and Missionary Alliance Retirement Plan - 95803-01

## Investment Performance as of 01/31/2024



Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit [empowermyretirement.com](http://empowermyretirement.com).

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 01/31/2024						Returns as of Quarter Ending 12/29/2023					Calendar Year Returns		
				1 Month YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month Year	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021	
<b>Bond</b>																	
PGIM High-Yield R6 <sup>4,23</sup>	PHYQX	0.38 / 0.38	10-31-2011	-0.02	-0.02	8.50	1.65	4.46	4.77	6.92	12.31	1.89	5.39	4.83	12.31	-11.55	6.47
PGIM Total Return Bond Z <sup>4,15,23</sup>	PDBZX	0.51 / 0.49	09-16-1996	0.16	0.16	3.98	-2.94	1.35	2.46	7.23	7.67	-3.28	1.64	2.57	7.67	-14.90	-1.25
Barclays Capital Aggregate Bond Index <sup>6,7,11,24</sup>	N/A	- / -		-0.27	-0.27	2.10	-3.17	0.83	1.63	6.82	5.53	-3.31	1.10	1.81	5.53	-13.01	-1.54
<b>Large Cap</b>																	
American Century Growth R6 <sup>12,23</sup>	AGRDX	0.62 / 0.57	07-26-2013	2.82	2.82	36.37	9.17	16.87	14.58	14.93	43.78	8.17	18.47	13.92	43.78	-31.20	27.93
Columbia Dividend Income Adv <sup>23</sup>	CVIRX	0.65 / 0.65	11-08-2012	1.35	1.35	10.08	10.77	11.85	11.11	8.62	10.49	9.86	12.87	10.52	10.49	-4.96	26.28
Vanguard Institutional Index I <sup>23</sup>	VINIX	0.04 / 0.04	07-31-1990	1.68	1.68	20.78	10.95	14.27	12.59	11.68	26.24	9.96	15.66	12.00	26.24	-18.14	28.67
S & P 500 Index <sup>6,7,8</sup>	N/A	- / -		1.68	1.68	20.82	10.99	14.30	12.62	11.69	26.29	10.00	15.69	12.03	26.29	-18.11	28.71
<b>Mid Cap</b>																	
Vanguard Mid Cap Index Ins <sup>3,23</sup>	VMCIX	0.04 / 0.04	05-21-1998	-1.49	-1.49	5.84	5.16	10.14	9.51	12.29	16.00	5.50	12.72	9.42	16.00	-18.70	24.53
S & P MidCap 400 Index <sup>6,7,9</sup>	N/A	- / -		-1.71	-1.71	4.78	6.94	10.02	9.32	11.67	16.44	8.09	12.62	9.27	16.44	-13.06	24.76
<b>Small Cap</b>																	
Columbia Small Cap Value II Instl 2 <sup>3,13,23</sup>	CRRRX	0.93 / 0.85	11-08-2012	-4.13	-4.13	1.55	6.52	8.64	7.33	12.84	14.27	9.87	12.06	7.43	14.27	-13.53	34.22
Principal SmallCap Growth I Instl <sup>3,16,23</sup>	PGRTX	0.98 / 0.96	12-06-2000	-2.55	-2.55	3.85	-5.33	7.89	8.29	11.46	16.43	-3.73	11.11	8.55	16.43	-28.55	7.24
Russell 2000 Index <sup>6,7,10</sup>	N/A	- / -		-3.89	-3.89	2.40	-0.76	6.80	7.03	14.03	16.93	2.22	9.97	7.16	16.93	-20.44	14.82
<b>Specialty</b>																	
Cohen & Steers Instl Realty Shares <sup>5,14,23</sup>	CSRIX	0.76 / 0.75	02-14-2000	-4.54	-4.54	-2.63	5.12	6.05	8.01	17.01	12.72	6.52	9.39	8.89	12.72	-24.73	42.47
Vanguard Materials Index Adm <sup>5,23</sup>	VMIAAX	0.10 / 0.10	02-11-2004	-4.05	-4.05	-0.56	7.91	11.00	8.36	10.66	13.69	8.50	13.52	8.33	13.69	-11.75	27.30
<b>International</b>																	

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INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 01/31/2024						Returns as of Quarter Ending 12/29/2023					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/ Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/ Since Inception	2023	2022	2021
Fidelity International Index <sup>2,23</sup>	FSPSX	0.04 / 0.04	09-08-2011	-0.36	-0.36	8.65	4.48	6.91	4.86	10.75	18.31	4.18	8.34	4.42	18.31	-14.24	11.45
MSCI EAFE Index <sup>6,7</sup>	N/A	- / -		0.58	0.58	10.01	4.59	6.92	4.77	10.42	18.24	4.02	8.16	4.28	18.24	-14.45	11.26
<b>Lifetime</b>																	
TIAA-CREF Lifecycle Index Ret Inc Inst <sup>1,22,23</sup>	TRILX	0.22 / 0.10	09-30-2009	0.13	0.13	7.17	1.38	5.28	4.98	7.82	11.90	1.23	6.05	4.91	11.90	-13.46	7.14
TIAA-CREF Lifecycle Index 2010 Instl <sup>1,20,23</sup>	TLTIX	0.21 / 0.10	09-30-2009	0.06	0.06	6.78	1.25	5.19	5.06	7.47	11.42	1.12	5.99	4.96	11.42	-13.24	6.95
TIAA-CREF Lifecycle Index 2015 Instl <sup>1,17,23</sup>	TLFIX	0.20 / 0.10	09-30-2009	0.06	0.06	7.26	1.56	5.63	5.45	7.92	12.24	1.43	6.51	5.32	12.24	-13.80	7.85
TIAA-CREF Lifecycle Index 2020 Instl <sup>1,21,23</sup>	TLWIX	0.19 / 0.10	09-30-2009	0.11	0.11	7.85	1.89	6.07	5.90	8.28	13.07	1.74	7.03	5.71	13.07	-14.36	8.75
TIAA-CREF Lifecycle Index 2025 Instl <sup>1,18,23</sup>	TLQIX	0.18 / 0.10	09-30-2009	0.05	0.05	8.45	2.39	6.72	6.48	8.67	14.19	2.24	7.82	6.25	14.19	-15.02	10.14
TIAA-CREF Lifecycle Index 2030 Instl <sup>1,18,23</sup>	TLHIX	0.18 / 0.10	09-30-2009	0.04	0.04	9.28	2.98	7.43	7.07	9.18	15.55	2.84	8.66	6.80	15.55	-15.70	11.67
TIAA-CREF Lifecycle Index 2035 Instl <sup>1,19,23</sup>	TLYIX	0.17 / 0.10	09-30-2009	0.04	0.04	10.36	3.72	8.21	7.69	9.79	17.25	3.58	9.57	7.37	17.25	-16.28	13.21
TIAA-CREF Lifecycle Index 2040 Instl <sup>1,19,23</sup>	TLZIX	0.17 / 0.10	09-30-2009	0.04	0.04	11.51	4.57	9.04	8.31	10.37	18.98	4.43	10.52	7.96	18.98	-16.68	14.89
TIAA-CREF Lifecycle Index 2045 Instl <sup>1,19,23</sup>	TLXIX	0.17 / 0.10	09-30-2009	0.07	0.07	12.29	5.18	9.71	8.73	10.66	20.07	5.05	11.29	8.36	20.07	-17.24	16.65
TIAA-CREF Lifecycle Index 2050 Instl <sup>1,19,23</sup>	TLLIX	0.17 / 0.10	09-30-2009	0.07	0.07	12.64	5.35	9.88	8.85	10.81	20.54	5.22	11.47	8.49	20.54	-17.50	17.14
TIAA-CREF Lifecycle Index 2055 Instl <sup>1,19,23</sup>	TTIIX	0.17 / 0.10	04-29-2011	0.09	0.09	12.82	5.48	9.98	8.94	10.88	20.76	5.33	11.60	8.58	20.76	-17.57	17.39
TIAA-CREF Lifecycle Index 2060 Instl <sup>1,18,23</sup>	TVIIX	0.18 / 0.10	09-26-2014	0.06	0.06	12.88	5.57	10.09	8.72	10.92	20.91	5.44	11.73	8.79	20.91	-17.59	17.64
<b>Unclassified Funds</b>																	
Eventide Gilead I <sup>23</sup>	ETILX	1.18 / 1.18	02-02-2010	-1.55	-1.55	10.20	-3.71	10.23	10.61	11.56	22.76	-3.25	13.55	11.13	22.76	-33.92	11.64
GuideStone Funds Equity Index Instl <sup>23</sup>	GEQYX	0.12 / 0.12	08-27-2001	1.65	1.65	20.77	10.63	14.06	12.48	11.84	26.51	9.68	15.48	11.91	26.51	-18.70	28.28
American Funds New World R6 <sup>23</sup>	RNWGX	0.57 / 0.57	05-01-2009	-1.29	-1.29	6.60	-1.96	6.96	5.87	8.95	16.22	-1.49	8.93	5.51	16.22	-21.75	5.13
<b>Current Fixed Rate(s)</b>																	
Orchard Alliance: 3.75%																	

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

A ticker symbol is not available for those funds that are exempt from SEC registration.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee

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waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

<sup>1</sup> Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

<sup>2</sup> Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

<sup>3</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

<sup>4</sup> Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.

<sup>5</sup> Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.

<sup>6</sup> A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.

<sup>7</sup> Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

<sup>8</sup> The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.

<sup>9</sup> The S&P MidCap 400 Index is a registered trademark of Standard & Poor's Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.

<sup>10</sup> Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

<sup>11</sup> Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

<sup>12</sup> The Fund has a Contractual Management Fee Waiver in the amount of .05% which expires on 31-JUL-2024.

<sup>13</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 30-JUN-2024.

<sup>14</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .01% .

<sup>15</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 28-FEB-2025.

<sup>16</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 29-FEB-2024.

<sup>17</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .1% which expires on 30-SEP-2024.

<sup>18</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 30-SEP-2024.

<sup>19</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 30-SEP-2024.

<sup>20</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .11% which expires on 30-SEP-2024.

<sup>21</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 30-SEP-2024.

<sup>22</sup> The Fund has a Contractual Expense Ratio Waiver in the amount of .12% which expires on 30-SEP-2024.

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