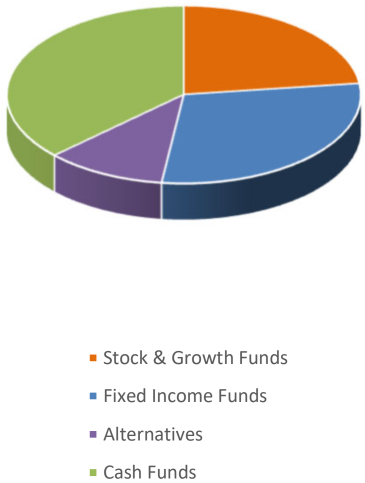
Retirement Income Portfolio

Selecting a Target-Date Portfolio	
Target Age Group:	Over 78 Yrs. Old
Time Horizon:	Retired
Risk Level:	Low
Expected Return:	Low

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-1.50%	2.49%	5.02%
3 Years	5 Years	10 Years
2.00%	2.81%	2.91%
Since Inception		
3.93%		

Expense Ratio:	0.36%
Standard Deviation:	7.41%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



Fund	Allocation
Stock & Growth Funds	**23%**
Dodge & Cox Stock	2.25%
Fidelity 500 Index	4.50%
Harbor Capital Appreciation	2.25%
Vanguard Mid Cap Growth	2.00%
American Beacon Small Cap Value	1.00%
Vanguard Small Cap Growth	1.00%
Oakmark International I	3.50%
American Funds Europacific Growth	3.50%
Invesco Developing Markets	3.00%
Fixed Income Funds	**29%**
Metropolitan West Total Return Bond	19.00%
PIMCO Income Fund	10.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**37%**
Empower Select Guaranteed Interest	37.00%

What are the Aurora Police MPPP Custom Target-Date Portfolios?

These are a series of portfolios (investment mixes) that are professionally designed and managed specifically for several different target retirement age groups. The Target-Date Portfolios, which make up one tier of the Plan's three-tier investment menu, were created to further simplify investing by providing a "cruise-control" alternative that automatically becomes more conservative as you get closer to retirement.

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*Innovest relies upon third party data for investment performance information.

Target-Date Portfolio 2000

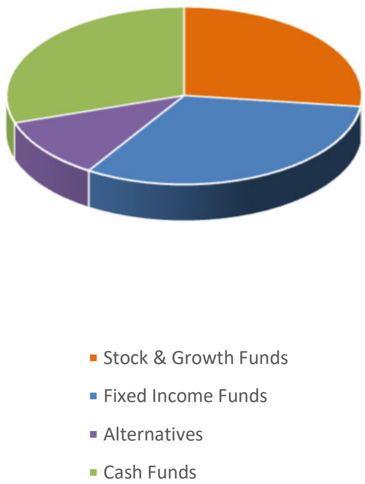
Selecting a Target-Date Portfolio

Target Age Group:	68-78 Yrs. Old
Time Horizon:	Retired
Risk Level:	Low
Expected Return:	Low

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-1.79%	2.94%	6.23%
3 Years	5 Years	10 Years
2.07%	2.53%	3.03%
Since Inception		
4.21%		

Expense Ratio:	0.37%
Standard Deviation:	8.30%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



Stock & Growth Funds	**27%**
Dodge & Cox Stock	2.75%
Fidelity 500 Indexndex I	5.50%
Harbor Capital Appreciation	2.75%
Vanguard Mid Cap Growth	2.00%
American Beacon Small Cap Value	1.00%
Vanguard Small Cap Growth	1.00%
Oakmark International I	4.50%
American Funds Europacific Growth	4.50%
Invesco Developing Markets	3.00%
Fixed Income Funds	**32%**
Metropolitan West Total Return Bond	21.00%
PIMCO Income Fund	11.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**30%**
Empower Select Guaranteed Interest	30.00%

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Target Date Portfolio 2000R

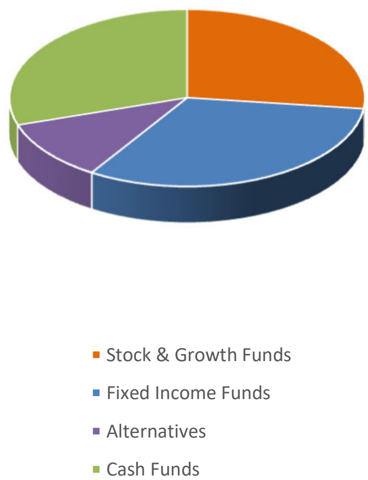
Selecting a Target-Date Portfolio

Target Age Group:	68-78 Yrs. Old
Time Horizon:	Retired
Risk Level:	Low
Expected Return:	Low

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-1.80%	2.92%	6.21%
3 Years	5 Years	10 Years
2.05%	2.52%	2.99%
Since Inception		
3.56%		

Expense Ratio:	0.37%
Standard Deviation:	8.30%
Inception Date:	6/1/2012

Portfolio Allocation 4/12/23



Stock & Growth Funds	**27%**
Dodge & Cox Stock	2.75%
Fidelity 500 Indexndex I	5.50%
Harbor Capital Appreciation	2.75%
Vanguard Mid Cap Growth	2.00%
American Beacon Small Cap Value	1.00%
Vanguard Small Cap Growth	1.00%
Oakmark International I	4.50%
American Funds Europacific Growth	4.50%
Invesco Developing Markets	3.00%
Fixed Income Funds	**32%**
Metropolitan West Total Return Bond	21.00%
PIMCO Income Fund	11.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**30%**
Empower Select Guaranteed Interest	30.00%

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Target-Date Portfolio 2010

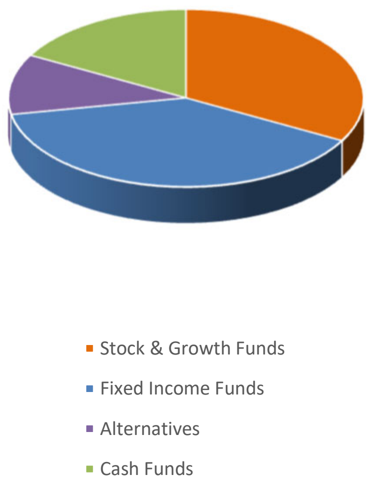
Selecting a Target-Date Portfolio

Target Age Group:	58-67 Yrs. Old
Time Horizon:	Retired
Risk Level:	Moderate
Expected Return:	Moderate

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-2.34%	3.51%	7.86%
3 Years	5 Years	10 Years
2.28%	2.89%	3.34%
Since Inception		
4.60%		

Expense Ratio:	0.46%
Standard Deviation:	10.69%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



Stock & Growth Funds	33%
Dodge & Cox Stock	3.25%
Fidelity 500 Indexndex I	6.50%
Harbor Capital Appreciation	3.25%
Vanguard Mid Cap Growth	2.50%
American Beacon Small Cap Value	1.25%
Vanguard Small Cap Growth	1.25%
Oakmark International I	5.50%
American Funds Europacific Growth	5.50%
Invesco Developing Markets	4.00%
Fixed Income Funds	**39%**
Metropolitan West Total Return Bond	26.00%
PIMCO Income Fund	13.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**17%**
Empower Select Guaranteed Interest	17.00%

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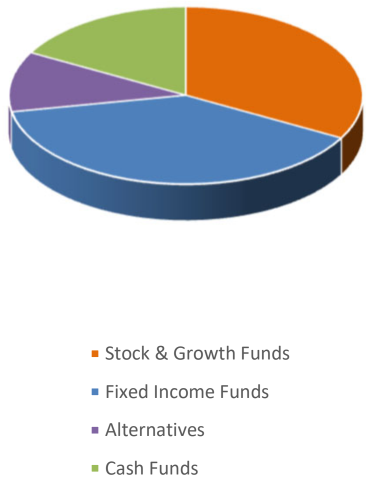
Target Date Portfolio 2010R

Selecting a Target-Date Portfolio	
Target Age Group:	58-67 Yrs. Old
Time Horizon:	Retired
Risk Level:	Moderate
Expected Return:	Moderate

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-2.34%	3.51%	7.86%
3 Years	5 Years	10 Years
2.28%	2.89%	3.36%
Since Inception		
4.62%		

Expense Ratio:	0.46%
Standard Deviation:	10.69%
Inception Date:	10/1/2009

Portfolio Allocation 4/12/23



Stock & Growth Funds	**33%**
Dodge & Cox Stock	3.25%
Fidelity 500 Indexndex I	6.50%
Harbor Capital Appreciation	3.25%
Vanguard Mid Cap Growth	2.50%
American Beacon Small Cap Value	1.25%
Vanguard Small Cap Growth	1.25%
Oakmark International I	5.50%
American Funds Europacific Growth	5.50%
Invesco Developing Markets	4.00%
Fixed Income Funds	**39%**
Metropolitan West Total Return Bond	26.00%
PIMCO Income Fund	13.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**17%**
Empower Select Guaranteed Interest	17.00%

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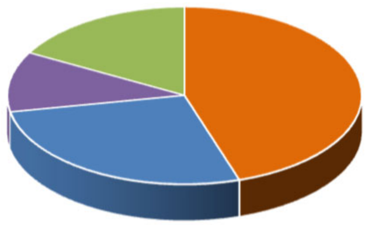
Target-Date Portfolio 2020

Selecting a Target-Date Portfolio	
Target Age Group:	48-57 Yrs. Old
Time Horizon:	0 - 7 yrs.
Risk Level:	Moderate
Expected Return:	Moderate

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-2.59%	4.44%	9.49%
3 Years	5 Years	10 Years
3.14%	3.32%	4.03%
Since Inception		
5.01%		

Expense Ratio:	0.43%
Standard Deviation:	12.16%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



- Stock & Growth Funds
- Fixed Income Funds
- Alternatives
- Cash Funds

Stock & Growth Funds	**45%**
Dodge & Cox Stock	4.50%
Fidelity 500 Indexndex I	9.00%
Harbor Capital Appreciation	4.50%
Vanguard Mid Cap Growth	3.50%
American Beacon Small Cap Value	1.75%
Vanguard Small Cap Growth	1.75%
Oakmark International I	7.50%
American Funds Europacific Growth	7.50%
Invesco Developing Markets	5.00%
Fixed Income Funds	**27%**
Metropolitan West Total Return Bond	18.00%
PIMCO Income Fund	9.00%
Alternatives	**11%**
Goldman Sachs Abs Return	4.00%
iMGP Alt Strategies	4.00%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**17%**
Empower Select Guaranteed Interest	17.00%

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Target-Date Portfolio 2020R

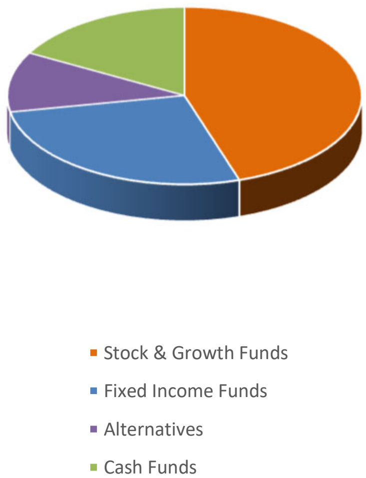
Selecting a Target-Date Portfolio

Target Age Group:	48-57 Yrs. Old
Time Horizon:	0 - 10 yrs.
Risk Level:	Moderate
Expected Return:	Moderate

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-2.60%	4.39%	9.52%
3 Years	5 Years	10 Years
3.11%	3.29%	-
Since Inception		
4.18%		

Expense Ratio:	0.43%
Standard Deviation:	12.16%
Inception Date:	1/1/2017

Portfolio Allocation 4/12/23



Stock & Growth Funds	**45%**
Dodge & Cox Stock	4.50%
Fidelity 500 Indexndex I	9.00%
Harbor Capital Appreciation	4.50%
Vanguard Mid Cap Growth	3.50%
American Beacon Small Cap Value	1.75%
Vanguard Small Cap Growth	1.75%
Oakmark International I	7.50%
American Funds Europacific Growth	7.50%
Invesco Developing Markets	5.00%
Fixed Income Funds	**27%**
Metropolitan West Total Return Bond	18.00%
PIMCO Income Fund	9.00%
Alternatives	**11%**
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Empower Select Guaranteed Interest	17.00%

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Target-Date Portfolio 2030

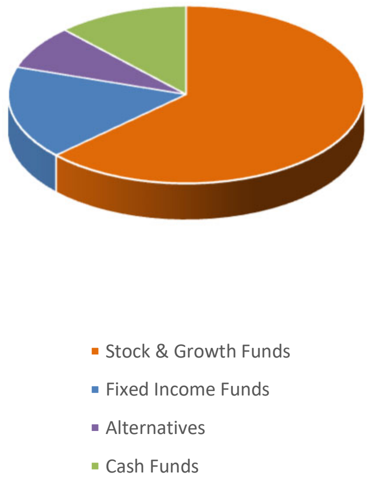
Selecting a Target-Date Portfolio

Target Age Group:	38-47 Yrs. Old
Time Horizon:	8 -17 Years
Risk Level:	High
Expected Return:	High

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-3.19%	6.45%	14.00%
3 Years	5 Years	10 Years
5.16%	4.34%	5.58%
Since Inception		
5.89%		

Expense Ratio:	0.44%
Standard Deviation:	17.08%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



Stock & Growth Funds	63%
Dodge & Cox Stock	6.25%
Fidelity 500 Indexndex I	12.50%
Harbor Capital Appreciation	6.25%
Vanguard Mid Cap Growth	5.00%
American Beacon Small Cap Value	2.50%
Vanguard Small Cap Growth	2.50%
Oakmark International I	10.50%
American Funds Europacific Growth	10.50%
Invesco Developing Markets	7.00%
Fixed Income Funds	**17%**
Metropolitan West Total Return Bond	11.00%
PIMCO Income Fund	6.00%
Alternatives	**8%**
Goldman Sachs Abs Return	2.50%
iMGP Alt Strategies	2.50%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**12%**
Empower Select Guaranteed Interest	12.00%

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Target-Date Portfolio 2030R

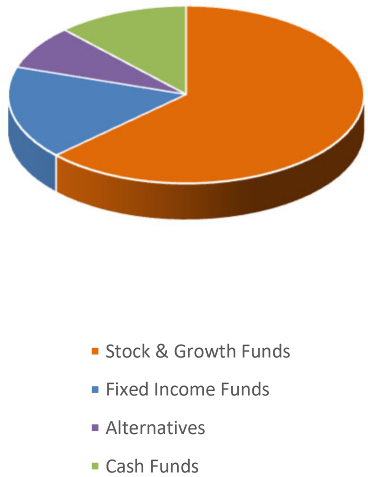
Selecting a Target-Date Portfolio

Target Age Group:	28-37 Yrs. Old
Time Horizon:	8 -17 Years
Risk Level:	High
Expected Return:	High

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-3.19%	6.45%	-
3 Years	5 Years	10 Years
-	-	-
Since Inception		
0.40%		

Expense Ratio:	0.44%
Standard Deviation:	1708.07%
Inception Date:	4/1/2023

Portfolio Allocation 4/12/23



Stock & Growth Funds	**63%**
Dodge & Cox Stock	6.25%
Fidelity 500 Indexndex I	12.50%
Harbor Capital Appreciation	6.25%
Vanguard Mid Cap Growth	5.00%
American Beacon Small Cap Value	2.50%
Vanguard Small Cap Growth	2.50%
Oakmark International I	10.50%
American Funds Europacific Growth	10.50%
Invesco Developing Markets	7.00%
Fixed Income Funds	**17%**
Metropolitan West Total Return Bond	11.00%
PIMCO Income Fund	6.00%
Alternatives	**8%**
Goldman Sachs Abs Return	2.50%
iMGP Alt Strategies	2.50%
Tortoise MLP & Pipeline	3.00%
Cash Funds	**12%**
Empower Select Guaranteed Interest	12.00%

What are the Aurora Police MPPP Custom Target-Date Portfolios?

These are a series of portfolios (investment mixes) that are professionally designed and managed specifically for several different target retirement age groups. The Target-Date Portfolios, which make up one tier of the Plan's three-tier investment menu, were created to further simplify investing by providing a "cruise-control" alternative that automatically becomes more conservative as you get closer to retirement.

There are currently eight separate portfolios that are designed for seven distinct age groups, along with three "R Series" portfolios for retired participants. Each portfolio contains a mix of different types of investment funds (i.e. aggressive and conservative, domestic and foreign) that is established with the assistance of the Plan's investment professionals. They utilize a statistical process to determine the optimal mix designed to provide the highest return with the least amount of risk or volatility (increase/decrease in the value of your investments). The unique investment mix of every portfolio considers risk that is appropriate for each age group, based upon an average retirement age of 55, and average life expectancy (currently age 85), with appropriate investment allocations during the working years and the retirement years. Additionally, the Plan's investment consultant periodically reviews each portfolio and modifies the allocations to more conservative investments as the investors age. The pie chart shown in this profile represents the total portfolio, with each slice of the pie indicating the portion allocated to a specific mutual fund, which are predominantly the same as those funds offered in the core menu of funds.

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Target-Date Portfolio 2040

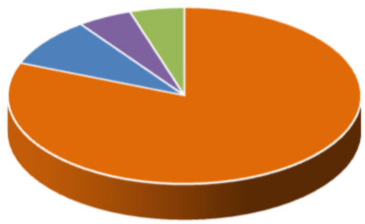
Selecting a Target-Date Portfolio

Target Age Group:	28-37 Yrs. Old
Time Horizon:	18 - 27 Years
Risk Level:	High
Expected Return:	High

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-3.80%	8.42%	18.32%
3 Years	5 Years	10 Years
6.35%	5.11%	6.10%
Since Inception		
6.07%		

Expense Ratio:	0.45%
Standard Deviation:	20.90%
Inception Date:	7/1/2004

Portfolio Allocation 4/12/23



Stock & Growth Funds	**81%**
Dodge & Cox Stock	8.00%
Fidelity 500 Indexndex I	16.00%
Harbor Capital Appreciation	8.00%
Vanguard Mid Cap Growth	6.50%
American Beacon Small Cap Value	3.25%
Vanguard Small Cap Growth	3.25%
Oakmark International I	13.50%
American Funds Europacific Growth	13.50%
Invesco Developing Markets	9.00%
Fixed Income Funds	**9%**
Metropolitan West Total Return Bond	6.00%
PIMCO Income Fund	3.00%
Alternatives	**5%**
Goldman Sachs Abs Return	0.00%
iMGP Alt Strategies	0.00%
Tortoise MLP & Pipeline	5.00%
Cash Funds	**5%**
Empower Select Guaranteed Interest	5.00%

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Target-Date Portfolio 2050

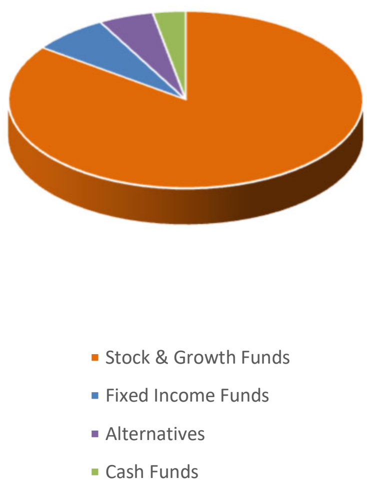
Selecting a Target-Date Portfolio

Target Age Group:	Under 28 Yrs. Old
Time Horizon:	Over 25 Years
Risk Level:	High
Expected Return:	High

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-3.94%	8.90%	19.14%
3 Years	5 Years	10 Years
6.85%	5.43%	6.20%
Since Inception		
4.96%		

Expense Ratio:	0.46%
Standard Deviation:	21.71%
Inception Date:	4/1/2007

Portfolio Allocation 4/12/23



Stock & Growth Funds	85%
Dodge & Cox Stock	8.50%
Fidelity 500 Indexndex I	17.00%
Harbor Capital Appreication	8.50%
Vanguard Mid Cap Growth	7.00%
American Beacon Small Cap Value	3.50%
Vanguard Small Cap Growth	3.50%
Oakmark International I	14.00%
American Funds Europacific Growth	14.00%
Invesco Developing Markets	9.00%
Fixed Income Funds	**7%**
Metropolitan West Total Return Bond	5.00%
PIMCO Income Fund	2.00%
Alternatives	**5%**
Goldman Sachs Abs Return	0.00%
iMGP Alt Strategies	0.00%
Tortoise MLP & Pipeline	5.00%
Cash Funds	**3%**
Empower Select Guaranteed Interest	3.00%

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Target-Date Portfolio 2060

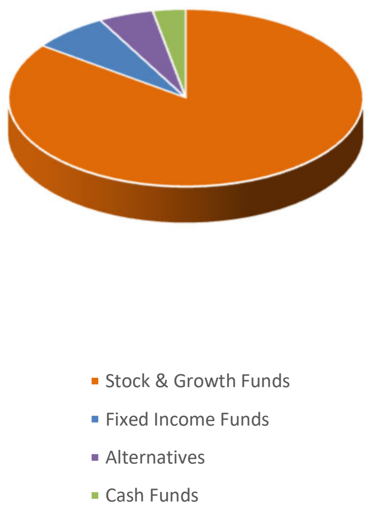
Selecting a Target-Date Portfolio

Target Age Group:	Under 28 Yrs. Old
Time Horizon:	Over 25 Years
Risk Level:	High
Expected Return:	High

Past Performance*		9/30/23
Qtr.	YTD	1 Year
-3.95%	8.86%	19.09%
3 Years	5 Years	10 Years
6.80%	N/A	N/A
Since Inception		
6.58%		

Expense Ratio:	0.46%
Standard Deviation:	21.71%
Inception Date:	6/7/2019

Portfolio Allocation 4/12/23



Stock & Growth Funds	**85%**
Dodge & Cox Stock	8.50%
Fidelity 500 Index	17.00%
Harbor Capital Appreication	8.50%
Vanguard Mid Cap Growth	7.00%
American Beacon Small Cap Value	3.50%
Vanguard Small Cap Growth	3.50%
Oakmark International I	14.00%
American Funds Europacific Growth	14.00%
Invesco Developing Markets	9.00%
Fixed Income Funds	**7%**
Metropolitan West Total Return Bond	5.00%
PIMCO Income Fund	2.00%
Alternatives	**5%**
Goldman Sachs Abs Return	0.00%
iMGP Alt Strategies	0.00%
Tortoise MLP & Pipeline	5.00%
Cash Funds	**3%**
Empower Select Guaranteed Interest	3.00%

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