

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 04/02/2026

General Information

Name: Cassandra Larkin Denmark

CONFIDENTIAL

PID 221150

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (10Th)	Elected Constitutional Officer	Circuit Judge

CANDIDATE FOR

Position	Agency Name	Position sought or held
Circuit Judge	State of Florida, 10th Judicial Circuit, Polk County, FL	Circuit Judge, Sixth District, Tenth Circuit, Group 19

Net Worth

My Net Worth as of April 1, 2026 was \$ 850,000.00.

RECEIVED
2026 APR -6 PM 12:39
DIVISION OF ELECTIONS
TALLAHASSEE, FL

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Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 625,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Primary Home {REDACTED}	\$ 950,000.00
Truist Bank - Savings	\$ 9,167.64
MidFlorida Credit Union - Checking	\$ 7,241.68
Nationwide - State of Florida Deferred Compensation Plan see attached document	\$ 83,591.55
Wells Fargo - Savings Account	\$ 1,592.83
See Attached	

Liabilities**LIABILITIES IN EXCESS OF \$1,000:**

Name of Creditor	Address of Creditor	Amount of Liability
US Bank - primary home	200 South 6th Street, Minneapolis, MN 55402	\$ 730,746.42
Mohela Student Loan	PO Box 4602, Chesterfield, MO 63006	\$ 33,168.39
Wells Fargo - line of credit	5720 Cypress Gardens Blvd, Winter Haven, FL 33884	\$ 2,456.94

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission’s website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
State of Florida - Circuit Judge	255 N Broadway Avenue, Bartow, FL 33830	\$ 200,836.08

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses

Business Entity # 1
N/A

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Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Cassandra Larkin Denmark

Digitally signed: 04/02/2026

Filed with COE: 04/02/2026

RECEIVED

STATE OF FLORIDA DEFERRED COMPENSATION PLAN
www.nrsflorida.com
1-800-949-4457

2026 APR -6 PM 12: 39



DIVISION OF ELECTIONS
TALLAHASSEE, FL

CASSANDRA L DENMARK

Account statement

Account number: [REDACTED] Plan(s): 457(b)
Dates: 1/1/2025 - 3/31/2025

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Balance and performance

Total account balance \$50,524.12

Personal rate of return
Quarterly 1-year
457(b) Plan 0.59% 4.73%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$44,072.48
Contributions	\$6,177.66
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and interest	\$283.96
Fees/Charges	-\$9.98
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$50,524.12

* May include dividends, fund reimbursements and/or capital gains

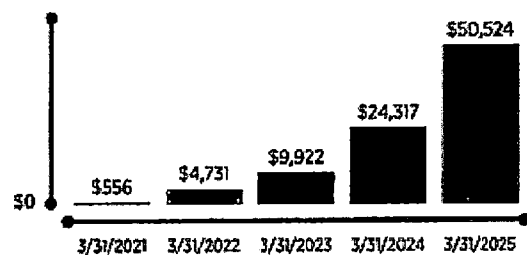
Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

Based on your information, you're on track to receive

\$3,257/mo

in retirement starting at age 70!

Results are hypothetical and based on your most recent inputs in the My Income & Retirement Planner™ including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.5% annual inflation; 85% of income needed at retirement, and a 0% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a surplus of
\$3,255/mo

Log in to your account at
www.nrsflorida.com to see how
you can change your retirement
outlook.

You're on track to
get **\$3,257/mo**

You might need
\$2/mo

Employer number [REDACTED]

Help cultivate lifelong growth to enjoy your future

This April, we're celebrating National Financial Literacy Month by offering resources to help you spring forward in your financial journey. It's the perfect opportunity to establish fresh financial habits and grow your financial knowledge.

Whether you are just starting your work career, approaching or living in retirement, there are always ways to improve your financial literacy. National Financial Literacy Month is all about helping you improve your financial know-how.

The following are tips for growing your financial literacy at any age.

College students and early career

- Plant the seeds of savings in your budget
- Cultivate an emergency fund that can cover 6 months of living expenses
- Begin saving for retirement early, and nurture your savings with small increases each year

Midcareer

- Trim your budget as needed to stay on track for your goals
- Evaluate your savings options to determine whether they're still appropriate for you
- Regularly review your financial goals and track your progress

Nearing retirement

- Start planning a retirement budget that accounts for changes in income and expenses
- Grow an emergency savings fund that can cover 1 to 2 years of expenses
- Use My Income & Retirement Planner™ to help you plan a withdrawal strategy
- Work with your Retirement Specialist to help your retirement plans blossom at no additional charge

Retirees

- Maintain but adjust your budget as needed
- Consider additional income sources, especially in the early retirement years
- Revise your withdrawal strategy as your financial needs change
- Keep tabs on legislative changes that may affect you
- Complete estate planning to ensure your assets are distributed according to your wishes

These are just a few tips that workers and retirees found helpful. We can help you put together a financial literacy plan that works for you and your family.

Plant the seeds for a prosperous financial future.

Visit nrsflorida.com to learn more.

NRQ-1546FL (03/25)

Contributions and withdrawals

	YTD contributions	Contributions	Last paycheck amount*	Withdrawals	Last withdrawal amount
		Contributions this period*		YTD withdrawals	
457(b) Plan	\$6,177.66	\$6,177.66	\$2,059.22	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 3/31/2025
457(b) Plan	\$63,495.99	-\$12,186.61	\$5,214.74	\$50,524.12

*"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your investment election is how future contributions are distributed among different investments.

	Salary Reduction
457(b) Plan	
TRowePr 2030 Trust B	100%
Total	100%

Beneficiaries

Primary	Contingent
457(b) [REDACTED]	100% [REDACTED]



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & interest [†]	Fees/Charges	Withdrawals/Transfers Out	Shares	Share price	Current quarter balance
Asset allocation										
TRowePr 2030 Trust B [‡]	\$0.00	\$2,059.22	\$48,559.80	\$0.00	-\$91.36	-\$3.54	\$0.00	1587.3113	31.8300	\$50,524.12
TRowePr 2030 Trust F [‡]	\$44,072.48	\$4,118.44	-\$48,559.80	\$0.00	\$375.32	-\$6.44	\$0.00	0.0000	0.0000	\$0.00
Total	\$44,072.48	\$6,177.66	\$0.00	\$0.00	\$283.96	-\$9.98	\$0.00			\$50,524.12

* May consist of dividends, fund reimbursements and/or capital gains

[†] Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

[‡] Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
	1/31/2025	-\$3.31	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust F	32.4800	-0.1019	-\$3.31
1/31/2025	1/31/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust F	32.4800	63.3996	\$2,059.22
	2/28/2025	-\$3.13	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust F	32.5900	-0.0961	-\$3.13
2/28/2025	2/28/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust F	32.5900	63.1856	\$2,059.22
	3/14/2025	\$0.00	Exchange	457(b) Salary Reduction	TRowePr 2030 Trust F TRowePr 2030 Trust B	31.9800 31.8900	-1,518.4428 1,522.7281	-\$48,559.80 \$48,559.80
	3/31/2025	-\$3.54	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8300	-0.1112	-\$3.54
3/31/2025	3/31/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8300	64.6943	\$2,059.22

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

2nd qtr yield = 3.18%; contract floor through 2025 = 2.60%

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 3/31/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 3/31/2025

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Asset allocation										
XX184	TRowePr 2005 Trust F (a)(b)	Target-Date 2000-2010	1.34	5.78	7.36	5.14	5.86	1/13/2012	0.370	
XX185	TRowePr 2010 Trust F (a)(b)	Target-Date 2000-2010	1.25	5.80	7.95	5.48	6.38	1/13/2012	0.370	
XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010	1.39	5.80	7.38	5.15	5.84	1/13/2012	0.360	
XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010	1.26	5.76	7.96	5.49	6.35	1/13/2012	0.360	
XX186	TRowePr 2015 Trust F (a)(b)	Target-Date 2015	1.19	5.78	8.61	5.91	7.09	1/13/2012	0.370	
XX214	TRowePr 2015 Trust B (b)	Target-Date 2015	1.19	5.75	8.62	5.91	7.06	1/13/2012	0.360	
XX187	TRowePr 2020 Trust F (a)(b)	Target-Date 2020	1.13	5.79	9.36	6.38	7.77	1/13/2012	0.370	
XX215	TRowePr 2020 Trust B (b)	Target-Date 2020	1.13	5.81	9.37	6.38	7.74	1/13/2012	0.360	
XX188	TRowePr 2025 Trust F (a)(b)	Target-Date 2025	1.03	5.81	10.42	6.93	8.48	1/13/2012	0.370	
XX216	TRowePr 2025 Trust B (b)	Target-Date 2025	1.04	5.82	10.43	6.93	8.46	1/13/2012	0.360	
XX189	TRowePr 2030 Trust F (a)(b)	Target-Date 2030	0.82	5.66	11.55	7.52	9.18	1/13/2012	0.370	
XX217	TRowePr 2030 Trust B (b)	Target-Date 2030	0.82	5.68	11.56	7.52	9.16	1/13/2012	0.360	
XX190	TRowePr 2035 Trust F (a)(b)	Target-Date 2035	0.56	5.59	12.70	8.09	9.80	1/13/2012	0.370	
XX218	TRowePr 2035 Trust B (b)	Target-Date 2035	0.59	5.84	12.71	8.10	9.78	1/13/2012	0.360	
XX191	TRowePr 2040 Trust F (a)(b)	Target-Date 2040	0.39	5.66	13.68	8.57	10.28	1/13/2012	0.370	
XX219	TRowePr 2040 Trust B (b)	Target-Date 2040	0.39	5.68	13.70	8.57	10.25	1/13/2012	0.360	
XX192	TRowePr 2045 Trust F (a)(b)	Target-Date 2045	0.24	5.69	14.45	8.90	10.52	1/13/2012	0.370	
XX220	TRowePr 2045 Trust B (b)	Target-Date 2045	0.24	5.71	14.46	8.90	10.50	1/13/2012	0.360	
XX193	TRowePr 2050 Trust F (a)(b)	Target-Date 2050	0.21	5.76	14.54	8.93	10.55	1/13/2012	0.370	
XX221	TRowePr 2050 Trust B (b)	Target-Date 2050	0.21	5.78	14.55	8.94	10.53	1/13/2012	0.360	
XX194	TRowePr 2055 Trust F (a)(b)	Target-Date 2055	0.16	5.73	14.54	8.94	10.55	1/13/2012	0.370	
XX222	TRowePr 2055 Trust B (b)	Target-Date 2055	0.16	5.75	14.55	8.94	10.53	1/13/2012	0.360	
XX195	TRowePr 2060 Trust F (a)(b)	Target-Date 2060	0.12	5.71	14.52	8.93	8.89	12/5/2014	0.370	
XX223	TRowePr 2060 Trust B (b)	Target-Date 2060	0.12	5.71	14.53	8.94	8.89	12/5/2014	0.360	
XX245	TRowePr 2065 Trust F (a)(b)	Target-Date 2065+	0.13	5.68	N/A	N/A	9.65	10/19/2020	0.370	
XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+	0.13	5.68	N/A	N/A	9.68	10/19/2020	0.360	
XX196	TRowePr RtrmtBal Trust F (a)(b)	Target-Date Retirement	1.42	5.82	7.58	5.15	5.67	1/13/2012	0.370	
XX732	TRowePr Rtrmt Bal B (b)	Target-Date Retirement	1.42	5.84	7.59	5.15	5.65	1/13/2012		
Specialty										
TTMX	TRowePr Comm Tech I	Communications	-3.46	16.58	14.75	14.39	14.43	10/13/1993	0.680	
THSX	TRowePr Hlth Scnc I	Health	0.00	-5.59	9.55	7.38	13.06	12/29/1995	0.670	
VGSNX	Vngrd RealEst Indx Inst	Real Estate	2.65	8.98	9.42	4.87	7.96	12/2/2003	0.110	
TSNX	TRowePr Scnc Tech I	Technology	-15.63	1.26	16.78	15.07	11.60	9/30/1987	0.690	

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)				Since Inception	Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR				
International										
RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	1.70	3.31	10.83	6.44	7.62	6/17/1999	0.570	
VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	5.51	6.38	11.47	5.24	5.22	11/29/2010	0.060	
TROIX	TRowePr Ovrses Stk I	Foreign Large Blend	6.54	5.22	12.06	5.37	3.89	12/29/2006	0.670	
Small cap										
PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	-11.10	-12.83	6.98	9.44	11.24	6/3/1960	0.660	
VSCIX	Vngrd SmCap Indx Inst	Small Blend	-7.37	-1.58	15.63	7.76	8.69	7/7/1997	0.040	
VSENX	JPM SmCap Eq R6	Small Blend	-6.92	-2.70	13.21	7.61	11.96	12/20/1994	0.750	
XX436	SmCap Val Eq D	Small Blend	-5.74	0.98	14.40	7.58	9.17	1/13/2012	0.640	
WIAEX	Wasatch SmCap Gr Inst	Small Growth	-13.44	-3.83	9.74	7.68	11.18	12/8/1986	1.070	
XX435	SmCap Cor Eq D	Small Growth	-5.87	-0.42	13.27	8.56	11.15	1/13/2012	0.740	
DVZRX	DE SmCap Val R6	Small Value	-5.20	-0.64	16.31	N/A	8.04	5/2/2016	0.710	
Mid cap										
VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	-6.11	-2.77	16.84	8.36	9.85	3/28/2011	0.030	
XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	-7.07	-6.17	12.00	8.84	11.59	1/13/2012	0.610	
JMVYX	JPM MdCap Val R6	Mid-Cap Value	-1.99	2.54	17.10	7.50	11.41	11/13/1997	0.690	
XX437	MdCap Val D	Mid-Cap Value	-2.97	1.41	19.82	9.46	11.70	1/13/2012	0.640	
Large cap										
VBIIX	Vngrd Inst Indx Inst Pts	Large Blend	-4.28	8.23	18.57	12.49	8.77	7/7/1997	0.020	
PDGIX	TRowePr Divd Gr I	Large Blend	2.31	7.53	16.05	11.57	10.24	12/30/1992	0.510	
FLCNX	Fid Contra K6	Large Growth	-4.49	9.82	19.55	N/A	15.37	5/25/2017	0.450	
FBCGX	Fid Blue Chip Gr K6	Large Growth	-12.71	4.67	21.95	N/A	17.50	5/25/2017	0.450	
XX466	TRowePr Gr Stk B (a)	Large Growth	-9.57	4.71	14.73	12.13	10.78	3/31/2006	0.450	
XX465	TRowePr Eq Inc B	Large Value	-4.08	7.11	17.21	9.18	8.00	9/8/2006	0.450	
Balanced										
XX200	TRowePr Cap App A	Moderate Allocation	0.05	7.31	13.59	10.36	9.68	3/31/2006	0.570	
FPKFX	Fid Puritan K6	Moderate Allocation	-4.02	4.45	12.96	N/A	10.48	6/14/2019	0.320	
Bonds										
REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	3.63	4.09	4.89	N/A	3.55	4/22/2016	0.550	
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	2.87	5.54	1.98	2.63	5.93	12/30/1988	0.410	
TSPNX	TRowePr Spectrm Inc I	Multisector Bond	2.16	5.58	4.35	3.21	5.96	6/29/1990	0.470	

Fixed investment option

VRU#	Fixed Investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
365	NRS Florida Fixed Fund	3.180	N/A

Disclosures

Fee disclosures

The Standardized Illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

a) These funds are not open to new participants.

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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Contact us



Manage your account at
www.nrsflorida.com



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CASSANDRA L DENMARK

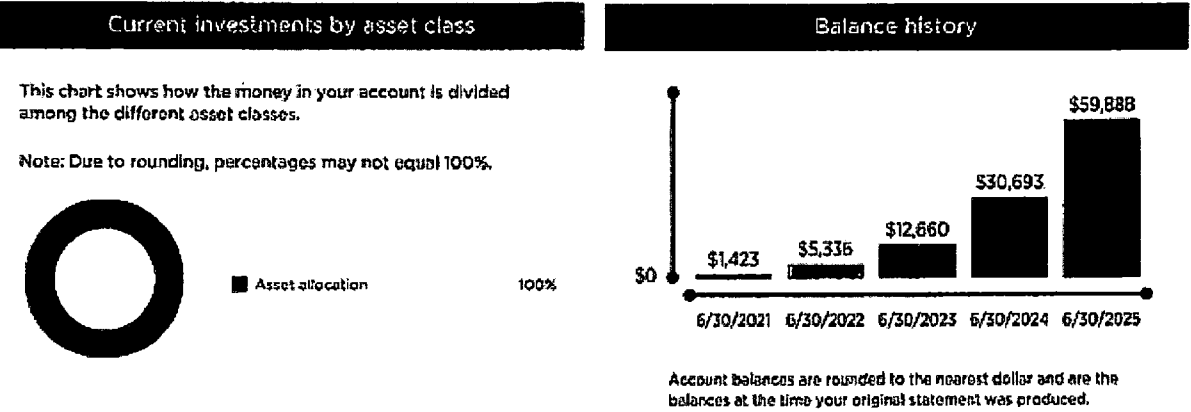
Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] Plan(s): 457(b)
Dates: 4/1/2025 - 6/30/2025

Balance and performance			Quarterly activity	
Total account balance			Previous quarter ending balance	\$50,524.12
			Contributions	\$6,177.66
			Rollovers/Transfers In	\$0.00
			Dividends*	\$0.00
			Investment gain/loss and interest	\$3,198.21
			Fees/Charges	-\$11.57
			Withdrawals/Transfers Out	\$0.00
			Current quarter ending balance	\$59,888.42
Personal rate of return				
Quarterly				
1-year				
457(b) Plan				
6.05%				
10.71%				

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

* May include dividends, fund reimbursements and/or capital gains



Retirement readiness

Based on your information, you're on track to receive

\$3,154/mo

in retirement starting at age 70!

Results are hypothetical and based on your most recent inputs in the My Income & Retirement Planner** including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.5% annual inflation; 85% of income needed at retirement, and a 2.25% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a shortfall of \$6,798/mo

Log in to your account at www.nrsflorida.com to see how you can change your retirement outlook.

You're on track to get \$3,154/mo

You might need \$9,952/mo

Virtual Financial Fair 2025: Get Future Fit

Help build a financial plan that's fit for the future. Learn about retirement planning and educational content based on your savings life stage, enroll or manage your retirement plan while also accessing live webinars, get hands on experience with retirement planning tools, or connect with a Retirement Specialist for continued support. Visit Future Fit on www.nraflorida.com today!

NRM-23177FL (06/25)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$12,355.32	\$6,177.66	\$2,059.22	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 6/30/2025
457(b) Plan	\$69,673.65	-\$18,186.61	\$8,401.38	\$59,888.42

"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction
TRowePr 2030 Trust B	100%
Total	100%

Beneficiaries

	Primary	Contingent
457(b)	100%	100%



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & interest*	Fees/Charges	Withdrawals/Transfers Out	Shares	Shares price	Current quarter balance
Asset allocation TRowePr 2030 Trust B ¹	\$50,524.12	\$5,177.66	\$0.00	\$0.00	\$3,198.21	-\$11.57	\$0.00	1,775.5238	33.7300	\$59,888.42
Total	\$50,524.12	\$5,177.66	\$0.00	\$0.00	\$3,198.21	-\$11.57	\$0.00			\$59,888.42

* May consist of dividends, fund reimbursements and/or capital gains

* Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

¹ Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
	4/30/2025	-\$3.57	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8200	-0.1120	-\$3.57

Transaction details (continued)

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
4/30/2025	4/30/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8200	64.7146	\$2,059.22
	5/30/2025	-\$3.94	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	32.7900	-0.1201	-\$3.94
5/30/2025	5/30/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	32.7900	62.8002	\$2,059.22
	6/30/2025	-\$4.06	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	33.7300	-0.1204	-\$4.06
6/30/2025	6/30/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	33.7300	61.0501	\$2,059.22

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

NRS Florida Fixed fund 3rd qtr yield = 3.20%; contract floor through 2025 = 2.60%

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 6/30/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 6/30/2025

Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)					Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception				
Asset allocation											
XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010	4.16	9.05	5.97	5.61	6.05	1/13/2012	0.360		
XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010	4.48	9.27	6.44	5.97	6.58	1/13/2012	0.360		
XX214	TRowePr 2015 Trust B (b)	Target-Date 2015	4.71	9.51	6.96	6.41	7.29	1/13/2012	0.360		
XX215	TRowePr 2020 Trust B (b)	Target-Date 2020	4.93	9.76	7.47	6.90	7.98	1/13/2012	0.360		
XX216	TRowePr 2025 Trust B (b)	Target-Date 2025	5.20	10.01	8.25	7.46	8.71	1/13/2012	0.360		
XX217	TRowePr 2030 Trust B (b)	Target-Date 2030	5.97	10.70	9.27	8.12	9.45	1/13/2012	0.360		
XX218	TRowePr 2035 Trust B (b)	Target-Date 2035	6.91	11.56	10.38	8.78	10.13	1/13/2012	0.360		
XX219	TRowePr 2040 Trust B (b)	Target-Date 2040	7.63	12.23	11.34	9.33	10.66	1/13/2012	0.360		
XX220	TRowePr 2045 Trust B (b)	Target-Date 2045	8.21	12.76	12.07	9.71	10.94	1/13/2012	0.360		
XX221	TRowePr 2050 Trust B (b)	Target-Date 2050	8.36	12.94	12.21	9.77	10.99	1/13/2012	0.360		
XX222	TRowePr 2055 Trust B (b)	Target-Date 2055	8.45	13.00	12.22	9.78	10.99	1/13/2012	0.360		
XX223	TRowePr 2060 Trust B (b)	Target-Date 2060	8.47	12.98	12.23	9.78	9.51	12/5/2014	0.360		
XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+	8.49	12.98	N/A	N/A	11.05	10/19/2020	0.360		
XX732	TRowePr Rtrmt Bal B (b)	Target-Date Retirement	4.11	8.97	6.11	5.58	5.85	1/13/2012	0.360		
Specialty											
TTMDX	TRowePr Comm Tech I	Communications	16.49	28.37	11.98	15.74	14.86	10/13/1993	0.670		
THISX	TRowePr Hlth Scnc I	Health	-2.82	-8.28	4.42	6.51	12.83	12/29/1995	0.670		
VGSNX	Vngrd RealEst Indx Inst	Real Estate	-0.69	10.34	6.55	5.98	7.83	12/2/2003	0.110		
TSNIX	TRowePr Scnc Tech I	Technology	24.02	15.96	15.55	17.44	12.16	9/30/1987	0.670		

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Inception Date	Gross Expense (%)
			3 Month	1YR	5 YR	10 YR	Since Inception			
International										
RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	13.68	15.53	8.82	7.83	8.27	6/17/1999	0.570	
VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	12.11	18.33	10.31	6.31	5.95	11/29/2010	0.060	
TRQIX	TRowePr Overseas Stk I	Foreign Large Blend	11.01	16.71	10.74	6.36	4.42	12/29/2006	0.670	
Small cap										
PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	6.40	1.34	1.62	9.98	11.30	6/3/1960	0.660	
VSCIX	Vngrd SmCap Indx Inst	Small Blend	7.30	10.16	11.85	8.59	8.88	7/7/1997	0.040	
VSENX	JPM SmCap Eq R6	Small Blend	4.80	6.11	9.32	8.17	12.03	12/20/1994	0.750	
XX436	SmCap Val Eq D	Small Blend	4.05	8.65	10.95	8.07	9.32	1/13/2012	0.640	
WIAEX	Wasatch SmCap Gr Inst	Small Growth	11.85	11.85	4.85	8.95	11.43	12/8/1986	1.070	
XX435	SmCap Cor Eq D	Small Growth	6.68	11.40	9.68	9.36	11.46	1/13/2012	0.740	
DVZRX	DE SmCap Val R6	Small Value	5.29	7.52	13.73	N/A	8.42	5/2/2016	0.700	
Mid cap										
VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	6.71	7.47	13.37	9.19	10.37	3/28/2011	0.030	
XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	8.80	6.94	8.45	9.62	12.07	1/13/2012	0.610	
JMYYX	JPM MdCap Val R6	Mid-Cap Value	2.75	10.86	13.87	8.01	11.41	11/13/1997	0.890	
XX437	MdCap Val D	Mid-Cap Value	1.02	5.49	15.32	9.54	11.56	1/13/2012	0.640	
Large cap										
VJIX	Vngrd Inst Indx Inst Pls	Large Blend	10.94	15.14	16.62	13.63	9.09	7/7/1997	0.020	
PDGIX	TRowePr Divd Gr I	Large Blend	5.33	11.45	13.84	12.19	10.34	12/30/1992	0.500	
FLCNX	Fid Contra K6	Large Growth	17.77	21.24	17.96	N/A	17.21	5/25/2017	0.450	
FBCGX	Fid Blue Chip Gr K6	Large Growth	21.31	16.40	18.96	N/A	19.74	5/25/2017	0.450	
XX465	TRowePr Eq Inc B	Large Value	2.08	10.18	14.78	9.46	8.00	9/8/2006	0.450	
Balanced										
XX200	TRowePr Cap App A	Moderate Allocation	6.40	12.11	12.07	10.99	9.90	3/31/2006	0.570	
FPKFX	Fid Puritan K6	Moderate Allocation	7.78	9.55	11.10	N/A	11.40	6/14/2019	0.320	
Bonds										
REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	5.81	11.04	3.46	N/A	4.09	4/22/2016	0.540	
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	1.42	6.49	1.08	2.89	5.93	12/30/1988	0.410	
TSPNX	TRowePr Spectrum Inc I	Multisector Bond	2.16	7.57	3.20	3.51	5.98	6/29/1990	0.470	
Fixed investment option										
VRU#	Fixed investment option		Annualized current quarter yield (%)				Current year guaranteed minimum yield (%)			
365	NRS Florida Fixed Fund		3.200				N/A			

Disclosures

Fee disclosures

The Standardized Illustration represents performance based on a \$70,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

(b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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Contact us



Manage your account at
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CASSANDRA L DENMARK

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] Plan(s): 457(b)
Dates: 7/1/2025 - 9/30/2025

Balance and performance

Total account balance **\$69,606.13**

	Personal rate of return	
	Quarterly	1-year
457(b) Plan	5.01%	11.67%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

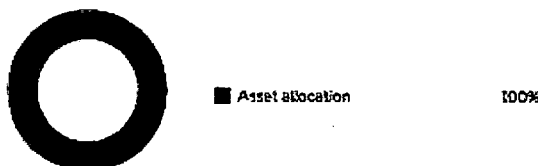
Previous quarter ending balance	\$59,888.42
Contributions	\$6,601.23
Rollovers/Transfers in	\$0.00
Dividends*	\$0.00
Investment gain/loss and interest	\$3,130.18
Fees/Charges	-\$13.70
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$69,606.13

* May include dividends, fund reimbursements and/or capital gains

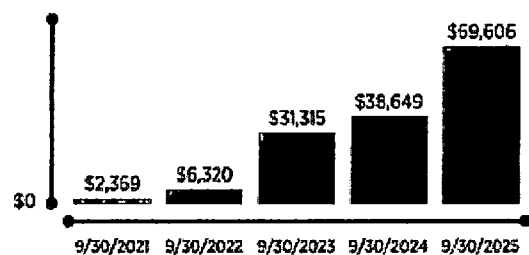
Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

Based on your information, you're on track to receive

\$3,216/mo

in retirement starting at age 70!

Results are hypothetical and based on your most recent inputs in the My Income & Retirement Planner™ including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.5% annual inflation; 85% of income needed at retirement, and a 2.25% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a shortfall of
\$8,764/mo

Log in to your account at
www.nrsflorida.com to see how
you can change your retirement
outlook.



Employer number [REDACTED]

Coming This October!

State of Florida Retirement Fairs Everywhere

Take charge of your financial future! This October, representatives from the State of Florida Deferred Compensation Plan are coming to Retirement Fairs across the state. Meet your local representative, get answers to your questions, and learn how to make the most of your retirement benefits. Visit <https://www.myfloridacfo.com/deferredcomp/home/PlanSaveRetire> for more information.

NRN-3996FL (09/25)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$18,956.55	\$6,601.23	\$2,200.41	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 9/30/2025
457(b) Plan	\$76,274.83	-\$18,186.61	\$11,517.86	\$69,606.13

Since joining refers to the period of time your account has been administered by Nationwide.

Investment election

Your **Investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction	Roth Contribution
T Rowe Pr 2030 Trust B	100%	100%
Total	100%	100%

Beneficiaries

	Primary	Contingent	
457(b)	100%	100%	

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & interest*	Fees/Charges	Withdrawals/Transfers Out	Shares	Share price	Current quarter balance
Asset allocation T Rowe Pr 2030 Trust B ¹	\$59,888.42	\$6,301.23	\$0.00	\$0.00	\$3,123.48	-\$13.67	\$0.00	1,957.0591	35.4100	\$69,299.46
Total	\$59,888.42	\$6,301.23	\$0.00	\$0.00	\$3,123.48	-\$13.67	\$0.00			\$69,299.46

Investment activity (continued)

457(b) Roth Contribution

Investment option	Previous quarter balance	Contributions/ Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest [§]	Fees/ Charges	Withdrawals/ Transfers Out	Shares	Shares price	Current quarter balance
Asset allocation TRowePr 2030 Trust B	\$0.00	\$300.00	\$0.00	\$0.00	\$6.70	-\$0.03	\$0.00	8.6604	35.4100	\$306.67
Total	\$0.00	\$300.00	\$0.00	\$0.00	\$6.70	-\$0.03	\$0.00			\$306.67

* May consist of dividends, fund reimbursements and/or capital gains

[§] Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

^{||} Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	7/31/2025	-\$4.36	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	33.8900	-0.1287	-\$4.36
7/31/2025	7/31/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	33.8900	61.9773	\$2,100.41
7/31/2025	7/31/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	33.8900	2.9507	\$100.00
	8/29/2025	-\$4.61	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	34.6400	-0.1329	-\$4.61
	8/29/2025	-\$0.01	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2030 Trust B	34.6400	-0.0004	-\$0.01
8/29/2025	8/29/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	34.6400	60.6354	\$2,100.41
8/29/2025	8/29/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	34.6400	2.8868	\$100.00
	9/30/2025	-\$4.70	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	35.4100	-0.1327	-\$4.70
	9/30/2025	-\$0.02	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2030 Trust B	35.4100	-0.0006	-\$0.02
9/30/2025	9/30/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	35.4100	59.3169	\$2,100.41
9/30/2025	9/30/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	35.4100	2.8241	\$100.00

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

NRS Florida Fixed fund 4th qtr yield = 3.25%; contract floor through 2025 = 2.60%

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 9/30/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

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✓ Checkmarked items indicate which funds you are invested in as of 9/30/2025

Performance (continued)

				Total Return (%)	Average Annual Return (%)						
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)	
Asset allocation											
	XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010	3.76	7.98	5.92	6.40	6.22	1/13/2012	0.360	
	XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010	3.99	8.35	6.39	6.85	6.76	1/13/2012	0.360	
	XX214	TRowePr 2015 Trust B (b)	Target-Date 2015	4.11	8.66	6.86	7.39	7.47	1/13/2012	0.360	
	XX215	TRowePr 2020 Trust B (b)	Target-Date 2020	4.27	8.95	7.31	7.99	8.16	1/13/2012	0.360	
	XX216	TRowePr 2025 Trust B (b)	Target-Date 2025	4.45	9.28	7.98	8.66	8.89	1/13/2012	0.360	
✓	XX217	TRowePr 2030 Trust B (b)	Target-Date 2030	4.98	10.17	9.00	9.45	9.66	1/13/2012	0.360	
	XX218	TRowePr 2035 Trust B (b)	Target-Date 2035	5.59	11.36	10.14	10.25	10.37	1/13/2012	0.360	
	XX219	TRowePr 2040 Trust B (b)	Target-Date 2040	6.09	12.39	11.10	10.90	10.93	1/13/2012	0.360	
	XX220	TRowePr 2045 Trust B (b)	Target-Date 2045	6.50	13.28	11.85	11.34	11.24	1/13/2012	0.360	
	XX221	TRowePr 2050 Trust B (b)	Target-Date 2050	6.61	13.56	12.02	11.40	11.29	1/13/2012	0.360	
	XX222	TRowePr 2055 Trust B (b)	Target-Date 2055	6.68	13.67	12.06	11.43	11.30	1/13/2012	0.360	
	XX223	TRowePr 2060 Trust B (b)	Target-Date 2060	6.70	13.65	12.06	11.42	9.94	12/5/2014	0.360	
	XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+	6.66	13.61	N/A	N/A	11.91	10/19/2020	0.360	
	XX732	TRowePrRtmt Bal B (b)	Target-Date Retirement	3.72	7.99	6.01	6.37	6.03	1/13/2012	0.360	
Specialty											
	TTMIX	TRowePr Comm Tech I	Communications	1.72	23.98	9.55	16.56	14.80	10/13/1993	0.670	
	THISX	TRowePr Hlth Scnc I	Health	5.05	-9.05	4.06	8.48	12.80	12/29/1995	0.670	
	VGSNX	Vngrd RealEst Indx Inst	Real Estate	3.76	-2.30	7.05	6.15	7.92	12/2/2003	0.110	
	TSNIX	TRowePr Scnc Tech I	Technology	14.98	31.39	16.13	20.16	12.49	9/30/1987	0.670	
International											
	RNWXG	AmFds New Wld R6	Diversified Emerging Mkts	6.70	15.26	8.52	9.93	8.45	6/17/1999	0.570	
	VTSNX	Vngrd Intl IntlStkIndx Inst	Foreign Large Blend	6.96	17.16	10.41	8.35	6.33	11/29/2010	0.060	
	TROIX	TRowePr Ovrsccs Stk I	Foreign Large Blend	5.87	15.66	10.74	8.16	4.69	12/29/2006	0.670	
Small cap											
	PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	7.28	1.99	0.63	11.65	11.37	6/3/1960	0.660	
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	7.56	8.67	12.22	10.58	9.08	7/7/1997	0.040	
	VSENX	JPM SmCap Eq R6	Small Blend	-0.15	-3.43	8.19	9.16	11.92	12/20/1994	0.750	
	XX436	SmCap Val Eq D	Small Blend	8.26	6.31	11.63	9.86	9.77	1/13/2012	0.640	
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	-3.68	-1.58	1.93	10.00	11.24	12/8/1986	1.070	
	XX435	SmCap Cor Eq D	Small Growth	6.59	8.55	9.37	11.28	11.76	1/13/2012	0.740	
	DVZRX	DE SmCap Val R6	Small Value	5.13	4.57	14.90	N/A	8.76	5/2/2016	0.700	
Mid cap											
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	5.54	6.08	13.55	10.76	10.39	3/28/2011	0.030	
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	1.77	2.74	7.12	10.51	11.98	1/13/2012	0.610	
	JMVYX	JPM MdCap Val R6	Mid-Cap Value	3.46	3.82	13.66	9.20	11.44	11/13/1997	0.590	
	XX437	MdCap Val D	Mid-Cap Value	6.81	4.32	15.80	11.33	11.87	1/13/2012	0.640	
Large cap											
	VILIX	Vngrd Inst Indx Inst Pts	Large Blend	8.12	17.57	16.45	15.29	9.31	7/7/1997	0.020	
	PDGIX	TRowePr Divd Gr I	Large Blend	3.96	8.66	12.95	13.31	10.38	12/30/1992	0.500	

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Since Inception	Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR					
Large cap											
FLCNX	Fid Contra K6	Large Growth	6.47	23.66	16.83	N/A	17.53	5/25/2017	0.450		
FBCGX	Fid Blue Chip Gr K6	Large Growth	11.17	27.84	17.67	N/A	20.61	5/25/2017	0.450		
XX465	TRowePr Eq Inc B	Large Value	3.92	7.11	14.93	11.07	8.11	9/8/2006	0.450		
Balanced											
XX200	TRowePr Cap App A	Moderate Allocation	4.05	10.51	11.66	11.74	9.99	3/31/2006	0.570		
FPKFX	Fid Puritan K6	Moderate Allocation	5.49	10.85	10.67	N/A	11.87	6/14/2019	0.320		
Bonds											
REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	3.54	7.56	3.79	N/A	4.35	4/22/2016	0.540		
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	2.51	3.39	1.29	3.23	5.96	12/30/1988	0.410		
TSPNX	TRowePr Spectrm Inc I	Multisector Bond	2.06	4.91	3.17	3.98	6.00	6/29/1990	0.470		
Fixed investment option											
VRU#	Fixed investment option		Annualized current quarter yield (%)				Current year guaranteed minimum yield (%)				
365	NRS Florida Fixed Fund		3.250				N/A				

Disclosures

Fee disclosures

The Standardized Illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation

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Contact us



Manage your account at
www.nrsflorida.com



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Your account is available to you
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CASSANDRA L DENMARK

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] Plan(s): 457(b)
Dates: 10/1/2025 - 12/31/2025

Balance and performance

Total account balance **\$77,742.10**

	Personal rate of return	
	Quarterly	1-year
457(b) Plan	2.13%	14.63%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$69,606.13
Contributions	\$6,601.23
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and interest	\$1,550.35
Fees/Charges	-\$15.61
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$77,742.10

* May include dividends, fund reimbursements and/or capital gains

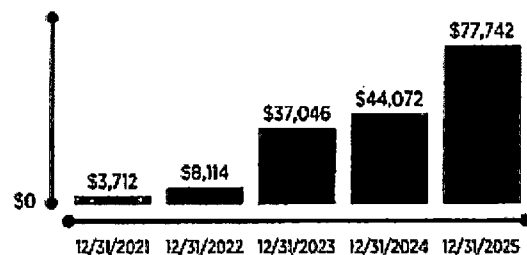
Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

Based on your information, you're on track to receive

\$3,234/mo

in retirement starting at age 70!

Results are hypothetical and based on your most recent inputs in the My Income & Retirement Planner** including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.5% annual inflation; 85% of income needed at retirement, and a 2.25% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a shortfall of
\$6,750/mo

Log in to your account at
www.nrsflorida.com to see how
you can change your retirement
outlook.

You're on track to
get **\$3,234/mo**

You might need
\$9,984/mo

Employer number [REDACTED]

A New Way to Save for Your Future

Starting January 1, the State of Florida Retirement Plan will accept Roth contributions from all participants, giving you more flexibility in how you save for retirement.

A new year is the perfect time to check in on your retirement strategy.

Making small adjustments now can help keep you on track for the long term. Take a moment to review your account:

- Ensure your beneficiary information is up to date
- Confirm your investment mix aligns with your goals
- Consider using any recent pay increases to boost contributions.

Visit www.nrsflorida.com for tips on how often you should review your retirement account.

NRN-4098FL (12/2025)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$25,557.78	\$5,601.23	\$2,200.41	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 12/31/2025
457(b) Plan	\$82,876.11	-\$18,186.61	\$13,052.60	\$77,742.10

*"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your investment election is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction	Roth Contribution
TRowePr 2030 Trust B	100%	100%
Total	100%	100%

Beneficiaries

	Primary	Contingent
457(b)	100%	100%

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/ Transfers In	Exchanges	Dividends*	Investment gain/loss & interest*	Fees/ Charges	Withdrawals/ Transfers Out	Shares	Share price	Current quarter balance
Asset allocation TRowePr 2030 Trust B ¹	\$69,299.46	\$6,301.23	\$0.00	\$0.00	\$1,542.02	-\$15.51	\$0.00	2,131.7635	36.1800	\$77,127.20
Total	\$69,299.46	\$6,301.23	\$0.00	\$0.00	\$1,542.02	-\$15.51	\$0.00			\$77,127.20

Investment activity (continued)

457(b) Roth Contribution

Investment option	Previous quarter balance	Contributions/ Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest*	Fees/ Charges	Withdrawals/ Transfers Out	Shares	Shares price	Current quarter balance
Asset allocation TRowePr 2030 Trust B ^{II}	\$306.67	\$300.00	\$0.00	\$0.00	\$8.33	-\$0.10	\$0.00	16,9956	36.1800	\$614.90
Total	\$306.67	\$300.00	\$0.00	\$0.00	\$8.33	-\$0.10	\$0.00			\$614.90

* May consist of dividends, fund reimbursements and/or capital gains

^I Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

^{II} Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	10/31/2025	-\$5.05	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	35.7600	-0.1412	-\$5.05
	10/31/2025	-\$0.03	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2030 Trust B	35.7600	-0.0008	-\$0.03
10/31/2025	10/31/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	35.7600	58.7363	\$2,100.41
10/31/2025	10/31/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	35.7600	2.7964	\$100.00
	11/28/2025	-\$5.06	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	36.0000	-0.1406	-\$5.06
	11/28/2025	-\$0.03	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2030 Trust B	36.0000	-0.0010	-\$0.03
11/26/2025	11/28/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	36.0000	58.3447	\$2,100.41
11/26/2025	11/28/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	36.0000	2.7778	\$100.00
	12/31/2025	-\$5.40	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	36.1800	-0.1493	-\$5.40
	12/31/2025	-\$0.04	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2030 Trust B	36.1800	-0.0012	-\$0.04
12/31/2025	12/31/2025	\$2,100.41	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	36.1800	58.0544	\$2,100.41
12/31/2025	12/31/2025	\$100.00	Deferral	457(b) Roth Contribution	TRowePr 2030 Trust B	36.1800	2.7640	\$100.00

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

NRS Florida Fixed fund 1st qtr yield = 3.25%; contract floor through 2026 = 2.50%.

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 12/31/2025

Performance (continued)

	Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)					Gross Expense (%)
				3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date		
Asset allocation											
	XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010	1.66	11.40	4.77	6.39	6.23	1/13/2012	0.360	
	XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010	1.71	11.89	5.10	6.81	6.76	1/13/2012	0.360	
	XX214	TRowePr 2015 Trust B (b)	Target-Date 2015	1.79	12.28	5.43	7.30	7.47	1/13/2012	0.360	
	XX215	TRowePr 2020 Trust B (b)	Target-Date 2020	1.84	12.68	5.72	7.83	8.15	1/13/2012	0.360	
	XX216	TRowePr 2025 Trust B (b)	Target-Date 2025	1.93	13.16	6.17	8.46	8.87	1/13/2012	0.360	
✓	XX217	TRowePr 2030 Trust B (b)	Target-Date 2030	2.17	14.60	6.96	9.23	9.64	1/13/2012	0.360	
	XX218	TRowePr 2035 Trust B (b)	Target-Date 2035	2.51	15.40	7.92	10.02	10.37	1/13/2012	0.360	
	XX219	TRowePr 2040 Trust B (b)	Target-Date 2040	2.70	17.72	8.71	10.66	10.93	1/13/2012	0.360	
	XX220	TRowePr 2045 Trust B (b)	Target-Date 2045	2.85	18.82	9.35	11.11	11.25	1/13/2012	0.360	
	XX221	TRowePr 2050 Trust B (b)	Target-Date 2050	2.93	19.17	9.52	11.19	11.31	1/13/2012	0.360	
	XX222	TRowePr 2055 Trust B (b)	Target-Date 2055	2.93	19.27	9.56	11.21	11.31	1/13/2012	0.360	
	XX223	TRowePr 2060 Trust B (b)	Target-Date 2060	2.91	19.25	9.55	11.20	9.98	12/5/2014	0.360	
	XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+	2.92	19.26	9.73	N/A	11.92	10/19/2020	0.360	
	XX732	TRowePrRtmt Bal B (b)	Target-Date Retirement	1.61	11.29	4.81	6.36	6.04	1/13/2012	0.360	
Specialty											
	TTMIX	TRowePr Comm Tech I	Communications	-6.32	7.16	6.16	14.63	14.44	10/13/1993	0.670	
	THISX	TRowePr Hlth Scnc I	Health	15.48	17.89	4.34	9.26	13.33	12/29/1995	0.670	
	VGSNX	Vngrd RealEst Indx Inst	Real Estate	-2.41	3.23	4.66	5.16	7.70	12/2/2003	0.110	
	TSNIX	TRowePr Scnc Tech I	Technology	3.58	24.60	13.05	19.04	12.50	9/30/1987	0.670	
International											
	RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	4.25	28.60	5.62	9.92	8.54	6/17/1999	0.570	
	VTSNX	Vngrd Ttl IntStkIndx Inst	Foreign Large Blend	4.51	32.23	7.97	8.54	6.53	11/29/2010	0.060	
	TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	5.38	31.95	8.54	8.50	4.91	12/29/2006	0.670	
Small cap											
	PRJIX	TRowePr New Hrznz I	Mid-Cap Growth	1.78	3.29	-2.00	11.29	11.36	6/3/1990	0.660	
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	1.82	8.85	7.36	10.44	9.06	7/7/1997	0.040	
	VSENX	JPM SmCap Eq R6	Small Blend	0.19	-2.41	3.39	8.86	11.82	12/20/1994	0.750	
	XX436	SmCap Val Eq D	Small Blend	2.39	8.72	6.71	9.77	9.77	1/13/2012	0.640	
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	-2.11	-8.72	-3.65	9.11	11.10	12/8/1986	1.070	
	XX435	SmCap Cor Eq D	Small Growth	1.35	8.48	4.91	10.90	11.64	1/13/2012	0.740	
	DVZRX	DE SmCap Val R6	Small Value	3.02	8.10	9.31	N/A	8.86	5/2/2016	0.700	
Mid cap											
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	1.64	7.47	9.05	10.65	10.33	3/28/2011	0.030	
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	0.76	3.69	4.00	10.03	11.81	1/13/2012	0.610	
	JMYYX	JPM MdCap Val R6	Mid-Cap Value	0.86	5.09	9.89	8.90	11.36	11/13/1997	0.690	
	XX437	MdCap Val D	Mid-Cap Value	1.61	6.39	11.94	11.16	11.77	1/13/2012	0.640	
Large cap											
	VIIIX	Vngrd Inst Indx Inst Pls	Large Blend	2.65	17.86	14.40	14.80	9.33	7/7/1997	0.020	
	PDGIX	TRowePr Divd Gr I	Large Blend	2.50	14.83	11.00	12.80	10.38	12/30/1992	0.500	

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Large cap										
FLCNX	Fid Contra K6	Large Growth	2.04	22.21	15.57	N/A	17.25	5/25/2017	0.450	
FBCGX	Fid Blue Chip Gr K6	Large Growth	3.07	21.33	14.81	N/A	20.38	5/25/2017	0.450	
XX465	TRowePr Eq Inc B	Large Value	3.88	14.69	11.49	10.87	8.22	9/8/2006	0.450	
Balanced										
XX200	TRowePr Cap App A	Moderate Allocation	1.76	12.71	9.63	11.44	9.95	3/31/2006	0.570	
FPKFX	Fid Puritan K6	Moderate Allocation	2.09	11.41	9.49	N/A	11.74	6/14/2019	0.330	
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DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	1.28	8.32	1.05	3.35	5.96	12/30/1988	0.410	
TSPNX	TRowePr Spectm Inc I	Multisector Bond	1.39	7.99	2.27	4.08	6.00	6/29/1990	0.470	
Fixed investment option										
VRUF#	Fixed investment option		Annualized current quarter yield (%)				Current year guaranteed minimum yield (%)			
365	NRS Florida Fixed Fund		3.250				N/A			

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Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadvisor, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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