

American Funds American Balanced R-6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Paul Benjamin since 07-2014
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Ritchie Tuazon since 10-2020
Mathews Cherian since 05-2021
Jin Lee since 03-2023
Chit Purani since 03-2023
Anirudh Samsi since 03-2026

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 27.51 years.
- Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.25 is 73.68% lower than the 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	12-31-2022
ESG Commitment	1-Low	02-15-2022

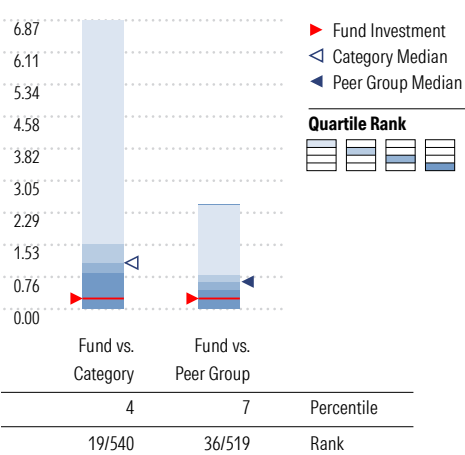
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.75	-	-0.41
Beta	1.03	-	0.98
R-Squared	95.40	-	89.13
Standard Deviation	9.32	8.83	9.20
Sharpe Ratio	1.27	0.98	0.87
Tracking Error	2.02	-	2.82
Information Ratio	1.77	-	-0.24
Up Capture Ratio	113.50	-	97.26
Down Capture Ratio	93.93	-	101.93

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	25.04	24.08
Price/Book Ratio	4.93	4.30	4.11
Avg Eff Duration	5.96	5.81	4.76

American Funds American Balanced R-6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

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



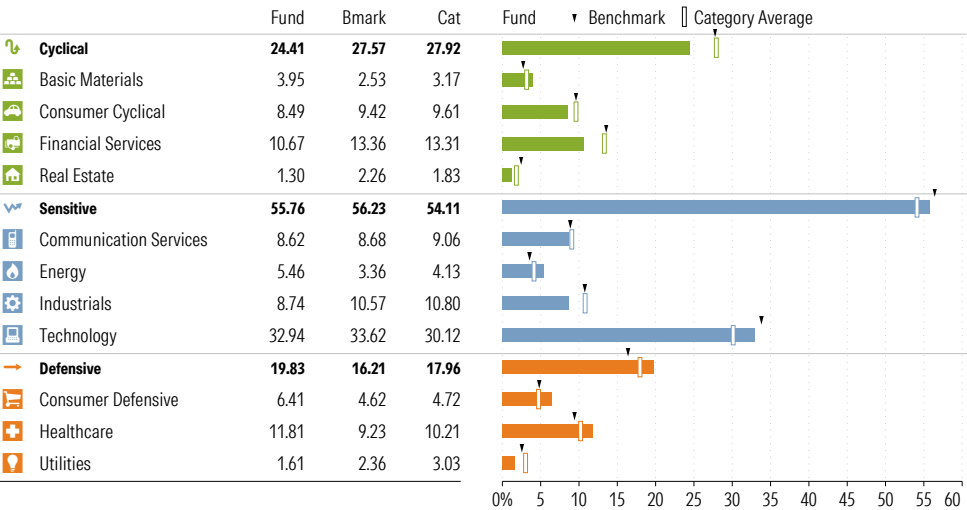
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	-	4.54	4.54	-	-
Broadcom Inc	-	4.38	8.92	-	Technology
Taiwan Semiconductor Manufacturing Co Ltd ADR	-	3.02	11.94	-	Technology
Cap Grp Cent Fd Ser Ii	-	2.60	14.54	-	-
Micron Technology Inc	-	2.59	17.12	-	Technology
Philip Morris International Inc	-	2.27	19.40	-	Consumer Defensive
Alphabet Inc Class A	-	2.13	21.52	-	Communication Svc
Microsoft Corp	-	1.69	23.21	-	Technology
NVIDIA Corp	-	1.56	24.77	-	Technology
Eli Lilly and Co	-	1.47	26.24	-	Healthcare

Total Holdings 3970

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Bond Fund of Amer R-6 RBFGX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009
Fergus MacDonald since 10-2015
Pramod Atluri since 01-2016
Chit Purani since 03-2023
John Queen since 03-2025

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond 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 17.34 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.23 is 51.06% lower than the Intermediate Core Bond category average.

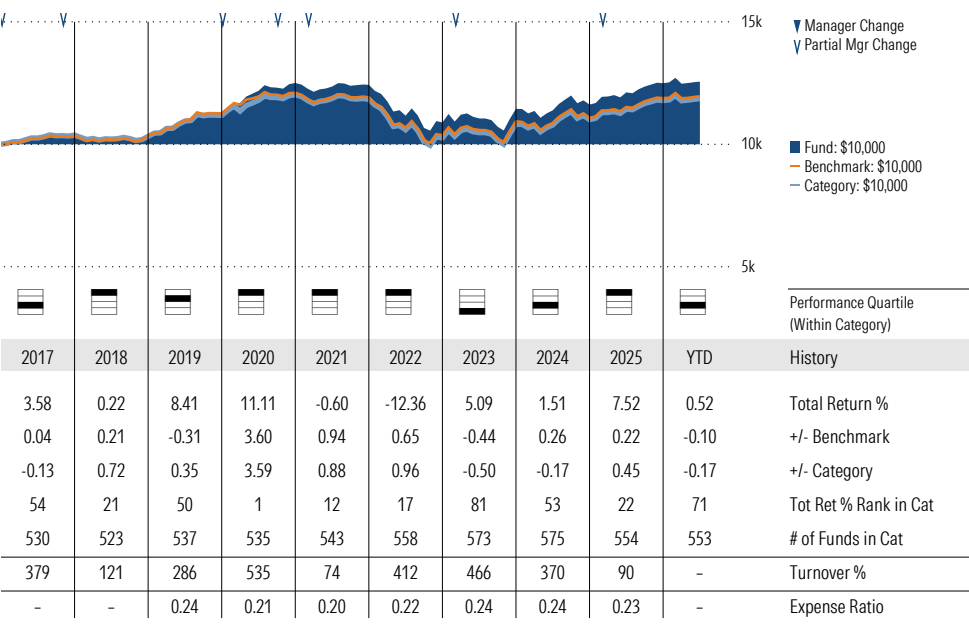
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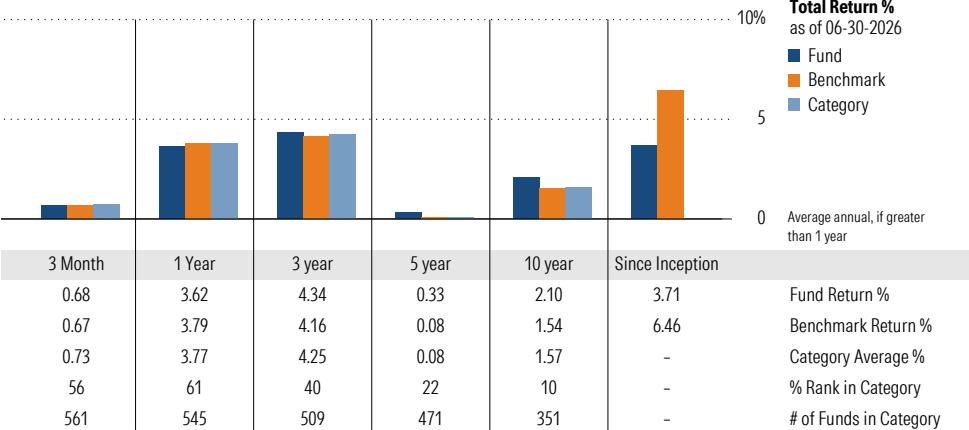
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
ESG Commitment	1-Low	02-15-2022

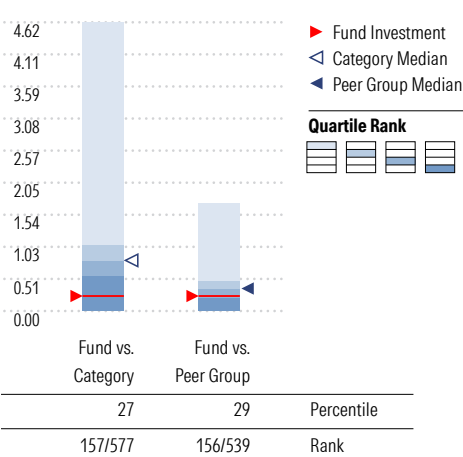
Growth of \$10,000



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	0.23	-	0.10
Beta	0.99	-	0.98
R-Squared	99.54	-	98.26
Standard Deviation	5.50	5.55	5.51
Sharpe Ratio	-0.05	-0.08	-0.09
Tracking Error	0.38	-	0.64
Information Ratio	0.50	-	-0.03
Up Capture Ratio	101.01	-	98.96
Down Capture Ratio	98.42	-	97.55

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.00	4.43	5.44
Avg Eff Maturity	-	-	7.83

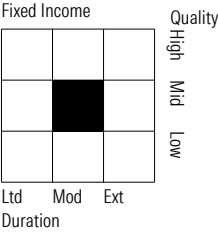
American Funds Bond Fund of Amer R-6 RBFGX

Morningstar Category
Intermediate Core Bond

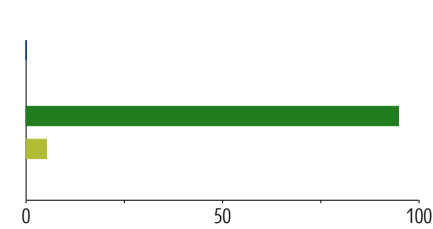
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026

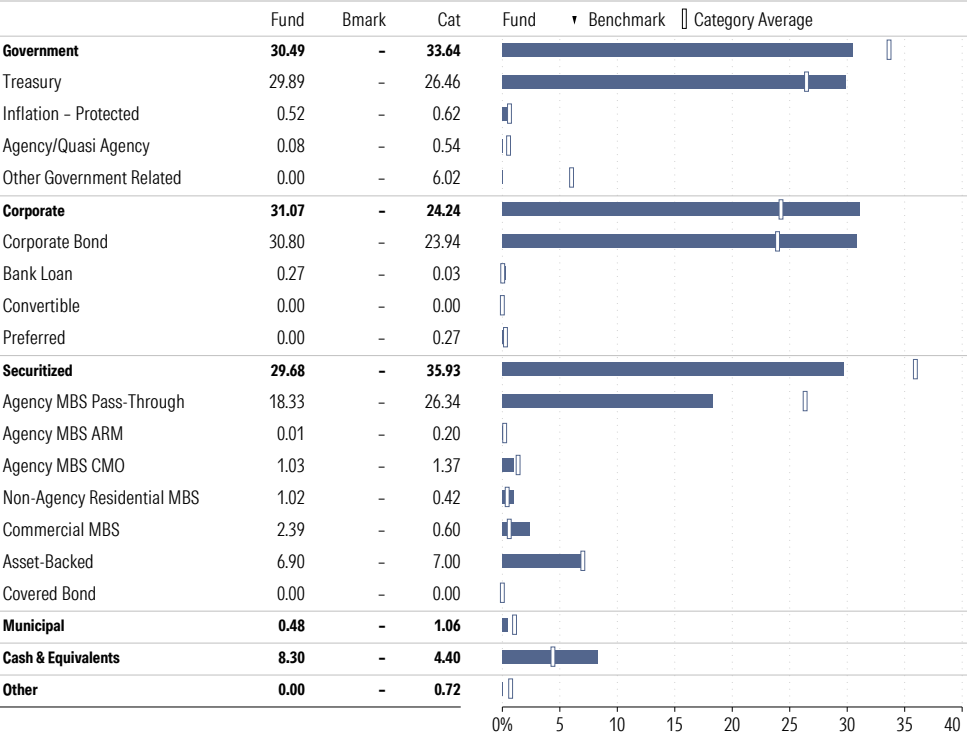


Asset Class	Net %	Cat%
US Stocks	0.02	0.44
Non-US Stocks	0.00	-0.08
Bonds	94.77	97.84
Cash	5.20	-0.09
Other	0.00	1.86
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	43.04	3.53	13.77
AA	24.50	74.59	48.01
A	14.01	10.82	21.59
BBB	15.26	8.32	14.19
BB	1.95	0.28	1.13
B	0.13	0.00	0.46
Below B	0.04	0.00	0.11
Not Rated	1.07	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
⊕ Capital Group Central Cash Fund	-	7.03	7.03	-
✱ Cash And Other Assets Less Liabilities	-	3.43	10.46	-
⊕ United States Treasury Bonds 4.75%	02-2056	1.77	12.23	-
⊖ United States Treasury Notes 3.875%	07-2030	1.25	13.48	-
⊕ Federal National Mortgage Association 2.5%	08-2056	1.21	14.69	-
United States Treasury Notes 4.375%	07-2026	1.21	15.90	-
⊕ United States Treasury Notes 4.375%	05-2036	1.18	17.08	-
⊖ United States Treasury Notes 3.875%	07-2027	1.16	18.24	-
United States Treasury Notes 3.5%	10-2027	1.02	19.26	-
⊖ United States Treasury Notes 3.75%	06-2027	0.84	20.11	-

Total Holdings 5672

⊕ Increase ⊖ Decrease ✱ New to Portfolio



American Funds New World R-6 RNWGX

Morningstar Category Diversified Emerging Mkts
Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Winnie Kwan since 01-2009
Christopher Thomsen since 01-2009
Tomonori Tani since 10-2013
Akira Shiraishi since 01-2017
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020
Piyada Phanaphat since 01-2020
Matt Hochstetler since 01-2024

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts 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 27.05 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 44.66% lower than the Diversified Emerging Mkts category average.

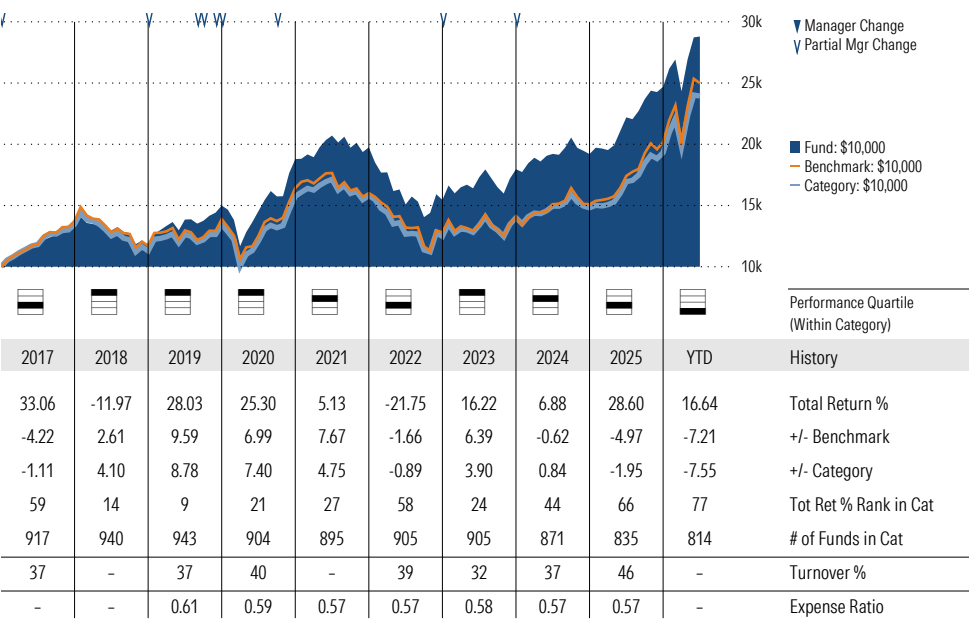
Morningstar Investment Management LLC Analysis

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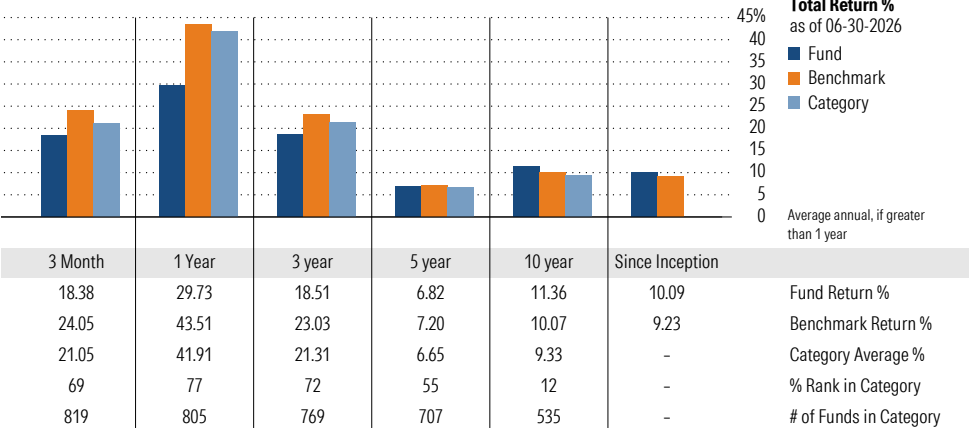
ESG Metrics

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

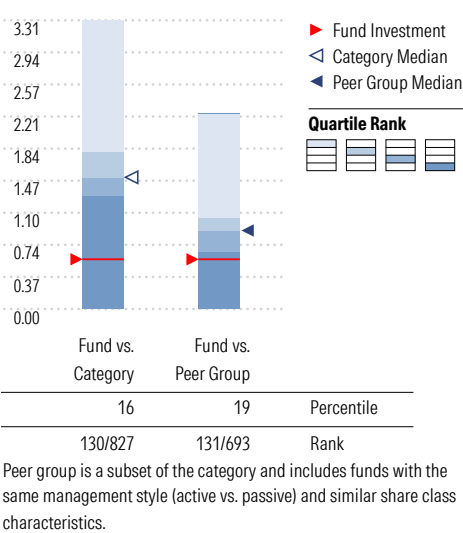
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.93	-	2.18
Beta	0.72	-	0.84
R-Squared	88.13	-	86.22
Standard Deviation	13.67	17.94	16.26
Sharpe Ratio	0.97	0.99	0.99
Tracking Error	6.94	-	6.61
Information Ratio	-0.65	-	-0.13
Up Capture Ratio	75.99	-	88.00
Down Capture Ratio	68.94	-	79.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.83	17.66	16.39
Price/Book Ratio	3.33	2.50	2.31
Geom Avg Mkt Cap \$B	148.25	129.23	108.67
ROE	28.86	24.21	23.52

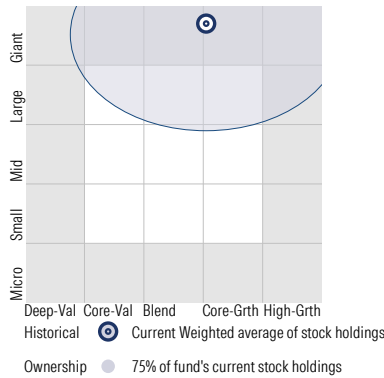
American Funds New World R-6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

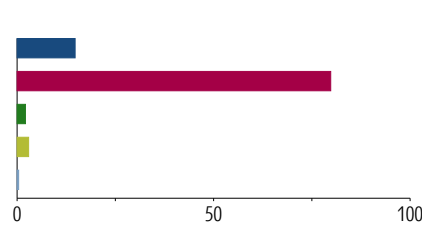


Style Breakdown

Equity	Value	Blend	Growth
Large	16	41	34
Mid	2	3	3
Small	1	0	0

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

Asset Allocation as of 06-30-2026

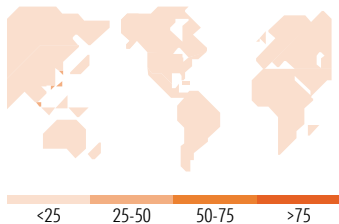


Asset Class	Net %	Cat%
US Stocks	14.76	2.43
Non-US Stocks	79.80	95.52
Bonds	2.12	-0.03
Cash	2.93	1.94
Other	0.39	0.15
Total	100.00	100.00

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	31.95	31.91	35.77			
Basic Materials	7.11	5.39	5.65			
Consumer Cyclical	8.87	7.38	9.31			
Financial Services	14.90	18.23	19.60			
Real Estate	1.07	0.91	1.21			
Sensitive	59.10	61.30	56.53			
Communication Services	8.80	6.00	6.55			
Energy	2.10	3.18	4.18			
Industrials	11.25	6.23	8.16			
Technology	36.95	45.89	37.64			
Defensive	8.93	6.77	7.71			
Consumer Defensive	3.17	2.50	3.54			
Healthcare	3.90	2.48	2.64			
Utilities	1.86	1.79	1.53			

World Regions % Equity 06-30-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	56.62	76.68	Americas	26.22	13.36	Greater Europe	17.15	9.95	Market Maturity	Fund %
Japan	4.07	0.07	North America	17.63	2.28	United Kingdom	2.98	0.54	Developed Markets	64.41
Australasia	0.00	0.00	Central/Latin	8.59	11.08	W euro-ex UK	7.91	1.47	Emerging Markets	35.59
Asia-4 Tigers	30.05	43.19				Emrgng Europe	1.46	2.38	Not Available	0.00
Asia-ex 4 Tigers	22.50	33.42				Africa	4.80	5.56		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	10.04	10.04	-	Technology
⊖ SK Hynix Inc	6.96	17.00	-	Technology
⊕ Capital Group Central Cash Fund	2.89	19.89	-	-
⊕ Samsung Electronics Co Ltd	2.67	22.56	-	Technology
⊕ Tencent Holdings Ltd	1.85	24.41	-	Communication Svc
⊕ Broadcom Inc	1.57	25.98	-	Technology
⊕ NVIDIA Corp	1.46	27.44	-	Technology
⊕ International Container Terminal Services Inc	1.34	28.78	-	Industrials
⊕ MercadoLibre Inc	1.26	30.03	-	Consumer Cyclical
⊕ MediaTek Inc	1.13	31.16	-	Technology

Total Holdings 603

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category
Large Growth
Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Christopher Lin since 04-2025
Daniel Kelley since 04-2025

Quantitative Screens

- ✓ **Performance:** The fund has finished in the Large Growth 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:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- ✓ **Net Expense:** The fund's expense ratio of 0.54 is 37.93% lower than the Large Growth category average.

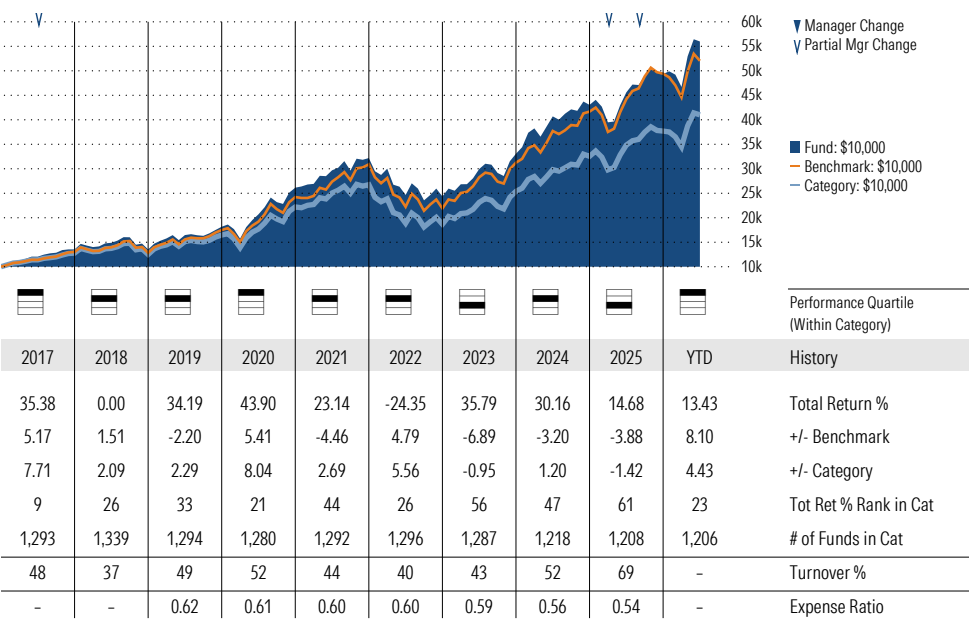
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen; however, the current management team is experienced and the investment process remains consistent, so we do not regard the screen failure as significant.

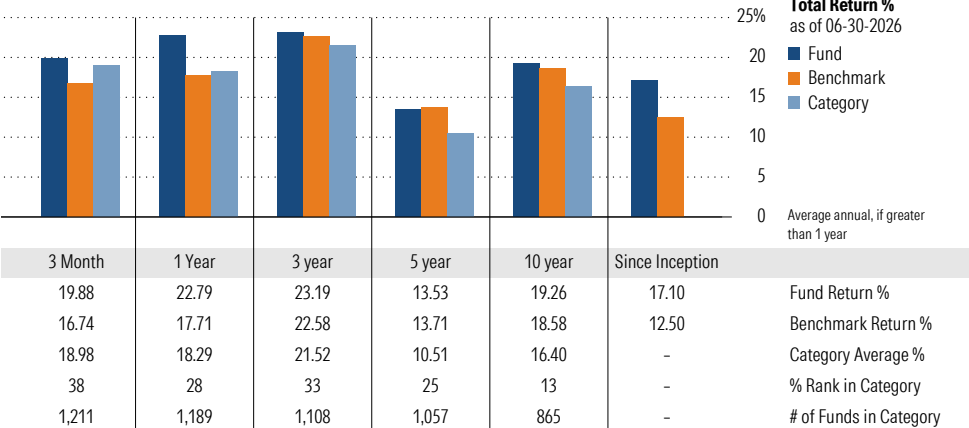
ESG Metrics

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

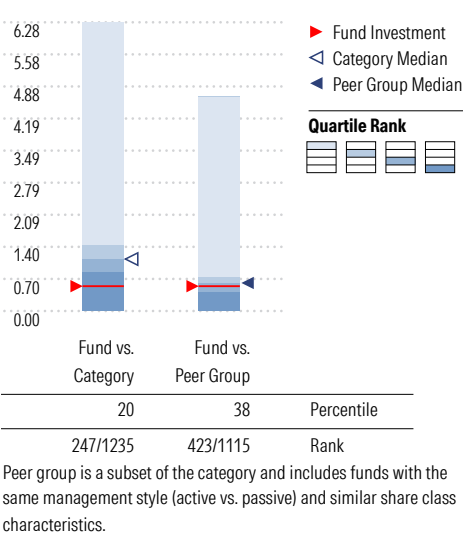
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.62	-	-1.33
Beta	0.95	-	1.00
R-Squared	94.37	-	89.46
Standard Deviation	16.00	16.44	17.42
Sharpe Ratio	1.10	1.05	0.90
Tracking Error	3.90	-	5.56
Information Ratio	0.16	-	-0.45
Up Capture Ratio	94.14	-	95.86
Down Capture Ratio	82.66	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.39	34.09	31.08
Price/Book Ratio	9.25	13.93	8.94
Geom Avg Mkt Cap \$B	708.35	832.40	817.51
ROE	41.54	46.22	41.98

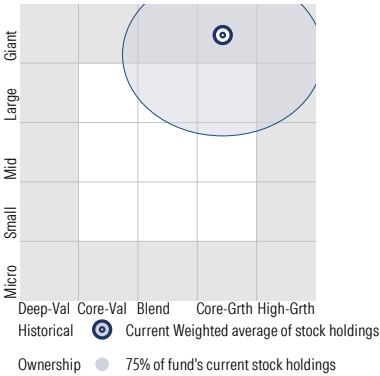
Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category
Large Growth

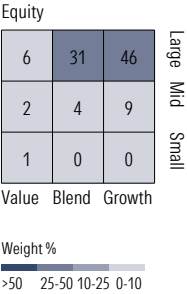
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

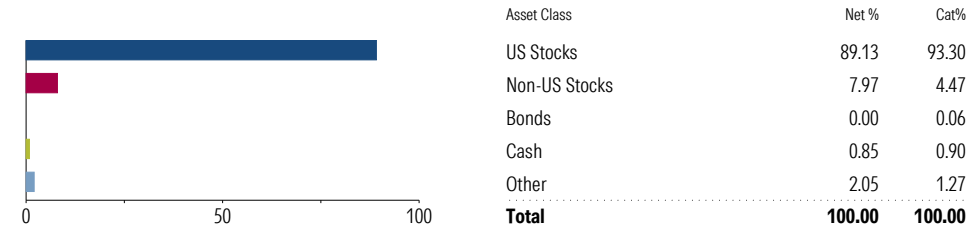
Morningstar Style Box™



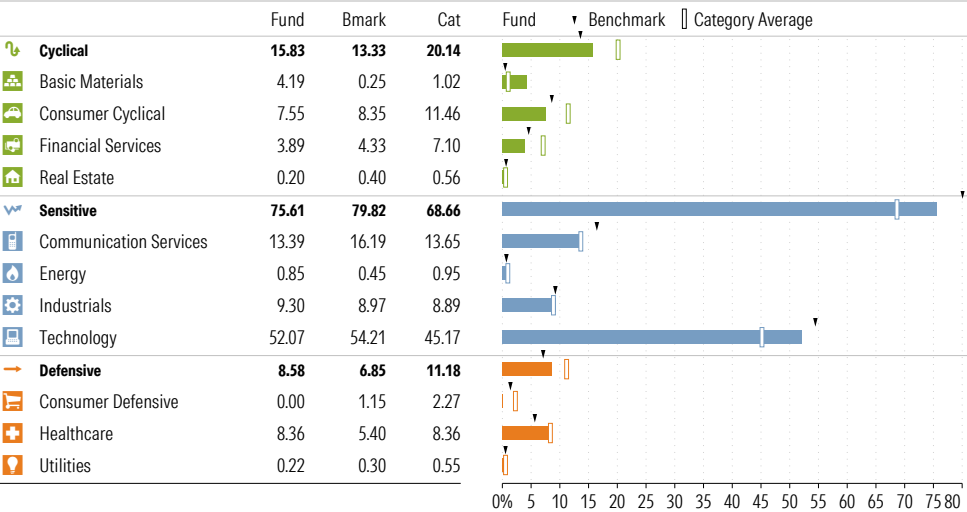
Style Breakdown



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	13.73	13.73	-	Technology
⊕ Alphabet Inc Class A	10.97	24.70	-	Communication Svc
⊖ Apple Inc	5.03	29.73	-	Technology
⊕ Broadcom Inc	4.30	34.03	-	Technology
⊕ Eli Lilly and Co	3.57	37.60	-	Healthcare
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	3.32	40.92	-	Technology
⊕ Advanced Micro Devices Inc	2.82	43.74	-	Technology
⊕ Micron Technology Inc	2.59	46.34	-	Technology
⊕ Tesla Inc	2.41	48.74	-	Consumer Cyclical
⊖ Amazon.com Inc	2.27	51.01	-	Consumer Cyclical
⊖ Microsoft Corp	2.26	53.27	-	Technology
⊖ Mastercard Inc Class A	2.02	55.29	-	Financial Services
⊖ Meta Platforms Inc Class A	1.79	57.08	-	Communication Svc
⊕ Applied Materials Inc	1.63	58.71	-	Technology
⊕ Lam Research Corp	1.60	60.31	-	Technology

Total Holdings 145

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Louis Bottari since 01-2009
Peter Matthew since 08-2012
Robert Regan since 12-2016
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

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 17.47 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 0.04 is 94.67% lower than the Foreign Large Blend category average.

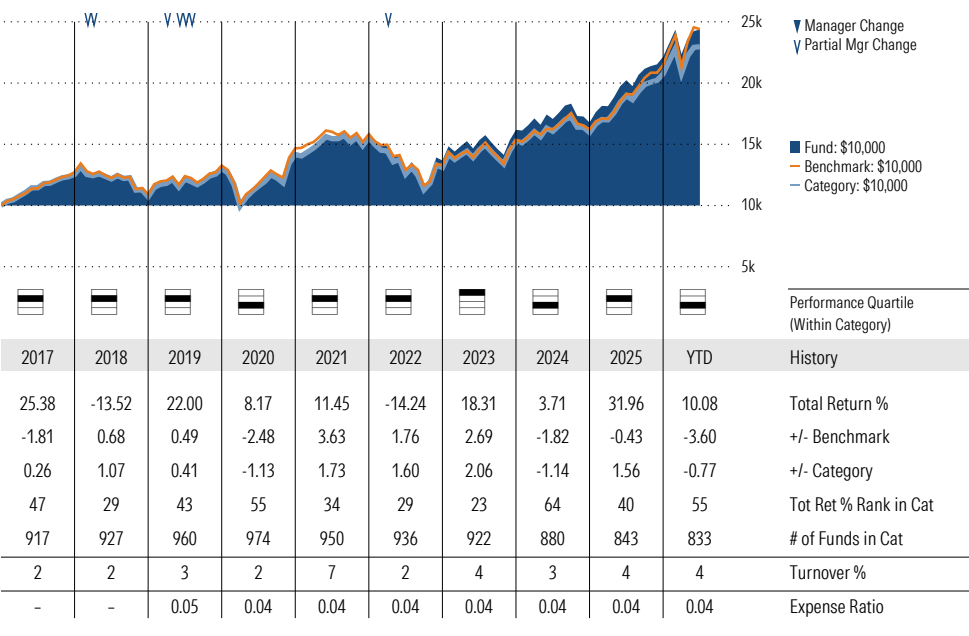
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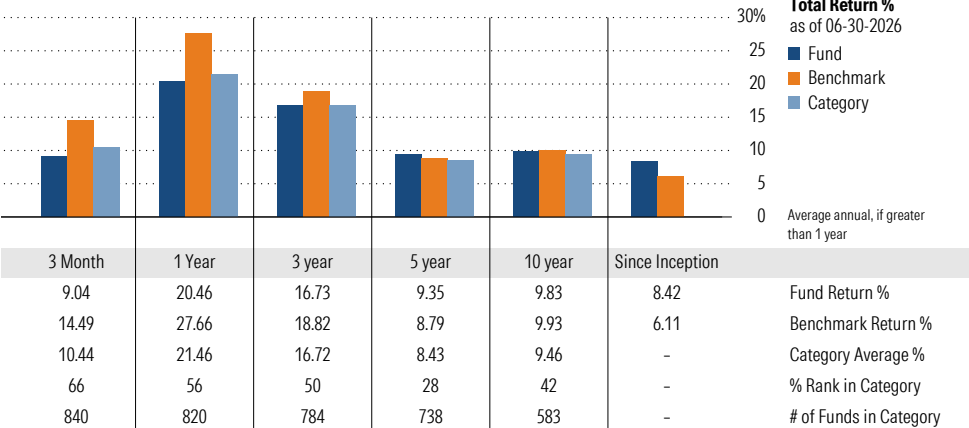
ESG Metrics

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

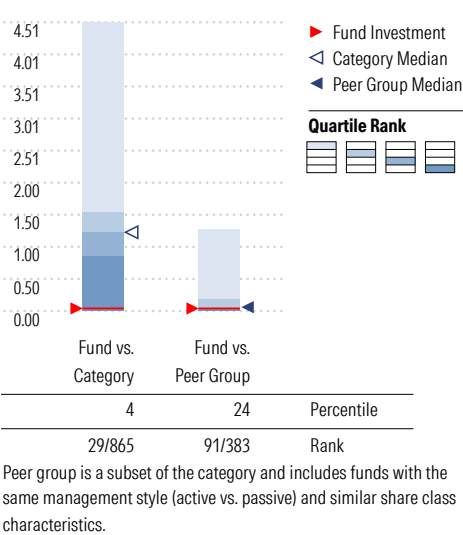
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.49	-	0.50
Beta	0.87	-	0.87
R-Squared	88.93	-	88.17
Standard Deviation	12.76	13.89	12.92
Sharpe Ratio	0.92	0.98	0.92
Tracking Error	4.63	-	4.65
Information Ratio	-0.45	-	-0.38
Up Capture Ratio	93.33	-	91.87
Down Capture Ratio	98.97	-	94.63

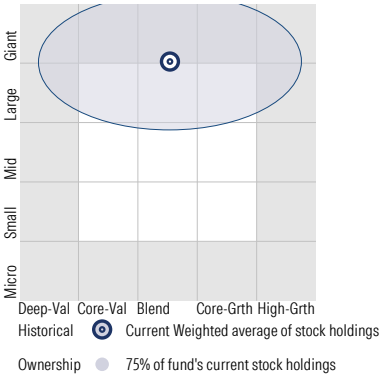
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.84	18.56	18.31
Price/Book Ratio	2.27	2.38	2.31
Geom Avg Mkt Cap \$B	76.27	89.99	87.75
ROE	19.22	20.63	18.98

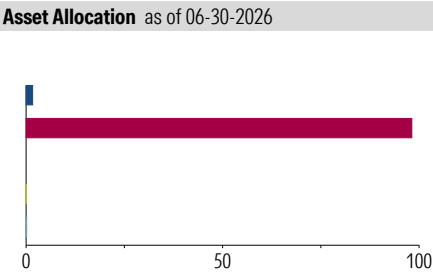
Fidelity International Index FSPSX

Morningstar Category Foreign Large Blend
Morningstar Index MSCI ACWI Ex USA NR USD

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

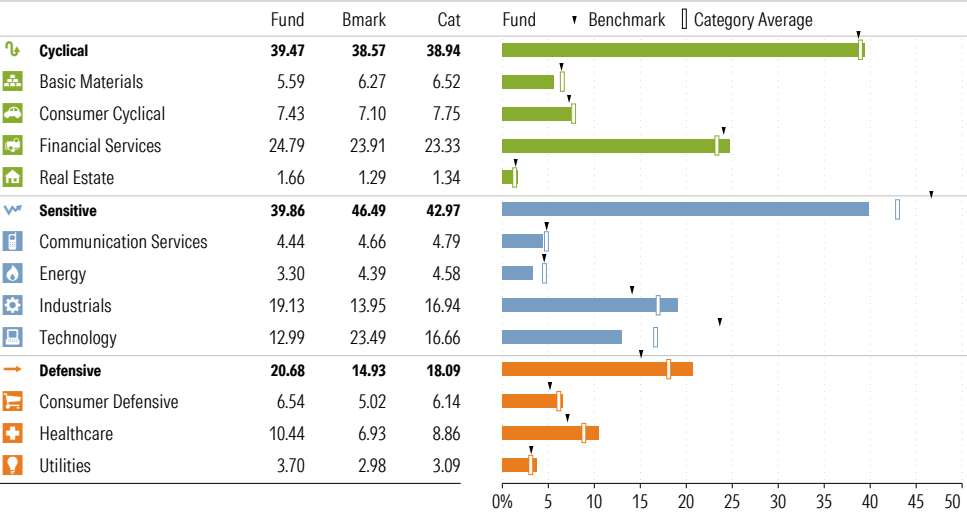


Style Breakdown

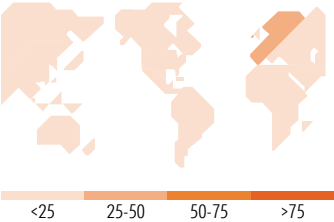


Asset Class	Net %	Cat%
US Stocks	1.66	4.30
Non-US Stocks	98.15	93.50
Bonds	0.00	1.21
Cash	0.04	2.26
Other	0.15	-1.26
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		Fund %
Greater Asia	34.20	37.49	Americas	1.73	10.30	Greater Europe	64.07	52.21	Market Maturity	
Japan	23.74	18.63	North America	1.66	8.95	United Kingdom	13.43	12.61	Developed Markets	99.69
Australasia	6.71	3.85	Central/Latin	0.07	1.35	W euro-ex UK	49.54	38.16	Emerging Markets	0.31
Asia-4 Tigers	3.54	10.28				Emrgng Europe	0.03	0.18	Not Available	0.00
Asia-ex 4 Tigers	0.21	4.73				Africa	1.07	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	3.50	3.50	-	Technology
⊕ MSCI EAFE Index Future Sept 26	1.48	4.98	-	-
⊕ HSBC Holdings PLC	1.48	6.46	-	Financial Services
⊕ Roche Holding AG Ordinary Shares new	1.31	7.78	-	Healthcare
⊖ Novartis AG Registered Shares	1.30	9.08	-	Healthcare
⊖ AstraZeneca PLC	1.29	10.37	-	Healthcare
⊕ Nestle SA	1.20	11.57	-	Consumer Defensive
⊕ Siemens AG	1.09	12.66	-	Industrials
Cash	1.04	13.70	-	-
⊕ Fidelity Cash Central Fund	1.04	14.74	-	-

Total Holdings 687

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Mid Cap Index FSMDX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Louis Bottari since 09-2011
Peter Matthew since 08-2012
Robert Regan since 12-2016
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

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 has been in place for 14.82 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 0.03 is 96.1% lower than the Mid-Cap Blend category average.

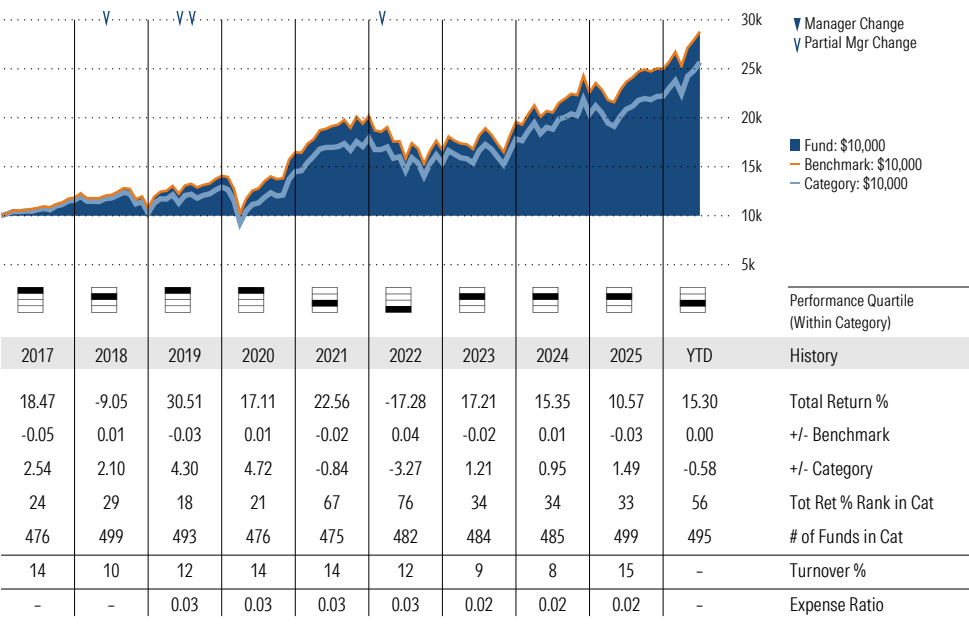
Morningstar Investment Management LLC Analysis

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.

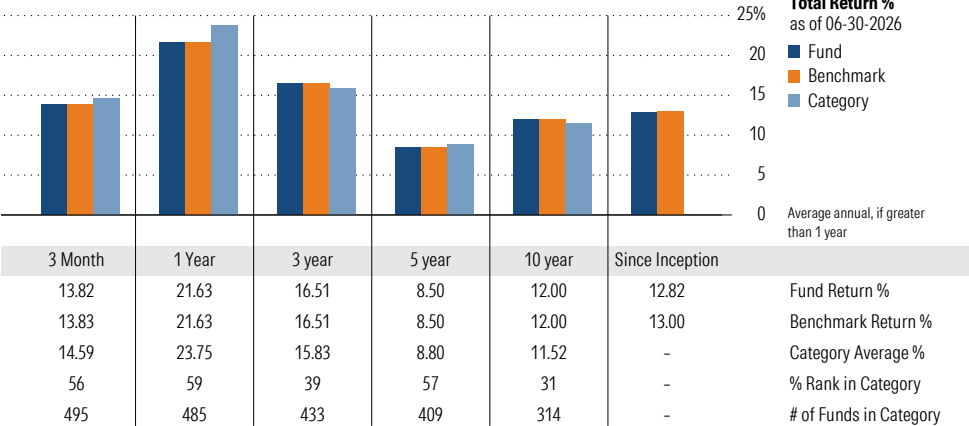
ESG Metrics

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

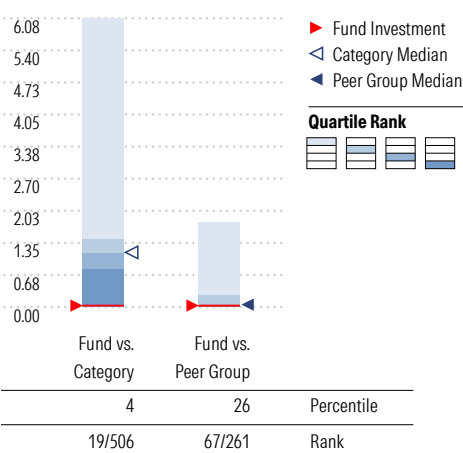
Growth of \$10,000



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	-0.01	-	-1.00
Beta	1.00	-	1.00
R-Squared	100.00	-	90.39
Standard Deviation	15.00	14.99	15.82
Sharpe Ratio	0.79	0.79	0.67
Tracking Error	0.05	-	4.81
Information Ratio	-0.14	-	-0.40
Up Capture Ratio	100.01	-	98.02
Down Capture Ratio	100.05	-	103.40

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.07	22.06	24.13
Price/Book Ratio	3.06	3.06	3.41
Geom Avg Mkt Cap \$B	25.39	25.43	18.70
ROE	16.92	16.92	18.62

Fidelity Mid Cap Index FSMDX

Morningstar Category
 Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Hartford International Opportunities R6 IHOVX

Morningstar Category Foreign Large Blend
Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.34 years.
- Style: The fund has landed in its primary style box — Large Blend — 54.29 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 8% lower than the Foreign Large Blend category average.

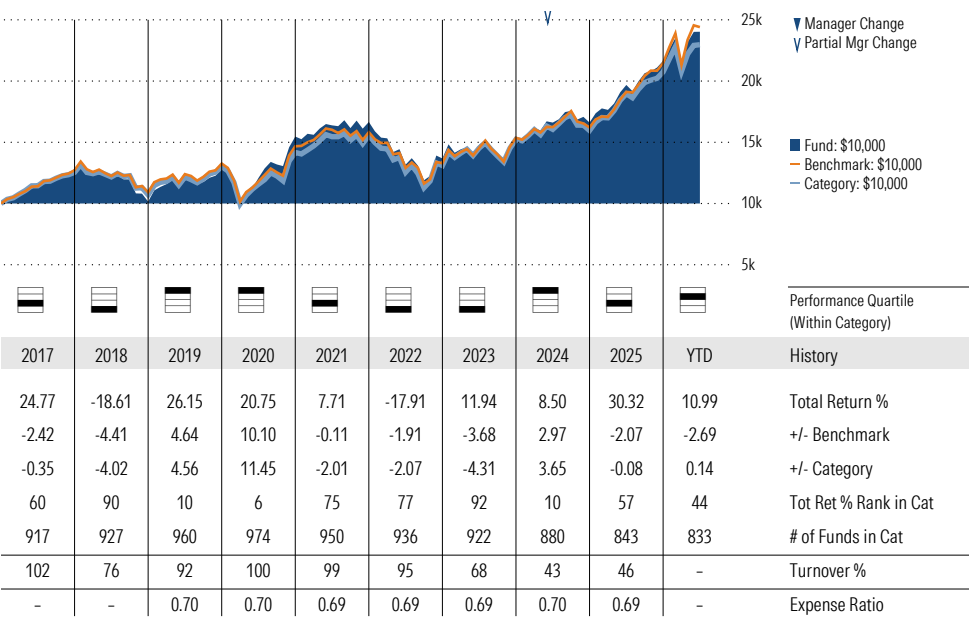
Morningstar Investment Management LLC Analysis

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.

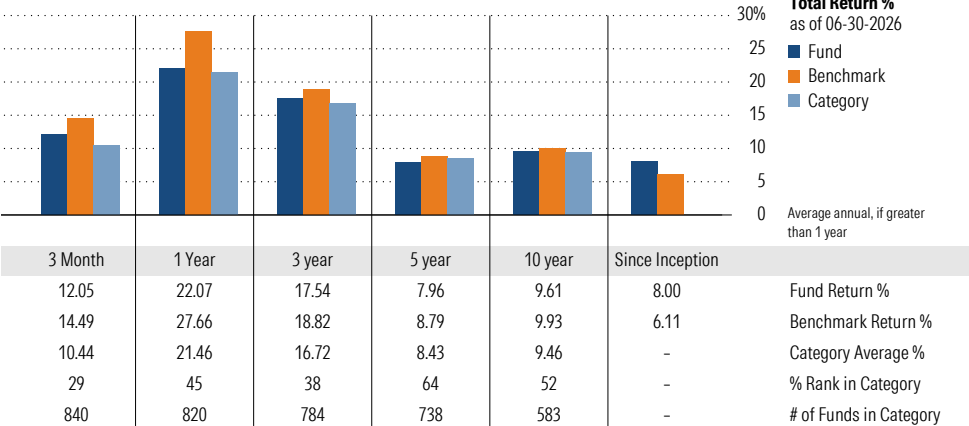
ESG Metrics

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

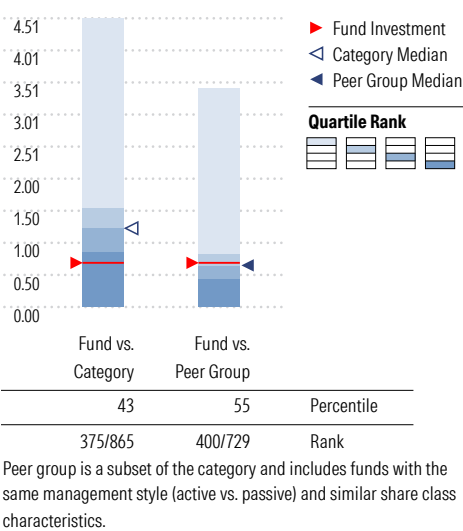
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.34	-	0.50
Beta	0.86	-	0.87
R-Squared	91.31	-	88.17
Standard Deviation	12.46	13.89	12.92
Sharpe Ratio	0.99	0.98	0.92
Tracking Error	4.18	-	4.65
Information Ratio	-0.31	-	-0.38
Up Capture Ratio	90.57	-	91.87
Down Capture Ratio	86.53	-	94.63

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	18.56	18.31
Price/Book Ratio	2.43	2.38	2.31
Geom Avg Mkt Cap \$B	111.49	89.99	87.75
ROE	20.05	20.63	18.98

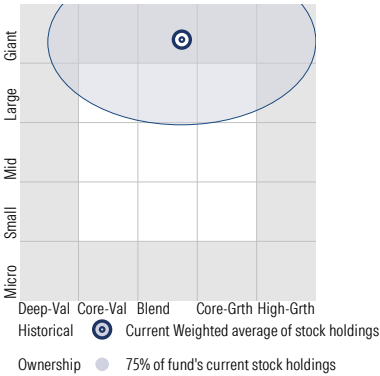
Hartford International Opportunities R6 IHOVX

Morningstar Category
Foreign Large Blend

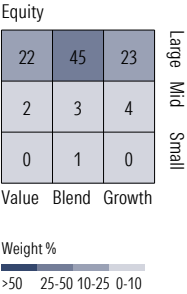
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2026

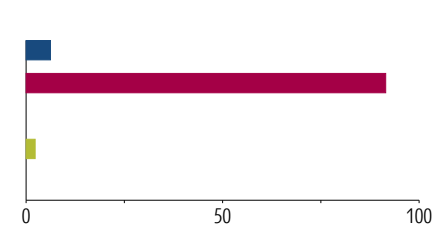
Morningstar Style Box™



Style Breakdown

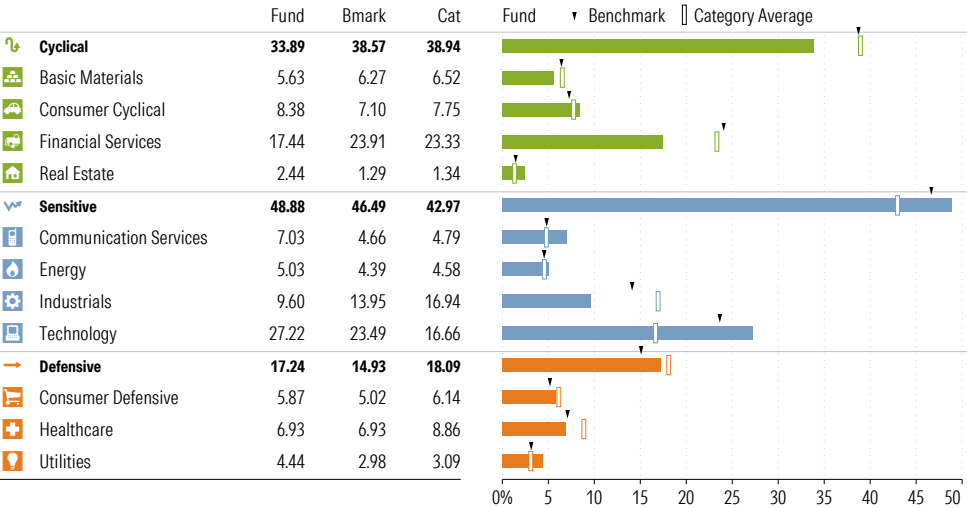


Asset Allocation as of 06-30-2026

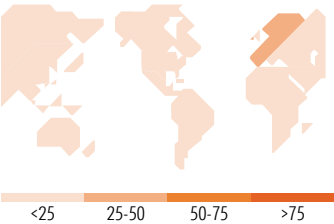


Asset Class	Net %	Cat%
US Stocks	6.20	4.30
Non-US Stocks	91.50	93.50
Bonds	0.00	1.21
Cash	2.30	2.26
Other	0.00	-1.26
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		Fund %
Greater Asia	41.46	37.49	Americas	13.04	10.30	Greater Europe	45.51	52.21	Market Maturity	Fund %
Japan	12.85	18.63	North America	10.10	8.95	United Kingdom	13.13	12.61	Developed Markets	89.91
Australasia	0.00	3.85	Central/Latin	2.94	1.35	W euro-ex UK	31.09	38.16	Emerging Markets	10.09
Asia-4 Tigers	21.45	10.28				Emrgng Europe	0.00	0.18	Not Available	0.00
Asia-ex 4 Tigers	7.16	4.73				Africa	1.29	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.37	7.37	-	Technology
⊖ SK hynix Inc	4.34	11.71	-	Technology
⊖ ASML Holding NV	3.39	15.11	-	Technology
⊕ Samsung Electronics Co Ltd	3.16	18.27	-	Technology
⊖ Royal Bank of Canada	2.24	20.51	-	Financial Services
⊖ Tencent Holdings Ltd	1.87	22.38	-	Communication Svc
⊖ Siemens AG	1.79	24.16	-	Industrials
⊖ AstraZeneca PLC	1.77	25.93	-	Healthcare
⊕ TotalEnergies SE	1.76	27.70	-	Energy
⊖ Usd	1.76	29.45	-	-

Total Holdings 89

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

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

Portfolio Manager(s)

Scott Davis since 08-2014
Shilpee Raina since 11-2021

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 11.87 years.
- Style: The fund has landed in its primary style box — Large Blend — 62.86 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 33.33% lower than the Large Blend category average.

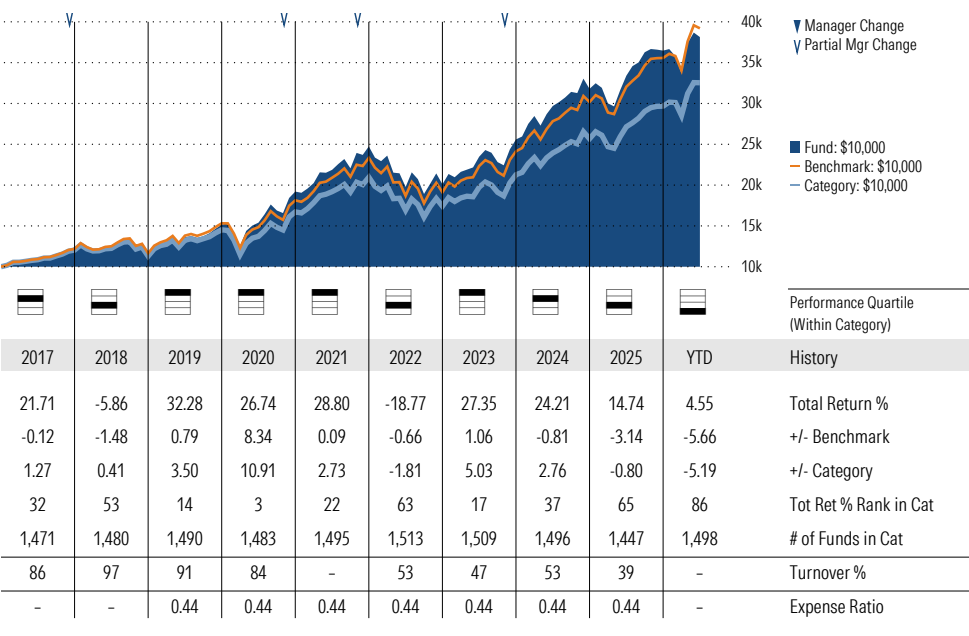
Morningstar Investment Management LLC Analysis

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.

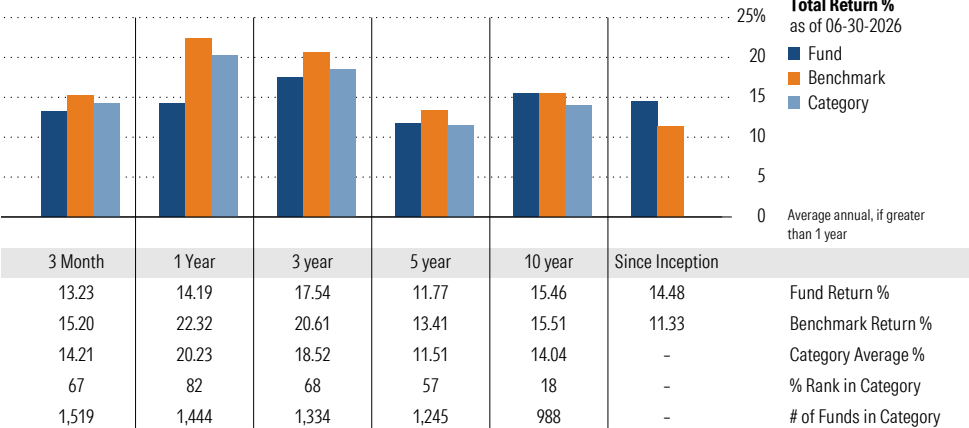
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

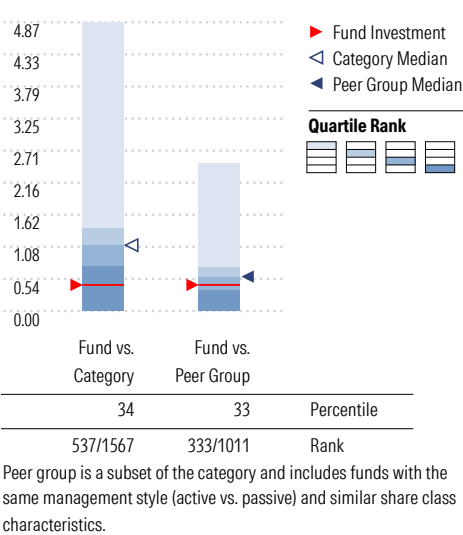
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-3.34	-	-1.07
Beta	1.04	-	0.97
R-Squared	97.28	-	91.65
Standard Deviation	13.78	13.05	13.22
Sharpe Ratio	0.91	1.15	1.01
Tracking Error	2.34	-	3.22
Information Ratio	-1.31	-	-1.61
Up Capture Ratio	96.64	-	94.65
Down Capture Ratio	115.59	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.65	26.87	25.00
Price/Book Ratio	6.10	5.38	5.49
Geom Avg Mkt Cap \$B	543.25	486.97	607.94
ROE	36.18	36.35	39.47

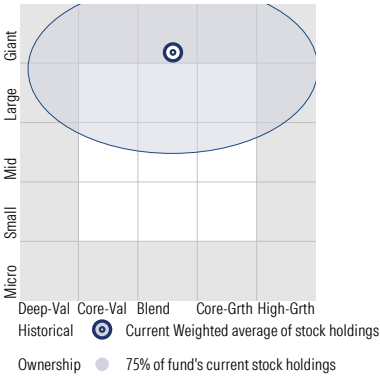
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

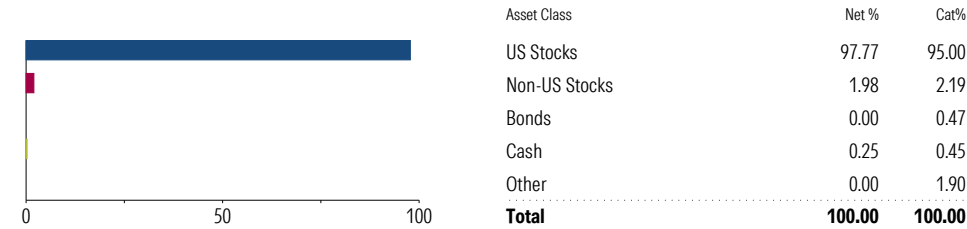
Morningstar Style Box™



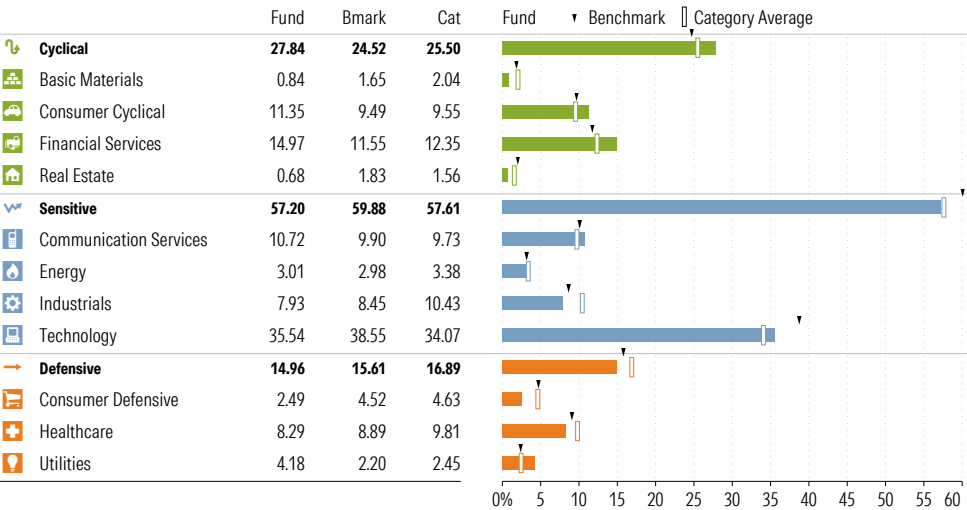
Style Breakdown



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	8.01	8.01	-	Technology
⊖ Alphabet Inc Class A	6.86	14.87	-	Communication Svc
⊖ Apple Inc	5.76	20.63	-	Technology
⊕ Amazon.com Inc	4.62	25.25	-	Consumer Cyclical
⊕ Broadcom Inc	4.01	29.26	-	Technology
⊖ Microsoft Corp	3.32	32.57	-	Technology
⊕ Micron Technology Inc	3.25	35.83	-	Technology
⊖ Mastercard Inc Class A	2.91	38.73	-	Financial Services
⊖ Wells Fargo & Co	2.53	41.26	-	Financial Services
⊖ American Express Co	2.37	43.64	-	Financial Services
⊕ NextEra Energy Inc	2.34	45.98	-	Utilities
⊖ Advanced Micro Devices Inc	2.31	48.29	-	Technology
⊖ Meta Platforms Inc Class A	2.30	50.59	-	Communication Svc
⊖ Eli Lilly and Co	2.01	52.60	-	Healthcare
⊕ Baker Hughes Co Class A	1.96	54.56	-	Energy

Total Holdings 65

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS Value R6 MEIKX

Portfolio Manager(s)

Katherine Cannan since 12-2019
Thomas Crowley since 12-2024

Quantitative Screens

- Performance: The fund has finished in the Large Value 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 6.5 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45.68% lower than the Large Value 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.

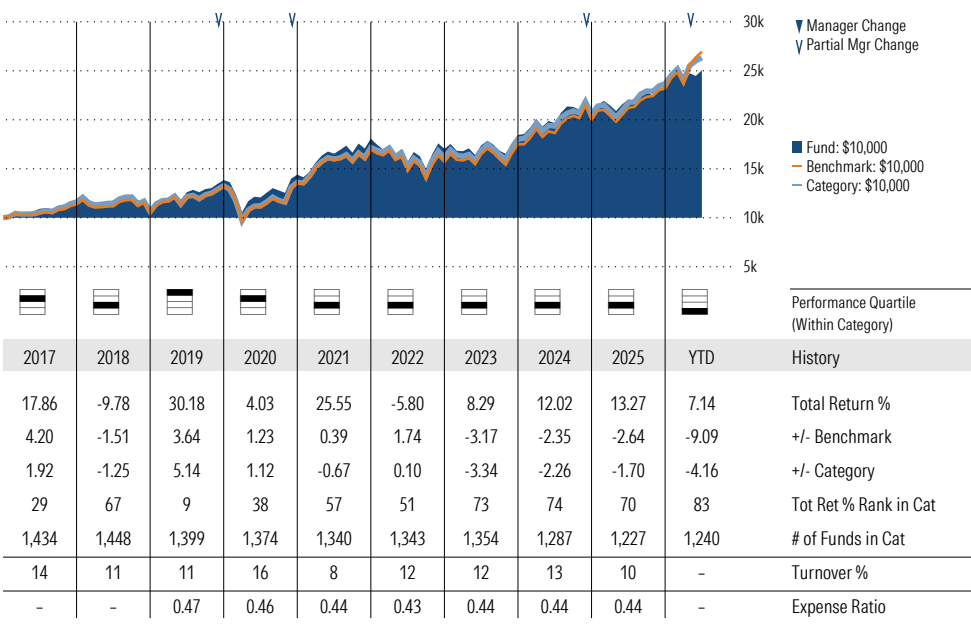
ESG Metrics

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

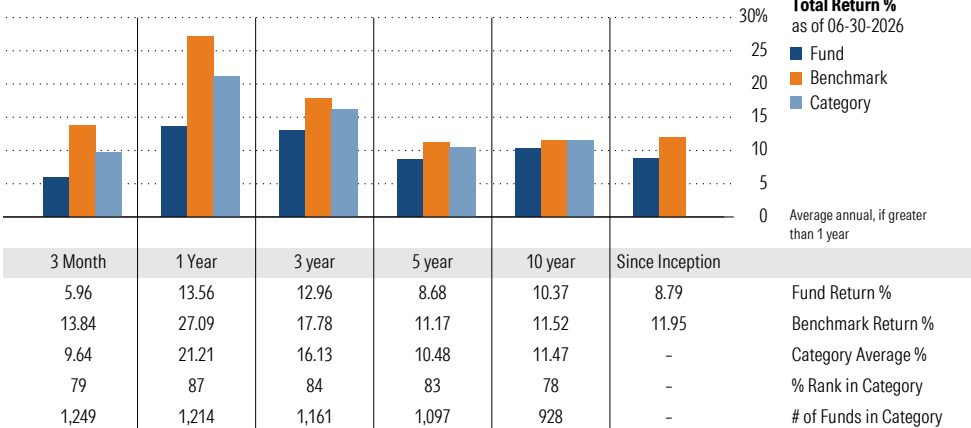
Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

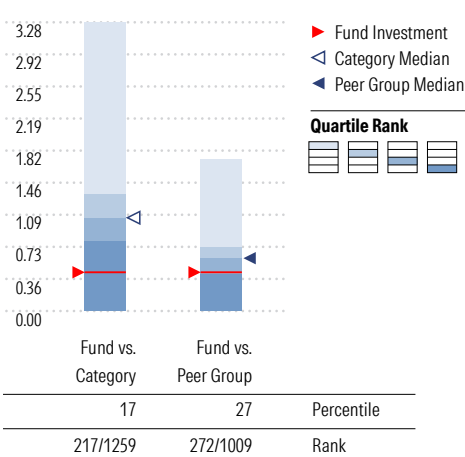
Growth of \$10,000



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	-1.51	-	0.18
Beta	0.83	-	0.90
R-Squared	89.32	-	88.68
Standard Deviation	11.14	12.64	12.07
Sharpe Ratio	0.74	0.99	0.91
Tracking Error	4.21	-	4.16
Information Ratio	-1.14	-	-0.41
Up Capture Ratio	79.64	-	90.40
Down Capture Ratio	87.77	-	90.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.04	21.93	20.92
Price/Book Ratio	3.42	3.15	3.05
Geom Avg Mkt Cap \$B	204.53	175.59	190.85
ROE	24.67	22.36	23.76

MFS Value R6 MEIKX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD



PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013
Jonathan Shapiro since 07-2018

Quantitative Screens

- Performance: The fund has finished in the Small Growth 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 12.6 years.
- Style: The fund has landed in its primary style box — Small Growth — 65.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 36.7% lower than the Small Growth category average.

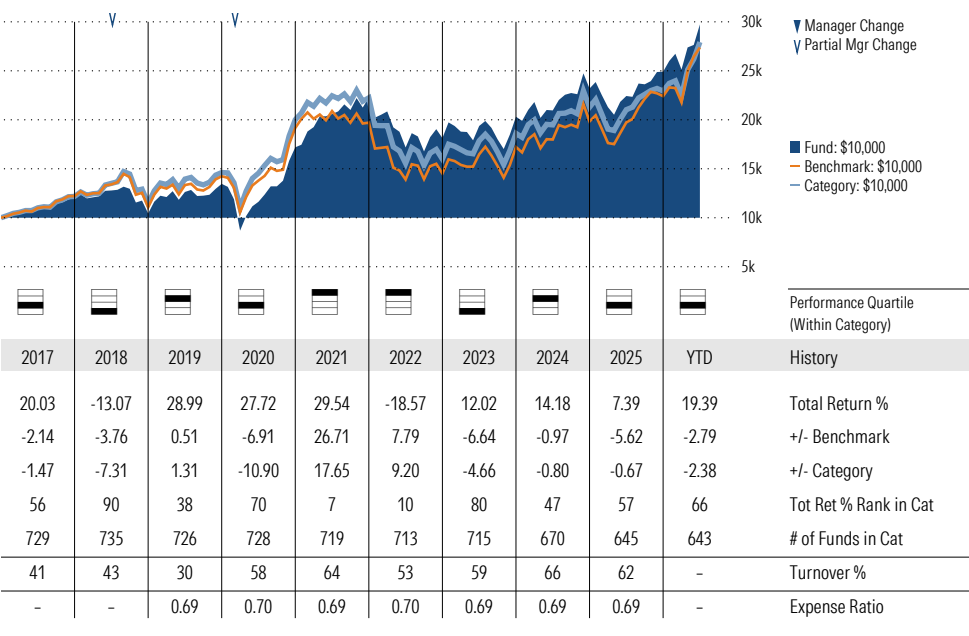
Morningstar Investment Management LLC Analysis

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	Medium Risk	12-31-2022

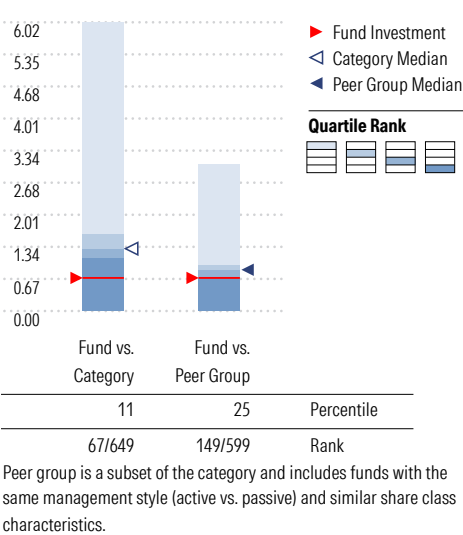
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.48	-	0.34
Beta	0.75	-	0.87
R-Squared	84.82	-	87.19
Standard Deviation	17.23	21.29	20.00
Sharpe Ratio	0.65	0.68	0.61
Tracking Error	8.63	-	7.68
Information Ratio	-0.36	-	-0.17
Up Capture Ratio	73.89	-	85.93
Down Capture Ratio	67.35	-	84.44

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.39	26.08	30.74
Price/Book Ratio	2.75	4.82	4.34
Geom Avg Mkt Cap \$B	7.30	3.84	9.77
ROE	11.15	5.19	13.77

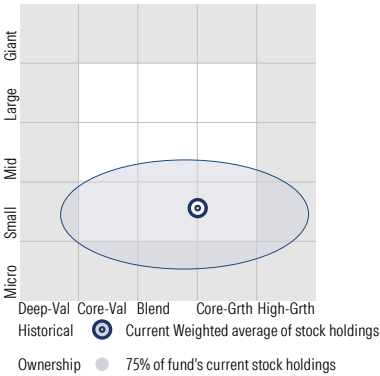
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

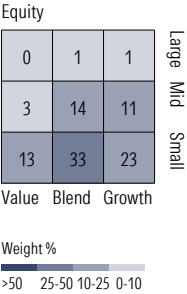
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2026

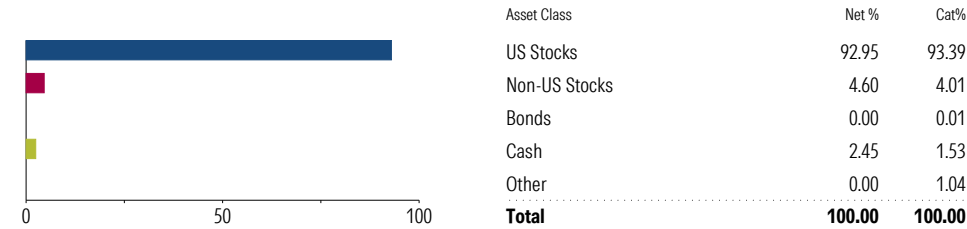
Morningstar Style Box™



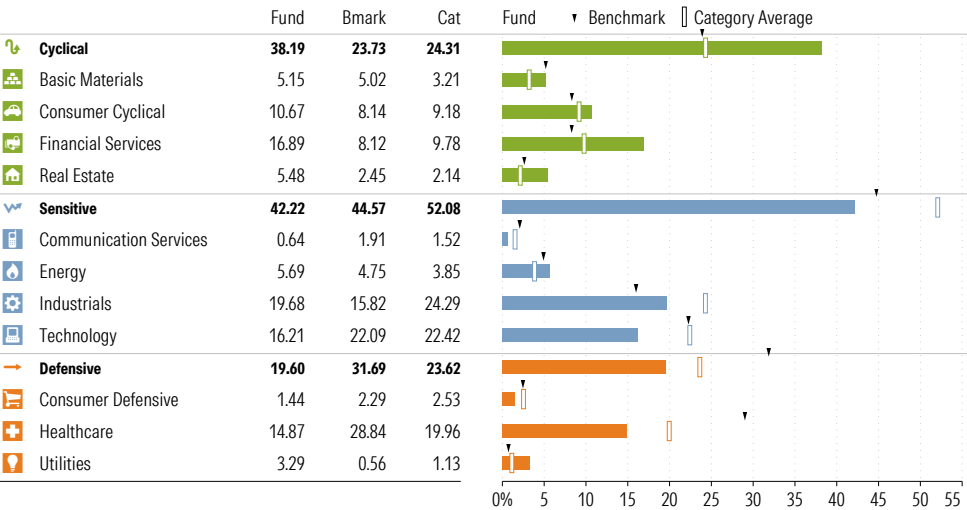
Style Breakdown



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
⊖ Onto Innovation Inc	2.85	2.85	-	Technology
⊕ Prudential Govt Money Mkt Fd	2.67	5.51	-	-
⊖ WESCO International Inc	2.06	7.57	-	Industrials
⊖ MACOM Technology Solutions Holdings Inc	1.90	9.47	-	Technology
⊖ NiSource Inc	1.88	11.35	-	Utilities
⊖ Regal Rexnord Corp	1.84	13.19	-	Industrials
⊖ Markel Group Inc	1.82	15.01	-	Financial Services
⊖ Element Solutions Inc	1.78	16.79	-	Basic Materials
⊖ Eastern Bankshares Inc Ordinary Shares	1.70	18.49	-	Financial Services
⊖ LifeStance Health Group Inc Ordinary Shares	1.49	19.99	-	Healthcare
⊖ Wintrust Financial Corp	1.49	21.48	-	Financial Services
⊖ East West Bancorp Inc	1.48	22.95	-	Financial Services
⊕ Kontoor Brands Inc	1.46	24.41	-	Consumer Cyclical
⊖ Rush Enterprises Inc Class A	1.44	25.85	-	Consumer Cyclical
⊖ Gaming and Leisure Properties Inc	1.39	27.23	-	Real Estate

Total Holdings 124

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Daniel Ivascyn since 03-2007
Alfred Murata since 03-2013
Joshua Anderson since 07-2018

Quantitative Screens

✔ Performance: The fund has finished in the Multisector Bond 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 19.27 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.54 is 39.33% lower than the Multisector Bond category average.

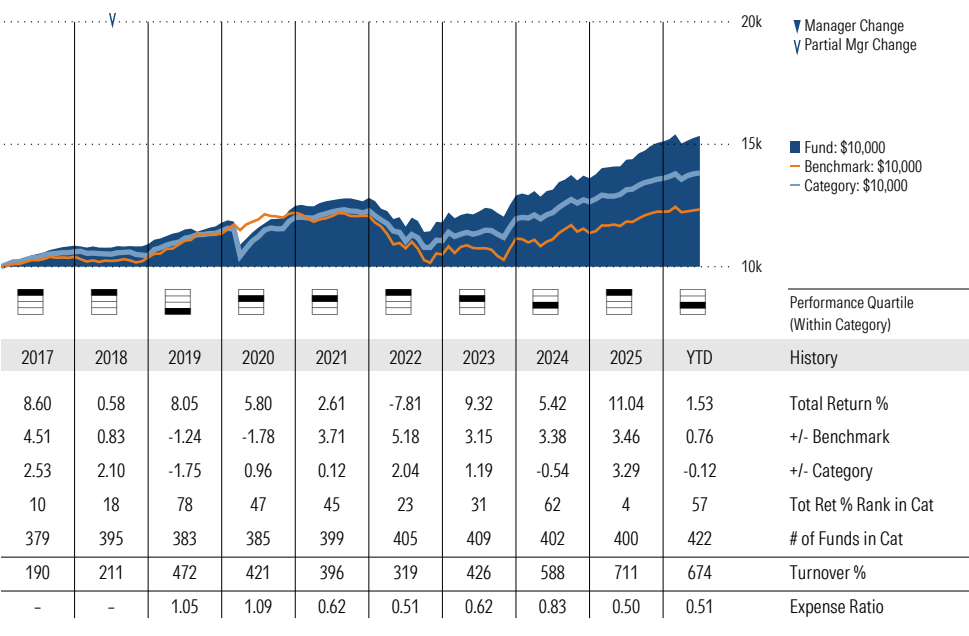
Morningstar Investment Management LLC Analysis

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.

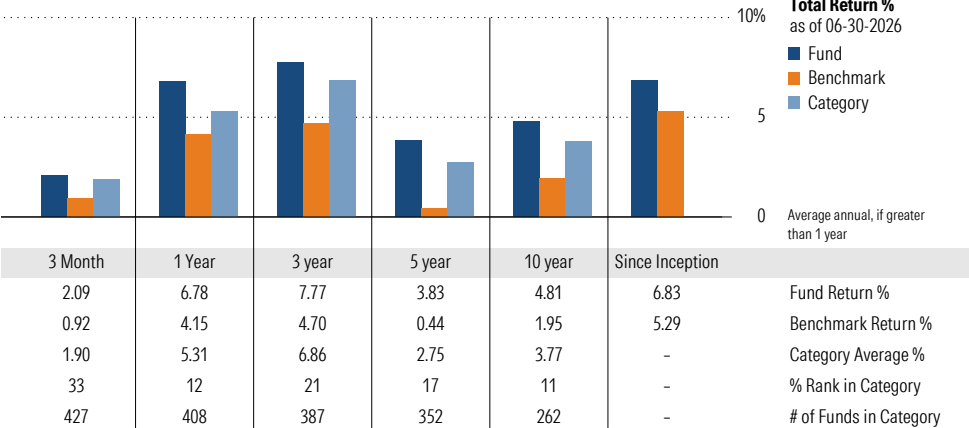
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026

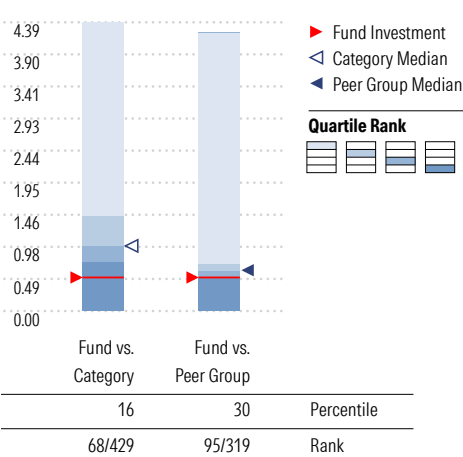
Growth of \$10,000



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	3.68	-	3.11
Beta	0.83	-	0.78
R-Squared	91.79	-	84.26
Standard Deviation	4.62	5.34	4.50
Sharpe Ratio	0.64	0.02	0.54
Tracking Error	1.61	-	2.21
Information Ratio	1.90	-	1.11
Up Capture Ratio	109.44	-	97.86
Down Capture Ratio	59.49	-	53.49

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.13	4.55	4.20
Avg Eff Maturity	9.29	7.69	7.46

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD



PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Daniel He since 12-2019
Michael Cudzil since 06-2025

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 has been in place for 6.56 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.55 is 9.84% lower than the Inflation-Protected Bond category average.

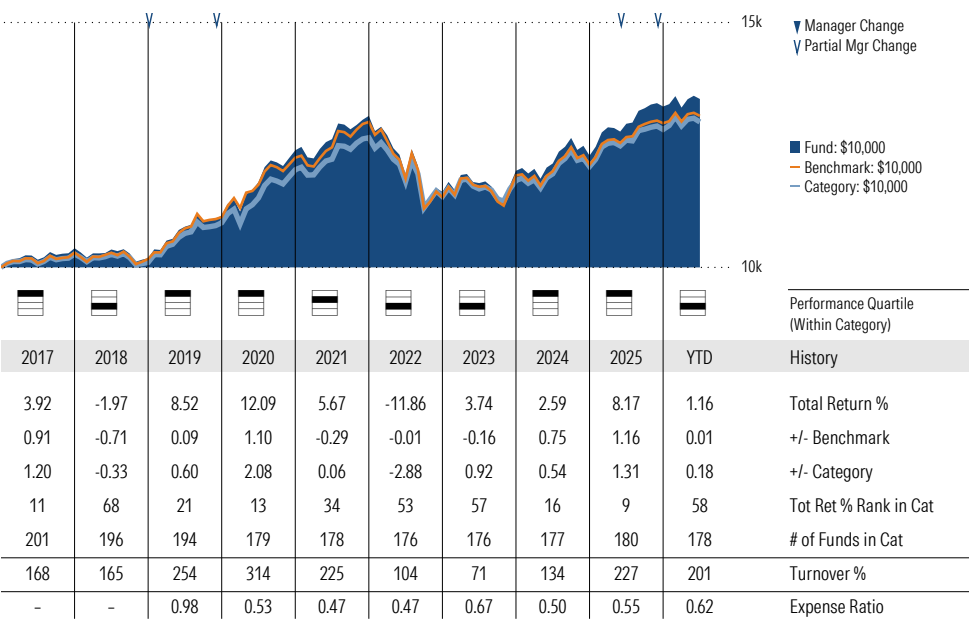
Morningstar Investment Management LLC Analysis

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.

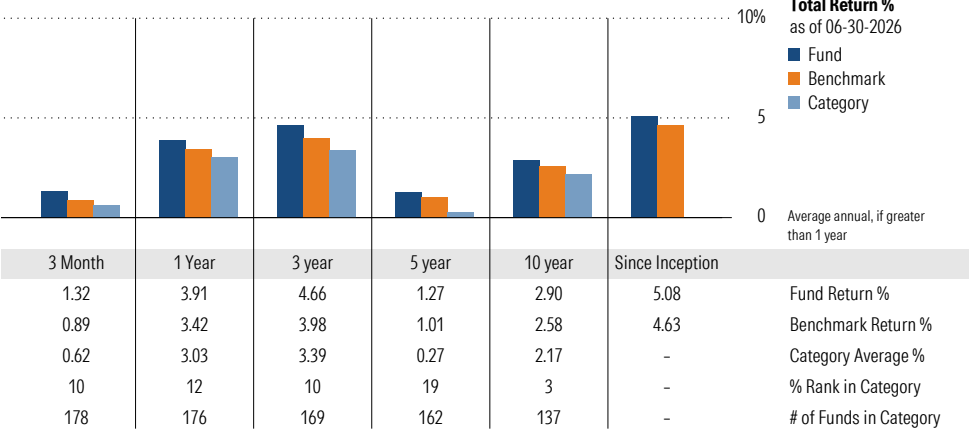
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

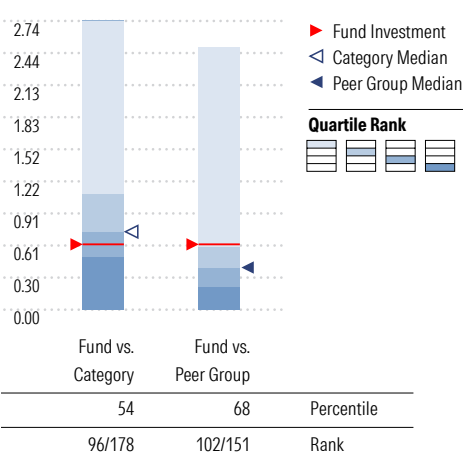
Growth of \$10,000



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	0.50	-	-0.40
Beta	1.04	-	1.03
R-Squared	98.52	-	95.97
Standard Deviation	4.41	4.21	4.48
Sharpe Ratio	0.00	-0.16	-0.20
Tracking Error	0.56	-	0.93
Information Ratio	1.21	-	-0.43
Up Capture Ratio	110.05	-	100.16
Down Capture Ratio	103.68	-	107.81

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.03	4.52	5.72
Avg Eff Maturity	6.96	-	6.35

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR
USD



PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Michael Cudzil since 03-2026

Quantitative Screens

✔ Performance: The fund has finished in the Ultrashort 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 15.5 years.

Style Consistency is not calculated for Fixed Income funds.

✗ Net Expense: The fund's expense ratio of 0.49 is 28.95% higher than the Ultrashort Bond category average.

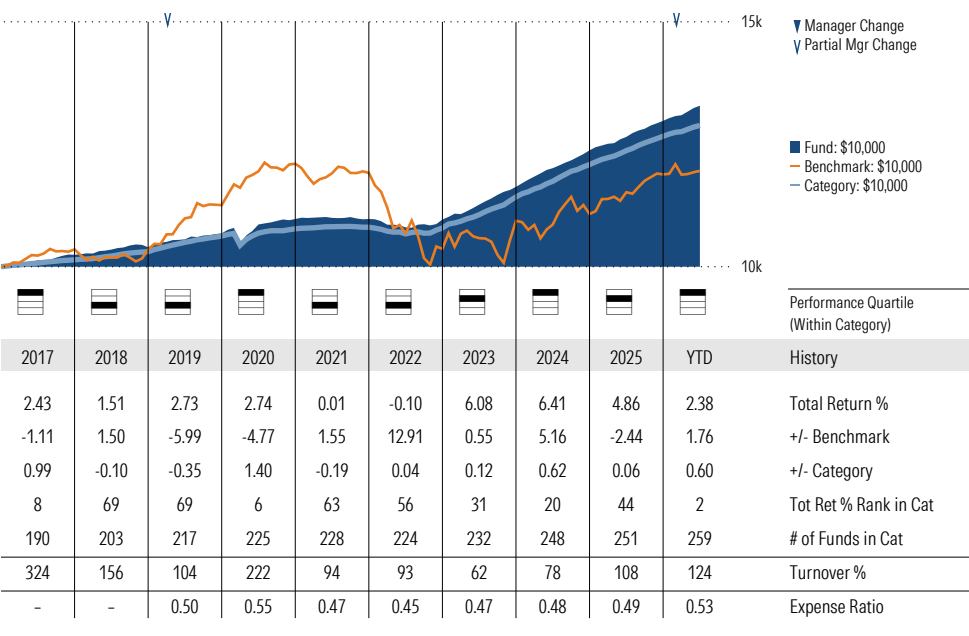
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

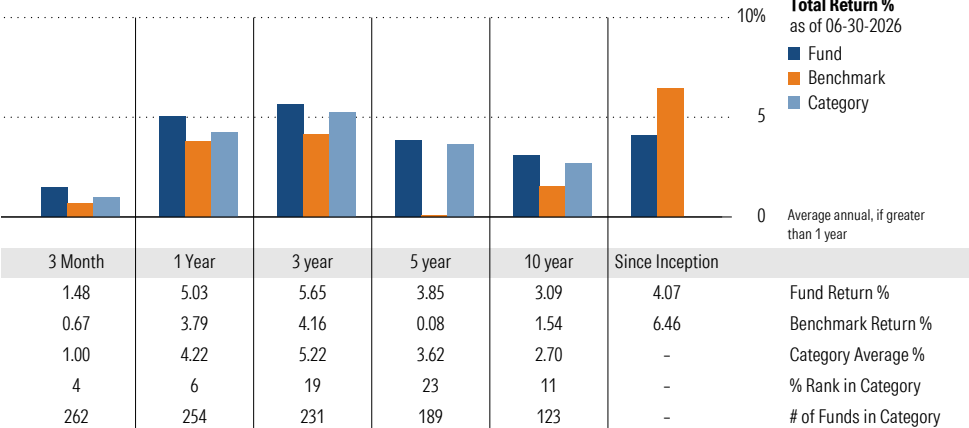
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

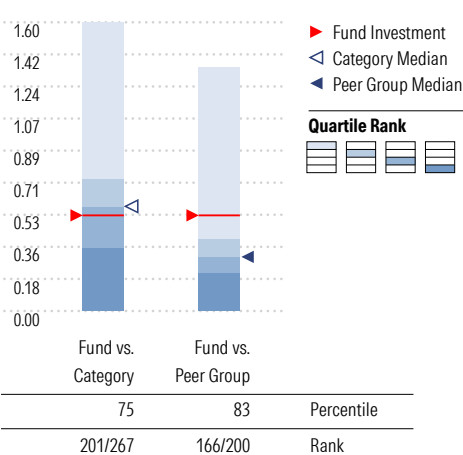
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.62	-	4.94
Beta	-0.03	-	0.06
R-Squared	8.77	-	31.92
Standard Deviation	0.49	5.55	0.58
Sharpe Ratio	1.89	-0.08	0.94
Tracking Error	5.72	-	5.28
Information Ratio	0.26	-	0.22
Up Capture Ratio	33.29	-	36.73
Down Capture Ratio	-43.48	-	-31.09

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.73	4.43	1.07
Avg Eff Maturity	0.76	-	1.48

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD



Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000
Anthony Kenkel since 06-2012
Keith Bokota since 11-2013

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 25.58 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 0.81 is 22.12% lower than the Real Estate category average.

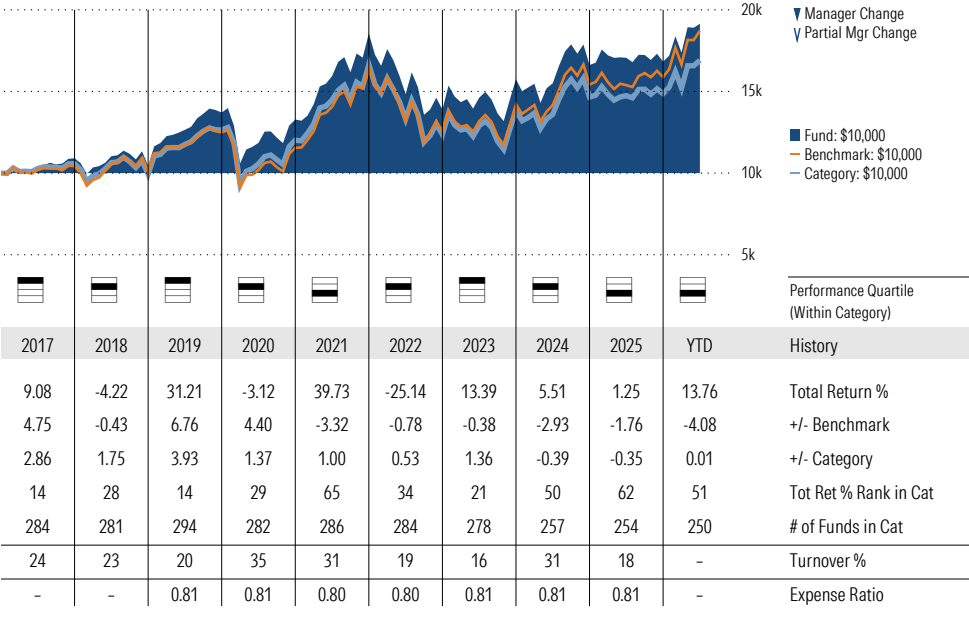
Morningstar Investment Management LLC Analysis

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.

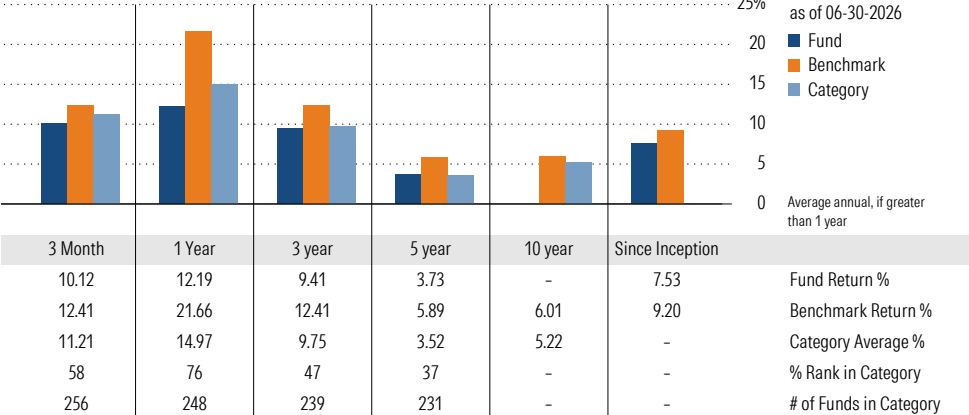
ESG Metrics

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

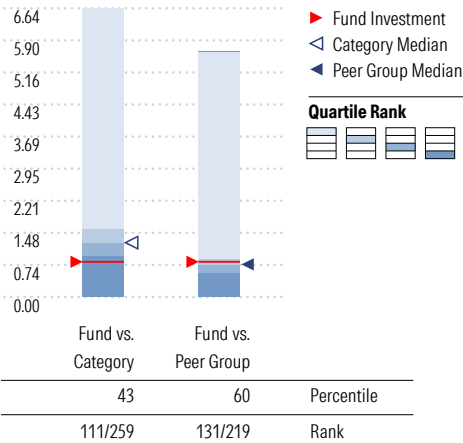
Growth of \$10,000



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	-1.92	-	-1.92
Beta	0.93	-	0.95
R-Squared	96.34	-	93.49
Standard Deviation	15.56	16.46	16.21
Sharpe Ratio	0.36	0.51	0.34
Tracking Error	3.21	-	3.71
Information Ratio	-0.94	-	-0.85
Up Capture Ratio	86.84	-	89.55
Down Capture Ratio	93.79	-	96.82

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.14	38.46	31.16
Price/Book Ratio	2.62	2.42	2.80
Geom Avg Mkt Cap \$B	29.89	9.35	40.47
ROE	13.16	9.56	18.46

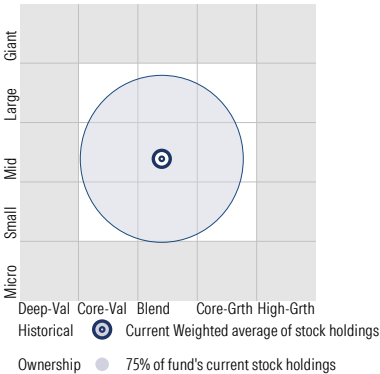
Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2026

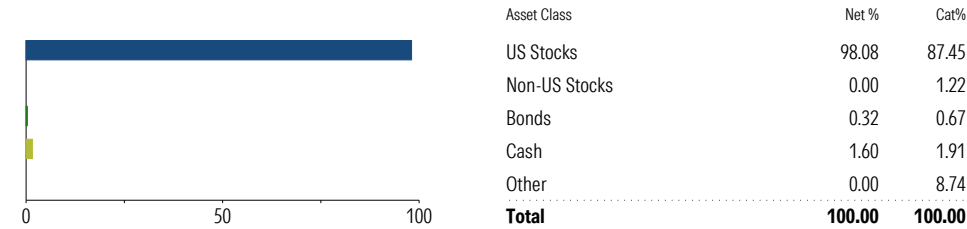
Morningstar Style Box™



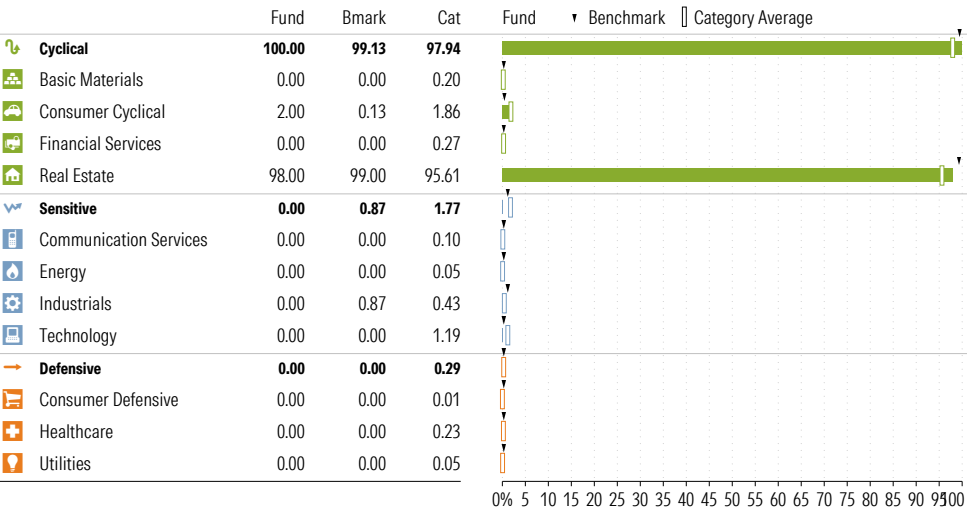
Style Breakdown



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
Welltower Inc	10.78	10.78	-	Real Estate
Equinix Inc	9.73	20.51	-	Real Estate
American Tower Corp	6.90	27.41	-	Real Estate
Ventas Inc	5.91	33.32	-	Real Estate
Prologis Inc	5.57	38.89	-	Real Estate
Extra Space Storage Inc	4.33	43.22	-	Real Estate
AvalonBay Communities Inc	3.47	46.69	-	Real Estate
American Homes 4 Rent Class A	3.33	50.02	-	Real Estate
Digital Realty Trust Inc	3.24	53.27	-	Real Estate
Essex Property Trust Inc	3.14	56.40	-	Real Estate
Iron Mountain Inc	2.92	59.32	-	Real Estate
Regency Centers Corp	2.86	62.18	-	Real Estate
Sabra Health Care REIT Inc	2.33	64.52	-	Real Estate
EastGroup Properties Inc	2.13	66.65	-	Real Estate
American Healthcare REIT Inc Ordinary Shares	1.94	68.59	-	Real Estate

Total Holdings 46

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard FTSE Social Index Admiral VFTAX

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

Portfolio Manager(s)

Aaron Choi since 02-2025
Chris Nieves since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 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 — Large Blend — 63.89 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.11 is 83.33% lower than the Large Blend category average.

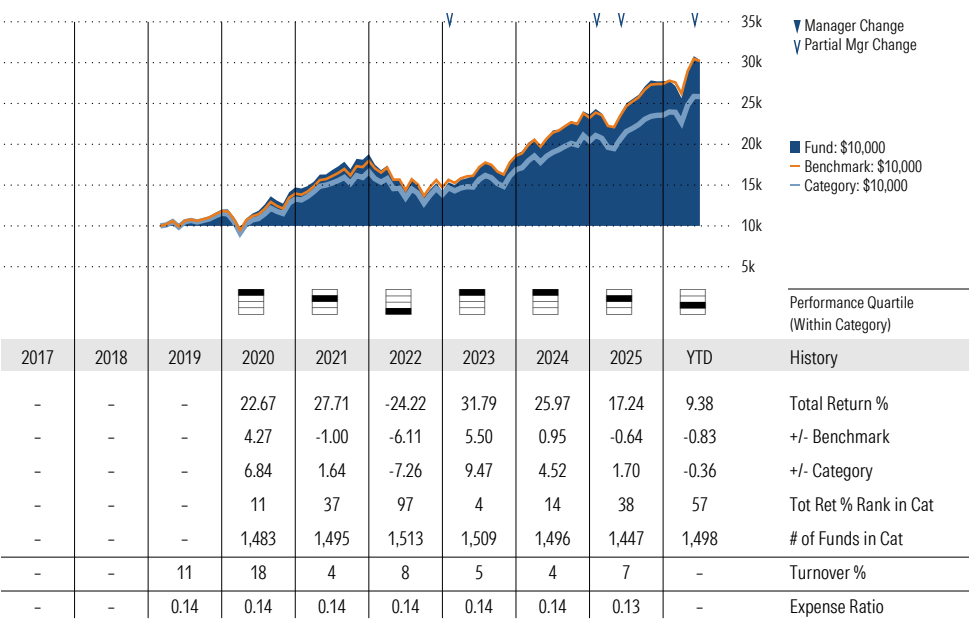
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is a function of the index it tracks, and we do not regard the screen failure as significant. This fund also fails our manager tenure screen; however, the fund is managed passively, so we do not regard the screen failure as significant.

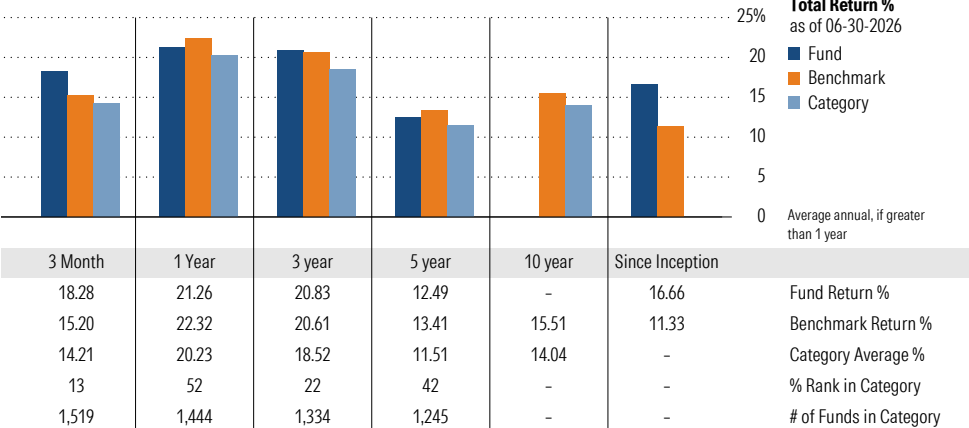
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

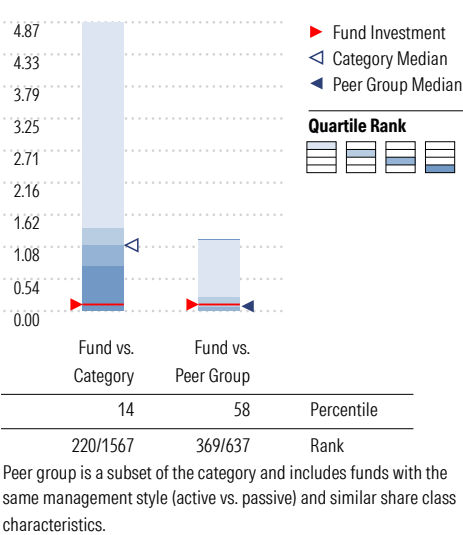
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.01	-	-1.07
Beta	1.12	-	0.97
R-Squared	98.20	-	91.65
Standard Deviation	14.79	13.05	13.22
Sharpe Ratio	1.05	1.15	1.01
Tracking Error	2.55	-	3.22
Information Ratio	0.09	-	-1.61
Up Capture Ratio	105.72	-	94.65
Down Capture Ratio	113.90	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.36	26.87	25.00
Price/Book Ratio	6.18	5.38	5.49
Geom Avg Mkt Cap \$B	593.21	486.97	607.94
ROE	38.34	36.35	39.47

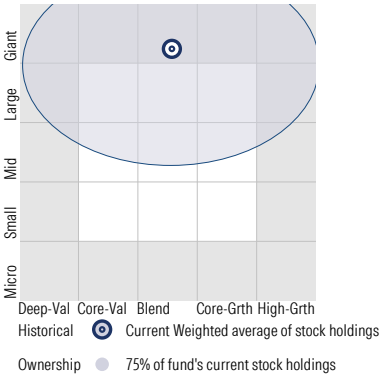
Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

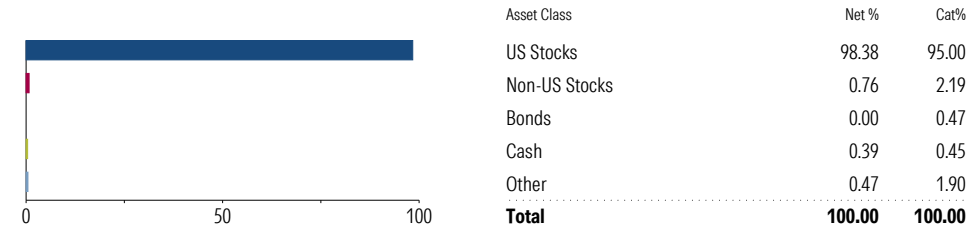
Morningstar Style Box™



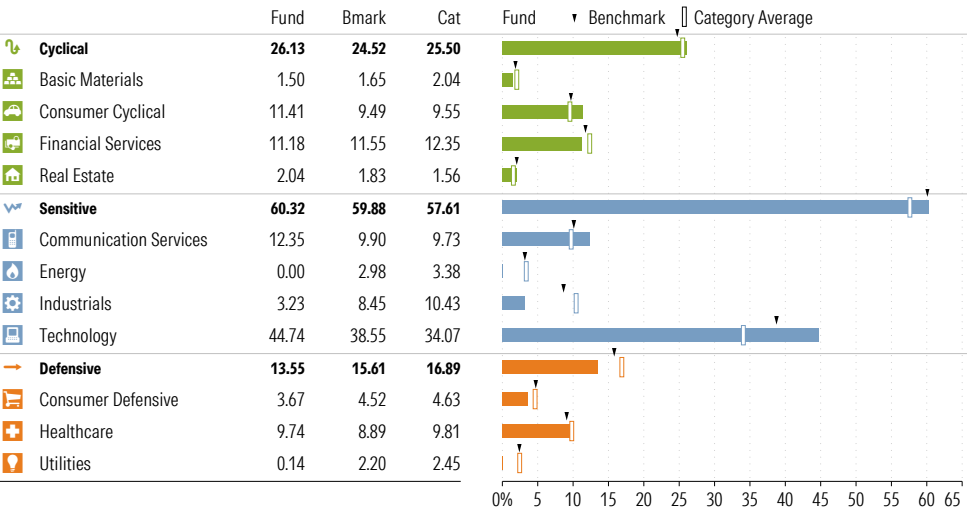
Style Breakdown



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	8.78	8.78	-	Technology
⊕ Apple Inc	7.87	16.64	-	Technology
⊕ Microsoft Corp	5.21	21.85	-	Technology
⊕ Amazon.com Inc	4.35	26.20	-	Consumer Cyclical
⊕ Alphabet Inc Class A	3.91	30.12	-	Communication Svc
⊕ Broadcom Inc	3.30	33.42	-	Technology
⊕ Alphabet Inc Class C	3.16	36.58	-	Communication Svc
⊕ Micron Technology Inc	2.45	39.03	-	Technology
⊕ Meta Platforms Inc Class A	2.33	41.36	-	Communication Svc
⊕ Tesla Inc	2.31	43.67	-	Consumer Cyclical
⊕ Eli Lilly and Co	1.80	45.47	-	Healthcare
⊕ Advanced Micro Devices Inc	1.78	47.24	-	Technology
⊖ JPMorgan Chase & Co	1.53	48.77	-	Financial Services
⊖ Intel Corp	1.15	49.92	-	Technology
⊕ Applied Materials Inc	1.08	51.00	-	Technology

Total Holdings 395

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Small Cap Value Indx Adm VSIAX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value 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: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.27% lower than the Small Value category average.

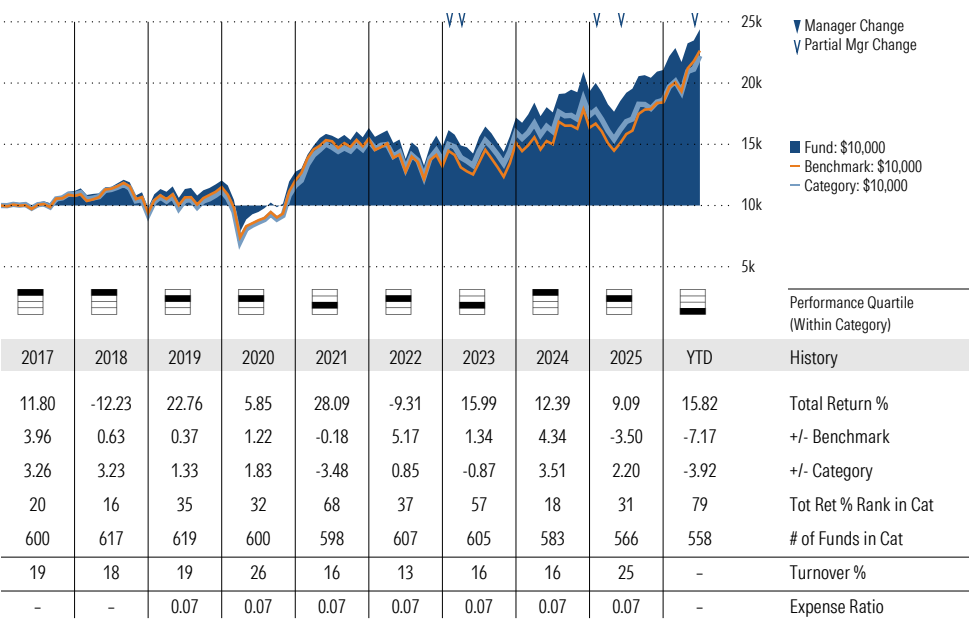
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen due to a manager change that occurred on February 18, 2025. Since this is an index fund, we do not view the limited tenure or the manager change as problematic here.

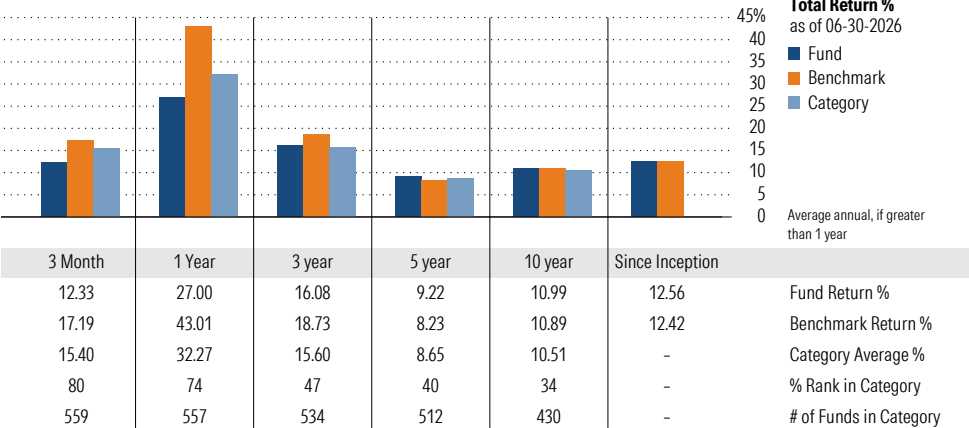
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

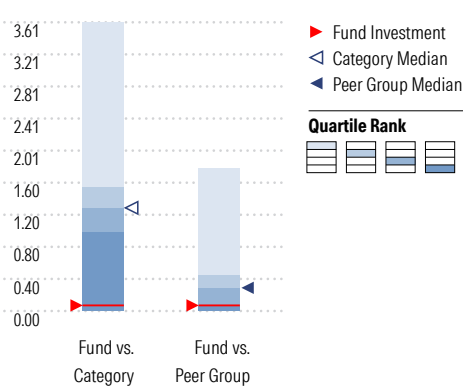
Growth of \$10,000



Trailing Performance



Net Expense



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	0.61	-	-0.87
Beta	0.82	-	0.90
R-Squared	94.49	-	90.84
Standard Deviation	16.43	19.43	18.34
Sharpe Ratio	0.71	0.74	0.63
Tracking Error	5.18	-	5.74
Information Ratio	-0.51	-	-0.52
Up Capture Ratio	85.95	-	89.23
Down Capture Ratio	86.00	-	93.32

Portfolio Metrics

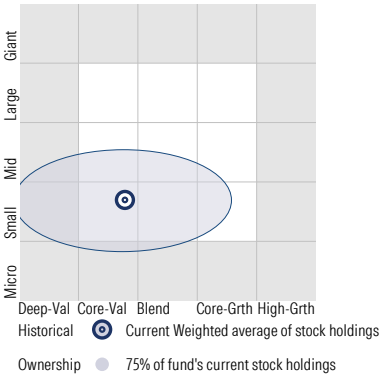
	Fund	Bmark	Cat
Price/Earnings Ratio	17.85	14.86	17.62
Price/Book Ratio	2.02	1.40	1.72
Geom Avg Mkt Cap \$B	9.33	2.59	5.95
ROE	12.34	2.92	9.60

Vanguard MStar Small Cap Value Indx Adm VSIAX

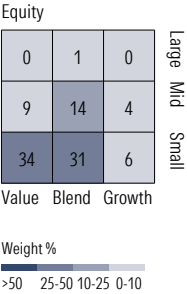
Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

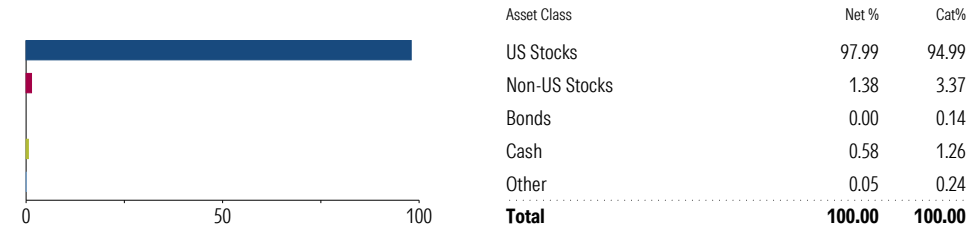
Style Analysis as of 06-30-2026
Morningstar Style Box™



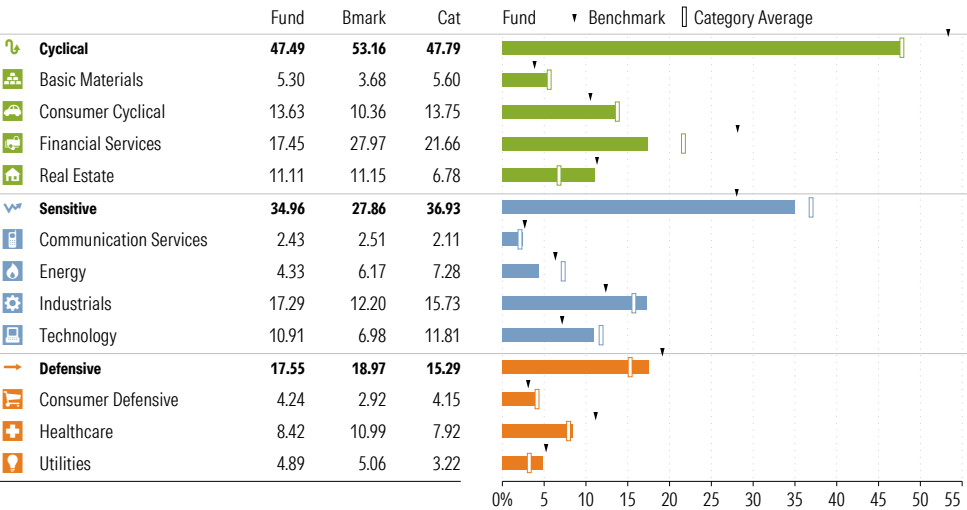
Style Breakdown



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
⊕ Jabil Inc	0.87	0.87	-	Technology
⊕ Slcmt1142	0.75	1.61	-	-
⊖ NRG Energy Inc	0.66	2.27	-	Utilities
⊖ Tapestry Inc	0.63	2.90	-	Consumer Cyclical
⊖ Atmos Energy Corp	0.61	3.52	-	Utilities
⊖ Williams-Sonoma Inc	0.59	4.10	-	Consumer Cyclical
⊖ Moderna Inc	0.53	4.64	-	Healthcare
⊖ Smurfit WestRock PLC	0.52	5.15	-	Consumer Cyclical
⊖ F5 Inc	0.50	5.66	-	Technology
⊖ US Foods Holding Corp	0.48	6.14	-	Consumer Defensive
⊖ JB Hunt Transport Services Inc	0.47	6.60	-	Industrials
⊕ Expand Energy Corp Ordinary Shares - New	0.47	7.07	-	Energy
⊖ C.H. Robinson Worldwide Inc	0.45	7.52	-	Industrials
⊖ Omnicom Group Inc	0.44	7.96	-	Communication Svc
⊖ TD Synnex Corp	0.41	8.37	-	Technology

Total Holdings 845

⊕ Increase ⊖ Decrease ✨ New to Portfolio