

TECO ENERGY GROUP RETIREMENT SAVINGS PLAN

JACQUELYN E HINES
8013 N 46TH STREET
TAMPA FL 33617

Statement Period: 01/01/2022 - 03/31/2022
Participant ID: 19462495
Plan: 194545-01
Tampa Electric

What is my account balance?

\$379,556.20

As of 03/31/2022

Where can I go for help?

Website: empowermyretirement.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?

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of December 31, 2021	\$137,521.74	\$262,245.14	\$399,766.88
Payroll Contributions	5,057.60	1,230.12	6,287.72
Loan Payments	2,509.68	0.00	2,509.68
Change in Value	-11,414.40	-17,677.62	-29,092.02
Expenses	28.98	54.96	83.94
Balance as of March 31, 2022	\$133,703.60	\$245,852.60	\$379,556.20
Vested Balance as of March 31, 2022	\$133,703.60	\$245,852.60	\$379,556.20

Vesting information provided as of March 31, 2022

How will my future contributions be invested?

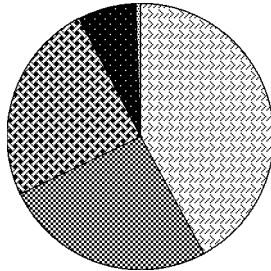
To view your investment elections for your future contributions, please visit your plan's website.








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How is my account invested?



-  42.15% Mid Cap Funds
-  25.75% Small Cap Funds
-  24.48% Asset Allocation
-  7.1% Large Cap Funds
-  .52% Bond

	<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>
Asset Allocation							
The Vanguard Target Retire 2030 Trust II	97,916.27	467.44	-5,507.64		20.85	92,896.92	2,074.055
Small Cap Funds							
DFA US Small Cap I	100,434.51	3,221.87	-5,952.91		21.61	97,725.08	2,211.976
Mid Cap Funds							
Artisan Mid Cap Inv	113,632.47	3,070.55	-17,600.82		21.88	99,124.08	2,635.578
Vanguard Selected Value Inv	59,095.98	1,949.56	-174.35		13.53	60,884.72	1,992.953
Large Cap Funds							
Dodge & Cox Stock Fund	26,678.29		270.43		5.58	26,954.30	109.776
Bond							
PIMCO Total Return Instl	2,009.36	87.98	-126.73		0.49	1,971.10	205.751
Totals	399,766.88	8,797.40	-29,092.02		83.94	379,556.20	

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 After Tax	7,462.04	413.40	-615.32	1.62	7,261.74	100%	7,261.74
Employee Before Tax	126,637.00	7,153.88	-10,530.47	26.70	123,287.11	100%	123,287.11
Employee Before Tax Catch Up	1,711.34		-134.30	0.33	1,577.37	100%	1,577.37
Employer Match	151,399.36	910.40	-10,775.77	31.60	141,565.59	100%	141,565.59
Supp Match	3,013.20	319.72	-219.02	0.62	3,114.52	100%	3,114.52

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How is my account being funded? (continued)

	<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>
Esop - Frozen	107,832.58		-6,682.83	22.74	101,172.49	100%	101,172.49
Roth Catch Up	1,711.36		-134.31	0.33	1,577.38	100%	1,577.38
Totals	399,766.88	8,797.40	-29,092.02	83.94	379,556.20		379,556.20

What is my loan information?

<u>Loan</u>	<u>Beginning Principal Balance</u>	<u>New Loans Issued</u>	<u>Interest Paid</u>	<u>Principal Paid</u>	<u>Total Payments</u>	<u>Distributed Loans</u>	<u>Ending Principal Balance</u>
19462495-4-A	19,682.79		270.45	2,239.23	2,509.68		17,443.56
Totals	19,682.79		270.45	2,239.23	2,509.68		17,443.56

What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
Deposits/Contributions			
Payroll Contribution	Jan 13, 2022	Jan 13, 2022	973.01
Loan Payment	Jan 13, 2022	Jan 13, 2022	418.28
Payroll Contribution	Jan 27, 2022	Jan 27, 2022	1,001.52
Loan Payment	Jan 27, 2022	Jan 27, 2022	418.28
Payroll Contribution	Feb 10, 2022	Feb 10, 2022	982.64
Loan Payment	Feb 10, 2022	Feb 10, 2022	418.28
Payroll Contribution	Feb 24, 2022	Feb 24, 2022	1,020.38
Loan Payment	Feb 24, 2022	Feb 24, 2022	418.28
Payroll Contribution	Dec 31, 2021	Mar 03, 2022	319.72
Payroll Contribution	Mar 10, 2022	Mar 10, 2022	982.64
Loan Payment	Mar 10, 2022	Mar 10, 2022	418.28
Payroll Contribution	Mar 24, 2022	Mar 24, 2022	1,007.81
Loan Payment	Mar 24, 2022	Mar 24, 2022	418.28
Total Deposits/Contributions			8,797.40
Expenses			
Revenue Credit		Jan 12, 2022	35.36
Participant Account Maintenance		Jan 14, 2022	-12.00
Revenue Credit		Feb 14, 2022	32.15
Revenue Credit		Mar 14, 2022	28.43
Total Expenses			83.94

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What activity took place this period? (continued)

	<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	Jan 31, 2022	3.67	PIMCO Total Return Instl	0.365	10.050
Dividend	Feb 28, 2022	3.57	PIMCO Total Return Instl	0.359	9.940
Dividend	Mar 28, 2022	84.86	Dodge & Cox Stock Fund	0.339	250.110
Short Term Capital Gain	Mar 28, 2022	0.76	Dodge & Cox Stock Fund	0.003	250.110
Long Term Capital Gain	Mar 28, 2022	158.84	Dodge & Cox Stock Fund	0.635	250.110
Dividend	Mar 30, 2022	151.16	DFA US Small Cap I	3.383	44.680
Dividend	Mar 31, 2022	3.87	PIMCO Total Return Instl	0.404	9.580
Total Dividends/Capital Gains		406.73			

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

<u>Period</u>	<u>Year To Date</u>
<u>01/01/2022 - 03/31/2022</u>	<u>01/01/2022 - 03/31/2022</u>
-7.18%	-7.18%

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.

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 empowermyretirement.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

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How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of March 31, 2022					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
Asset Allocation									
The Vanguard Target Retire Incm Trust II ^{1,4,5}	2779	-4.74	-4.74	.22	5.79	5.36	5.00	Feb 2008	.08
The Vanguard Target Retire 2015 Trust II ^{1,4,5}	2768	-4.76	-4.76	.45	6.28	6.00	6.27	Feb 2008	.08
The Vanguard Target Retire 2020 Trust II ^{1,4,5}	2769	-5.08	-5.08	1.45	7.91	7.33	7.37	Feb 2008	.08
The Vanguard Target Retire 2025 Trust II ^{1,4,5}	2770	-5.47	-5.47	2.01	9.03	8.23	8.12	Feb 2008	.08
The Vanguard Target Retire 2030 Trust II ^{1,4,5}	2771	-5.63	-5.63	2.66	9.93	8.93	8.76	Feb 2008	.08
The Vanguard Target Retire 2035 Trust II ^{1,4,5}	2772	-5.63	-5.63	3.46	10.87	9.66	9.39	Feb 2008	.08
The Vanguard Target Retire 2040 Trust II ^{1,4,5}	2773	-5.65	-5.65	4.24	11.78	10.36	9.93	Feb 2008	.08
The Vanguard Target Retire 2045 Trust II ^{1,4,5}	2774	-5.68	-5.68	5.04	12.68	10.95	10.26	Feb 2008	.08
The Vanguard Target Retire 2050 Trust II ^{1,4,5}	2775	-5.67	-5.67	5.19	12.82	11.04	10.29	Feb 2008	.08
The Vanguard Target Retire 2055 Trust II ^{1,4,5}	2776	-5.65	-5.65	5.21	12.82	11.04	10.28	Aug 2010	.08
The Vanguard Target Retire 2060 Trust II ^{1,4,5}	2777	-5.63	-5.63	5.22	12.85	11.06	10.33	Mar 2012	.08
The Vanguard Target Retire 2065 Trust II ^{1,4,5,7}	7380	-5.65	-5.65	5.16	12.83	N/A	11.41	Jul 2017	.08
International Funds									
BlackRock MSCI ACWI ex-U.S. Index M ^{2,4,5}	3101	-6.18	-6.18	-2.19	7.44	6.82	4.76	Sep 2014	.07
Dodge & Cox International Stock ^{2,4}	1369	-.59	-.59	2.99	8.01	5.17	6.24	May 2001	.63
Small Cap Funds									
BlackRock Russell 2500 Index M ^{3,4,5}	7560	-5.80	-5.80	.39	13.82	11.61	12.17	Jan 2013	.04
DFA US Small Cap I ^{3,4}	376	-5.96	-5.96	3.77	13.93	9.79	11.62	Mar 1992	.27
Mid Cap Funds									
Artisan Mid Cap Inv ^{3,4}	3244	-15.52	-15.52	-4.53	18.89	16.98	13.14	Jun 1997	1.18
Vanguard Selected Value Inv ^{3,4}	3450	-.29	-.29	9.87	15.61	9.63	11.46	Feb 1996	.32
Large Cap Funds									
BlackRock Equity Index Fund M ⁵	5718	-4.59	-4.59	15.66	18.96	16.03	14.66	Mar 1997	.02
Dodge & Cox Stock Fund ⁴	4112	1.01	1.01	14.85	17.30	13.27	14.25	Jan 1965	.52
T. Rowe Price Large Cap Growth I ⁴	14091	-13.25	-13.25	3.09	18.67	20.00	17.03	Oct 2001	.56
Bond									
BlackRock US Debt Index Fd W ^{5,6}	1843	-5.84	-5.84	-4.09	1.73	2.20	2.30	Feb 2001	.04
PIMCO Total Return Instl ^{4,6}	6184	-6.19	-6.19	-4.02	2.18	2.50	2.73	May 1987	.47
Stable Value									
Putnam Stable Value Fund ^{4,5}	1093	.52	.52	2.25	2.36	2.32	N/A	Feb 1991	.24

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.

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

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 please visit empowermyretirement.com.

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. Please note, not all plans offer funds that are structured in this manner.

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How have the investments in my plan performed? (continued)

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.

⁷ If different than the gross expense ratio, the net expense ratio is less applicable fee waivers or expense reimbursements.

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.

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-----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.

