

PetSmart Puerto Rico, LLC
PetSmart Puerto Rico Retirement Plan
Investment Comparative Chart As Of 09/30/2025

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator.

Performance Information

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Plan Investment	Average Annual Total Return as of 09/30/2025				Benchmark Returns			
	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Deposits/Cash								
TDOA Banco Popular (TDOA)	3.93	2.98	2.06					
Equity Fund								
T ROWE PRICE RETIREMENT BLEND 2005 TRUST (87280L713) http://www.tcrfund.com/fund/BAN115/87280L713	8.64	6.22	N/A	6.32 (since 06/01/2018)	8.26	5.32		5.77 (since 06/01/2018) Morningstar Lifetime Allocation Moderate 2010 TR USD
T Rowe Price Retirement Blend 2010 Trust (87280L697) http://www.tcrfund.com/fund/BAN115/87280L697	9.02	6.67	N/A	6.68 (since 06/01/2018)	8.26	5.32		5.77 (since 06/01/2018) Morningstar Lifetime Allocation Moderate 2010 TR USD
T Rowe Price Retirement Blend 2015 Trust (87280L689) http://www.tcrfund.com/fund/BAN115/87280L689	9.35	7.11	N/A	6.98 (since 06/01/2018)	8.34	5.26		5.85 (since 06/01/2018) Morningstar Lifetime Allocation Moderate 2015 TR USD

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
T Rowe Price Retirement Blend 2020 Trust (87280L671) http://www.tcrfund.com/fund/BAN115/87280L671	9.62	7.59	N/A	7.35 (since 06/01/2018)	8.65	5.52		6.07 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2020 TR USD			
T Rowe Price Retirement Blend 2025 Trust (87280L663) http://www.tcrfund.com/fund/BAN115/87280L663	10.02	8.33	N/A	7.91 (since 06/01/2018)	9.16	6.11		6.44 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2025 TR USD			
T Rowe Price Retirement Blend 2030 Trust (87280L655) http://www.tcrfund.com/fund/BAN115/87280L655	11.11	9.43	N/A	8.68 (since 06/01/2018)	9.97	7.17		7.00 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2030 TR USD			
T Rowe Price Retirement Blend 2035 Trust (87280L648) http://www.tcrfund.com/fund/BAN115/87280L648	12.52	10.66	N/A	9.54 (since 06/01/2018)	11.23	8.71		7.78 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2035 TR USD			
T Rowe Price Retirement Blend 2040 Trust (87280L630) http://www.tcrfund.com/fund/BAN115/87280L630	13.80	11.72	N/A	10.25 (since 06/01/2018)	12.74	10.28		8.59 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2040 TR USD			
T Rowe Price Retirement Blend 2045 Trust (87280L622) http://www.tcrfund.com/fund/BAN115/87280L622	14.79	12.49	N/A	10.77 (since 06/01/2018)	14.06	11.40		9.17 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2045 TR USD			

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
T Rowe Price Retirement Blend 2050 Trust (87280L614) http://www.tcrfund.com/fund/BAN115/87280L614	15.06	12.64	N/A	10.87 (since 06/01/2018)	14.83	11.90		9.42 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2050 TR USD			
T Rowe Price Retirement Blend 2055 Trust (87280L598) http://www.tcrfund.com/fund/BAN115/87280L598	15.16	12.67	N/A	10.89 (since 06/01/2018)	15.07	11.99		9.43 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2055 TR USD			
T Rowe Price Retirement Blend 2060 Trust (87280L580) http://www.tcrfund.com/fund/BAN115/87280L580	15.19	12.69	N/A	10.89 (since 06/01/2018)	15.08	11.95		9.36 (since 06/01/2018)
					Morningstar Lifetime Allocation Moderate 2060 TR USD			
T. Rowe Price Retirement Blend 2065 Trus (872799499) http://www.tcrfund.com/fund/BAN115/872799499	13.55	N/A	N/A	12.10 (since 10/19/2020)	15.04			11.36 (since 10/19/2020)
					Morningstar Lifetime Allocation Moderate 2065 TR USD			
Equity-Income								
Vanguard Equity-Income Fund Admiral Shar (VEIRX) http://www.tcrfund.com/fund/BAN115/921921300	12.36	14.83	12.11		11.69	15.36	12.61	
					Morningstar US Large-Mid Cap Broad Value TR USD			
Fixed Income Fund								
Dodge & Cox Income Fund Class X (DOXIX) http://www.tcrfund.com/fund/BAN115/256206889	3.50	N/A	N/A	4.30 (since 05/02/2022)	3.06			2.94 (since 05/02/2022)
					Morningstar US Core Plus Bond TR USD			
Foreign Stock								

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Fidelity Global ex US Index Instl Prem (FSGGX) http://www.tcrfund.com/fund/BAN115/316146315	17.25	10.32	8.26		15.79	10.43	8.36	
					Morningstar Global ex-US Target Market Exposure NR USD			
Growth								
BlackRock Advantage Small Cap Core Fund (BDSKX) http://www.tcrfund.com/fund/BAN115/09258N802	10.24	11.67	N/A	11.16 (since 03/28/2016)	9.15	12.25	10.08 (since 03/28/2016)	
					Morningstar US Small Cap TR USD			
Fidelity Contrafund K6 (FLCNX) http://www.tcrfund.com/fund/BAN115/316071836	23.66	16.83	N/A	17.53 (since 05/25/2017)	24.78	16.01	17.52 (since 05/25/2017)	
					Morningstar US Large-Mid Cap Broad Growth TR USD			
MFS International Diversification R6 (MDIZX) http://www.tcrfund.com/fund/BAN115/552743544	14.06	8.86	N/A	7.97 (since 10/02/2017)	15.79	10.43	6.96 (since 10/02/2017)	
					Morningstar Global ex-US Target Market Exposure NR USD			
Victory Sycamore Established Value Fund (VEVRX) http://www.tcrfund.com/fund/BAN115/92646A427	-0.69	14.24	11.25		7.38	14.76	10.92	
					Morningstar US Mid Cap Broad Value TR USD			
Growth and Income								
Fidelity 500 Index Fund Institutional (FXAIX) http://www.tcrfund.com/fund/BAN115/315911750	17.59	16.45	15.29		18.10	16.00	15.10	
					Morningstar US Large-Mid Cap TR USD			

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	1yr.	5yr.	10yr.	Inception	1yr.	5yr.	10yr.	Inception *
Fidelity Extended Market Index InstlPrm (FSMAX) http://www.tcrfund.com/fund/BAN115/315911743	16.51	11.44	11.34		10.84	12.77	11.95	
					Morningstar US Mid Cap TR USD			
Money Market Fund								
Vanguard Federal Money Market (VMFXX) http://www.tcrfund.com/fund/BAN115/922906300	4.41	3.00	2.04		4.50	3.07	2.16	
					Morningstar US Dollar 1-Month Cash TR USD			

* Performance data is since inception date of the fund, if fewer than 10 years of performance is available

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Fee and Expense Information

The table below shows fee and expense information for plan investment alternatives. Fees shown below are in addition to Total Annual Operating Expenses.

Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Deposits/Cash			
TDOA Banco Popular			
Equity Fund			
T ROWE PRICE RETIREMENT BLI	0.20%	\$2.00	
T Rowe Price Retirement Blend 2010	0.20%	\$2.00	
T Rowe Price Retirement Blend 2015	0.20%	\$2.00	
T Rowe Price Retirement Blend 2020	0.20%	\$2.00	
T Rowe Price Retirement Blend 2025	0.20%	\$2.00	
T Rowe Price Retirement Blend 2030	0.20%	\$2.00	
T Rowe Price Retirement Blend 2035	0.20%	\$2.00	
T Rowe Price Retirement Blend 2040	0.20%	\$2.00	
T Rowe Price Retirement Blend 2045	0.20%	\$2.00	
T Rowe Price Retirement Blend 2050	0.20%	\$2.00	
T Rowe Price Retirement Blend 2055	0.20%	\$2.00	
T Rowe Price Retirement Blend 2060	0.20%	\$2.00	
T. Rowe Price Retirement Blend 2065	0.20%	\$2.00	
Equity-Income			
Vanguard Equity-Income Fund Admir:	0.18%	\$1.80	
Fixed Income Fund			
Dodge & Cox Income Fund Class X	0.36%	\$3.60	
Foreign Stock			
Fidelity Global ex US Index Instl Pre:	0.06%	\$0.60	
Growth			
BlackRock Advantage Small Cap Cor:	0.51%	\$5.10	
Fidelity Contrafund K6	0.45%	\$4.50	
MFS International Diversification R6	0.75%	\$7.50	
Victory Sycamore Established Value F	0.54%	\$5.40	
Growth and Income			
Fidelity 500 Index Fund Institutional	0.02%	\$0.20	
Fidelity Extended Market Index InstlP	0.04%	\$0.40	

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Plan Investment	Total Annual Operating Expenses		Shareholder Type Fees
	As a %	Per \$1000	
Money Market Fund			
Vanguard Federal Money Market	0.11%	\$1.10	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/understanding-retirement-plan-fees-and-expenses.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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Investment Restrictions

In addition to any restrictions imposed by the plan, the following restrictions are imposed by the plan investment alternative.

BlackRock Advantage Small Cap Core Fund

If as a result of its own investigation, information provided by a Financial Intermediary or other third-party, or otherwise, the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. For transactions placed directly with the Fund, the Fund may consider the trading history of accounts under common ownership or control for the purpose of enforcing these policies. Transactions placed through the same Financial Intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by the Fund. Certain accounts, such as omnibus accounts and accounts at Financial Intermediaries, however, include multiple investors and such accounts typically provide the Fund with net purchase or redemption and exchange requests on any given day where purchases, redemptions and exchanges of shares are netted against one another and the identity of individual purchasers, redeemers and exchangers whose orders are aggregated may not be known by the Fund.

Dodge & Cox Income Fund Class X

The Funds monitor selected trades on a daily basis. Trade activity monitoring may include: reviewing accounts where a purchase and sale occurs within a short period of time; reviewing transaction amount thresholds; and making comparisons against the Funds' "known offenders" database, which contains information about investors who have violated the excessive trading policy in the past. If the Funds determine that an investor has engaged in excessive trading, the Funds may temporarily or permanently restrict the account from subsequent purchases (including purchases by exchange). In determining whether to take such actions, the Funds seek to act in a manner that is consistent with the best interests of Fund shareholders. The Funds may consider the trading history of accounts under common ownership or control for the purpose of enforcing the excessive trading policy. If a Fund believes that trading activity that appears excessive may be for legitimate purposes, the Fund may permit the investor to justify the activity. Transactions placed through the same financial intermediary on an omnibus basis may be deemed part of a group for the purpose of this policy and may be rejected in whole or in part by a Fund. The Funds or an authorized agent or sub-agent may reject any purchase order (including exchange purchases) by any investor or group of investors indefinitely, with or without prior notice to the investor, for any reason, including, in particular, purchases that they believe are attributable to excessive traders or are otherwise excessive or potentially disruptive to a Fund. Such purchase orders may be revoked or cancelled by a Fund on the next business day after receipt of the order.

Fidelity 500 Index Fund Institutional

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Contrafund K6

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A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Extended Market Index InstlPrm

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

Fidelity Global ex US Index Instl Prem

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 85 days. Maximum of 3 round trips allowed per 12 month period. The Board of Trustees has adopted policies designed to discourage excessive trading of fund shares. Excessive trading activity in a fund is measured by the number of roundtrip transactions in a shareholder's account and each class of a multiple class fund is treated separately. A roundtrip transaction occurs when a shareholder sells fund shares (including exchanges) within 30 days of the purchase date. Shareholders with two or more roundtrip transactions in a single fund within a rolling 90-day period will be blocked from making additional purchases or exchange purchases of the fund for 85 days. Shareholders with four or more roundtrip transactions across all Fidelity® funds within any rolling 12-month period will be blocked for at least 85 days from additional purchases or exchange purchases across all Fidelity® funds. Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time. In addition to enforcing these roundtrip limitations, the fund may in its discretion restrict, reject, or cancel any purchases or exchanges that, in the Adviser's opinion, may be disruptive to the management of the fund or otherwise not be in the fund's interests.

MFS International Diversification R6

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Maximum of 2 round trips allowed per 3 month period. The fund is not intended to serve as a vehicle for frequent trading. The Board of Trustees of the fund has adopted the purchase and exchange limitation policy described below, which it believes is reasonably designed to discourage frequent fund share transactions. MFSC seeks to monitor and enforce this policy, subject to oversight by the Board of Trustees. The fund may alter its policies at any time without notice to shareholders. MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$15,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). This policy does not apply to MFS money market funds or to exchanges initiated by a retirement plan trustee or sponsor rather than by a plan participant, and other similar non-discretionary exchanges (e.g., in connection with fund mergers/acquisitions/liquidations). MFSC may make exceptions to this policy if, in its judgment, the transaction does not represent frequent trading activity, such as purchases made through systematic purchase plans (but not systematic exchange plans), payroll contributions, or distribution investment programs. In applying this policy, MFSC considers the information available to it at the time and reserves the right to consider trading effected through multiple accounts that are under common ownership, control, or influence to be trading out of a single account.

Vanguard Equity-Income Fund Admiral Shar

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period. Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, the board of trustees of each Vanguard fund places certain limits on frequent trading in the funds. Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.