



Non-Retirement Fund Investment Options

Performance (in %) ¹	As of December 31, 2024							Calendar Year-End				
	1 Month	QTD	1 Year	3 Year	5 Year	10 Year	20 Year	2023	2022	2021	2020	2019
Non-Retirement Equity Fund	-2.39	2.41	25.00	8.92	14.52	13.10	10.38	26.28	-18.13	28.70	18.42	31.47
<i>S&P 500 Index</i>	-2.38	2.41	25.02	8.94	14.53	13.10	10.35	26.29	-18.11	28.71	18.40	31.49
Non-Retirement Bond Fund	-1.59	-2.83	2.08	-2.13	-0.01	1.72	3.49	6.31	-13.60	-1.52	8.22	9.60
<i>Bloomberg U.S. Aggregate</i>	-1.64	-3.06	1.25	-2.41	-0.33	1.35	3.01	5.53	-13.01	-1.54	7.51	8.72
Non-Retirement Money Market Fund	0.40	1.24	5.47	4.16	2.61	1.88	1.85	5.33	1.65	0.09	0.55	2.31
<i>Custom Benchmark²</i>	0.40	1.24	5.47	4.16	2.61	1.88	1.85	4.81	1.37	0.02	0.32	1.85

¹Average 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 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