

# BayCare Clinic 401(k) Retirement Savings Plan

## Investment Performance Summary

Performance as of June 30, 2025

### Asset Class

Investment Options			Compound Annual Growth Rate				
Comparative Index	Expense						
Fees	Ticker	Ratio	1 Year	3 Year	5 Year	10 Year	Website
<b>Cash</b>							
<b>Money Market Fund</b>	N/A	0.19%	4.66%	4.59%	2.77%	1.92%	associatedbank.com/-MM
FTSE Treasury Bill 3 Mon USD			4.88%	4.75%	2.88%	2.01%	
Total annual operating expense: 0.19% (\$1.90 per \$1,000).							
Redemption fee: N/A.							
<b>Fixed Income</b>							
<b>Short Term Bond Fund</b>	N/A	0.01%	5.77%	4.00%	1.62%	1.93%	associatedbank.com/S-T
Bloomberg US Govt 1-3 Yr TR USD			5.72%	3.44%	1.34%	1.60%	
Total annual operating expense: 0.01% (\$0.10 per \$1,000).							
Redemption fee: N/A.							
<b>Core Bond Fund</b>	N/A	0.01%	6.79%	3.62%	0.08%	2.41%	associatedbank.com/IB
Bloomberg US Govt/Credit TR USD			5.89%	2.61%	-0.83%	1.92%	
Total annual operating expense: 0.01% (\$0.10 per \$1,000).							
Redemption fee: N/A.							
<b>Vanguard Inflation Protected Secs. Fund (Adm)</b>	VAIPX	0.10%	5.68%	2.16%	1.52%	2.58%	www.vanguard.com
Bloomberg US Treasury US TIPS TR USD			5.84%	2.34%	1.61%	2.67%	
Total annual operating expense: 0.10% (\$1.00 per \$1,000).							
Redemption fee: N/A.							
<b>Domestic Equity</b>							
<b>Vanguard Institutional Index Fund (I)</b>	VINIX	0.04%	15.12%	19.67%	16.60%	13.61%	www.vanguard.com
Morningstar US Large-Mid TR USD			15.69%	19.93%	16.31%	13.42%	
Total annual operating expense: 0.04% (\$0.35 per \$1,000).							
Redemption fee: N/A.							
<b>Dodge &amp; Cox Stock Fund (X)</b>	DOXGX	0.41%	13.54%	15.01%	17.44%	11.54%	www.dodgeandcox.com
Russell 1000 Value TR USD			13.70%	12.76%	13.93%	9.19%	
Total annual operating expense: 0.46% (\$4.60 per \$1,000).							
Redemption fee: N/A.							
<b>Harbor Capital Appreciation Fund (Ret)</b>	HNACX	0.59%	15.93%	27.88%	15.26%	15.97%	www.harborcapital.com
Russell 1000 Growth TR USD			17.22%	25.76%	18.15%	17.01%	
Total annual operating expense: 0.64% (\$6.40 per \$1,000).							
Redemption fee: N/A.							
<b>Vanguard Extended Market Index Fund (Adm)</b>	VEXAX	0.05%	15.59%	15.25%	11.63%	9.17%	www.vanguard.com
Morningstar US Mid TR USD			15.24%	14.06%	13.48%	10.51%	
Total annual operating expense: 0.05% (\$0.50 per \$1,000).							
Redemption fee: N/A.							
<b>T. Rowe Price Mid-Cap Value Fund (I)</b>	TRMIX	0.71%	5.47%	13.07%	15.38%	9.58%	www.troweprice.com
Russell Mid Cap Value TR USD			11.53%	11.34%	13.71%	8.39%	
Total annual operating expense: 0.71% (\$7.10 per \$1,000).							
Redemption fee: N/A.							
<b>T. Rowe Price Mid-Cap Growth Fund (I)</b>	RPTIX	0.63%	7.01%	11.46%	8.55%	9.66%	www.troweprice.com
Russell Mid Cap Growth TR USD			26.49%	21.46%	12.65%	12.13%	
Total annual operating expense: 0.63% (\$6.30 per \$1,000).							
Redemption fee: N/A.							
<b>Janus Henderson Small Cap Value Fund (N)</b>	JDSNX	0.99%	-0.92%	8.13%	9.55%	6.00%	janushenderson.com
Russell 2000 Value TR USD			5.54%	7.45%	12.47%	6.72%	
Total annual operating expense: 0.99% (\$9.90 per \$1,000).							
Redemption fee: N/A.							
<b>Wasatch Small Cap Growth Fund (I)</b>	WIAEX	1.05%	11.85%	9.80%	4.85%	8.95%	www.wasatchfunds.com
Russell 2000 Growth TR USD			9.73%	12.38%	7.42%	7.14%	
Total annual operating expense: 1.07% (\$10.70 per \$1,000).							
Redemption fee: 2.00% for sales within 60 days of purchase.							

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	Ticker	Ratio	1 Year	3 Year	5 Year	10 Year	Website
International Equity							
<b>T. Rowe Price Retirement Balanced Fund (I)</b> Morningstar Mod Con Tgt Risk TR USD Total annual operating expense: 0.34% (\$3.40 per \$1,000). Redemption fee: N/A.	TRJWX	0.34%	9.09% 10.68%	8.24% 8.13%	6.10% 5.13%	5.53% 5.36%	www.troweprice.com
<b>Vanguard International Value Fund (Inv)</b> MSCI ACWI Ex USA Value NR USD Total annual operating expense: 0.36% (\$3.60 per \$1,000). Redemption fee: N/A.	VTRIX	0.36%	13.71% 21.42%	12.51% 15.62%	10.70% 13.15%	5.58% 5.70%	www.vanguard.com
<b>Vanguard Total Intl. Stock Index Fund (Adm)</b> MSCI ACWI Ex USA NR USD Total annual operating expense: 0.09% (\$0.90 per \$1,000). Redemption fee: N/A.	VTIAX	0.09%	18.27% 17.72%	13.81% 13.99%	10.28% 10.13%	6.28% 6.12%	www.vanguard.com
<b>American Funds New World Fund (R6)</b> MSCI EM NR USD Total annual operating expense: 0.57% (\$5.70 per \$1,000). Redemption fee: N/A.	RNWXG	0.57%	15.53% 15.29%	13.74% 9.70%	8.82% 6.81%	7.83% 4.81%	www.americanfunds.com
Target Retirement							
<b>T. Rowe Price Retirement 2015 Fund (I)</b> Morningstar Lifetime Mod 2015 TR USD Total annual operating expense: 0.35% (\$3.50 per \$1,000). Redemption fee: N/A.	TRUBX	0.35%	9.57% 10.41%	9.29% 8.04%	6.89% 5.31%	6.29% 5.44%	www.troweprice.com
<b>T. Rowe Price Retirement 2020 Fund (I)</b> Morningstar Lifetime Mod 2020 TR USD Total annual operating expense: 0.37% (\$3.70 per \$1,000). Redemption fee: N/A.	TRDBX	0.37%	9.76% 10.73%	9.66% 8.42%	7.41% 5.57%	6.77% 5.73%	www.troweprice.com
<b>T. Rowe Price Retirement 2025 Fund (I)</b> Morningstar Lifetime Mod 2025 TR USD Total annual operating expense: 0.38% (\$3.80 per \$1,000). Redemption fee: N/A.	TREHX	0.38%	9.97% 11.20%	10.35% 9.06%	8.17% 6.17%	7.32% 6.17%	www.troweprice.com
<b>T. Rowe Price Retirement 2030 Fund (I)</b> Morningstar Lifetime Mod 2030 TR USD Total annual operating expense: 0.40% (\$4.00 per \$1,000). Redemption fee: N/A.	TRFHX	0.40%	10.68% 11.86%	11.56% 10.07%	9.17% 7.24%	7.96% 6.78%	www.troweprice.com
<b>T. Rowe Price Retirement 2035 Fund (I)</b> Morningstar Lifetime Mod 2035 TR USD Total annual operating expense: 0.42% (\$4.20 per \$1,000). Redemption fee: N/A.	TRFJX	0.42%	11.53% 12.81%	12.98% 11.51%	10.24% 8.76%	8.58% 7.52%	www.troweprice.com
<b>T. Rowe Price Retirement 2040 Fund (I)</b> Morningstar Lifetime Mod 2040 TR USD Total annual operating expense: 0.43% (\$4.30 per \$1,000). Redemption fee: N/A.	TRHDX	0.43%	12.16% 13.88%	14.13% 13.05%	11.15% 10.30%	9.10% 8.19%	www.troweprice.com
<b>T. Rowe Price Retirement 2045 Fund (I)</b> Morningstar Lifetime Mod 2045 TR USD Total annual operating expense: 0.44% (\$4.40 per \$1,000). Redemption fee: N/A.	TRIKX	0.44%	12.66% 14.78%	14.95% 14.20%	11.86% 11.36%	9.47% 8.62%	www.troweprice.com
<b>T. Rowe Price Retirement 2050 Fund (I)</b> Morningstar Lifetime Mod 2050 TR USD Total annual operating expense: 0.45% (\$4.50 per \$1,000). Redemption fee: N/A.	TRJLX	0.45%	12.83% 15.29%	15.20% 14.73%	12.00% 11.81%	9.54% 8.77%	www.troweprice.com

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			1 Year	3 Year	5 Year	10 Year	
<b>T. Rowe Price Retirement 2055 Fund (I)</b> Morningstar Lifetime Mod 2055 TR USD Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: N/A.	TRJMX	0.46%	12.93% 15.46%	15.22% 14.81%	12.02% 11.87%	9.52% 8.75%	www.troweprice.com
<b>T. Rowe Price Retirement 2060 Fund (I)</b> Morningstar Lifetime Mod 2060 TR USD Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: N/A.	TRLNX	0.46%	12.94% 15.49%	15.26% 14.76%	12.03% 11.82%	9.53% 8.68%	www.troweprice.com
<b>T. Rowe Price Retirement 2065 Fund (I)</b> Morningstar Lifetime Mod 2060 TR USD Total annual operating expense: 0.46% (\$4.60 per \$1,000). Redemption fee: N/A.	TRMOX	0.46%	12.84% 15.49%	15.17% 14.76%	N/A 11.82%	N/A 8.68%	www.troweprice.com

### Asset Allocation

<b>Conservative Balanced Lifestage Fund</b> LifeStage Cons Balanced Blended Index Total annual operating expense: 0.19% (\$1.90 per \$1,000). Redemption fee: N/A.	N/A	0.19%	9.17% 10.12%	8.37% 8.55%	5.25% 5.45%	5.31% 5.54%	associatedbank.com/C-B
<b>Balanced Lifestage Fund</b> LifeStage Balanced Blended Index Total annual operating expense: 0.23% (\$2.30 per \$1,000). Redemption fee: N/A.	N/A	0.23%	10.58% 11.49%	10.49% 10.76%	7.34% 7.61%	6.80% 7.03%	associatedbank.com/B-L
<b>Growth Balanced Lifestage Fund</b> LifeStage Growth Balanced Blended Index Total annual operating expense: 0.30% (\$3.00 per \$1,000). Redemption fee: N/A.	N/A	0.30%	12.10% 12.82%	12.82% 12.99%	9.43% 9.81%	8.30% 8.52%	associatedbank.com/-GB
<b>Conservative Growth Lifestage Fund</b> LifeStage Cons Growth Blended Index Total annual operating expense: 0.34% (\$3.40 per \$1,000). Redemption fee: N/A.	N/A	0.34%	13.42% 14.16%	14.78% 15.19%	11.14% 11.97%	9.42% 9.97%	associatedbank.com/C-G
<b>Growth Lifestage Fund</b> LifeStage Growth Blended Index Total annual operating expense: 0.40% (\$4.00 per \$1,000). Redemption fee: N/A.	N/A	0.40%	14.74% 15.91%	17.21% 18.15%	13.48% 14.85%	11.18% 11.85%	associatedbank.com/-GW

### Fee/Expense Definitions

**Total annual operating expense (gross expense ratio)** – The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

**Redemption fee** – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

**Deferred sales charge** – This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

### Disclaimers

Investment results for individual accounts may differ due to portfolio changes, contributions and payment of plan expenses. Benchmarks represent various asset classes which we believe are appropriate for comparing investment returns. The expense ratio listed is net of any fee waivers or reimbursements currently in effect. Performance includes the reinvestment of interest, dividends and capital gains.

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## **Investment Performance Summary**

Performance as of June 30, 2025

Performance is based on information obtained from sources believed to be reasonable, but cannot be guaranteed. Investors may obtain performance current to the most recent month end at the web site listed on the investment page for each mutual fund in this booklet. Although money market and stable value/return funds seek to preserve the value of your investment, it is possible to lose money by investing in money market or stable value/return funds. Past performance is no guarantee of future results.

A prospectus may also be obtained at the web sites listed on the investment pages for each fund in this booklet or by accessing your account at [associatedbank.com](http://associatedbank.com). Prospectuses contain important information about the fund's investment objectives, risks, fees and expenses. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

**NOT FDIC INSURED**

**NO BANK GUARANTEE**

**MAY LOSE VALUE**