



Supplemental Investment Fund (SIF) Options Performance

SIF Investment Options	As of October 31, 2023						Calendar Year End Returns					Fees ¹		
	Returns Over One Year Annualized											Mgmt Fee	Admin Fee	Total Expense Ratio
	1 Month	1 Year	3 Year	5 Year	10 Year	20 Year	2022	2021	2020	2019	2018			
Balanced Fund	-2.20	5.82	3.93	6.86	7.10	7.16	-16.45	15.15	17.29	21.74	-2.85	0.04%	0.006%	0.04%
<i>SIF Balanced Fund Composite</i>	-2.12	5.49	3.73	6.51	6.86	6.74	-15.78	14.28	15.91	21.57	-2.78	-	-	-
U.S. Equity Actively Managed Fund	-2.67	8.55	8.29	10.66	10.72	9.21	-20.68	23.42	27.63	31.19	-4.33	0.21%	0.006%	0.22%
<i>Russell 3000</i>	-2.65	8.38	9.19	10.23	10.52	9.22	-19.21	25.66	20.89	31.02	-5.24	-	-	-
U.S. Equity Index Fund	-2.63	8.43	9.41	10.50	10.62	9.31	-19.16	26.19	21.20	31.06	-5.26	0.00%	0.006%	0.01%
<i>Russell 3000</i>	-2.65	8.38	9.19	10.23	10.52	9.22	-19.21	25.66	20.89	31.02	-5.24	-	-	-
Broad International Equity Fund	-3.72	11.45	4.89	4.75	3.38	6.05	-13.68	8.98	11.30	22.44	-14.54	0.29%	0.006%	0.29%
<i>International Equity Benchmark²</i>	-4.13	12.07	3.15	3.43	2.53	5.48	-16.00	7.82	10.51	21.51	-14.20	-	-	-
Bond Fund	-1.88	1.06	-5.31	0.40	1.35	3.25	-14.07	-1.06	9.72	9.70	-0.04	0.10%	0.006%	0.11%
<i>Bloomberg U.S. Aggregate</i>	-1.58	0.36	-5.57	-0.06	0.88	2.81	-13.01	-1.54	7.51	8.72	0.01	-	-	-
Money Market Fund	0.48	5.19	2.15	1.98	1.35	1.62	1.86	0.14	0.67	2.42	2.08	0.00%	0.006%	0.01%
<i>ICE BofA 3-Month Treasury Bill</i>	0.45	4.77	1.85	1.77	1.16	1.43	1.46	0.05	0.67	2.28	1.87	-	-	-
Stable Value Fund³	0.25	2.79	2.25	2.40	2.22	3.11	2.06	1.92	2.51	2.72	2.38	0.20%	0.006%	0.21%
<i>Stable Value Blended Index</i>	0.44	4.73	2.81	2.43	2.10	2.38	3.50	0.91	0.88	2.40	3.09	-	-	-
Volunteer Firefighter Account	-2.30	5.32	1.64	4.90	5.07	N/A	-15.20	9.67	14.68	18.27	-3.72	0.09%	0.006%	0.10%
<i>SIF Volunteer Firefighter Composite</i>	-2.23	5.26	1.36	4.48	4.73	N/A	-14.66	9.00	13.07	17.99	-3.69	-	-	-

¹ Annual Fee audited as of 3/31/22

² MSCI ACWI ex US (Net) since 10/1/2003

³ Stable Value Fund benchmark is the 3Yr. Constant Maturity Treasury +0.45% since 7/1/2002; this option is not available to Volunteer Fire Relief Plans

Volunteer Firefighter Account Allocation: US Equity Index 35% - Broad International Equity Fund 15% - Bond Fund 45% - Money Market 5%