



# Your Investment Options

## What's the Right Path for You

The investment strategy that's right for you is largely based on how many years you intend to work before reaching retirement, and also on how much risk you are willing to accept in terms of protecting or growing your investments. As a rule, and simply put, the lower the risk, the lower the annual return, and vice versa. It's important to ask yourself if you are comfortable selecting a proper investment strategy on your own, or if you want help in doing so. The following paths explain the different approaches to consider.

### PATH 1: DO IT FOR ME – AGE-BASED APPROACH

Select the T. Rowe Price Retirement Fund closest to the year you reach age 65 (e.g., 2045 fund for someone born between 1979 and 1983)

- Broadly diversified
- Professionally managed
- Automatic quarterly rebalance to ensure you stay on course
- Automatically adjusts to be more conservative as you near retirement
- The Plan's DEFAULT INVESTMENT – used in the event you do NOT make your own investment election – you are automatically invested in a T. Rowe Price Retirement Date Fund closest to your anticipated retirement, assuming you retire at the age of 65

### PATH 2: DO IT FOR ME – RISK-BASED APPROACH

Five investment models managed by the in-house Greenleaf Trust Investment Team

- Based on your personal risk tolerance and time horizon
- Ranging from aggressive to conservative
- Comprised of Vanguard index funds
- Automatic semi-annual rebalance to ensure you stay on course
- You will need to change investment models to be more conservative as you near retirement

### PATH 3: DO IT MYSELF – INDIVIDUALIZED APPROACH

Create your own investment strategy

- Choose from your Plan's menu of mutual funds
- Broad range of funds covering multiple asset classes
- Varying investment styles offered (growth, index, value)
- Review and rebalance your investment at least annually to ensure you stay on course

### NEED HELP DETERMINING WHAT TYPE OF INVESTOR YOU ARE?

Review the Investor Profile Questionnaire for assistance

# Fund Performance by Asset Class

05/2024

Trailing Performance

## Schupan & Sons, Inc. Profit Sharing and 401(k) Savings Plan

	Average Annual Total Return					Inception	Inception Date	Expense Ratio		Redemption	
	YTD	1yr.	3yr.	5yr.	10yr.			Net	\$/1000	Fee	Term
<b>Target Date Retirement Fund</b>											
T. Rowe Price Retirement 2010 I TRPUX <i>Morningstar Target Date 2000-2010</i>	4.26 2.46	12.69 9.00	1.30 0.33	5.94 4.38	5.10 3.95	6.93	11/13/2023	0.34%	\$3.40		
T. Rowe Price Retirement 2015 I TRUBX <i>Morningstar Target Date 2011-2015</i>	4.49 2.91	13.13 10.01	1.49 0.58	6.43 4.89	5.57 4.33	6.28	11/13/2023	0.35%	\$3.50		
T. Rowe Price Retirement 2020 I TRDBX <i>Morningstar Target Date 2016-2020</i>	4.72 3.30	13.87 10.94	1.65 0.68	7.02 5.19	6.12 4.53	7.95	11/13/2023	0.37%	\$3.70		
T. Rowe Price Retirement 2025 I TREHX <i>Morningstar Target Date 2021-2025</i>	5.15 3.65	15.00 11.86	1.83 0.89	7.78 5.91	6.70 5.16	7.11	11/13/2023	0.38%	\$3.80		
T. Rowe Price Retirement 2030 I TRFHX <i>Morningstar Target Date 2026-2030</i>	6.06 4.51	17.06 14.02	2.21 1.49	8.67 7.00	7.33 5.85	8.88	11/13/2023	0.40%	\$4.00		
T. Rowe Price Retirement 2035 I TRFJX <i>Morningstar Target Date 2031-2035</i>	7.11 5.60	19.57 16.36	2.76 2.19	9.60 8.20	7.90 6.64	7.84	11/13/2023	0.42%	\$4.20		
T. Rowe Price Retirement 2040 I TRHDX <i>Morningstar Target Date 2036-2040</i>	8.10 6.65	21.62 18.62	3.22 2.84	10.39 9.12	8.40 7.12	9.47	11/13/2023	0.43%	\$4.30		
T. Rowe Price Retirement 2045 I TRIKX <i>Morningstar Target Date 2041-2045</i>	8.79 7.44	23.02 20.32	3.63 3.42	10.99 9.90	8.71 7.62	8.38	11/13/2023	0.44%	\$4.40		
T. Rowe Price Retirement 2050 I TRJLX <i>Morningstar Target Date 2046-2050</i>	8.93 7.85	23.42 21.15	3.78 3.63	11.08 10.16	8.76 7.72	7.70	11/13/2023	0.45%	\$4.50		
T. Rowe Price Retirement 2055 I TRJMX <i>Morningstar Target Date 2051+</i>	9.03 7.99	23.50 21.49	3.74 3.72	11.05 10.35	8.73 7.91	7.68	11/13/2023	0.46%	\$4.60		
T. Rowe Price Retirement 2060 I TRLNX <i>Morningstar Target-Date 2060+</i>	9.07 8.10	23.59 21.70	3.78 3.79	11.07 10.41	8.06	8.60	11/13/2023	0.46%	\$4.60		
T. Rowe Price Retirement 2065 I TRMOX <i>Morningstar Target-Date 2060+</i>	8.98 8.10	23.47 21.70	3.79 3.79	10.41 8.06		11.55	11/13/2023	0.46%	\$4.60		
<b>Asset Allocation/Balanced Funds</b>											
T. Rowe Price Retirement Balanced ClassI TRJWX <i>Morningstar Retirement Income</i>	3.83 2.31	11.53 8.67	1.18 0.19	5.66 3.67	4.73 3.37	5.98	11/13/2023	0.34%	\$3.40		
T. Rowe Price Spectrum Cnsrv Allc I PPIPX <i>Morningstar Conservative Allocation</i>	4.44 2.99	12.43 10.58	1.11 0.53	5.50 4.52	5.09 3.73	7.07	03/23/2016	0.55%	\$5.50		
<b>Large Company Fund</b>											
BlackRock Equity Dividend K MKDVX <i>Russell 1000 Value</i>	8.29 7.64	21.50 21.71	5.91 5.45	11.59 10.74	9.65 8.61	10.10	03/28/2016	0.58%	\$5.80		
Vanguard 500 Index Admiral VFIAX <i>S&amp;P 500</i>	11.28 11.30	28.14 28.19	9.52 9.57	15.76 15.80	12.65 12.69	11.41	11/13/2000	0.04%	\$0.40		
William Blair Large Cap Growth R6 LCGJX <i>Russell 1000 Growth</i>	13.51 13.08	33.38 33.60	8.32 11.12	17.13 19.37	15.79 15.80	6.76	05/02/2019	0.60%	\$6.00		

Past performance is no guarantee of future results. Current returns may be higher/lower. Principal value/returns fluctuate. Investor shares may be worth more/less than original cost. Returns assume reinvestment of all distributions at NAV & deduction of fund expenses. YTD returns are cumulative & not annualized. For current month-end returns: <http://advisor.morningstar.com/familyinfo.asp>.

# Fund Performance by Asset Class

05/2024

Trailing Performance

## Schupan & Sons, Inc. Profit Sharing and 401(k) Savings Plan

	Average Annual Total Return					Inception	Inception Date	Expense Ratio		Redemption	
	YTD	1yr.	3yr.	5yr.	10yr.			Net	\$/1000	Fee	Term
<b>Medium Company Fund</b>											
T. Rowe Price Mid-Cap Growth I RPTIX <i>Russell MidCap Growth</i>	3.62 4.24	18.48 21.91	1.49 1.57	9.68 11.06	10.84 10.67	12.95	08/28/2015	0.63%	\$6.30		
T. Rowe Price Mid-Cap Value I TRMIX <i>Russell MidCap Value</i>	9.61 6.24	30.08 23.67	8.22 3.81	14.42 10.28	9.91 8.14	11.36	08/28/2015	0.72%	\$7.20		
Vanguard Mid Cap Index Admiral VIMAX <i>Russell MidCap</i>	5.55 5.66	21.98 23.11	3.04 3.10	11.02 11.07	9.49 9.47	9.95	11/12/2001	0.05%	\$0.50		
<b>Small Company Fund</b>											
Delaware Small Cap Value R6 DVZRX <i>Russell 2000 Value</i>	5.90 0.85	24.68 21.76	2.33 -0.17	9.87 8.77	7.45 6.87	10.60	05/02/2016	0.71%	\$7.10		
Vanguard Small Cap Index Adm VSMAX <i>Russell 2000</i>	4.46 2.68	22.87 20.12	1.44 -1.65	10.23 8.61	8.76 7.66	10.69	11/13/2000	0.05%	\$0.50		
Wasatch Core Growth Institutional WIGRX <i>Russell 2000 Growth</i>	0.88 4.62	28.82 18.38	0.49 -3.34	11.97 7.79	12.02 8.06	12.35	01/31/2012	1.06%	\$10.60		
<b>International Fund</b>											
Delaware Emerging Markets R6 DEMZX <i>MSCI EM-ND</i>	10.52 3.41	24.96 12.39	-5.30 -6.23	6.76 3.55	4.40 2.66	7.38	05/02/2016	1.05%	\$10.50		
Hartford International Opportunities R6 IHOVX <i>MSCI EAFE-ND</i>	9.15 7.07	18.15 18.53	0.45 3.06	8.20 8.05	4.97 4.60	5.87	11/07/2014	0.70%	\$7.00		
Vanguard Total Intl Stock Index Admiral VTIAX <i>MSCI EAFE-ND</i>	6.04 7.07	16.85 18.53	0.47 3.06	7.14 8.05	4.29 4.60	4.92	11/29/2010	0.12%	\$1.20		
<b>Fixed Income Fund</b>											
PIMCO Total Return Instl PTTRX <i>Bloomberg US Aggregate</i>	-0.47 -1.64	3.09 1.31	-2.82 -3.10	0.24 -0.17	1.55 1.26	6.20	05/11/1987	0.49%	\$4.90		
Vanguard Interm-Term Treasury Adm VFIUX <i>Bloomberg US Intermediate Treasury</i>	-1.27 -0.63	0.39 1.54	-2.93 -1.71	-0.05 0.27	1.11 1.01	4.73	02/12/2001	0.10%	\$1.00		
Vanguard Short-Term Investment-Grade Adm VFSUX <i>Bloomberg US Government 1-3 Year</i>	1.06 0.61	5.10 3.40	0.17 0.09	1.68 1.02	1.90 1.07	5.44	02/12/2001	0.10%	\$1.00		
Vanguard Total Bond Market Index Adm VBTLX <i>Bloomberg US Aggregate</i>	-1.55 -1.64	1.42 1.31	-3.06 -3.10	-0.16 -0.17	1.25 1.26	5.08	11/12/2001	0.05%	\$0.50		
<b>Money Market Fund</b>											
Northern Institutional Treasury NITXX <i>ICE BofAML US 3-Month Treasury Bill</i>	2.19 2.21	5.33 5.45	2.84 2.89	2.01 2.12	1.38 1.47	0.90	11/05/2008	0.15%	\$1.50		

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<b>Models</b>										
Aggressive Model	7.64	21.10	5.12	11.15	8.89	7.23	0.07%	\$0.70		
<i>Dow Jones Aggressive</i>	<i>7.02</i>	<i>22.27</i>	<i>3.59</i>	<i>10.94</i>	<i>8.65</i>					
Moderately Aggressive Model	6.26	17.84	4.02	9.38	7.63	6.68	0.07%	\$0.70		
<i>Dow Jones Moderately Aggressive</i>	<i>4.86</i>	<i>16.84</i>	<i>2.08</i>	<i>8.52</i>	<i>7.06</i>					
Balanced Model	4.86	14.63	2.89	7.59	6.38	6.14	0.07%	\$0.70		
<i>Dow Jones Moderate</i>	<i>2.94</i>	<i>12.35</i>	<i>0.44</i>	<i>6.01</i>	<i>5.41</i>					
Moderately Conservative Model	3.48	11.49	1.76	5.79	5.12	5.53	0.07%	\$0.70		
<i>Dow Jones Moderately Conservative</i>	<i>1.61</i>	<i>8.47</i>	<i>-1.06</i>	<i>3.50</i>	<i>3.59</i>					
Conservative Model	2.06	8.37	0.56	3.93	3.82	4.86	0.07%	\$0.70		
<i>Dow Jones Conservative</i>	<i>1.86</i>	<i>6.35</i>	<i>-1.89</i>	<i>1.21</i>	<i>1.72</i>					

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# Investor Profile Questionnaire

## What Type of Investor Are You

The following questionnaire asks a few questions about your perspective on risk, your retirement timeframe and your financial skill set. For each question, please circle the number that most accurately reflects your thinking. The resulting score can help determine the investment strategy that may be appropriate for you.

1. To obtain above-average returns on my investment, I am willing to accept above-average risk of investment losses.

Strongly Disagree = 1	Disagree = 3	Neutral = 5	Agree = 7	Strongly Agree = 9
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2. Staying ahead of inflation is more important to me than maintaining stable principal values.

Strongly Disagree = 1	Disagree = 3	Neutral = 5	Agree = 7	Strongly Agree = 9
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3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Strongly Disagree = 1	Disagree = 3	Neutral = 5	Agree = 7	Strongly Agree = 9
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4. I do not plan on withdrawing my retirement money for major expenses before I retire.

Strongly Disagree = 1	Disagree = 3	Neutral = 5	Agree = 7	Strongly Agree = 9
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5. I consider myself knowledgeable about economic issues and personal investing.

Strongly Disagree = 1	Disagree = 3	Neutral = 5	Agree = 7	Strongly Agree = 9
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6. When do you plan to retire?

5 years = 1	5-10 years = 3	10-15 years = 5	15-20 years = 7	20+ years = 9
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Calculate your score: \_\_\_\_\_

Where you end up on the table identifies your investment profile type.

Aggressive	Moderately Aggressive	Balanced	Moderately Conservative	Conservative
44 - 54	33 - 43	22 - 32	11 - 21	0 - 10