Non-Retirement Fund

Investment Options Performance (%)[1]

Investment Options and Benchmarks	1 Month	QTD	Annualized Performance 1 Year	3 Year	5 Year	10 Year	20 Year	Calendar Year Performance 2025	2024	2023	2022	2021
Non-Retirement Equity Fund	**-0.35**	**2.30**	**15.72**	**22.87**	**13.77**	**15.32**	**11.23**	**17.86**	**25.00**	**26.28**	**-18.13**	**28.70**
S&P 500 Index	*-0.35*	*2.30*	*15.74*	*22.89*	*13.79*	*15.33*	*11.21*	*17.88*	*25.02*	*26.29*	*-18.11*	*28.71*
Non-Retirement Bond Fund	**-2.61**	**-3.52**	**-1.64**	**4.54**	**-0.44**	**1.50**	**3.39**	**7.57**	**2.08**	**6.31**	**-13.60**	**-1.52**
Bloomberg U.S. Aggregate Bond Index	*-2.61*	*-3.51*	*-1.84*	*4.06*	*-0.64*	*1.14*	*2.95*	*7.30*	*1.25*	*5.53*	*-13.01*	*-1.54*
Non-Retirement Money Market Fund	**0.32**	**0.97**	**3.97**	**4.75**	**3.97**	**2.57**	**1.86**	**4.46**	**5.47**	**5.33**	**1.65**	**0.09**
iMoneyNet All Taxable Money Fund Average Index	*0.32*	*0.97*	*3.97*	*4.75*	*3.97*	*2.57*	*1.86*	*4.46*	*5.47*	*4.81*	*1.37*	*0.02*

[1]Average annual performance includes terminated manager performance and reflects the deduction of investment management expenses, but does not reflect the deduction of SBI administrative fees. Fee information is provided in the Non-Retirement Fund Prospectus, available at msbi.us/prospectus. Performance for periods greater than one year is annualized. Calendar year performance represents the total return for the full calendar year (January 1 - December 31) and is not annualized. Past performance does not guarantee future results.