

American Central Bancorporation 401(k) Profit Sharing Plan

Participant fee and investment notice (ERISA Section 404)

Plan Participant,

As a participant in the American Central Bancorporation 401(k) Profit Sharing Plan, you are given the responsibility of directing your retirement funds into the various investment options available within the Plan. The American Central Bancorporation is providing you this packet of information to ensure that you are aware of your responsibility in this regard and are aware of the investment options available, including the fees and expenses associated with each. This notice is intended to assist you in comparing the investment options available. This notice provides you with the following key details relating to your retirement plan:

- Fees and expenses
- Investment-related information
- Management of your investment selections

While no action is required, please review these materials carefully and keep this information in mind when managing or monitoring your account.

Plan Administrator Name & Address

American Central Bancorporation
3300 Hedley Road
Springfield, IL 62711
217-793-7400

For more information, email questions to 401kadmin@psbank.net

Fees and expenses

If you have a plan account, it may be subject to the following types of fees and expenses:

- Investment fees
- Administrative expenses
- Individual expenses

Investment fees

Investment expenses reflect the operating & management expenses of the investment option. Usually, investment fees are deducted from the investment option's gross assets and reflected in the net asset value, thus reducing the investment return of the fund. Fees can vary among investment options depending on investment strategy and management style. Each investment option's expenses are shown in the Total expense below. It is important to remember fees are just one component to consider when determining which investment options are right for you.

Refer to the "Investment performance information" section of this notice for additional information about the plan's investment options, **including applicable expense information.**

Administrative expenses

The plan sponsor does pay outside service providers for plan administrative services, such as legal, accounting, and recordkeeping. The amount fluctuates each year based on a variety of factors. The plan sponsor may choose to pay these expenses or have them deducted per capita (a specific dollar amount applied to each participant account) against participant accounts. The fees paid annually at present are as follows:

Trust Department fees are deducted per capita against participant accounts.

Trust Department Annual Fee – For 2021 it is \$1,500

Audit, Accounting and Legal fees are deducted per capita against participant accounts.

Securian Administrative Base fee is deducted per capita against all participant accounts.

Securian Administrative Participant fees are deducted per capita against participants who have accounts with Minnesota Life (aka Securian).

The quarterly statement you are provided will contain information on the actual fees that are assessed.

Individual expenses

Individual expenses also apply. These expenses are deducted specifically from your account when the requested action is taken. The following individual expenses are currently applicable.

Fee type

Fee amount

Withdrawals from Minnesota Life (aka Securian) funds
(either to transfer funds into the "CD Fund" or as part of
an account liquidation)

\$35.00*

* - If distribution proceeds are requested to be sent via overnight mail or wire transfer an additional \$20 fee will be applied.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. Fees and expenses are only two of the many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Investment performance information

You may access additional information regarding investment performance at www.psbank.net, click ACB 401k; annual password "retirement". To receive a paper copy free of charge of the information available at www.psbank.net please contact the Plan Administrator identified.

Plan Administrator:

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For each investment option offered under your plan, the performance over several time periods, a comparison to a recognized benchmark, and applicable investment expense information is shown below. Past performance does not guarantee how your investment option will perform in the future; your investment in these options could lose money. Figures below are represented as percentages unless otherwise noted. *Benchmark options are reflected in italics.*

Your Plan's investment options							
	Net annualized returns as of 12/31/2020				Gross expense ^(A)		Total expense (actual) ^(B)
Underlying investment name	1 year	5 year	10 year ^c		%	per \$1000	% per \$1000
Prairie State Bank & Trust Certificates of Deposit <i>5-Year CD: National Rate of Banks</i>	2.46 0.55	3.67 0.87	4.83 0.92		0.01	\$0.10	0.01 \$0.10
Vanguard LifeStrategy Growth Inv ^{14,15,16,18,23} <i>Growth Composite Index</i>	14.91 16.73	10.54 12.68	8.57 9.63		0.60	\$6.00	0.60 \$6.00
Vanguard LifeStrategy Moderate Gr Inv ^{14,15,16,18,23} <i>Moderate Growth Composite Index</i>	13.05 14.01	8.94 10.66	7.30 8.35		0.61	\$6.10	0.61 \$6.10
Vanguard LifeStrategy Cnsvr Gr Inv ^{14,15,16,18,23} <i>Conservative Growth Composite Index</i>	10.96 10.96	7.26 8.56	5.84 6.81		0.61	\$6.10	0.61 \$6.10
Met West Total Return Bd Admin ^{10,15,16,18} <i>BBgBarc US Agg Bond TR</i>	8.74 4.72	4.21 4.00	4.09 3.75		0.81	\$8.10	0.81 \$8.10
Vanguard Long-Term Investment-Grade Adm ^{16,18,23} <i>BBgBarc U.S. Credit A+ Long TR</i>	14.92 6.42	8.86 8.36	7.72 8.01		0.64	\$6.40	0.64 \$6.40
Invesco Equity and Income R5 ^{2,16,18} <i>Russell 1000 Val 70%/ BBgBarc USGvtCR 30%</i>	9.90 5.25	8.47 9.11	8.17 8.55		0.81	\$8.10	0.80 \$8.00
Schwab Fundamental US Lg Com Index ^{13,18} <i>Russell 1000 Value TR</i>	8.67 4.09	11.41 10.71	10.90 10.15		0.70	\$7.00	0.70 \$7.00
T. Rowe Price Large Cap Value ^{5,14,18,20} <i>Russell 1000 Value TR</i>	10.11 4.09	10.33 10.71	11.12 10.15		0.84	\$8.40	0.84 \$8.40
Invesco Comstock R5 ^{1,18} <i>Russell 1000 Value TR</i>	-0.76 4.09	8.42 10.71	9.11 10.15		0.84	\$8.40	0.83 \$8.30
Securian AM S&P 500® Index ^{12,18,19,22} <i>S&P 500® TR</i>	17.77 17.25	14.30 16.16	12.93 13.50		0.54	\$5.40	0.54 \$5.40
Janus Opportunistic Growth ^{7,15,17,18,20} <i>Russell 1000 Growth TR</i>	28.78 34.46	17.64 22.22	15.58 16.83		0.93	\$9.30	0.93 \$9.30

Investment performance information
(Cont'd)

Your Plan's investment options								
	Net annualized returns as of 12/31/2020				Gross expense ^(A)		Total expense (actual) ^(B)	
Underlying investment name	1 year	5 year	10 year ^c		%	per \$1000	%	per \$1000
T Rowe Price Large Cap Growth ^{11,18,20} <i>Russell 1000 Growth TR</i>	34.32 34.46	19.09 22.22	17.07 16.83		0.86	\$8.60	0.86	\$8.60
Vanguard Extended Market Idx Adm ^{4,14,18,23} <i>Custom Extended Markets Index</i>	31.53 36.68	15.20 18.77	12.35 13.27		0.58	\$5.80	0.58	\$5.80
Vanguard Small Cap Value Index Admiral ^{9,14,18,23} <i>Custom SmallCap Value Index</i>	5.30 11.77	8.93 11.65	9.18 10.24		0.59	\$5.90	0.59	\$5.90
JPMorgan Large Cap Growth <i>Russell 1000 Growth TR</i>	55.61 34.46	23.51 22.22	17.71 16.83		0.88	\$8.80	0.88	\$8.80
Perkins Small Cap Value ^{3,14,18,20} <i>Russell 2000 Value TR</i>	-7.80 16.42	7.49 12.34	7.15 9.21		1.13	\$11.30	1.13	\$11.30
Vanguard Small Cap Growth Index Admiral ^{8,14,18,23} <i>Custom SmallCap Growth Index</i>	34.58 38.94	17.13 20.78	13.11 14.10		0.59	\$5.90	0.59	\$5.90
DFA International Value I ^{15,18,21} <i>MSCI EAFE Value NR</i>	-2.50 0.24	4.34 5.82	2.18 2.84		0.94	\$9.40	0.74	\$7.40
Invesco International Growth R5 ^{6,15,17,18} <i>MSCI ACWI Ex USA Growth NR</i>	13.60 24.14	8.38 13.54	6.31 7.06		1.10	\$11.00	1.10	\$11.00
Minnesota Life Guaranteed Return Accounts ^{24,25,26}	Crediting Rate The Minnesota Life Guaranteed Return Account rate effective from 1/1/2021 through 3/31/2021 is 0.93% . This rate is based on historical contributions and withdrawals, current market conditions, the Minnesota Life Guaranteed Return Account's investment portfolio turnover, and estimated contributions and withdrawals for the upcoming quarter. It applies to new contributions made to the Minnesota Life Return Account after 1/1/2021 as well as any money contributed or transferred into the Minnesota Life Guaranteed Return Account prior to 1/1/2021.				0.52	\$5.20	0.52	\$5.20

^(A) Except for the CD Fund, **Gross expense** represents the hypothetical sum of the maximum fees that could be withdrawn through a daily expense withdrawal, absent underlying investment waivers and reimbursements. The gross expense for investment options is comprised of a gross operating expense (calculated before actual waivers and reimbursements of the underlying investment), plus a contract asset charge, reduced by separate account credits actually applied. Investment performance does not utilize gross expense as it would not illustrate actual performance. Separate account Investment option performance changes daily. For the CD Fund, it represents a \$75 monthly fee charged to the fund.

^(B) Except for the CD Fund, **Total expense (actual)** represents the sum of all fees withdrawn through a daily expense withdrawal. The rate displayed is the annual rate. The total expense is comprised of an operating expense, plus a contract asset charge, minus any separate account credits. Investment Performance is always shown net of total expense. Investment option performance changes daily. One factor that affects performance is the net operating expense of each investment option. Securian may receive revenue sharing from some investment option providers for shareholder services we provide. Unlike other service providers, we pass all revenue sharing back to the end investor by reducing the total expense for the option in direct relation to the revenue sharing, including in some instances foreign tax credits, we receive. We refer to these as separate account credits. Operating expenses and separate account credits are determined by the investment option provider and are subject to change at any time. Once Securian is notified of a change, the applicable expense information is updated online as soon as administratively feasible. For the CD Fund, it represents a \$75 monthly fee charged to the fund.

^(C) Since inception column provides the net annualized returns if the investment does not yet have a 5 year or 10 year return. Performance since inception is based on the inception date of the oldest share class of the underlying investment.

Management of your investment selections

While the information regarding average annual total return and expense information furnished is important for making informed investment decisions, you should carefully review all available information about an investment option prior to directing your retirement savings into that investment option. For instance, you should also consider your investment horizon and the amount of risk you are comfortable taking.

Directing your investments

In order to understand the basics about directing your retirement funds into your chosen investment option(s) you need to understand a fundamental difference between the CD Fund investment option and the other investment options. The CD Fund is an investment option which utilizes deposits in a financial institution to provide investment earnings. All of the other currently offered investment options under the Plan are facilitated through an agreement with the Minnesota Life Insurance Company and its unit known as Securian Retirement (Securian).

Ongoing Contributions from your paycheck

If you are a participant who will be or is actively contributing from your paycheck, you have the responsibility to direct how the contribution from your paycheck is being invested. In order to facilitate processing, the salary deferral agreement that you complete provides details on how much of your contribution you want directed to the CD Fund option and/or the Securian options. While no reasonable request will be denied, it is requested that you would limit changes in the destination of your ongoing contributions between these two choices (CD Fund vs Securian) to either the beginning of the year or the mid-year, simultaneous to when contribution amounts can be altered.

If you choose to make such changes at the requested time, you can provide the paperwork evidencing the change directly to payroll personnel. If you wish to alter the destination of your ongoing contributions between these two choices (CD Fund vs Securian) at any other time, you should submit your request in writing to 401kadmin@psbank.net.

Whenever you choose to invest your ongoing contributions into one or more of the investment options available with Securian, you will need to specify on their form how you wish the amount of your contribution allocated among their available options. In order to access these options, your first enrollment with Securian must be arranged by the plan administrator as certain paperwork must be submitted. If you are interested in more information about the investment options available or would like to enroll for access to the investment options at Securian, you may request an enrollment packet by email to 401kadmin@psbank.net. After you have enrolled with Securian, if at any time you wish to alter your investment elections among the funds available there you may do so 24 hours a day, 7 days a week by signing into your account with your username and password at their website www.securianretirementcenter.com or by calling 1-800-233-2881 during business hours.

IMPORTANT NOTE – making changes in the direction of how future contributions will be invested does nothing to alter how your existing account funds are invested. If you wish to alter the investment option for your already existing account funds, you need to Transfer them.

Transferring your Existing Investment

Once again, the difference between the CD Fund investment option and the other options (i.e. those at Securian) makes the processing different depending on the circumstances.

In order to facilitate a transfer of existing funds from a Securian investment option into the CD Fund, you should submit your request in writing to 401kadmin@psbank.net. This process involves an administrative process whereby funds are liquidated and a check is mailed to the plan administrator.

Once deposited, your funds are considered a part of the CD Fund, however this process can take up to 7 business days.

IMPORTANT NOTE – the following restrictions apply to transfers from the Securian investment options to the CD Fund:

- One transfer out during the month of **January each calendar year** may be made to the CD Fund option. This transfer **may include** funds from the Guaranteed Return Account.
- One additional transfer out at another point during the calendar year may be made to the CD Fund option. This transfer **may not include** funds from the Guaranteed Return Account, or any funds transferred from the Guaranteed Return Account within the prior 90 days.

In order to facilitate a transfer of existing funds from the CD Fund into a Securian investment option, you should submit your request in writing to 401kadmin@psbank.net. You first must have an account established at Securian. While no reasonable request will be denied, it is requested that you would limit transfers to once a month. CD Fund interest is credited as of the last day of each month. No interest is credited in the month of the transfer.

Whenever you choose to transfer existing funds between one or more of the investment options available with Securian, you can request transfers 24 hours a day, 7 days a week using the participant website. Changes requested by 3:00 p.m. CT (or the close of the New York Stock Exchange (NYSE), if earlier) on a business day will be processed that day, using the market values as of the close of business for that day. Transfers requested after 3:00 p.m. CT (or the close of the New York Stock Exchange (NYSE), if earlier) on a business day or at any time on a nonbusiness day will be processed the next business day.

For transfers at Securian, you can confirm that investment instructions have been followed by accessing transaction details on www.securianretirementcenter.com, calling 1-800-233-2881 and speaking to a customer service representative, or by reviewing your quarterly retirement plan statement.

Securian enforces the following rules pertaining to options available at Securian -

Securian Financial's abusive trading rules and procedures

Securian's investment oversight guides Securian to follow sound ethical standards to protect plan investors against the damaging impact of abusive trading. Securian strongly discourages plan investors from engaging in abusive trading. The following rules and procedures are designed to monitor, detect, and discourage abusive trading.

1. Trading restrictions may apply to plan investors who engage in abusive trading practices. Trades are limited to no more than two transfers into an option and two transfers out of that option, without regard to the sequence or order of the transfers, within a calendar quarter.
2. Plan funding or contributions, withdrawals, and automatic account rebalancing, as applicable to your plan, will not trigger these trading restrictions.
3. Securian monitors trading activity to detect abusive trading. For a first violation, an abusive trader will receive a warning letter to stop the abusive activity.
4. For those violating the trading provisions following a warning, Securian reserves the right to restrict all future trading activity.
5. Securian may revise these Rules and Procedures without notice to prevent abusive trading and respond to new regulatory requirements.
6. Additionally, Securian may also be required by underlying fund partners to apply trading restrictions which are more restrictive than Securian's to those who engage in disruptive activities as identified by the underlying funds. For example, a fund company's policy could limit trading of individuals who buy and sell the same investment (transfer in and transfer out

regardless of order) within 90 days. These individuals could be restricted immediately from online trading for 30-90 days.

Investment Glossary

A glossary of commonly used investment terminology is available for your review at www.psbank.net by clicking on ACB 401k at the bottom of the homepage and entering this year's password 'retirement'. You may contact your plan's fiduciary representative for a free paper copy of these items or visit the Department of Labor's website for general information on investing for retirement.

Investment disclosure(s)

Except for Minnesota Life General Account and Prairie State Bank & Trust CD Fund, the terms "investment name" and "investment option" refer to either a separate account or, in the case of the open architecture separate account, a sub account.

As a result of the application of U.S. tax law, Minnesota Life Insurance Company may receive financial benefits with respect to the establishment and operation of its separate accounts. Minnesota Life Insurance Company cannot provide a meaningful estimate of any potential tax benefit since there is no certainty from year to year what, if any, tax benefits will be received as a result of activity within a particular separate account. The investment strategy of Minnesota Life Insurance Company is not influenced by any potential financial benefits resulting from the application of U.S. tax laws with respect to the activities of its separate accounts.

Securian Financial's qualified plan products are offered through a group variable annuity contract issued by Minnesota Life Insurance Company, a Securian Financial Group affiliate.

Performance figures are historical; past performance does not guarantee future results. For contract investment options and other variable investments, if any, investment return and original value will fluctuate so that an investor's units, when redeemed, may be worth more or less than originally invested.

Any performance shown for a period prior to the inception date of the investment option is hypothetical and is calculated by taking the underlying fund performance and applying investment option and historical contract expenses as well as the current expense reimbursement. Returns for prior 3, 5, and 10 years are represented as average annual returns. If the share class of the underlying investment doesn't have 10 years of performance then the performance of the oldest share class is used in this calculation.

The report illustrates the performance of the separate account, however underlying mutual funds' investment advisors may have paid some of the funds' fees and expenses during these periods. These fee and expense subsidies may be terminated at any time, in which event performance may be reduced.

¹ On 9/24/2012, the underlying investment's name changed from Invesco Van Kampen Comstock Fund, Institutional Class to Invesco Comstock Fund, R5. On 9/27/2011, the underlying investment changed from Invesco Van Kampen Comstock Fund, Class A to Invesco Van Kampen Comstock Fund, Institutional Class. On 6/1/2010, Van Kampen Comstock Fund, Class A Shares merged into Invesco Van Kamp

² On 9/24/2012, the underlying investment's name changed from Invesco Van Kampen Equity and Income Fund, Institutional Class to Invesco Equity and Income Fund, R5. On 9/27/2011, the underlying investment changed from Invesco Van Kampen Equity and Income Fund, Class A to Invesco Van Kampen Equity and Income Fund, Institutional Class. On 6/1/2010, Van Kampen Equity and Income Fund, Class A Shares merged into Invesco Van Kampen Equity and Income Fund, Class A. Historical investment performance will be derived from the performance of these funds.

³ Performance prior to 7/28/2009 is hypothetical. On 9/1/2011, this separate account changed from a unit investment trust with the Perkins Small Cap Value Fund, Class T as its underlying investment to a managed portfolio. Perkins Investment Management LLC will continue to manage the assets as a sub-adviser to Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.) and the managed portfolio will invest in the same portfolio of securities and similar performance, except to the extent that expenses differ. On 2/16/2010, the underlying investment's name changed from Perkins Small Cap Value Fund, Class J to Perkins Small Cap Value Fund, Class T. Historical investment performance will be derived from the performance of the managed account and the prior underlying mutual fund.

⁴ Effective 3/3/2014, the underlying investment changed from Vanguard Extended Market Idx Signal to Vanguard Extended Market Idx Adm. Historical investment performance will be derived from the performance of these funds.

⁵ On 8/19/2008, this separate account changed from a unit investment trust with the T. Rowe Price Value Fund, Advisor Class as its underlying investment to a managed portfolio. T. Rowe Price will continue to manage the assets as a sub- adviser to Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.) and the managed portfolio will invest in the same portfolio of securities and similar performance, except to the extent that expenses differ. Performance shown prior to 8/19/2008, is calculated by

applying advisor share class expenses to the advisor share class of the fund. Advisor share class expenses are higher than managed portfolio expenses.

6 Performance prior to 8/16/2011 is hypothetical. Effective September 24, 2012, the underlying fund's name changed from Invesco International Growth Fund, Institutional Class to Invesco International Growth Fund, Class R5.

7 Performance prior to 10/15/2013 is hypothetical. Performance prior to the separate account's 10/15/2013 inception is that of the Janus Capital Management LLC Opportunistic Growth composite. Performance is presented net of investment management and trading fees and reflects the reinvestment of dividends and other earnings.

8 Performance prior to 8/21/2008 is hypothetical. Effective 12/11/2013, the underlying investment changed from Vanguard Small Cap Growth Index Inv to Vanguard Small Cap Growth Index Admiral. Historical investment performance will be derived from the performance of these funds.

9 Performance prior to 8/21/2008 is hypothetical. Effective 12/11/2013, the underlying investment changed from Vanguard Small Cap Value Index Inv to Vanguard Small Cap Value Index Admiral. Historical investment performance will be derived from the performance of these funds.

10 Performance prior to 8/20/2013 is hypothetical. Effective 9/29/2016, the share class changed from M to Admin. Historical investment performance will be derived from the performance of these funds.

11 Performance prior to 6/20/2017 is hypothetical. Performance prior to the separate account's 6/20/2017 inception is that of the T. Rowe Price Large Cap Growth composite. Performance is presented net of investment management fees and transaction costs.

12 Effective 12/11/2018 the underlying investment's name changed from Advantus S&P 500® Index to Securian AM S&P 500® Index.

13 Performance prior to 7/9/2015 is hypothetical.

Gross expense represents the hypothetical sum of the maximum fees that could be withdrawn through a daily expense withdrawal, absent underlying investment waivers and reimbursements. The rate displayed is the annual rate. The Gross Expense is comprised of a gross Operating Expense (calculated before actual waivers and reimbursements of the underlying investment), plus a Contract Asset Charge reduced by Separate Account Credits actually applied. Investment Performance does not utilize gross expense as it would not illustrate actual performance. Investment option performance changes daily.

14 Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

15 Investment risks associated with international investing, in addition to other risks, may include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

16 Fixed income securities are subject to credit and interest rate risk and, as such, the net asset value of the fund generally will fall as interest rates rise.

17 Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.

18 This separate account investment option is subjected to Securian's comprehensive due diligence process utilizing both qualitative and quantitative criteria, with emphasis on low expenses, risk adjusted performance and solid asset managers with consistent investment processes.

19 This separate account is a managed account advised by Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.), a Securian Financial Group, Inc. affiliate.

20 This separate account is a managed account advised by Securian Asset Management, Inc. (previously known as Advantus Capital Management, Inc.), a Securian Financial Group, Inc. affiliate. Securian Asset Management, Inc. has, in turn, hired a sub-advisor to advise the separate account.

21 "Dimensional" and its associated logo are either registered trademarks or trademarks of Dimensional Fund Advisors Inc. in the United States and/or other countries.

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²³ Vanguard and the ship logo are trademarks of The Vanguard Group, Inc.

²⁴ The guarantees for the Guaranteed Return Account are solely based on the financial strength and claims-paying ability of Minnesota Life Insurance Company.

²⁵ There are special transfer provisions for money allocated into the Guaranteed Return Account. These transfer provisions would prevent transfers from the Guaranteed Return Account to Competing Funds and impose a restriction on subsequent transfers to Competing Funds for a period of 90 days following a transfer out of the Guaranteed Return Account.

²⁶ Plan Sponsors may elect to lower investment credit rates in order to allocate certain plan expenses.

Investors cannot invest directly in any index. Index performance figures quoted are historical. Past performance is not indicative of future results. Performance of an index does not reflect performance of any investment option available through a pension plan, even investment options that seek to replicate the performance of an index. Index returns provided include the reinvestment of dividends, except where noted.

A market index is an unmanaged portfolio of securities such as stocks and bonds. An index is often used as a comparative benchmark for managed portfolios such as mutual funds. These indices are presented to help you evaluate the performance of the broad market which may represent, and provide you with an understanding of that market's historic long-term performance, and a broad indication of price movement. Individual investors cannot invest directly in an index. Past performance is not indicative of future results. For more detailed descriptions of individual benchmarks, please refer to securian.com/retirement.

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5 Year CD: National Rate of Banks: Measures the average interest rate being offered weekly by banks on 5 year CDs. Weekly data was averaged for the applicable period. Data available from the Federal Reserve Economic Data website at <https://fred.stlouisfed.org/series/CD60NRNJ>

For more detailed descriptions of individual benchmarks, please refer to <https://www.psbank.net/Retirees/> . The password is "retirement"