

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: 10/31/2025

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.

| <u>FUND NAME</u> | <u>TICKER</u> | <u>Morningstar Category / Assigned Benchmark</u> | <u>1 Year Total Return</u> | <u>3 Year Total Return Annualized</u> | <u>5 Year Total Return Annualized</u> | <u>10 Year Total Return Annualized</u> | <u>15 Year Total Return Annualized</u> | <u>Firm Web Address</u> |
|---|---------------|--|----------------------------|---------------------------------------|---------------------------------------|--|--|--|
| Fidelity Cash Reserves | FDRXX | US Money Market / | 4.13% | 4.57% | 2.88% | 1.87% | 1.25% | www.fidelity.com |
| Benchmark: | | USTREAS T-Bill Auction Ave 3 Mon | 4.41% | 5.02% | 3.28% | 2.22% | 1.50% | |
| Virtus Seix US Govt Secs Ultr-Shrt Bd I | SIGVX | US Ultrashort Bond / | 5.43% | 5.47% | 2.90% | 2.14% | 1.70% | www.virtus.com |
| Benchmark: | | Bloomberg US Treasury Bill 3-6 Mon TR USD | 4.46% | 4.93% | 3.06% | 2.18% | 1.50% | |
| Fidelity Advisor® Total Bond Z | FBKWX | US Intermediate Core-Plus Bond / | 6.73% | 6.76% | 1.07% | 2.98% | 3.20% | www.fidelity.com |
| Benchmark: | | Bloomberg US Agg Bond TR USD | 6.16% | 5.60% | -0.24% | 1.90% | 2.27% | |
| Fidelity® Small Cap Index Prem | FSSNX | US Small Blend / | 14.59% | 12.11% | 11.60% | 9.51% | n/a | www.fidelity.com |
| Benchmark: | | Russell 2000 TR USD | 14.41% | 11.94% | 11.50% | 9.36% | 10.25% | |
| Jensen Quality Value Fund Class J | JNVSX | US Mid-Cap Value / | -3.76% | 9.55% | 9.07% | 8.62% | 9.41% | www.jenseninvestment.com |
| Benchmark: | | Russell Mid Cap TR USD | 7.86% | 11.71% | 13.23% | 9.20% | 10.66% | |
| Fidelity® 500 Index Fund Prem | FXAIX | US Large Blend / | 21.43% | 22.66% | 17.62% | 14.62% | 14.52% | www.fidelity.com |
| Benchmark: | | S&P 500 TR USD | 21.45% | 22.68% | 17.64% | 14.64% | 14.54% | |
| First Eagle Global I | SGIIX | US World Allocation / | 21.35% | 19.37% | 13.76% | 9.57% | 8.95% | www.firsteaglefunds.com |
| Benchmark | | MSCI World NR USD | 22.02% | 21.69% | 15.58% | 11.79% | 10.90% | |
| American Funds Capital Inc Bldr F2 | CAIFX | US World Allocation / | 15.76% | 14.28% | 11.28% | 7.44% | 7.46% | www.americanfunds.com |
| Benchmark: | | MSCI ACWI NR USD - 70% | 22.64% | 21.64% | 14.61% | 11.31% | 10.09% | |
| Benchmark: | | Bloomberg US Agg Bond TR USD - 30% | 6.16% | 5.60% | -0.24% | 1.90% | 2.27% | |
| Fidelity® NASDAQ Composite Index® | FNCMX | US Large Growth / | 31.94% | 30.34% | 17.78% | 17.74% | 17.24% | www.fidelity.com |
| Benchmark: | | NASDAQ Composite TR USD | 31.99% | 30.24% | 17.68% | 17.80% | 17.34% | |
| Hartford Emerging Markets Equity I | HERIX | US Diversified Emerging Mkts / | 26.29% | 24.13% | 10.11% | 8.45% | n/a | www.hartfordfunds.com |
| Benchmark: | | MSCI EM NR USD | 27.91% | 21.10% | 7.46% | 7.69% | 4.07% | |

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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 | Max Front | Deferred | Redemption |
|---|------------------------|---------------|-------------|-------|---------------------|-----------|----------|------------|
| | | | % | | Ratio Per \$1000 | Load | Load | Fee |
| Fidelity Cash Reserves | FDRXX | | 0.39% | | \$ 3.90 | None | None | None |
| Virtus Seix US Govt Secs Ultr-Shrt Bd I | SIGVX | | 0.40% | | \$ 4.00 | 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 | | 0.05% | | \$ 0.50 | None | None | None |
| First Eagle Global I | SGIIX | | 0.86% | | \$ 8.60 | None | None | None |
| American Funds Capital Inc Bldr F2 | CAIFX | | 0.38% | | \$ 3.80 | None | None | None |
| Fidelity® NASDAQ Composite Index® | FNCMX | | 0.29% | | \$ 2.90 | None | None | None |
| Hartford Emerging Markets Equity I | HERIX | | 1.16% | | \$ 11.60 | None | None | None |
| Make is Easy For Me Option | 50% SGIIX 50% CAIFX | | 0.62% | | \$ 6.20 | 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=>