

2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/27/2025

General Information

Name: Hon Catalina Avalos

CONFIDENTIAL

PID 295595

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (17Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of March 31, 2025 was \$ 2,838,833.44.

2024 Form 6 - Full and Public Disclosure of Financial Interests

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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 \$ 67,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Real Property{REDACTED}	\$ 910,000.00
Real Property{REDACTED}	\$ 340,000.00
Truist Bank- Savings and Checking Accounts	\$ 257,708.31
Chase Bank- Savings and Checking Account	\$ 122,605.15
National Life Group Life Insurance	\$ 18,328.23
401K- Voya Financial- MyCompass Ind. Moderate 2035 FdR6	\$ 704,693.57
Real Property{REDACTED}	\$ 800,000.00
{REDACTED} part interest	\$ 200,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Truist Bank - mortgages and line of credit	Truist Bank P.O. Box 79041 Baltimore, MD 21279-0041	\$ 244,548.60
Provident Funding Mortgage	P.O. Box 5914, Santa Rosa, CA 95402	\$ 336,953.22

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
Florida State Courts	500 S. Duval Street, Tallahassee, FL 32399	\$ 186,049.56

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.

Catalina Avalos

Digitally signed: 06/27/2025

Filed with COE: 06/27/2025

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

CATALINA M AVALOS

At Your Service



www.voyaretirementplans.com



1-800-584-6001

TTY: 711 Automated Voice Response System
available 24/7 Representatives are available
Monday thru Friday, 8:00 a.m. - 9:00 p.m. ET

January 01, 2025 - March 31, 2025

Your Account Balance as of March 31, 2025

\$704,693.57

TRIPP SCOTT P.A. 401(K) PLAN

Location: TRIPP SCOTT, P.A.

Your Account Summary

Account Balance on 01/01/2025	\$705,587.43
Your Contributions	\$0.00
Withdrawals	-\$419.18
Investment Earnings	-\$474.68
Account Balance on 03/31/2025	\$704,693.57
Vested Balance	\$704,693.57

Your Current Investment Mix



Asset Allocation 100%

Your Personal Performance

Your return for the quarter	-0.07%
Your return for the prior 12 months	5.52%

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page 4



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- an email notifying you of available documents
- instant access to your document on our secure website instead of waiting for a paper copy via U.S. mail

Your Estimated Monthly Income in Retirement

The Estimated Monthly Income in Retirement below is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement statement account balance and the assumptions noted below, a monthly lifetime retirement income has been **estimated** as both a single life annuity arrangement and a qualified joint and 100% survivor annuity arrangement.

Account Balance (including any outstanding loan balance(s) ¹ that is not in default) as of 03/31/2025	\$704,693.57
Single Life Annuity ² monthly payment at age 67 for your life	\$4,502.96
Qualified Joint and 100% Survivor Annuity ³ monthly payment at age 67 for your life and for the life of your surviving spouse	\$3,847.60

The estimated monthly payments in this statement assume that payments begin 03/31/2025 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

¹If you have taken a loan from the plan and are not in default on the loan, the estimated monthly payments in this statement assume that the loan has been fully repaid.

²A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

³A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 4.16%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 03/03/2025 as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse who is assumed to be your age are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

The estimated monthly payment amounts in this statement assume that your account balance is 100% vested.

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

January 01, 2025 - March 31, 2025

CATALINA M AVALOS

About You

	Hire Date
CATALINA M AVALOS	01/14/2009

About Your Plan

Plan Number	Plan Type
	401K

Activity Statement for Your 401(K) Plan

Your Current Investment Portfolio for Plan 553279

Investment Objective	Balance on 01/01/2025	Total Activity	Investment Earnings	Balance on 03/31/2025	Number of Units/Shares	Unit/Share Price
Asset Allocation						
MyCompass Ind Moderate 2035 Fd R6	\$705,587.43	-\$419.18	-\$474.68	\$704,693.57	46,604.2520	\$15.1208
Total	\$705,587.43	-\$419.18	-\$474.68	\$704,693.57		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan

MyCompass Ind Moderate 2035 Fd R6	100%
Total	100%

Activity by Source of Contributions for Plan

Investment Objective	Balance on 01/01/2025	Contributions	Withdrawals	Investment Earnings	Balance on 03/31/2025	% Vested
Employer Match (	\$55,003.56	\$0.00	-\$32.68	-\$37.00	\$54,933.88	100.0%
Employee PreTax	\$308,844.65	\$0.00	-\$183.48	-\$207.77	\$308,453.40	100.0%
Year End Match	\$7,106.39	\$0.00	-\$4.22	-\$4.78	\$7,097.39	100.0%
Employer Profit Sharing	\$204,890.81	\$0.00	-\$121.72	-\$137.84	\$204,631.25	100.0%
Safe Harbor Match	\$129,742.02	\$0.00	-\$77.08	-\$87.29	\$129,577.65	100.0%
Total	\$705,587.43	\$0.00	-\$419.18	-\$474.68	\$704,693.57	

In the event you do not meet the IRC 402(g), 457(b) or other applicable deferral contribution limit, any amounts remitted to Voya as catch-up will be considered regular deferrals.

Fee Detail for Plan

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Administrative Fees	01/13/2025	Employer Match (	MyCompass Ind Moderate 2035 Fd R6	-0.4405	\$14.9842	-\$6.60
Administrative Fees	01/13/2025	Employee PreTax	MyCompass Ind Moderate 2035 Fd R6	-2.4739	\$14.9842	-\$37.07
Administrative Fees	01/13/2025	Year End Match	MyCompass Ind Moderate 2035 Fd R6	-0.0567	\$14.9842	-\$0.85
Administrative Fees	01/13/2025	Employer Profit Sharing	MyCompass Ind Moderate 2035 Fd R6	-1.6411	\$14.9842	-\$24.59
Administrative Fees	01/13/2025	Safe Harbor Match	MyCompass Ind Moderate 2035 Fd R6	-1.0391	\$14.9842	-\$15.57

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Fee Detail for Plan [REDACTED]

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Asset-Based Fee	01/10/2025	Employer Match (	MyCompass Ind Moderate 2035 Fd R6	-1.7399	\$14.9896	-\$26.08
Asset-Based Fee	01/10/2025	Employee PreTax	MyCompass Ind Moderate 2035 Fd R6	-9.7674	\$14.9896	-\$146.41
Asset-Based Fee	01/10/2025	Year End Match	MyCompass Ind Moderate 2035 Fd R6	-0.2248	\$14.9896	-\$3.37
Asset-Based Fee	01/10/2025	Employer Profit Sharing	MyCompass Ind Moderate 2035 Fd R6	-6.4798	\$14.9896	-\$97.13
Asset-Based Fee	01/10/2025	Safe Harbor Match	MyCompass Ind Moderate 2035 Fd R6	-4.1035	\$14.9896	-\$61.51
Total			Administrative Fees			-\$84.68
			Asset-Based Fee			-\$334.50

Messages for Plan [REDACTED]

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2025, you may be able to contribute a maximum of \$23,500 to your 403(b) or 401(k) retirement plan (possibly up to \$26,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2025, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$7,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$47,000 (2 x the \$23,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you did not initiate or request by calling one of our customer service representatives at the 1-800 Customer Service phone number provided above within 30 days of the date of this statement. Automated Voice Response System is available 24/7. Representatives are available Monday thru Friday, 8 a.m. to 9 p.m., ET or visit our web site at www.voyaretirementplans.com. The Company will investigate any claim and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported in this statement.

Voya Excessive Trading Policy - Voya has an Excessive Trading Policy and monitors fund transfer activity. To view Voya's Excessive Trading Policy refer to www.voyaretirementplans.com or your plan's website, or to obtain a copy of Voya's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.voyaretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

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Messages for Plan [REDACTED]

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. There is a risk that holding more than 20 percent of a portfolio in the security of an entity (such as employer securities) may not be adequately diversified. Spreading assets among different types of investments can help to minimize the 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 well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through Voya Retirement Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

CATALINA M AVALOS

Investment Performance for Plan [REDACTED]

Average Annual Total Returns as of: 03/31/2025

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

THE PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. FOR MONTH-END PERFORMANCE, WHICH MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA SHOWN, PLEASE CALL 800-584-6001. INVESTMENT RETURN AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT, WHEN SOLD, AN INVESTMENT MAY BE WORTH MORE OR LESS THAN THE ORIGINAL COST.

Voya will assess an annual asset-based service fee of 0.19% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS AND CHARGES, AND EXPENSES OF THE FUNDS CAREFULLY BEFORE INVESTING. THE PROSPECTUS CONTAINS THIS AND OTHER INFORMATION. ANYONE WHO WISHES TO OBTAIN A FREE COPY OF THE FUND PROSPECTUS MAY CALL THEIR VOYA REPRESENTATIVE OR THE NUMBER ABOVE. PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Fund Number Investment Options	Gross / Net Fund Expense Ratio ¹	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Stability of Principal						
Stable Value						
G608-APEX Guaranteed Fixed Int Fund W V3	0.00%/0.00%	0.73%	3.12%		3.12%	12/13/2023
Bonds						
Intermediate Core-Plus Bond						
3871-Loomis Sayles Core Plus Bond Fund N	0.40%/0.40%	3.02%	4.22%	0.72%	2.12%	12/30/1994
Multisector Bond						
3524-PIMCO Income Fund Inst	0.83%/0.83%	3.30%	7.42%	5.24%	4.42%	03/30/2007
Asset Allocation						
Lifecycle - Index						
G316-MyCompass Ind Aggressive 2035 Fd R6	0.12%/0.12%	-0.41%	6.25%		11.62%	01/16/2024
G317-MyCompass Ind Aggressive 2045 Fd R6	0.12%/0.12%	-0.96%	6.78%		13.14%	01/16/2024
G318-MyCompass Ind Aggressive 2055 Fd R6	0.12%/0.12%	-1.20%	6.74%		12.42%	01/12/2024
G319-MyCompass Ind Aggressive 2065 Fd R6	0.12%/0.12%	-1.20%	6.71%		13.31%	01/16/2024
G320-MyCompass Ind Aggressive Ret Fd R6	0.11%/0.11%	0.46%	5.02%		8.13%	01/16/2024
G322-MyCompass Ind Conservative 2035 F R6	0.11%/0.11%	0.63%	4.85%		7.76%	01/16/2024
G323-MyCompass Ind Conservative 2045 F R6	0.12%/0.12%	-0.11%	5.44%		9.87%	01/16/2024
G324-MyCompass Ind Conservative 2055 F R6	0.12%/0.12%	-0.79%	6.71%		12.85%	01/16/2024
G325-MyCompass Ind Conservative 2065 F R6	0.12%/0.12%	-1.20%	6.72%		13.32%	01/16/2024
G326-MyCompass Ind Conservative Ret F R6	0.10%/0.10%	0.75%	3.98%		5.81%	01/16/2024
G328-MyCompass Ind Moderate 2035 Fd R6	0.12%/0.12%	-0.07%	5.52%		9.05%	01/02/2024
G329-MyCompass Ind Moderate 2045 Fd R6	0.12%/0.12%	-0.65%	6.52%		11.41%	01/02/2024
G330-MyCompass Ind Moderate 2055 Fd R6	0.12%/0.12%	-1.17%	6.75%		12.41%	01/02/2024
G331-MyCompass Ind Moderate 2065 Fd R6	0.12%/0.12%	-1.20%	6.71%		12.41%	01/02/2024
G332-MyCompass Ind Moderate Ret Fd R6	0.11%/0.11%	0.67%	4.48%		6.33%	01/02/2024
Balanced						
Moderate Allocation						
7027-American Funds Am Balanced R6	0.25%/0.25%	-0.15%	8.35%	11.14%	8.36%	07/26/1975
Large Cap Value/Blend						
Large Blend						
C975-Fidelity 500 Index Fund	0.02%/0.02%	-4.28%	8.24%	18.58%	12.49%	02/17/1988

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Investment Performance for Plan [REDACTED]

Average Annual Total Returns as of: 03/31/2025

See Performance Introduction Page for Additional Information

Fund Number Investment Options	Gross / Net Fund Expense Ratio ¹	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Value						
D264-Large Cap Value Fund R1	0.29%/0.29%	2.38%	8.63%	19.95%	13.86%	12/04/2018
Large Cap Growth						
Large Growth						
E658-Large Cap Growth Fund II R1	0.38%/0.38%	-8.02%	6.33%		8.53%	10/06/2020
Small/Mid/Specialty						
Mid-Cap Blend						
D122-Fidelity Mid Cap Index Fd	0.03%/0.03%	-3.44%	2.55%	16.27%	8.82%	09/08/2011
Mid-Cap Growth						
G604-Fidelity Growth Strategies Fund K6	0.45%/0.45%	-7.76%	3.08%	14.83%	11.37%	05/25/2017
Mid-Cap Value						
6595-Victory Sycmr Established Value F R6	0.54%/0.54%	-2.25%	-1.35%	18.56%	10.03%	08/16/1983
Small Blend						
C993-Fidelity Sm Cp Ind Fund	0.03%/0.03%	-9.47%	-3.88%	13.38%	6.44%	09/08/2011
Small Growth						
E509-Small Cap Growth Fund II R1	0.60%/0.60%	-14.24%	-7.72%		0.77%	08/03/2020
Small Value						
F857-Small Cap Value Fund III R1	0.38%/0.38%	-8.31%	0.84%		16.49%	01/04/2023
Global / International						
Foreign Large Growth						
E657-International Growth Fund II R1	0.48%/0.48%	4.34%	8.96%		6.00%	11/17/2020
Global Large-Stock Growth						
1899-American Funds New Perspective R6	0.41%/0.41%	-1.88%	5.96%	15.61%	10.74%	03/13/1973

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

¹The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.