



Non-Retirement Fund Investment Options

Performance (in %)¹

As of January 31, 2026

Calendar Year-End

	1 Month	QTD	1 Year	3 Year	5 Year	10 Year	20 Year	2025	2024	2023	2022	2021
Non-Retirement Equity Fund	1.45	1.45	16.33	21.10	14.97	15.56	10.96	17.86	25.00	26.28	-18.13	28.70
<i>S&P 500 Index</i>	<i>1.45</i>	<i>1.45</i>	<i>16.35</i>	<i>21.11</i>	<i>14.99</i>	<i>15.57</i>	<i>10.93</i>	<i>17.88</i>	<i>25.02</i>	<i>26.29</i>	<i>-18.11</i>	<i>28.71</i>
Non-Retirement Bond Fund	0.19	0.19	7.16	4.14	0.07	2.27	3.73	7.57	2.08	6.31	-13.60	-1.52
<i>Bloomberg U.S. Aggregate Bond Index</i>	<i>0.11</i>	<i>0.11</i>	<i>6.85</i>	<i>3.65</i>	<i>-0.20</i>	<i>1.88</i>	<i>3.26</i>	<i>7.30</i>	<i>1.25</i>	<i>5.53</i>	<i>-13.01</i>	<i>-1.54</i>
Non-Retirement Money Market Fund	0.33	0.33	4.40	5.07	3.46	2.34	1.90	4.46	5.47	5.33	1.65	0.09
<i>iMoneyNet All Taxable Money Fund Average Index</i>	<i>0.33</i>	<i>0.33</i>	<i>4.40</i>	<i>5.07</i>	<i>3.46</i>	<i>2.34</i>	<i>1.90</i>	<i>4.46</i>	<i>5.47</i>	<i>4.81</i>	<i>1.37</i>	<i>0.02</i>

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.