

As of January 31, 2023

**Performance Summary**

The following table summarizes the investment return for each of the Investment Options, net of the Investment Administration Fee, offered under the ABLE United Program. For information about your account or to enroll visit [www.ableunited.com](http://www.ableunited.com), "Sign In" or call 1-888-524-ABLE (2253).

	Performance %			
	Month Ending Jan-2023	Month Ending Dec-2022	Month Ending Nov-2022	Quarter Ending Dec-2022
<b>Portfolio Options</b>				
Conservative Portfolio	4.54	-2.26	4.84	4.87
Moderate Portfolio	5.65	-3.20	5.88	6.57
Growth Portfolio	6.57	-3.81	7.02	8.75
<b>Fund Options</b>				
FDIC Savings Fund	0.37	0.35	0.31	0.91
Money Market Fund	0.39	0.37	0.32	0.96
US Bond Fund	3.18	-0.62	3.68	1.60
US Stock Fund	6.87	-5.90	5.21	7.08
International Stock Fund	8.58	-1.85	13.68	18.15

**Average Annual Returns for Periods Endings 01/31/23**

	Performance %			
	1 Year	3 Years	5 Years	Since Inception
<b>Portfolio Options</b>				
Conservative Portfolio	-6.63	2.57	3.69	4.62
Moderate Portfolio	-7.46	4.30	4.87	6.46
Growth Portfolio	-6.98	6.11	5.77	8.09
<b>Fund Options</b>				
FDIC Savings Fund	2.09	0.81	-	1.08
Money Market Fund	2.17	0.97	1.50	1.41
US Bond Fund	-8.61	-2.64	0.60	0.25
US Stock Fund	-8.68	9.10	8.73	11.40
International Stock Fund	-3.27	4.66	2.19	6.05

\*\*\*Since Inception returns as of 08/01/16

The investment returns provided were calculated by Aon, the Program's investment consultant, by computing the percentage change in the trust unit of each Investment Option. The unit values were provided to Aon for computing the investment returns.

Under no circumstances is the information contained herein to be used or considered as an offer to sell or a solicitation of an offer to buy a particular investment. The net investment returns are provided for general information only and are not intended to provide investment or other advice. Past performance is no guarantee of future performance. Actual results for future periods could differ significantly from past performance.

For more information about the investment options and current Investment Administrative Fees, please review the Program Description and Participation Agreement at [www.ableunited.com/pdpa](http://www.ableunited.com/pdpa).