

**FUND RETURNS**

OFFERED BY NORTH SHORE BANK DEFERRED COMPENSATION

TRANSAMERICA INVESTMENT ADVISORS

As of December 31, 2024

Fund Name	12/31/2024					Annualized Total Rates of Return 12/31/2024					Expense Ratio	
	Incept. Date	Unit Value	1 Mo. %	3 Mos. %	YTD %	1 Yr. %	3 Yrs. %	5 Yrs. %	10 Yrs. %	Incept. %	Gross %	Net* %
Transamerica fee: .20% annually on balance												
<b>Interm./Long-Term Bonds</b>												
Federated Hermes Total Return Bond Serv	10/96	9.3500	-1.49	-2.99	1.69	1.69	-2.38	0.30	1.76	4.35	0.95	0.69
<b>Aggressive Bonds</b>												
Eaton Vance High Income Opportunities A	08/86	4.2100	-0.40	0.37	7.41	7.41	3.58	4.47	4.96	6.05	0.95	0.95
<b>Large-Cap Stocks</b>												
BlackRock Equity Dividend R	11/87	19.2000	-6.37	-3.76	9.14	9.14	5.28	7.61	8.45	9.28	1.30	1.22
Nicholas Equity Income I	11/93	21.6500	-5.17	-3.50	9.95	9.95	3.37	8.45	8.57	8.54	0.70	0.70
American Funds Fundamental Invs R4	08/78	80.4600	-1.87	1.64	22.98	22.98	8.84	12.65	11.96	11.26	0.63	0.63
MFS Research R2	10/71	54.9200	-3.12	1.62	18.50	18.50	6.11	11.57	11.37	10.02	1.05	1.05
Transamerica Stock Index R	09/00	19.3100	-2.41	2.28	24.24	24.24	8.26	13.83	12.42	13.92	0.63	0.63
Nicholas	07/69	93.2200	-4.43	0.81	16.71	16.71	8.65	14.05	11.31	11.66	0.70	0.70
Transamerica Large Growth R	09/00	12.7500	-2.26	15.75	36.75	36.75	1.69	14.70	14.30	16.00	1.20	1.20
<b>Small/Mid-Cap Stocks</b>												
Janus Henderson Triton R	02/05	23.1000	-7.05	-1.41	9.76	9.76	-1.76	5.20	8.03	12.54	1.41	1.41
Nicholas Limited Edition I	05/87	30.3300	-6.17	0.89	11.94	11.94	0.04	7.90	9.33	9.86	0.85	0.85
Cohen & Steers Real Estate Securities A	09/97	16.0500	-8.67	-8.93	6.48	6.48	-4.07	4.15	6.70	8.75	1.10	1.10
Transamerica Mid Cap Value Opportunities R	04/14	10.7500	-6.22	-1.75	6.81	6.81	2.93	7.24	7.46	7.04	1.24	1.24
MFS Mid Cap Growth R3	12/93	28.2600	-5.94	1.41	14.39	14.39	-0.36	8.78	11.21	8.66	1.04	1.03
Nicholas II I	10/83	33.2900	-6.70	-0.72	6.79	6.79	1.63	8.11	9.70	10.49	0.60	0.60
Undiscovered Mgrs Behavioral Value A	12/98	81.1700	-7.51	-0.44	9.87	9.87	7.26	11.23	9.46	9.52	1.35	1.24
Goldman Sachs Small Cap Value Instl	08/97	40.3500	-8.47	-0.43	7.69	7.69	0.73	5.73	6.37	8.78	1.07	0.96
<b>International Stocks</b>												
American Funds EuroPacific Gr R3	04/84	52.1600	-3.71	-7.20	4.36	4.36	-2.61	3.27	4.98	6.31	1.12	1.12
<b>Multi-Asset/Other</b>												
T. Rowe Price Retirement 2005 R	02/04	12.0300	-2.11	-1.57	7.62	7.62	0.97	4.13	4.54	4.35	0.99	0.99
T. Rowe Price Retirement 2010 R	09/02	14.9100	-2.31	-1.63	7.99	7.99	1.11	4.49	4.90	5.66	0.99	0.99
T. Rowe Price Retirement 2015 R	02/04	12.3400	-2.35	-1.60	8.32	8.32	1.29	4.88	5.35	4.87	1.00	1.00
T. Rowe Price Retirement 2020 R	09/02	18.0900	-2.49	-1.72	8.61	8.61	1.36	5.22	5.86	6.53	1.02	1.02
T. Rowe Price Retirement 2025 R	02/04	16.1100	-2.64	-1.78	9.19	9.19	1.45	5.81	6.44	5.54	1.04	1.04
T. Rowe Price Retirement 2030 R	09/02	24.9100	-3.05	-1.98	10.19	10.19	1.73	6.53	7.05	7.39	1.06	1.06
T. Rowe Price Retirement 2035 R	02/04	20.5200	-3.45	-2.14	11.34	11.34	2.20	7.31	7.62	6.26	1.09	1.09
T. Rowe Price Retirement 2040 R	09/02	29.8000	-3.71	-2.12	12.58	12.58	2.63	8.02	8.11	7.98	1.10	1.10
T. Rowe Price Retirement 2045 R	05/05	21.6300	-3.91	-2.11	13.35	13.35	3.03	8.53	8.43	6.79	1.11	1.11
T. Rowe Price Retirement 2050 R	12/06	18.4000	-3.91	-2.10	13.63	13.63	3.16	8.65	8.50	7.18	1.13	1.13
T. Rowe Price Retirement 2055 R	12/06	19.4600	-3.94	-2.13	13.73	13.73	3.17	8.62	8.47	6.80	1.14	1.14
T. Rowe Price Retirement 2060 R	06/14	16.2700	-3.97	-2.15	13.63	13.63	3.14	8.60	8.47	8.02	1.14	1.14

The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Performance data current to the most recent month-end is available via this Web site. Please note that month-end performance data is accompanied or preceded by performance data current to the most recent quarter-end, also available via this Web site. **These investments are NOT a deposit or other obligation of North Shore Bank or its affiliates; are NOT guaranteed by the North Shore Bank or its affiliates; are NOT insured by the FDIC or any other agency of the United States; are subject to investment risk, including the possible loss of value.**

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