

2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/21/2025

General Information

Name: Cassandra Larkin Denmark

CONFIDENTIAL

PID 221150

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (10Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of May 21, 2025 was \$ 875,000.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 650,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Primary home -{REDACTED}	\$ 950,000.00
Truist Bank - Cash	\$ 11,247.90
Truist Bank - Certificate of Deposit	\$ 5,000.00
US Bank - Certificate of Deposit	\$ 2,055.66
US Bank - Certificate of Deposit	\$ 1,025.92
US Bank - Certificate of Deposit	\$ 1,013.07
Nationwide - State of Florida Deferred Compensation Plan	\$ 50,524.12
MidFlorida Credit Union - Cash (Checking)	\$ 1,705.45
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
US Bank - primary home	200 South 6th Street, Minneapolis, MN 55402	\$ 739,754.85
Mohela Student Loan	PO Box 9500, Wilkes-Barre, PA 18773	\$ 37,100.26

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2024 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2024 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
State of Florida - Circuit Judge	255 N Broadway Avenue, Bartow, FL 33830	\$ 196,898.04

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Cassandra Larkin Denmark

Digitally signed: 05/21/2025

Filed with COE: 05/21/2025

CASSANDRA L DENMARK

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] Plan(s): 457(b)
Dates: 1/1/2025 - 3/31/2025

Balance and performance

Total account balance

\$50,524.12

	Personal rate of return	
	Quarterly	1-year
457(b) Plan	0.59%	4.73%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$44,072.48
Contributions	\$6,177.66
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and Interest	\$283.96
Fees/Charges	-\$9.98
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$50,524.12

* May include dividends, fund reimbursements and/or capital gains

Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Asset allocation100%

Balance history



Date	Balance
3/31/2021	\$556
3/31/2022	\$4,731
3/31/2023	\$9,922
3/31/2024	\$24,317
3/31/2025	\$50,524

Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

Based on your information, you're on track to receive

\$3,257/mo

in retirement starting at age 70!

Results are hypothetical and based on your most recent inputs in the My Income & Retirement Planner™ including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.5% annual inflation; 85% of income needed at retirement, and a 0% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a surplus of \$3,255/mo

Log in to your account at www.nrsflorida.com to see how you can change your retirement outlook.



You're on track to get \$3,257/mo

You might need \$2/mo

Help cultivate lifelong growth to enjoy your future

This April, we're celebrating National Financial Literacy Month by offering resources to help you spring forward in your financial journey. It's the perfect opportunity to establish fresh financial habits and grow your financial knowledge.

Whether you are just starting your work career, approaching or living in retirement, there are always ways to improve your financial literacy. National Financial Literacy Month is all about helping you improve your financial know-how.

The following are tips for growing your financial literacy at any age.

College students and early career

- Plant the seeds of savings in your budget
- Cultivate an emergency fund that can cover 6 months of living expenses
- Begin saving for retirement early, and nurture your savings with small increases each year

Midcareer

- Trim your budget as needed to stay on track for your goals
- Evaluate your savings options to determine whether they're still appropriate for you
- Regularly review your financial goals and track your progress

Nearing retirement

- Start planning a retirement budget that accounts for changes in income and expenses
- Grow an emergency savings fund that can cover 1 to 2 years of expenses
- Use My Income & Retirement PlannerSM to help you plan a withdrawal strategy
- Work with your Retirement Specialist to help your retirement plans blossom at no additional charge

Retirees

- Maintain but adjust your budget as needed
- Consider additional income sources, especially in the early retirement years
- Revise your withdrawal strategy as your financial needs change
- Keep tabs on legislative changes that may affect you
- Complete estate planning to ensure your assets are distributed according to your wishes

These are just a few tips that workers and retirees found helpful. We can help you put together a financial literacy plan that works for you and your family.

Plant the seeds for a prosperous financial future.

Visit nrsflorida.com to learn more.

NRQ-1546FL (03/25)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$6,177.66	\$6,177.66	\$2,059.22	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 3/31/2025
457(b) Plan	\$63,495.99	-\$18,186.61	\$5,214.74	\$50,524.12

"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction
TRowePr 2030 Trust B	100%
Total	100%

Beneficiaries

Primary		Contingent	
457(b)	SR	100%	100%



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest ^a	Fees/Charges	Withdrawals/Transfers Out	Shares	Shares price	Current quarter balance
Asset allocation										
TRowePr 2030 Trust B ^{II}	\$0.00	\$2,059.22	\$48,559.80	\$0.00	-\$91.36	-\$3.54	\$0.00	1,587.3113	31.8300	\$50,524.12
TRowePr 2030 Trust F ^{II}	\$44,072.48	\$4,118.44	-\$48,559.80	\$0.00	\$375.32	-\$6.44	\$0.00	0.0000	0.0000	\$0.00
Total	\$44,072.48	\$6,177.66	\$0.00	\$0.00	\$283.96	-\$9.98	\$0.00			\$50,524.12

* May consist of dividends, fund reimbursements and/or capital gains

^a Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

^{II} Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
	1/31/2025	-\$3.31	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust F	32.4800	-0.1019	-\$3.31
1/31/2025	1/31/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust F	32.4800	63.3996	\$2,059.22
	2/28/2025	-\$3.13	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust F	32.5900	-0.0961	-\$3.13
2/28/2025	2/28/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust F	32.5900	63.1856	\$2,059.22
	3/14/2025	\$0.00	Exchange	457(b) Salary Reduction	TRowePr 2030 Trust F TRowePr 2030 Trust B	31.9800 31.8900	-1,518.4428 1,522.7281	-\$48,559.80 \$48,559.80
	3/31/2025	-\$3.54	Explicit Asset Fee	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8300	-0.1112	-\$3.54
3/31/2025	3/31/2025	\$2,059.22	Deferral	457(b) Salary Reduction	TRowePr 2030 Trust B	31.8300	64.6943	\$2,059.22

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

2nd qtr yield = 3.18%; contract floor through 2025 = 2.60%

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 3/31/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. 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 data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 3/31/2025

Performance (continued)

				Total Return (%)	Average Annual Return (%)					
Ticker Symbol	Fund	Morningstar Category		3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Asset allocation										
XX184	TRowePr 2005 Trust F (a)(b)	Target-Date 2000-2010		1.34	5.78	7.36	5.14	5.86	1/13/2012	0.370
XX185	TRowePr 2010 Trust F (a)(b)	Target-Date 2000-2010		1.25	5.80	7.95	5.48	6.38	1/13/2012	0.370
XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010		1.39	5.80	7.38	5.15	5.84	1/13/2012	0.360
XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010		1.26	5.76	7.96	5.49	6.35	1/13/2012	0.360
XX186	TRowePr 2015 Trust F (a)(b)	Target-Date 2015		1.19	5.78	8.61	5.91	7.09	1/13/2012	0.370
XX214	TRowePr 2015 Trust B (b)	Target-Date 2015		1.19	5.75	8.62	5.91	7.06	1/13/2012	0.360
XX187	TRowePr 2020 Trust F (a)(b)	Target-Date 2020		1.13	5.79	9.36	6.38	7.77	1/13/2012	0.370
XX215	TRowePr 2020 Trust B (b)	Target-Date 2020		1.13	5.81	9.37	6.38	7.74	1/13/2012	0.360
XX188	TRowePr 2025 Trust F (a)(b)	Target-Date 2025		1.03	5.81	10.42	6.93	8.48	1/13/2012	0.370
XX216	TRowePr 2025 Trust B (b)	Target-Date 2025		1.04	5.82	10.43	6.93	8.46	1/13/2012	0.360
XX189	TRowePr 2030 Trust F (a)(b)	Target-Date 2030		0.82	5.66	11.55	7.52	9.18	1/13/2012	0.370
✓ XX217	TRowePr 2030 Trust B (b)	Target-Date 2030		0.82	5.68	11.56	7.52	9.16	1/13/2012	0.360
XX190	TRowePr 2035 Trust F (a)(b)	Target-Date 2035		0.56	5.59	12.70	8.09	9.80	1/13/2012	0.370
XX218	TRowePr 2035 Trust B (b)	Target-Date 2035		0.59	5.64	12.71	8.10	9.78	1/13/2012	0.360
XX191	TRowePr 2040 Trust F (a)(b)	Target-Date 2040		0.39	5.66	13.68	8.57	10.28	1/13/2012	0.370
XX219	TRowePr 2040 Trust B (b)	Target-Date 2040		0.39	5.68	13.70	8.57	10.25	1/13/2012	0.360
XX192	TRowePr 2045 Trust F (a)(b)	Target-Date 2045		0.24	5.69	14.45	8.90	10.52	1/13/2012	0.370
XX220	TRowePr 2045 Trust B (b)	Target-Date 2045		0.24	5.71	14.46	8.90	10.50	1/13/2012	0.360
XX193	TRowePr 2050 Trust F (a)(b)	Target-Date 2050		0.21	5.76	14.54	8.93	10.55	1/13/2012	0.370
XX221	TRowePr 2050 Trust B (b)	Target-Date 2050		0.21	5.78	14.55	8.94	10.53	1/13/2012	0.360
XX194	TRowePr 2055 Trust F (a)(b)	Target-Date 2055		0.16	5.73	14.54	8.94	10.55	1/13/2012	0.370
XX222	TRowePr 2055 Trust B (b)	Target-Date 2055		0.16	5.75	14.55	8.94	10.53	1/13/2012	0.360
XX195	TRowePr 2060 Trust F (a)(b)	Target-Date 2060		0.12	5.71	14.52	8.93	8.89	12/5/2014	0.370
XX223	TRowePr 2060 Trust B (b)	Target-Date 2060		0.12	5.71	14.53	8.94	8.89	12/5/2014	0.360
XX245	TRowePr 2065 Trust F (a)(b)	Target-Date 2065+		0.13	5.68	N/A	N/A	9.65	10/19/2020	0.370
XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+		0.13	5.68	N/A	N/A	9.68	10/19/2020	0.360
XX196	TRowePr RtrmtBal Trust F (a)(b)	Target-Date Retirement		1.42	5.82	7.58	5.15	5.67	1/13/2012	0.370
XX732	TRowePrRtrmt Bal B (b)	Target-Date Retirement		1.42	5.84	7.59	5.15	5.65	1/13/2012	
Specialty										
TTMIX	TRowePr Comm Tech I	Communications		-3.46	16.58	14.75	14.39	14.43	10/13/1993	0.680
THISX	TRowePr Hlth Scnc I	Health		0.00	-5.59	9.55	7.38	13.06	12/29/1995	0.670
VGSNX	Vngrd RealEst Indx Inst	Real Estate		2.65	8.98	9.42	4.87	7.96	12/2/2003	0.110
TSNIX	TRowePr Scnc Tech I	Technology		-15.63	1.26	16.78	15.07	11.60	9/30/1987	0.690

Performance (continued)

			Total Return (%)	Average Annual Return (%)					
Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
International									
RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	1.70	3.31	10.83	6.44	7.82	6/17/1999	0.570
VTSNX	Vngrd Ttl IntlStkIdx Inst	Foreign Large Blend	5.51	6.38	11.47	5.24	5.22	11/29/2010	0.060
TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	6.54	5.22	12.06	5.37	3.89	12/29/2006	0.670
Small cap									
PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	-11.10	-12.88	6.98	9.44	11.24	6/3/1960	0.660
VSCIX	Vngrd SmCap Indx Inst	Small Blend	-7.37	-1.58	15.63	7.76	8.69	7/7/1997	0.040
VSENX	JPM SmCap Eq R6	Small Blend	-6.92	-2.70	13.21	7.61	11.96	12/20/1994	0.750
XX436	SmCap Val Eq D	Small Blend	-5.74	0.98	14.40	7.58	9.17	1/13/2012	0.640
WIAEX	Wasatch SmCap Gr Inst	Small Growth	-13.44	-3.83	9.74	7.68	11.18	12/8/1986	1.070
XX435	SmCap Cor Eq D	Small Growth	-5.87	-0.42	13.27	8.56	11.15	1/13/2012	0.740
DVZRX	DE SmCap Val R6	Small Value	-5.20	-0.64	16.31	N/A	8.04	5/2/2016	0.710
Mid cap									
VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	-6.11	-2.77	16.84	8.36	9.85	3/28/2011	0.030
XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	-7.07	-6.17	12.00	8.84	11.59	1/13/2012	0.610
JMVYX	JPM MdCap Val R6	Mid-Cap Value	-1.99	2.54	17.10	7.50	11.41	11/13/1997	0.690
XX437	MdCap Val D	Mid-Cap Value	-2.97	1.41	19.82	9.46	11.70	1/13/2012	0.640
Large cap									
VIIIIX	Vngrd Inst Indx Inst Pls	Large Blend	-4.28	8.23	18.57	12.49	8.77	7/7/1997	0.020
PDGIX	TRowePr Divd Gr I	Large Blend	2.31	7.53	16.05	11.57	10.24	12/30/1992	0.510
FLCNX	Fid Contra K6	Large Growth	-4.49	9.82	19.55	N/A	15.37	5/25/2017	0.450
FBCGX	Fid Blue Chip Gr K6	Large Growth	-12.71	4.67	21.95	N/A	17.50	5/25/2017	0.450
XX466	TRowePr Gr Stk B (a)	Large Growth	-9.57	4.71	14.73	12.13	10.78	3/31/2006	0.450
XX465	TRowePr Eq Inc B	Large Value	4.08	7.11	17.21	9.18	8.00	9/8/2006	0.450
Balanced									
XX200	TRowePr Cap App A	Moderate Allocation	0.05	7.31	13.59	10.36	9.68	3/31/2006	0.570
FPKFX	Fid Puritan K6	Moderate Allocation	-4.02	4.45	12.96	N/A	10.48	6/14/2019	0.320
Bonds									
REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	3.63	4.09	4.89	N/A	3.55	4/22/2016	0.550
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	2.87	5.54	1.98	2.63	5.93	12/30/1988	0.410
TSPNX	TRowePr Sptcrrm Inc I	Multisector Bond	2.16	5.58	4.35	3.21	5.96	6/29/1990	0.470

Fixed investment option

VRU#	Fixed investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
365	NRS Florida Fixed Fund	3.180	N/A

Disclosures

Fee disclosures

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

a) These funds are not open to new participants.

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation

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Contact us



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www.nrsflorida.com



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COLUMBUS OH 43218-2797

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24 hours a day, seven days a week.



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T Rowe Price Retirement 2030 TRUST B

Category:
Target-Date 2030

Investment Information from investment's prospectus

Investment Objective & Strategy

The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Tr.

Past Name: N/A

Broad Asset Class: Asset Allocation
Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Operations

Fund Inception Date: 01-13-2012
Initial Share Class Inception Date: 01-13-2012

Advisor: T. Rowe Price Trust Company
Subadvisor: T. Rowe Price Associates, Inc.

Fees and Expenses: as of 07-01-2021

Gross Prospectus Expense Ratio: 0.36
Net Prospectus Expense Ratio: 0.36

Waiver Data	Type	Exp. Date	%
-	-	-	-

Portfolio Manager(s)

Wyatt A. Lee, CFA, M.B.A., Washington University, 1998... Since 2015.
Kimberly E. DeDominicis, Since 2019.

Notes

This is a Collective Investment Fund and is therefore not subject to the same legal requirements as a mutual fund. Collective Investment Funds are available to individuals only through their participation in a qualified retirement plan. Rating information is not available for Collective Investment Funds.

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

Overall Morningstar Rating(TM)

Morningstar Return
High

Morningstar Risk
+Avg

Out of 188 Target-Date 2030 funds. An Investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, 10-year Ratings. See disclosure for details.

Morningstar Proprietary Statistics

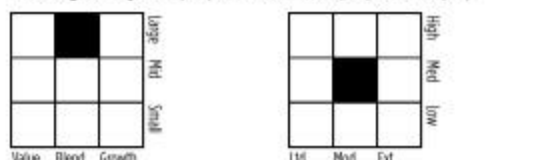
	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	-----	****	*****	*****
Fund Rank Percentile	45	8	1	1
Out of # of Investments	198	188	162	105

Portfolio Analysis as of 12-31-2024

Asset Allocation %	Long	Short	Net
U.S. Stocks	46.51	0.91	47.42
Non-U.S. Stocks	19.48	0.01	19.49
Bonds	32.41	2.59	35.00
Cash	5.59	0.93	6.52
Other	1.21	0.77	1.98

Total Number of Stocks	0
Total Number of Bond Holdings	0
Annual Turnover Ratio %	4.40
Total Fund Assets (\$mil)	38633.26

Morningstar Stylebox(TM) as of 12-31-2024(EQ);12-31-24(F-I)



Statistics as of 12-31-2024	Stk Port Avg	Category	S&P 500
P/E Ratio	18.62	18.62	20.90
P/B Ratio	2.72	2.88	4.10
P/C Ratio	11.93	12.09	14.07
GeoAvgCap(\$mil)	103,487.24	140,636.85	312,902.82

Top 10 Holdings as of 12-31-2024

	% Assets
T. Rowe Price Bond Tr I-T4	11.37
T. Rowe Price Growth Stock Tr-Z	10.26
T. Rowe Price U.S. Value Equity Tr-Z	10.00
T. Rowe Price U.S. Large-Cap Core Tr-Z	7.13
T. Rowe Price Equity Index Tr-Z	6.84
T. Rowe Price International Core Eq Tr-Z	5.02
T. Rowe Price International Val Eq Tr-Z	4.80
T. Rowe Price US Ltd Dur Inf Fo Bd Tr-Z	4.46
T. Rowe Price International Gr Eq Tr-Z	4.36
T. Rowe Price Real Assets Tr I-Z	4.24

Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Risk Measures as of 03-31-2025

	Port Avg	Category	S&P 500
3 Yr Std Dev	12.78	17.31	17.31
3 Yr Sharpe Ratio	0.08	0.33	0.33
3 Yr Alpha	0.97	---	---
3 Yr Beta	1.01	---	---
3 Yr R-Squared	97.97	---	---

Morningstar Sectors as of 07-01-2021

	%Fund	S&P 500
Cyclical	33.62	28.62
Basic Materials	5.18	1.79
Consumer Cyclical	9.86	10.35
Financial Services	14.04	14.21
RealEstate	4.54	2.27
Sensitive	45.42	51.45
Communication Services	6.25	9.33
Energy	5.26	3.66
Industrials	10.18	7.46
Technology	23.73	31.00
Defensive	20.96	19.94
Consumer Defensive	5.71	6.03
Healthcare	12.84	11.19
Utilities	2.41	2.72

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