

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2023

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Employee Fiduciary Participant Services at (877) 401-5100 (option 3). 9 a.m. to 6 p.m. ET. Monday through Friday (excluding market holidays). A free paper copy of the information available on the Web sites can be obtained by contacting your plan administrator.

Please visit <http://www.sparkinstitute.org/content-files/File/Part%20Disc%20Inv%20Terms%20Glossary%204-26-12%20FINAL.pdf> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Plan Investment	Average Annual Total Return as of 09/30/2023				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Allocation--30% to 50% Equity								
Vanguard Wellesley Income Adm (VWVIX) http://www.tcrfund.com/fund/EFC100/921938205	5.85	3.80	5.06		9.41	3.49	4.62	Morningstar US Moderately Conservative T
Allocation--50% to 70% Equity								
Vanguard Balanced Index Adm (VBIAX) http://www.tcrfund.com/fund/EFC100/921931200	12.14	5.74	7.32		13.25	5.22	6.53	Morningstar US Moderate Target Allocatio
Health								
BlackRock Health Sciences Opps R (BHSRX) http://www.tcrfund.com/fund/EFC100/091936815	9.45	6.34	11.30		7.04	7.14	11.26	Morningstar US Healthcare TR USD
Intermediate Bond								
AB High Income (AGDRX) http://www.tcrfund.com/fund/EFC100/01859M705	11.12	1.40	2.86		10.30	2.98	4.23	Morningstar US High-Yield Bond TR USD
Intermediate-Term Bond								
Bond Fund of America (RFBGX) http://www.tcrfund.com/fund/EFC100/097873814	0.49	0.97	1.64		0.66	0.09	1.08	Morningstar US Core Bond TR USD
Large Blend								
Investment Co of Amer R6 (RICGX) http://www.tcrfund.com/fund/EFC100/461308819	26.11	8.63	10.62		21.48	9.68	11.66	Morningstar US Large-Mid Cap TR USD
Large Growth								
American Funds AMCAP R6 (RAFGX) http://www.tcrfund.com/fund/EFC100/023375819	21.30	6.14	9.98		24.67	10.73	13.08	Morningstar US Large-Mid Cap Broad Growt
Large Value								
American Funds Cap. Inc. Builder (RIRGX) http://www.tcrfund.com/fund/EFC100/140193822	11.32	4.36	5.10		13.35	3.56	4.88	Morningstar Global Allocation TR USD

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
American Mutual (RMFGX) http://www.tcrfund.com/fund/EFC100/027681816	11.62	7.31	9.39		17.49	7.91	9.92	
					Morningstar US Large-Mid Cap Broad Value			
BlackRock Equity Dividend R (MRDVX) http://www.tcrfund.com/fund/EFC100/09251M405	14.23	6.02	8.41		17.49	7.91	9.92	
					Morningstar US Large-Mid Cap Broad Value			
Vanguard High Dividend Yield Index Adm (VHYAX) http://www.tcrfund.com/fund/EFC100/921946786	12.40	N/A	N/A	8.28 (since 02/07/2019)	17.49			9.79 (since 02/07/2019)
					Morningstar US Large-Mid Cap Broad Value			
Long-Term Bond								
Delaware Ext Duration Bond (DEERX) http://www.tcrfund.com/fund/EFC100/245908728	0.64	-0.80	1.89		0.66	0.09	1.08	
					Morningstar US Core Bond TR USD			
Mid-Cap Blend								
Vanguard Mid-Cap Index Adm (VIMAX) http://www.tcrfund.com/fund/EFC100/922908645	12.61	6.49	9.05		12.79	7.11	9.61	
					Morningstar US Mid Cap TR USD			
Mid-Cap Value								
Perkins Mid Cap Value (JDPRX) http://www.tcrfund.com/fund/EFC100/47103C233	11.09	3.76	6.14		11.08	6.14	8.90	
					Morningstar US Mid Cap Broad Value TR US			
Moderate Allocation								
American Funds Inc Fund of America (RIDGX) http://www.tcrfund.com/fund/EFC100/453320814	9.50	5.22	6.53		16.81	6.18	7.62	
					Morningstar US Moderately Aggressive Tar			
Money Market								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/EFC100/922906300	4.61	1.67	1.07		4.69	1.76	1.19	
					Morningstar US Dollar 1-Month Cash TR US			
Real Estate								
Vanguard Real Estate Ind Fund Admi Sh (VGS LX) http://www.tcrfund.com/fund/EFC100/921908877	-1.27	2.44	5.51		-0.82	2.05	5.55	
					Morningstar US Real Estate TR USD			
Small Blend								
Vanguard Small Cap Idx Adm (VSMAX) http://www.tcrfund.com/fund/EFC100/922908686	12.53	4.60	7.99		11.96	2.89	6.87	
					Morningstar US Small Cap Extended TR USD			
Small Value								
Delaware Small Cap Value (DVLRX) http://www.tcrfund.com/fund/EFC100/246097505	9.17	2.87	6.23		11.69	4.00	6.97	
					Morningstar US Small Cap Broad Value Ext			
Target Date								
Vanguard Target Retirement 2025 (VTTVX) http://www.tcrfund.com/fund/EFC100/92202E409	11.56	4.06	5.79		9.56	3.24	4.99	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2030 (VTHR X) http://www.tcrfund.com/fund/EFC100/92202E888	13.14	4.46	6.28		10.93	3.57	5.54	
					Morningstar Lifetime Allocation Moderate			

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Target Retirement 2035 (VTTHX) http://www.tcrfund.com/fund/EFC100/92202E508	14.56	4.92	6.79		12.85	4.06	6.12	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2040 (VFORX) http://www.tcrfund.com/fund/EFC100/92202E870	16.15	5.37	7.26		14.88	4.57	6.57	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2045 (VTIVX) http://www.tcrfund.com/fund/EFC100/92202E607	17.67	5.87	7.61		16.35	4.91	6.78	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2050 Inv (VFIFX) http://www.tcrfund.com/fund/EFC100/92202E862	18.48	5.99	7.67		17.03	5.03	6.81	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2055 (VFFVX) http://www.tcrfund.com/fund/EFC100/92202E847	18.48	5.99	7.65		17.15	5.00	6.74	
					Morningstar Lifetime Allocation Moderate			
Vanguard Target Retirement 2060 (VTTSX) http://www.tcrfund.com/fund/EFC100/92202E839	18.49	5.98	7.65		17.17	4.93	6.65	
					Morningstar Lifetime Allocation Moderate			
World Bond								
Invesco International Bond R (OIBNX) http://www.tcrfund.com/fund/EFC100/00143K640	10.67	-1.83	-0.26		1.91	-2.21	-0.77	
					Morningstar Global Core Bond GR USD			
World Large Stock								
Vanguard Total World Stock Index Admiral (VTWAX) http://www.tcrfund.com/fund/EFC100/922042619	20.64	N/A	N/A	8.42 (since 02/07/2019)	20.93			8.41 (since 02/07/2019)
					Morningstar Global Target Market Exposur			
World Stock								
American Funds Capital World G/I R6 (RWIGX) http://www.tcrfund.com/fund/EFC100/140543810	22.68	5.90	7.18		20.93	6.49	7.59	
					Morningstar Global Target Market Exposur			
American Funds SmallCap Wld R6 (RLLGX) http://www.tcrfund.com/fund/EFC100/831681812	13.76	4.47	7.29		15.13	3.97	6.23	
					Morningstar Global Markets Small-Mid Cap			

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Shareholder Type Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Allocation--30% to 50% Equity			
Vanguard Wellesley Income Adm	0.16%	\$1.60	
Allocation--50% to 70% Equity			
Vanguard Balanced Index Adm	0.07%	\$0.70	
Health			
BlackRock Health Sciences Opps R	1.46%	\$14.60	
Intermediate Bond			
AB High Income	1.31%	\$13.10	
Intermediate-Term Bond			
Bond Fund of America	0.22%	\$2.20	
Large Blend			
Investment Co of Amer R6	0.27%	\$2.70	
Large Growth			
American Funds AMCAP R6	0.34%	\$3.40	
Large Value			
American Funds Cap. Inc. Builder	0.26%	\$2.60	
American Mutual	0.27%	\$2.70	
BlackRock Equity Dividend R	1.29%	\$12.90	
Vanguard High Dividend Yield Index	0.08%	\$0.80	
Long-Term Bond			
Delaware Ext Duration Bond	1.26%	\$12.60	
Mid-Cap Blend			
Vanguard Mid-Cap Index Adm	0.05%	\$0.50	
Mid-Cap Value			
Perkins Mid Cap Value	1.26%	\$12.60	
Moderate Allocation			
American Funds Inc Fund of America	0.26%	\$2.60	
Money Market			
Vanguard Federal Money Market	0.11%	\$1.10	None
Real Estate			
Vanguard Real Estate Ind Fund Admi	0.12%	\$1.20	
Small Blend			
Vanguard Small Cap Idx Adm	0.05%	\$0.50	
Small Value			
Delaware Small Cap Value	1.36%	\$13.60	
Target Date			
Vanguard Target Retirement 2025	0.08%	\$0.80	
Vanguard Target Retirement 2030	0.08%	\$0.80	
Vanguard Target Retirement 2035	0.08%	\$0.80	
Vanguard Target Retirement 2040	0.08%	\$0.80	
Vanguard Target Retirement 2045	0.08%	\$0.80	
Vanguard Target Retirement 2050 Inv	0.08%	\$0.80	
Vanguard Target Retirement 2055	0.08%	\$0.80	
Vanguard Target Retirement 2060	0.08%	\$0.80	
World Bond			
Invesco International Bond R	1.36%	\$13.60	

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	As a %	Per \$1000	
World Large Stock			
Vanguard Total World Stock Index Ad	0.10%	\$1.00	
World Stock			
American Funds Capital World G/I R6	0.42%	\$4.20	
American Funds SmallCap Wld R6	0.66%	\$6.60	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of 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.

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Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

AB High Income

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period. Purchases and exchanges of shares of the Funds should be made for investment purposes only. The Funds seek to prevent patterns of excessive purchases and sales of Fund shares to the extent they are detected by the procedures described below, subject to each Fund's ability to monitor purchase, sale and exchange activity. The Funds reserve the right to modify this policy, including any surveillance or account blocking procedures established from time to time to effectuate this policy, at any time without notice.

American Funds AMCAP R6

The series' board determined not to adopt the purchase blocking policy currently employed by the other American Funds. The board made this decision because the nature of the funds does not lend itself to abusive market timing activities. However, American Funds Service Company will monitor for frequent trading in the funds' shares, and all transactions in fund shares are subject to the right of the series, American Funds Distributors and American Funds Service Company to restrict potentially abusive trading.

In addition to reserving the right to restrict potentially abusive trading, American Funds Service Company will monitor for other types of activity that could potentially be harmful to the American Funds — for example, short-term trading activity in multiple funds. When identified, American Funds Service Company will request that the shareholder discontinue the activity. If the activity continues, American Funds Service Company will freeze the shareholder account to prevent all activity other than redemptions of fund shares.

American Funds Cap. Inc. Builder

The series' board determined not to adopt the purchase blocking policy currently employed by the other American Funds. The board made this decision because the nature of the funds does not lend itself to abusive market timing activities. However, American Funds Service Company will monitor for frequent trading in the funds' shares, and all transactions in fund shares are subject to the right of the series, American Funds Distributors and American Funds Service Company to restrict potentially abusive trading.

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American Funds Capital World G/I R6

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American Funds Inc Fund of America

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American Funds SmallCap Wld R6

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American Mutual

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BlackRock Equity Dividend R

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

BlackRock Health Sciences Opps R

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Bond Fund of America

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In addition to reserving the right to restrict potentially abusive trading, American Funds Service Company will monitor for other types of activity that could potentially be harmful to the American Funds — for example, short-term trading activity in multiple funds. When identified, American Funds Service Company will request that the shareholder discontinue the activity. If the activity continues, American Funds Service Company will freeze the shareholder account to prevent all activity other than redemptions of fund shares.

Delaware Ext Duration Bond

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A round trip is defined as a buy and sell that occur within 20 days. Maximum of 1 round trip allowed per 90 days period. The Fund discourages purchases by market timers and purchase orders (including the purchase side of exchange orders) by shareholders identified as market timers may be rejected. The Board has adopted policies and procedures designed to detect, deter, and prevent trading activity detrimental to the Fund and its shareholders, such as market timing and disruptive trading. The Fund will consider anyone who follows a pattern of market timing in any Delaware Fund or the Optimum Fund Trust to be a market timer and may consider anyone who has followed a similar pattern of market timing at an unaffiliated fund family to be a market timer.

Market timing of a fund occurs when investors make consecutive, rapid, short-term “round trips” — that is, purchases into a fund followed quickly by redemptions out of that fund. A short-term round trip is considered any redemption of fund shares within 20 Business Days of a purchase of that fund’s shares. If you make a second such short-term round trip in a fund within 90 rolling calendar days of a previous short-term round trip in that fund, you may be considered a market timer. In determining whether market timing has occurred, the Fund will consider short-term round trips to include rapid purchases and sales of Fund shares through the exchange privilege. The Fund reserves the right to consider other trading patterns to be market timing.

Your ability to use the Fund’s exchange privilege may be limited if you are identified as a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order. The Fund reserves the right to restrict or reject, without prior notice, any purchase order or exchange order for any reason, including any purchase order or exchange order accepted by any shareholder’s financial intermediary or in any omnibus-type account. Transactions placed in violation of the Fund’s market timing policy are not necessarily deemed accepted by the Fund and may be rejected by the Fund on the next Business Day following receipt by the Fund.

Redemptions will continue to be permitted in accordance with the Fund’s then-current Prospectus. A redemption of shares under these circumstances could be costly to a shareholder if, for example, the shares have declined in value, the shareholder recently paid a front-end sales charge, the shares are subject to a CDSC, or the sale results in adverse tax consequences. To avoid this risk, a shareholder should carefully monitor the purchases, sales, and exchanges of Fund shares and avoid frequent trading in Fund shares.

The Fund reserves the right to modify this policy at any time without notice, including modifications to the Fund’s monitoring procedures and the procedures to close accounts to new purchases. Although the implementation of this policy involves certain judgments that are inherently subjective and may be selectively applied, we seek to make judgments and applications that are consistent with the interests of the Fund’s shareholders. While we will take actions designed to detect and prevent market timing, there can be no assurance that such trading activity will be completely eliminated. Moreover, the Fund’s market timing policy does not require the Fund to take action in response to frequent trading activity. If the Fund elects not to take any action in response to frequent trading, such frequent trading activity could continue.

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Invesco International Bond R

Invesco and certain of its corporate affiliates (Invesco and such affiliates, collectively, the Invesco Affiliates) currently use the following tools designed to discourage excessive short-term trading in the retail Funds:

Trade activity monitoring;

Discretion to reject orders;

Purchase blocking;

The use of fair value pricing consistent with procedures approved by the Board.

The Funds (except those listed below) have adopted a policy under which any shareholder redeeming shares having a value of \$5,000 or more from a Fund on any trading day will be precluded from investing in that Fund for 30 calendar days after the redemption transaction date. The policy applies to redemptions and purchases that are part of exchange transactions. Under the purchase blocking policy, certain purchases will not be prevented and certain redemptions will not trigger a purchase block, such as: purchases and redemptions of shares having a value of less than \$5,000; systematic purchase, redemption and exchange account options; transfers of shares within the same Fund; non-discretionary rebalancing in fund-of-funds; asset allocation features; fee-based accounts; account maintenance fees; small balance account fees; plan-level omnibus Retirement and Benefit Plans; death and disability and hardship distributions; loan transactions; transfers of assets; Retirement and Benefit Plan rollovers; IRA conversions and re-characterizations; and mandatory distributions from Retirement and Benefit Plans.

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The series' board determined not to adopt the purchase blocking policy currently employed by the other American Funds. The board made this decision because the nature of the funds does not lend itself to abusive market timing activities. However, American Funds Service Company will monitor for frequent trading in the funds' shares, and all transactions in fund shares are subject to the right of the series, American Funds Distributors and American Funds Service Company to restrict potentially abusive trading.

In addition to reserving the right to restrict potentially abusive trading, American Funds Service Company will monitor for other types of activity that could potentially be harmful to the American Funds — for example, short-term trading activity in multiple funds. When identified, American Funds Service Company will request that the shareholder discontinue the activity. If the activity continues, American Funds Service Company will freeze the shareholder account to prevent all activity other than redemptions of fund shares.

Perkins Mid Cap Value

The Trustees have adopted policies and procedures with respect to short-term and excessive trading of Fund shares ("excessive trading"). The Funds are intended for long-term investment purposes, and the Funds will take reasonable steps to attempt to detect and deter short-term and excessive trading. Transactions placed in violation of the Funds' exchange limits or excessive trading policies and procedures may be cancelled or rescinded by a Fund by the next business day following receipt by the Fund. The trading history of accounts determined to be under common ownership or control within any of the Janus Henderson funds may be considered in enforcing these policies and procedures. As described below, however, the Funds may not be able to identify all instances of excessive trading or completely eliminate the possibility of excessive trading. In particular, it may be difficult to identify excessive trading in certain omnibus accounts and other accounts traded through intermediaries. By their nature, omnibus accounts, in which purchases and redemptions of the Funds' shares by multiple investors are aggregated by the intermediary and presented to the Funds on a net basis, may effectively conceal the identity of individual investors and their transactions from the Funds and their agents. This makes the elimination of excessive trading in the accounts impractical without the assistance of the intermediary. The Janus Henderson funds attempt to deter excessive trading through at least the following methods: 1. exchange limitations as described under "Exchanges;" 2. trade monitoring; and 3. fair valuation of securities as described under "Pricing of Fund Shares."

Vanguard Balanced Index Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard High Dividend Yield Index Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Mid-Cap Index Adm

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2023

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Vanguard Real Estate Ind Fund Admi Sh

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Vanguard Small Cap Idx Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2025

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2030

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2035

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2023

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2040

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2045

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2050 Inv

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2055

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Target Retirement 2060

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2023

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Vanguard Total World Stock Index Admiral

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

Vanguard Wellesley Income Adm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.