

Collective Investment Trusts – RPAG Exclusive Pricing



CITs were invented in the 1920s around the same time as mutual funds, however, have traditionally only been available to mega-sized plans . . . until now!

Through our alliance with RPAG, we are able to provide our clients with exclusive access to top-tier fund managers at a substantially reduced cost. This special pricing is a byproduct of the \$1.25 trillion¹² of advised assets by RPAG members. These Collective Investment Trusts (CITs) also feature widespread provider availability, daily performance reporting, quarterly fact sheets, and even trackable tickers.

| CIT Name ^{5,9,12} | Strategy | Subadvisor | Score ^{1,10} | Expense Ratio | CIT Ticker | CUSIP | Mutual Fund Equivalent | Savings ³ |
|------------------------------|----------------------------|------------------------------|-----------------------|---------------|------------|-----------|------------------------|----------------------|
| Large Cap Value Fund | Putnam LCV | Putnam INVESTMENTS | 10 | 0.29% | WTLRNX | 97183K357 | PEQSX | 47% |
| Large Cap Value II Fund | MFS Value | MFS | 10 | 0.43% | WLCAAX | 97183W187 | MEIKX | 2% |
| Large Cap Value III Fund | JPM US Value | J.P.Morgan ASSET MANAGEMENT | 10 | 0.40% | GFLADX | 97184E194 | VGINX | 9% |
| Large Cap Growth Fund | ClearBridge LCG | ClearBridge INVESTMENTS | 6 | 0.29% | WLCGRX | 97182V214 | LSITX | 56% |
| Large Cap Growth II Fund | JPMorgan LCG | J.P.Morgan ASSET MANAGEMENT | 10 | 0.39% | WLCGBX | 97183C371 | JLGMX | 11% |
| Large Cap Growth III Fund | AB Large Cap Growth | ALLIANCEBERNSTEIN | 8 | 0.32% | WLGABX | 97184D741 | APGZX | 38% |
| Large Cap Growth IV Fund | American Century Ultra | American Century INVESTMENTS | 7 | 0.34% | GFLABX | 97184E392 | AULDX | 39% |
| Mid Cap Value Fund | American Century MCV | American Century INVESTMENTS | 6 | 0.47% | WAAAGX | 97182P142 | AMDVX | 25% |
| Mid Cap Value II Fund | Allspring Special MCV | Allspring | 10 | 0.45% | GAAAAX | 390933505 | WFPRX | 36% |
| Mid Cap Growth Fund | BlackRock MCG | BlackRock | 5 | 0.50% | WMCAUX | 97182E519 | BMGKX | 30% |
| Mid Cap Growth II Fund | Janus Enterprise | Janus HENDERSON INVESTORS | 9 | 0.48% | GFMABX | 97184K133 | JDMNX | 27% |
| Small Cap Value II Fund | American Century SCV | American Century INVESTMENTS | 10 | 0.59% | WSCABX | 97182E436 | ASVDX | 20% |
| Small Cap Value III Fund | PIMCO RAE US Small | PIMCO | 10 | 0.41% | GSCABX | 97184J367 | PMJIX | 18% |
| Small Cap Growth Fund | NB Small Cap Growth | NEUBERGER BERMAN | 10 | 0.58% | WTLROX | 97181N338 | NSRSX | 28% |
| Small Cap Growth II Fund | AB Small Cap Growth | ALLIANCEBERNSTEIN | 8 | 0.64% | WSGFBX | 97182E212 | QUAZX | 18% |
| Small Cap Growth III Fund | Voya Small Cap Growth | VOYA | 10 | 0.58% | TBD | 97184L206 | VLNPX | 31% |
| International Stock Fund | PIMCO RAE Int'l | PIMCO | 8 | 0.37% | WTIXNX | 97182U406 | PPYIX | 27% |
| International Growth II Fund | MFS Int'l Growth | MFS | 8 | 0.48% | WAAADX | 97183C710 | MGRDX | 32% |
| International Equity Fund | Int'l Capital Appreciation | Fidelity | 9 | 0.46% | WAAAIX | 97183C322 | FAPCX | 29% |
| GG EuroPacific Growth Trust | American Funds EuroPac | CAPITAL AMERICAN GROUP | 7 | 0.41% | GEPABX | 97184J268 | RERGX | 13% |
| Emerging Markets Fund | Invesco Developing Mkts | Invesco | 5 | 0.65% | WEMABX | 97183C173 | ODVIX | 26% |
| Emerging Markets II Fund | BlackRock Emerging Mkts | BlackRock | 10 | 0.62% | GFEAAX | 97184L487 | MKDCX | 24% |
| Core Bond Fund | Lord Abbett Total Return | LORD ABBETT | 10 | 0.25% | WCBFRX | 97183J533 | LTRHX | 29% |
| Core Plus Bond Fund | PGIM Total Return | PGIM | 10 | 0.27% | WTLRQX | 97182D560 | PTRQX | 31% |
| Core Plus Bond II Fund | Western Core Plus Bond | WESTERN ASSET | 8 | 0.28% | WCBAFX | 97184B851 | WAPSX | 33% |
| Core Plus Bond III Fund | Fidelity Total Bond | Fidelity | 10 | 0.25% | TBD | 39052A615 | FTKFX | 17% |
| Balanced Sustainable Fund | Pioneer Balanced ESG | Amundi Pioneer | 10 | 0.32% | WBAABX | 97183C629 | PCBKX | 52% |

| Stable Value ⁶ | Strategy | Subadvisor | Crediting Rate ⁷ | Expense Ratio | Liquidity Provisions ⁸ | CUSIP | Savings ³ |
|---------------------------|---------------------|--------------------|-----------------------------|---------------|-----------------------------------|-----------|----------------------|
| Stable Value Fund | Putnam Stable Value | Putnam INVESTMENTS | 4.16% | 0.32% | Flexible | 97183V494 | 14% |

| Cash Balance | Return Target | Score ^{4,10} | Share Class | Expense Ratio | CUSIP |
|--------------|---------------|-----------------------|-------------|---------------|-----------|
| Cash Balance | 3 – 5% | 9.6 | R1 | 0.25% | 97182D172 |

12. Please see CIT Overview for quarterly commentaries on these funds.
FLEX-2023-25-1

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BlackRock

| Target Date ⁹ | Recordkeepers | Score ^{4,10} | Share Class ² | Average Expense | Management Style | Glidepath Philosophy |
|--------------------------|----------------------|-----------------------|--------------------------|-----------------|---|----------------------|
| flexPATH Index | Most recordkeepers | 9.4 | R1 | 0.13% | Passive | Multiple |
| | | | M (\$100M fund min.) | 0.10% | | |
| flexPATH Index+ | | 8.8 | R1 | 0.31% | Multi-manager blend | |
| flexFIT+ | | 9.3 | R1 | 0.31% | | |
| My Retirement Path | | 8.4 | R | 0.32% | Multi-manager blend with stable value | |
| IndexSelect Income | | | I | 0.17% | Passive with stable value & lifetime income | |
| | | | R6 (\$15M plan min.) | 0.14% | | |
| IndexSelect | | | I | 0.15% | Passive with stable value | |
| | R6 (\$15M plan min.) | 0.12% | | | | |
| Flex Focus | | 9.4 | R1 | 0.15% | Passive with stable value | |
| MyCompass Index | | 9.4 | R | 0.15% | | |
| | | | R6 (\$15M plan min.) | 0.12% | | |
| RetirementTrack | | 9.4 | R1 | 0.15% | | |
| RetirePilot | | 9.4 | R1 | 0.15% | | |



| Target Date ⁹ | Recordkeepers | Score ^{4,10} | Share Class ² | Average Expense | Management Style | Glidepath Philosophy |
|----------------------------------|---------------|-----------------------|--------------------------|-----------------|---|----------------------|
| Great Gray American Funds Income | | 8.1 | R1 | 0.36% | Single-manager active with stable value & lifetime income | Aggressive |
| Great Gray American Funds | | | I | 0.34% | | |
| MyCompass American Funds | | 8.1 | R | 0.34% | Single-manager active with stable value | |
| RetirementTrack American Funds | | 8.1 | R1 | 0.34% | | |
| RetirePilot American Funds | | 8.1 | R1 | 0.34% | | |

T.Rowe Price

| Target Date ⁹ | Recordkeeper | Score ^{4,10} | Share Class | Average Expense | Management Style | Glidepath Philosophy |
|--------------------------|--------------------|-----------------------|-------------|-----------------|-----------------------|----------------------|
| Great Gray T. Rowe Price | Most recordkeepers | 7.8 | R1 | 0.36% | Single-manager active | Aggressive |

1. As of 03/31/2024. 2. Additional share classes available with 0.25% and 0.50% revenue sharing for each active CIT or risk-based series. Please contact your flexPATH investment advisor for CUSIPs and additional information. 3. Compared to lowest cost share class of mutual fund equivalent for each investment option. 4. Average of underlying funds as of 03/31/2024. 5. All data within table reflects R1 share class. 6. Traditional Stable Value strategy managed by Putnam Investments. Mega-plan pricing. The CIT's liquidity structure provides significant flexibility in handling Plan Sponsor cash flows. Many events not subject to the 12-month put. 7. Gross crediting rate as of 03/31/2024 and may change intra-quarter at month-end. 8. Larger plan sponsor directed withdrawals require 60-days written notice and may be subject to a 12-month deferral. 9. Effective April 28, 2023, Great Gray Trust Company, LLC, a Nevada-chartered non-depository trust company, assumed the collective fund business of Wilmington Trust, N.A., and replaced it as trustee to the collective investment funds. 10. Performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. The performance data quoted may not reflect the deduction of additional fees, if applicable. Additional fees would reduce the performance quoted. Performance data is subject to change without prior notice. Expenses shown reflect the fund's prospectus Net and Gross expense ratios. Some funds, accounts, or share classes may not be available for investment. Performance history prior to inception (if applicable) reflects another share class or account reflecting the manager's historical performance record. Expenses for mutual funds reflect the fund's prospectus Net and Gross expense ratios. In the case of Collective Investment Trust Funds, expenses generally reflect the CIT fund fact sheet and/ or Trust agreement Fund Inception Date - the date on which a fund commenced operations. The CIT exclusively available to RPAG utilizes the same manager and strategy as the Scored fund equivalent, which is highlighted and shown below the CIT option. The Scored fund equivalent generally has a higher fee and is shown for CIT investment due diligence purposes only. Performance differences, if any, between the Scored fund equivalent and CIT may be the result of, but are not limited to; the pricing method of the fund's underlying securities, timing of cash flows including primarily contributions and redemptions, and the timing/ execution of trades within the underlying fund. 11. Data as of 12/31/2023.

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