

American Funds Intl Gr and Inc R-6 RIGGX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Andrew Suzman since 10-2008  
Steven Watson since 10-2008  
Patrice Collette since 09-2010  
Leo Hee since 07-2015  
Michael Cohen since 07-2018  
Lisa Thompson since 09-2018  
Barbara Burtin since 09-2024  
Bobby Chada since 09-2024

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.76 years.
- Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.53 is 29.33% lower than the Foreign Large Blend category average.

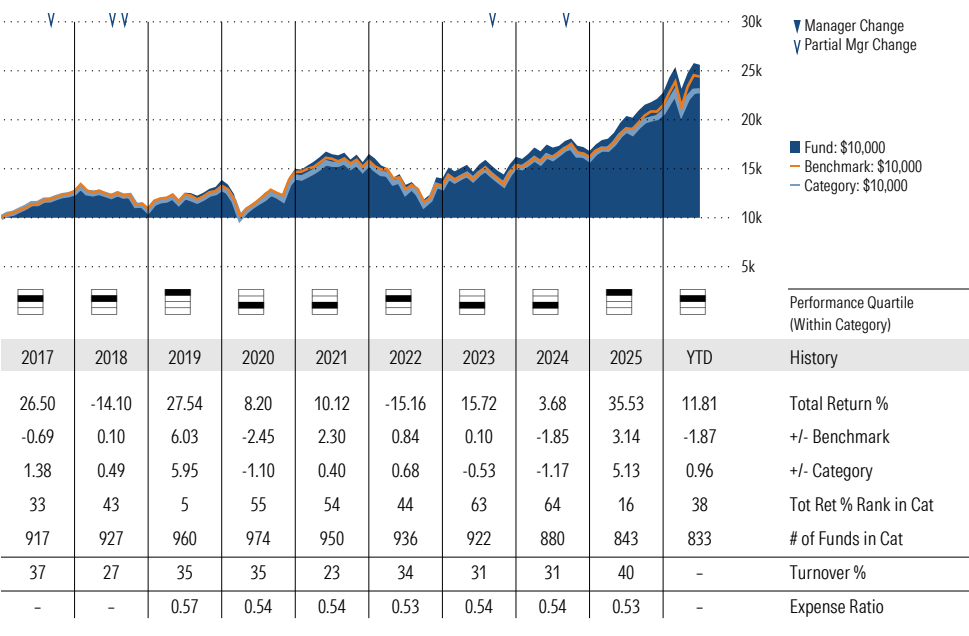
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

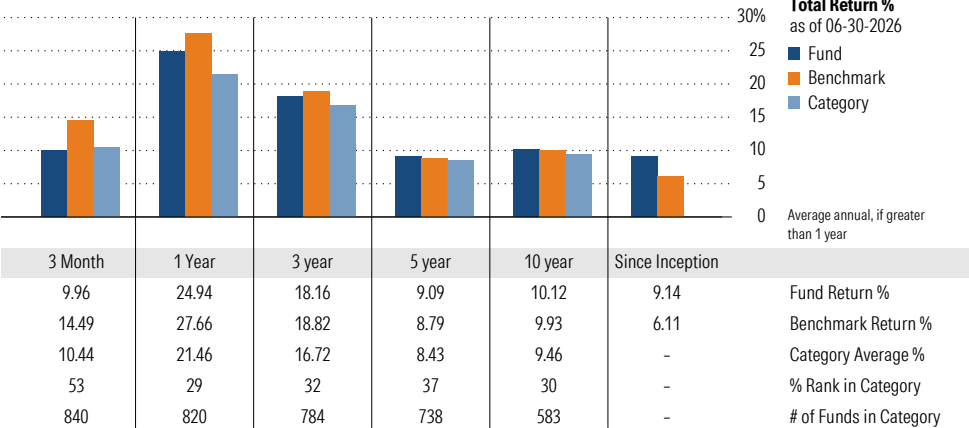
ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 2        | 06-30-2026 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 1-Low    | 02-15-2022 |

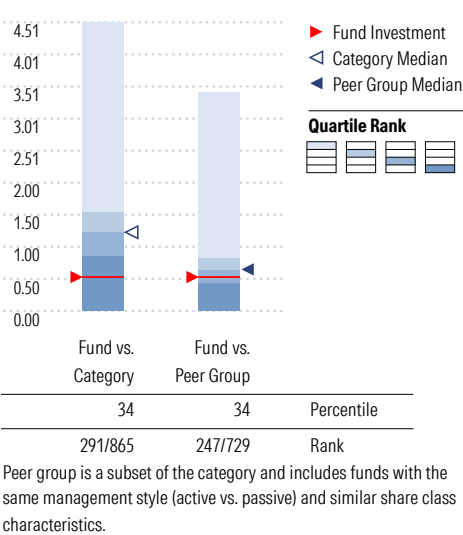
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 2.01  | -     | 0.50  |
| Beta               | 0.86  | -     | 0.87  |
| R-Squared          | 94.08 | -     | 88.17 |
| Standard Deviation | 12.29 | 13.89 | 12.92 |
| Sharpe Ratio       | 1.06  | 0.98  | 0.92  |
| Tracking Error     | 3.58  | -     | 4.65  |
| Information Ratio  | -0.12 | -     | -0.38 |
| Up Capture Ratio   | 93.28 | -     | 91.87 |
| Down Capture Ratio | 87.07 | -     | 94.63 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.55 | 18.56 | 18.31 |
| Price/Book Ratio     | 2.35  | 2.38  | 2.31  |
| Geom Avg Mkt Cap \$B | 95.48 | 89.99 | 87.75 |
| ROE                  | 21.68 | 20.63 | 18.98 |

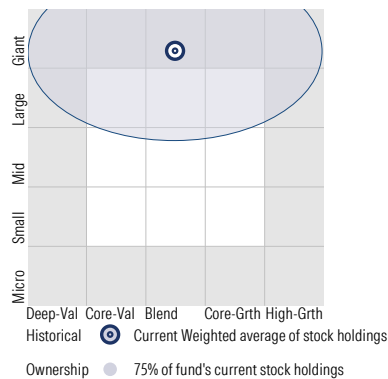
# American Funds Intl Gr and Inc R-6 RIGGX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 06-30-2026

Morningstar Style Box™

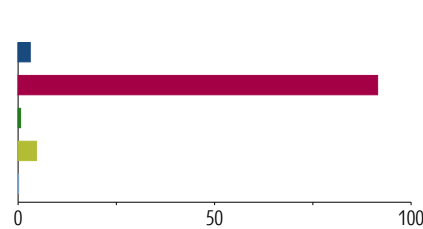


## Style Breakdown

| Equity |       |        |       |
|--------|-------|--------|-------|
| 26     | 40    | 24     | Large |
| 3      | 4     | 2      | Mid   |
| 1      | 0     | 0      | Small |
| Value  | Blend | Growth |       |

Weight %  
>50 25-50 10-25 0-10

## Asset Allocation as of 06-30-2026

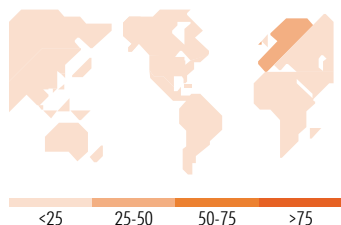


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 3.09          | 4.30          |
| Non-US Stocks | 91.48         | 93.50         |
| Bonds         | 0.64          | 1.21          |
| Cash          | 4.65          | 2.26          |
| Other         | 0.14          | -1.26         |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 06-30-2026

|                        | Fund         | Bmark        | Cat          | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| <b>Cyclical</b>        | <b>35.00</b> | <b>38.57</b> | <b>38.94</b> |      |           |                  |
| Basic Materials        | 7.13         | 6.27         | 6.52         |      |           |                  |
| Consumer Cyclical      | 7.04         | 7.10         | 7.75         |      |           |                  |
| Financial Services     | 19.44        | 23.91        | 23.33        |      |           |                  |
| Real Estate            | 1.39         | 1.29         | 1.34         |      |           |                  |
| <b>Sensitive</b>       | <b>48.23</b> | <b>46.49</b> | <b>42.97</b> |      |           |                  |
| Communication Services | 6.13         | 4.66         | 4.79         |      |           |                  |
| Energy                 | 4.77         | 4.39         | 4.58         |      |           |                  |
| Industrials            | 14.80        | 13.95        | 16.94        |      |           |                  |
| Technology             | 22.53        | 23.49        | 16.66        |      |           |                  |
| <b>Defensive</b>       | <b>16.77</b> | <b>14.93</b> | <b>18.09</b> |      |           |                  |
| Consumer Defensive     | 7.24         | 5.02         | 6.14         |      |           |                  |
| Healthcare             | 5.81         | 6.93         | 8.86         |      |           |                  |
| Utilities              | 3.72         | 2.98         | 3.09         |      |           |                  |

## World Regions % Equity 06-30-2026



| Region        | Fund % | Cat % | Region         | Fund % | Cat % | Region            | Fund % | Cat % | Market Maturity | Fund % |
|---------------|--------|-------|----------------|--------|-------|-------------------|--------|-------|-----------------|--------|
| Americas      | 10.79  | 10.30 | Greater Europe | 51.36  | 52.21 | Market Maturity   |        |       |                 |        |
| North America | 7.96   | 8.95  | United Kingdom | 11.59  | 12.61 | Developed Markets | 88.54  |       |                 |        |
| Central/Latin | 2.83   | 1.35  | W euro-ex UK   | 36.78  | 38.16 | Emerging Markets  | 11.46  |       |                 |        |
|               |        |       | Emrgng Europe  | 0.17   | 0.18  | Not Available     | 0.00   |       |                 |        |
|               |        |       | Africa         | 2.82   | 1.26  |                   |        |       |                 |        |

## Top 10 Holdings as of 06-30-2026

| Name                                        | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 5.84        | 5.84         | -            | Technology         |
| ⊕ Capital Group Central Cash M              | 5.05        | 10.89        | -            | -                  |
| ⊕ ASML Holding NV                           | 3.29        | 14.19        | -            | Technology         |
| ⊖ SK Hynix Inc                              | 2.51        | 16.70        | -            | Technology         |
| ⊖ MediaTek Inc                              | 2.46        | 19.16        | -            | Technology         |
| ⊖ Samsung Electronics Co Ltd                | 2.40        | 21.56        | -            | Technology         |
| ⊕ AstraZeneca PLC                           | 1.79        | 23.35        | -            | Healthcare         |
| ⊕ TotalEnergies SE                          | 1.68        | 25.04        | -            | Energy             |
| ⊖ BAE Systems PLC                           | 1.44        | 26.47        | -            | Industrials        |
| UniCredit SpA                               | 1.30        | 27.77        | -            | Financial Services |

**Total Holdings 308**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Baird Aggregate Bond Inst BAGIX

Morningstar Category  
Intermediate Core Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000  
Mary Ellen Stanek since 09-2000  
Warren Pierson since 09-2000  
Charles Groeschell since 09-2000  
Meghan Dean since 05-2019  
Jay Schwister since 05-2019  
Jeffrey Schrom since 05-2019  
Patrick Brown since 05-2021  
Abhishek Pulakanti since 05-2022  
Andrew O'Connell since 05-2022

Quantitative Screens

- Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.77 years.

Style Consistency is not calculated for Fixed Income funds.

- Net Expense: The fund's expense ratio of 0.3 is 36.17% lower than the Intermediate Core Bond category average.

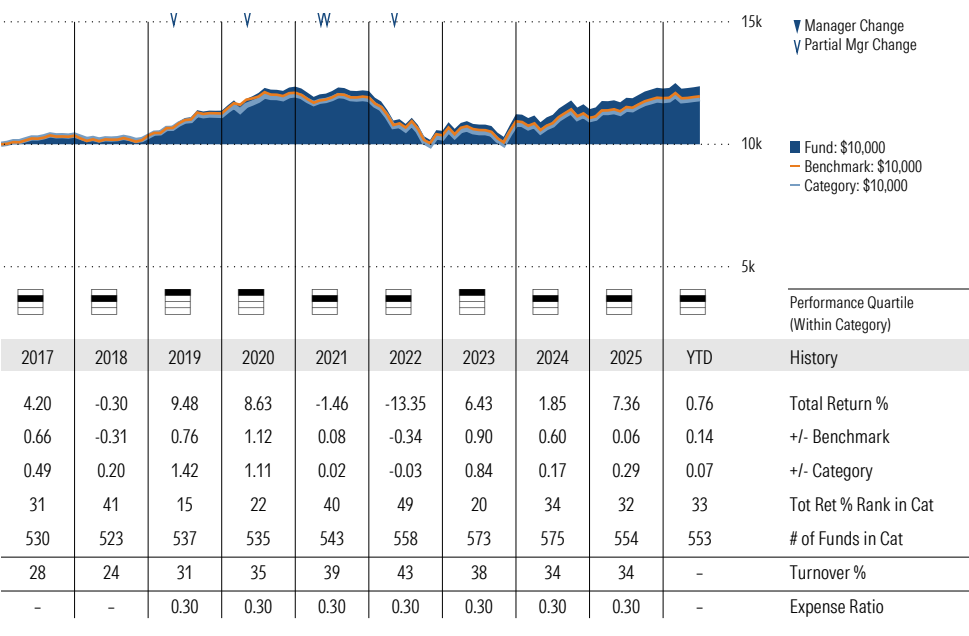
Morningstar Investment Management LLC Analysis

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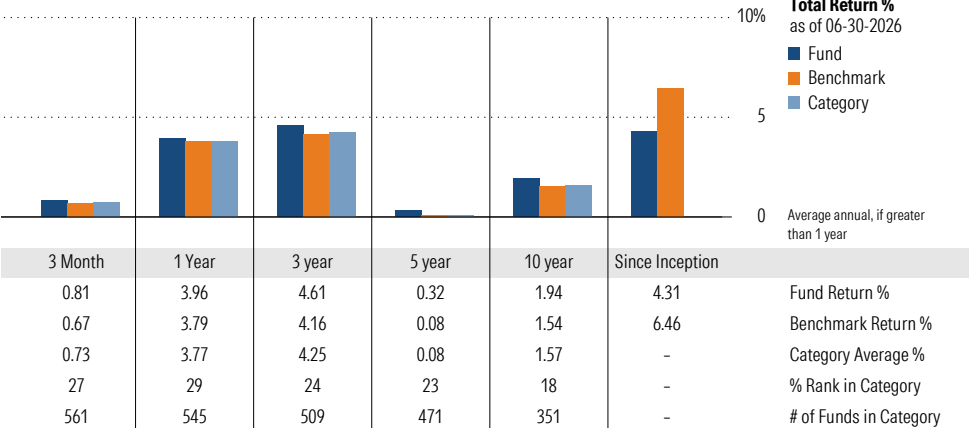
ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 4      | 06-30-2026 |
| ESG Commitment        | 1-Low  | 02-15-2022 |

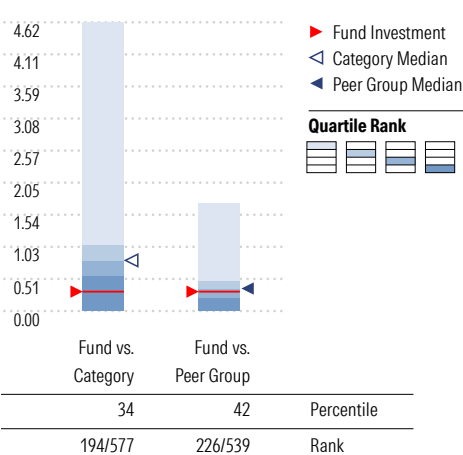
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 0.38   | -     | 0.10  |
| Beta               | 1.02   | -     | 0.98  |
| R-Squared          | 99.75  | -     | 98.26 |
| Standard Deviation | 5.65   | 5.55  | 5.51  |
| Sharpe Ratio       | 0.00   | -0.08 | -0.09 |
| Tracking Error     | 0.30   | -     | 0.64  |
| Information Ratio  | 1.53   | -     | -0.03 |
| Up Capture Ratio   | 103.29 | -     | 98.96 |
| Down Capture Ratio | 97.64  | -     | 97.55 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 5.88 | 4.43  | 5.44 |
| Avg Eff Maturity | 7.88 | -     | 7.83 |

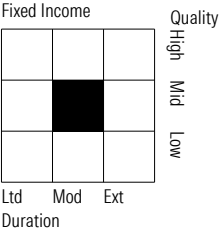
Baird Aggregate Bond Inst BAGIX

Morningstar Category  
Intermediate Core Bond

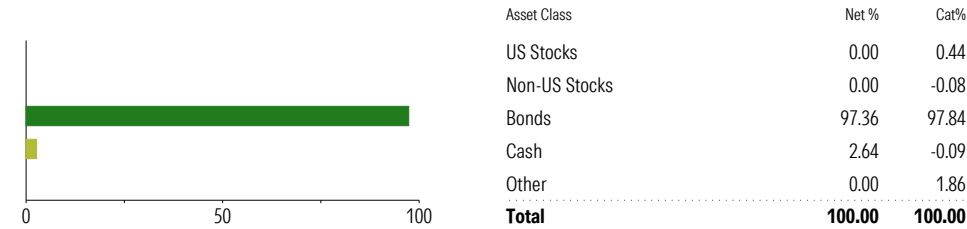
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown

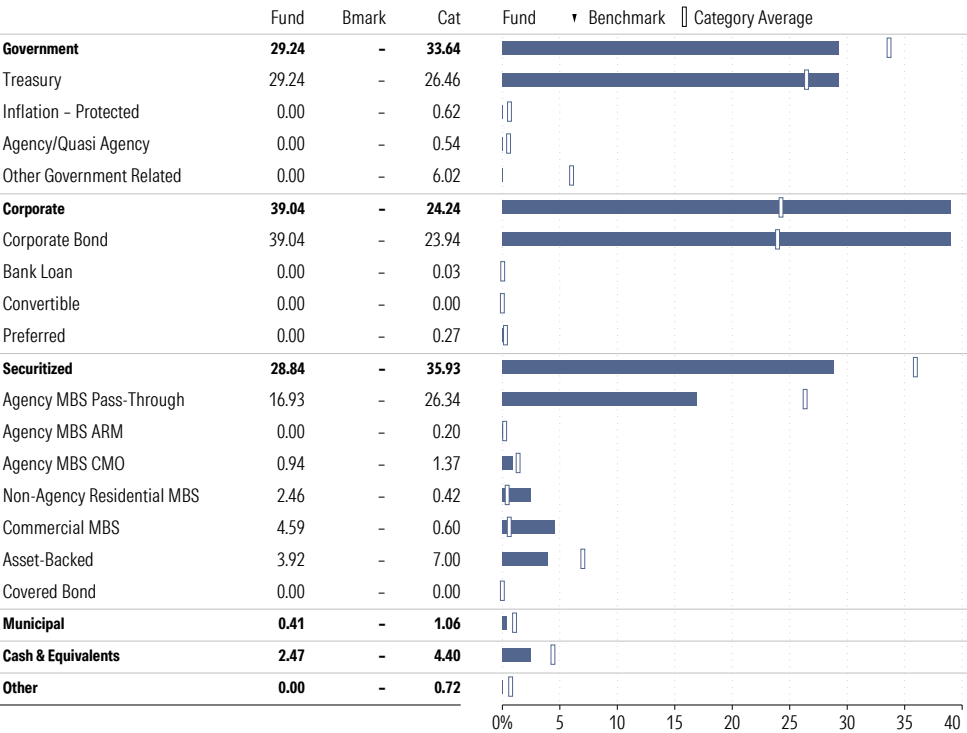


Asset Allocation as of 06-30-2026



| Credit Rating Breakdown | Fund  | Bmark | Cat   |
|-------------------------|-------|-------|-------|
| AAA                     | 59.90 | 3.53  | 13.77 |
| AA                      | 3.30  | 74.59 | 48.01 |
| A                       | 14.90 | 10.82 | 21.59 |
| BBB                     | 21.70 | 8.32  | 14.19 |
| BB                      | 0.20  | 0.28  | 1.13  |
| B                       | 0.00  | 0.00  | 0.46  |
| Below B                 | 0.00  | 0.00  | 0.11  |
| Not Rated               | 0.00  | 2.46  | 0.74  |

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

| Name                                 | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes 3.5%  | 03-2029       | 2.31        | 2.31         | -                   |
| ⊕ First American Government Obligs U | 02-2030       | 2.14        | 4.45         | -                   |
| ⊖ United States Treasury Notes 4%    | 06-2032       | 2.00        | 6.45         | -                   |
| United States Treasury Notes 2.38%   | 03-2029       | 1.47        | 7.92         | -                   |
| United States Treasury Bonds 2.88%   | 05-2043       | 1.41        | 9.33         | -                   |
| ⊖ United States Treasury Bonds 2.38% | 02-2042       | 1.35        | 10.68        | -                   |
| ⊕ United States Treasury Bonds 4.25% | 02-2054       | 1.28        | 11.96        | -                   |
| United States Treasury Bonds 3.38%   | 08-2042       | 1.20        | 13.16        | -                   |
| ⊕ United States Treasury Bonds 4.63% | 11-2045       | 1.17        | 14.33        | -                   |
| ⊖ United States Treasury Notes 3.38% | 05-2033       | 1.13        | 15.46        | -                   |

Total Holdings 2062

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Global Allocation Instl MALOX

Morningstar Category  
Global Moderate Allocation

Morningstar Index  
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017  
Rick Rieder since 04-2019

Quantitative Screens

- Performance: The fund has finished in the Global Moderate Allocation category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.87 is 13.86% lower than the Global Moderate Allocation category average.

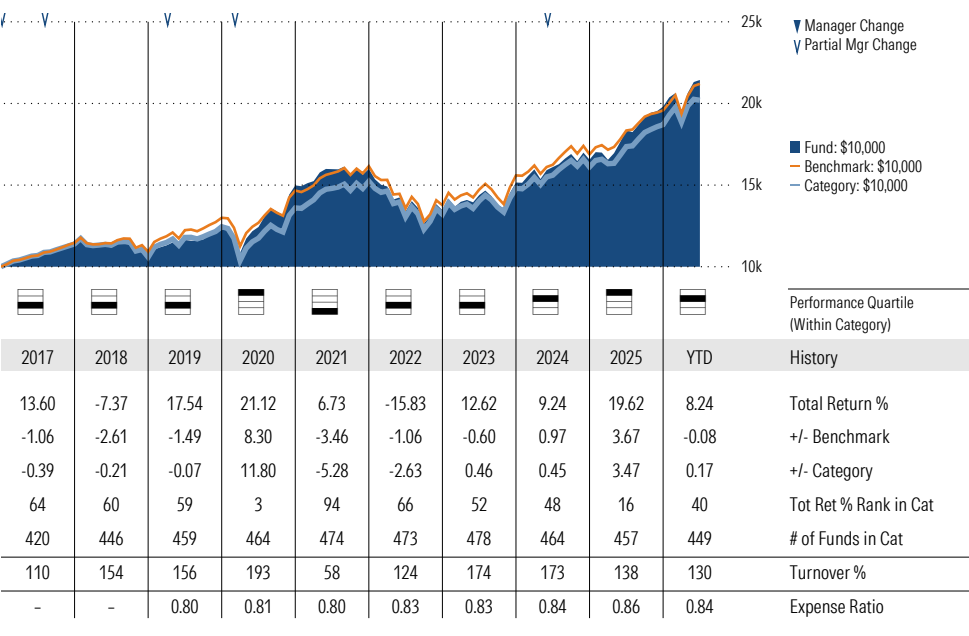
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 3        | 06-30-2026 |
| Carbon Risk Score     | Low Risk | 09-30-2022 |

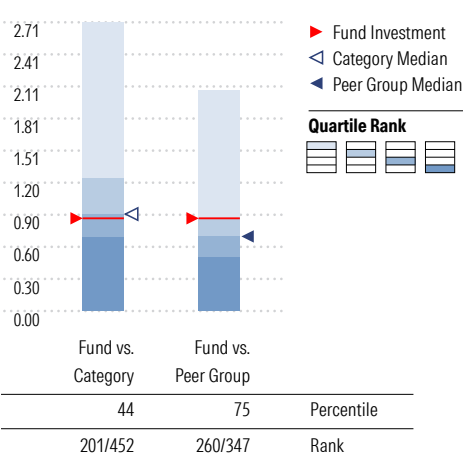
Growth of \$10,000



Trailing Performance



Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 0.84   | -     | 0.90  |
| Beta               | 1.03   | -     | 0.91  |
| R-Squared          | 93.31  | -     | 86.95 |
| Standard Deviation | 9.94   | 9.33  | 9.16  |
| Sharpe Ratio       | 0.92   | 0.85  | 0.85  |
| Tracking Error     | 2.58   | -     | 3.16  |
| Information Ratio  | 0.50   | -     | -0.11 |
| Up Capture Ratio   | 106.95 | -     | 94.62 |
| Down Capture Ratio | 103.20 | -     | 89.48 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 24.13 | 22.12 | 21.51 |
| Price/Book Ratio     | 4.16  | 2.96  | 2.96  |
| Avg Eff Duration     | 6.38  | -     | 4.77  |

BlackRock Global Allocation Instl MALOX

Morningstar Category  
Global Moderate Allocation

Morningstar Index  
Morningstar Mod Tgt Risk TR USD



BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category  
Inflation-Protected Bond

Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Harrison Segall since 02-2024  
Johan Sjogren since 02-2024  
Russell Brownback since 09-2025

Quantitative Screens

✔ Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 10 of the 10 years it's been in existence.

✗ Management: The fund's management team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

✗ Net Expense: The fund's expense ratio of 0.92 is 50.82% higher than the Inflation-Protected Bond category average.

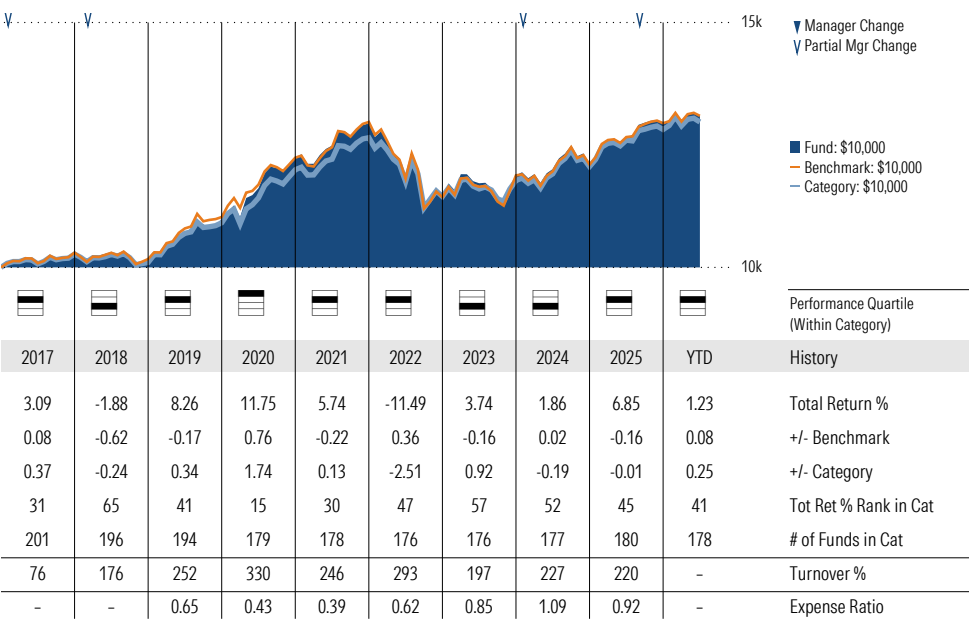
Morningstar Investment Management LLC Analysis

We are placing BlackRock Inflation Protected Bond on watch following the abrupt departure of its lead and longest-tenured manager, David Rogal. While the fund is on watch, we'll assess the ability of the current team--comanagers Harrison Segall, Johan Sjorgren, who joined the fund in February 2024, and newly appointed comanager Russell Brownback--to deliver competitive risk-adjusted results comparable to those the fund achieved during Rogal's tenure.

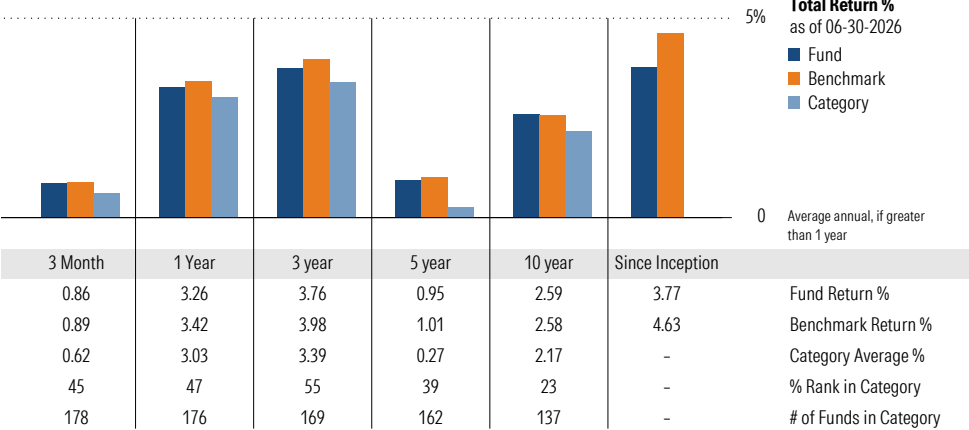
ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 3      | 10-31-2025 |

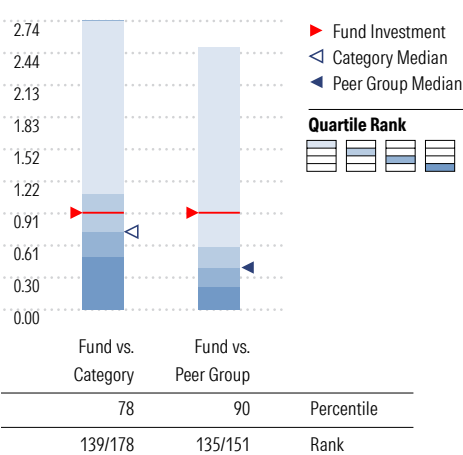
Growth of \$10,000



Trailing Performance



Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.21  | -     | -0.40  |
| Beta               | 1.00   | -     | 1.03   |
| R-Squared          | 98.70  | -     | 95.97  |
| Standard Deviation | 4.24   | 4.21  | 4.48   |
| Sharpe Ratio       | -0.21  | -0.16 | -0.20  |
| Tracking Error     | 0.48   | -     | 0.93   |
| Information Ratio  | -0.46  | -     | -0.43  |
| Up Capture Ratio   | 99.10  | -     | 100.16 |
| Down Capture Ratio | 103.34 | -     | 107.81 |

Portfolio Metrics

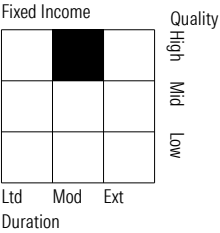
|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 6.62 | 4.52  | 5.72 |
| Avg Eff Maturity | 7.75 | -     | 6.35 |

BlackRock Inflation Protected Bond Instl BPRIX

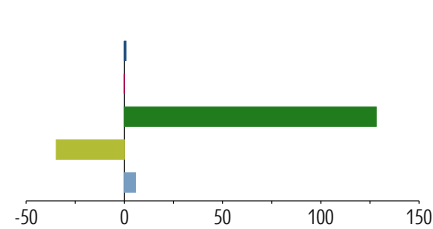
Morningstar Category Inflation-Protected Bond  
Morningstar Index Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



| Asset Class   | Net %  | Cat%   |
|---------------|--------|--------|
| US Stocks     | 0.81   | 0.11   |
| Non-US Stocks | 0.01   | 0.00   |
| Bonds         | 128.17 | 104.45 |
| Cash          | -34.66 | -5.00  |
| Other         | 5.67   | 0.45   |
| Total         | 100.00 | 100.00 |

Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 4.96  | 0.00  | 17.15 |
| AA        | 88.30 | 99.60 | 76.44 |
| A         | 0.48  | 0.00  | 0.90  |
| BBB       | 0.73  | 0.00  | 1.37  |
| BB        | 1.64  | 0.00  | 0.51  |
| B         | 0.77  | 0.00  | 0.14  |
| Below B   | 0.13  | 0.00  | 0.11  |
| Not Rated | 2.99  | 0.40  | 3.38  |

Sector Weighting as of 06-30-2026

|                               | Fund         | Bmark | Cat          | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| <b>Government</b>             | <b>92.45</b> | -     | <b>90.57</b> |      |           |                  |
| Treasury                      | 1.67         | -     | 0.66         |      |           |                  |
| Inflation - Protected         | 44.02        | -     | 83.16        |      |           |                  |
| Agency/Quasi Agency           | 0.00         | -     | 0.03         |      |           |                  |
| Other Government Related      | 46.76        | -     | 6.72         |      |           |                  |
| <b>Corporate</b>              | <b>1.14</b>  | -     | <b>1.20</b>  |      |           |                  |
| Corporate Bond                | 1.09         | -     | 1.11         |      |           |                  |
| Bank Loan                     | 0.05         | -     | 0.07         |      |           |                  |
| Convertible                   | 0.00         | -     | 0.00         |      |           |                  |
| Preferred                     | 0.00         | -     | 0.02         |      |           |                  |
| <b>Securitized</b>            | <b>5.80</b>  | -     | <b>4.30</b>  |      |           |                  |
| Agency MBS Pass-Through       | 0.98         | -     | 2.32         |      |           |                  |
| Agency MBS ARM                | 0.00         | -     | 0.00         |      |           |                  |
| Agency MBS CMO                | 0.78         | -     | 0.57         |      |           |                  |
| Non-Agency Residential MBS    | 0.98         | -     | 0.04         |      |           |                  |
| Commercial MBS                | 1.46         | -     | 0.07         |      |           |                  |
| Asset-Backed                  | 1.60         | -     | 1.28         |      |           |                  |
| Covered Bond                  | 0.00         | -     | 0.02         |      |           |                  |
| <b>Municipal</b>              | <b>0.00</b>  | -     | <b>0.00</b>  |      |           |                  |
| <b>Cash &amp; Equivalents</b> | <b>0.60</b>  | -     | <b>3.85</b>  |      |           |                  |
| <b>Other</b>                  | <b>0.02</b>  | -     | <b>0.06</b>  |      |           |                  |

Top 10 Holdings as of 06-30-2026

| Name                                        | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------------|---------------|-------------|--------------|---------------------|
| ✱ Cash Offset                               | -             | 25.17       | 25.17        | -                   |
| 1 Month SOFR Future Sept 27                 | 09-2027       | 12.65       | 37.82        | -                   |
| ⊖ United States Treasury Notes              | 07-2035       | 4.25        | 42.07        | -                   |
| ⊕ United States Treasury Notes              | 01-2036       | 4.19        | 46.26        | -                   |
| ⊖ United States Treasury Notes              | 01-2035       | 4.01        | 50.27        | -                   |
| ⊖ SWP: IFS 2.750000 11-MAR-2027 USC Receive | 03-2027       | 3.81        | 54.08        | -                   |
| ⊖ SWP: IFS 2.750000 11-MAR-2027 USC Pay     | 03-2027       | 3.79        | 57.87        | -                   |
| ⊖ United States Treasury Notes              | 07-2034       | 3.78        | 61.65        | -                   |
| ⊖ 1 Month SOFR Future Mar 27                | 03-2027       | 3.66        | 65.31        | -                   |
| ⊕ United States Treasury Notes              | 04-2031       | 3.51        | 68.83        | -                   |

Total Holdings 781

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category  
Ultrashort Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997  
Liam O'Connell since 11-2010

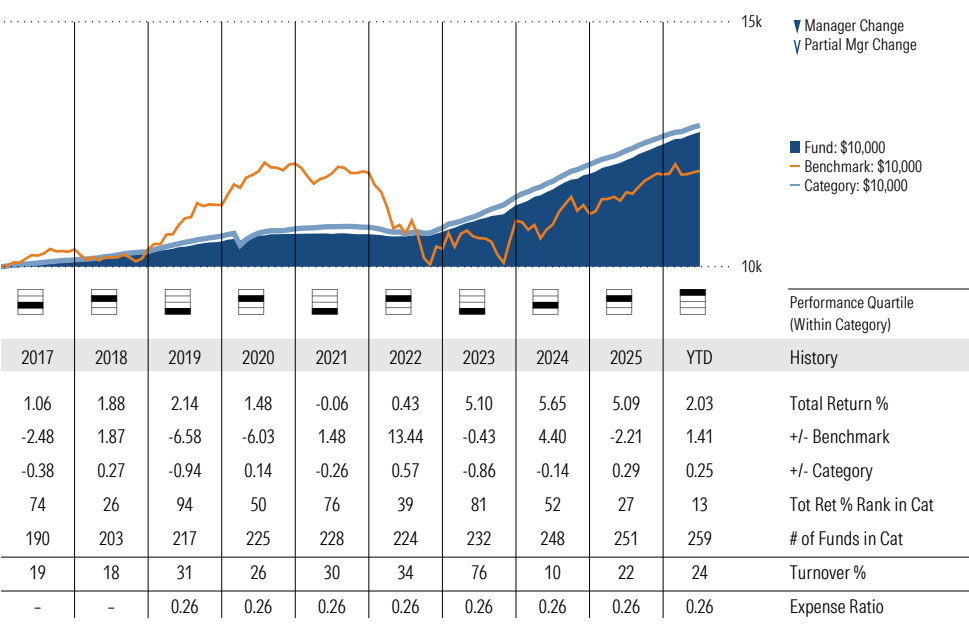
Quantitative Screens

- ✗ Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.
  - ✔ Management: The fund's management has been in place for 28.99 years.
- Style Consistency is not calculated for Fixed Income funds.
- ✔ Net Expense: The fund's expense ratio of 0.26 is 31.58% lower than the Ultrashort Bond category average.

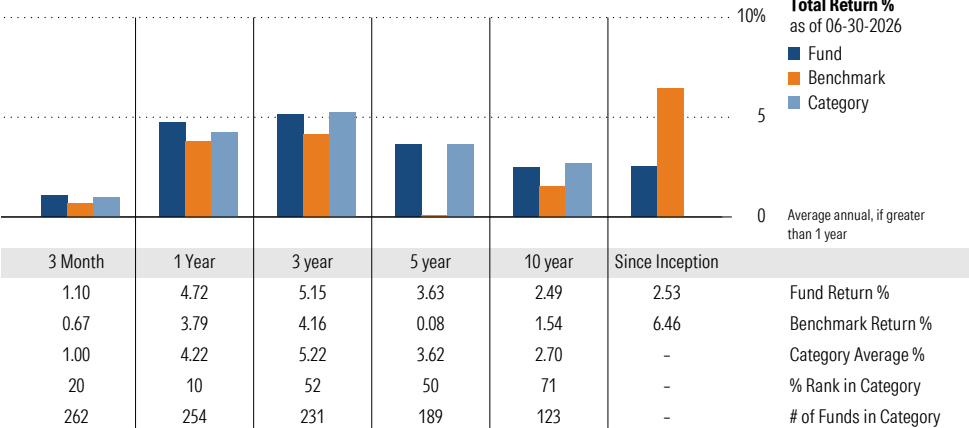
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen; however, results are consistent with the fund's investment strategy and historical performance patterns, and we do not regard the screen failure as significant.

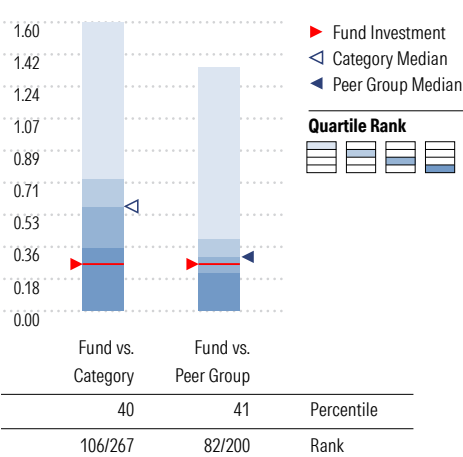
Growth of \$10,000



Trailing Performance



Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | 4.62   | -     | 4.94   |
| Beta               | 0.10   | -     | 0.06   |
| R-Squared          | 76.19  | -     | 31.92  |
| Standard Deviation | 0.63   | 5.55  | 0.58   |
| Sharpe Ratio       | 0.62   | -0.08 | 0.94   |
| Tracking Error     | 5.01   | -     | 5.28   |
| Information Ratio  | 0.20   | -     | 0.22   |
| Up Capture Ratio   | 40.64  | -     | 36.73  |
| Down Capture Ratio | -21.67 | -     | -31.09 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 0.88 | 4.43  | 1.07 |
| Avg Eff Maturity | 0.88 | -     | 1.48 |

# Federated Hermes Govt Ultrashort IS FGUSX

**Morningstar Category**  
Ultrashort Bond

**Morningstar Index**  
Bloomberg US Agg Bond TR USD



T. Rowe Price Dividend Growth PRDGX

Morningstar Category  
Large Blend  
Morningstar Index  
S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.27 years.
- Style: The fund has landed in its primary style box — Large Blend — 61.9 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.64 is 3.03% lower than the Large Blend category average.

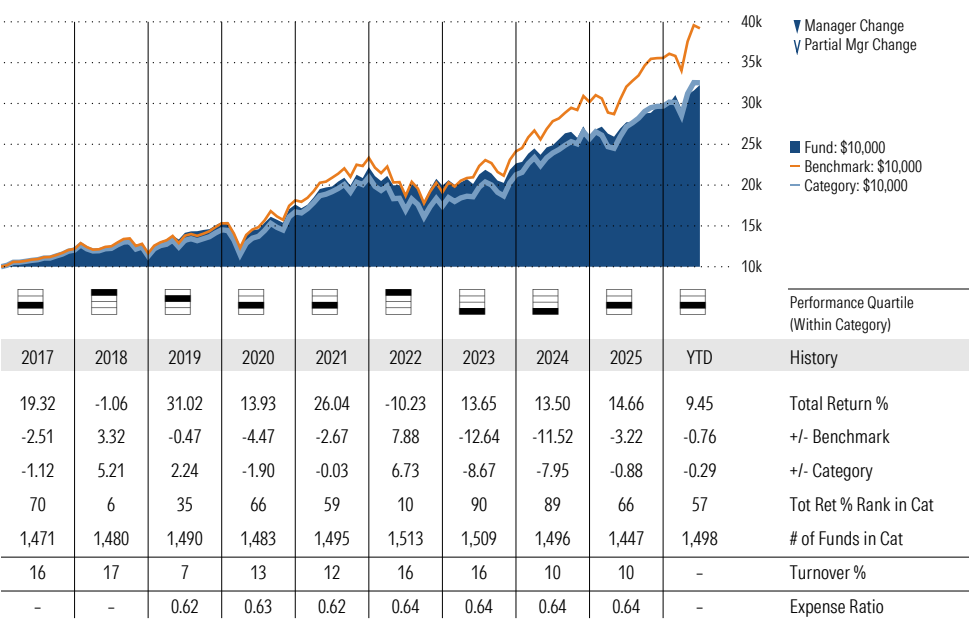
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

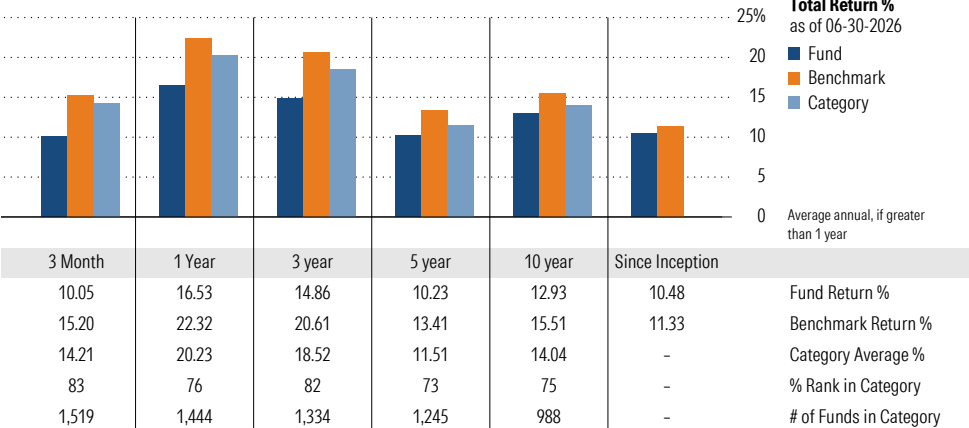
ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 3        | 06-30-2026 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |

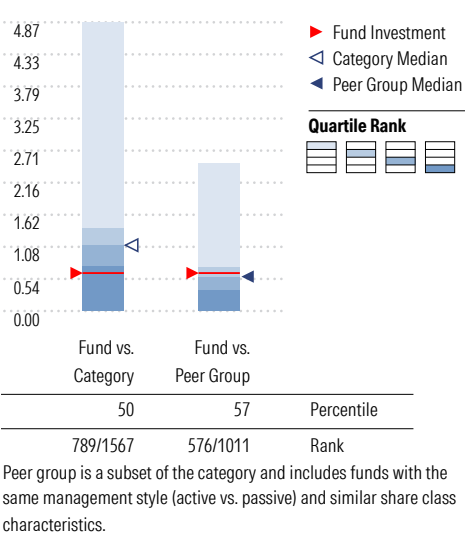
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat    |
|--------------------|-------|-------|--------|
| Alpha              | 0.40  | -     | -1.07  |
| Beta               | 0.72  | -     | 0.97   |
| R-Squared          | 73.55 | -     | 91.65  |
| Standard Deviation | 10.90 | 13.05 | 13.22  |
| Sharpe Ratio       | 0.90  | 1.15  | 1.01   |
| Tracking Error     | 6.72  | -     | 3.22   |
| Information Ratio  | -0.86 | -     | -1.61  |
| Up Capture Ratio   | 73.53 | -     | 94.65  |
| Down Capture Ratio | 74.09 | -     | 101.92 |

Portfolio Metrics

|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 26.46  | 26.87  | 25.00  |
| Price/Book Ratio     | 5.15   | 5.38   | 5.49   |
| Geom Avg Mkt Cap \$B | 274.45 | 486.97 | 607.94 |
| ROE                  | 32.89  | 36.35  | 39.47  |

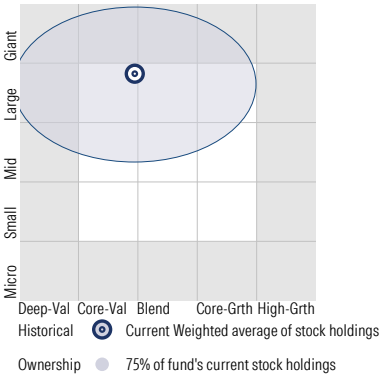
T. Rowe Price Dividend Growth PRDGX

Morningstar Category  
Large Blend

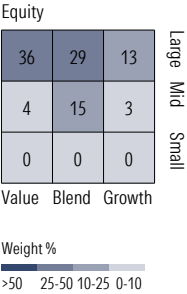
Morningstar Index  
S&P 500 TR USD

Style Analysis as of 06-30-2026

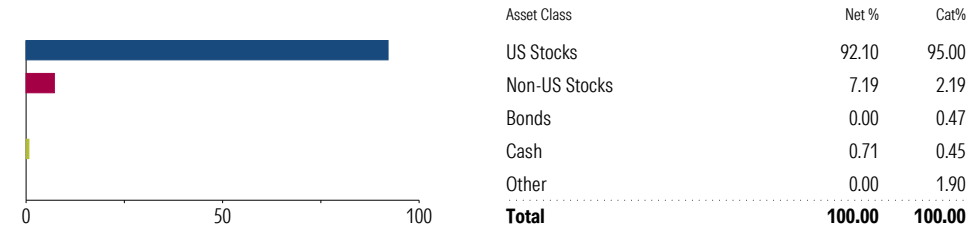
Morningstar Style Box™



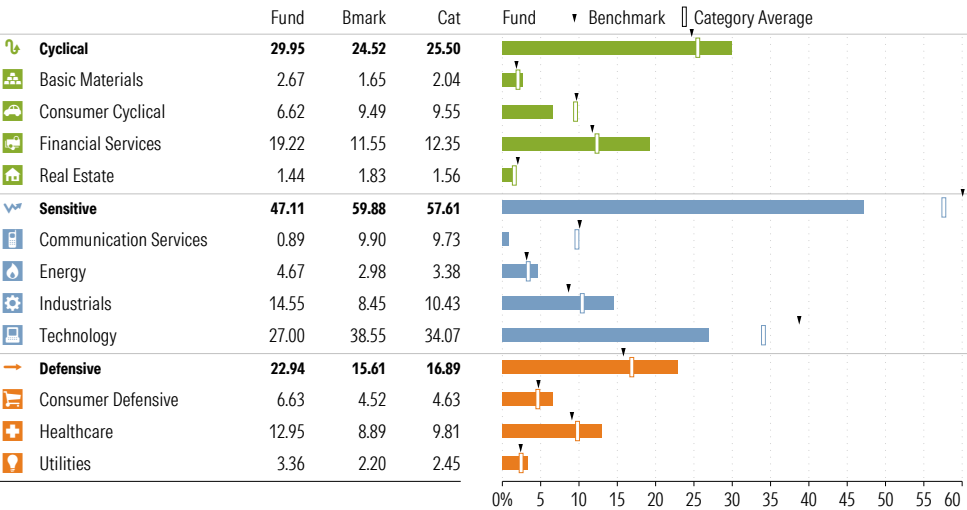
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

| Name                       | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Apple Inc                | 5.39        | 5.39         | -            | Technology         |
| ⊖ Microsoft Corp           | 3.82        | 9.21         | -            | Technology         |
| ⊖ Broadcom Inc             | 3.68        | 12.89        | -            | Technology         |
| ⊖ JPMorgan Chase & Co      | 3.14        | 16.03        | -            | Financial Services |
| ⊖ Visa Inc Class A         | 2.78        | 18.81        | -            | Financial Services |
| ⊖ KLA Corp                 | 2.62        | 21.43        | -            | Technology         |
| ⊖ GE Aerospace             | 2.37        | 23.80        | -            | Industrials        |
| ⊖ Chubb Ltd                | 2.05        | 25.84        | -            | Financial Services |
| ⊖ Bank of America Corp     | 1.97        | 27.81        | -            | Financial Services |
| ⊖ Eli Lilly and Co         | 1.93        | 29.74        | -            | Healthcare         |
| ⊕ UnitedHealth Group Inc   | 1.74        | 31.48        | -            | Healthcare         |
| ⊖ Analog Devices Inc       | 1.61        | 33.09        | -            | Technology         |
| ⊖ ExxonMobil Holdings Corp | 1.61        | 34.70        | -            | Energy             |
| ⊖ Morgan Stanley           | 1.60        | 36.30        | -            | Financial Services |
| ⊖ Walmart Inc              | 1.57        | 37.87        | -            | Consumer Defensive |

Total Holdings 96

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

Morningstar Index  
S&P 500 TR USD

## Portfolio Manager(s)

Michelle Louie since 11-2017  
Nick Birkett since 08-2023  
Aur lie Denis since 02-2025

## Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.59 years.
- Style: The fund has landed in its primary style box — Large Blend — 77.78 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 93.94% lower than the Large Blend category average.

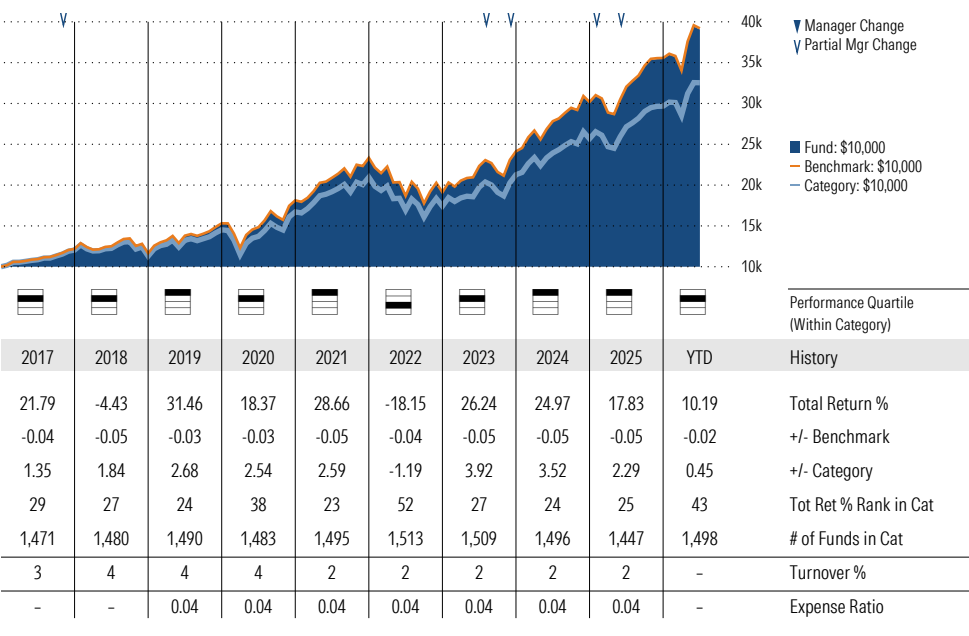
## Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

## ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 3        | 06-30-2026 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 1-Low    | 02-15-2022 |

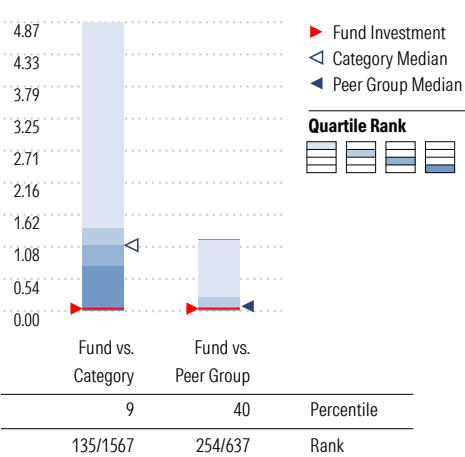
## Growth of \$10,000



## Trailing Performance



## Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.04  | -     | -1.07  |
| Beta               | 1.00   | -     | 0.97   |
| R-Squared          | 100.00 | -     | 91.65  |
| Standard Deviation | 13.05  | 13.05 | 13.22  |
| Sharpe Ratio       | 1.15   | 1.15  | 1.01   |
| Tracking Error     | 0.00   | -     | 3.22   |
| Information Ratio  | -11.28 | -     | -1.61  |
| Up Capture Ratio   | 99.90  | -     | 94.65  |
| Down Capture Ratio | 100.12 | -     | 101.92 |

## Portfolio Metrics

|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 26.91  | 26.87  | 25.00  |
| Price/Book Ratio     | 5.39   | 5.38   | 5.49   |
| Geom Avg Mkt Cap \$B | 486.95 | 486.97 | 607.94 |
| ROE                  | 36.38  | 36.35  | 39.47  |

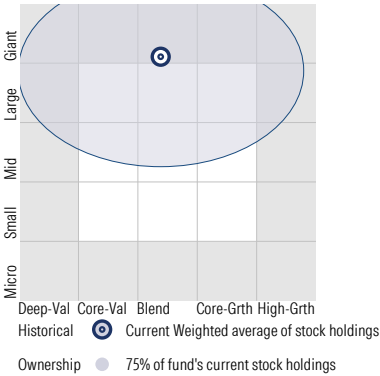
# Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

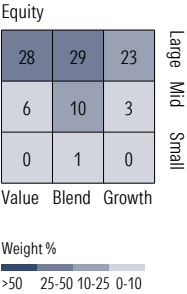
Morningstar Index  
S&P 500 TR USD

## Style Analysis as of 06-30-2026

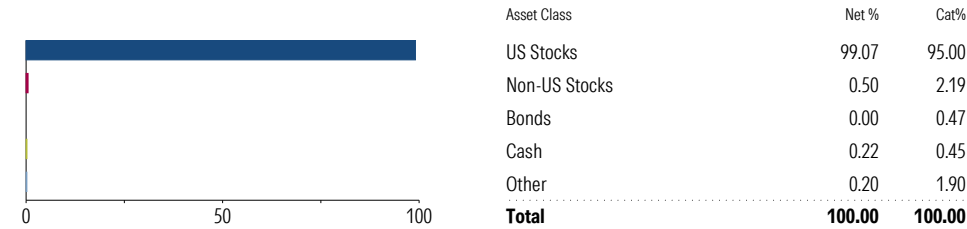
Morningstar Style Box™



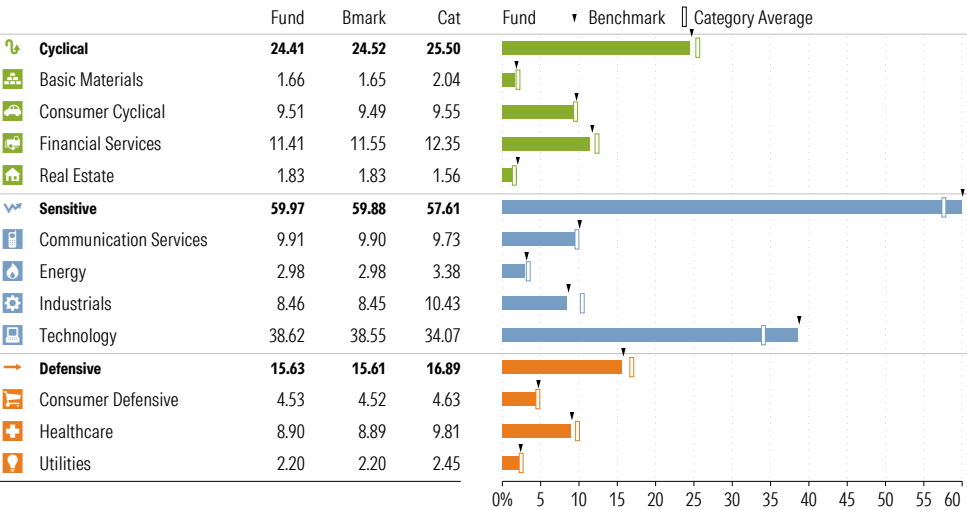
### Style Breakdown



## Asset Allocation as of 06-30-2026



## Sector Weighting as of 06-30-2026



## Top 15 Holdings as of 06-30-2026

| Name                             | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp                    | 7.50        | 7.50         | -            | Technology         |
| ⊖ Apple Inc                      | 6.58        | 14.08        | -            | Technology         |
| ⊖ Microsoft Corp                 | 4.29        | 18.36        | -            | Technology         |
| ⊖ Amazon.com Inc                 | 3.61        | 21.97        | -            | Consumer Cyclical  |
| ⊖ Alphabet Inc Class A           | 3.24        | 25.22        | -            | Communication Svc  |
| ⊖ Broadcom Inc                   | 2.77        | 27.98        | -            | Technology         |
| ⊕ Alphabet Inc Class C           | 2.58        | 30.57        | -            | Communication Svc  |
| ⊖ Micron Technology Inc          | 2.01        | 32.58        | -            | Technology         |
| ⊖ Meta Platforms Inc Class A     | 1.91        | 34.50        | -            | Communication Svc  |
| ⊖ Tesla Inc                      | 1.83        | 36.33        | -            | Consumer Cyclical  |
| ⊖ Eli Lilly and Co               | 1.47        | 37.80        | -            | Healthcare         |
| ⊖ Advanced Micro Devices Inc     | 1.47        | 39.26        | -            | Technology         |
| ⊖ Berkshire Hathaway Inc Class B | 1.42        | 40.68        | -            | Financial Services |
| ⊖ JPMorgan Chase & Co            | 1.25        | 41.94        | -            | Financial Services |
| ⊖ Intel Corp                     | 1.02        | 42.96        | -            | Technology         |

Total Holdings 520

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard MStar Mid Cap Index Admiral VIMAX

Morningstar Category  
Mid-Cap Blend

Morningstar Index  
Russell Mid Cap TR USD

## Portfolio Manager(s)

Aaron Choi since 08-2023  
Kenny Narzikul since 02-2025

## Quantitative Screens

- ✓ **Performance:** The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- ✗ **Management:** The fund's management team has been in place for less than three years.
- ✓ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- ✓ **Net Expense:** The fund's expense ratio of 0.05 is 93.51% lower than the Mid-Cap Blend category average.

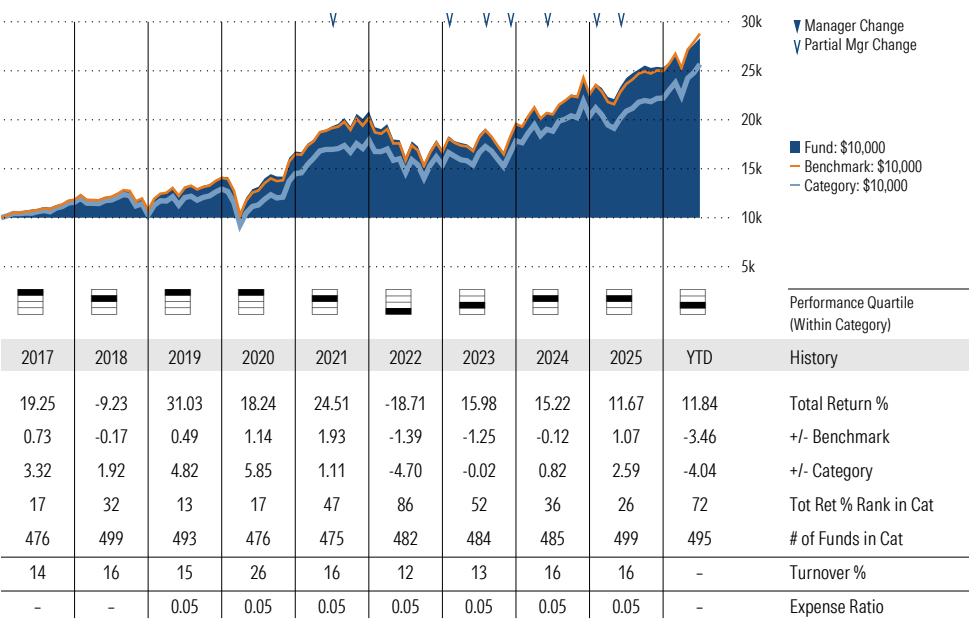
## Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen; however, the fund is managed passively, so we do not regard the screen failure as significant.

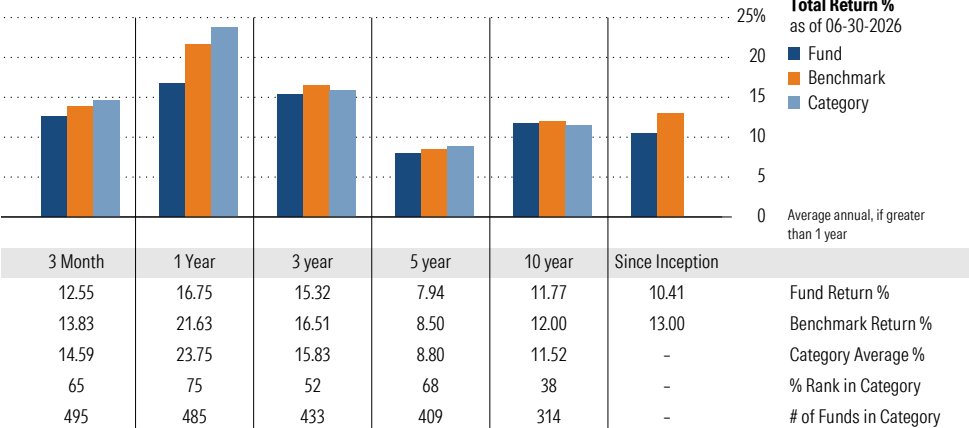
## ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 4           | 06-30-2026 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |
| ESG Commitment        | 1-Low       | 02-15-2022 |

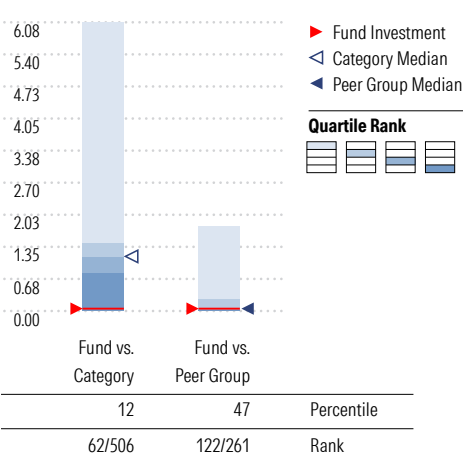
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

|                    | Fund  | Bmark | Cat    |
|--------------------|-------|-------|--------|
| Alpha              | -0.32 | -     | -1.00  |
| Beta               | 0.95  | -     | 1.00   |
| R-Squared          | 98.82 | -     | 90.39  |
| Standard Deviation | 14.34 | 14.99 | 15.82  |
| Sharpe Ratio       | 0.74  | 0.79  | 0.67   |
| Tracking Error     | 1.73  | -     | 4.81   |
| Information Ratio  | -0.69 | -     | -0.40  |
| Up Capture Ratio   | 93.86 | -     | 98.02  |
| Down Capture Ratio | 94.77 | -     | 103.40 |

## Portfolio Metrics

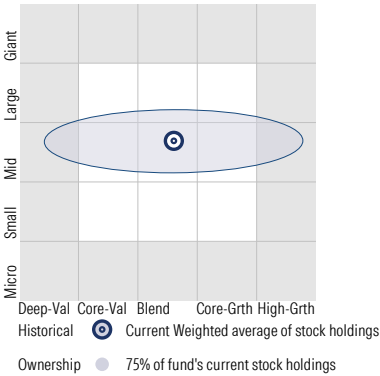
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 23.54 | 22.06 | 24.13 |
| Price/Book Ratio     | 3.39  | 3.06  | 3.41  |
| Geom Avg Mkt Cap \$B | 49.40 | 25.43 | 18.70 |
| ROE                  | 21.28 | 16.92 | 18.62 |

Vanguard MStar Mid Cap Index Admiral VIMAX

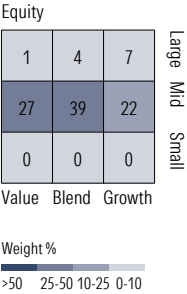
Morningstar Category  
Mid-Cap Blend

Morningstar Index  
Russell Mid Cap TR USD

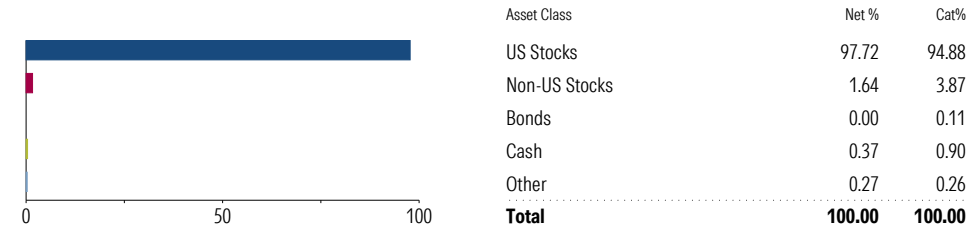
Style Analysis as of 06-30-2026  
Morningstar Style Box™



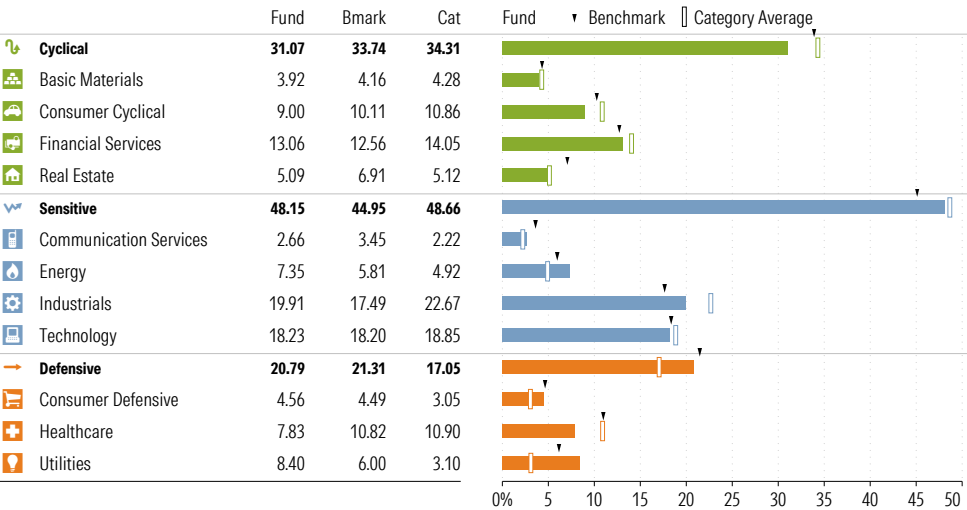
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

| Name                              | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Vertiv Holdings Co Class A      | 1.22        | 1.22         | -            | Industrials        |
| ⊖ Western Digital Corp            | 1.06        | 2.28         | -            | Technology         |
| ⊖ Seagate Technology Holdings PLC | 1.04        | 3.32         | -            | Technology         |
| ⊕ Quanta Services Inc             | 1.04        | 4.36         | -            | Industrials        |
| ⊖ Howmet Aerospace Inc            | 1.04        | 5.40         | -            | Industrials        |
| ⊖ Cummins Inc                     | 0.95        | 6.35         | -            | Industrials        |
| ⊕ Datadog Inc Class A             | 0.83        | 7.18         | -            | Technology         |
| ⊕ Bloom Energy Corp Class A       | 0.79        | 7.97         | -            | Industrials        |
| ⊕ Constellation Energy Corp       | 0.78        | 8.74         | -            | Utilities          |
| ⊕ Robinhood Markets Inc Class A   | 0.76        | 9.51         | -            | Financial Services |
| ⊕ Cloudflare Inc                  | 0.76        | 10.26        | -            | Technology         |
| ⊖ Valero Energy Corp              | 0.75        | 11.01        | -            | Energy             |
| ⊕ Coherent Corp                   | 0.74        | 11.75        | -            | Technology         |
| ⊖ Royal Caribbean Group           | 0.74        | 12.49        | -            | Consumer Cyclical  |
| ⊖ Teradyne Inc                    | 0.73        | 13.22        | -            | Technology         |

Total Holdings 294

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard MStar Small Cap Index Admiral VSMAX

Morningstar Category  
Small Blend

Morningstar Index  
Russell 2000 TR USD

Portfolio Manager(s)

Kenny Narzikul since 02-2023  
Aaron Choi since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 3.34 years.
- Style: The fund has landed in its primary style box — Small Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Small Blend category average.

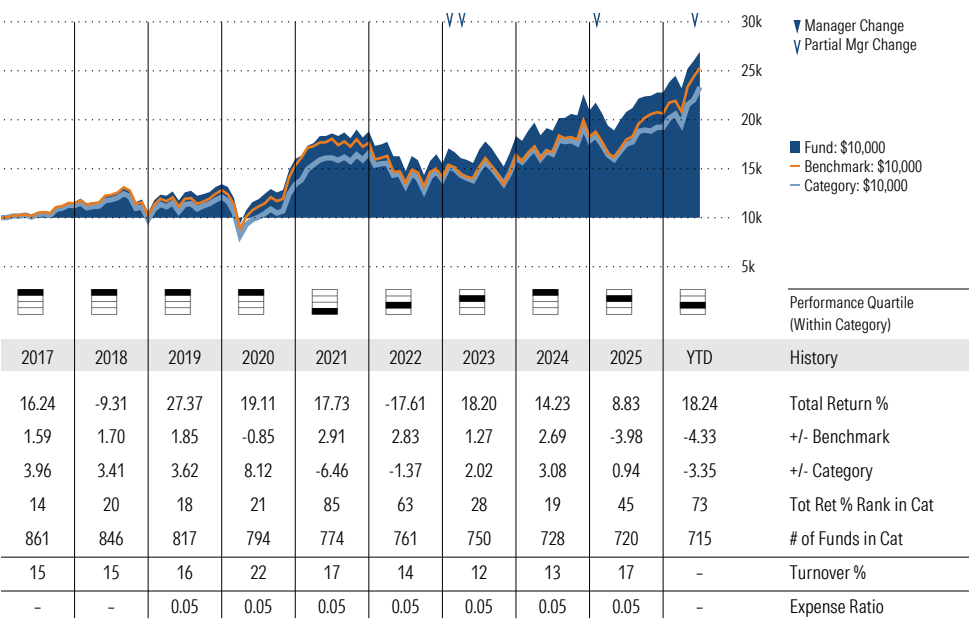
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 4           | 06-30-2026 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |
| ESG Commitment        | 1-Low       | 02-15-2022 |

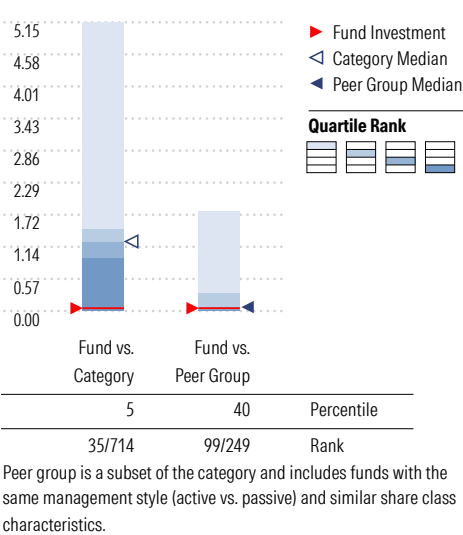
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 0.85  | -     | 0.21  |
| Beta               | 0.85  | -     | 0.88  |
| R-Squared          | 95.82 | -     | 91.16 |
| Standard Deviation | 17.26 | 19.99 | 18.46 |
| Sharpe Ratio       | 0.71  | 0.72  | 0.67  |
| Tracking Error     | 4.69  | -     | 5.67  |
| Information Ratio  | -0.40 | -     | -0.41 |
| Up Capture Ratio   | 87.73 | -     | 89.22 |
| Down Capture Ratio | 86.14 | -     | 89.45 |

Portfolio Metrics

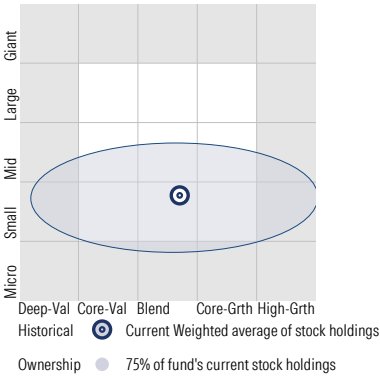
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 21.74 | 18.60 | 22.47 |
| Price/Book Ratio     | 2.72  | 2.22  | 2.73  |
| Geom Avg Mkt Cap \$B | 10.39 | 3.18  | 8.10  |
| ROE                  | 12.15 | 4.06  | 14.69 |

# Vanguard MStar Small Cap Index Admiral VSMAX

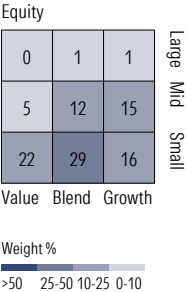
Morningstar Category  
Small Blend

Morningstar Index  
Russell 2000 TR USD

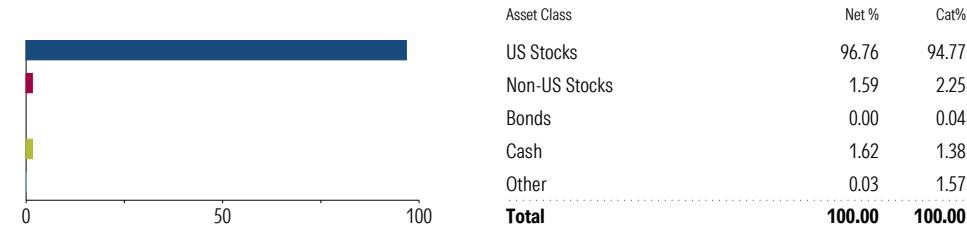
Style Analysis as of 06-30-2026  
Morningstar Style Box™



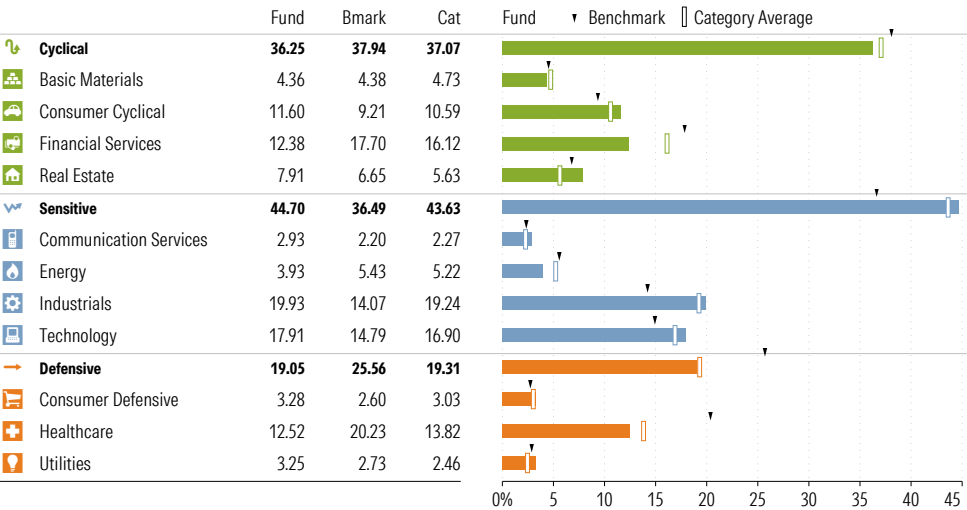
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

| Name                                       | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--------------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Slcmt1142                                | 1.60        | 1.60         | -            | -                  |
| ⊕ Credo Technology Group Holding Ltd       | 0.54        | 2.14         | -            | Technology         |
| ⊕ Jabil Inc                                | 0.49        | 2.63         | -            | Technology         |
| ⊕ Revolution Medicines Inc Ordinary Shares | 0.45        | 3.08         | -            | Healthcare         |
| ⊖ Astera Labs Inc                          | 0.45        | 3.52         | -            | Technology         |
| ⊕ Natera Inc                               | 0.44        | 3.97         | -            | Healthcare         |
| ⊖ EMCOR Group Inc                          | 0.44        | 4.41         | -            | Industrials        |
| ⊖ Twilio Inc Class A                       | 0.38        | 4.78         | -            | Technology         |
| ⊖ NRG Energy Inc                           | 0.37        | 5.15         | -            | Utilities          |
| ⊕ MKS Inc                                  | 0.36        | 5.51         | -            | Technology         |
| ⊖ Flex Ltd                                 | 0.36        | 5.87         | -            | Technology         |
| ⊖ Tapestry Inc                             | 0.35        | 6.22         | -            | Consumer Cyclical  |
| ⊖ Casey's General Stores Inc               | 0.35        | 6.57         | -            | Consumer Cyclical  |
| ⊖ Carpenter Technology Corp                | 0.35        | 6.92         | -            | Industrials        |
| ⊕ Atmos Energy Corp                        | 0.34        | 7.27         | -            | Utilities          |

Total Holdings 1316

⊕ Increase ⊖ Decrease ✨ New to Portfolio