

COTIVITI SAVINGS PLAN

OM PRAKASH
126 PROVIDENCE CIR
COLLEGEVILLE PA 19426

Statement Period: 07/01/2021 - 09/30/2021
Participant ID: 20486792
Research & Development

What is my account balance?

\$150,141.58

As of 09/30/2021

Where can I go for help?

Website: mycotiviti401k.com
Phone: 1-844-465-4455
TTY: 1-800-345-1833
Mail: Empower Retirement
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

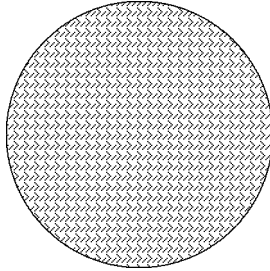
	194655-01 401(k) Plan
Balance as of June 30, 2021	\$144,870.62
Employee Contributions	5,250.00
Employer Contributions	1,573.46
Change in Value	-1,541.76
Expenses	-10.74
Balance as of September 30, 2021	\$150,141.58
Vested Balance as of September 30, 2021	\$150,141.58
Vesting information provided as of September 24, 2021	



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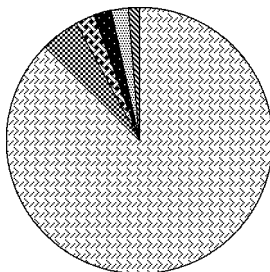
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How will my future contributions be invested?



- 100% Asset Allocation
 - 50% Vanguard Instl Trgt Retire 2060 Instl
 - 50% Vanguard Instl Trgt Retire 2055 Instl

How is my account invested?



- 87.38% Asset Allocation
- 4.74% Large Cap Funds
- 2.34% Bond
- 2.15% International Funds
- 2.1% Specialty
- 1.29% Mid Cap Funds

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
<u>Asset Allocation</u>							
Vanguard Instl Trgt Retire 2045 Instl	19,773.61		-207.93		-1.41	19,564.27	594.117
Vanguard Instl Trgt Retire 2050 Instl	19,829.66		-213.57		-1.42	19,614.67	593.305
Vanguard Instl Trgt Retire 2055 Instl	42,129.24	3,411.73	-531.62		-3.16	45,006.19	1,357.653
Vanguard Instl Trgt Retire 2060 Instl	44,200.35	3,411.73	-552.36		-3.29	47,056.43	1,415.231
<u>International Funds</u>							
Vanguard Total Intl Stock Index Admiral	3,329.29		-99.94		-0.24	3,229.11	94.974

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How is my account invested?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
<u>Specialty</u>							
Principal Real Estate Securities R6	3,090.80		46.24		-0.24	3,136.80	99.993
<u>Mid Cap Funds</u>							
Fidelity Mid Cap Index	1,940.51		-17.99		-0.19	1,922.33	62.031
<u>Large Cap Funds</u>							
T. Rowe Price Blue Chip Growth I	3,949.64		17.98		-0.30	3,967.32	21.139
Vanguard Institutional Index Fund	3,116.52		17.84		-0.24	3,134.12	8.329
<u>Bond</u>							
PGIM Total Return Bond R6	3,511.00		-0.41		-0.25	3,510.34	240.599
Totals	144,870.62	6,823.46	-1,541.76		-10.74	150,141.58	

How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Employee Before Tax	51,086.00	5,250.00	-566.86	-3.94	55,765.20	100%	55,765.20
Employer Discretionary Frozen	774.68		-8.28		766.40	100%	766.40
401 Rollover	70,336.81		-750.02	-5.09	69,581.70	100%	69,581.70
Roth 401k Rollover	361.30		-3.86		357.44	100%	357.44
Employee Roth Contribution	3,794.39		-25.56	-0.33	3,768.50	100%	3,768.50
Safe Harbor Match	18,517.44	1,573.46	-187.18	-1.38	19,902.34	100%	19,902.34
Totals	144,870.62	6,823.46	-1,541.76	-10.74	150,141.58		150,141.58

What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
Deposits/Contributions			
Payroll Contribution	Jul 02, 2021	Jul 02, 2021	974.78
Payroll Contribution	Jul 16, 2021	Jul 16, 2021	974.78
Payroll Contribution	Jul 30, 2021	Jul 30, 2021	974.78
Payroll Contribution	Aug 13, 2021	Aug 13, 2021	974.78
Payroll Contribution	Aug 27, 2021	Aug 27, 2021	974.78

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What activity took place this period? (continued)

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>		
Deposits/Contributions					
Payroll Contribution	Sep 10, 2021	Sep 10, 2021	974.78		
Payroll Contribution	Sep 24, 2021	Sep 24, 2021	974.78		
Total Deposits/Contributions			6,823.46		
Expenses					
Participant Account Maintenance		Jul 13, 2021	-3.58		
Participant Account Maintenance		Aug 12, 2021	-3.58		
Participant Account Maintenance		Sep 13, 2021	-3.58		
Total Expenses			-10.74		
	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Dividends/Capital Gains					
Dividend	Jul 30, 2021	7.85	PGIM Total Return Bond R6	0.529	14.850
Dividend	Aug 31, 2021	8.10	PGIM Total Return Bond R6	0.548	14.790
Dividend	Sep 17, 2021	17.66	Vanguard Total Intl Stock Index Admiral	0.506	34.930
Dividend	Sep 20, 2021	21.01	Principal Real Estate Securities R6	0.650	32.310
Dividend	Sep 23, 2021	10.52	Vanguard Institutional Index Fund	0.027	388.560
Dividend	Sep 30, 2021	7.79	PGIM Total Return Bond R6	0.534	14.590
Total Dividends/Capital Gains		72.93			

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

<u>Period</u>	<u>Year To Date</u>
<u>07/01/2021 - 09/30/2021</u>	<u>01/01/2021 - 09/30/2021</u>
-1.05%	9.87%

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.

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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. Investment returns and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Funds are subject to certain market risks. 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 mycotiviti401k.com.

Average Annualized Total Return as of September 30, 2021

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Asset Allocation									
Vanguard Target Retirement Inc Instl ^{1,4}	962	-.09	3.22	8.59	7.61	6.28	5.81	Jun 2015	.09
Vanguard Instl Trgt Retire 2015 Instl ^{1,4}	964	-.16	3.62	9.65	7.82	7.21	6.38	Jun 2015	.09
Vanguard Instl Trgt Retire 2020 Instl ^{1,4}	965	-.40	5.14	13.43	9.05	8.64	7.47	Jun 2015	.09
Vanguard Instl Trgt Retire 2025 Instl ^{1,4}	966	-.61	6.12	16.06	9.92	9.68	8.21	Jun 2015	.09
Vanguard Instl Trgt Retire 2030 Instl ^{1,4}	967	-.76	7.11	18.40	10.51	10.49	8.74	Jun 2015	.09
Vanguard Instl Trgt Retire 2035 Instl ^{1,4}	968	-.86	8.11	20.70	11.05	11.29	9.26	Jun 2015	.09
Vanguard Instl Trgt Retire 2040 Instl ^{1,4}	969	-.96	9.17	23.12	11.59	12.08	9.76	Jun 2015	.09
Vanguard Instl Trgt Retire 2045 Instl ^{1,4}	970	-1.05	10.17	25.49	12.19	12.65	10.22	Jun 2015	.09
Vanguard Instl Trgt Retire 2050 Instl ^{1,4}	971	-1.08	10.31	25.78	12.28	12.70	10.26	Jun 2015	.09
Vanguard Instl Trgt Retire 2055 Instl ^{1,4}	972	-1.07	10.32	25.78	12.31	12.72	10.27	Jun 2015	.09
Vanguard Instl Trgt Retire 2060 Instl ^{1,4}	973	-1.07	10.32	25.79	12.33	12.72	10.27	Jun 2015	.09
Vanguard Instl Trgt Retire 2065 Instl ^{1,4}	7387	-1.07	10.29	25.75	12.26	N/A	12.07	Jul 2017	.09
International Funds									
Hartford International Opportunities R6 ^{2,4}	5830	-1.37	4.46	22.51	10.51	9.58	9.28	Nov 2014	.71
Vanguard Total Intl Stock Index Admiral ^{2,4}	326	-3.00	6.38	24.36	8.31	9.01	7.89	Nov 2010	.11
Specialty									
Principal Real Estate Securities R6 ⁴	7727	1.50	21.81	32.93	13.11	9.30	12.69	Nov 2016	.81
Small Cap Funds									
Fidelity Small Cap Index ^{3,4}	6121	-4.40	12.35	47.50	10.60	13.56	14.76	Sep 2011	.03
Mid Cap Funds									
Fidelity Mid Cap Index ^{3,4}	7944	-.93	15.15	38.06	14.23	14.37	15.51	Sep 2011	.03
Large Cap Funds									
MFS Value R6 ⁴	14096	.67	15.61	30.18	11.47	11.71	14.02	May 2006	.47
T. Rowe Price Blue Chip Growth I ⁴	3209	.45	13.13	22.41	19.45	22.55	20.19	Dec 2015	.56
Vanguard Institutional Index Fund ⁴	4014	.57	15.90	29.98	15.97	16.87	16.61	Jul 1990	.04
Bond									
PGIM Total Return Bond R6 ^{4,6}	888	-.01	-1.45	.90	6.27	4.02	4.58	Dec 2010	.41
Vanguard Total Bond Market Index Adm ^{4,6}	6257	.11	-1.58	-.92	5.41	2.93	2.96	Nov 2001	.05
Stable Value									
Vanguard Retirement Savings Trust IV ^{4,5}	8966	.34	1.10	1.58	2.10	2.05	2.07	Oct 2003	.35

On occasion, the name and/or objective of an investment may change. Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, the completeness or accuracy of the data cannot be guaranteed.

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How have the investments in my plan performed?

Returns reflect deduction of fund operating expenses. Your Plan may also assess administrative fees which would reduce the results shown above.

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

Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios, including the net expense ratios, please visit mycotiviti401k.com and review the investment performance report.

Securities available through Empower Brokerage are offered by GWFS Equities, Inc., member FINRA/SIPC, a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Clearing, settlement, custody, and other brokerage services are provided by Pershing LLC, member FINRA/NYSE/SIPC. Pershing LLC is a wholly owned subsidiary of The Bank of New York Mellon Corporation. Additional information may be obtained by calling 877-788-6261. GWFS Equities, Inc. and Pershing, LLC are separate and unaffiliated brokerage firms. Accounts are subject to review and approval of GWFS Equities, Inc.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Empower Brokerage through your plans website or 866-997-3457.

You may receive a separate statement from your Self-Directed Brokerage Account (SDBA) provider (depending on the provider and/or the activity within your SDBA) that will detail the investment holdings and activity within your SDBA, including any fees and charges imposed in connection with the SDBA.

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

¹ *Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.*

² *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.*

³ *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

⁴ *Where data obtained from Morningstar, (C)2020 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.*

⁵ *A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.*

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.*

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 Retirement 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 Retirement.

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.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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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.

-----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.

