

# Exhibit B - Fund Performance

## *As of 12/31/22*

*Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.*

*Past performance is not a guarantee or prediction of future results.*

*Rankings provided based on total return.*

*Sources: MPI Stylus Web, Morningstar, individual investment managers*



	Annualized Returns					Since Inception		Pre-Inception Returns
	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Return	Date	
<b>Prime Money Market</b>								
BlackRock Liquidity TempFund Instl	1.34	1.34	0.64	1.24	0.80	2.61	10/10/1973	No
FTSE Treasury Bill 3 Mon	1.50	1.50	0.71	1.25	0.74			
<b>Short Government</b>								
BlackRock 1-3 Year Govt Bond Index F	-3.78	-3.78	-0.36	0.85	0.78	2.77	09/30/2014	No
BBgBarc Govt 1-3 Yr	-3.81	-3.81	-0.46	0.74	0.66			
<b>Intermediate Core Bond</b>								
BlackRock US Debt Index NL F	-12.19	-12.19	-2.41	0.22	1.18	-7.20	02/06/2009	No
BBgBarc US Aggregate Bond Index	-13.01	-13.01	-2.71	0.02	1.06			
<b>Allocation--50% to 70% Equity</b>								
Vanguard Wellington Admiral	-14.26	-14.26	4.17	6.02	8.46	7.42	05/14/2001	Yes
60% S&P 500 & 40% BarCap Agg	-15.79	-15.79	3.83	5.96	8.08			
<b>Target-Date Retirement</b>								
BlackRock LifePath Index Retire F	-14.57	-14.57	0.81	2.75	4.08	4.73	08/01/2005	No
S&P Target Date Retirement Income	-11.17	-11.17	0.53	2.33	3.59			
<b>Target-Date 2025</b>								
BlackRock LifePath Index 2025 F	-15.17	-15.17	1.27	3.25	5.36	5.13	07/05/2006	No
S&P Target Date 2025	-13.13	-13.13	2.26	3.75	6.23			
<b>Target-Date 2030</b>								
BlackRock LifePath Index 2030 F	-15.91	-15.91	1.94	3.85	6.06	5.59	08/01/2005	No
S&P Target Date 2030	-13.96	-13.96	2.73	4.17	6.84			
<b>Target-Date 2035</b>								
BlackRock LifePath Index 2035 F	-16.61	-16.61	2.57	4.42	6.73	5.77	07/05/2006	No
S&P Target Date 2035	-14.99	-14.99	3.29	4.63	7.42			
<b>Target-Date 2040</b>								
BlackRock LifePath Index 2040 F	-17.29	-17.29	3.10	4.90	7.29	6.16	08/01/2005	No
S&P Target Date 2040	-15.56	-15.56	3.72	4.97	7.84			
<b>Target-Date 2045</b>								
BlackRock LifePath Index 2045 F	-17.84	-17.84	3.60	5.28	7.75	6.18	07/05/2006	No
S&P Target Date 2045	-15.84	-15.84	3.98	5.16	8.11			
<b>Target-Date 2050</b>								
BlackRock LifePath Index 2050 NL F	-18.16	-18.16	3.86	5.48	8.02	10.65	01/23/2009	No
S&P Target Date 2050	-15.97	-15.97	4.12	5.26	8.33			

\*Results shown for periods of time prior to "Inception Date" include Pre-Inception Returns. Note however that "Since Inception Returns" always reflect results for the actual share class and thus do not include Pre-Inception Returns. Please see "Important Information" section for details.

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	Annualized Returns					Since Inception		Pre-Inception Returns
	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Return	Date	
<b>Target-Date 2055</b>								
BlackRock LifePath Index 2055 NL F	-18.22	-18.22	3.90	5.50	8.13	8.78	05/19/2010	No
S&P Target Date 2055	-15.97	-15.97	4.18	5.31	8.46			
<b>Target-Date 2060</b>								
BlackRock LifePath Index 2060 F	-18.23	-18.23	3.90	4.72		6.66	11/17/2014	No
S&P Target Date 2060	-16.01	-16.01	4.16	5.35	8.50			
<b>Large Blend</b>								
Vanguard Institutional Index Instl PI	-18.13	-18.13	7.65	9.41	12.55	7.82	07/07/1997	Yes
S&P 500 Index	-18.11	-18.11	7.66	9.42	12.56			
<b>Large Growth</b>								
Vanguard Growth Index Institutional	-33.14	-33.14	6.06	9.62	12.81	7.22	05/14/1998	Yes
Vanguard Growth Index Custom Benchmark	-33.12	-33.12	6.09	9.65	12.85			
<b>Mid-Cap Blend</b>								
BlackRock Mid Capitalization Equity Index Fund F	-13.07	-13.07	7.25	6.75	10.84	10.31	06/13/1997	No
S&P 400 Index	-13.06	-13.06	7.23	6.71	10.78			
<b>Mid-Cap Growth</b>								
Wellington CIF II MidCap Opportunities S1	-23.37	-23.37	1.76	5.41	11.03	11.26	01/31/2003	No
S&P 400 Index	-13.06	-13.06	7.23	6.71	10.78			
<b>Small Value</b>								
Lord Abbett Small Cap Value I	-17.27	-17.27	1.17	1.98	6.78	8.85	12/30/1997	Yes
Russell 2000 Value Index	-14.48	-14.48	4.70	4.13	8.48			
<b>Small Blend</b>								
Vanguard S&P Small-Cap 600 Index I	-16.18	-16.18	5.79	5.86	10.80	9.88	04/01/2011	Yes
S&P 600 Index	-16.10	-16.10	5.80	5.88	10.82			
<b>Foreign Large Blend</b>								
Fidelity International Index	-14.24	-14.24	1.12	1.75	4.73	5.63	09/08/2011	No
MSCI EAFE	-14.01	-14.01	1.34	2.03	5.16			
<b>Foreign Large Growth</b>								
Fidelity Diversified International	-23.86	-23.86	0.71	2.35	5.52	7.51	12/27/1991	No
MSCI EAFE Growth	-22.69	-22.69	0.79	2.85	5.97			
<b>Global Large-Stock Blend</b>								
AB All Market Real Return I	-4.24	-4.24	6.86	4.41	1.18	2.37	03/08/2010	No
MSCI ACWI Commodity Producers NR USD	21.08	21.08	10.80	6.30	2.94			

\*Results shown for periods of time prior to "Inception Date" include Pre-Inception Returns. Note however that "Since Inception Returns" always reflect results for the actual share class and thus do not include Pre-Inception Returns. Please see "Important Information" section for details.

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# Fund Performance by Asset Class

12/30/2022

## Trailing Performance

Ticker	Annualized Returns / Peer Ranks						Since Inception		
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date	
<b>Fixed Income</b>									
<b>Prime Money Market</b>									
<b>BlackRock Liquidity TempFund Instl</b>	<b>TMPXX</b>	<b>0.62</b>	<b>1.34</b>	<b>1.34 / 62</b>	<b>0.64 / 41</b>	<b>1.24 / 23</b>	<b>0.80 / 10</b>	<b>2.61</b>	<b>10/10/1973</b>
FTSE Treasury Bill 3 Mon		0.87	1.50	1.50 / 41	0.71 / 21	1.25 / 21	0.74 / 28		
<i>Prime Money Market Median</i>		0.86	1.43	1.43 / 50	0.61 / 50	1.10 / 50	0.65 / 50		
Number of Funds in Peer Group		155	152	152	140	130	101		
<b>Short Government</b>									
<b>BlackRock 1-3 Year Govt Bond Index F</b>		<b>0.69</b>	<b>-3.78</b>	<b>-3.78 / 16</b>	<b>-0.36 / 9</b>	<b>0.85 / 4</b>	<b>0.78 / 5</b>	<b>2.77</b>	<b>09/30/2014</b>
BBgBarc Govt 1-3 Yr		0.73	-3.81	-3.81 / 17	-0.46 / 13	0.74 / 6	0.66 / 12		
<i>Short Government Median</i>		0.67	-5.28	-5.28 / 50	-0.90 / 50	0.43 / 50	0.40 / 50		
Number of Funds in Peer Group		41	37	37	37	37	35		
<b>Intermediate Core Bond</b>									
<b>BlackRock US Debt Index NL F</b>		<b>1.69</b>	<b>-12.19</b>	<b>-12.19 / 17</b>	<b>-2.41 / 27</b>	<b>0.22 / 25</b>	<b>1.18 / 32</b>	<b>-7.20</b>	<b>02/06/2009</b>
BBgBarc US Aggregate Bond Index		1.87	-13.01	-13.01 / 32	-2.71 / 42	0.02 / 36	1.06 / 41		
<i>Intermediate Core Bond Median</i>		1.69	-13.27	-13.27 / 50	-2.78 / 50	-0.08 / 50	1.00 / 50		
Number of Funds in Peer Group		169	164	164	142	126	103		
<b>Balanced</b>									
<b>Allocation--50% to 70% Equity</b>									
<b>Vanguard Wellington Admiral</b>	<b>VWENX</b>	<b>7.42</b>	<b>-14.26</b>	<b>-14.26 / 45</b>	<b>4.17 / 23</b>	<b>6.02 / 15</b>	<b>8.46 / 5</b>	<b>7.42</b>	<b>05/14/2001</b>
60% S&P 500 & 40% BarCap Agg		5.39	-15.79	-15.79 / 64	3.83 / 30	5.96 / 15	8.08 / 12		
<i>Allocation--50% to 70% Equity Median</i>		6.31	-14.83	-14.83 / 50	2.95 / 50	4.08 / 50	6.37 / 50		
Number of Funds in Peer Group		231	223	223	200	190	164		
<b>Target-Date Retirement</b>									
<b>BlackRock LifePath Index Retire F</b>		<b>4.71</b>	<b>-14.57</b>	<b>-14.57 / 79</b>	<b>0.81 / 23</b>	<b>2.75 / 19</b>	<b>4.08 / 15</b>	<b>4.73</b>	<b>08/01/2005</b>
S&P Target Date Retirement Income		4.50	-11.17	-11.17 / 19	0.53 / 34	2.33 / 37	3.59 / 56		
<i>Target-Date Retirement Median</i>		4.02	-12.53	-12.53 / 50	0.31 / 50	2.21 / 50	3.69 / 50		
Number of Funds in Peer Group		35	35	35	34	32	23		
<b>Target-Date 2025</b>									
<b>BlackRock LifePath Index 2025 F</b>		<b>5.31</b>	<b>-15.17</b>	<b>-15.17 / 38</b>	<b>1.27 / 66</b>	<b>3.25 / 64</b>	<b>5.36 / 92</b>	<b>5.13</b>	<b>07/05/2006</b>
S&P Target Date 2025		6.34	-13.13	-13.13 / 12	2.26 / 21	3.75 / 29	6.23 / 27		
<i>Target-Date 2025 Median</i>		5.93	-15.37	-15.37 / 50	1.66 / 50	3.47 / 50	5.90 / 50		
Number of Funds in Peer Group		52	52	52	49	44	29		

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# Fund Performance by Asset Class

12/30/2022

## Trailing Performance

Ticker	Annualized Returns / Peer Ranks						Since Inception	
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date
<b>Target-Date 2030</b>								
<b>BlackRock LifePath Index 2030 F</b>	<b>6.46</b>	<b>-15.91</b>	<b>-15.91 / 39</b>	<b>1.94 / 73</b>	<b>3.85 / 58</b>	<b>6.06 / 85</b>	<b>5.59</b>	<b>08/01/2005</b>
S&P Target Date 2030	7.27	-13.96	-13.96 / 13	2.73 / 26	4.17 / 30	6.84 / 35		
<i>Target-Date 2030 Median</i>	6.78	-16.37	-16.37 / 50	2.20 / 50	3.93 / 50	6.68 / 50		
Number of Funds in Peer Group	52	52	52	48	44	26		
<b>Target-Date 2035</b>								
<b>BlackRock LifePath Index 2035 F</b>	<b>7.51</b>	<b>-16.61</b>	<b>-16.61 / 38</b>	<b>2.57 / 65</b>	<b>4.42 / 46</b>	<b>6.73 / 82</b>	<b>5.77</b>	<b>07/05/2006</b>
S&P Target Date 2035	8.31	-14.99	-14.99 / 10	3.29 / 21	4.63 / 36	7.42 / 40		
<i>Target-Date 2035 Median</i>	7.68	-17.10	-17.10 / 50	2.81 / 50	4.42 / 50	7.20 / 50		
Number of Funds in Peer Group	50	50	50	47	43	28		
<b>Target-Date 2040</b>								
<b>BlackRock LifePath Index 2040 F</b>	<b>8.52</b>	<b>-17.29</b>	<b>-17.29 / 44</b>	<b>3.10 / 67</b>	<b>4.90 / 34</b>	<b>7.29 / 79</b>	<b>6.16</b>	<b>08/01/2005</b>
S&P Target Date 2040	9.17	-15.56	-15.56 / 15	3.72 / 25	4.97 / 32	7.84 / 39		
<i>Target-Date 2040 Median</i>	8.47	-17.73	-17.73 / 50	3.25 / 50	4.79 / 50	7.75 / 50		
Number of Funds in Peer Group	52	52	52	47	44	26		
<b>Target-Date 2045</b>								
<b>BlackRock LifePath Index 2045 F</b>	<b>9.41</b>	<b>-17.84</b>	<b>-17.84 / 44</b>	<b>3.60 / 50</b>	<b>5.28 / 25</b>	<b>7.75 / 66</b>	<b>6.18</b>	<b>07/05/2006</b>
S&P Target Date 2045	9.77	-15.84	-15.84 / 12	3.98 / 34	5.16 / 37	8.11 / 30		
<i>Target-Date 2045 Median</i>	9.00	-18.13	-18.13 / 50	3.60 / 50	5.06 / 50	7.86 / 50		
Number of Funds in Peer Group	50	50	50	47	43	27		
<b>Target-Date 2050</b>								
<b>BlackRock LifePath Index 2050 NL F</b>	<b>9.86</b>	<b>-18.16</b>	<b>-18.16 / 46</b>	<b>3.86 / 41</b>	<b>5.48 / 19</b>	<b>8.02 / 57</b>	<b>10.65</b>	<b>01/23/2009</b>
S&P Target Date 2050	10.01	-15.97	-15.97 / 13	4.12 / 20	5.26 / 32	8.33 / 29		
<i>Target-Date 2050 Median</i>	9.27	-18.28	-18.28 / 50	3.68 / 50	5.11 / 50	8.04 / 50		
Number of Funds in Peer Group	50	50	50	47	44	25		
<b>Target-Date 2055</b>								
<b>BlackRock LifePath Index 2055 NL F</b>	<b>9.97</b>	<b>-18.22</b>	<b>-18.22 / 45</b>	<b>3.90 / 41</b>	<b>5.50 / 18</b>	<b>8.13 / 47</b>	<b>8.78</b>	<b>05/19/2010</b>
S&P Target Date 2055	10.11	-15.97	-15.97 / 13	4.18 / 18	5.31 / 29	8.46 / 25		
<i>Target-Date 2055 Median</i>	9.29	-18.29	-18.29 / 50	3.75 / 50	5.15 / 50	8.12 / 50		
Number of Funds in Peer Group	50	50	50	47	43	22		

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# Fund Performance by Asset Class

12/30/2022

## Trailing Performance

Ticker	Annualized Returns / Peer Ranks						Since Inception		
	3 Mo	YTD	1 Yr / Peer Rank	3 Yr / Peer Rank	5 Yr / Peer Rank	10 Yr / Peer Rank	Return	Date	
<b>Target-Date 2060</b>									
<b>BlackRock LifePath Index 2060 F</b>	<b>9.96</b>	<b>-18.23</b>	<b>-18.23 / 50</b>	<b>3.90 / 45</b>	<b>4.72 / 83</b>		<b>6.66</b>	<b>11/17/2014</b>	
S&P Target Date 2060	10.12	-16.01	-16.01 / 11	4.16 / 21	5.35 / 30	8.50 / 100			
Target-Date 2060 Median	9.34	-18.24	-18.24 / 50	3.83 / 50	5.25 / 50	8.34 / 50			
Number of Funds in Peer Group	50	50	50	46	40	1			
<b>Equity</b>									
<b>Large Blend</b>									
<b>Vanguard Institutional Index Instl PI</b>	<b>VIIIX</b>	<b>7.55</b>	<b>-18.13</b>	<b>-18.13 / 51</b>	<b>7.65 / 32</b>	<b>9.41 / 24</b>	<b>12.55 / 13</b>	<b>7.82</b>	<b>07/07/1997</b>
S&P 500 Index		7.56	-18.11	-18.11 / 49	7.66 / 32	9.42 / 24	12.56 / 12		
Large Blend Median		7.91	-18.13	-18.13 / 50	7.22 / 50	8.80 / 50	11.83 / 50		
Number of Funds in Peer Group		618	575	575	488	429	324		
<b>Large Growth</b>									
<b>Vanguard Growth Index Institutional</b>	<b>VIGIX</b>	<b>-0.15</b>	<b>-33.14</b>	<b>-33.14 / 71</b>	<b>6.06 / 43</b>	<b>9.62 / 34</b>	<b>12.81 / 31</b>	<b>7.22</b>	<b>05/14/1998</b>
Vanguard Growth Index Custom Benchmark		-0.14	-33.12	-33.12 / 71	6.09 / 43	9.65 / 34	12.85 / 31		
Large Growth Median		3.27	-29.67	-29.67 / 50	5.67 / 50	8.69 / 50	11.97 / 50		
Number of Funds in Peer Group		450	436	436	376	348	298		
<b>Mid-Cap Blend</b>									
<b>BlackRock Mid Capitalization Equity Index Fund F</b>		<b>10.77</b>	<b>-13.07</b>	<b>-13.07 / 36</b>	<b>7.25 / 31</b>	<b>6.75 / 43</b>	<b>10.84 / 24</b>	<b>10.31</b>	<b>06/13/1997</b>
S&P 400 Index		10.78	-13.06	-13.06 / 36	7.23 / 31	6.71 / 44	10.78 / 25		
Mid-Cap Blend Median		10.05	-13.90	-13.90 / 50	6.61 / 50	6.52 / 50	10.26 / 50		
Number of Funds in Peer Group		183	175	175	153	137	99		
<b>Mid-Cap Growth</b>									
<b>Wellington CIF II MdCap Opportunities S1</b>		<b>9.40</b>	<b>-23.37</b>	<b>-23.37 / 24</b>	<b>1.76 / 80</b>	<b>5.41 / 78</b>	<b>11.03 / 44</b>	<b>11.26</b>	<b>01/31/2003</b>
S&P 400 Index		10.78	-13.06	-13.06 / 5	7.23 / 17	6.71 / 62	10.78 / 50		
Mid-Cap Growth Median		5.71	-27.08	-27.08 / 50	4.20 / 50	7.24 / 50	10.67 / 50		
Number of Funds in Peer Group		190	189	189	166	155	131		
<b>Small Value</b>									
<b>Lord Abbett Small Cap Value I</b>	<b>LRSYX</b>	<b>11.92</b>	<b>-17.27</b>	<b>-17.27 / 94</b>	<b>1.17 / 95</b>	<b>1.98 / 92</b>	<b>6.78 / 92</b>	<b>8.85</b>	<b>12/30/1997</b>
Russell 2000 Value Index		8.42	-14.48	-14.48 / 84	4.70 / 77	4.13 / 66	8.48 / 60		
Small Value Median		11.22	-10.89	-10.89 / 50	6.79 / 50	4.90 / 50	8.81 / 50		
Number of Funds in Peer Group		168	162	162	153	144	121		

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12/30/2022

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<b>Small Blend</b>									
Vanguard S&P Small-Cap 600 Index I	VSMSX	9.17	-16.18	-16.18 / 46	5.79 / 42	5.86 / 31	10.80 / 4	9.88	04/01/2011
S&P 600 Index		9.19	-16.10	-16.10 / 44	5.80 / 42	5.88 / 29	10.82 / 4		
Small Blend Median		9.08	-16.43	-16.43 / 50	5.33 / 50	5.31 / 50	9.37 / 50		
Number of Funds in Peer Group		247	242	242	227	211	156		
<b>International</b>									
<b>Foreign Large Blend</b>									
Fidelity International Index	FSPSX	18.28	-14.24	-14.24 / 31	1.12 / 35	1.75 / 34	4.73 / 31	5.63	09/08/2011
MSCI EAFE		17.40	-14.01	-14.01 / 26	1.34 / 29	2.03 / 23	5.16 / 17		
Foreign Large Blend Median		16.52	-15.51	-15.51 / 50	0.70 / 50	1.29 / 50	4.36 / 50		
Number of Funds in Peer Group		292	276	276	255	219	150		
<b>Foreign Large Growth</b>									
Fidelity Diversified International	FDIVX	14.78	-23.86	-23.86 / 48	0.71 / 43	2.35 / 42	5.52 / 36	7.51	12/27/1991
MSCI EAFE Growth		15.08	-22.69	-22.69 / 39	0.79 / 42	2.85 / 34	5.97 / 28		
Foreign Large Growth Median		14.06	-24.54	-24.54 / 50	0.48 / 50	2.05 / 50	4.98 / 50		
Number of Funds in Peer Group		134	129	129	113	104	77		
<b>Global Large-Stock Blend</b>									
AB All Market Real Return I	AMTIX	8.02	-4.24	-4.24 / 2	6.86 / 9	4.41 / 67	1.18 / 100	2.37	03/08/2010
MSCI ACWI Commodity Producers NR USD		18.35	21.08	21.08 / 1	10.80 / 2	6.30 / 22	2.94 / 99		
Global Large-Stock Blend Median		10.83	-17.51	-17.51 / 50	4.00 / 50	5.02 / 50	8.16 / 50		
Number of Funds in Peer Group		143	128	128	115	101	68		

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Ticker	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	
<b>Fixed Income</b>																
<b>Prime Money Market</b>																
<b>BlackRock Liquidity TempFund Instl</b>	<b>TMPXX</b>	<b>1.34</b>	<b>0.01</b>	<b>0.57</b>	<b>2.31</b>	<b>1.98</b>	<b>1.10</b>	<b>0.50</b>	<b>0.10</b>	<b>0.04</b>	<b>0.07</b>	<b>0.15</b>	<b>0.11</b>	<b>0.17</b>	<b>0.51</b>	<b>2.97</b>
FTSE Treasury Bill 3 Mon		1.50	0.05	0.58	2.25	1.86	0.84	0.27	0.03	0.03	0.05	0.07	0.08	0.13	0.16	1.80
<i>Prime Money Market Median</i>		<i>1.43</i>	<i>0.01</i>	<i>0.38</i>	<i>2.00</i>	<i>1.69</i>	<i>0.73</i>	<i>0.16</i>	<i>0.01</i>	<i>0.01</i>	<i>0.01</i>	<i>0.01</i>	<i>0.01</i>	<i>0.02</i>	<i>0.22</i>	<i>2.56</i>
<b>Short Government</b>																
<b>BlackRock 1-3 Year Govt Bond Index F</b>		<b>-3.78</b>	<b>-0.52</b>	<b>3.35</b>	<b>3.67</b>	<b>1.73</b>	<b>0.63</b>	<b>1.00</b>	<b>0.70</b>	<b>0.76</b>	<b>0.50</b>	<b>0.59</b>	<b>1.64</b>	<b>2.40</b>	<b>1.42</b>	<b>7.04</b>
BBgBarc Govt 1-3 Yr		-3.81	-0.60	3.14	3.59	1.58	0.45	0.87	0.57	0.64	0.37	0.51	1.56	2.40	1.41	6.66
<i>Short Government Median</i>		<i>-5.28</i>	<i>-1.08</i>	<i>3.34</i>	<i>3.52</i>	<i>1.15</i>	<i>0.59</i>	<i>0.70</i>	<i>0.38</i>	<i>0.93</i>	<i>-0.42</i>	<i>1.16</i>	<i>2.12</i>	<i>2.91</i>	<i>2.07</i>	<i>5.50</i>
<b>Intermediate Core Bond</b>																
<b>BlackRock US Debt Index NL F</b>		<b>-12.19</b>	<b>-1.60</b>	<b>7.58</b>	<b>8.74</b>	<b>0.02</b>	<b>3.60</b>	<b>2.67</b>	<b>0.57</b>	<b>6.12</b>	<b>-2.02</b>	<b>4.23</b>	<b>7.81</b>	<b>6.55</b>		
BBgBarc US Aggregate Bond Index		-13.01	-1.54	7.51	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.22	7.84	6.54	5.93	5.24
<i>Intermediate Core Bond Median</i>		<i>-13.27</i>	<i>-1.61</i>	<i>7.71</i>	<i>8.58</i>	<i>-0.29</i>	<i>3.46</i>	<i>2.64</i>	<i>0.32</i>	<i>5.68</i>	<i>-1.98</i>	<i>5.67</i>	<i>6.72</i>	<i>6.91</i>	<i>10.44</i>	<i>-0.09</i>
<b>Balanced</b>																
<b>Allocation--50% to 70% Equity</b>																
<b>Vanguard Wellington Admiral</b>	<b>VWENX</b>	<b>-14.26</b>	<b>19.12</b>	<b>10.68</b>	<b>22.61</b>	<b>-3.35</b>	<b>14.82</b>	<b>11.09</b>	<b>0.14</b>	<b>9.90</b>	<b>19.76</b>	<b>12.67</b>	<b>3.95</b>	<b>11.04</b>	<b>22.34</b>	<b>-22.23</b>
60% S&P 500 & 40% BarCap Agg		-15.79	15.86	14.73	22.18	-2.35	14.21	8.31	1.28	10.62	17.56	11.31	4.69	12.13	18.40	-22.06
<i>Allocation--50% to 70% Equity Median</i>		<i>-14.83</i>	<i>13.32</i>	<i>12.05</i>	<i>19.37</i>	<i>-5.84</i>	<i>13.73</i>	<i>6.94</i>	<i>-1.33</i>	<i>5.85</i>	<i>16.84</i>	<i>12.03</i>	<i>0.27</i>	<i>12.03</i>	<i>23.37</i>	<i>-27.34</i>
<b>Target-Date Retirement</b>																
<b>BlackRock LifePath Index Retire F</b>		<b>-14.57</b>	<b>7.03</b>	<b>12.04</b>	<b>15.72</b>	<b>-3.41</b>	<b>10.24</b>	<b>6.17</b>	<b>-1.06</b>	<b>5.44</b>	<b>6.69</b>	<b>8.86</b>	<b>3.84</b>	<b>11.05</b>	<b>16.71</b>	<b>-14.76</b>
S&P Target Date Retirement Income		-11.17	5.11	8.81	13.33	-2.54	8.54	5.01	-0.18	4.86	6.28	7.51	3.98	9.09	11.37	-13.09
<i>Target-Date Retirement Median</i>		<i>-12.53</i>	<i>6.05</i>	<i>9.51</i>	<i>13.16</i>	<i>-2.94</i>	<i>8.73</i>	<i>5.25</i>	<i>-0.65</i>	<i>4.52</i>	<i>6.15</i>	<i>8.96</i>	<i>2.37</i>	<i>9.31</i>	<i>19.63</i>	<i>-16.75</i>
<b>Target-Date 2025</b>																
<b>BlackRock LifePath Index 2025 F</b>		<b>-15.17</b>	<b>9.06</b>	<b>12.26</b>	<b>18.67</b>	<b>-4.80</b>	<b>14.00</b>	<b>7.37</b>	<b>-1.35</b>	<b>5.84</b>	<b>12.41</b>	<b>12.28</b>	<b>0.25</b>	<b>13.71</b>	<b>25.03</b>	<b>-28.91</b>
S&P Target Date 2025		-13.13	10.67	11.22	18.38	-5.02	14.55	7.82	-0.25	5.56	17.03	12.51	-0.28	13.82	22.03	-27.75
<i>Target-Date 2025 Median</i>		<i>-15.37</i>	<i>10.08</i>	<i>13.06</i>	<i>18.84</i>	<i>-5.25</i>	<i>15.22</i>	<i>7.30</i>	<i>-1.25</i>	<i>5.59</i>	<i>16.54</i>	<i>13.15</i>	<i>-1.17</i>	<i>13.53</i>	<i>26.77</i>	<i>-33.43</i>
<b>Target-Date 2030</b>																
<b>BlackRock LifePath Index 2030 F</b>		<b>-15.91</b>	<b>11.50</b>	<b>12.96</b>	<b>20.86</b>	<b>-5.63</b>	<b>15.92</b>	<b>7.95</b>	<b>-1.52</b>	<b>5.97</b>	<b>14.19</b>	<b>13.40</b>	<b>-0.79</b>	<b>14.51</b>	<b>26.84</b>	<b>-31.61</b>
S&P Target Date 2030		-13.96	12.61	11.91	20.38	-5.99	16.19	8.35	-0.30	5.64	19.14	13.43	-1.17	14.52	23.70	-30.48
<i>Target-Date 2030 Median</i>		<i>-16.37</i>	<i>11.82</i>	<i>13.70</i>	<i>20.70</i>	<i>-6.19</i>	<i>17.10</i>	<i>7.66</i>	<i>-1.17</i>	<i>5.64</i>	<i>18.79</i>	<i>13.81</i>	<i>-1.85</i>	<i>13.83</i>	<i>28.67</i>	<i>-34.46</i>
<b>Target-Date 2035</b>																
<b>BlackRock LifePath Index 2035 F</b>		<b>-16.61</b>	<b>13.88</b>	<b>13.65</b>	<b>22.93</b>	<b>-6.43</b>	<b>17.76</b>	<b>8.49</b>	<b>-1.72</b>	<b>6.09</b>	<b>16.00</b>	<b>14.35</b>	<b>-1.73</b>	<b>14.94</b>	<b>28.86</b>	<b>-34.07</b>
S&P Target Date 2035		-14.99	14.93	12.79	22.18	-6.88	17.78	8.85	-0.35	5.69	20.84	14.12	-1.71	15.02	24.99	-32.60
<i>Target-Date 2035 Median</i>		<i>-17.10</i>	<i>14.14</i>	<i>14.42</i>	<i>22.38</i>	<i>-6.87</i>	<i>18.69</i>	<i>8.26</i>	<i>-1.50</i>	<i>5.75</i>	<i>21.07</i>	<i>14.91</i>	<i>-3.03</i>	<i>14.60</i>	<i>29.22</i>	<i>-35.75</i>

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Ticker	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	
<b>Target-Date 2040</b>																
<b>BlackRock LifePath Index 2040 F</b>	-17.29	16.04	14.20	24.80	-7.17	19.45	8.95	-1.93	6.21	17.46	15.11	-2.49	15.54	30.46	-36.31	
S&P Target Date 2040	-15.56	16.55	13.37	23.37	-7.41	18.87	9.23	-0.40	5.69	22.10	14.69	-2.17	15.38	25.97	-34.00	
Target-Date 2040 Median	-17.73	15.88	15.09	23.84	-7.54	20.16	8.33	-1.50	6.08	22.86	15.29	-3.38	14.71	30.69	-37.34	
<b>Target-Date 2045</b>																
<b>BlackRock LifePath Index 2045 F</b>	-17.84	17.79	14.90	26.12	-7.78	20.54	9.25	-2.07	6.30	18.98	15.93	-3.27	15.93	31.89	-38.23	
S&P Target Date 2045	-15.84	17.51	13.66	24.02	-7.74	19.56	9.54	-0.46	5.67	23.14	15.15	-2.56	15.62	26.40	-35.24	
Target-Date 2045 Median	-18.13	17.07	15.74	24.83	-7.97	20.88	8.58	-1.59	5.80	23.44	15.60	-3.73	15.19	31.19	-37.92	
<b>Target-Date 2050</b>																
<b>BlackRock LifePath Index 2050 NL F</b>	-18.16	18.76	15.28	26.66	-8.00	20.94	9.31	-2.12	6.35	20.35	16.62	-3.91	16.47	33.88	-39.49	
S&P Target Date 2050	-15.97	17.99	13.86	24.35	-7.94	20.18	9.74	-0.47	5.69	24.13	15.49					
Target-Date 2050 Median	-18.28	17.37	15.93	25.07	-8.27	21.18	8.58	-1.42	6.12	23.54	15.58	-4.07	15.02	31.94	-38.16	
<b>Target-Date 2055</b>																
<b>BlackRock LifePath Index 2055 NL F</b>	-18.22	18.92	15.35	26.72	-8.03	20.90	9.30	-2.11	6.38	21.45	17.35	-4.34				
S&P Target Date 2055	-15.97	18.19	13.86	24.48	-7.97	20.48	9.94	-0.54	5.64	24.96	15.81					
Target-Date 2055 Median	-18.29	17.47	16.03	25.09	-8.28	21.47	8.58	-1.66	5.93	23.26	15.73	-4.35	14.95	34.37	-39.83	
<b>Target-Date 2060</b>																
<b>BlackRock LifePath Index 2060 F</b>	-18.23	18.90	15.38	26.74	-11.43	20.87	9.32	-2.06								
S&P Target Date 2060	-16.01	18.05	13.99	24.73	-7.95	20.75	10.08	-0.66	5.64	24.96	15.81	-2.87				
Target-Date 2060 Median	-18.24	17.68	16.09	25.35	-8.19	21.51	8.34	-0.80	6.15	24.35						
<b>Equity</b>																
<b>Large Blend</b>																
<b>Vanguard Institutional Index Instl PI</b>	<b>VIIIX</b>	-18.13	28.69	18.41	31.48	-4.41	21.82	11.95	1.39	13.68	32.37	16.00	2.12	15.07	26.66	-36.94
S&P 500 Index		-18.11	28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06	26.46	-37.00
Large Blend Median		-18.13	26.81	17.45	30.18	-5.39	21.25	11.10	0.10	12.15	32.23	15.56	0.44	14.55	26.71	-37.16
<b>Large Growth</b>																
<b>Vanguard Growth Index Institutional</b>	<b>VIGIX</b>	-33.14	27.27	40.20	37.26	-3.33	27.81	6.13	3.33	13.62	32.41	17.04	1.89	17.17	36.50	-38.19
Vanguard Growth Index Custom Benchmark		-33.12	27.30	40.27	37.31	-3.34	27.86	6.16	3.38	13.69	32.51	17.14	0.60	15.76	34.51	-38.96
Large Growth Median		-29.67	22.65	33.98	32.48	-1.78	28.31	3.79	3.98	10.50	34.37	15.02	-1.46	15.99	34.61	-40.41
<b>Mid-Cap Blend</b>																
<b>BlackRock Mid Capitalization Equity Index Fund F</b>		-13.07	24.70	13.81	26.25	-11.01	16.31	20.80	-2.07	9.84	33.61	17.86	-1.67	26.71	37.44	-36.06
S&P 400 Index		-13.06	24.76	13.66	26.20	-11.08	16.24	20.74	-2.18	9.77	33.50	17.88	-1.73	26.64	37.38	-36.23
Mid-Cap Blend Median		-13.90	24.17	13.02	26.75	-10.88	16.15	15.64	-3.08	9.21	33.71	16.49	-2.32	23.65	36.10	-38.20
<b>Mid-Cap Growth</b>																
<b>Wellington ClF II MdCap Opportunities S1</b>		-23.37	9.92	25.09	32.92	-7.09	24.50	11.92	1.57	10.97	39.29	19.27	-8.14	23.40	31.25	-34.81
S&P 400 Index		-13.06	24.76	13.66	26.20	-11.08	16.24	20.74	-2.18	9.77	33.50	17.88	-1.73	26.64	37.38	-36.23
Mid-Cap Growth Median		-27.08	12.71	33.71	32.68	-5.80	24.57	6.08	-0.79	7.42	35.86	14.50	-3.70	25.83	39.18	-43.50

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	Ticker	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
<b>Small Value</b>																
Lord Abbett Small Cap Value I	LRSYX	-17.27	26.75	-1.25	20.58	-11.65	6.60	20.71	-0.91	2.17	34.11	10.91	-4.36	26.62	30.23	-30.85
Russell 2000 Value Index		-14.48	28.27	4.63	22.39	-12.86	7.84	31.74	-7.47	4.22	34.52	18.05	-5.50	24.50	20.58	-28.92
<i>Small Value Median</i>		-10.89	30.81	3.40	22.17	-15.12	8.95	25.89	-6.48	4.46	36.42	16.59	-4.13	25.73	31.23	-33.15
<b>Small Blend</b>																
Vanguard S&P Small-Cap 600 Index I	VSMSX	-16.18	26.74	11.46	22.74	-8.52	13.37	26.52	-2.00	5.69	41.18	16.26	0.81			
S&P 600 Index		-16.10	26.82	11.29	22.78	-8.48	13.23	26.56	-1.97	5.76	41.31	16.33	1.02	26.31	25.57	-31.07
<i>Small Blend Median</i>		-16.43	24.26	12.17	23.95	-12.01	13.08	21.17	-4.43	4.81	38.47	15.95	-3.04	26.12	28.71	-35.78
<b>International</b>																
<b>Foreign Large Blend</b>																
Fidelity International Index	FSPSX	-14.24	11.45	8.17	22.00	-13.52	25.38	1.34	-0.73	-5.31	21.87	18.85	-12.15	7.70	28.48	-41.43
MSCI EAFE		-14.01	11.78	8.28	22.66	-13.36	25.62	1.51	-0.39	-4.48	23.29	17.90	-11.73	8.21	32.46	-43.06
<i>Foreign Large Blend Median</i>		-15.51	10.74	9.11	21.85	-14.39	25.54	1.20	-0.88	-5.33	20.43	18.17	-13.20	9.78	31.06	-43.19
<b>Foreign Large Growth</b>																
Fidelity Diversified International	FDIVX	-23.86	12.84	18.91	29.70	-15.24	26.65	-3.73	3.12	-3.20	25.19	19.41	-13.78	9.65	31.78	-45.21
MSCI EAFE Growth		-22.69	11.59	18.68	28.43	-12.48	29.34	-2.66	4.47	-4.06	22.94	17.28	-11.82	12.60	29.91	-42.46
<i>Foreign Large Growth Median</i>		-24.54	9.22	21.91	28.16	-14.11	30.05	-1.32	0.29	-4.09	20.62	18.79	-12.77	13.74	36.73	-45.64
<b>Global Large-Stock Blend</b>																
AB All Market Real Return I	AMTIX	-4.24	26.56	0.69	15.87	-12.24	11.55	15.84	-19.28	-12.02	-1.21	9.60	-8.39			
MSCI ACWI Commodity Producers NR USD		21.08	28.14	-12.32	13.06	-11.75	13.70	32.44	-25.83	-14.69	3.31	1.96	-11.97	13.32	45.09	-44.37
<i>Global Large-Stock Blend Median</i>		-17.51	18.62	13.60	26.23	-9.63	22.92	6.95	-0.87	4.25	25.73	15.38	-7.27	12.96	30.94	-41.20

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

# Appendix

*Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.*

*Past performance is not a guarantee or prediction of future results.*

*Rankings provided based on total return.*

*Sources: MPI Stylus Web, Morningstar, individual investment managers*



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The quoted performance may include performance of a predecessor fund/share class prior to the share class commencement of operations. Please refer to the current prospectus for further information.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Putnam funds are managed by Putnam Investment Management. Putnam mutual funds are distributed by Putnam Retail Management. Putnam is affiliated with Empower Financial Services, Inc.

Gross expense ratios are the funds' total annual operating costs expressed as a percentage of the funds' average net assets over a given time period. They are gross of any fee waivers or expense reimbursements. Net expense ratios are the expense ratios after the application of any voluntary or contractual waivers or reimbursements and are the actual ratios that investors paid during the funds' most recent fiscal year. Expense ratios are subject to change.

# Disclosures

Morningstar rankings are based on total return and do not reflect of sales charges, which, if reflected, would reduce returns.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document. A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).

Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

Commodity and real asset investments may be affected by natural disasters and political and economic developments.

Real estate securities and trusts involve risks, including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks, including currency fluctuations and political developments.

Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

Investment return and principal value of a variable investment will fluctuate so that an investor's shares when redeemed, may be worth more or less than the original cost.

There is no guarantee that companies that can issue dividends will declare, continue to pay, or increase dividends.

The JPMCB SmartRetirement Funds indirectly bear their proportionate share of the operating expenses of any underlying funds in which they may invest (excluding management fees and service fees).

The Trustee of the JPMCB SmartRetirement Funds agrees to reimburse the Fund for such fund operating expenses, and/or to waive a portion of the Trustee's management fee, to the extent that the fund's total annual operating expenses (excluding management fees, service fees, underlying fund fees attributable to dividend and interest expenses on short sales, interest, expenses related to litigation and potential litigation, and extraordinary expenses not incurred in the ordinary course of the Fund's business) exceeds 0.04% of the Fund's average daily new assets through the expense cap expiration date.

The price of equity securities may rise or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries selected for the Fund's portfolio or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general (or in particular, the prices of the types of securities in which a fund invests) may decline over short or extended periods of time. When the value of a fund's securities goes down, an investment in a fund decreases in value.

Some of the data may have been obtained from Standard & Poor's ("S&P") © 2023 The McGraw-Hill Companies, Inc. S&P is a division of The McGraw-Hill Companies, Inc.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Empower is not acting as an investment advisor for the plan. The information, analyses and fund alternatives described in this material are intended to provide assistance to the plan sponsor or other fiduciary responsible for plan investments and should not be relied upon as the sole basis for any investment decision. Empower Financial Services, Inc. and its affiliates may receive compensation with respect to proprietary investments and may receive compensation with respect to other plan investments. Other share classes may be available for the investment products described, and the plan sponsor is welcome to request more information on the options available.

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