

Linger, Peterson & Shrum
Linger, Peterson & Shrum 401(k) Plan
Investment Comparative Chart As Of 09/30/2023

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Employee Fiduciary Participant Services at (877) 401-5100 (option 3). 9 a.m. to 6 p.m. ET. Monday through Friday (excluding market holidays). A free paper copy of the information available on the Web sites can be obtained by contacting your plan administrator.

Please visit <http://www.sparkinstitute.org/content-files/File/Part%20Disc%20Inv%20Terms%20Glossary%204-26-12%20FINAL.pdf> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Plan Investment	Average Annual Total Return as of 09/30/2023				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Foreign Large Blend								
Vanguard Total Intl Stk Idx Admiral (VTIAX) http://www.tcrfund.com/fund/EFC100/921909818	20.46	2.74	3.60		20.52	2.93	3.55	Morningstar Global ex-US Target Market E
Foreign Stock								
Columbia Pyrford Intl Stock Ins 3 (PISQX) http://www.tcrfund.com/fund/EFC100/19766Q759	21.48	3.50	N/A	2.93 (since 05/27/2014)	24.90	2.96		2.47 (since 05/27/2014) Morningstar Global ex-US Value Target Ma
Inflation-Protected Bond								
Vanguard Infla.Protected Sec Adm (VAIPX) http://www.tcrfund.com/fund/EFC100/922031737	0.99	1.99	1.64		1.29	1.96	1.62	Morningstar US Treasury Inflation-Protec
Large Blend								
Vanguard 500 Idx Adm (VFIAX) http://www.tcrfund.com/fund/EFC100/922908710	21.57	9.88	11.88		21.48	9.68	11.66	Morningstar US Large-Mid Cap TR USD
Vanguard Total Stock Mrkt Idx Adm (VTSAX) http://www.tcrfund.com/fund/EFC100/922908728	20.37	9.05	11.22		21.48	9.68	11.66	Morningstar US Large-Mid Cap TR USD
Large Value								
Vanguard Value Idx Adm (VVIAX) http://www.tcrfund.com/fund/EFC100/922908678	14.83	7.29	9.83		17.49	7.91	9.92	Morningstar US Large-Mid Cap Broad Value
Money Market								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/EFC100/922906300	4.61	1.67	1.07		4.69	1.76	1.19	Morningstar US Dollar 1-Month Cash TR US
Small Growth								
Vanguard Small Cap Growth Index Adm (VSGAX) http://www.tcrfund.com/fund/EFC100/921937710	10.57	3.32	7.31		12.52	2.09	6.88	Morningstar US Small Cap Broad Growth Ex
Small Value								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Sm Cap Val Index Adm (VSIAX) http://www.tcrfund.com/fund/EFC100/921937686	13.93	4.92	8.14		11.69	4.00	6.97	
Morningstar US Small Cap Broad Value Ext								
Target Date								
Vanguard Target Retirement 2020 (VTWNX) http://www.tcrfund.com/fund/EFC100/92202E805	9.36	3.58	5.24		8.71	3.09	4.55	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2025 (VTTVX) http://www.tcrfund.com/fund/EFC100/92202E409	11.56	4.06	5.79		9.56	3.24	4.99	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2030 (VTHRXX) http://www.tcrfund.com/fund/EFC100/92202E888	13.14	4.46	6.28		10.93	3.57	5.54	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2035 (VTTHX) http://www.tcrfund.com/fund/EFC100/92202E508	14.56	4.92	6.79		12.85	4.06	6.12	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2040 (VFORX) http://www.tcrfund.com/fund/EFC100/92202E870	16.15	5.37	7.26		14.88	4.57	6.57	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2045 (VTIVX) http://www.tcrfund.com/fund/EFC100/92202E607	17.67	5.87	7.61		16.35	4.91	6.78	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2050 Inv (VFIFX) http://www.tcrfund.com/fund/EFC100/92202E862	18.48	5.99	7.67		17.03	5.03	6.81	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2055 (VFFVX) http://www.tcrfund.com/fund/EFC100/92202E847	18.48	5.99	7.65		17.15	5.00	6.74	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement 2060 (VTTSX) http://www.tcrfund.com/fund/EFC100/92202E839	18.49	5.98	7.65		17.17	4.93	6.65	
Morningstar Lifetime Allocation Moderate								
Vanguard Target Retirement Income (VTINX) http://www.tcrfund.com/fund/EFC100/92202E102	7.02	2.69	3.60		7.83	3.08	3.68	
Morningstar Lifetime Allocation Moderate								
Taxable Bond								
Vanguard Total Bond Mk Index Adm (VBTLX) http://www.tcrfund.com/fund/EFC100/921937603	0.73	0.13	1.11		0.66	0.09	1.08	
Morningstar US Core Bond TR USD								
U.S. Equity								
Vanguard Ext. Market Idx Adm (VEXAX) http://www.tcrfund.com/fund/EFC100/922908694	14.48	4.52	7.91		12.79	7.11	9.61	
Morningstar US Mid Cap TR USD								
Vanguard Growth Index Adm (VIGAX) http://www.tcrfund.com/fund/EFC100/922908660	28.10	11.94	13.56		24.67	10.73	13.08	
Morningstar US Large-Mid Cap Broad Growt								
World Bond								
Vanguard Total Intl Bd Idx Admiral (VTABX) http://www.tcrfund.com/fund/EFC100/92203J308	2.17	-0.02	1.80		1.69	0.19	1.65	
Morningstar Global Core Bond GR Hedged U								

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Shareholder Type Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Foreign Large Blend			
Vanguard Total Intl Stk Idx Admiral	0.11%	\$1.10	
Foreign Stock			
Columbia Pyrford Intl Stock Ins 3	0.92%	\$9.20	
Inflation-Protected Bond			
Vanguard Infla.Protected Sec Adm	0.10%	\$1.00	
Large Blend			
Vanguard 500 Idx Adm	0.04%	\$0.40	
Vanguard Total Stock Mrkt Idx Adm	0.04%	\$0.40	
Large Value			
Vanguard Value Idx Adm	0.05%	\$0.50	
Money Market			
Vanguard Federal Money Market	0.11%	\$1.10	None
Small Growth			
Vanguard Small Cap Growth Index Ac	0.07%	\$0.70	
Small Value			
Vanguard Sm Cap Val Index Adm	0.07%	\$0.70	
Target Date			
Vanguard Target Retirement 2020	0.08%	\$0.80	
Vanguard Target Retirement 2025	0.08%	\$0.80	
Vanguard Target Retirement 2030	0.08%	\$0.80	
Vanguard Target Retirement 2035	0.08%	\$0.80	
Vanguard Target Retirement 2040	0.08%	\$0.80	
Vanguard Target Retirement 2045	0.08%	\$0.80	
Vanguard Target Retirement 2050 Inv	0.08%	\$0.80	
Vanguard Target Retirement 2055	0.08%	\$0.80	
Vanguard Target Retirement 2060	0.08%	\$0.80	
Vanguard Target Retirement Income	0.08%	\$0.80	
Taxable Bond			
Vanguard Total Bond Mk Index Adm	0.05%	\$0.50	
U.S. Equity			
Vanguard Ext. Market Idx Adm	0.06%	\$0.60	
Vanguard Growth Index Adm	0.05%	\$0.50	
World Bond			
Vanguard Total Intl Bd Idx Admiral	0.11%	\$1.10	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

Columbia Pyrford Intl Stock Ins 3

Maximum of 1 round trip allowed per 28 days period. The Board has adopted excessive trading policies and procedures that are designed to deter excessive trading by investors (the Excessive Trading Policies and Procedures). The Fund discourages and does not accommodate excessive trading. The Fund reserves the right to reject, without any prior notice, any purchase or exchange order for any reason, and will not be liable for any loss resulting from rejected orders. For example, the Fund may in its sole discretion restrict or reject a purchase or exchange order even if the transaction is not subject to the specific limitation described below if the Fund or its agents determine that accepting the order could interfere with efficient management of the Fund's portfolio or is otherwise contrary to the Fund's best interests. The Excessive Trading Policies and Procedures apply equally to purchase or exchange transactions communicated directly to the Transfer Agent and to those received by financial intermediaries. Specific Buying and Exchanging Limitations — If a Fund detects that an investor has made two "material round trips" in any 28-day period, it will generally reject the investor's future purchase orders, including exchange purchase orders, involving any Fund. For these purposes, a "round trip" is a purchase or exchange into the Fund followed by a sale or exchange out of the Fund, or a sale or exchange out of the Fund followed by a purchase or exchange into the Fund. A "material" round trip is one that is deemed by the Fund to be material in terms of its amount or its potential detrimental impact on the Fund. Independent of this limit, the Fund may, in its sole discretion, reject future purchase orders by any person, group or account that appears to have engaged in any type of excessive trading activity.

Vanguard 500 Idx Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Ext. Market Idx Adm

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Vanguard Growth Index Adm

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Vanguard Infla.Protected Sec Adm

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Vanguard Sm Cap Val Index Adm

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Vanguard Small Cap Growth Index Adm

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Vanguard Target Retirement 2020

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Vanguard Target Retirement 2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2030

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Vanguard Target Retirement 2035

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Vanguard Target Retirement 2040

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Vanguard Target Retirement 2045

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Vanguard Target Retirement 2050 Inv

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Vanguard Target Retirement 2055

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Vanguard Target Retirement 2060

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Vanguard Target Retirement Income

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Vanguard Total Bond Mk Index Adm

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Vanguard Total Intl Bd Idx Admiral

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Vanguard Total Intl Stk Idx Admiral

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Vanguard Total Stock Mrkt Idx Adm

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Vanguard Value Idx Adm

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