

Retirement Plan Investment Model Comparative Chart

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information (including a free paper copy) about your investment options, you can go to the specific Internet Web site address or you can contact:

Access Financial Resources, Inc. _ 405-848-9826 _ 3621 NW 63rd Street, Suite A-1, Oklahoma City, OK 73116

Variable Return Investments - as of: 10/31/2023

Below focuses on the performance of investment options that do not have a fixed or stated rate of return. It 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 Fund's Web site.

FUND NAME	TICKER	<u>Morningstar Category / Assigned</u> <u>Benchmark</u>	<u>1 Year</u> <u>Total</u> <u>Return</u>	<u>3 Year</u> <u>Total Return</u> <u>Annualized</u>	<u>5 Year</u> <u>Total Return</u> <u>Annualized</u>	<u>10 Year</u> <u>Total Return</u> <u>Annualized</u>	<u>15 Year</u> <u>Total Return</u> <u>Annualized</u>	Firm Web Address
Fidelity Cash Reserves	FDRXX	US Money Market / <i>Benchmark: USTREAS T-Bill Auction Ave 3 Mon</i>	4.52%	1.74%	1.54%	0.96%	0.71%	www.fidelity.com
			5.22%	2.20%	1.91%	1.25%	0.87%	
Virtus Seix US Govt Secs Ultr-Shrt Bd I	SIGVX	US Ultrashort Bond / <i>Benchmark: Bloomberg US Treasury Bill 3-6 Mon TR USD</i>	4.39%	0.87%	1.29%	1.07%	1.40%	www.virtus.com
			4.87%	1.80%	1.82%	1.22%	0.90%	
Fidelity Advisor® Total Bond Z	FBKWX	US Intermediate Core-Plus Bond / <i>Benchmark: Bloomberg US Agg Bond TR USD</i>	1.62%	-4.15%	0.96%	1.73%	4.02%	www.fidelity.com
			0.36%	-5.57%	-0.06%	0.88%	2.59%	
Fidelity® Small Cap Index Prem	FSSNX	US Small Blend / <i>Benchmark: Russell 2000 TR USD</i>	-8.37%	4.02%	3.41%	5.80%	n/a	www.fidelity.com
			-8.56%	3.95%	3.31%	5.63%	9.31%	
Jensen Quality Value Fund Class J	JNVSX	US Mid-Cap Value / <i>Benchmark: Russell Mid Cap TR USD</i>	5.43%	7.37%	8.12%	7.24%	n/a	www.jenseninvestment.com
			-3.56%	8.78%	5.69%	6.89%	10.74%	
Fidelity® 500 Index Fund Prem	FXAIX	US Large Blend / <i>Benchmark: S&P 500 TR USD</i>	10.14%	10.35%	11.00%	11.17%	12.48%	www.fidelity.com
			10.14%	10.36%	11.01%	11.18%	12.49%	
First Eagle Global I	SGIIX	US World Allocation / <i>Benchmark: MSCI World NR USD</i>	10.63%	7.41%	6.53%	5.67%	8.32%	www.firsteaglefunds.com
			10.48%	8.14%	8.27%	7.53%	9.43%	
American Funds Capital Inc Bldr F2	CAIFX	US World Allocation / <i>Benchmark: MSCI ACWI NR USD - 70%</i> <i>Benchmark: Bloomberg US Agg Bond TR USD - 30%</i>	3.56%	5.80%	4.69%	4.41%	6.78%	www.americanfunds.com
			12.07%	3.03%	3.46%	2.54%	5.75%	
			0.36%	-5.57%	-0.06%	0.88%	2.59%	
Fidelity® NASDAQ Composite Index®	FNCMX	US Large Growth / <i>Benchmark: NASDAQ Composite TR USD</i>	18.37%	6.61%	13.01%	13.68%	15.42%	www.fidelity.com
			17.99%	6.42%	12.94%	13.76%	15.54%	
Hartford Emerging Markets Equity I	HERIX	US Diversified Emerging Mkts / <i>Benchmark: MSCI EM NR USD</i>	16.92%	-0.36%	2.21%	2.01%	n/a	www.hartfordfunds.com
			10.80%	-3.67%	1.59%	1.19%	5.72%	

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Fees & Expenses of Investments

Below shows fee and expense information for the investment options listed above. It shows the Total Annual Operating Expenses of the investment of the investment options. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

It also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

FUND NAME	TICKER	Annual Report Net Expense Ratio %	Expense Ratio Per \$1000	Max Front Load	Deferred Load	Redemption Fee
Fidelity Cash Reserves	FDRXX	0.27%	\$ 2.70	None	None	None
Virtus Seix US Govt Secs Ultr-Shrt Bd I	SIGVX	0.43%	\$ 4.30	None	None	None
Fidelity Advisor® Total Bond Z	FBKWX	0.36%	\$ 3.60	None	None	None
Fidelity® Small Cap Index Prem	FSSNX	0.02%	\$ 0.20	None	None	None
Jensen Quality Value Fund Class J	JNVSX	1.05%	\$ 10.50	None	None	None
Fidelity® 500 Index Fund Prem	FXAIX	0.02%	\$ 0.20	None	None	None
First Eagle Global I	SGIIX	0.86%	\$ 8.60	None	None	None
American Funds Capital Inc Bldr F2	CAIFX	0.37%	\$ 3.70	None	None	None
Fidelity® NASDAQ Composite Index®	FNCMX	0.31%	\$ 3.10	None	None	None
Hartford Emerging Markets Equity I	HERIX	1.16%	\$ 11.60	None	None	None

Please visit the link below for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

<http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=>