

CBRE Government & Defense Services Retirement Plan

ENROLL NOW TO TAKE FULL ADVANTAGE
OF YOUR RETIREMENT SAVINGS PLAN BENEFITS



YOUR GUIDE TO GETTING STARTED



Save for retirement through CBRE Government & Defense Services Retirement Plan easily, regularly, and automatically.

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to consider setting aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in CBRE Government & Defense Services Retirement Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

LOOK INSIDE FOR:

- Participating in your plan
- Investment Options
- Next Steps
- Rollover contribution form

Please review this information carefully.

FIDELITY RESOURCES TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS ACCOUNT:



Visit www.401k.com



Contact Fidelity representatives at 1-800-890-4015 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the CBRE Government & Defense Services Retirement Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at www.401k.com, you can take advantage of what your company and Fidelity have to offer.

When am I eligible for the Plan?

You are eligible to make *deferrals* to the Plan if:

- you are employed by the Employer
- and you are not:
 - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
 - a leased employee
 - All Guam Employees; Interns; Temporary Employees; As to Matching Contributions, unless otherwise specified herein or in the corresponding collective bargaining agreement, exclude union and non-union Employees who receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act, the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law. ; As to Elective Deferrals, unless otherwise specified herein or in the corresponding collective bargaining agreement, include any Employee eligible to receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act, the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law.

The Plan does not cover employees who are residents of Puerto Rico.

You are eligible to receive *matching* contributions if:

- you complete 12 months of service
- and you are not:
 - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
 - a leased employee
 - All Guam Employees; Interns; Temporary Employees; As to Matching

Contributions, unless otherwise specified herein or in the corresponding collective bargaining agreement, exclude union and non-union Employees who receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act, the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law. ; As to Elective Deferrals, unless otherwise specified herein or in the corresponding collective bargaining agreement, include any Employee eligible to receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act, the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law.

You are eligible to receive *profit sharing* contributions if:

- you are employed by the Employer
- and you are not:
 - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
 - a leased employee
 - All Guam Employees; Interns; Temporary Employees; As to Matching Contributions, unless otherwise specified herein or in the corresponding collective bargaining agreement, exclude union and non-union Employees who receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act, the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law. ; As to Elective Deferrals, unless otherwise specified herein or in the corresponding collective bargaining agreement, include any Employee eligible to receive wage and fringe benefits pursuant to the McNamara-O'Hara Service Contract Act,

the Davis-Bacon Act, or any other federal, state, or municipal prevailing wage law.

How do I enroll?

To enroll, log on to Fidelity NetBenefits® at www.401k.com. You can also set up your beneficiary information by going to Fidelity NetBenefits® at www.401k.com or calling a Fidelity Representative at 1-800-890-4015 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

Remember to choose your investment options when you enroll. If you do not select an investment, your Plan Sponsor has directed Fidelity to place your contributions in the Vanguard target date fund that most closely aligns with your projected retirement date based upon your birth year.

When is my enrollment effective?

Once you satisfy the *401(k) contribution* requirement, you will become eligible to participate in that portion of the Plan immediately.

Once you satisfy the *matching* requirement, you will become eligible to participate in that portion of the Plan immediately.

Once you satisfy the *profit sharing* requirement, you will become eligible to participate in that portion of the Plan immediately.

How much can I contribute?

Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 100% of your eligible pay on a pretax and/or Roth basis, up to the annual IRS dollar limit (2025 = \$23,500). If you select a specific dollar amount, it may not exceed the Plan percentage limits which are based on your compensation. You may change your deferral dollar amount or percentage as applicable. Any changes made would take effect at the beginning of each payroll period. Participants in the following groups are not permitted to make deferral contributions: Employees who are excluded per their collective bargaining agreement..

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or

Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch-Up Contribution Limit (2025 = \$7,500). Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2025 is \$11,250.

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified." A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) after-tax contributions. Your total contributions to the plan (both Roth 401(k) after-tax deferrals and traditional pretax contributions) cannot exceed IRS limits, or your plan's limit, if less.

Can I move money from another retirement plan into this one?

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your Employer will accept your rollover contribution, you can get started in the "Rollovers" section online. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

Does the Company contribute to my account?

The Employer may make a discretionary deferral matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.

- be employed by the Employer as of the last day of the contribution period

For purposes of determining your matching contributions under the Plan, your deferral contributions will include Age 50 and over Catch-Up Contributions described above.

Your Employer may designate all or a portion of any matching contributions for a Plan Year as “qualified matching contributions” and allocate them to employees to help the Plan pass one or more annually required Internal Revenue Code nondiscrimination test(s). Any such contributions will be allocated to those non-highly compensated Participants eligible to receive the Employer matching contributions described above who made deferral contributions during the Plan Year. Participants are 100% vested in these contributions and may not request a hardship withdrawal of these contributions.

The Employer will make a profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

When am I vested?

The term “vesting” refers to the portion of your account balance that you are entitled to under the plan’s rules.

You are always 100% vested in your:

- employee pretax account
- Employer matching contribution account
- Employer profit sharing contribution account
- rollover account
- Roth 401(k) after-tax deferral account
- and any earnings thereon.

Can I take a loan from my account?

Although your plan account is intended for your retirement, you may take a loan from your account.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, as a Required Minimum Distribution (RMD), or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

How do I access my account?

Within NetBenefits® you have access to your account information, retirement planning tools, and e-Learning workshops® that provide you access to self-paced training on savings and investing principles.

You may call the Retirement Benefits Line at 1-800-890-4015 between 8:30 a.m. and 8:00 p.m. on any business day when the New York Stock Exchange is open. Fidelity Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

How do I learn more?

Within NetBenefits®, you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

How do I change my investment options?

You can make changes to your investment selections within NetBenefits® or by calling the Retirement Benefits Line at 1-800-890-4015.

Create an asset strategy that’s right for you:

- Visit the Learn section within NetBenefits®

How do I manage my account?

Within NetBenefits®, you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established.

To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.

INVESTMENT options

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the investment options available through the plan, including fees and expenses, log on to Fidelity NetBenefits® at www.401k.com for prospectuses. Read them carefully before you invest.

More Conservative

Investment Options to the left have potentially more inflation risk and less investment risk

More Aggressive

Investment Options to the right have potentially less inflation risk and more investment risk

Money Market (or Short Term)	Stable Value	Bond	Balanced / Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
Government <ul style="list-style-type: none"> Fidelity® Government Money Market Fund Premium Class 	<ul style="list-style-type: none"> Managed Income Portfolio II Class 3 	Diversified <ul style="list-style-type: none"> Dodge & Cox Income Fund Class X FIAM U.S. Bond Index Commingled Pool Class D 		Large Value <ul style="list-style-type: none"> Putnam Large Cap Value Trust Class I 	Large Blend <ul style="list-style-type: none"> Spartan® 500 Index Pool Class D 	Large Growth <ul style="list-style-type: none"> Loomis Sayles Growth Fund Class Y 	Diversified <ul style="list-style-type: none"> Spartan® Global ex US Index Pool Class D American Funds EUPAC Fund Class R-6 American Funds New Perspective Fund® Class R-6 		
				Mid Value	Mid Blend <ul style="list-style-type: none"> Spartan® Extended Market Index Pool Class D 	Mid Growth			
				Small Value <ul style="list-style-type: none"> AMG River Road Small-Mid Cap Value Fund Class Z 	Small Blend	Small Growth <ul style="list-style-type: none"> Putnam Small Cap Growth Trust Class S 			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity’s analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options’ Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund’s style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options’ objectives and do not predict the investment options’ future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Exchanges from the Managed Income Portfolio* to certain bond or money market funds (considered “competing funds”), must first be exchanged to an option that is “non-competing,” such as an equity mutual fund. After 90 days, you can then exchange to a “competing fund”. Please contact your Plan Administrator or a Fidelity Representative at 1-800-835-5097 for more information.

*The Managed Income Portfolio is not a mutual fund, but is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans. It is managed by Fidelity Management Trust Company.



ADDITIONAL INVESTMENT **options:**

Target Date funds offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Investment Options to the left have potentially more inflation risk and less investment risk	Investment Options to the right have potentially less inflation risk and more investment risk
Vanguard Target Retirement Income Trust Select	Vanguard Target Retirement 2030 Trust Select
Vanguard Target Retirement 2020 Trust Select	Vanguard Target Retirement 2035 Trust Select
Vanguard Target Retirement 2025 Trust Select	Vanguard Target Retirement 2040 Trust Select
	Vanguard Target Retirement 2045 Trust Select
	Vanguard Target Retirement 2050 Trust Select
	Vanguard Target Retirement 2055 Trust Select
	Vanguard Target Retirement 2060 Trust Select
	Vanguard Target Retirement 2065 Trust Select
	Vanguard Target Retirement 2070 Trust Select

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Fidelity BrokerageLink® - BrokerageLink includes investments beyond those in your plan's standard lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.



NEXT **steps**

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to www.401k.com and we'll show you how to get started step by step.

Step 1: Enroll online today. Go to www.401k.com and click on "Register Now" when logging in for the first time. Follow the instructions to enroll online. Call the Retirement Benefits Line if you need assistance at 1-800-890-4015.

Step 2: Decide how much to invest and enter your contribution per pay period.

Step 3: Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

Enroll today, and start saving for your retirement.

DESCRIPTIONS OF INVESTMENT **options**

MONEY MARKET FUNDS

**Fidelity® Government
Money Market Fund
Premium Class
2741**

Gross Expense Ratio: 0.36 as of 06/28/2025

Objective:

Seeks as high a level of current income as is consistent with preservation of capital and liquidity.

Strategy:

The Adviser normally invests at least 99.5% of the fund's total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). Certain issuers of U.S. Government securities are sponsored or chartered by Congress but their securities are neither issued nor guaranteed by the U.S. Treasury. Investing in compliance with industry-standard regulatory requirements for money market funds for the quality, maturity, liquidity and diversification of investments. The Adviser stresses maintaining a stable \$1.00 share price, liquidity, and income. In addition the Adviser normally invests at least 80% of the fund's assets in U.S. Government securities and repurchase agreements for those securities.

Risk:

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, are not required to reimburse money market funds for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Interest rate increases can cause the price of a money market security to decrease. A decline in the credit quality of an issuer or a provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who has a low tolerance for investment risk and who wishes to keep the value of his or her investment relatively stable.
- Someone who is seeking to complement his or her bond and stock fund holdings in order to reach a particular asset allocation.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



Initial offering of Premium Class shares for Fidelity Government Money Market Fund was on 04/06/2015. Returns and expenses prior to that date are those of Fidelity Government Money Market Fund (SPAXX). Had Fidelity Government Money Market Fund - Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity is reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Short-term Redemption Fee Notes:

None

STABLE VALUE FUNDS

**Managed Income
Portfolio II Class 3
0769**

Gross Expense Ratio: 0.25 as of 09/30/2024

Objective:

The fund seeks to preserve your principal investment while earning a level of interest income that is consistent with principal preservation. The fund seeks to maintain a stable net asset value (NAV) of \$1 per share, but it cannot guarantee that it will be able to do so. The yield of the fund will fluctuate.

Strategy:

The fund invests in benefit-responsive investment contracts issued by insurance companies and other financial institutions ("Contracts"), fixed income securities, and money market funds. Under the terms of the Contracts, the assets of the fund are invested in fixed income securities (which may include, but are not limited to, U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and collective investment vehicles and shares of investment companies that invest primarily in fixed income securities) and shares of money market funds. The fund may also invest in futures contracts, option contracts, and swap agreements. Fidelity Management Trust Company, as investment manager and trustee of the Fidelity Group Trust for Employee Benefit Plans, has claimed an exemption from registration under the Commodity Exchange Act and is not subject to registration or regulation under the Act. At the time of purchase, all Contracts and securities purchased for the fund must satisfy the credit quality standards specified in the Declaration of Separate Fund.

Risk:

The Contracts and securities purchased for the fund are backed solely by the financial resources of the issuers of such Contracts and securities. An investment in the fund is not insured or guaranteed by the manager(s), the plan sponsor, the trustee, the FDIC, or any other government agency. The Contracts purchased by the fund permit the fund to account for the fixed income securities at book value (principal plus interest accrued to date). Through the use of book value accounting, there is no immediate recognition of investment gains and losses on the fund's securities. Instead, gains and losses are recognized over time by periodically adjusting the interest rate credited to the fund under the Contracts. However, while the fund seeks to preserve your principal investment, it is possible to lose money by investing in this fund. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuers' promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain

restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who seeks a slightly higher yield over the long term than is offered by money market funds, but who is willing to accept slightly more investment risk.
- Someone who is interested in balancing an aggressive portfolio with an investment that seeks to provide stability of price.

Footnotes:

The investment option is a stable value fund. It is managed by Fidelity Management Trust Company. This description is only intended to provide a brief overview of the fund.

This fund is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans. Only qualified, participant-directed, defined contribution plans may invest in the fund.

This investment option is not a mutual fund.

On May 3, 1999, an initial offering of the Managed Income Portfolio II Class 3 took place. Returns and expenses prior to that date are those of the Managed Income Portfolio II Class 1. Had class 3 expenses been reflected in the returns shown, total returns would have been higher.

Management Fee includes the costs associated with managing the investments in the pool. The management fee does not include the wrap contract fees, which are paid to third party wrap providers and do not result in any additional compensation to Fidelity. The wrap contract fees are not separately stated but are included in the Expense Ratio and do reduce returns.

Expense Ratio (Gross) includes management and wrap contract fees. For certain investments, it may also include distribution fees. Please note that the Gross and Net Expense Ratio are the same for this investment.

Short-term Redemption Fee Notes:

None

BOND FUNDS

**Dodge & Cox Income
Fund Class X
OQ5D**

Gross Expense Ratio: 0.36 as of 06/30/2025

Objective:

The investment seeks a high and stable rate of current income, consistent with long-term preservation of capital; a secondary objective is capital appreciation.

**Strategy:**

The fund invests in a diversified portfolio of bonds and other debt securities. The fund will invest at least 80% of its total assets in (1) investment-grade debt securities and (2) cash equivalents. "Investment grade" means securities rated Baa3 or higher by Moody's Investors Service, or BBB- or higher by Standard & Poor's Ratings Group or Fitch Ratings, or equivalently rated by any nationally recognized statistical rating organization, or, if unrated, deemed to be of similar quality by Dodge & Cox.

Risk:

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest income rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/02/2022. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/03/1989, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

**FIAM U.S. Bond Index
Commingled Pool Class
D
7704**

Gross Expense Ratio: 0.02 as of 09/30/2024

Objective:

The objective of the strategy is to seek to produce returns that match those of the Bloomberg US Aggregate Bond Index as closely as possible.

Strategy:

The pool's investable universe consists of bonds included in the Bloomberg US Aggregate Bond Index

Risk:

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond pools do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The pool can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest income rather than through an increase in share price.
- Someone looking for a fund investing in a mix of bonds that range from conservative to high risk and who can tolerate the risks associated with fixed-income investments.

Footnotes:

The investment option is a collective investment trust. It is managed by Fidelity Institutional Asset Management. This description is only intended to provide a brief overview of the fund.

The Bloomberg U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.

This investment option is not a mutual fund.

Short-term Redemption Fee Notes:

None

DOMESTIC EQUITY FUNDS

AMG River Road Small-Mid Cap Value Fund Class Z OP13

Gross Expense Ratio: 0.98 as of 03/01/2025

Objective:

The investment seeks to provide long-term capital appreciation.

Strategy:

The fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in equity securities of small- and mid-capitalization companies that the subadviser believes are undervalued. The subadviser considers small- and mid-capitalization companies to be those with market capitalizations at the time of acquisition within the range of capitalizations of companies in the Russell 2500™ Index. Value investing involves buying stocks that the subadviser believes are out of favor and/or undervalued in comparison to their peers or their prospects for growth.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2500™ Index is an unmanaged market capitalization-weighted index measuring the performance of the 2,500 smallest companies in the Russell 3000 Index.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/29/2017. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/29/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.67 as of 02/01/2025**Objective:**

The investment seeks long-term growth of capital.

Strategy:

Under normal market conditions, the fund will invest primarily in equity securities, including common stocks, convertible securities and warrants. It focuses on stocks of large capitalization companies, but the fund may invest in companies of any size. It normally invests across a wide range of sectors and industries.

Risk:

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Loomis Sayles Growth
Fund Class Y
OKFM**

**Putnam Large Cap
Value Trust Class I
PGYZ**

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.38 as of 12/31/2024

Objective:

The Fund seeks capital growth and current income.

Strategy:

The Fund invests in common stocks of midsize and large U.S. companies, with a focus on value stocks that offer the potential for capital growth, current income, or both. Under normal circumstances, the Fund invests at least 80% of the Fund's net assets in common stocks and other equity investments that offer the potential for current income.

Risk:

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

Footnotes:

The investment option is a collective investment trust. It is managed by Putnam Fiduciary Trust Co. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.58 as of 08/31/2025

Objective:

The Fund will seek to capitalize on growing small companies.

**Putnam Small Cap
Growth Trust Class S
PA52**

**Strategy:**

The Fund typically invests at least 80% of its assets in the U.S. small companies of a size similar to those of the Russell 2000 Growth Index. The Fund may invest outside the U.S, including in emerging markets.

Risk:

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

Footnotes:

The investment option is a collective investment trust. It is managed by Great Gray Trust Company, LLC. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/19/2024. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/25/2022, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.0085 as of 09/30/2024

Objective:

The Fund seeks to replicate the performance and overall characteristics, before fees and expenses, of the S&P 500 Index in a risk-managed and cost-effective way.

Strategy:

The Fund generally invests at least 80% of its assets in securities of companies that comprise the Index.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

**Spartan® 500 Index
Pool Class D
3952**

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

Footnotes:

This investment option is a Separate Fund ("Fund") established under a Declaration of Separate Funds ("DOSF") pursuant to the Declaration of Trust of the Spartan Group Trust for Employee Benefit Plans ("Trust"). It is managed by Geode Capital Management Trust Company, LLC, as trustee ("Geode"). Neither the Fund nor Geode is registered with the Securities and Exchange Commission and the Fund is not FDIC-insured. The Fund is only available to Qualified Investors as detailed in the Trust. This description is only intended to provide a brief overview of the Fund. Please review the Trust and DOSF for more complete details.

The Fund may not always hold all of the same securities as the Index and may use statistical sampling techniques to attempt to replicate the returns of the Index. Statistical sampling techniques attempt to match the investment characteristics of the Index and the Fund by taking into account such factors as market capitalization, industry exposures, dividend yield, P/E ratio, P/B ratio, and earnings growth.

Information presented herein is for discussion and illustrative purposes only and is not a recommendation nor an offer or solicitation to buy or sell any securities. Past performance is no guarantee of future results.

References to any index do not imply that the Fund will achieve returns, volatility, or other results similar to the index. The composition of the index may not reflect the manner in which the Fund is constructed in relation to expected or achieved returns, fund guidelines, restrictions, sectors, correlations, concentrations, volatility or tracking error targets, all of which are subject to change over time.

S&P 500[®] Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

This investment option is not a mutual fund.

The inception date of this share class was 10/13/2017. The earliest share class of this Fund had an inception date of 06/30/2017. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable.

Short-term Redemption Fee Notes:

None

**Spartan® Extended
Market Index Pool
Class D
3987**

Gross Expense Ratio: 0.0225 as of 09/30/2024

Objective:

The Fund seeks to replicate the performance and overall characteristics, before fees and expenses, of the Dow Jones U.S. Completion Total Stock Market Index in a risk-managed and cost-effective way.

Strategy:

The Fund generally invests at least 80% of its assets in securities of companies that comprise the Index.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

Footnotes:

This investment option is a Separate Fund ("Fund") established under a Declaration of Separate Funds ("DOSF") pursuant to the Declaration of Trust of the Spartan Group Trust for Employee Benefit Plans ("Trust"). It is managed by Geode Capital Management Trust Company, LLC, as trustee ("Geode"). Neither the Fund nor Geode is registered with the Securities and Exchange Commission and the Fund is not FDIC-insured. The Fund is only available to Qualified Investors as detailed in the Trust. This description is only intended to provide a brief overview of the Fund. Please review the Trust and DOSF for more complete details.

The Fund may not always hold all of the same securities as the Index and may use statistical sampling techniques to attempt to replicate the returns of the Index. Statistical sampling techniques attempt to match the investment characteristics of the Index and the Fund by taking into account such factors as market capitalization, industry exposures, dividend yield, P/E ratio, P/B ratio, and earnings growth.

Information presented herein is for discussion and illustrative purposes only and is not a recommendation nor an offer or solicitation to buy or sell any securities. Past performance is no guarantee of future results.

References to any index do not imply that the Fund will achieve returns, volatility, or other results similar to the index. The composition of the index may not reflect the manner in which the Fund is constructed in relation to expected or achieved returns, fund guidelines, restrictions, sectors, correlations, concentrations, volatility or tracking error targets, all of which are subject to change over time.

The Dow Jones U.S. Completion Total Stock Market Index is an unmanaged index that represents all U.S. equity issues with readily available prices, excluding components of the S&P 500.

This investment option is not a mutual fund.



The inception date of this share class was 10/01/2021. The earliest share class of this Fund had an inception date of 08/03/2018. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable

Short-term Redemption Fee Notes:

None

INTERNATIONAL/GLOBAL FUNDS

American Funds EUPAC **Gross Expense Ratio:** 0.47 as of 06/01/2025

Fund Class R-6

OUBE

Objective:

The investment seeks long-term growth of capital.

Strategy:

The fund invests primarily in common stocks in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Risk:

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/16/1984, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

**American Funds New
Perspective Fund® Class
R-6
OUBG**

Gross Expense Ratio: 0.41 as of 12/01/2024

Objective:

The investment seeks long-term growth of capital.

Strategy:

The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

Risk:

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking an investment that invests in both domestic and international markets.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and the generally higher degree of risk associated with international investments.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Spartan® Global ex US
Index Pool Class D
3957**

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/13/1973, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.0425 as of 09/30/2024

Objective:

The Fund seeks to replicate the performance and overall characteristics, before fees and expenses, of the MSCI ACWI ex USA Index in a risk-managed and cost-effective way.

Strategy:

The Fund will generally employ a fund-of-fund process by investing in units of the Spartan Developed International Index Pool and the Spartan Emerging Market Index Pool (together "Underlying Collective Investment Funds") established under the Declaration of Trust of the Spartan Group Trust for Employee Benefit Plans ("Trust") managed by Geode Capital Management Trust Company, LLC as trustee ("Geode"). Geode sets the target asset allocation mix for the Fund in the Underlying Collective Investment Funds.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking to complement a Fund of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

Footnotes:

This investment option is a Separate Fund ("Fund") established under a Declaration of Separate Funds ("DOSF") pursuant to the Declaration of Trust of the Spartan Group Trust for Employee Benefit Plans ("Trust"). It is managed by Geode Capital Management Trust Company, LLC, as trustee ("Geode"). Neither the Fund nor Geode is registered with the Securities and Exchange Commission and the Fund is not FDIC-insured. The Fund is only available to Qualified Investors as detailed in the Trust. This description is only intended to provide a brief overview of the Fund. Please review the Trust and DOSF for more complete details.

Information presented herein is for discussion and illustrative purposes only and is not a recommendation nor an offer or solicitation to buy or sell any securities. Past performance is no guarantee of future results.



References to any index do not imply that the Fund will achieve returns, volatility, or other results similar to the index. The composition of the index may not reflect the manner in which the Fund is constructed in relation to expected or achieved returns, fund guidelines, restrictions, sectors, correlations, concentrations, volatility or tracking error targets, all of which are subject to change over time.

MSCI ACWI ex USA Index is a market capitalization-weighted index of stocks traded in global developed and emerging markets, excluding the United States.

MSCI ACWI ex USA Index is a market capitalization-weighted index of stocks traded in global developed and emerging markets, excluding the United States.

This investment option is not a mutual fund.

The inception date of this share class was 12/05/2023. The earliest share class of this Fund had an inception date of 08/11/2017. Performance between the inception date of the earliest share class and the inception date of this Fund was calculated by subtracting the Trustee management fee for that period from the Fund's gross performance.

In accordance with applicable ERISA disclosure requirements, a Fund's stated total annual expense ratio may vary from the Trustee Management Fee when a Fund incurs Acquired Fund Fees and Expenses (AFFE). AFFE are indirectly incurred by a Fund through its ownership of shares in other investment companies, when applicable

Short-term Redemption Fee Notes:

None

TARGET DATE FUNDS

Vanguard Target Retirement 2020 Trust Select
PGZL

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2020, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/22/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2025, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Vanguard Target
Retirement 2025 Trust
Select
PGZM

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2030, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Vanguard Target
Retirement 2030 Trust
Select
PGZN

**Vanguard Target
Retirement 2035 Trust
Select
PGZO**

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2035, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2040, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Vanguard Target
Retirement 2040 Trust
Select
PGZP

**Vanguard Target
Retirement 2045 Trust
Select
PGZQ**

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2045, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2050, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Vanguard Target
Retirement 2050 Trust
Select
PGZR

**Vanguard Target
Retirement 2055 Trust
Select
PGZS**

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 06/28/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2055, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

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This investment option is not a mutual fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 08/31/2010, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2060, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Vanguard Target
Retirement 2060 Trust
Select
PGZT

**Vanguard Target
Retirement 2065 Trust
Select
PGZU**

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

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The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/01/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2065, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00



**Vanguard Target
Retirement 2070 Trust
Select
PGZV**

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2025

Objective:

Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Strategy:

The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2070, the trust's asset allocation should resemble that of the Target Retirement Income Trust Select. Unit price and return will vary.

Risk:

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.

**Vanguard Target
Retirement Income
Trust Select
PGZJ**

This investment option is not a mutual fund.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.045 as of 03/31/2024

Objective:

Seeks to provide current income and some capital appreciation.

Strategy:

The trust invests in Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Unit price and return will vary.

Risk:

The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee: 0.00

Who may want to invest:

- Someone who is seeking an investment option intended for people in retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option and looking primarily for the potential for income and, secondarily, for share-price appreciation.

Footnotes:

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This investment option is not a mutual fund.

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Short-term Redemption Fee Notes:

None



Plan Name (i.e., "the Plan"): CBRE Government & Defense Services Retirement Plan

Plan#: 7823V

Incoming Rollover Instructions

"Rolling over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. **Please Note:** Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed.

- The check should be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Initiate your rollover request

Please log on to www.401k.com to initiate your rollover request or complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form if indicated.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at www.401k.com to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.

You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments Client Service Operations
P.O. Box 770003 Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at www.401k.com to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-835-5097**. Please be sure you have beneficiary information for the Plan on file.



Plan Name (i.e. the Plan): **CBRE Government & Defense Services Retirement Plan** Plan #: **7823V**

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #: - -

Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

***Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.**

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Pre-tax Dollars
\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	After-tax dollars
\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	After-tax Contributions excluding earnings
\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Roth 401(k), 403(b) Government 457(b)
\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Roth 401(k), 403(b), Government 457(b) Contributions excluding earnings
	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date of First Roth 401(k), 403(b), Government 457(b) contribution





Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or Required Minimum Distributions (RMDs). Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check.

For Fidelity Use Only

NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: _____

401(k)

Governmental 457(b)

Conduit IRA (rollover IRA)

401(a)

Roth 401(a)/401(k)

Non-Conduit IRA

403(b)

Roth 403(b)

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company LLC

For more information about the 401(k) Plan, go to www.401k.com



This information provides only a summary of the main features of the CBRE Government & Defense Services Retirement Plan, and the Plan document will govern in the event of any discrepancy.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult [NetBenefits.com](https://www.netbenefits.com) for updates.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity retail products and services are offered separately from your employer-sponsored retirement plan.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, Rhode Island, 02917

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7823V



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& Defense Services
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