

Progressive Services, Inc. 401(k) Salary Reduction Plan - 503260-01

Investment Performance as of 07/31/2020



Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit empowermyretirement.com. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹¹	Inception Date	Returns as of Month Ending 07/31/2020						Returns as of Quarter Ending 06/30/2020					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2019	2018	2017
Asset Allocation																	
Smart Lifecycle 2020	N/A	0.29 / 0.29	05-01-2015	2.58	2.64	6.55	6.09	5.90	5.44	7.01	4.18	5.65	5.57	5.02	14.59	-1.94	10.67
Smart Lifecycle 2025	N/A	0.29 / 0.29	05-01-2015	2.89	0.63	5.17	6.12	6.23	5.76	8.13	2.51	5.65	5.90	5.27	16.75	-2.32	12.58
Smart Lifecycle 2030	N/A	0.29 / 0.29	05-01-2015	3.20	-0.98	4.08	6.13	6.54	6.03	9.19	1.13	5.63	6.19	5.49	18.56	-2.71	14.32
Smart Lifecycle 2035	N/A	0.29 / 0.29	05-01-2015	3.49	-2.45	3.07	6.16	6.82	6.30	10.21	-0.13	5.63	6.46	5.70	20.26	-3.03	15.96
Smart Lifecycle 2040	N/A	0.29 / 0.29	05-01-2015	3.76	-3.80	2.11	6.16	7.08	6.53	11.15	-1.32	5.60	6.69	5.88	21.80	-3.31	17.50
Smart Lifecycle 2045	N/A	0.29 / 0.29	05-01-2015	3.96	-4.68	1.50	6.13	7.19	6.63	11.86	-2.10	5.55	6.80	5.95	22.92	-3.65	18.52
Smart Lifecycle 2050	N/A	0.29 / 0.29	05-01-2015	4.06	-5.03	1.27	6.12	7.22	6.66	12.23	-2.42	5.52	6.81	5.96	23.38	-3.79	18.83
Smart Lifecycle 2055	N/A	0.29 / 0.29	05-01-2015	4.07	-5.06	1.26	6.12	7.23	6.66	12.29	-2.45	5.52	6.79	5.96	23.45	-3.82	18.81
Smart Lifecycle 2060	N/A	0.29 / 0.29	05-01-2015	4.07	-5.06	1.26	6.14	7.23	6.67	12.29	-2.45	5.53	6.79	5.96	23.44	-3.78	18.79
Smart Lifecycle Retirement	N/A	0.29 / 0.29	05-01-2015	2.58	2.66	6.53	5.87	5.56	5.15	7.01	4.16	5.37	5.20	4.72	14.18	-1.84	9.57
International Funds																	
American Funds New World R6 ⁷	RNWGX	0.60 / 0.60	05-01-2009	6.16	2.99	11.32	8.21	8.45	6.70	24.56	5.03	7.42	6.85	6.94	28.03	-11.97	33.06
Invesco Oppenheimer Int'l Growth R6 ⁷	OIGIX	0.69 / 0.69	03-29-2012	5.26	1.70	11.98	4.32	4.78	7.62	20.60	5.58	3.42	4.03	7.92	29.16	-19.22	27.15
Vanguard Total Intl Stock Index Admiral ⁷	VTIAX	0.11 / 0.11	11-29-2010	4.08	-6.95	1.75	1.29	3.41	4.66	18.11	-4.09	1.09	2.42	5.27	21.51	-14.43	27.55
BlackRock Russell 2000 Index Fee Cl 6 ^{2,3,7}	N/A	0.10 / 0.10	07-31-2006	2.78	-10.67	-4.67	2.71	5.10	10.13	25.38	-6.69	2.03	4.28	10.59	25.59	-10.94	14.80
MSCI EAFE Index ^{1,4,5,12}	N/A	- / -		2.33	-9.28	-1.67	0.63	2.10	5.02	14.88	-5.13	0.81	2.05	5.73	22.01	-13.79	25.03
Specialty																	
DFA Real Estate Securities I ^{10,17,21}	DFREX	0.20 / 0.18	01-05-1993	3.31	-10.08	-4.91	4.41	5.86	9.55	13.13	-6.36	3.71	6.35	10.22	28.10	-2.99	5.71
Small Cap Funds																	
DFA US Targeted Value I ⁸	DFFVX	0.36 / 0.36	02-23-2000	3.24	-22.43	-17.35	-4.72	0.53	7.57	23.56	-19.38	-5.44	-0.63	8.04	21.47	-15.78	9.59
Vanguard Small Cap Growth Index Admiral ⁸	VSGAX	0.07 / 0.07	09-27-2011	5.75	6.53	11.97	13.42	10.36	13.78	32.92	7.78	11.80	9.26	13.91	32.76	-5.68	21.92

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				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2019	2018	2017
Vanguard Small Cap Index Adm ⁸	VSMAX	0.05 / 0.05	11-13-2000	4.51	-7.43	-2.58	5.14	6.40	11.31	26.66	-5.60	3.99	5.40	11.59	27.37	-9.31	16.24
Russell 2000 Index ^{1,4,5,15}	N/A	- / -		2.77	-10.57	-4.59	2.69	5.10	10.07	25.42	-6.63	2.01	4.29	10.50	25.52	-11.01	21.31
Mid Cap Funds																	
Vanguard Mid-Cap Growth Index Admiral ⁸	VMGMX	0.07 / 0.07	09-27-2011	7.42	12.14	17.73	14.90	11.38	14.30	30.58	11.51	12.86	10.12	14.27	33.86	-5.60	21.83
Vanguard Mid-Cap Value Index Admiral ⁸	VMVAX	0.07 / 0.07	09-27-2011	5.35	-14.21	-7.94	1.17	4.49	10.32	18.65	-11.82	-0.02	3.61	10.46	27.99	-12.42	17.04
BlackRock Mid Cap Equity Index Fee Cl 6 ⁸	N/A	0.09 / 0.09	04-10-2006	4.60	-8.71	-3.50	3.63	6.13	10.64	24.07	-6.65	2.39	5.21	10.87	26.14	-11.09	16.21
S & P MidCap 400 Index ^{1,4,5,14}	N/A	- / -		4.61	-8.75	-3.54	3.64	6.14	11.10	24.07	-6.70	2.39	5.22	11.34	26.20	-11.08	20.74
Large Cap Funds																	
DFA US Large Cap Growth Instl	DUSLX	0.18 / 0.18	12-20-2012	5.64	6.89	16.63	15.85	13.30	15.06	21.45	12.06	14.28	12.59	14.41	32.17	-1.99	25.53
JPMorgan Equity Income R6 ¹⁸	OIEJX	0.50 / 0.49	01-31-2012	4.18	-10.34	-3.26	6.27	7.57	11.94	13.27	-5.83	5.14	7.00	12.12	26.60	-4.24	17.84
BlackRock Russell 1000 Index Fee Cl 6	N/A	0.07 / 0.07	07-31-2006	5.85	2.83	11.98	11.97	11.28	13.46	21.81	7.42	10.59	10.44	13.58	31.38	-4.81	21.61
S & P 500 Index ^{1,4,5,13}	N/A	- / -		5.64	2.38	11.96	12.01	11.49	13.84	20.54	7.50	10.73	10.73	13.99	31.49	-4.38	21.83
Bond Funds																	
AB Global Bond Z ⁹	ANAZX	0.50 / 0.50	10-15-2013	1.23	3.21	4.31	3.90	4.03	3.90	5.16	3.71	3.59	4.00	3.94	7.64	0.36	3.18
Invesco Oppenheimer Total Return Bond R6 ^{9,19}	OPBIX	0.39 / 0.38	04-27-2012	1.63	8.90	11.18	6.23	5.03	5.27	5.84	9.85	5.90	4.85	5.29	9.75	-0.77	4.81
Pioneer Strategic Income K ⁹	STRKX	0.63 / 0.63	12-20-2012	3.24	1.07	4.21	3.76	4.26	4.78	11.58	1.31	2.89	3.62	4.68	10.65	-1.49	5.66
Vanguard Total Bond Market Index Admiral ⁹	VBTLX	0.05 / 0.05	11-12-2001	1.56	8.01	10.40	5.75	4.48	3.84	2.98	8.96	5.34	4.31	3.77	8.71	-0.03	3.56
Vanguard Total Intl Bd Idx Admiral ⁹	VTABX	0.11 / 0.11	05-31-2013	1.03	3.40	3.71	5.25	4.37	4.30	2.19	4.04	4.97	4.41	4.20	7.88	2.93	2.39
Bloomberg Barclays Cap US Agg Bond Idx ^{1,4,5,16}	N/A	- / -		1.49	7.72	10.12	5.69	4.47	3.87	2.90	8.74	5.32	4.30	3.82	8.72	0.01	3.54
Current Fixed Rate(s)																	
Guaranteed Interest Fund: ^{6,20} 1.25%																	

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Performance returns reflect deduction for fund operating expenses. Your Plan may also assess an administrative fee which would further reduce the performance shown above.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

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¹* Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

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- ² A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).
- ³ The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.
- ⁴ Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.
- ⁵ A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.
- ⁶ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Great-West Life & Annuity Insurance Company. A ticker symbol is not available for this investment option.
- ⁷ Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.
- ⁸ Equity securities of small and mid-size companies may be more volatile than securities of larger, more established companies.
- ⁹ Compared to more highly rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.
- ¹⁰ Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund.
- ¹¹ The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement, while the gross expense ratio is not. Fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.
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- ¹⁵ Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.
- ¹⁶ Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.
- ¹⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 28-FEB-2021.
- ¹⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 31-OCT-2020.
- ¹⁹ The Fund has a Contractual Management Fee Waiver in the amount of .01% which expires on 31-MAY-2021.
- ²⁰ The Guaranteed Interest Fund is backed by the general assets of GWL&A.
- ²¹ Real estate securities and trusts involve greater risks than other non-diversified investments, including but not limited to: declining property values, varying economic conditions, changes in zoning laws, or losses from casualty. Real estate securities that invest in foreign real estate involve additional risk, including currency fluctuations and political developments.