

TRINET 401K PLAN-255309-01 CREDIT SESAME, INC.

RAKESH RAVVA
1911 CANYON LN
MELISSA TX 75454

Statement Period: 01/01/2023 - 03/10/2023
Participant ID: 11399793
Plan: 255309-01

IMPORTANT: Your account has been transferred to ADP Retirement Services. Please contact your employer for any questions. This statement reflects a zero balance due to this change.

What is my account balance?

\$0.00

As of 03/10/2023

Where can I go for help?

Website: trinet401k.com
Phone: 1-833-874-4015
TTY: 1-800-345-1833
Mail: Empower
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

	<u>Total</u>
Balance as of December 31, 2022	\$19,418.15
Change in Value	348.83
Expenses	-21.00
Withdrawals	-19,745.98
Balance as of March 10, 2023	\$0.00

How will my future contributions be invested?

100% Vanguard Target Retire 2060 Trust Select



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How is my account invested?							
	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Asset Allocation							
Vanguard Target Retire	19,418.15		348.83		-19,766.98	0.00	0.000
2060 Trust Select							
Totals	19,418.15		348.83		-19,766.98		

Who are my beneficiaries?			
<u>Type</u>	<u>Name</u>	<u>Relationship</u>	<u>Percent</u>
Primary	Saraswathi Seemakurthi	Spouse	100.00%

What is my paycheck contribution information?	
Before Tax	15%

How has my account changed over time?	
	Total
Year-To-Date Total Withdrawals:	-19,745.98
2022 Year-End Balance:	19,418.15

What activity took place this period?		
	<u>Effective Date</u>	<u>Dollar Amount</u>
Expenses		
Plan Administration Participant Account Fee	Jan 10, 2023	-5.17
Plan Administration Participant Account Fee	Jan 18, 2023	-0.08
Plan Administration Participant Account Fee	Feb 13, 2023	-5.17
Plan Administration Participant Account Fee	Feb 16, 2023	-0.08
Plan Administration Participant Account Fee	Feb 27, 2023	-5.25
Plan Administration Participant Account Fee	Mar 01, 2023	-5.25
Total Expenses		-21.00

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What is the rate of return on my retirement account(s)?

Period	Year To Date
01/01/2023 - 03/10/2023	01/01/2023 - 03/10/2023
1.69%	1.69%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit trinet401k.com.

Average Annualized Total Return as of December 30, 2022

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Asset Allocation									
Vanguard Target Retire Inc Trust Select	26152	3.82	-12.70	-12.70	.41	2.37	3.70	Jun 2015	.05
Vanguard Target Retire 2020 Trust Select	26142	5.00	-14.12	-14.12	1.40	3.31	5.93	Jun 2015	.05
Vanguard Target Retire 2025 Trust Select	26143	6.06	-15.43	-15.43	1.79	3.71	6.55	Jun 2015	.05
Vanguard Target Retire 2030 Trust Select	26144	6.82	-16.14	-16.14	2.22	4.06	7.10	Jun 2015	.05
Vanguard Target Retire 2035 Trust Select	26145	7.52	-16.51	-16.83	2.77	4.47	7.69	Jun 2015	.05
Vanguard Target Retire 2040 Trust Select	26146	8.21	-16.92	-16.92	3.29	4.85	8.17	Jun 2015	.05
Vanguard Target Retire 2045 Trust Select	26147	8.89	-17.32	-17.32	3.82	5.23	8.44	Jun 2015	.05
Vanguard Target Retire 2050 Trust Select	26148	9.24	-17.44	-17.44	3.90	5.28	8.47	Jun 2015	.05
Vanguard Target Retire 2055 Trust Select	26149	9.27	-17.41	-17.41	3.90	5.28	8.44	Jun 2015	.05
Vanguard Target Retire 2060 Trust Select	26150	9.28	-17.39	-17.39	3.93	5.31	8.46	Jun 2015	.05
Vanguard Target Retire 2065 Trust Select	26151	9.30	-17.35	-17.35	3.92	5.33	7.14	Jul 2017	.05
Vanguard Target Retire 2070 Trust Select	26341	9.30	N/A	N/A	N/A	N/A	-11.25	Apr 2022	.05
International Funds									
American Funds EuroPacific Gr R6 ⁴	1888	13.78	-22.72	-22.72	-.15	1.54	5.30	May 2009	.46
American Funds New Perspective R6 ⁴	7766	8.49	-25.61	-25.61	5.54	7.69	10.29	May 2009	.41
Harris Assoc. Oakmark Intl Col Fd Cl I ⁴	22495	21.73	-15.40	-15.40	-1.20	-1.75	3.72	Feb 2013	.73
State St Emg Mkts Indx SL SF Cl II ⁴	24597	10.28	-20.25	-20.25	-2.77	-1.49	1.26	Jun 2019	.09
State St Intl Indx SL Cl IX ⁴	26343	18.17	-14.17	-14.17	1.11	1.77	4.73	Sep 1996	.04
MSCI EAFE Index ^{1,2,3}	N/A	17.34	-14.45	-14.45	.87	1.54	4.67		
Specialty									
Fidelity Real Estate Index ⁷	21218	4.35	-26.12	-26.12	-2.69	1.66	5.27	Sep 2011	.07

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of December 30, 2022					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
Small Cap Funds									
Delaware Small Cap Value R6 ⁵	18321	11.93	-12.06	-12.06	5.37	4.46	9.10	May 2016	.69
JPMorgan Small Cap Growth L ⁵	6168	-1.30	-32.19	-32.19	.74	6.11	11.66	Feb 2005	.86
Legal & General S&P 600 DC CIT ⁵	26155	9.18	-16.11	-16.11	5.82	5.88	21.94	May 2020	.01
Russell 2000 Index ^{1,2,3,10}	N/A	6.23	-20.44	-20.44	3.10	4.13	9.01		
Mid Cap Funds									
Legal & General S&P 400 DC CIT B ⁵	26342	10.78	-13.08	-13.08	7.30	N/A	19.53	May 2020	.01
S & P MidCap 400 Index ^{1,2,3,9}	N/A	10.78	-13.06	-13.06	7.23	6.71	10.78		
Large Cap Funds									
Legal & General S&P 500 DC CIT ¹³	27536	7.56	-18.11	-18.11	7.67	9.43	10.63	Mar 2017	.01
S & P 500 Index ^{1,2,3,8,13}	N/A	7.56	-18.11	-18.11	7.66	9.42	12.56		
Bond Funds									
Baird Aggregate Bond Inst ⁶	5321	2.15	-13.35	-13.35	-2.48	.25	1.49	Sep 2000	.30
State St US Bnd Indx SL CI XIV ⁶	24198	1.67	-13.13	-13.13	-2.73	.02	1.05	Jun 2011	.02
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,3,11,14}	N/A	1.87	-13.01	-13.01	-2.71	.02	1.06		
Stable Value Fund									
Putnam Stable Value Fund ¹²	82	.73	2.49	2.49	2.44	2.45	2.16	Feb 1991	.26

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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A ticker symbol is not available for those funds that are exempt from SEC registration.

¹ * Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

² Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

³ A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.

⁴ Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

⁵ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁶ Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.

⁷ Specialty funds invest in a limited number of companies and may be more volatile than a more diversified fund.

⁸ The S&P 500 Index is a registered trademark of Standard & Poors Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.

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How have the investments in my plan performed? (continued)

⁹ The S&P MidCap 400 Index is a registered trademark of Standard & Poors Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.

¹⁰ Russell 2000. Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

¹¹ Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

¹² Putnam is affiliated with Empower Retirement, LLC and its affiliates.

¹³ Securities that invest in stocks may decline in value.

¹⁴ Source: Bloomberg Index Services Limited. BLOOMBERG. is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively Bloomberg). Bloomberg or Bloomborgs licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

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-----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

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-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.