



Investment Option Fund Expenses

Fees and expenses are as of 9/30/24. All Portfolios are not available in all products.

Investment Options	Share Class	Investment Management Fee	12b-1 Fees	Other Expenses	Total Annual Fund Operating Expense	Fee Waiver/Expense Reimbursement	Net Fund Expense
AB VPS Global Risk Allocation-Moderate Portfolio ⁶	B	0.47%	0.25%	0.11%	0.83%	0.03%	0.80%
AB VPS Relative Value Portfolio	B	0.55%	0.25%	0.07%	0.87%	0.01%	0.86%
AB VPS Small Cap Growth Portfolio	B	0.75%	0.25%	0.56%	1.56%	0.41%	1.15%
Allspring VT Discovery SMID Cap Growth Fund	II	0.75%	0.25%	0.17%	1.17%	0.02%	1.15%
Allspring VT Opportunity Fund	II	0.70%	0.25%	0.14%	1.09%	0.09%	1.00%
American Century One Choice® 2025 Portfolio ⁴	A	0.79%	0.25%	0.01%	1.05%	0.03%	1.02%
American Century One Choice® 2035 Portfolio ⁴	A	0.84%	0.25%	0.02%	1.11%	0.03%	1.08%
American Century One Choice® 2045 Portfolio ⁴	A	0.89%	0.25%	0.02%	1.16%	0.03%	1.13%
American Century One Choice® 2055 Portfolio ⁴	A	0.93%	0.25%	0.02%	1.20%	0.05%	1.15%
American Century One Choice® 2065 Portfolio ⁴	A	0.95%	0.25%	0.04%	1.24%	0.07%	1.17%
American Century One Choice® In Retirement Portfolio ⁴	A	0.79%	0.25%	0.01%	1.05%	0.05%	1.00%
AVIP AB Mid Cap Core Portfolio ⁵		0.72%		0.18%	0.90%		0.90%
AVIP AB Risk Managed Balanced Portfolio ^{5,6}		0.80%		0.05%	0.85%		0.85%
AVIP AB Small Cap Portfolio ⁵		0.73%		0.13%	0.86%		0.86%
AVIP Balanced Model Portfolio ^A		0.40%		0.60%	1.00%	0.00%	1.00%
AVIP BlackRock Advantage International Equity Port ⁵		0.71%		0.18%	0.89%		0.89%
AVIP BlackRock Advantage Large Cap Core Portfolio ⁵		0.64%		0.05%	0.69%		0.69%
AVIP BlackRock Advantage Large Cap Growth Port ⁵		0.66%		0.05%	0.71%		0.71%
AVIP BlackRock Advantage Large Cap Value Portfolio ⁵		0.67%		0.07%	0.74%		0.74%
AVIP BlackRock Advantage Small Cap Growth Port ⁵		0.77%		0.09%	0.86%		0.86%
AVIP BlackRock Balanced Allocation Portfolio ⁵		0.50%		0.06%	0.56%		0.56%
AVIP Bond Portfolio ^A		0.55%		0.06%	0.61%		0.61%
AVIP Federated Core Plus Bond Portfolio ⁵		0.51%		0.07%	0.58%		0.58%
AVIP Federated High Income Bond Portfolio ⁵		0.73%		0.13%	0.86%		0.86%



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AVIP Fidelity Institutional AM [®] Equity Growth ^S		0.70%		0.16%	0.86%		0.86%
AVIP Growth Model Portfolio ^A		0.40%		0.61%	1.01%		1.01%
AVIP Intech U.S. Low Volatility Portfolio ^{S, 6}		0.57%		0.04%	0.61%		0.61%
AVIP iShares Managed Risk Balanced Portfolio ^{S, 6}		0.55%		0.12%	0.67%		0.67%
AVIP iShares Managed Risk Moderate Growth Port ^{S, 6}		0.55%		0.11%	0.66%		0.66%
AVIP iShares Managed Risk Growth Portfolio (BR) ^{S, 6}		0.55%		0.11%	0.66%		0.66%
AVIP Moderate Growth Model Portfolio ^A		0.40%		0.57%	0.97%		0.97%
AVIP Moderately Conservative Model Portfolio ^A		0.40%		0.61%	1.01%	0.00%	1.01%
AVIP Nasdaq-100 [®] Index Portfolio ^{S, 2}		0.37%		0.06%	0.43%		0.43%
AVIP S&P 500 [®] Index Portfolio ^{S, 1}		0.34%		0.04%	0.38%		0.38%
AVIP S&P MidCap 400 [®] Index Portfolio ^{S, 5}		0.35%		0.06%	0.41%		0.41%
BNY Mellon Appreciation Portfolio	Ser	0.75%	0.25%	0.10%	1.10%		1.10%
CVT S&P 500 [®] Index Portfolio		0.30%		0.14%	0.44%	0.16%	0.28%
Federated Hermes Kaufmann Fund II	Ser	1.30%	0.25%	0.27%	1.82%	0.02%	1.80%
Federated Hermes Mid-Cap Index Fund	Ser	0.30%		0.43%	0.73%	0.16%	0.57%
Fidelity [®] VIP Contrafund Portfolio	II	0.56%	0.25%	0.00%	0.81%		0.81%
Fidelity [®] VIP Equity-Income Portfolio	Int	0.47%		0.00%	0.47%		0.47%
Fidelity [®] VIP Equity-Income Portfolio	II	0.47%	0.25%	0.00%	0.72%		0.72%
Fidelity [®] VIP Government Money Market Portfolio ³	Ser	0.26%	0.10%	0.01%	0.37%		0.37%
Fidelity [®] VIP Growth Portfolio	Int	0.57%		0.01%	0.58%		0.58%
Fidelity [®] VIP Growth Portfolio	II	0.57%	0.25%	0.01%	0.83%		0.83%
Fidelity [®] VIP High Income Portfolio	Int	0.63%		0.14%	0.77%		0.77%
Fidelity [®] VIP Mid Cap Portfolio	II	0.57%	0.25%	0.00%	0.82%		0.82%
Fidelity [®] VIP Real Estate Portfolio	II	0.58%	0.25%	0.02%	0.85%		0.85%



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Fidelity® VIP Target Volatility Portfolio ⁶	II	0.20%	0.25%	0.50%	0.95%	0.15%	0.80%
Franklin Allocation VIP Fund	4	0.55%	0.35%	0.03%	0.93%	0.01%	0.92%
Franklin DynaTech VIP Fund	II	0.60%	0.25%	0.06%	0.91%	0.01%	0.90%
Franklin DynaTech VIP Fund	4	0.60%	0.35%	0.06%	1.01%	0.01%	1.00%
Franklin Income VIP Fund	II	0.46%	0.25%	0.01%	0.72%	0.01%	0.71%
Franklin Income VIP Fund	4	0.46%	0.35%	0.01%	0.82%	0.01%	0.81%
Franklin Templeton Foreign VIP Fund	II	0.79%	0.25%	0.05%	1.09%	0.02%	1.07%
Franklin Templeton Foreign VIP Fund	4	0.79%	0.35%	0.05%	1.19%	0.02%	1.17%
Franklin VolSmart Allocation VIP Fund ⁶	5	0.80%	0.15%	0.15%	1.10%	0.20%	0.90%
Goldman Sachs Large Cap Value Fund	Inst	0.72%		0.07%	0.79%	0.08%	0.71%
Goldman Sachs Large Cap Value Fund	Ser	0.72%	0.25%	0.07%	1.04%	0.10%	0.94%
Goldman Sachs Small Cap Value Fund	A	0.96%	0.25%	0.18%	1.39%	0.14%	1.25%
Goldman Sachs Strategic Growth Fund	Inst	0.71%		0.07%	0.78%	0.08%	0.70%
Goldman Sachs Strategic Growth Fund	Ser	0.71%	0.25%	0.07%	1.03%	0.08%	0.95%
Goldman Sachs Trend Driven Allocation Fund ⁶	Ser	0.79%	0.25%	0.21%	1.25%	0.28%	0.97%
Goldman Sachs U.S. Equity Insights Fund	Inst	0.62%		0.07%	0.69%	0.13%	0.56%
Goldman Sachs U.S. Equity Insights Fund	Ser	0.62%	0.25%	0.07%	0.94%	0.17%	0.77%
Invesco V.I. Balanced-Risk Allocation Fund ⁶	II	0.93%	0.25%	0.36%	1.54%	0.41%	1.13%
Invesco V.I. Comstock Fund	I	0.57%		0.18%	0.75%	0.00%	0.75%
Invesco V.I. EQV International Equity Fund	II	0.71%	0.25%	0.19%	1.15%	0.00%	1.15%
Janus Henderson Balanced Fund	S	0.55%	0.25%	0.27%	1.07%		1.07%
Janus Henderson Balanced Portfolio	Inst	0.55%		0.07%	0.62%		0.62%
Janus Henderson Balanced Portfolio	Ser	0.55%	0.25%	0.07%	0.87%		0.87%
Janus Henderson Flexible Bond Portfolio	Ser	0.50%	0.25%	0.14%	0.89%	0.07%	0.82%



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Janus Henderson Global Research Fund	S	0.52%	0.25%	0.30%	1.07%		1.07%
Janus Henderson Global Research Portfolio	Inst	0.52%		0.09%	0.61%		0.61%
Janus Henderson Global Research Portfolio	Ser	0.52%	0.25%	0.09%	0.86%		0.86%
Janus Henderson Overseas Fund	S	0.74%	0.25%	0.30%	1.29%		1.29%
Janus Henderson Overseas Portfolio	Inst	0.79%		0.10%	0.89%		0.89%
Janus Henderson Overseas Portfolio	Ser	0.79%	0.25%	0.10%	1.14%		1.14%
Janus Henderson Research Fund	S	0.48%	0.25%	0.28%	1.01%		1.01%
Janus Henderson Research Portfolio	Inst	0.47%		0.10%	0.57%		0.57%
Janus Henderson Research Portfolio	Ser	0.47%	0.25%	0.10%	0.82%		0.82%
Lazard Retirement Emerging Markets Equity Portfolio	Ser	1.00%	0.25%	0.17%	1.42%	0.02%	1.40%
Lazard Retirement Global Dynamic Multi-Asset Portfolio ⁶	Ser	0.75%	0.25%	0.19%	1.19%	0.14%	1.05%
Lazard Retirement International Equity Portfolio	Ser	0.75%	0.25%	0.32%	1.32%	0.21%	1.11%
Lazard Retirement US Small Cap Equity Select Port	Ser	0.75%	0.25%	0.38%	1.38%	0.28%	1.10%
Legg Mason ClearBridge Variable Dividend Strategy Portfolio	I	0.70%		0.05%	0.75%		0.75%
Legg Mason ClearBridge Variable Large Cap Value Portfolio	I	0.65%		0.07%	0.72%		0.72%
LVIP JPMorgan Mid Cap Value Fund	S	0.65%		0.09%	0.74%		0.74%
LVIP JPMorgan Small Cap Core Fund	S	0.65%		0.13%	0.78%		0.78%
Macquarie VIP Asset Strategy Series	Ser	0.70%	0.25%	0.06%	1.01%	0.16%	0.85%
Macquarie VIP Natural Resources Series	Ser	0.85%	0.25%	0.20%	1.30%		1.30%
Macquarie VIP Science and Technology Series	Ser	0.85%	0.25%	0.05%	1.15%		1.15%
MFS® MA Investors Growth Stock Portfolio	Ser	0.75%	0.25%	0.03%	1.03%	0.05%	0.98%
MFS® Mid Cap Growth Series	Ser	0.75%	0.25%	0.06%	1.06%	0.01%	1.05%
MFS® New Discovery Series	Ser	0.90%	0.25%	0.04%	1.19%	0.07%	1.12%
MFS® Total Return Series	Ser	0.67%	0.25%	0.03%	0.95%	0.09%	0.86%



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Morgan Stanley VIF Growth Portfolio	II	0.50%	0.25%	0.28%	1.03%	0.21%	0.82%
Morgan Stanley VIF U.S. Real Estate Portfolio	I	0.55%		0.31%	0.86%	0.06%	0.80%
Morgan Stanley VIF U.S. Real Estate Portfolio	II	0.55%	0.25%	0.31%	1.11%	0.06%	1.05%
Morningstar Aggressive Growth ETF Asset Allocation Portfolio	II	0.45%	0.25%	0.20%	0.90%	0.01%	0.89%
Morningstar Balanced ETF Asset Allocation Portfolio	II	0.45%	0.25%	0.18%	0.88%	0.01%	0.87%
Morningstar Conservative ETF Asset Allocation Portfolio	II	0.45%	0.25%	0.28%	0.98%	0.13%	0.85%
Morningstar Growth ETF Asset Allocation Portfolio	II	0.45%	0.25%	0.18%	0.88%		0.88%
Morningstar Income & Growth ETF Asset Allocation Portfolio	II	0.45%	0.25%	0.22%	0.92%	0.06%	0.86%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio	S	0.85%	0.25%	0.17%	1.27%	0.01%	1.26%
PIMCO CommodityRealReturn® Strategy Portfolio	Adm	0.74%	0.15%	0.75%	1.64%	0.16%	1.48%
PIMCO Global Bond Opportunities Portfolio (Unhedged)	Adm	0.75%	0.15%	0.11%	1.01%		1.01%
PIMCO Low Duration Portfolio	Adm	0.50%	0.15%	0.04%	0.69%		0.69%
PIMCO Real Return Portfolio	Adm	0.50%	0.15%	0.19%	0.84%		0.84%
PIMCO Short-Term Portfolio	Adm	0.45%	0.15%	0.06%	0.66%		0.66%
PIMCO Total Return Portfolio	Adm	0.50%	0.15%	0.10%	0.75%		0.75%
PSF PGIM Jennison Blend Portfolio	II	0.45%	0.25%	0.16%	0.86%		0.86%
PSF PGIM Jennison Growth Portfolio	II	0.60%	0.25%	0.17%	1.02%		1.02%
Royce Micro-Cap Portfolio	Inv	1.00%		0.18%	1.18%	0.00%	1.18%
Royce Small-Cap Opportunity Fund	Ser	1.00%	0.25%	0.29%	1.54%	0.05%	1.49%
Royce Small-Cap Portfolio	Inv	1.00%		0.15%	1.15%	0.00%	1.15%
TOPS® Managed Risk Balanced ETF Portfolio ⁶	II	0.30%	0.25%	0.22%	0.77%		0.77%
TOPS® Managed Risk Growth ETF Portfolio ⁶	II	0.30%	0.25%	0.20%	0.75%		0.75%
TOPS® Managed Risk Moderate Growth ETF Portfolio ⁶	II	0.30%	0.25%	0.20%	0.75%		0.75%

Description of Fund Expense Column Headings

(1) Investment Options. Investment Options are the Investment funds the Plan provides.

(2) Share Class. One fund can offer multiple classes of shares often referred to as Class A shares, Class B shares, etc. Each class has different fees and expenses for the same fund. Not all funds have classes. However, if a particular fund offers more than one class, you will need to make sure you use the information from the correct class.

(3) Investment Management Fee. Management fees are fees that are paid out of fund assets to the Fund's investment adviser for investment portfolio management, any other management fees payable to the Fund's investment adviser or its affiliates, and administrative fees payable to the investment adviser that are not included in the "Other Expenses" category. They are also called maintenance fees.

(4) 12b-1 and/or Service Fees. "12b-1 fees," are fees paid by the fund out of fund assets to cover distribution expenses and sometimes shareholder service expenses. "12b-1 fees" get their name from the SEC rule that authorizes a fund to pay them. The rule permits a fund to pay distribution fees out of fund assets only if the fund has adopted a plan (12b-1 plan) authorizing their payment. "Distribution fees" include fees paid for marketing and selling fund shares, such as compensating brokers and others who sell fund shares, and paying for advertising, the printing and mailing of prospectuses to new investors, and the printing and mailing of sales literature. The SEC does not limit the size of 12b-1 fees that funds may pay. But under FINRA rules, 12b-1 fees that are used to pay marketing and distribution expenses (as opposed to shareholder service expenses) cannot exceed 0.75 percent of a fund's average net assets per year.

(5) Other Expenses. Other expenses are expenses not included under "Management Fees" or "Distribution or Service (12b-1) Fees," such as any shareholder service expenses that are not already included in the 12b-1 fees, custodial expenses, legal and accounting expenses, transfer agent expenses, and other administrative expenses. This may also include Acquired Fees & Expenses, a Trustee Fee and expenses incurred indirectly by the Fund through its ownership of shares in other investment companies.

(6) Total Annual Fund Operating Expense. Mutual fund fees and expenses are charges that may be incurred by investors who hold mutual funds. Running a mutual fund involves costs, including shareholder transaction costs, investment advisory fees, and marketing and distribution expenses. Funds pass along these costs to investors in a number of ways.

(7) Fee Waiver or Expense Reimbursement. Some funds will execute "waiver or reimbursement agreements" with the fund's adviser or other service providers, especially when a fund is new and expenses tend to be higher (due to a small asset base). These agreements generally reduce expenses to some pre-determined level or by some pre-determined amount. Sometimes these waiver/reimbursement amounts must be repaid by the fund during a period that generally cannot exceed 3 years from the year in which the original expense was incurred. If a recoupment plan is in effect, the effect may be to require future shareholders to absorb expenses of the fund incurred during prior years.

(8) Net Fund Expense. The net expense ratio is the expense ratio of the fund after applicable expense waivers or reimbursements. This is the actual expense ratio that investors paid during the fund's most recent fiscal year.

