

Professionally managed mutual funds allow smaller investors to pool their resources to invest in diversified portfolios. Individual investors can select from a variety of mutual fund strategies to find those compatible with their unique investment goals, timelines and risk tolerance. In addition, mutual fund shares are liquid, and the funds are regulated by The Securities and Exchange Commission (SEC). Sit Mutual Funds has a variety of funds to fit your investment objectives, timelines and risk tolerance.

Performance

(Annual Returns as of March 31, 2024) (%)

	1 Year	3 Year	5 Year	10 Year	
<u>Developing Markets Growth</u> ¹ (SDMGX)	2.80	-6.33	1.74	2.03	Growth Funds Growth funds' primary objective is long-term capital appreciation. Potential for a larger reward over time and has a fair amount of risk and volatility. Suitable for investors with longer time horizons.
MSCI Emerging Markets Index ²	5.34	-7.46	-0.28	0.48	
<u>ESG Growth</u> Class I (IESGX)	25.10	8.22	11.52	--	
<u>ESG Growth</u> Class S (SESGX)	24.80	7.94	11.24	--	
MSCI World Index ³	25.11	8.60	8.60	--	
<u>International Growth</u> ¹ (SNGRX)	13.92	1.63	7.39	4.29	Growth and Income Funds A more balanced approach to investing. Asset appreciation and income generation objectives. Can accommodate varied investment objectives and risk tolerances.
MSCI EAFE Index ⁴	15.32	4.78	7.33	4.80	
<u>Large Cap Growth</u> (SNIGX)	35.98	11.20	16.97	14.14	
Russell 1000® Growth Index ⁵	39.00	12.50	18.52	15.98	
<u>Mid Cap Growth</u> (NBNGX)	23.42	4.53	11.38	8.96	
Russell Midcap® Growth Index ⁶	26.28	4.62	11.82	11.35	Income Funds Primary objective is to generate current income. Best suited for investors seeking income, those with lower risk tolerance, and/or shorter investment timelines. May offer tax benefits.
<u>Small Cap Growth</u> ⁷ (SSMGX)	22.63	1.54	10.94	7.66	
Russell 2000® Growth Index ⁸	20.35	-2.68	7.38	7.89	