## International Growth Model for Open Architecture 401k

| ex.USA<br>Sharpe    Annual<br>0.77    0.15    1999<br>1990    78.60<br>78.60    Compound Annual<br>Converth    ex.USA<br>Converth      Sharpe    0.77    0.15    1999    78.60    26.96    Inception    16.23    2.78      Skaw    0.38    0.73    2000    -0.88    -14.17    20 Year    15.99    4.35      Ma drawdown    -58.20    -55.73    2002    -4.15    -15.94    15 Year    15.99    4.35      Up Capture    1.30    2005    35.03    38.59    10 Year    12.83    1.44      Down Capture    0.75    2004    24.73    20.26    5 Year    16.67    2.50      Alpha    0.97    2006    35.08    26.34    IYear    3.65    2.47      Down Deta    0.91    2008    -48.51    -45.25    Inception    20.98    18.19      Down Correlation    0.65    2010    29.32    10.01    25 Year    21.32    18.39      Positive months    18    17.3   |                     | Model  | MSCI ACWI |         | <u>Model</u> | MSCI ACWI |                            | Model  | MSCI ACWI |
|---|---------------------|--------|-----------|---------|--------------|-----------|----------------------------|--------|-----------|
| Sharpe    0.77    0.15    1999    78.60    28.96    Inception    16.23    2.78      Skew    -0.38    -0.73    2000    -0.88    -14.17    25 Year    15.89    2.60      Max drawdown    -58.20    -55.73    2002    4.15    -15.94    15 Year    15.99    4.35      Up Capture    1.30    2003    59.03    38.59    10 Year    12.83    1.44      Down Capture    0.75    2004    24.73    20.25    5 Year    16.67    2.50      Alpha    13.17    2006    3.528    10 Year    12.83    1.44      Down Beta    0.91    2.006    3.23    11.17    Year    3.65    -2.47      Beta    0.96    2001    3.23    10.11    2.57    Year    2.10    13.54    3 Year    10.82    10.82    10.82    10.82    10.82    10.82    10.82    10.82    10.82    10.82    10.82    10.83    10.77    17.64   |                     |        | ex USA    |         |              | ex USA    |                            |        | ex USA    |
| Skew  -0.38  -0.73  2000  -0.88  -14.17  25 Year  18.98  2.60    Kurtosis  1.62  2.05  2001  5.80  -21.45  20 Year  14.76  3.45    Max drawdown  -58.20  -55.73  2002  -4.15  -15.94  15 Year  12.83  1.44    Down Capture  0.75  2004  44.73  2025  5 Year  16.67  2.50    Alpha  13.17  2005  41.99  13.54  3 Year  3.65  -2.47    Beta  0.96  2007  35.23  11.17  Standard Deviation  History  10.67  2.98  18.19    Down Beta  0.91  2008  -48.51  -45.25  10.10  25 Year  2.08  18.39    Down Correlation  0.65  2010  2.93.2  10.01  25 Year  2.18  18.39    Up Correlation  0.65  2011  2.89  10.74  17.45  16.55    Positive quarters  30  41  2014  1.94  4.92  10.29  10.29  10.29 <td>Sharpe</td> <td>0 77</td> <td>0 15</td> <td></td> <td>78 60</td> <td>26.96</td> <td></td> <td>16 23</td> <td>2 78</td>   | Sharpe              | 0 77   | 0 15      |         | 78 60        | 26.96     |                            | 16 23  | 2 78      |
| Kurtosis    1.62    2.05    2001    5.80    -21.45    20 Year    1.476    3.45      Max drawdown    -58.20    -55.73    2002    -4.15    -15.94    15 Year    15.99    4.35      Up Capture    0.75    2004    24.73    20.25    5 Year    16.67    2.60      Apha    13.17    2005    3.49    3.54    3 Year    3.65    -2.47      Beta    0.97    2006    3.68    26.34    Standard Deviation    1.68    2.47      Dem Beta    0.91    2006    3.68    2.63.4    Standard Deviation    1.8.27      Down Correlation    0.85    2009    68.02    39.60    Inception    2.08    18.19      Up Correlation    0.65    2010    2.93    18.19    2.02    1.02    1.66    107.64      Positive months    186    173    2013    3.033    12.82    10 Year    17.45    16.55      Positive quarters    71    60    <  |                     |        |           |         |              |           |                            |        |           |
| Max drawdown  -58.20  -55.73  2002  -4.15  -15.94  15 Year  15.99  4.35    Up Capture  0.75  2003  59.03  38.59  10 Year  12.83  1.44    Down Capture  0.75  2004  24.73  20.25  5 Year  3.65  -2.47    Beta  0.97  2006  35.08  26.34  Year  3.65  -2.47    Up Beta  0.96  2007  35.23  11.17  Standard Deviation  History  16.87  20.98  18.19    Orrelation  0.65  2010  29.32  10.01  25 Year  21.08  18.27    Down Correlation  0.66  2011  -18.65  15 Year  17.77  17.64    Positive months  118  131  2014  1.94  -626  5 Year  21.32  19.89    Win rate  61.18  56.91  2015  -10.2  -6.90  3 Year  18.37  18.09    Positive quarters  71  60  2017  32.83  24.75  Average Monthly  Netar  -0.73   |                     |        |           |         |              |           |                            |        |           |
| Up Capture  1.30  2003  59.03  38.59  10 Year  12.83  1.44    Down Capture  0.75  2004  24.73  20.25  5 Year  16.67  2.50    Beta  0.97  2006  35.08  26.34  3 Year  3.66  2.47    Beta  0.97  2006  35.08  26.34  Standard Deviation  16.67  2.50    Opm Beta  0.91  2008  -48.51  -45.25  Standard Deviation  18.27    Down Correlation  0.65  2010  29.32  10.01  25 Year  20.31  18.39    Down Correlation  0.65  2011  -8.82  -16.66  20 Year  20.31  18.39    Positive months  186  173  2013  30.93  12.82  10 Year  17.45  16.55    Negative months  186  173  2013  30.93  12.82  10 Year  17.45  16.55    Negative quarters  71  60  2017  32.83  24.75  Average Monthly  18.97    Nortate  71  6   |                     |        |           |         |              |           |                            |        |           |
| Down Capture    0.75    2004    24.73    20.25    5 Year    16.67    2.60      Alpha    13.17    2005    41.99    13.54    3 Year    3.65    -2.47      Beta    0.97    2006    35.08    26.34    History    History    History      Down Beta    0.91    2008    48.51    -45.25    Inception    20.98    18.19      Down Corelation    0.65    2010    29.32    10.01    25 Year    21.08    18.27      Down Corelation    0.76    2011    -18.26    15 Year    17.77    17.64      Positive months    18.6    173    2015    -1.02    -6.90    3 Year    18.37    18.09      Win rate    71    60    2017    32.83    24.75    Meetrins    Meetrins    18.07    18.09    -0.73      Vin rate    70.30    59.41    2018    -9.22    -16.93    January    1.25    -0.73      Negative quarters    7    9<  |                     |        | 00.70     |         |              |           |                            |        |           |
| Alpha  13.17  2005  41.99  13.54  3 Year  3.65  -2.47    Beta  0.97  2006  35.08  26.34  11.17  Standard Deviation  18.19    Down Beta  0.91  2008  48.51  -46.25  History  18.27    Down Correlation  0.65  2010  29.32  10.01  25 Year  20.38  18.27    Down Correlation  0.65  2010  29.32  10.01  25 Year  20.38  18.27    Down Correlation  0.65  2010  29.32  10.01  25 Year  20.38  18.27    Positive months  186  173  2013  30.93  12.82  10 Year  17.45  16.55    Nin rate  61.18  56.91  2015  -1.02  -6.90  3 Year  18.37  18.09    Positive quarters  71  60  2017  32.83  24.75  Average Monthly  Returns    Nin rate  70.30  59.41  2019  22.69  18.32  January  1.50  -0.14    Positive years   |                     |        |           |         |              |           |                            |        |           |
| Baia    0.97    2006    35.08    28.34      Up Beta    0.96    2007    35.23    11.17    Standard Deviation      Down Beta    0.91    2008    48.51    -45.25    Participation    20.88    18.19      Up Correlation    0.85    2010    29.32    10.01    25 Year    21.08    18.27      Down Correlation    0.76    2011    -8.82    -16.66    20 Year    20.31    18.39      Positive months    186    173    2013    30.93    12.82    10 Year    17.45    16.65      Negative months    118    131    2014    1.94    -6.26    5 Year    21.32    19.89      Win rate    71    60    2017    32.83    24.75    Returns    Neagative quarters    71    60    2017    32.83    24.75    Netrany    1.25    -0.73      Positive quarters    71    60    2022    -16.93    February    1.50    -14      Positive quarter  |                     |        |           |         |              |           |                            |        |           |
| Up Beta  0.96  2007  35.23  11.17  Standard Deviation    Down Beta  0.91  2008  44.51  -45.25  Inception  20.98  18.19    Up Correlation  0.65  2010  29.32  10.01  25 Year  21.08  18.27    Down Correlation  0.76  2011  -8.82  -16.66  20 Year  20.31  18.39    Positive months  186  173  2013  30.93  12.82  10 Year  17.77  17.64    Positive months  18  131  2014  1.94  -6.26  5 Year  21.32  19.89    Win rate  61.18  56.91  2015  -1.02  -6.90  3 Year  18.37  10.9    Positive quarters  71  60  2017  32.83  24.75  Average Monthly  Returns  1.09  -7  -7.33  1.09  -7.33  1.09  -7.34  1.00  1.03  1.09  -7.44  1.05  -7.44  -7.54  -7.33  February  1.50  -0.14  -7.54  -7.54  -7.54  -7.54  |                     |        |           |         |              |           | 5 1641                     | 5.05   | -2.41     |
| Down Beta    0.91    2008    -48.51    -45.25    History      Correlation    0.85    2009    68.02    39.60    Inception    20.98    18.19      Down Correlation    0.76    2011    -8.82    -16.66    20 Year    20.31    18.39      Down Correlation    0.76    2013    30.93    12.42    10 Year    17.76    17.64      Positive months    186    173    2013    30.93    12.42    10 Year    17.45    16.55      Negative months    118    56.91    2016    -1.4    1.67    Average Monthy    18.37    18.09      Positive quarters    71    60    2017    32.83    24.75    Average Monthy    Negative quarters    -0.73      Positive quarters    70    9    2022    -16.53    March    0.51    0.38      Negative quarters    7    9    2022    -10.51    -18.84    April    1.75    2.25      Vin rate    72.00    64.00  |                     |        |           |         |              |           | Standard Deviation         |        |           |
| Dominolu    Dot    Total    Total    Total    Total    Total      Correlation    0.65    2010    29.32    10.01    25 Year    21.08    18.19      Down Correlation    0.76    2011    -8.82    -16.66    20 Year    20.31    18.39      Positive months    186    173    2013    30.93    12.82    10 Year    17.45    16.55      Negative months    118    131    2014    1.94    -6.26    5 Year    21.32    19.89      Win rate    61.18    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Positive quarters    71    60    2017    32.83    24.75    Average Monthly    Negative numers    1.25    -0.73      Positive quarters    70    60    2017    32.83    24.75    Average Monthly    Neturns      Vin rate    70.30    59.41    2019    23.93    6.20    March    0.51    -0.31      Nincat  | •                   |        |           |         |              |           |                            | •      |           |
| Up Correlation  0.65  2010  29.32  10.01  25 Year  21.08  18.27    Down Correlation  0.76  2011  -8.82  -16.66  20 Year  20.31  18.39    Positive months  186  173  2013  30.93  12.82  10 Year  17.75  16.55    Negative months  118  131  2014  1.94  -6.26  5 Year  21.32  19.89    Win rate  61.18  56.91  2016  9.14  1.67  Average Monthly  Negative quarters  71  60  2017  32.83  24.75  Average Monthly  Negative quarters  70.30  59.41  2019  22.69  18.32  January  1.25  -0.73    Positive quarters  7  9  2022  -10.51  -18.84  April  1.75  2.25    Win rate  70.30  59.41  2019  22.69  18.32  January  1.25  -0.73    Positive quarters  7  9  2022  -10.51  -18.84  April  1.75  2.25    Vin Rate   |                     |        |           |         |              |           | •                          | 20.08  | 18 10     |
| Down Correlation    0.76    2011    -8.82    -16.66    20 Year    20.31    18.39      Positive months    186    173    2013    30.39    12.25    13.65    15 Year    17.77    17.64      Negative months    118    131    2014    1.94    -6.26    5 Year    21.32    19.89      Win rate    61.18    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Positive quarters    71    60    2017    32.83    24.75    Average Monthly Returns    71.00    59.41    2019    22.69    18.32    January    1.25    -0.73      Positive quarters    70.30    59.41    2019    22.69    18.32    January    1.25    -0.73      Positive years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win rate    72.00    64.00    2023    10.63    12.60    May    0.59    -1.34      Positive positio   |                     |        |           |         |              |           | -                          |        |           |
| Positive months    186    173    2012    11.25    13.65    15 Year    17.77    17.64      Negative months    118    131    2013    30.93    12.82    10 Year    17.45    16.55      Negative months    118    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Win rate    61.18    56.91    2016    9.14    1.67    Average Monthly    Returns    18.37    18.09      Positive quarters    30    41    2018    -9.22    -16.93    Average Monthly    Returns    -0.73      Positive years    18    16    2021    3.93    6.20    March    0.51    -0.38      Negative years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    March    0.55    -0.21      Positive positions    347    Average dain    10.10    1.80    1.58 <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>        | •                   |        |           |         |              |           |                            |        |           |
| Positive months    186    173    2013    30.93    12.82    10 Year    17.45    16.55      Negative months    118    131    2014    1.94    -6.26    5 Year    21.32    19.89      Win rate    61.18    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Positive quarters    71    60    2017    32.83    24.75    Average Monthly    Returns    1.50    -0.73      Negative quarters    30    41    2018    -9.22    -16.93    January    1.25    -0.73      Vin rate    70.30    59.41    2019    22.69    18.32    January    1.25    -0.14      Positive years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.55    -0.21      Positive positions    347    Average diss    17.10    August    0.68   | Down Conelation     | 0.70   |           |         |              |           |                            |        |           |
| Negative months    118    131    2014    1.94    -6.26    5 Year    21.32    19.89      Win rate    61.18    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Positive quarters    30    41    2018    -9.22    -16.93    Year    18.37    18.09      Win rate    70.30    59.41    2019    22.69    18.32    January    1.25    -0.73      Positive years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.59    -1.34      Average gain    10.10    -72.00    64.00    2024-04    11.80    1.58    June    0.55    -0.21      Average gain    10.10    -7.91    -7.91    July    1.79    0.94    Average dos    -7.64    -4.91.3    September    -0.50    -1.60      Neverage loss    -7.91    -7.91 <td>Docitivo montho</td> <td>106</td> <td>170</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | Docitivo montho     | 106    | 170       |         |              |           |                            |        |           |
| Win rate    61.18    56.91    2015    -1.02    -6.90    3 Year    18.37    18.09      Positive quarters    71    60    2017    32.83    24.75    Average Monthly<br>Returns      Win rate    70.30    59.41    2019    22.69    18.32    January    1.25    -0.73      Positive quarters    30    41    2019    22.69    18.32    January    1.25    -0.73      Positive years    18    16    2021    75.61    8.73    February    1.50    -0.14      Negative years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.59    -0.21      July    1.79    0.94    Average los    -7.91    July    1.79    0.94      Average loss    -7.91    -7.91    -7.91    -7.91    August    0.68    -0.86      Rolling CAGRs:    Best  |                     |        |           |         |              |           |                            |        |           |
| Positive quarters    71    60    2017    32.83    24.75    Average Monthly<br>Returns      Win rate    70.30    59.41    2019    22.83    24.75    Average Monthly<br>Returns      Positive quarters    30    41    2019    22.89    18.32    January    1.25    -0.73      Positive years    18    16    2021    3.93    6.20    March    0.51    0.38      Negative years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.59    -1.34      Average gain    10.10    1.80    1.58    June    0.55    -0.21      Average loss    -7.91     July    1.79    0.94      Average of historistions    157      Mayout    0.68    -0.86      Negative positions    157       Mayout    0.55    -2.16<  | -                   |        |           |         |              |           |                            |        |           |
| Positive quarters<br>Negative quarters<br>30    71    60    2017    32.83    24.75    Average Monthly<br>Returns      Win rate    70.30    59.41    2018    -9.22    -16.93    Arverage Monthly<br>Returns    1.25    -0.73      Positive years    18    16    2021    3.93    6.20    March    0.51    0.38      Negative years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.59    -1.34      Positive positions    347    2024-04    11.80    1.80    June    0.55    -0.21      Positive positions    347    2024-04    11.80    1.80    June    0.55    -0.21      Average gain    10.10    1.57    2.03    615    .021    July    1.79    0.94      Average loss    -7.91    .030      December    2.94    1.30      Regative positions  | vvin rate           | 01.10  | 20.91     |         |              |           | 3 real                     | 10.37  | 16.09     |
| Negative quarters  30  41  2018  -9.22  -16.93  Returns    Win rate  70.30  59.41  2019  22.69  18.32  January  1.25  -0.73    Positive years  18  16  2020  75.61  8.73  February  1.50  -0.14    Positive years  7  9  2022  -10.51  -18.84  April  1.75  2.25    Win Rate  72.00  64.00  2023  10.63  12.60  May  0.59  -1.34    Positive positions  347  2024-04  11.80  1.58  June  0.55  -0.21    Average gain  10.10  2024-04  11.80  1.58  June  0.56  -0.86    Negative positions  157  Average loss  -7.91  Uly  1.79  0.94    Average loss  -7.91  Uly  1.79  0.94  August  0.68  -0.86    Negative positions  157  Average loss  -7.91  November  2.94  1.30    Trades  615 per month   | Desitive successory | 74     | <u></u>   |         |              |           | Assesses Manthelis         |        |           |
| Nogano quante quante in transmission  2010  3.12  10.30    Win rate  70.30  59.41  2019  22.69  18.32  January  1.25  -0.73    Positive years  18  16  2020  75.61  8.73  February  1.50  -0.14    Positive years  7  9  2022  -10.51  -18.84  April  1.75  2.25    Win Rate  72.00  64.00  2022  -10.51  -18.84  April  1.75  2.25    Win Rate  72.00  64.00  2024-04  11.80  1.58  June  0.55  -0.21    Positive positions  347   | •                   |        |           |         |              |           | Average Monthly<br>Returns |        |           |
| Positive years  18  16  2020  75.61  8.73  February  1.50  -0.14    Negative years  7  9  2021  3.93  6.20  March  0.51  0.38    Negative years  7  9  2022  -10.51  -18.84  April  1.75  2.25    Win Rate  72.00  64.00  2023  10.63  12.60  May  0.59  -1.34    Positive positions  347   | •                   |        |           |         |              |           |                            | 4.05   | 0.70      |
| Positive years  18  16  2021  3.93  6.20  March  0.51  0.38    Negative years  7  9  2022  -10.51  -18.84  April  1.75  2.25    Win Rate  72.00  64.00  2023  10.63  12.60  May  0.59  -1.34    Positive positions  347  2024-04  11.80  1.58  June  0.55  -0.21    July  1.79  0.94    Average gain  10.10  August  0.68  -0.86    Negative positions  157  August  0.68  -0.86    Average loss  -7.91  -1.60  October  1.44  0.58    Trades  615  0.03  -1.60  October  2.94  1.30    December  2.03  -1.60  November  2.94  1.30    December  2.03  -1.60  NoveApr  11.93  5.79    Rolling CAGRs:  -1.94  -49.13  -49.13  -49.13  -49.13  -19.55    Best 5-year  42.47  23.55  | win rate            | 70.30  | 59.41     |         |              |           | •                          |        |           |
| Negative years    7    9    2022    -10.51    -18.84    April    1.75    2.25      Win Rate    72.00    64.00    2023    10.63    12.60    May    0.59    -1.34      Positive positions    347    June    0.55    -0.21    July    1.79    0.94      Average gain    10.10    Average loss    -7.91    July    1.79    0.94      Average loss    -7.91    October    1.44    0.58    -0.60      Average loss    -7.91    October    1.44    0.58      mometrial    0.03    Movember    2.94    1.30      Trades    615    Movember    2.94    1.30      mer month    2.03    May-Oct    3.11    -3.08      Novst 3-year    102.59    59.05    Movember    2.94    1.93      Best 3-year    48.76    31.13    -19.55    September    -0.24    -7.54  | Desili              | 40     | 40        |         |              |           | •                          |        |           |
| Win Rate  72.00  64.00  2023  10.63  12.60  May  0.59  -1.34    Positive positions  347  2024-04  11.80  1.58  June  0.55  -0.21    Positive positions  347  July  1.79  0.94    Average gain  10.10  Naverage loss  -7.91  August  0.68  -0.86    Negative positions  157  Average loss  -7.91  October  1.44  0.58    November  2.94  1.30  December  2.94  1.30    Trades  615   December  2.55  2.15    per month  2.03   May-Oct  3.11  -3.08    Range of Historical Rolling CAGRes:   May-Oct  3.11  -3.08    Noverst 1-year  -51.94  -49.13        Best 3-year  48.76  31.13        Worst 3-year  -0.24  -7.54        Best 5-year  |                     |        |           |         |              |           |                            |        |           |
| 2024-04  11.80  1.58  June  0.55  -0.21    Positive positions  347    Average gain  10.10    Negative positions  157    Average loss  -7.91    Trades  615    per month  2.03    May-Oct    May-Oct    Range of Historical Rolling CAGRs:    Best 1-year  102.59  59.05    Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  -0.24  -7.54  |                     |        |           |         |              |           | •                          |        |           |
| Positive positions  347  July  1.79  0.94    Average gain  10.10  August  0.68  -0.86    Negative positions  157  Average loss  -7.91  October  -1.60    Average loss  -7.91  October  1.44  0.58    November  2.94  1.30  December  2.55  2.15    per month  2.03   May-Oct  3.11  -3.08    Range of Historical Rolling CAGRs:   May-Oct  3.11  -3.08    Best 1-year  102.59  59.05  Mov-Apr  11.93  5.79    Best 3-year  48.76  31.13  -49.13  September  -9.61  -19.55    Best 5-year  -9.61  -19.55  September  -0.24  -7.54  | Win Rate            | 72.00  | 64.00     |         |              |           | •                          |        |           |
| Average gain  10.10  August  0.68  -0.86    Negative positions  157  September  -0.50  -1.60    Average loss  -7.91  October  1.44  0.58    November  2.94  1.30    December  2.55  2.15    per month  2.03     Range of Historical Rolling CAGRs:      Best 1-year  102.59  59.05    Worst 1-year  -51.94  -49.13    Best 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   |                     | 0.47   |           | 2024-04 | 11.80        | 1.58      |                            |        |           |
| Negative positions  157  September  -0.50  -1.60    Average loss  -7.91  October  1.44  0.58    November  2.94  1.30    Trades  615  December  2.55  2.15    per month  2.03  May-Oct  3.11  -3.08    Range of Historical Rolling CAGRs:  Nov-Apr  11.93  5.79    Best 1-year  102.59  59.05  Mory-Apr  11.93  5.79    Worst 1-year  -51.94  -49.13  -49.13  -49.13  -49.13    Best 3-year  48.76  31.13  -19.55  -49.13  -49.13  -49.13    Best 5-year  -9.61  -19.55  -19.55  -49.43  -49.13  -49.13  | •                   |        |           |         |              |           | •                          |        |           |
| Average loss  -7.91  October  1.44  0.58    November  2.94  1.30    Trades  615  December  2.55  2.15    per month  2.03  May-Oct  3.11  -3.08    May-Oct  3.11  -3.08    Rolling CAGRs:  Nov-Apr  11.93  5.79    Best 1-year  102.59  59.05  59.05  Nov-Apr  11.93  5.79    Best 3-year  -9.61  -19.55  -49.13  -49.13  -49.13  -49.13  -49.13    Best 5-year  42.47  23.55  -7.54  -49.13  -49.13  -49.13   |                     |        |           |         |              |           | -                          |        |           |
| Trades  615  November  2.94  1.30    December  2.55  2.15    Image of Historical Rolling CAGRs:  May-Oct  3.11  -3.08    Best 1-year  102.59  59.05  59.05    Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   |                     |        |           |         |              |           | -                          |        |           |
| Trades  615  December  2.55  2.15    per month  2.03  May-Oct  3.11  -3.08    Range of Historical Rolling CAGRs:  May-Oct  3.11  -3.08    Best 1-year  102.59  59.05  Nov-Apr  11.93  5.79    Worst 1-year  -51.94  -49.13  -49.13  -49.13  -49.13  -49.13    Best 3-year  48.76  31.13  -19.55  -49.13  -49.13  -49.13  -49.13  -49.13    Best 5-year  -9.61  -19.55  -49.13   | Average loss        | -7.91  |           |         |              |           |                            |        |           |
| per month  2.03    Range of Historical Rolling CAGRs:  May-Oct Nov-Apr    Best 1-year  102.59  59.05    Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   | <b>_</b> .          |        |           |         |              |           |                            |        |           |
| Range of Historical<br>Rolling CAGRs:  May-Oct<br>Nov-Apr  3.11<br>11.93  -3.08<br>5.79    Best 1-year  102.59<br>-51.94  59.05<br>-49.13  -49.13  -49.13  -49.13    Best 3-year  48.76<br>-9.61  31.13<br>-19.55  -49.13  -49.13  -49.13  -49.13    Best 3-year  42.47<br>-9.61  23.55<br>-19.55  -49.13  -49.13  -49.13  -49.13    Best 5-year  42.47<br>-0.24  23.55<br>-7.54  -49.13  -49.13  -49.13  -49.13  |                     |        |           |         |              |           | December                   | 2.55   | 2.15      |
| Range of Historical<br>Rolling CAGRs:  Nov-Apr  11.93  5.79    Best 1-year  102.59  59.05  59.05  59.05  59.05    Worst 1-year  -51.94  -49.13  -49.13  -49.13  -49.13    Best 3-year  48.76  31.13  -9.61  -19.55  -19.55  -49.13 <td> per month</td> <td>2.03</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>  | per month           | 2.03   |           |         |              |           |                            |        |           |
| Rolling CAGRs:  102.59  59.05    Best 1-year  102.59  59.05    Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54  |                     |        |           |         |              |           | -                          |        |           |
| Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   |                     |        |           |         |              |           | Nov-Apr                    | 11.93  | 5.79      |
| Worst 1-year  -51.94  -49.13    Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   | Best 1-vear         | 102 59 | 59.05     |         |              |           |                            |        |           |
| Best 3-year  48.76  31.13    Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54   | •                   |        |           |         |              |           |                            |        |           |
| Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54  | Worst Tyear         | 01.04  | 40.10     |         |              |           |                            |        |           |
| Worst 3-year  -9.61  -19.55    Best 5-year  42.47  23.55    Worst 5-year  -0.24  -7.54  | Best 3-year         | 48.76  | 31.13     |         |              |           |                            |        |           |
| Best 5-year 42.47 23.55<br>Worst 5-year -0.24 -7.54   | •                   |        |           |         |              |           |                            |        |           |
| Worst 5-year -0.24 -7.54  | , <b>,</b>          |        |           |         |              |           |                            |        |           |
| Worst 5-year -0.24 -7.54  | Best 5-vear         | 42.47  | 23.55     |         |              |           |                            |        |           |
|   | •                   |        |           |         |              |           |                            |        |           |
| Best 10-year 20.33 9.03<br>Worst 10-year 6.90 -1.20   |                     |        |           |         |              |           | •                          |        |           |
| Worst 10-year 6.90 -1.20  | Best 10-year        | 20.33  | 9.03      |         |              |           |                            |        | Tore      |
| Investment Models   |                     |        |           |         |              |           |                            | UAN    | 1.010     |
|   |                     |        |           |         |              |           | Inve                       | stment | Models    |

## **International Growth Model for Open Architecture 401k**

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