

## Participant Statement Letter – Quarter Ended December 31, 2024

Enclosed is your Participant Statement for the Spitzer Profit Sharing and Savings Plan for the quarter listed above. Following are the rates of return for the plan’s investment options as of the end of the quarter.

Investment Option	3 Months	1 Year	5 Years Annualized	10 Years Annualized
Spitzer Fund*	4.21%	21.31%	6.30%	6.47%
American Funds American Balanced Fund (AFMBX)	0.41%	15.31%	8.47%	8.41%
American Funds New Perspective Fund (FNPFX)	-0.87%	17.13%	11.48%	11.39%
Dodge & Cox Income Fund (DODIX)	-3.33%	2.26%	1.26%	2.47%
Federated Hermes Govt Obligations Fund (GOFXX)	1.17%	5.19%	2.42%	--
JPMorgan Large Cap Growth Fund (JLGMX)	5.32%	34.17%	20.27%	17.87%
T. Rowe Price Mid-Cap Growth Fund (RPTIX)	-0.16%	9.54%	7.92%	10.37%
Vanguard Equity-Income Fund (VEIRX)	-0.74%	15.16%	9.97%	10.07%
Vanguard Explorer Fund (VEXPX)	-0.47%	10.25%	9.12%	10.09%
Vanguard 500 Index Fund (VFIAX)	2.40%	24.97%	14.48%	13.06%
Vanguard International Growth Fund (VWILX)	-5.44%	9.48%	6.64%	8.68%
Vanguard Mid-Cap Index Fund (VIMAX)	0.44%	15.22%	9.85%	9.55%
Vanguard Small Cap Index Fund (VSMAX)	1.66%	14.23%	9.30%	9.09%
Vanguard Target Retirement Income Fund (VTINX)	-1.57%	6.58%	3.58%	4.19%
Vanguard Target 2025 Retirement Fund (VTTVX)	-1.64%	9.44%	5.66%	6.32%
Vanguard Target 2030 Retirement Fund (VTHRXX)	-1.69%	10.64%	6.44%	6.92%
Vanguard Target 2035 Retirement Fund (VTTHX)	-1.61%	11.78%	7.20%	7.51%
Vanguard Target 2040 Retirement Fund (VFORX)	-1.50%	12.88%	7.97%	8.08%
Vanguard Target 2045 Retirement Fund (VTIVX)	-1.46%	13.91%	8.73%	8.57%
Vanguard Target 2050 Retirement Fund (VFIFX)	-1.48%	14.64%	9.03%	8.72%
Vanguard Target 2055 Retirement Fund (VFFVX)	-1.49%	14.64%	9.02%	8.70%
Vanguard Target 2060 Retirement Fund (VTTX)	-1.50%	14.63%	9.02%	8.70%
Vanguard Target 2065+ Retirement Fund (VLXVX)	-1.53%	14.62%	9.01%	--

\*Returns for both the “Spitzer Fund – Plan Directed” and “Spitzer Fund – Participant Directed” investments. The ‘Spitzer Fund’ investment option is a selection of stocks, mutual funds, bonds, and treasury securities managed by investment advisors selected by the Plan’s Trustees—it does not contain stock in any Spitzer company or entity.

Except for the “Spitzer Fund,” the investment options listed above are publicly available mutual funds that are traded daily. The rate of return percentages listed on this report are the publicly reported rates of return for the mutual funds that make up each of the plan’s investment options. The earnings on your statement will not tie directly to the rates of return listed due to administrative and investment advisory costs and the timing of individual transactions within the plan. For more information, visit: <http://www.spirabenefits.com/spitzer>.

You may change your investment elections and the amount you contribute to the plan each quarter. Completed forms must be received by and go into effect each January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup>, and October 1<sup>st</sup>. Current Associates should contact their Business Manager for the proper form. Separated Associates and Beneficiaries should contact Spira Benefits.

For more information about your Participant Statement or the plan in general, please contact **Spira Benefits at (440) 365- 0315**. For more information about the plan’s investments, please contact **FNB Wealth Management at (814) 616-2667**.

***Plan for your future now!***