

SERVANT SOLUTIONS RETIREMENT PLAN FUND PERFORMANCE

Below are the investment returns for various periods through the fourth quarter of 2025. Also illustrated below, within the shaded area, is a historic representation of investment returns for various periods. This information (shaded area) is intended to be general information illustrating the long-term performance of the investment strategies employed by Servant Solutions Retirement Plan options and not an indication of actual performance of the Retirement Plan, neither past nor present nor future. These illustrated returns may differ slightly as compared to what actual Retirement Plan option returns would be, due to administrative structure and cost. The S&P Target Date Index Series and the individual mutual fund benchmarks (Morningstar Large Value, etc.) provide one measure of comparing investment performance.

The Principal Guaranteed Option earnings rate is set at the net crediting rate of 4.75% starting December 1, 2025 - May 31, 2026. Plan expenses are deducted earnings, making the rate of return slightly less than 4.75%.

PERIODS ENDING DECEMBER 31, 2025

	Latest 3 Months	Year To Date	One Year	Annualized Returns		
				See Note Above		
				Three Years	Five Years	Ten Years
<u>Asset Allocated Fund Investment Options</u>						
LifeFund Age-Based Portfolio: 1995+	3.14%	22.18%	22.18%	N/A	N/A	N/A
S&P Target Date 2055	3.0%	19.9%	19.9%	18.0%	10.3%	N/A
LifeFund Age-Based Portfolio: 1990-1994	3.10%	21.89%	21.89%	N/A	N/A	N/A
S&P Target Date 2055	3.1%	20.1%	20.1%	17.9%	10.3%	N/A
LifeFund Age-Based Portfolio: 1985-1989	3.02%	21.31%	21.31%	N/A	N/A	N/A
S&P Target Date 2050	3.0%	19.6%	19.6%	17.8%	10.1%	N/A
LifeFund Age-Based Portfolio: 1980-1984	2.96%	20.87%	20.87%	18.48%	10.21%	N/A
S&P Target Date 2045	3.0%	19.5%	19.5%	17.3%	9.8%	N/A
LifeFund Age-Based Portfolio: 1975-1979	2.85%	20.12%	20.12%	17.81%	9.72%	10.60%
S&P Target Date 2040	2.8%	18.2%	18.2%	16.4%	9.2%	N/A
LifeFund Age-Based Portfolio: 1970-1974	2.65%	18.63%	18.63%	16.48%	8.73%	9.86%
S&P Target Date 2035	2.5%	16.8%	16.8%	14.9%	8.2%	N/A
LifeFund Age-Based Portfolio: 1965-1969	2.45%	17.22%	17.22%	15.00%	7.70%	8.97%
S&P Target Date 2030	2.3%	15.1%	15.1%	13.2%	7.1%	N/A
LifeFund Age-Based Portfolio: 1960-1964	2.24%	15.53%	15.53%	13.46%	6.65%	8.09%
S&P Target Date 2025	2.1%	14.0%	14.0%	11.8%	6.1%	N/A
LifeFund Age-Based Portfolio: 1955-1959	2.10%	14.51%	14.51%	12.26%	5.84%	7.27%
S&P Target Date 2020	1.9%	12.7%	12.7%	11.0%	5.3%	N/A
LifeFund Age-Based Portfolio: 1950-1954	2.00%	13.68%	13.68%	11.51%	5.19%	6.38%
S&P Target Date 2015	1.8%	12.1%	12.1%	10.2%	4.9%	N/A
LifeFund Age-Based Portfolio: 1945-1949	1.84%	12.36%	12.36%	10.48%	4.55%	5.59%
S&P Target Date 2010	1.7%	11.9%	11.9%	9.8%	4.5%	N/A
LifeFund Age-Based Portfolio: Heritage (Before 1945)	1.75%	11.82%	11.82%	9.54%	3.83%	4.56%
S&P Target Date Retirement Income	1.7%	11.7%	11.7%	9.5%	4.2%	N/A
<u>Single Mutual/Fund Investment Options</u>						
American Century Diversified Bond Instl Fund	1.16%	7.39%	7.39%	4.73%	-0.28%	1.98%
Barclays U.S. Aggregate	1.1%	7.3%	7.3%	4.7%	-0.4%	2.0%
American Funds Washington Mutual Inv R6 Fund	2.21%	17.40%	17.40%	18.11%	14.29%	13.48%
Russell 1000 Value	3.8%	15.9%	15.9%	13.9%	11.3%	10.5%
DFA U.S. Targeted Value Instl Fund	2.87%	9.55%	9.55%	12.64%	13.60%	10.81%
Russell 2000 Value	3.3%	12.6%	12.6%	11.7%	8.9%	9.3%
GuideStone Equity Index Instl Fund	2.70%	17.07%	17.07%	22.75%	14.04%	14.67%
S&P 500	2.7%	17.9%	17.9%	23.0%	14.4%	14.8%
GuideStone International Equity Index Instl Fund	3.99%	31.42%	31.42%	17.55%	8.62%	8.15%
MSCI EAFE Index	4.9%	31.9%	31.9%	17.8%	9.5%	8.7%
GuideStone Medium-Duration Bond Instl Fund	1.48%	8.22%	8.22%	5.42%	-0.41%	2.30%
Barclays U.S. Aggregate	1.1%	7.3%	7.3%	4.7%	-0.4%	2.0%
MFS International Intrinsic Value R3 Fund	4.09%	32.77%	32.77%	18.73%	7.21%	9.84%
MSCI EAFE Index	4.9%	31.9%	31.9%	17.8%	9.5%	8.7%
PIMCO CommoditiesPLUS Strategy Instl Fund	1.55%	6.63%	6.63%	4.71%	15.31%	9.89%
Bloomberg Commodity Index	5.8%	15.8%	15.8%	4.0%	10.6%	5.7%
JP Morgan Large Cap Growth R6 Fund JLGXM	-1.80%	14.40%	14.40%	27.47%	12.97%	18.56%
Russell 1000 Growth	1.1%	18.6%	18.6%	31.2%	15.3%	18.1%
Fidelity Emerging Markets Idx FPADX	4.55%	33.94%	33.94%	16.13%	3.95%	8.26%
MSCI Emerging Markets	4.8%	34.4%	34.4%	17.0%	4.7%	8.9%
Vanguard Explorer Admiral Fund	1.87%	7.23%	7.23%	12.37%	4.88%	11.47%
Russell 2000 Growth	1.2%	13.0%	13.0%	15.6%	3.2%	9.6%
Fidelity Extended Market Index FSMAX	0.15%	11.40%	11.40%	17.78%	6.20%	11.02%
Russell Mid-Cap Index	0.2%	10.6%	10.6%	14.4%	8.7%	11.0%
Fidelity 500 Index FXAIX	2.65%	17.86%	17.86%	22.99%	14.41%	14.81%
S&P 500	2.6%	17.9%	17.9%	23.0%	14.4%	14.8%
Fidelity Real Estate Index FSRNX	-2.52%	3.03%	3.03%	6.58%	4.70%	3.81%
NAREIT Equity REIT Index	-2.7%	1.7%	1.7%	5.7%	4.4%	5.5%
Fidelity Short-Term Bond Index Fund	1.13%	6.00%	6.00%	4.93%	1.54%	N/A
BofA Merrill Lynch 1-3 Year US Treasury	1.1%	5.1%	5.1%	4.5%	1.8%	1.8%
Fidelity US Bond Index FXNAX	1.02%	7.13%	7.13%	4.64%	-0.43%	1.96%
Barclays U.S. Aggregate	1.1%	7.3%	7.3%	4.7%	-0.4%	2.0%
Fidelity Total International Index FTIH	4.58%	32.62%	32.62%	17.16%	7.87%	N/A
MSCI ACWI ex USA Index	5.1%	33.1%	33.1%	18.0%	8.5%	8.9%
Principal Guaranteed Option	1.20%	5.00%	5.00%	4.10%	2.90%	N/A
BofA Merrill Lynch 1-3 Year US Treasury	1.1%	5.1%	5.1%	4.5%	1.8%	1.8%