



Non-Retirement Funds Performance

Non-Retirement Funds Investment Options¹

As of October 31, 2024

Calendar Year-End Returns

	1 Month	QTD	1 Year	3 Year	5 Year	10 Year	20 Year	2023	2022	2021	2020	2019
Non-Retirement Equity Fund	-0.91	-0.91	37.99	9.07	15.26	13.00	10.60	26.28	-18.13	28.70	18.42	31.47
<i>S&P 500 Index</i>	<i>-0.91</i>	<i>-0.91</i>	<i>38.02</i>	<i>9.08</i>	<i>15.27</i>	<i>13.00</i>	<i>10.58</i>	<i>26.29</i>	<i>-18.11</i>	<i>28.71</i>	<i>18.40</i>	<i>31.49</i>
Non-Retirement Bond Fund	-2.39	-2.39	11.64	-2.02	0.06	1.85	3.54	6.31	-13.60	-1.52	8.22	9.60
<i>Bloomberg U.S. Aggregate</i>	<i>-2.48</i>	<i>-2.48</i>	<i>10.55</i>	<i>-2.20</i>	<i>-0.23</i>	<i>1.49</i>	<i>3.05</i>	<i>5.53</i>	<i>-13.01</i>	<i>-1.54</i>	<i>7.51</i>	<i>8.72</i>
Non-Retirement Money Market Fund	0.43	0.43	5.60	3.89	2.50	1.80	1.82	5.33	1.65	0.09	0.55	2.31
<i>Custom Benchmark²</i>	<i>0.43</i>	<i>0.43</i>	<i>5.60</i>	<i>3.89</i>	<i>2.50</i>	<i>1.80</i>	<i>1.82</i>	<i>4.81</i>	<i>1.37</i>	<i>0.02</i>	<i>0.32</i>	<i>1.85</i>

¹Average annual returns include terminated manager performance and reflect the deduction of investment management expenses, but do not reflect the deduction of SBI administrative fees. Fee information is provided in the Non-Retirement Fund Prospectus, available at msbi.us/prospectus. Performance greater than one year is annualized. Past performance does not guarantee future results.

²iMoneyNet Fund Average-All Taxable since 1/1/04; ICE BofA 3 Month Treasury Bill Index Prior to 12/31/03