

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2025

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 09/30/2025				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Allocation--30% to 50% Equity								
Vanguard Wellesley Income Adm (VWIAX) http://www.tcrfund.com/fund/EFC100/921938205	6.17	5.23	6.30		9.16	5.92	6.56	Morningstar US Moderately Conservative Target Allocation NR US
Allocation--50% to 70% Equity								
Vanguard Balanced Index Adm (VBIAX) http://www.tcrfund.com/fund/EFC100/921931200	12.00	9.22	9.67		11.88	8.97	9.03	Morningstar US Moderate Target Allocation NR USD
Health								
BlackRock Health Sciences Opps R (BHSRX) http://www.tcrfund.com/fund/EFC100/091936815	-5.83	4.50	8.83		-6.66	6.43	9.27	Morningstar US Healthcare TR USD
Intermediate-Term Bond								
Bond Fund of America (RFBGX) http://www.tcrfund.com/fund/EFC100/097873814	3.04	0.07	2.40		2.87	-0.48	1.81	Morningstar US Core Bond TR USD
Large Blend								
Investment Co of Amer R6 (RICGX) http://www.tcrfund.com/fund/EFC100/461308819	20.86	17.69	14.84		18.10	16.00	15.10	Morningstar US Large-Mid Cap TR USD
Large Growth								
American Funds AMCAP R6 (RAFGX) http://www.tcrfund.com/fund/EFC100/023375819	17.05	12.78	13.31		24.78	16.01	17.26	Morningstar US Large-Mid Cap Broad Growth TR USD
Large Value								
American Funds Cap. Inc. Builder (RIRGX) http://www.tcrfund.com/fund/EFC100/140193822	13.79	10.77	8.12		12.61	10.17	9.68	Morningstar Moderately Aggressive Target Risk TR USD
American Mutual (RMFGX) http://www.tcrfund.com/fund/EFC100/027681816	11.93	13.52	12.07		11.69	15.36	12.61	Morningstar US Large-Mid Cap Broad Value TR USD

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
BlackRock Equity Dividend R (MRDVX) http://www.tcrfund.com/fund/EFC100/09251M405	10.98	13.55	10.85		11.69	15.36	12.61	
Morningstar US Large-Mid Cap Broad Value TR USD								
Vanguard High Dividend Yield Index Adm (VHYAX) http://www.tcrfund.com/fund/EFC100/921946786	12.94	15.11	N/A	11.74 (since 02/07/2019)	11.69	15.36		12.89 (since 02/07/2019)
Morningstar US Large-Mid Cap Broad Value TR USD								
Long-Term Bond								
Macquarie Extended Duration Bond R (DEERX) http://www.tcrfund.com/fund/EFC100/245908728	-0.02	-2.80	2.22		2.87	-0.48	1.81	
Morningstar US Core Bond TR USD								
Mid-Cap Blend								
Vanguard Mid-Cap Index Adm (VIMAX) http://www.tcrfund.com/fund/EFC100/922908645	13.10	12.44	11.38		10.84	12.77	11.95	
Morningstar US Mid Cap TR USD								
Mid-Cap Value								
Perkins Mid Cap Value (JDPRX) http://www.tcrfund.com/fund/EFC100/47103C233	1.26	11.42	8.27		7.38	14.76	10.92	
Morningstar US Mid Cap Broad Value TR USD								
Moderate Allocation								
American Funds Inc Fund of America (RIDGX) http://www.tcrfund.com/fund/EFC100/453320814	12.76	10.67	9.18		10.43	7.61	7.87	
Morningstar Moderate Target Risk TR USD								
Money Market								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/EFC100/922906300	4.41	3.00	2.04		4.50	3.07	2.16	
Morningstar US Dollar 1-Month Cash TR USD								
Real Estate								
Vanguard Real Estate Ind Fund Admi Sh (VGS LX) http://www.tcrfund.com/fund/EFC100/921908877	-2.34	7.03	6.12		-2.21	6.89	6.31	
Morningstar US Real Estate TR USD								
Small Blend								
Vanguard Small Cap Idx Adm (VSMAX) http://www.tcrfund.com/fund/EFC100/922908686	8.67	12.21	10.57		9.15	12.25	9.74	
Morningstar US Small Cap TR USD								
Small Value								
MACQUARIE SMALL CAP VALUE FUND R (DVL RX) http://www.tcrfund.com/fund/EFC100/246097505	3.90	14.15	8.43		7.08	15.98	9.45	
Morningstar US Small Cap Broad Value Extended TR USD								
Target Date								
Vanguard Target Retirement 2025 (VT TVX) http://www.tcrfund.com/fund/EFC100/92202E409	10.52	7.38	7.99		9.16	6.11	7.23	
Morningstar Lifetime Allocation Moderate 2025 TR USD								
Vanguard Target Retirement 2030 (VT H RX) http://www.tcrfund.com/fund/EFC100/92202E888	11.70	8.50	8.78		9.97	7.17	8.02	
Morningstar Lifetime Allocation Moderate 2030 TR USD								
Vanguard Target Retirement 2035 (VT THX) http://www.tcrfund.com/fund/EFC100/92202E508	12.84	9.56	9.55		11.23	8.71	8.95	
Morningstar Lifetime Allocation Moderate 2035 TR USD								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Vanguard Target Retirement 2040 (VFORX) http://www.tcrfund.com/fund/EFC100/92202E870	13.90	10.62	10.30		12.74	10.28	9.79	Morningstar Lifetime Allocation Moderate 2040 TR USD
Vanguard Target Retirement 2045 (VTIVX) http://www.tcrfund.com/fund/EFC100/92202E607	14.94	11.66	10.89		14.06	11.40	10.32	Morningstar Lifetime Allocation Moderate 2045 TR USD
Vanguard Target Retirement 2050 (VFIFX) http://www.tcrfund.com/fund/EFC100/92202E862	16.08	12.20	11.16		14.83	11.90	10.52	Morningstar Lifetime Allocation Moderate 2050 TR USD
Vanguard Target Retirement 2055 (VFFVX) http://www.tcrfund.com/fund/EFC100/92202E847	16.07	12.20	11.15		15.07	11.99	10.54	Morningstar Lifetime Allocation Moderate 2055 TR USD
Vanguard Target Retirement 2060 (VTTX) http://www.tcrfund.com/fund/EFC100/92202E839	16.05	12.20	11.15		15.08	11.95	10.48	Morningstar Lifetime Allocation Moderate 2060 TR USD
World Bond								
Invesco International Bond R (OIBNX) http://www.tcrfund.com/fund/EFC100/00143K640	8.09	0.68	2.00		2.15	-2.30	0.75	Morningstar Global Core Bond GR USD
World Large Stock								
Vanguard Total World Stock Index Admiral (VTWAX) http://www.tcrfund.com/fund/EFC100/922042619	17.31	13.54	N/A	12.90 (since 02/07/2019)	16.88	13.55	12.89 (since 02/07/2019)	Morningstar Global Target Market Exposure NR USD
World Stock								
American Funds Capital World G/I R6 (RWIGX) http://www.tcrfund.com/fund/EFC100/140543810	17.65	12.70	11.20		16.88	13.55	11.88	Morningstar Global Target Market Exposure NR USD
American Funds SmallCap Wld R6 (RLLGX) http://www.tcrfund.com/fund/EFC100/831681812	7.05	5.43	9.34		11.87	10.99	9.48	Morningstar Global Markets Small-Mid Cap NR USD

* 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	1.45%	\$14.50	
Intermediate-Term Bond			
Bond Fund of America	0.25%	\$2.50	
Large Blend			
Investment Co of Amer R6	0.27%	\$2.70	
Large Growth			
American Funds AMCAP R6	0.33%	\$3.30	
Large Value			
American Funds Cap. Inc. Builder	0.27%	\$2.70	
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			
Macquarie Extended Duration Bond R	1.23%	\$12.30	None
Mid-Cap Blend			
Vanguard Mid-Cap Index Adm	0.05%	\$0.50	
Mid-Cap Value			
Perkins Mid Cap Value	1.39%	\$13.90	
Moderate Allocation			
American Funds Inc Fund of America	0.27%	\$2.70	
Money Market			
Vanguard Federal Money Market	0.11%	\$1.10	None
Real Estate			
Vanguard Real Estate Ind Fund Admi	0.13%	\$1.30	
Small Blend			
Vanguard Small Cap Idx Adm	0.05%	\$0.50	
Small Value			
MACQUARIE SMALL CAP VALUE	1.35%	\$13.50	None
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	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	1.42%	\$14.20	
World Large Stock			

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Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Vanguard Total World Stock Index Ad	0.09%	\$0.90	
World Stock			
American Funds Capital World G/I R6	0.41%	\$4.10	
American Funds SmallCap Wld R6	0.65%	\$6.50	

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.

American Funds AMCAP R6

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

American Funds Cap. Inc. Builder

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

American Funds Capital World G/I R6

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

American Funds Inc Fund of America

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

American Funds SmallCap Wld R6

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American Mutual

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

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

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.

Bond Fund of America

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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.

Investment Co of Amer R6

The fund's board of directors has adopted policies and procedures designed to detect and prevent frequent trading in fund shares. Under these procedures, the fund maintains surveillance procedures that are designed to detect frequent trading in fund shares and evaluates trading activity that may be indicative of frequent trading. For example, transactions in fund shares that exceed certain monetary thresholds may be scrutinized. The fund also may review transactions that occur close in time to other transactions in the same account or in multiple accounts under common ownership or influence. Trading activity that is identified through these procedures or as a result of any other information available to the fund will be evaluated to determine whether such activity might constitute frequent trading. These procedures may be modified from time to time as appropriate to improve the detection of frequent trading, to facilitate monitoring for frequent trading in particular retirement plans or other accounts and to comply with applicable laws.

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."

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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

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 Real Estate Ind Fund Admi Sh

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 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

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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

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

Goodwill Industries of Northwest Ohio, Inc.
Goodwill Industries of Northwest Ohio, Inc. 403(b) Plan
Investment Comparative Chart As Of 09/30/2025

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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

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 Total World Stock Index Admiral

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Vanguard Wellesley Income Adm

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