

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.

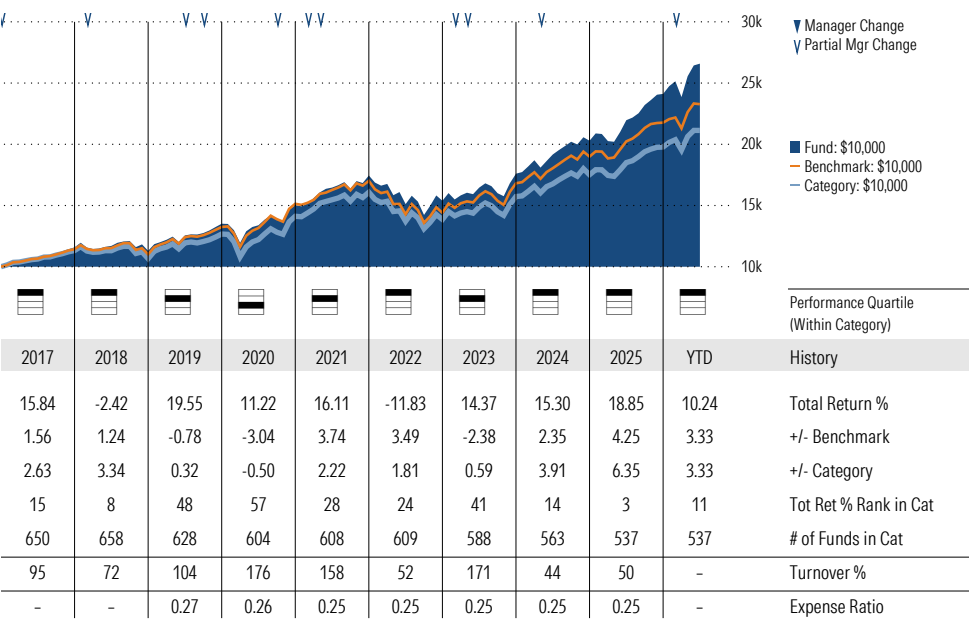
Morningstar Investment Management LLC Analysis

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

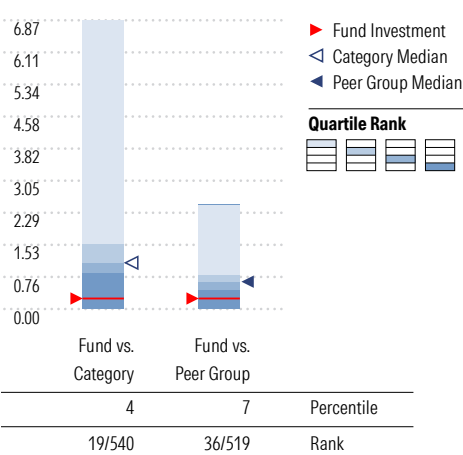
Growth of \$10,000



Trailing Performance



Net Expense



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	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

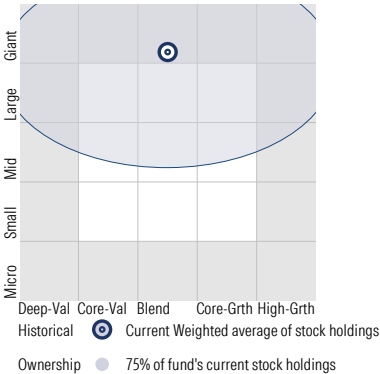
American Funds American Balanced R-6 RLBGX

Morningstar Category
Moderate Allocation

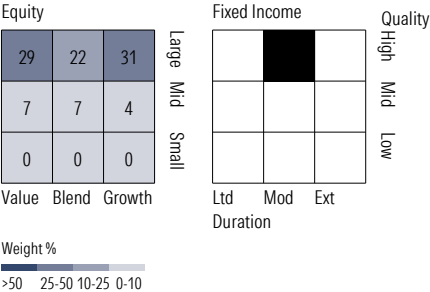
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 06-30-2026

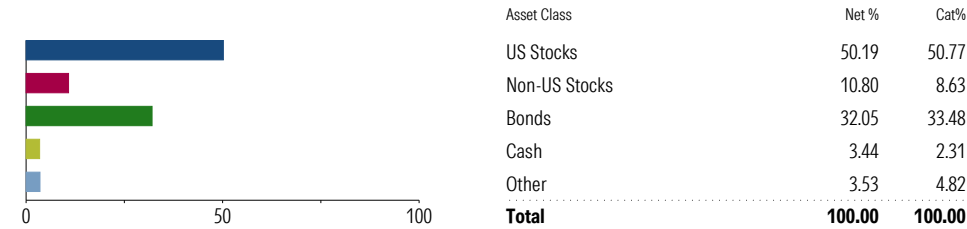
Morningstar Style Box™



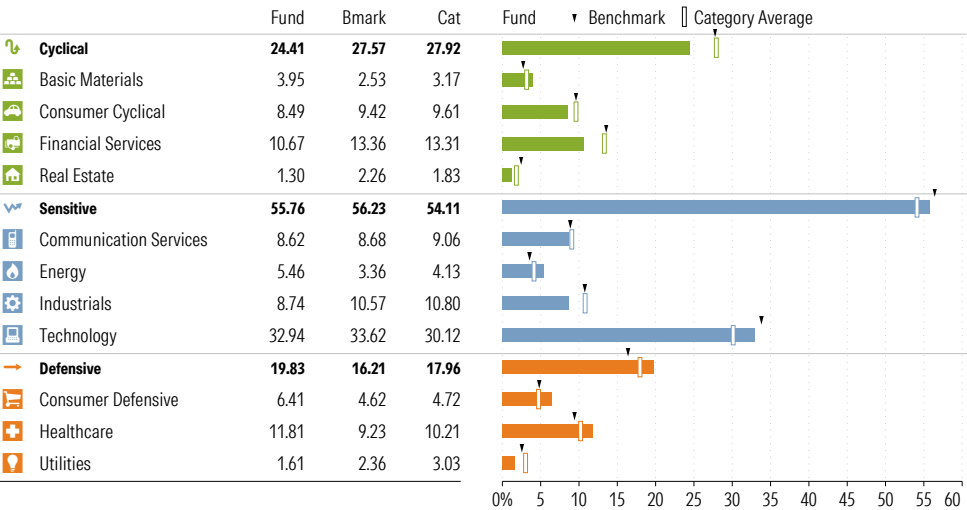
Style Breakdown



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 American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003
Thomas Chow since 12-2014
Shannon Ward since 12-2016
Andy Moth since 12-2024

Quantitative Screens

✔ Performance: The fund has finished in the High Yield 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 22.59 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.36 is 56.63% lower than the High Yield Bond category average.

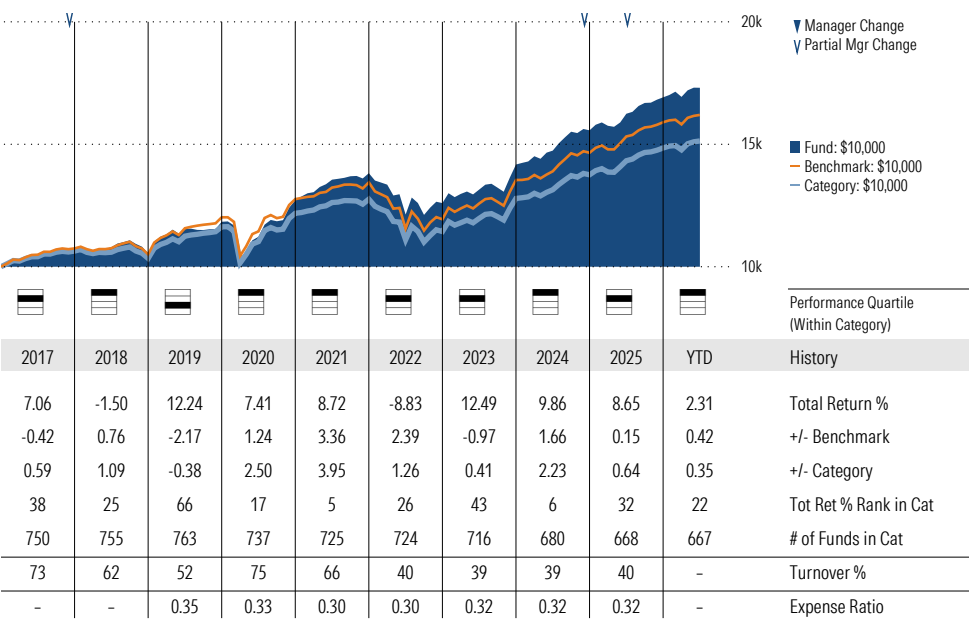
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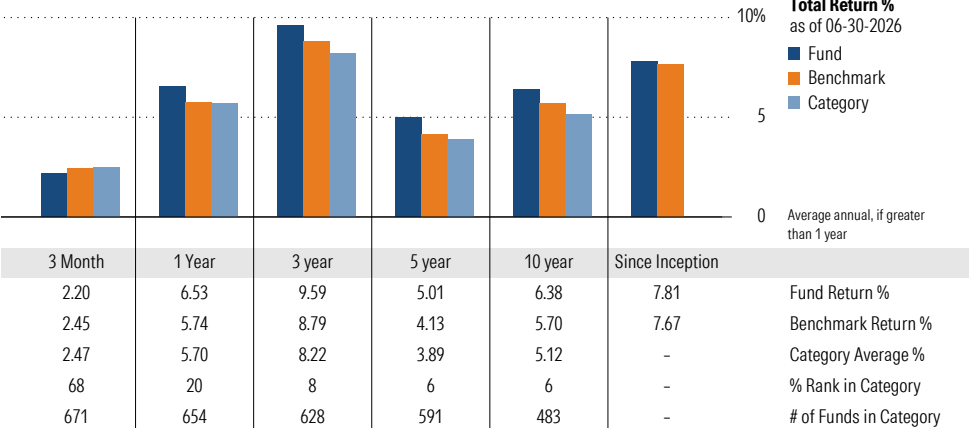
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	05-31-2026
ESG Commitment	1-Low	02-15-2022

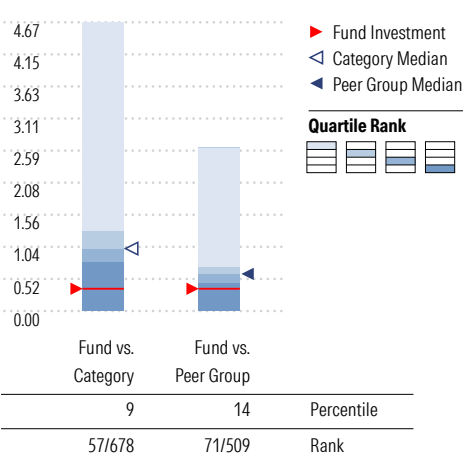
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.89	-	0.21
Beta	0.98	-	0.91
R-Squared	96.02	-	92.60
Standard Deviation	4.32	4.31	4.08
Sharpe Ratio	1.08	0.91	0.83
Tracking Error	0.87	-	1.19
Information Ratio	0.92	-	-0.58
Up Capture Ratio	104.78	-	93.19
Down Capture Ratio	89.89	-	92.30

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	2.84	-	2.79
Avg Eff Maturity	-	-	4.71

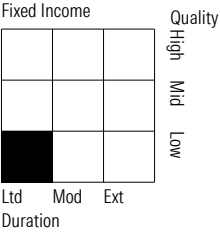
American Funds American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

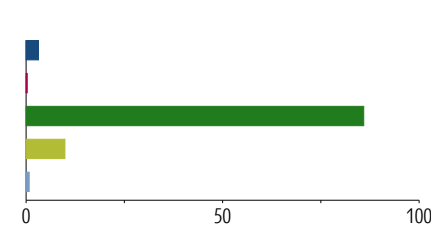
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	3.15	0.46
Non-US Stocks	0.28	0.03
Bonds	85.91	95.39
Cash	9.88	1.99
Other	0.78	2.12
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	9.48	-	1.39
AA	0.00	-	0.46
A	0.11	-	0.13
BBB	2.90	-	5.98
BB	36.04	-	47.53
B	36.48	-	33.42
Below B	13.77	-	9.40
Not Rated	1.22	-	1.70

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	0.01	-	3.98			
Treasury	0.00	-	1.23			
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.01	-	0.02			
Other Government Related	0.00	-	2.73			
Corporate	89.72	-	88.06			
Corporate Bond	84.82	-	83.45			
Bank Loan	4.33	-	3.36			
Convertible	0.20	-	0.50			
Preferred	0.37	-	0.75			
Securitized	0.01	-	0.96			
Agency MBS Pass-Through	0.00	-	0.09			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.02			
Non-Agency Residential MBS	0.01	-	0.04			
Commercial MBS	0.00	-	0.09			
Asset-Backed	0.00	-	0.72			
Covered Bond	0.00	-	0.00			
Municipal	0.01	-	0.04			
Cash & Equivalents	10.25	-	4.89			
Other	0.00	-	2.08			

Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	8.15	8.15	-
Diebold Nixdorf Inc Ordinary Shares- New	-	1.74	9.88	Technology
DISH Network Corporation 11.75%	11-2027	0.92	10.80	-
✱ Cash And Other Assets Less Liabilities	-	0.85	11.65	-
⊖ Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.74	12.40	-
FXI Holdings Inc 11%	11-2030	0.70	13.10	-
EchoStar Corp. 10.75%	11-2029	0.68	13.77	-
⊖ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.64	14.41	-
Talen Energy Corp Ordinary Shares New	-	0.60	15.01	Utilities
⊕ Peraton Corp., Term Loan B, First Lien, (3-month USD CME Term SOFR + 3.85%)	02-2028	0.58	15.58	-

Total Holdings 1077

⊕ 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.

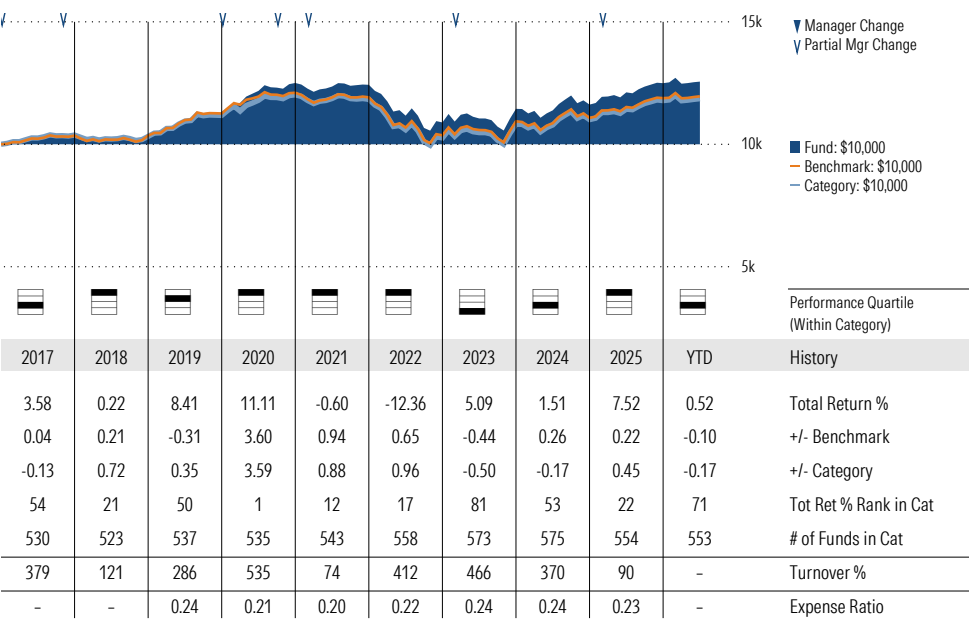
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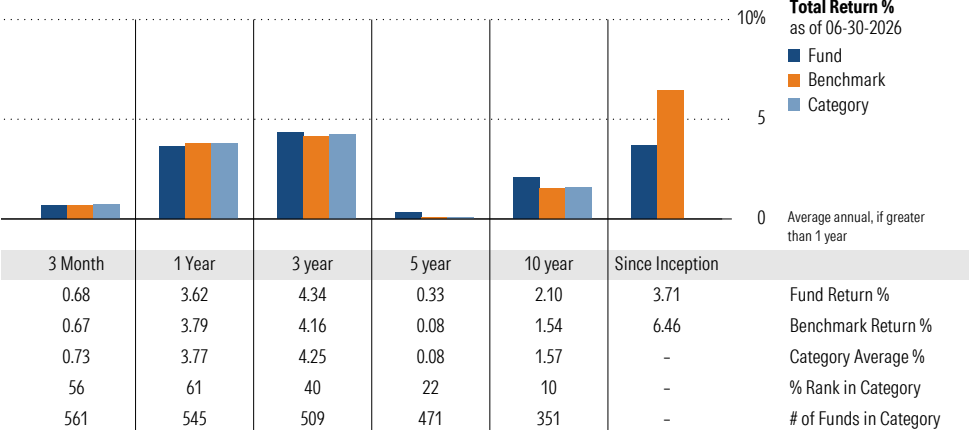
ESG Metrics

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

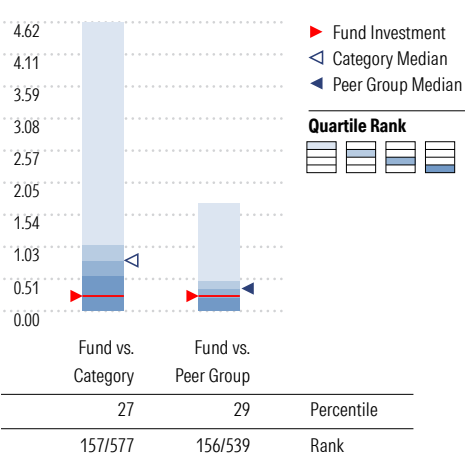
Growth of \$10,000



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

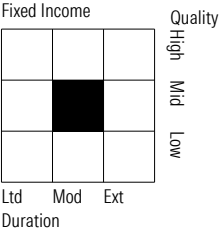
American Funds Bond Fund of Amer R-6 RBFGX

Morningstar Category
Intermediate Core Bond

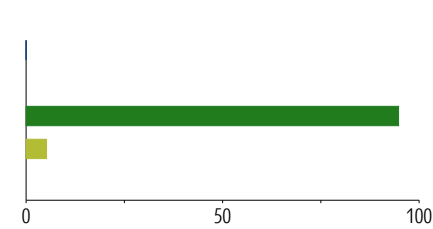
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026

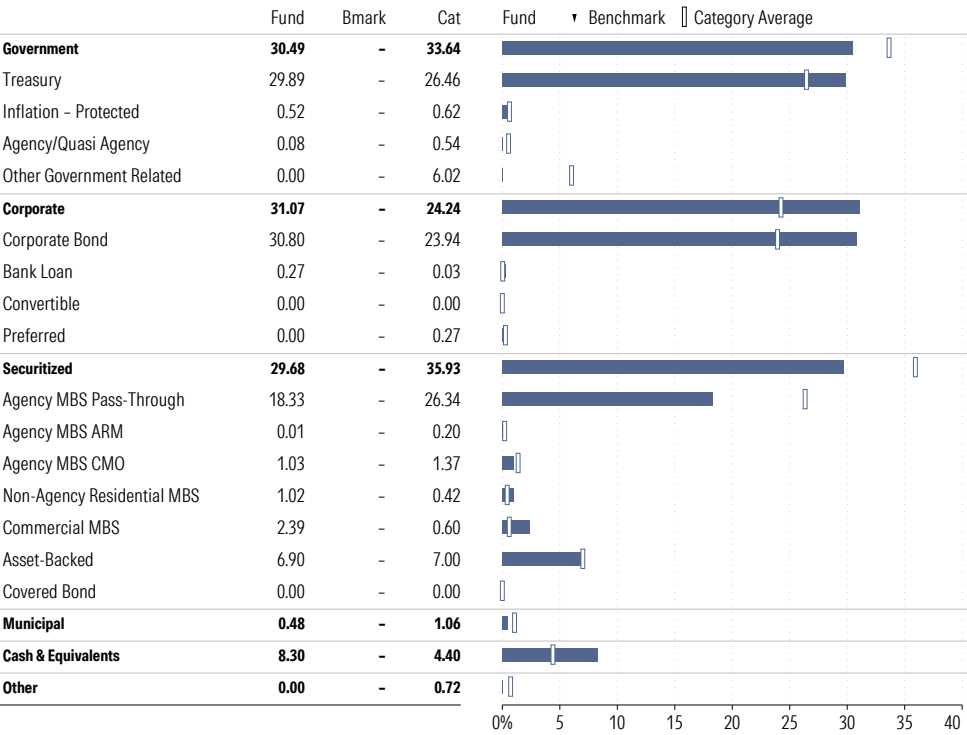


Asset Class	Net %	Cat%
US Stocks	0.02	0.44
Non-US Stocks	0.00	-0.08
Bonds	94.77	97.84
Cash	5.20	-0.09
Other	0.00	1.86
Total	100.00	100.00

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 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.

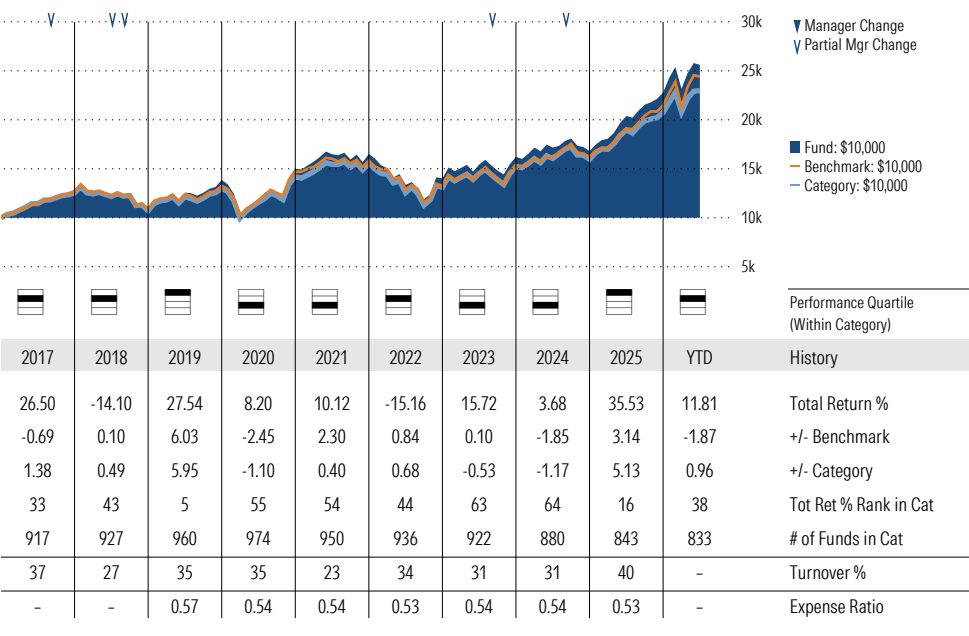
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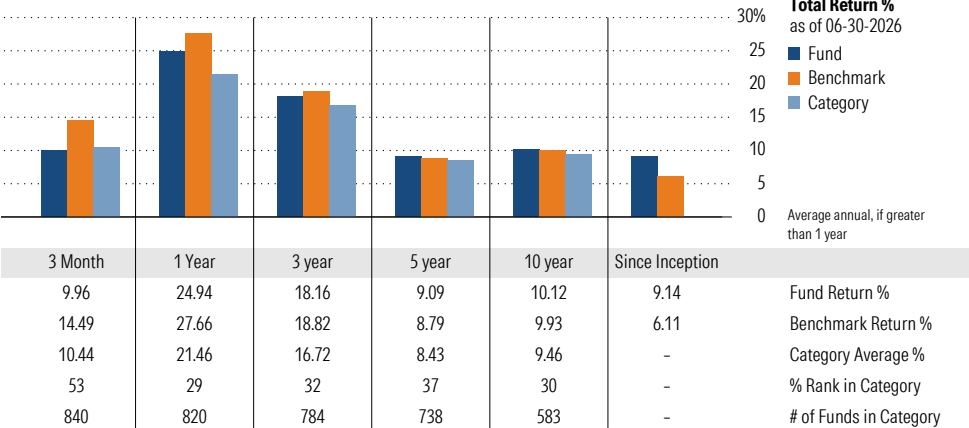
ESG Metrics

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

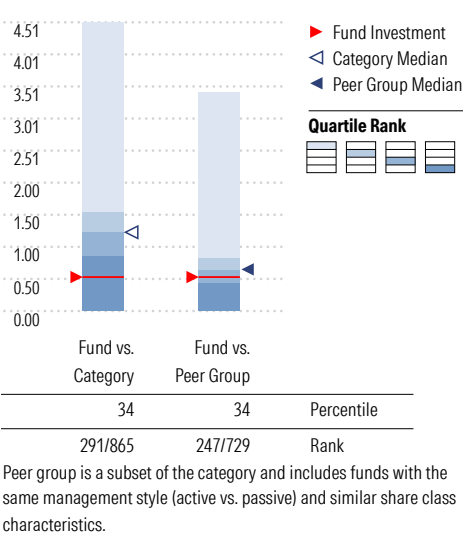
Growth of \$10,000



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

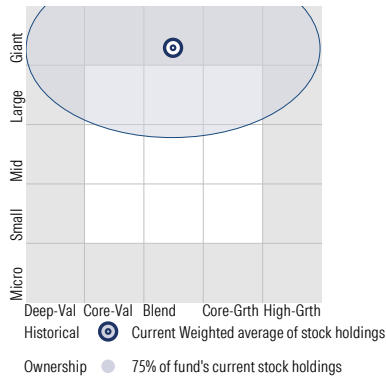
American Funds Intl Gr and Inc R-6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

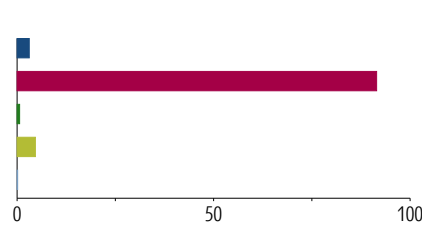


Style Breakdown

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

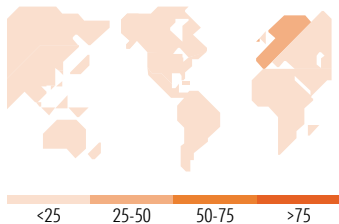


Asset Class	Net %	Cat%
US Stocks	3.09	4.30
Non-US Stocks	91.48	93.50
Bonds	0.64	1.21
Cash	4.65	2.26
Other	0.14	-1.26
Total	100.00	100.00

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	35.00	38.57	38.94			
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			
Sensitive	48.23	46.49	42.97			
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			
Defensive	16.77	14.93	18.09			
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

American Funds New Perspective R-6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020
Aline Avzaradel since 12-2025

Quantitative Screens

- Performance: The fund has finished in the Global Large-Stock Growth 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 25.59 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 0.4 is 62.96% lower than the Global Large-Stock Growth category average.

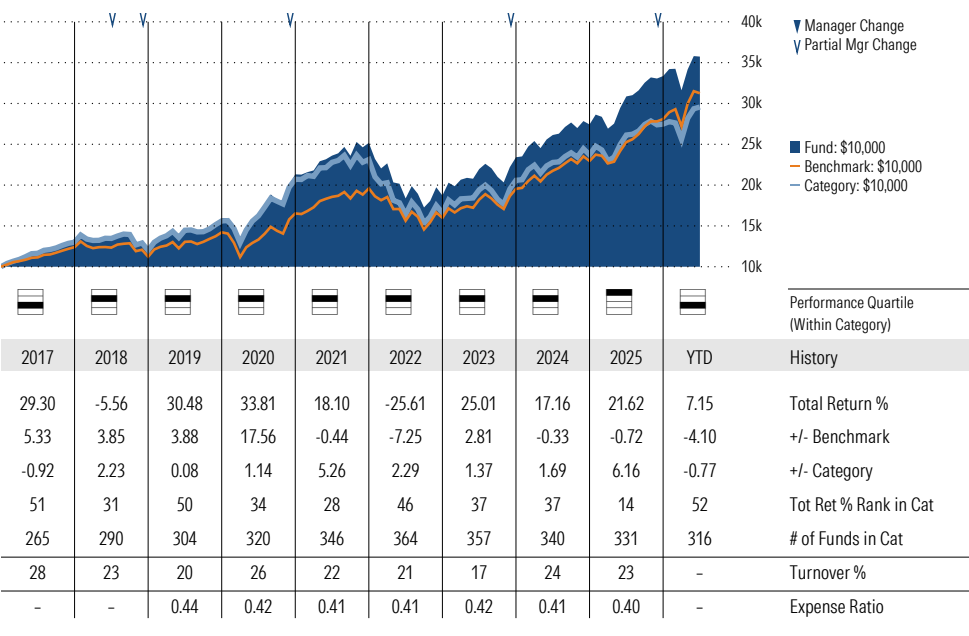
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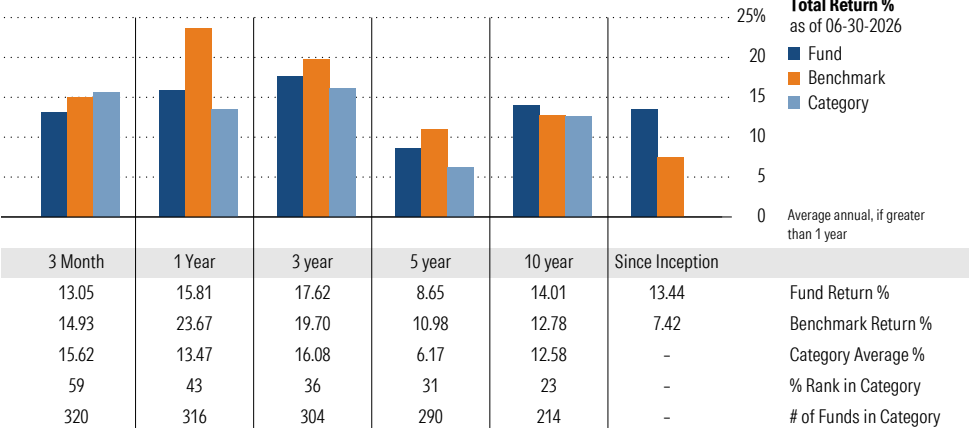
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Metric	Rating	Updated
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ESG Commitment	2-Basic	02-15-2022

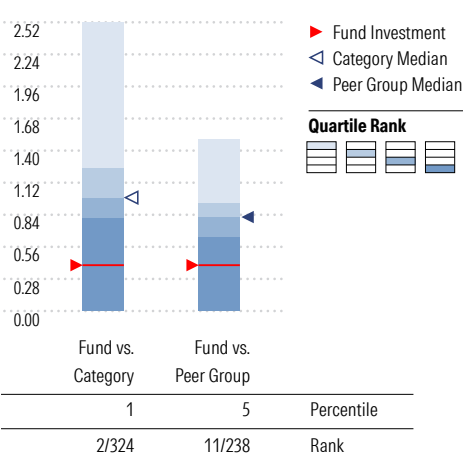
Growth of \$10,000



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	-1.71	-	-4.04
Beta	1.00	-	1.09
R-Squared	96.09	-	83.17
Standard Deviation	12.90	12.66	15.26
Sharpe Ratio	0.97	1.12	0.77
Tracking Error	2.55	-	6.53
Information Ratio	-0.81	-	-0.64
Up Capture Ratio	95.94	-	97.11
Down Capture Ratio	105.92	-	117.97

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.13	23.17	25.75
Price/Book Ratio	4.59	3.68	4.79
Geom Avg Mkt Cap \$B	284.01	254.43	267.96
ROE	30.06	30.09	31.08

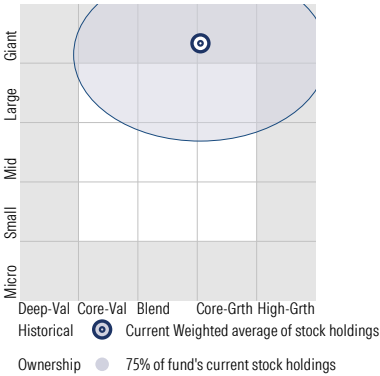
American Funds New Perspective R-6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 06-30-2026

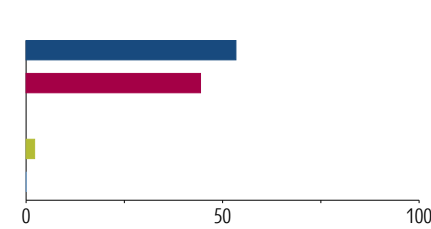
Morningstar Style Box™



Style Breakdown

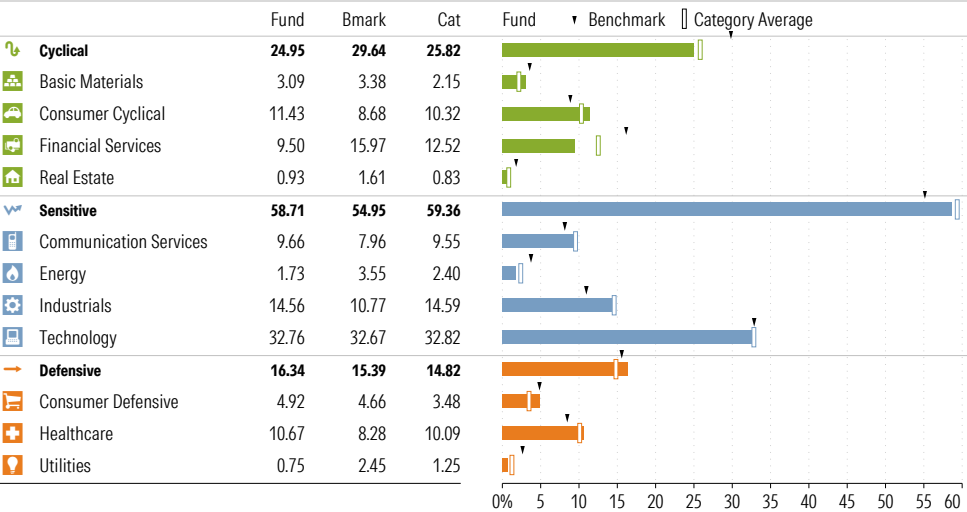


Asset Allocation as of 06-30-2026

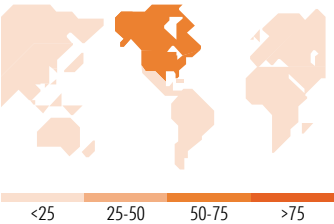


Asset Class	Net %	Cat%
US Stocks	53.39	58.84
Non-US Stocks	44.38	38.81
Bonds	0.00	0.01
Cash	2.17	1.57
Other	0.06	0.75
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	16.45	15.64	Americas	59.34	64.29	Greater Europe	24.21	20.08	Market Maturity	
Japan	5.02	4.23	North America	58.40	62.81	United Kingdom	5.11	4.64	Developed Markets	97.54
Australasia	0.31	0.33	Central/Latin	0.94	1.48	W euro-ex UK	18.84	15.14	Emerging Markets	2.46
Asia-4 Tigers	9.86	7.89				Emrgng Europe	0.00	0.04	Not Available	0.00
Asia-ex 4 Tigers	1.26	3.19				Africa	0.26	0.26		
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	4.88	4.88	-	Technology
⊕ Meta Platforms Inc Class A	3.26	8.14	-	Communication Svc
⊕ NVIDIA Corp	3.14	11.29	-	Technology
⊖ Broadcom Inc	3.13	14.42	-	Technology
⊕ Tesla Inc	2.79	17.21	-	Consumer Cyclical
⊖ Capital Group Central Cash Fund	2.21	19.41	-	-
⊖ Microsoft Corp	2.05	21.46	-	Technology
⊕ ASML Holding NV	1.95	23.41	-	Technology
⊕ SK Hynix Inc	1.91	25.32	-	Technology
⊕ AstraZeneca PLC	1.86	27.18	-	Healthcare

Total Holdings 282

⊕ 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.

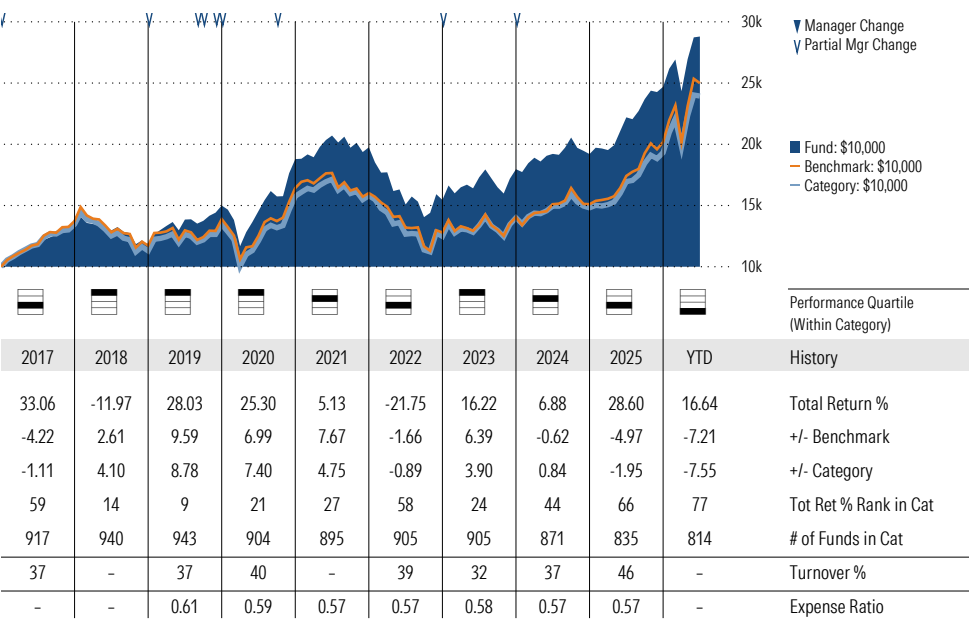
Morningstar Investment Management LLC Analysis

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.

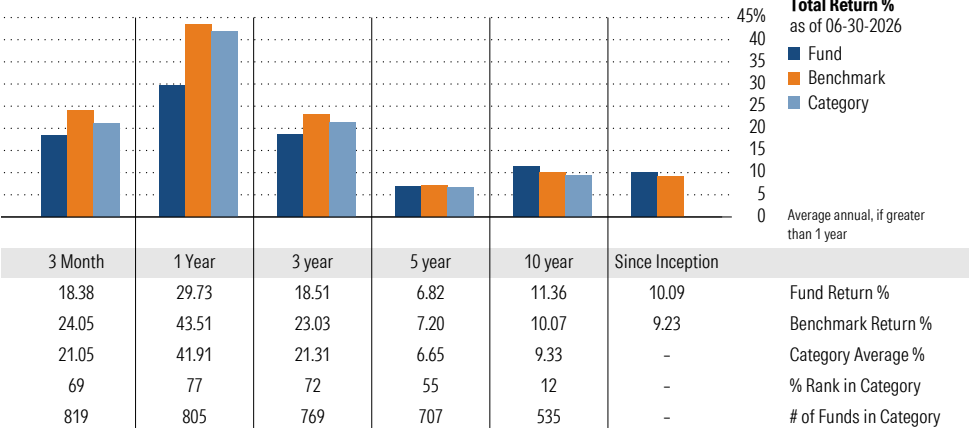
ESG Metrics

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

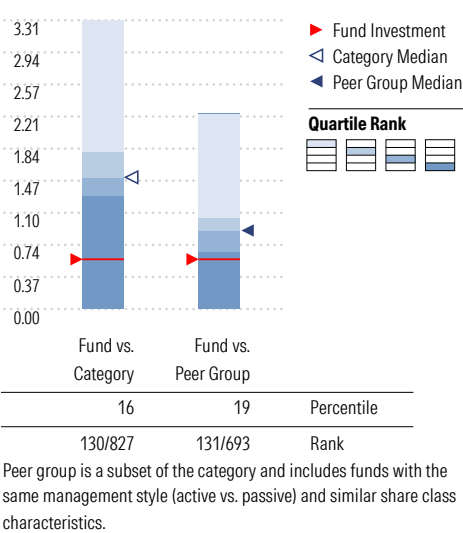
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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

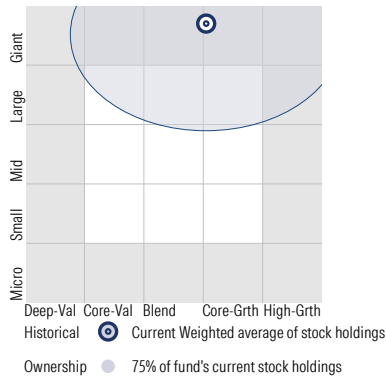
American Funds New World R-6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

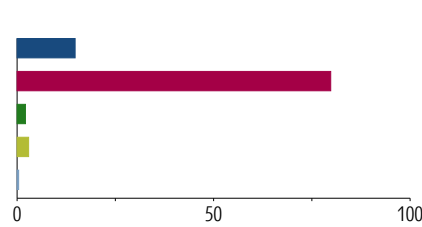


Style Breakdown

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

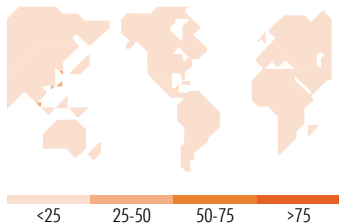


Asset Class	Net %	Cat%
US Stocks	14.76	2.43
Non-US Stocks	79.80	95.52
Bonds	2.12	-0.03
Cash	2.93	1.94
Other	0.39	0.15
Total	100.00	100.00

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 %	Market Maturity	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

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013
Mary Ellen Stanek since 12-2013
Charles Groeschell since 12-2013
Warren Pierson since 12-2013
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 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 12.5 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.15 is 60.53% lower than the Ultrashort Bond category average.

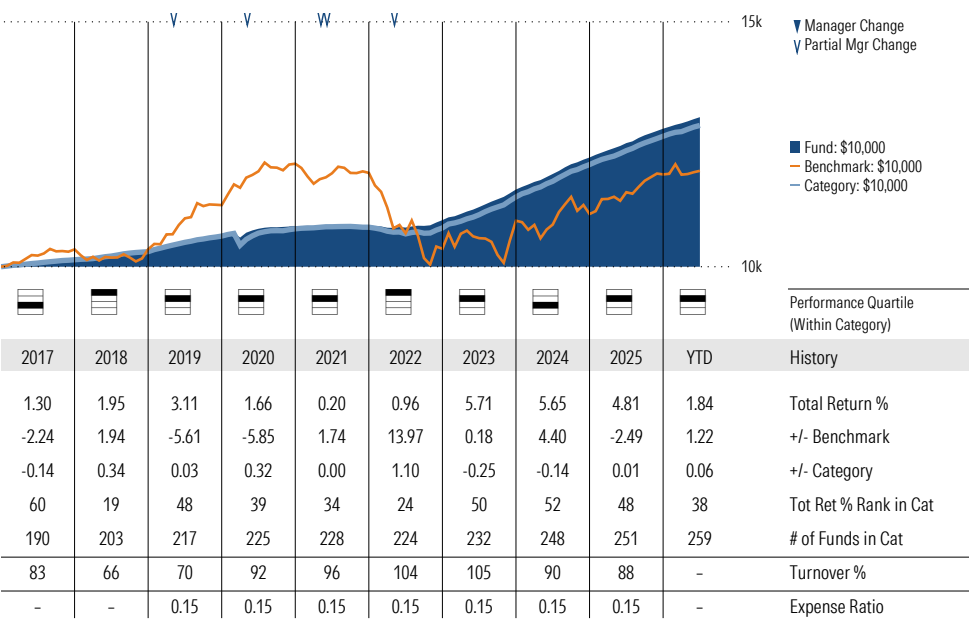
Morningstar Investment Management LLC Analysis

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.

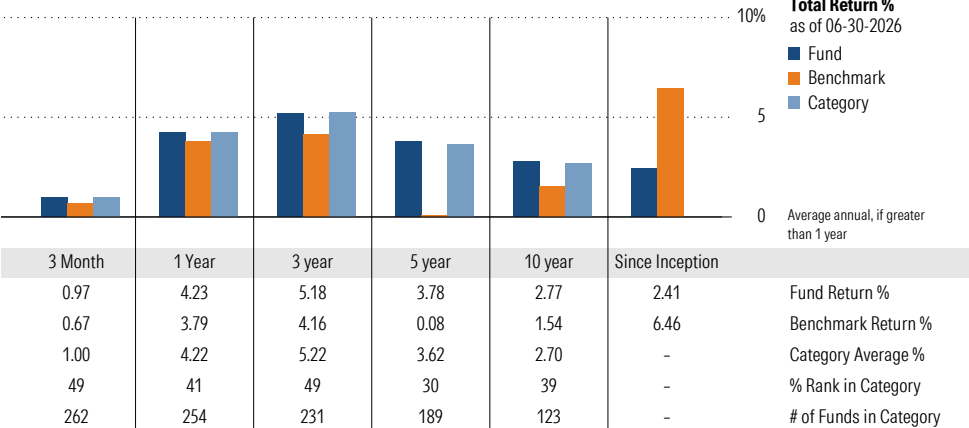
ESG Metrics

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

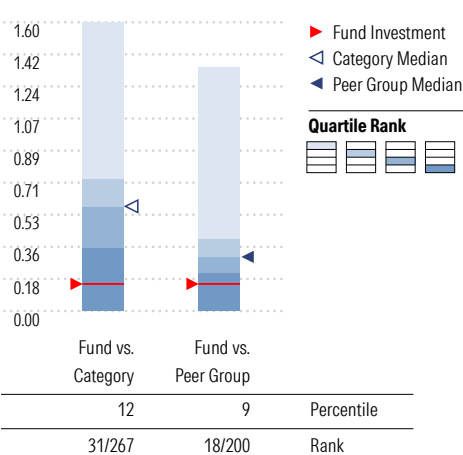
Growth of \$10,000



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	4.89	-	4.94
Beta	0.04	-	0.06
R-Squared	38.32	-	31.92
Standard Deviation	0.37	5.55	0.58
Sharpe Ratio	1.45	-0.08	0.94
Tracking Error	5.34	-	5.28
Information Ratio	0.19	-	0.22
Up Capture Ratio	35.74	-	36.73
Down Capture Ratio	-30.83	-	-31.09

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.53	4.43	1.07
Avg Eff Maturity	0.55	-	1.48

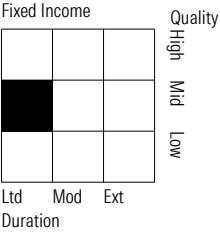
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

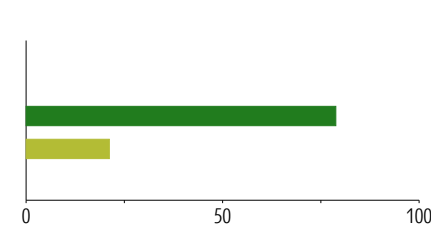
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026

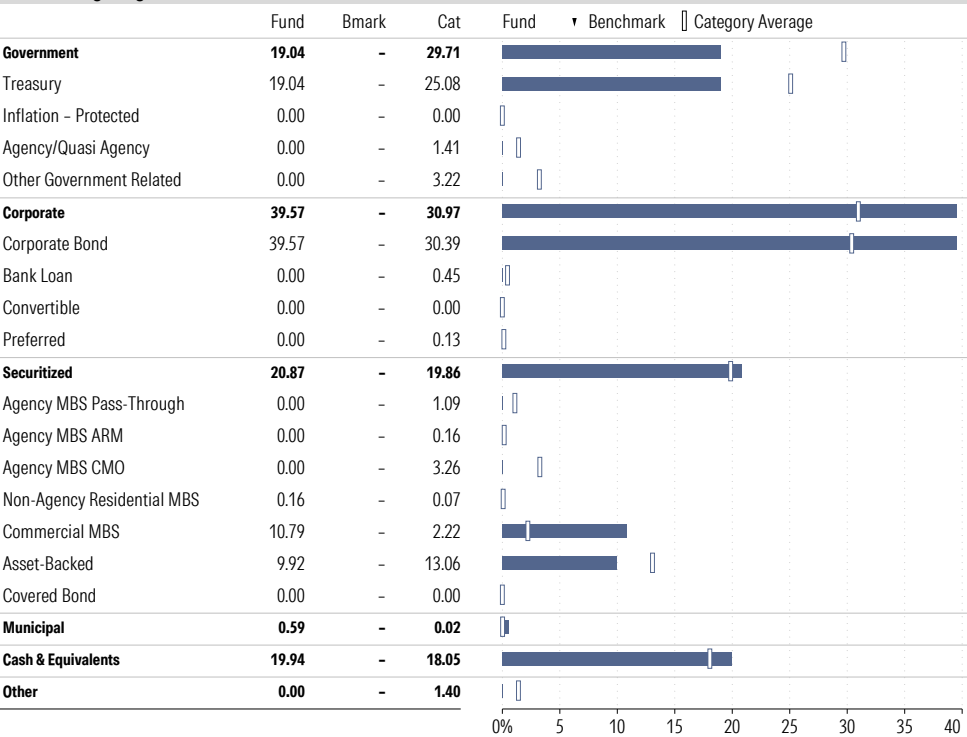


Asset Class	Net %	Cat%
US Stocks	0.00	0.29
Non-US Stocks	0.00	0.00
Bonds	78.81	63.40
Cash	21.18	36.00
Other	0.00	0.33
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	44.10	3.53	26.56
AA	2.40	74.59	21.36
A	18.60	10.82	25.79
BBB	34.70	8.32	13.73
BB	0.00	0.28	2.02
B	0.00	0.00	0.81
Below B	0.00	0.00	0.16
Not Rated	0.20	2.46	9.57

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 3.75%	04-2027	4.45	4.45	-
⊕ United States Treasury Notes 3.88%	05-2027	4.30	8.75	-
United States Treasury Notes 4.13%	10-2026	3.93	12.68	-
⊕ First American Government Obligs U	02-2030	3.83	16.50	-
United States Treasury Notes 4.13%	02-2027	1.83	18.33	-
United States Treasury Notes 4.25%	12-2026	1.56	19.90	-
United States Treasury Notes 4.13%	01-2027	1.51	21.40	-
⊖ United States Treasury Notes 3.75%	08-2026	1.51	22.91	-
United States Treasury Notes 4.25%	11-2026	1.45	24.37	-
Bank of America Corp. 1.73%	07-2027	1.02	25.38	-

Total Holdings 382

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Inflation Protected Bond K BPLBX

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 0.87 is 42.62% higher than the Inflation-Protected Bond category average.

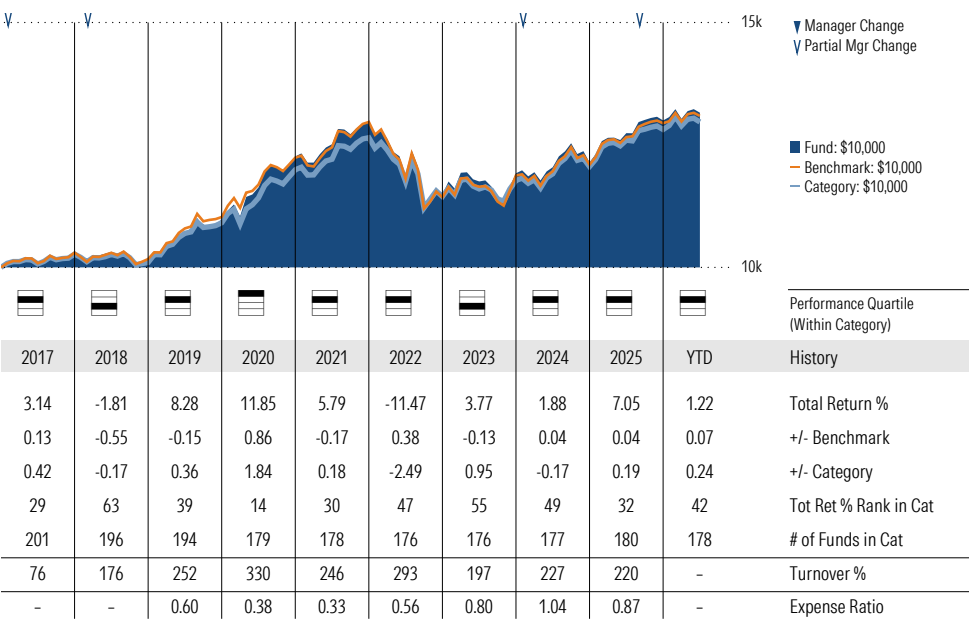
Morningstar Investment Management LLC Analysis

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.

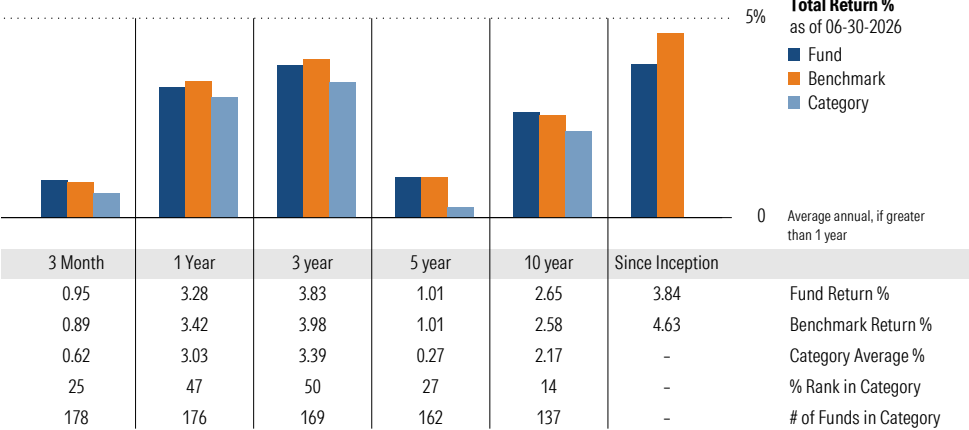
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	10-31-2025

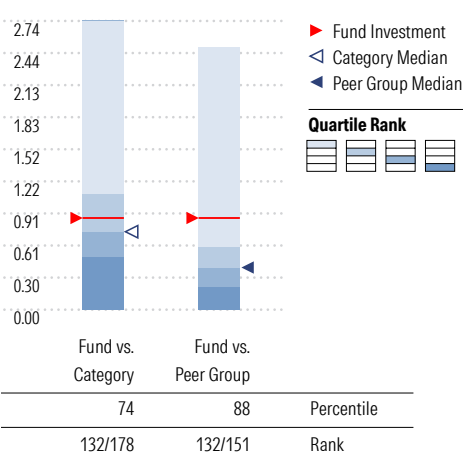
Growth of \$10,000



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	-0.15	-	-0.40
Beta	1.00	-	1.03
R-Squared	98.43	-	95.97
Standard Deviation	4.26	4.21	4.48
Sharpe Ratio	-0.19	-0.16	-0.20
Tracking Error	0.54	-	0.93
Information Ratio	-0.28	-	-0.43
Up Capture Ratio	100.44	-	100.16
Down Capture Ratio	104.24	-	107.81

Portfolio Metrics

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

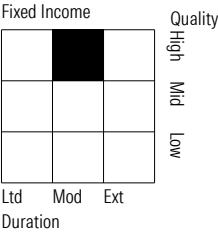
BlackRock Inflation Protected Bond K BPLBX

Morningstar Category
Inflation-Protected Bond

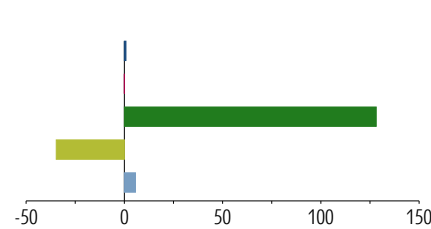
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

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
Government	92.45	-	90.57			
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			
Corporate	1.14	-	1.20			
Corporate Bond	1.09	-	1.11			
Bank Loan	0.05	-	0.07			
Convertible	0.00	-	0.00			
Preferred	0.00	-	0.02			
Securitized	5.80	-	4.30			
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			
Municipal	0.00	-	0.00			
Cash & Equivalents	0.60	-	3.85			
Other	0.02	-	0.06			

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

DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Joel Schneider since 02-2022
Brendan McAndrews since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value 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 16.35 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 0.28 is 69.57% lower than the Foreign Large Value category average.

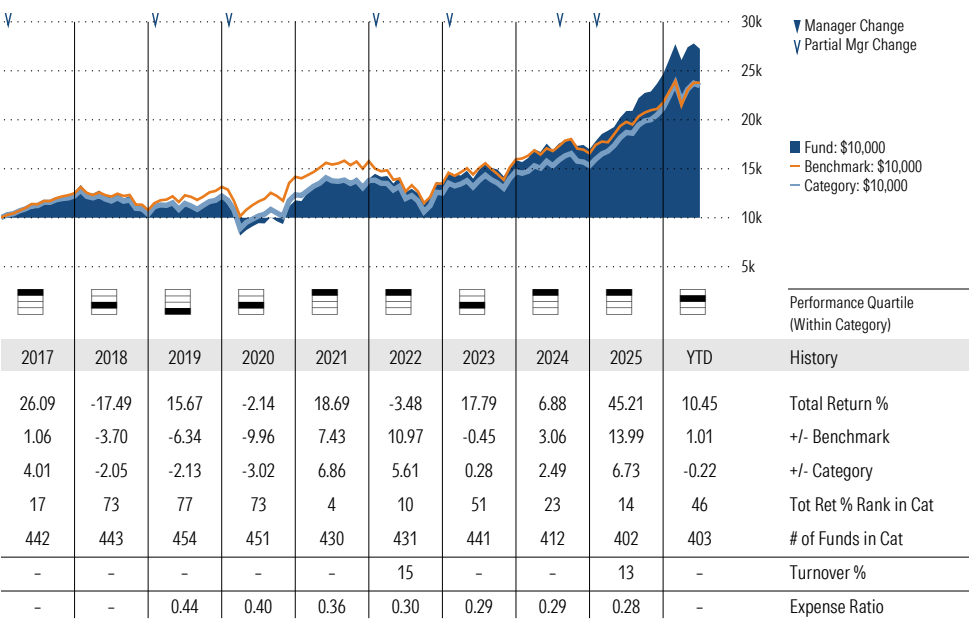
Morningstar Investment Management LLC Analysis

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.

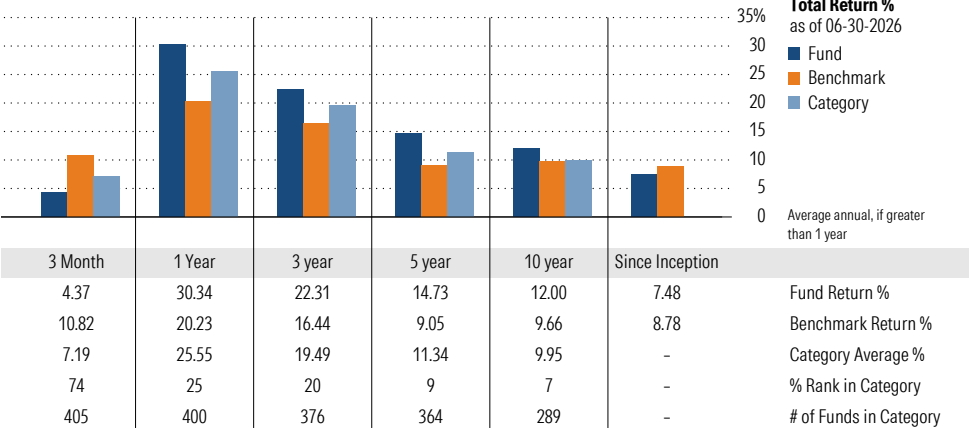
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

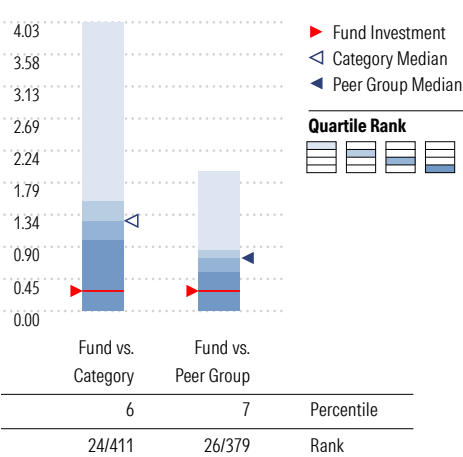
Growth of \$10,000



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	7.82	-	4.32
Beta	0.81	-	0.88
R-Squared	80.86	-	83.48
Standard Deviation	12.19	13.46	12.94
Sharpe Ratio	1.34	0.86	1.08
Tracking Error	5.89	-	5.46
Information Ratio	1.00	-	0.57
Up Capture Ratio	103.52	-	99.52
Down Capture Ratio	68.13	-	80.07

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.38	18.85	15.15
Price/Book Ratio	1.39	2.27	1.61
Geom Avg Mkt Cap \$B	51.51	76.41	50.71
ROE	11.11	19.18	14.58

DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD



DFA Real Estate Securities I DFRFX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
John Hertzler since 02-2022
Allen Pu since 02-2024

Quantitative Screens

- Performance: The fund has finished in the Real Estate 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 14.35 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 0.18 is 82.69% lower than the Real Estate category average.

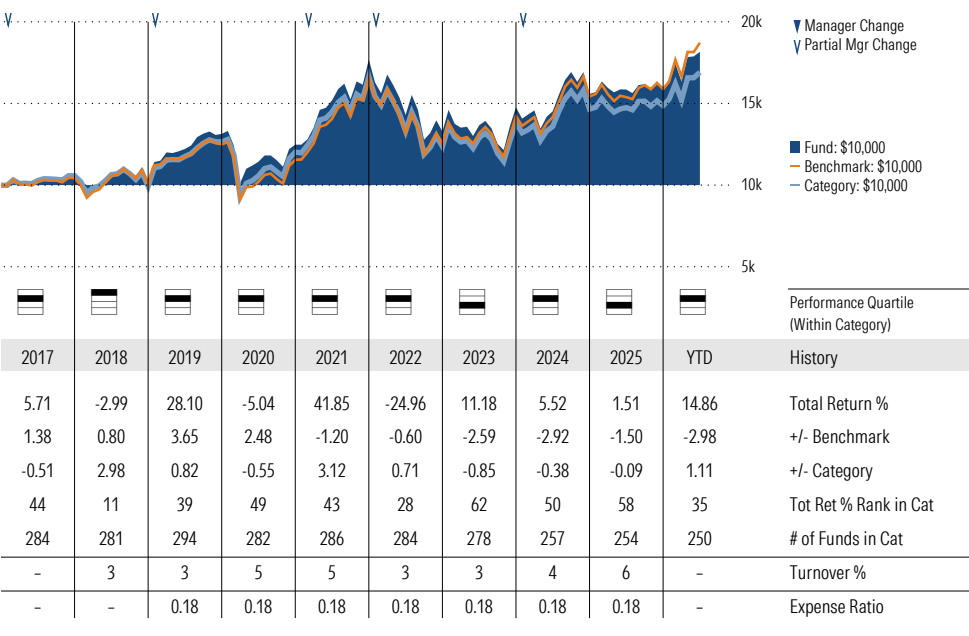
Morningstar Investment Management LLC Analysis

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	Low Risk	12-31-2022

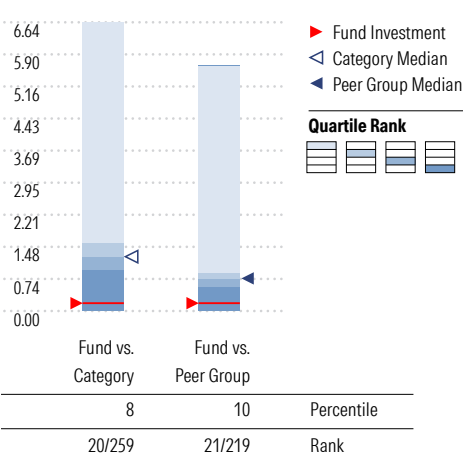
Growth of \$10,000



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	-2.15	-	-1.92
Beta	1.00	-	0.95
R-Squared	97.61	-	93.49
Standard Deviation	16.60	16.46	16.21
Sharpe Ratio	0.37	0.51	0.34
Tracking Error	2.56	-	3.71
Information Ratio	-0.96	-	-0.85
Up Capture Ratio	92.88	-	89.55
Down Capture Ratio	100.68	-	96.82

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	29.74	38.46	31.16
Price/Book Ratio	2.56	2.42	2.80
Geom Avg Mkt Cap \$B	29.99	9.35	40.47
ROE	15.83	9.56	18.46

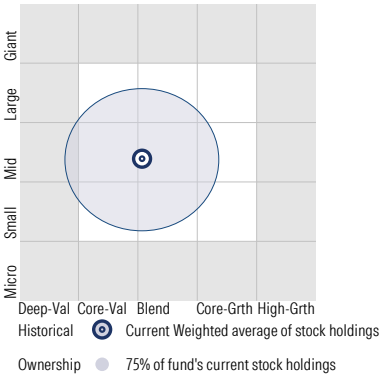
DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2026

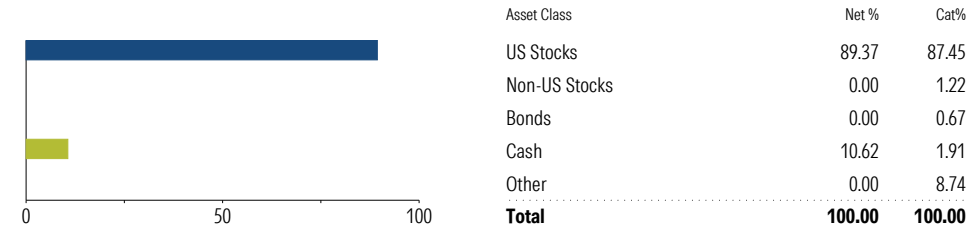
Morningstar Style Box™



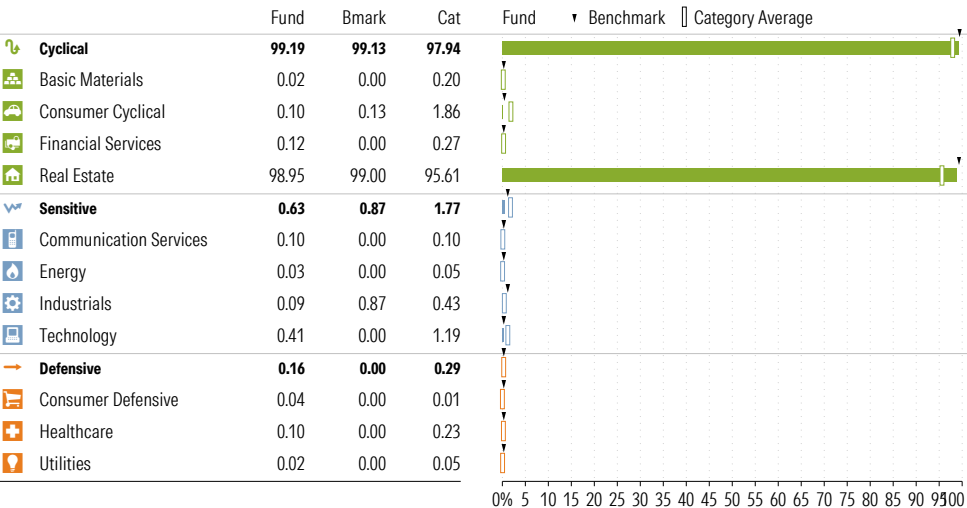
Style Breakdown



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
⊕ DFA Short Term Investment	9.54	9.54	-	-
⊕ Welltower Inc	7.10	16.64	-	Real Estate
Prologis Inc	5.67	22.30	-	Real Estate
Equinix Inc	4.63	26.94	-	Real Estate
⊖ Simon Property Group Inc	4.37	31.31	-	Real Estate
⊕ Realty Income Corp	3.96	35.26	-	Real Estate
⊕ Digital Realty Trust Inc	3.89	39.16	-	Real Estate
⊕ American Tower Corp	3.54	42.69	-	Real Estate
⊖ Public Storage	3.39	46.08	-	Real Estate
Ventas Inc	2.96	49.05	-	Real Estate
Iron Mountain Inc	2.61	51.66	-	Real Estate
⊖ Crown Castle Inc	2.25	53.91	-	Real Estate
⊖ Extra Space Storage Inc	2.07	55.98	-	Real Estate
⊕ VICI Properties Inc Ordinary Shares	1.98	57.96	-	Real Estate
⊖ AvalonBay Communities Inc	1.79	59.76	-	Real Estate

Total Holdings 130

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
Joel Schneider since 07-2015
Marc Leblond since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Small Value 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 14.35 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 0.31 is 70.19% lower than the Small Value category average.

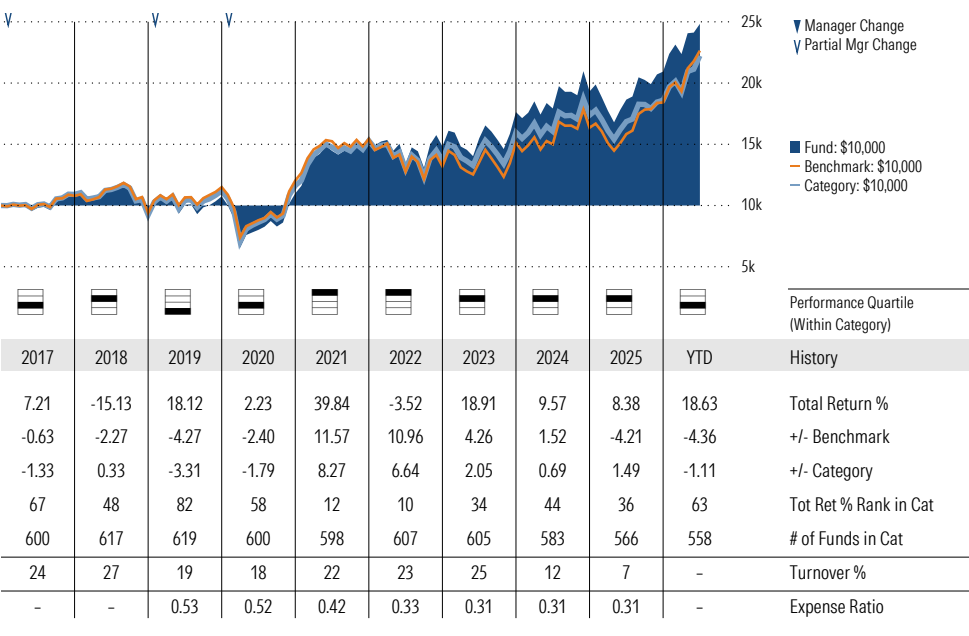
Morningstar Investment Management LLC Analysis

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.

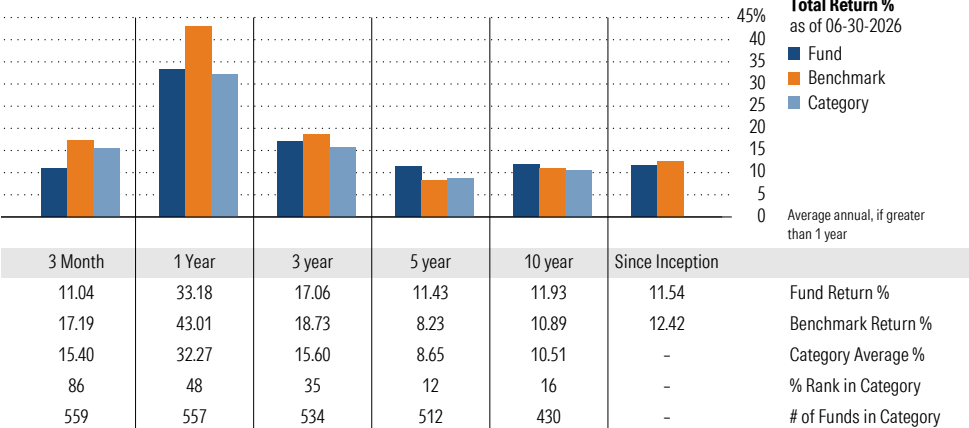
ESG Metrics

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

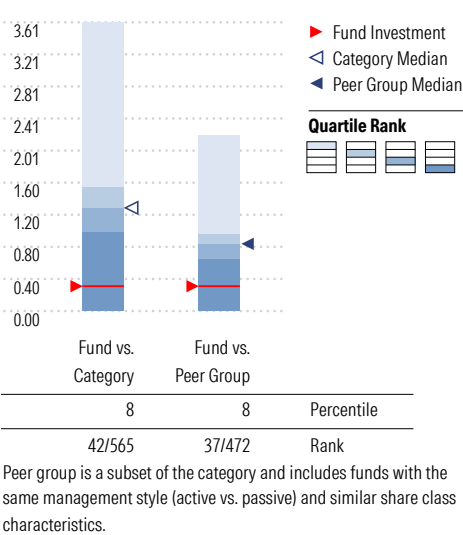
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.24	-	-0.87
Beta	0.93	-	0.90
R-Squared	95.06	-	90.84
Standard Deviation	18.51	19.43	18.34
Sharpe Ratio	0.69	0.74	0.63
Tracking Error	4.34	-	5.74
Information Ratio	-0.39	-	-0.52
Up Capture Ratio	93.05	-	89.23
Down Capture Ratio	94.60	-	93.32

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.61	14.86	17.62
Price/Book Ratio	1.31	1.40	1.72
Geom Avg Mkt Cap \$B	4.30	2.59	5.95
ROE	6.83	2.92	9.60

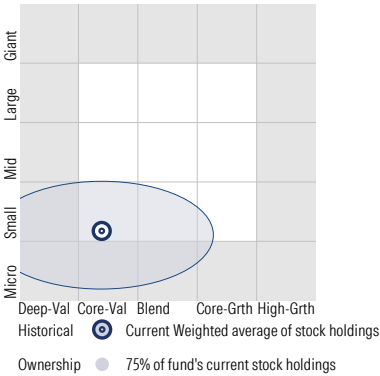
DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 06-30-2026

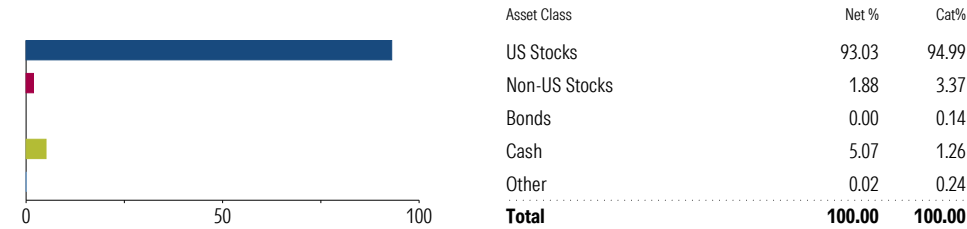
Morningstar Style Box™



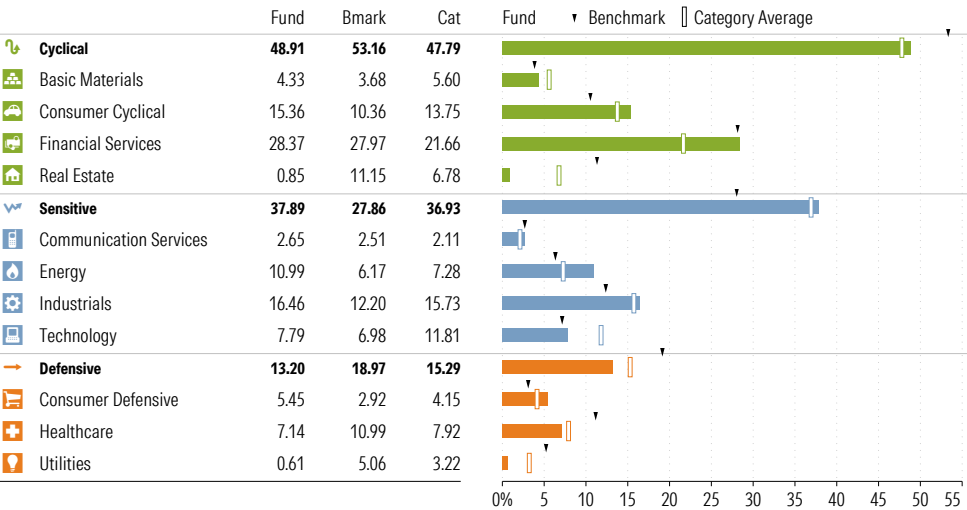
Style Breakdown



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
⊖ DFA Short Term Investment	4.50	4.50	-	-
⊖ BorgWarner Inc	0.91	5.41	-	Consumer Cyclical
HF Sinclair Corp	0.84	6.25	-	Energy
Elanco Animal Health Inc	0.80	7.05	-	Healthcare
Knight-Swift Transportation Holdings Inc Class A	0.80	7.85	-	Industrials
Avnet Inc	0.74	8.60	-	Technology
Arrow Electronics Inc	0.74	9.33	-	Technology
Invesco Ltd	0.69	10.02	-	Financial Services
WESCO International Inc	0.61	10.63	-	Industrials
Ovintiv Inc	0.59	11.23	-	Energy
Columbia Banking System Inc	0.58	11.81	-	Financial Services
⊕ SouthState Bank Corp	0.56	12.38	-	Financial Services
Zions Bancorp NA	0.56	12.94	-	Financial Services
APA Corp	0.55	13.49	-	Energy
Old National Bancorp	0.55	14.04	-	Financial Services

Total Holdings 1025

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity 500 Index FXAIX

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 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 17.42 years.
- Style: The fund has landed in its primary style box — Large Blend — 77.14 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.02 is 96.97% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

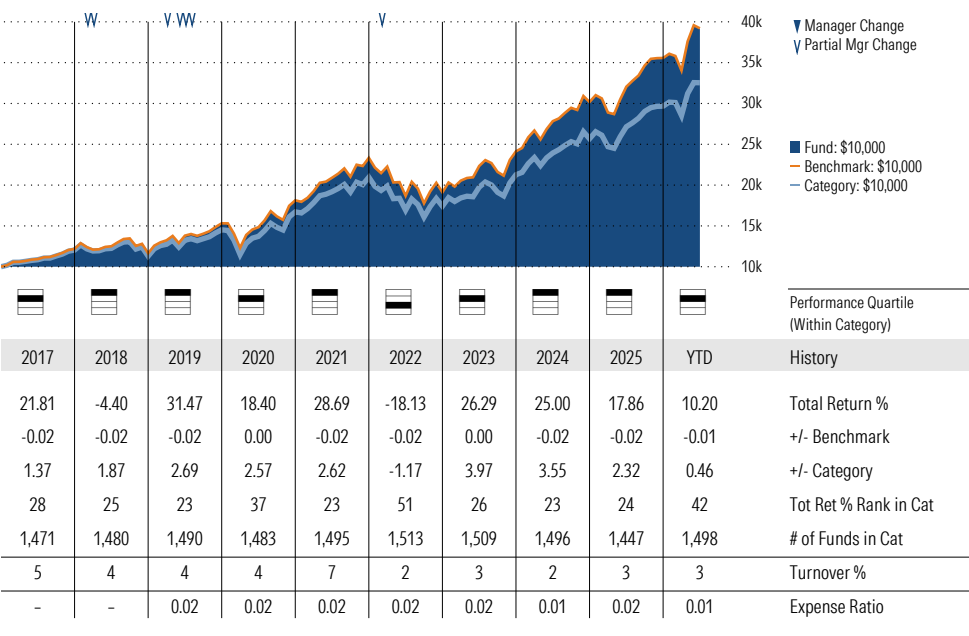
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

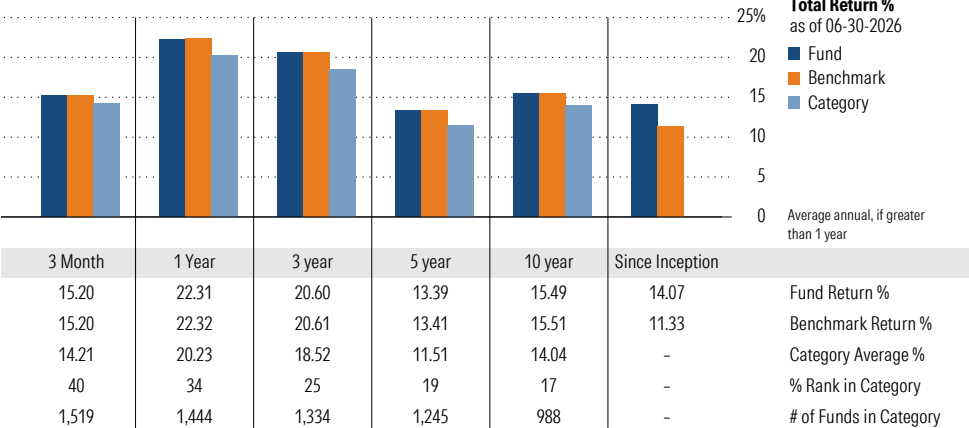
Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

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

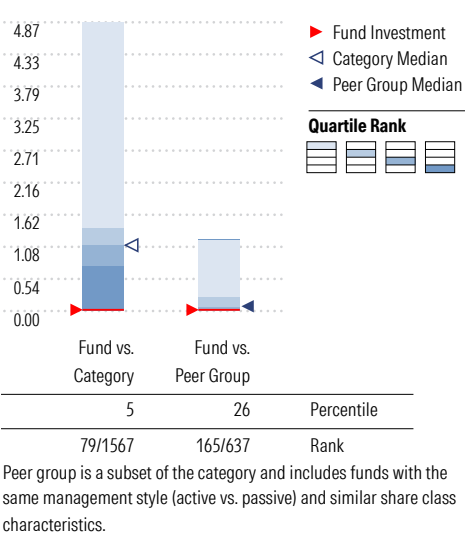
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.00	-	-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	0.01	-	3.22
Information Ratio	-1.19	-	-1.61
Up Capture Ratio	99.95	-	94.65
Down Capture Ratio	99.95	-	101.92

Portfolio Metrics

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

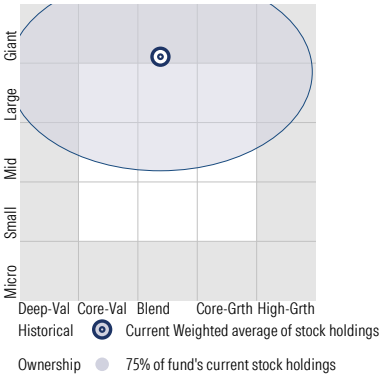
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

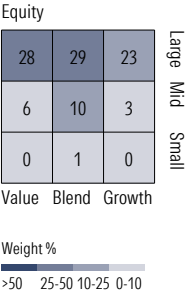
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

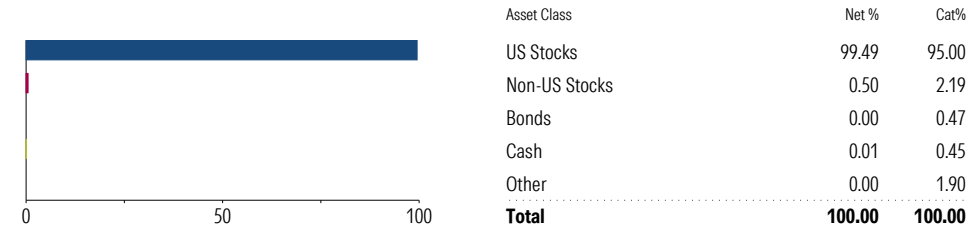
Morningstar Style Box™



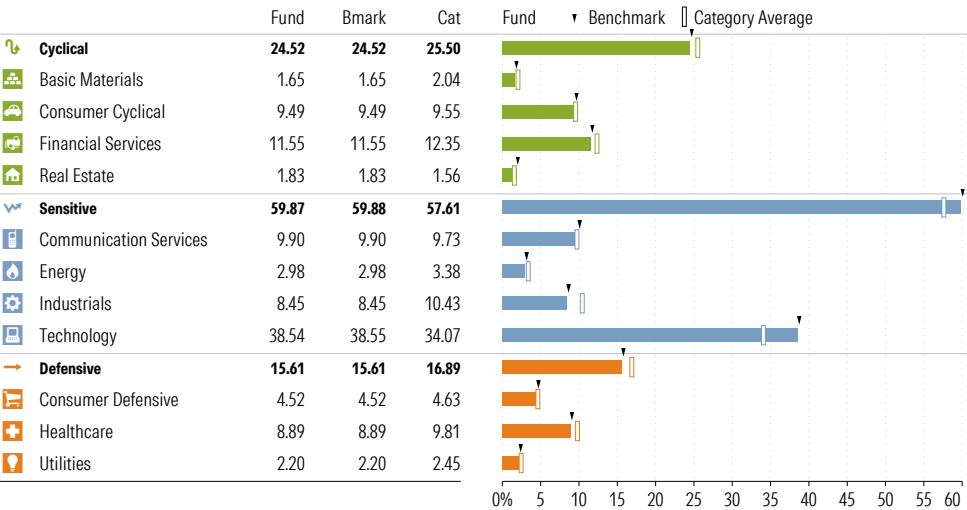
Style Breakdown



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	7.51	7.51	-	Technology
⊕ Apple Inc	6.59	14.10	-	Technology
⊕ Microsoft Corp	4.30	18.40	-	Technology
⊕ Amazon.com Inc	3.62	22.01	-	Consumer Cyclical
⊕ Alphabet Inc Class A	3.25	25.26	-	Communication Svc
⊕ Broadcom Inc	2.77	28.03	-	Technology
⊕ Alphabet Inc Class C	2.59	30.62	-	Communication Svc
⊕ Micron Technology Inc	2.02	32.64	-	Technology
⊕ Meta Platforms Inc Class A	1.92	34.56	-	Communication Svc
⊕ Tesla Inc	1.84	36.39	-	Consumer Cyclical
⊕ Eli Lilly and Co	1.47	37.87	-	Healthcare
⊕ Advanced Micro Devices Inc	1.47	39.33	-	Technology
⊕ Berkshire Hathaway Inc Class B	1.42	40.76	-	Financial Services
⊖ JPMorgan Chase & Co	1.36	42.12	-	Financial Services
⊕ Intel Corp	1.02	43.14	-	Technology

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Advisor International Growth Z FZAJX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Weiss since 11-2007

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth 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 18.67 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 0.77 is 20.62% lower than the Foreign Large Growth category average.

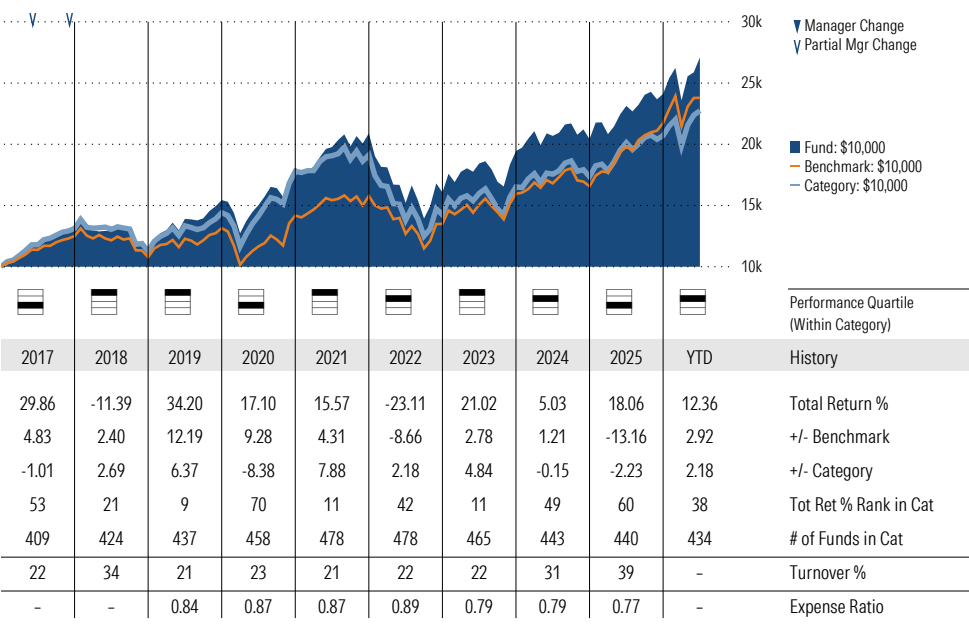
Morningstar Investment Management LLC Analysis

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.

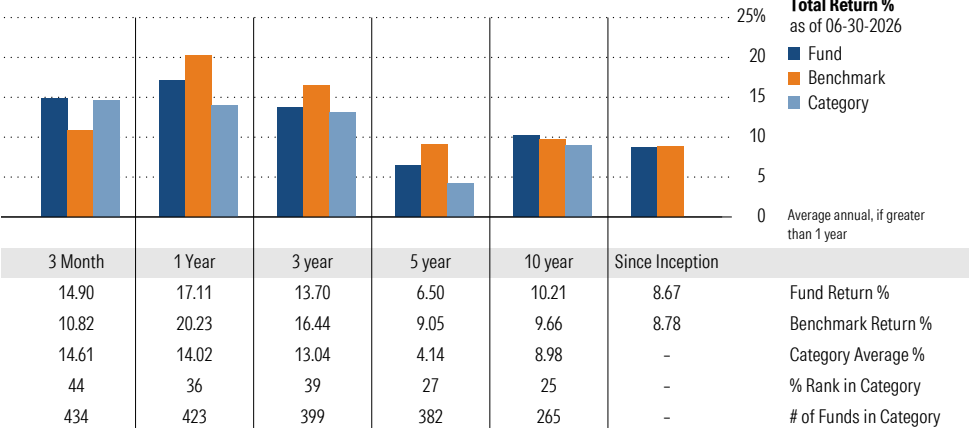
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

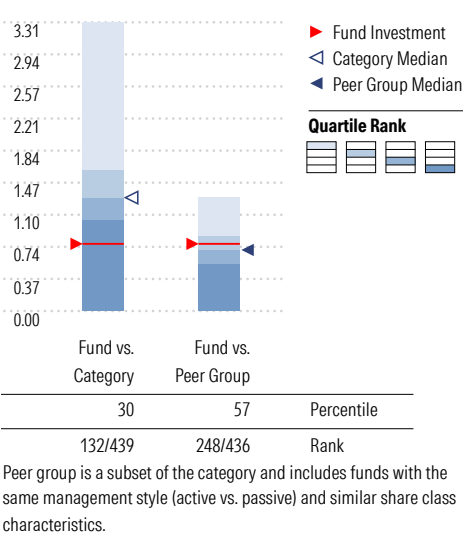
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.38	-	-3.09
Beta	1.01	-	1.00
R-Squared	82.69	-	81.18
Standard Deviation	14.96	13.46	15.09
Sharpe Ratio	0.62	0.86	0.57
Tracking Error	6.22	-	6.63
Information Ratio	-0.44	-	-0.61
Up Capture Ratio	96.96	-	94.24
Down Capture Ratio	112.45	-	113.20

Portfolio Metrics

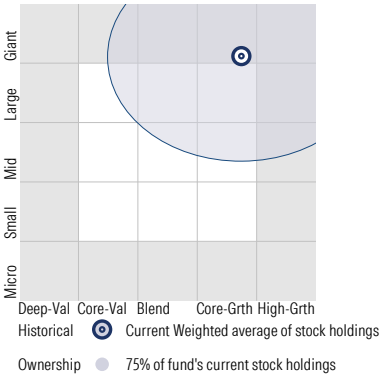
	Fund	Bmark	Cat
Price/Earnings Ratio	30.22	18.85	22.37
Price/Book Ratio	5.68	2.27	3.36
Geom Avg Mkt Cap \$B	110.28	76.41	106.49
ROE	32.98	19.18	23.77

Fidelity Advisor International Growth Z FZAJX

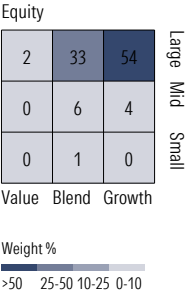
Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

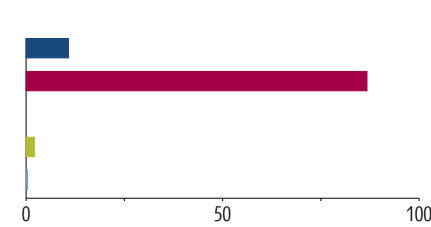
Style Analysis as of 06-30-2026
Morningstar Style Box™



Style Breakdown

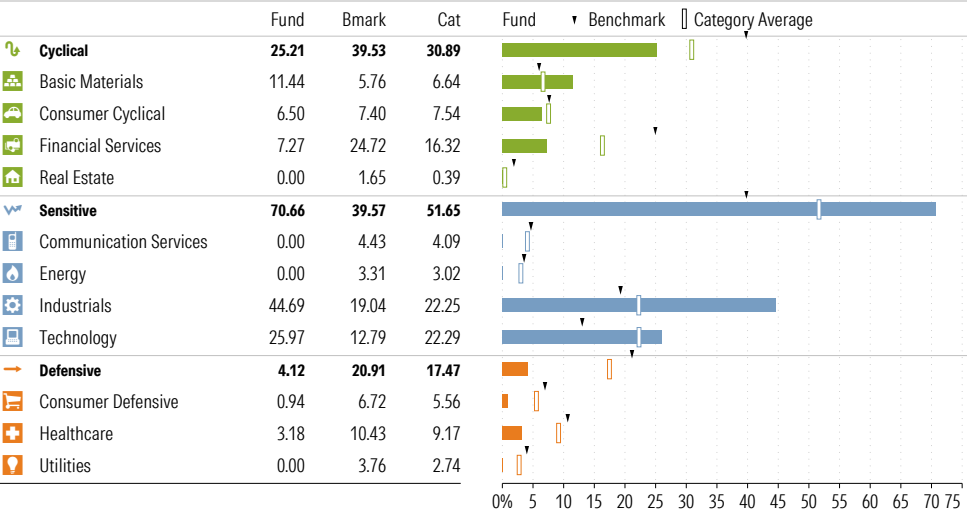


Asset Allocation as of 06-30-2026

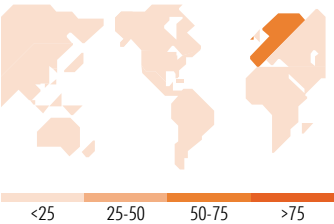


Asset Class	Net %	Cat%
US Stocks	10.77	4.86
Non-US Stocks	86.74	92.42
Bonds	0.00	0.04
Cash	2.12	2.21
Other	0.37	0.47
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Greater Asia	Fund % 20.54	Cat % 34.44	Americas	Fund % 13.12	Cat % 12.46	Greater Europe	Fund % 66.35	Cat % 53.09	Market Maturity	Fund %
Japan	15.28	15.61	North America	13.12	10.04	United Kingdom	14.39	13.33	Developed Markets	100.00
Australasia	0.00	0.75	Central/Latin	0.00	2.42	W euro-ex UK	51.96	38.98	Emerging Markets	0.00
Asia-4 Tigers	5.26	13.32				Emrgng Europe	0.00	0.11	Not Available	0.00
Asia-ex 4 Tigers	0.00	4.76				Africa	0.00	0.67		
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	10.58	10.58	-	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.13	15.71	-	Technology
⊕ GE Vernova Inc	4.12	19.83	-	Industrials
⊕ Schneider Electric SE	3.80	23.63	-	Industrials
⊕ Rolls-Royce Holdings PLC	3.67	27.30	-	Industrials
⊕ Airbus SE	3.14	30.45	-	Industrials
⊖ Safran SA	2.99	33.43	-	Industrials
⊕ Advantest Corp	2.97	36.40	-	Technology
⊕ BAE Systems PLC	2.85	39.25	-	Industrials
⊕ ABB Ltd	2.82	42.07	-	Industrials

Total Holdings 66

⊕ 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.

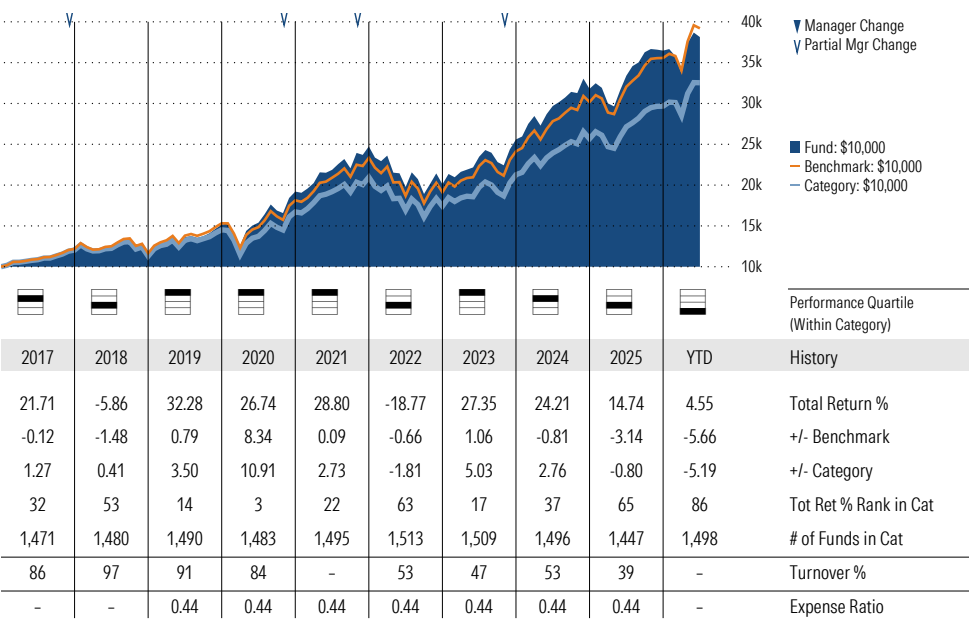
Morningstar Investment Management LLC Analysis

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.

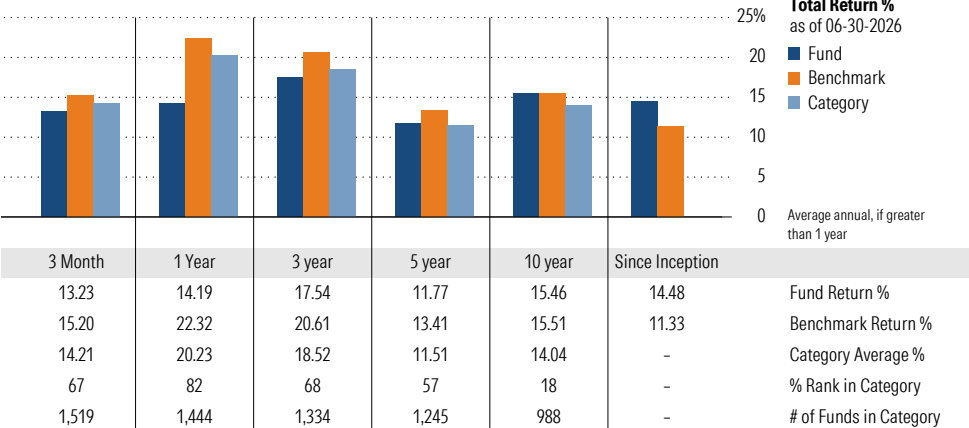
ESG Metrics

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

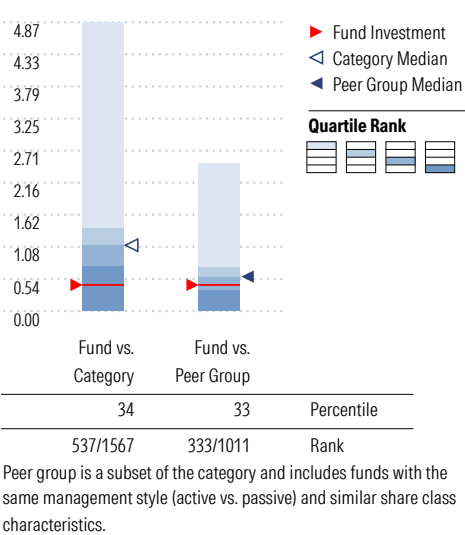
Growth of \$10,000



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

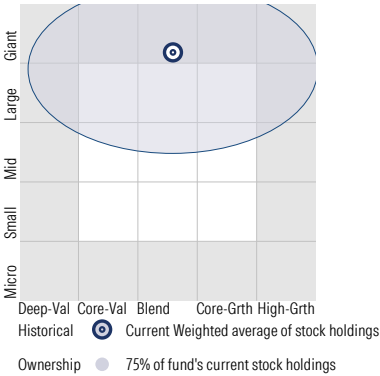
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

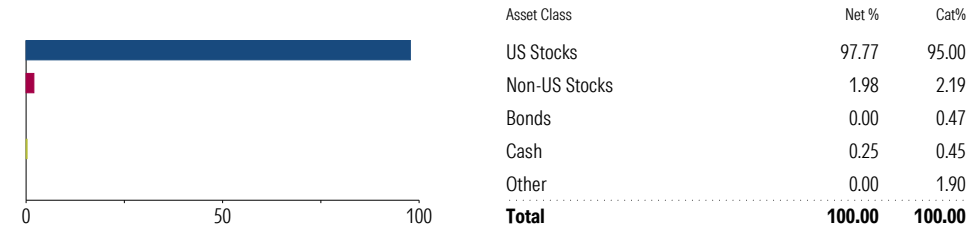
Morningstar Style Box™



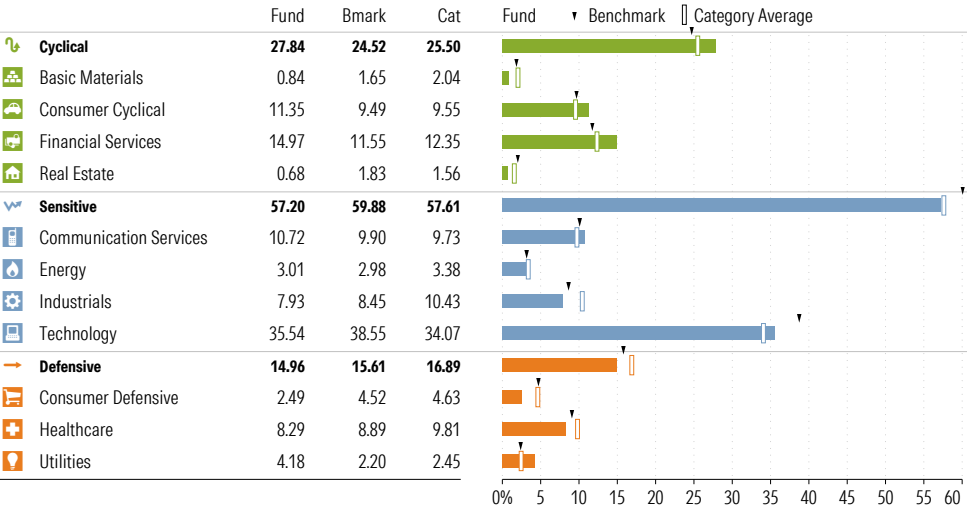
Style Breakdown



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

Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category
Intermediate Core-Plus Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Matthew Eagan since 09-2006
Brian Kennedy since 02-2013
Bryan Hazelton since 06-2026
Scott Darci since 06-2026

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 19.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 39.44% lower than the Intermediate Core-Plus Bond category average.

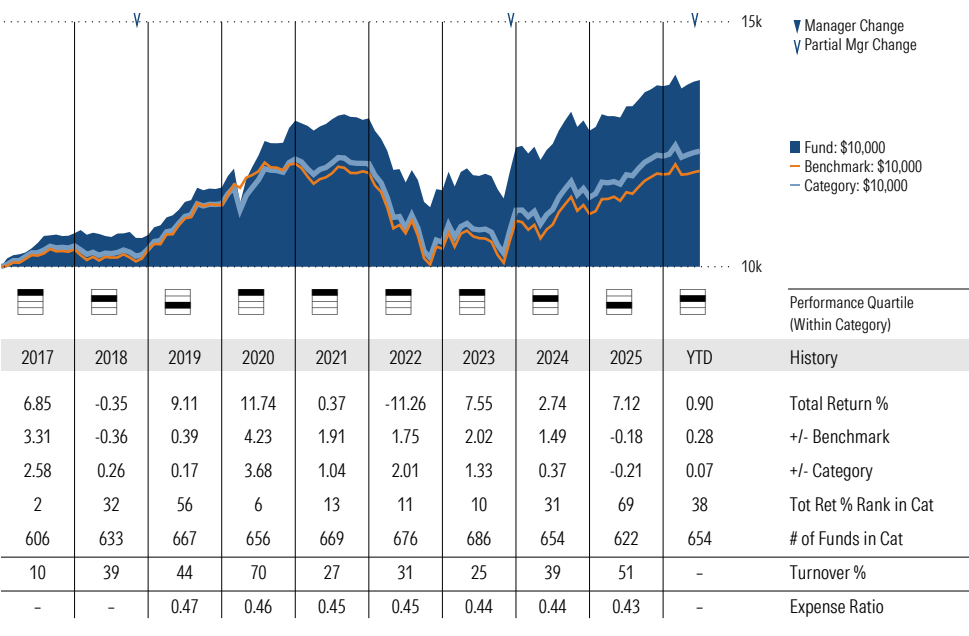
Morningstar Investment Management LLC Analysis

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.

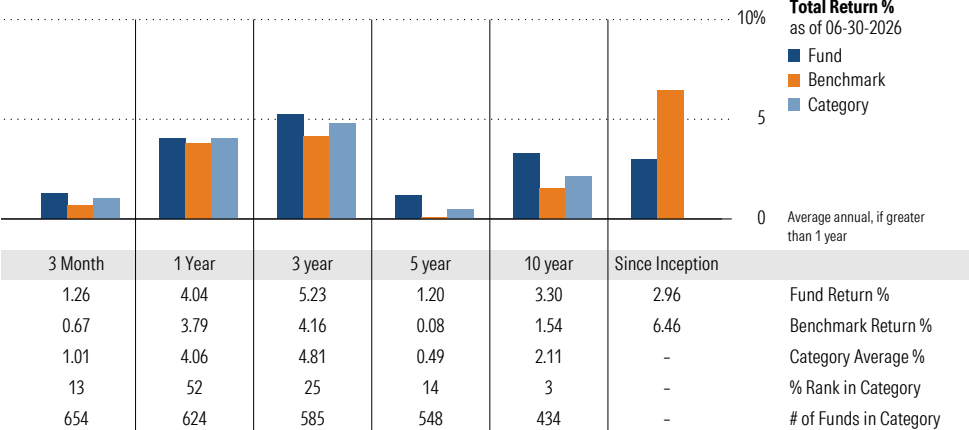
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
ESG Commitment	1-Low	02-15-2022

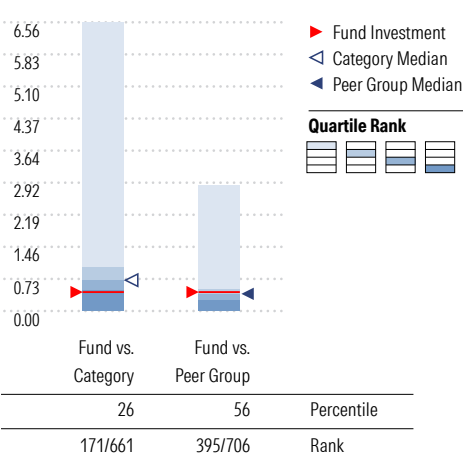
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.10	-	0.62
Beta	0.98	-	0.99
R-Squared	97.89	-	97.00
Standard Deviation	5.51	5.55	5.55
Sharpe Ratio	0.11	-0.08	0.03
Tracking Error	0.81	-	0.91
Information Ratio	1.33	-	0.81
Up Capture Ratio	101.30	-	101.56
Down Capture Ratio	83.42	-	92.39

Portfolio Metrics

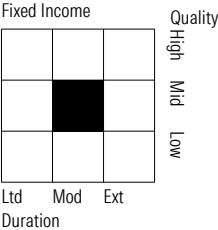
	Fund	Bmark	Cat
Avg Eff Duration	5.85	4.43	5.73
Avg Eff Maturity	8.12	-	8.37

Loomis Sayles Investment Grade Bond N LGBNX

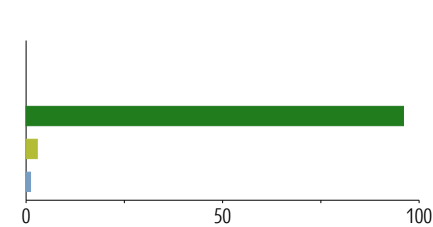
Morningstar Category Morningstar Index
Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	0.00	0.58
Non-US Stocks	0.00	0.00
Bonds	96.02	104.55
Cash	2.84	-6.13
Other	1.13	1.00
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	24.43	3.53	17.91
AA	3.79	74.59	41.47
A	15.31	10.82	11.06
BBB	41.22	8.32	17.80
BB	5.63	0.28	5.99
B	1.59	0.00	1.93
Below B	0.18	0.00	0.59
Not Rated	7.86	2.46	3.24

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	25.56	-	33.01			
Treasury	11.54	-	19.35			
Inflation - Protected	0.00	-	0.52			
Agency/Quasi Agency	0.00	-	0.40			
Other Government Related	14.02	-	12.74			
Corporate	48.88	-	25.74			
Corporate Bond	43.27	-	24.70			
Bank Loan	4.63	-	0.32			
Convertible	0.32	-	0.03			
Preferred	0.66	-	0.69			
Securitized	22.67	-	34.46			
Agency MBS Pass-Through	0.00	-	22.04			
Agency MBS ARM	0.11	-	0.15			
Agency MBS CMO	0.06	-	2.48			
Non-Agency Residential MBS	0.85	-	1.15			
Commercial MBS	2.44	-	0.77			
Asset-Backed	19.21	-	7.81			
Covered Bond	0.00	-	0.06			
Municipal	0.03	-	0.23			
Cash & Equivalents	2.86	-	3.00			
Other	0.00	-	3.52			

Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 2 Year Treasury Note Future Sept 26	09-2026	9.39	9.39	-
⊖ Us Ultra Bond Cbt Sep26 Xcbt 20260921	09-2026	3.04	12.44	-
⊕ United States Treasury Bonds 4.625%	02-2046	3.00	15.44	-
⊕ Fixed Inc Clearing Corp.Repo	07-2026	2.92	18.36	-
⊖ United States Treasury Bonds 5%	05-2045	2.81	21.17	-
⊕ Ultra 10 Year US Treasury Note Future Sept 26	09-2026	2.14	23.31	-
⊖ Us 5yr Note (Cbt) Sep26 Xcbt 20260930	09-2026	1.86	25.17	-
United States Treasury Bonds 4.25%	08-2054	1.57	26.74	-
⊖ United States Treasury Notes 3.875%	03-2028	1.38	28.12	-
⊖ United States Treasury Bonds 4.75%	02-2045	1.27	29.39	-

Total Holdings 1088

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Nuveen Large Cap Gr Idx R6

TILIX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Philip Campagna since 08-2005
Darren Tran since 03-2019
Nazar Romanyak since 06-2024

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 has been in place for 20.93 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 0.05 is 94.25% lower than the Large Growth category average.

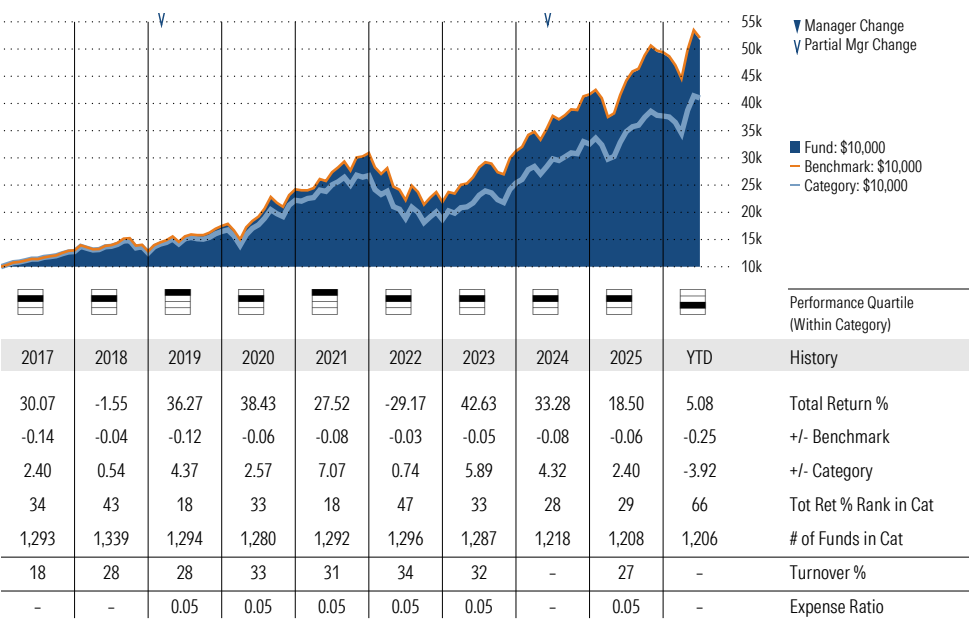
Morningstar Investment Management LLC Analysis

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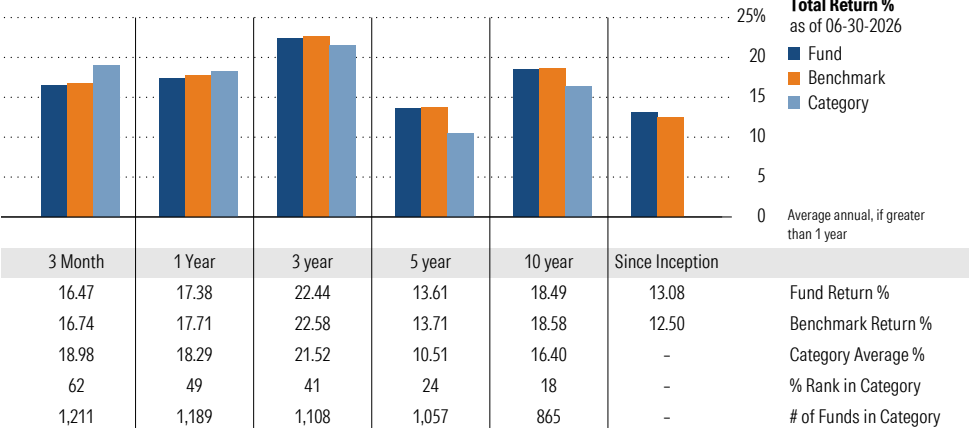
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

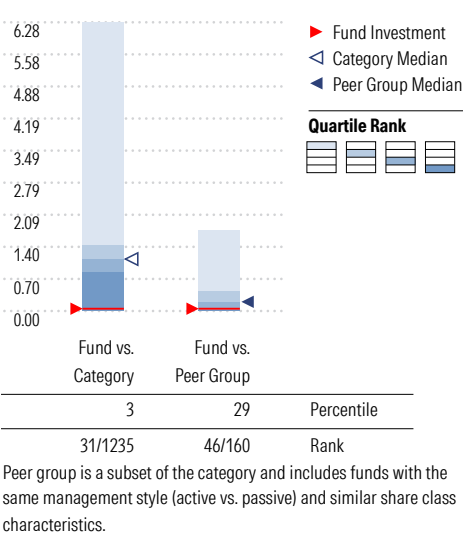
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.14	-	-1.33
Beta	1.00	-	1.00
R-Squared	99.99	-	89.46
Standard Deviation	16.46	16.44	17.42
Sharpe Ratio	1.04	1.05	0.90
Tracking Error	0.12	-	5.56
Information Ratio	-1.11	-	-0.45
Up Capture Ratio	99.90	-	95.86
Down Capture Ratio	100.55	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.61	34.09	31.08
Price/Book Ratio	13.42	13.93	8.94
Geom Avg Mkt Cap \$B	764.62	832.40	817.51
ROE	45.21	46.22	41.98

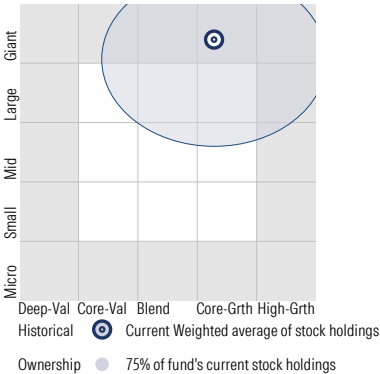
Nuveen Large Cap Gr Idx R6 TILIX

Morningstar Category
Large Growth

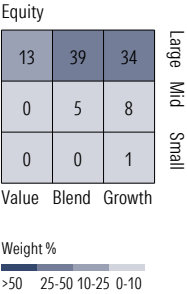
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

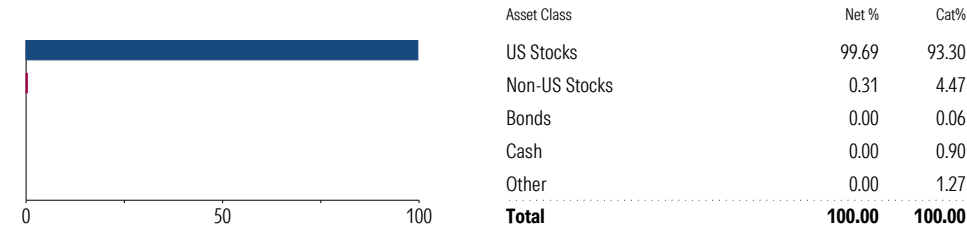
Morningstar Style Box™



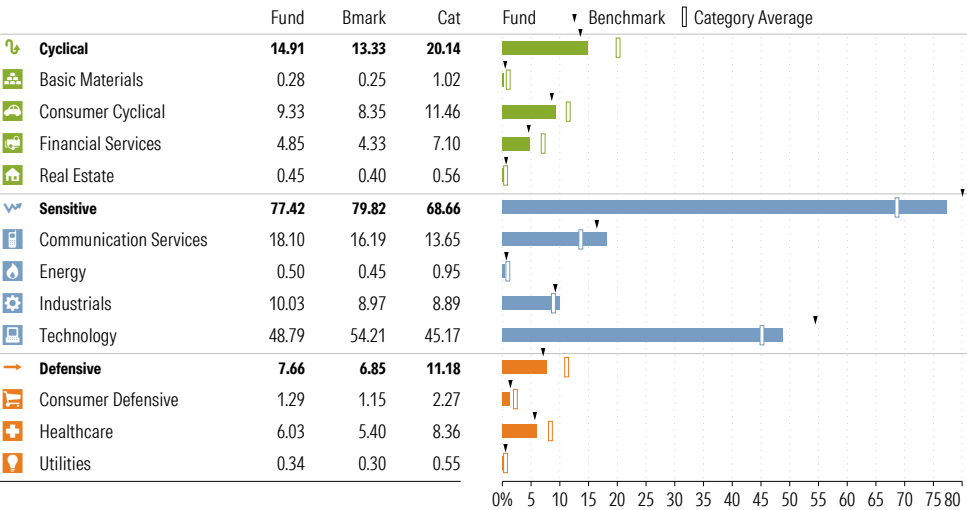
Style Breakdown



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	10.51	10.51	-	Technology
⊖ Apple Inc	7.51	18.02	-	Technology
⊕ Alphabet Inc Class A	6.90	24.91	-	Communication Svc
⊕ Alphabet Inc Class C	5.56	30.47	-	Communication Svc
⊖ Microsoft Corp	4.59	35.06	-	Technology
⊕ Tesla Inc	4.07	39.13	-	Consumer Cyclical
⊖ Broadcom Inc	3.96	43.09	-	Technology
⊕ Meta Platforms Inc Class A	3.35	46.44	-	Communication Svc
⊕ Eli Lilly and Co	3.17	49.61	-	Healthcare
⊕ Micron Technology Inc	2.93	52.54	-	Technology
⊕ Advanced Micro Devices Inc	2.13	54.67	-	Technology
⊕ Visa Inc Class A	1.88	56.55	-	Financial Services
⊕ Caterpillar Inc	1.60	58.15	-	Industrials
⊕ Mastercard Inc Class A	1.37	59.52	-	Financial Services
⊕ Applied Materials Inc	1.29	60.81	-	Technology

Total Holdings 367

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

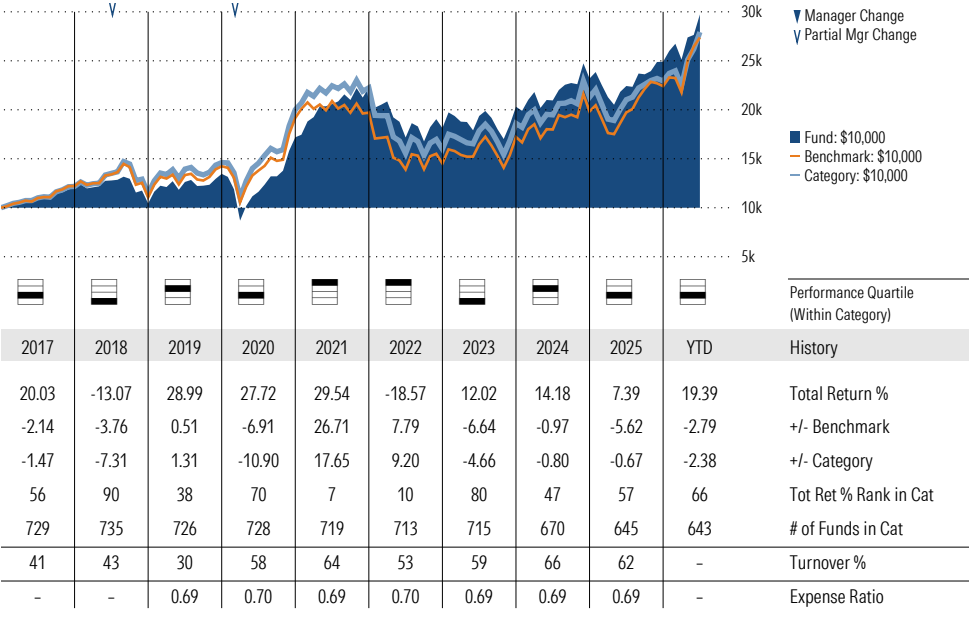
Morningstar Investment Management LLC Analysis

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.

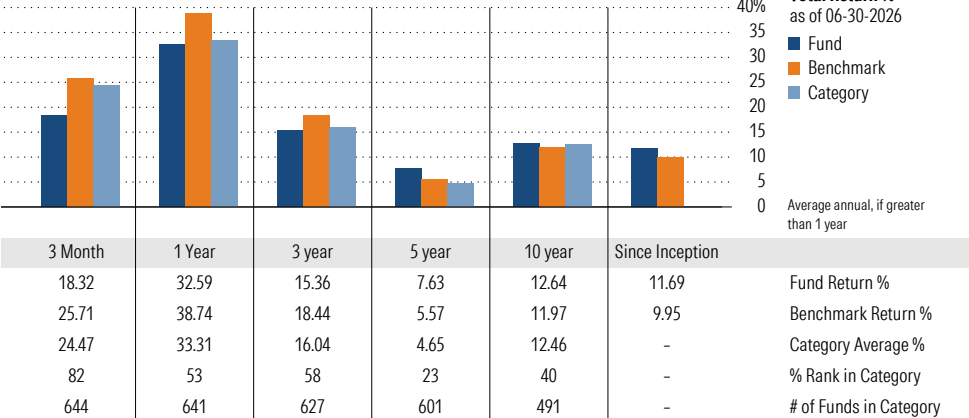
ESG Metrics

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

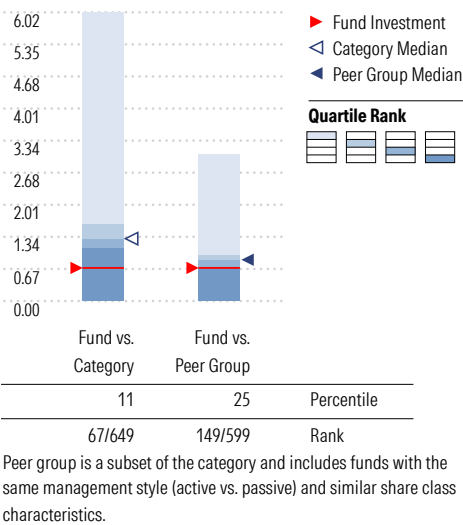
Growth of \$10,000



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

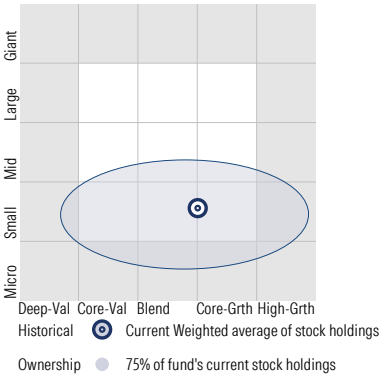
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

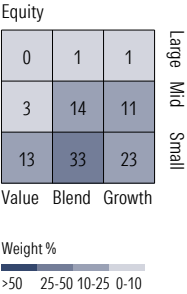
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2026

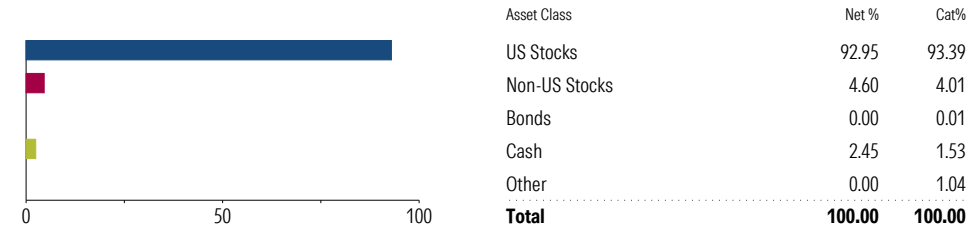
Morningstar Style Box™



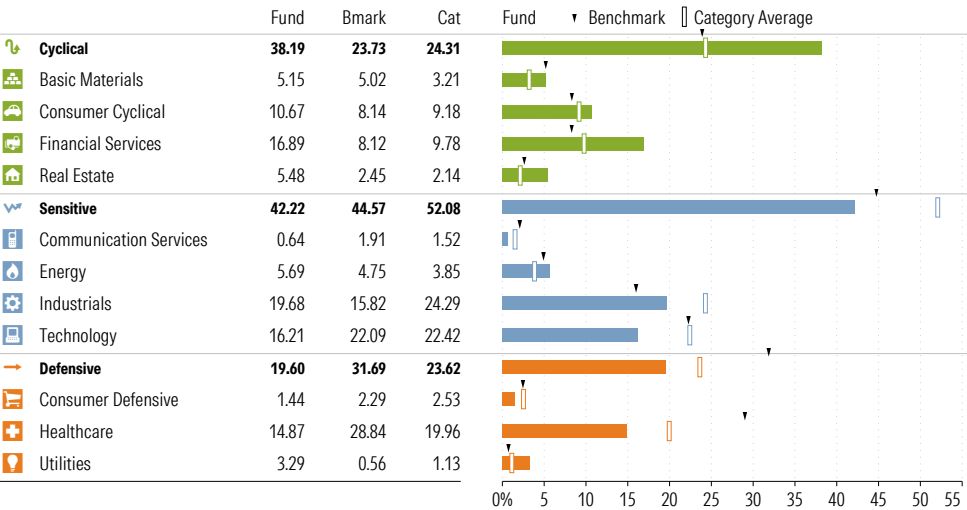
Style Breakdown



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 Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
Andrew Dewitt since 02-2022
Daniel He since 06-2025
Michael Cudzil since 06-2025

Quantitative Screens

✔ Performance: The fund has finished in the Commodities Broad Basket 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 7.67 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.9 is 5.26% lower than the Commodities Broad Basket category average.

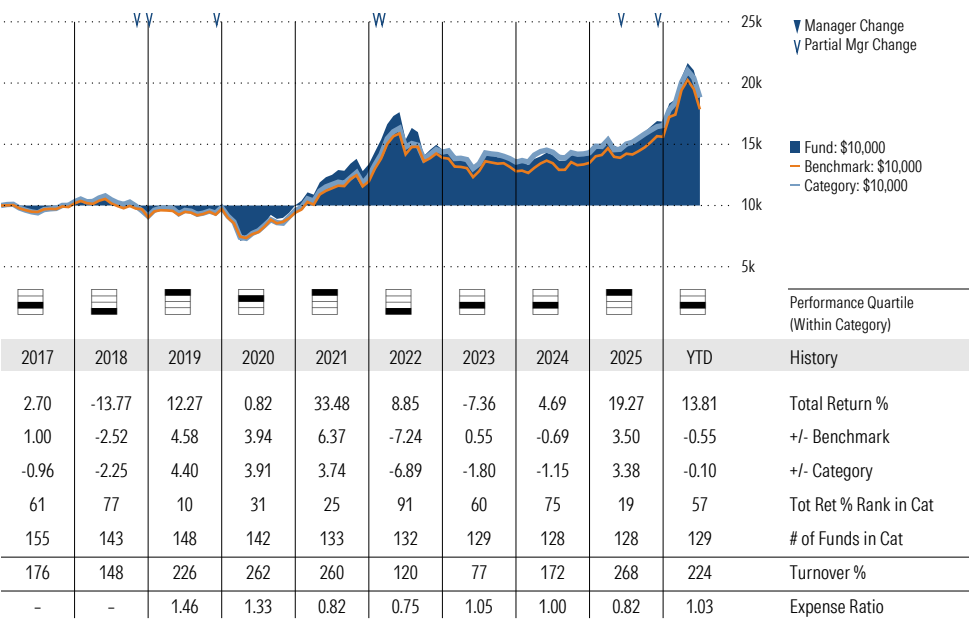
Morningstar Investment Management LLC Analysis

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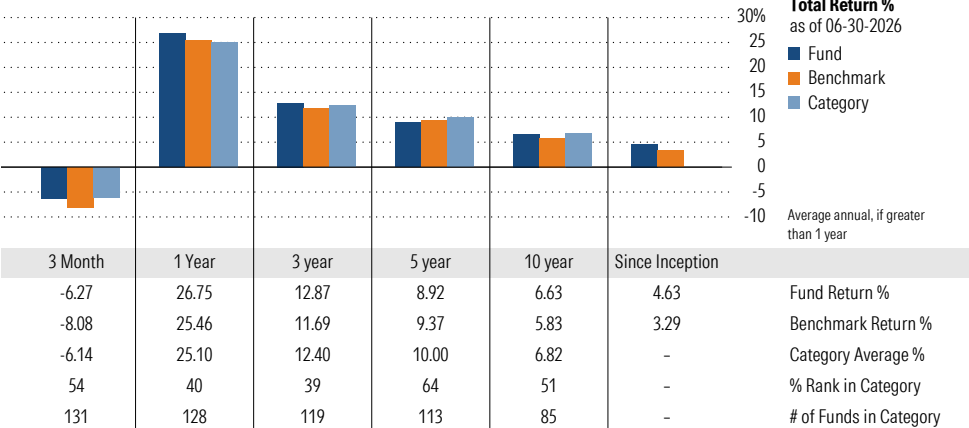
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

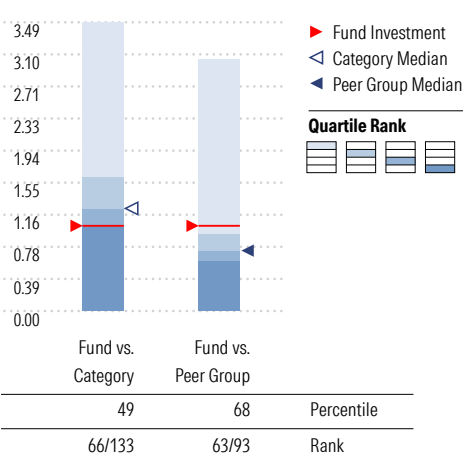
Growth of \$10,000



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	1.63	-	2.06
Beta	0.95	-	0.88
R-Squared	95.95	-	84.10
Standard Deviation	12.93	13.35	13.04
Sharpe Ratio	0.64	0.54	0.61
Tracking Error	2.69	-	5.40
Information Ratio	0.44	-	0.10
Up Capture Ratio	103.18	-	90.78
Down Capture Ratio	97.00	-	77.22

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	20.17
Price/Book Ratio	3.56	-	1.97
Geom Avg Mkt Cap \$B	16.44	-	37.13
ROE	29.97	-	12.96

PIMCO Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014
Lorenzo Pagani since 09-2014
Sachin Gupta since 09-2014

Quantitative Screens

✔ Performance: The fund has finished in the Global Bond-USD Hedged 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 11.77 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.57 is 9.52% lower than the Global Bond-USD Hedged category average.

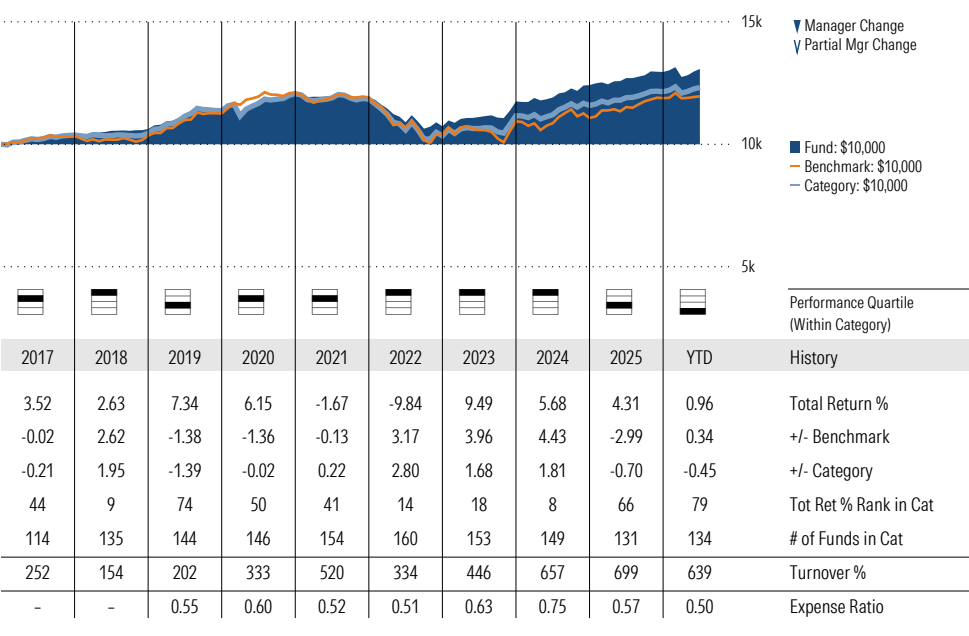
Morningstar Investment Management LLC Analysis

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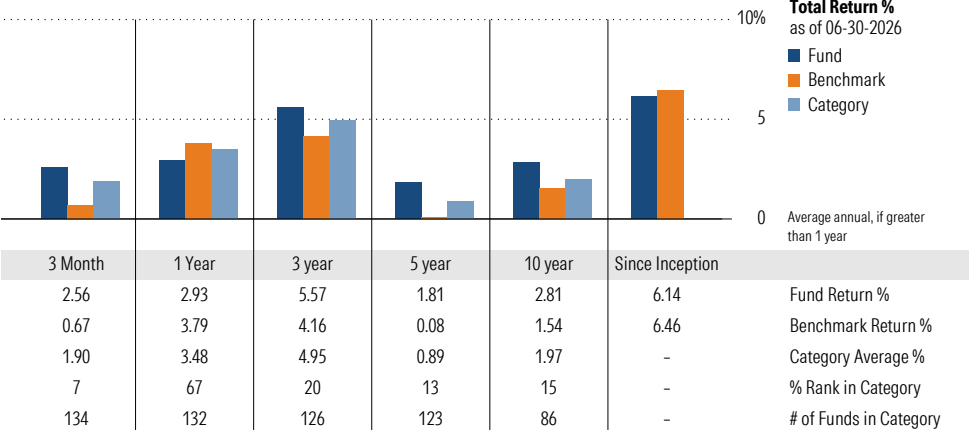
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

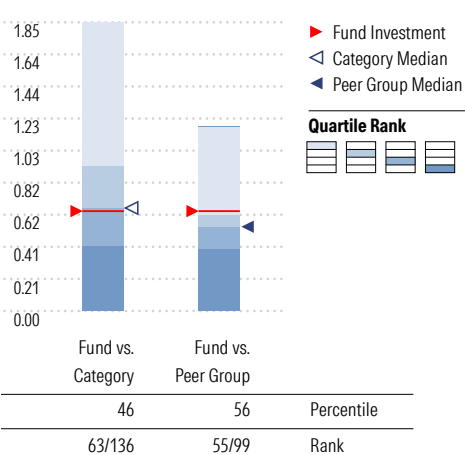
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.26	-	1.87
Beta	0.53	-	0.73
R-Squared	62.83	-	82.11
Standard Deviation	3.72	5.55	4.40
Sharpe Ratio	0.23	-0.08	0.07
Tracking Error	3.45	-	2.36
Information Ratio	0.41	-	0.34
Up Capture Ratio	75.49	-	83.72
Down Capture Ratio	32.36	-	57.71

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.79	4.43	6.71
Avg Eff Maturity	7.93	-	8.02

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD



Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Darren Jaroch since 08-2012
Lauren DeMore since 08-2019

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 13.84 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 0.52 is 35.8% lower than the Large Value category average.

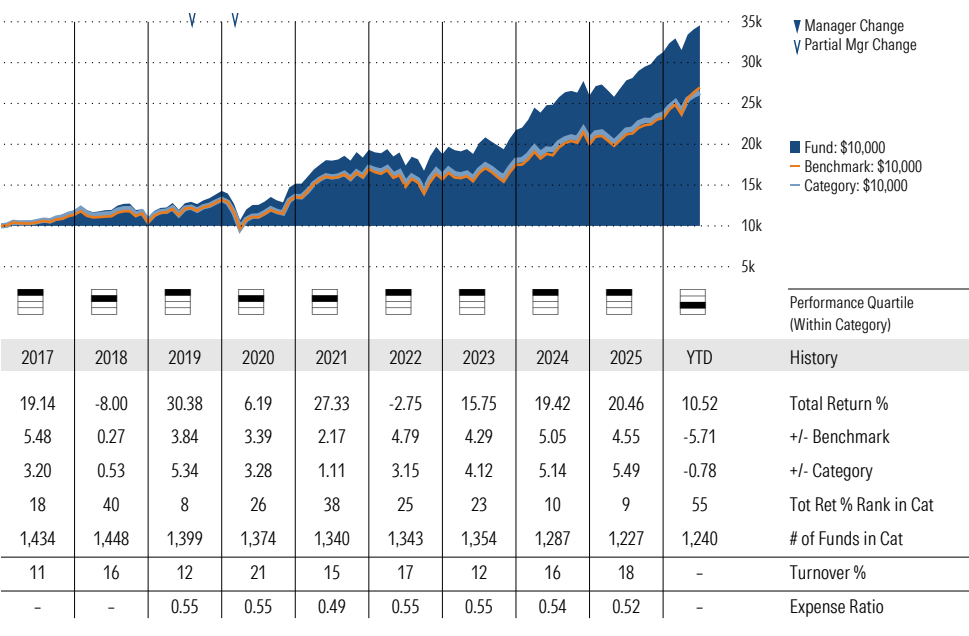
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

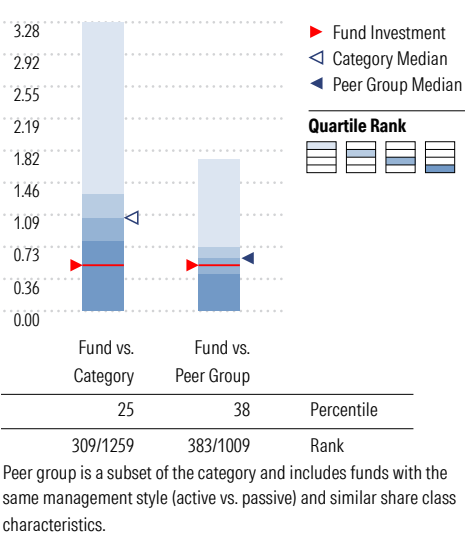
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.01	-	0.18
Beta	0.85	-	0.90
R-Squared	95.03	-	88.68
Standard Deviation	11.06	12.64	12.07
Sharpe Ratio	1.27	0.99	0.91
Tracking Error	3.09	-	4.16
Information Ratio	0.63	-	-0.41
Up Capture Ratio	96.92	-	90.40
Down Capture Ratio	78.80	-	90.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	21.93	20.92
Price/Book Ratio	2.92	3.15	3.05
Geom Avg Mkt Cap \$B	226.55	175.59	190.85
ROE	23.51	22.36	23.76

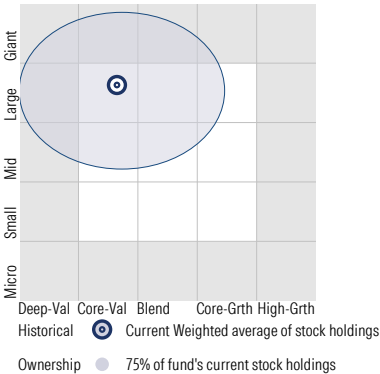
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

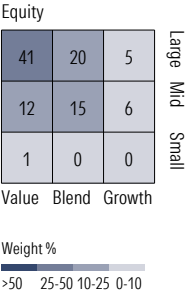
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2026

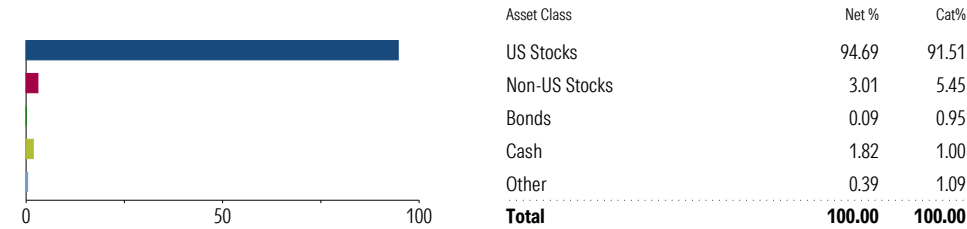
Morningstar Style Box™



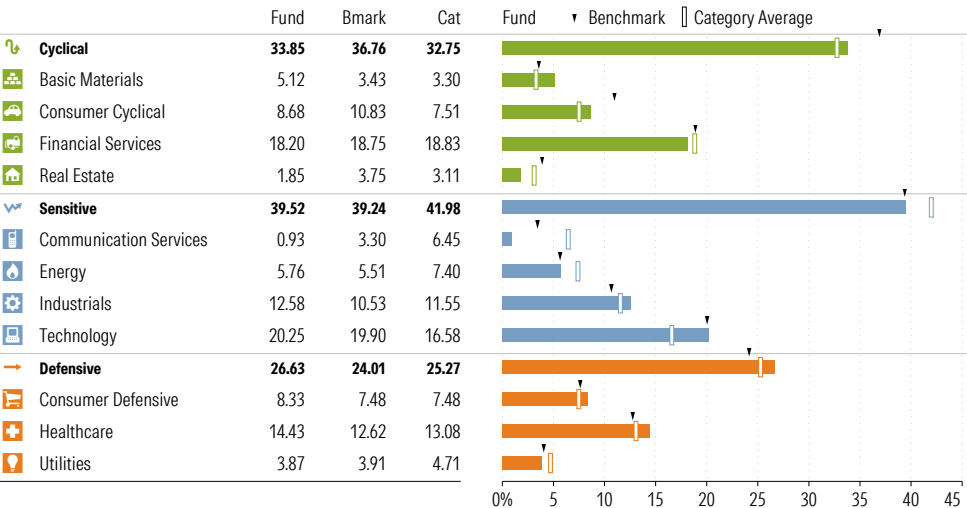
Style Breakdown



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
⊕ Apple Inc	6.23	6.23	-	Technology
⊕ Microsoft Corp	5.59	11.82	-	Technology
⊖ Citigroup Inc	3.84	15.66	-	Financial Services
⊕ Amazon.com Inc	3.78	19.44	-	Consumer Cyclical
⊖ Cisco Systems Inc	2.78	22.21	-	Technology
⊕ AbbVie Inc	2.57	24.78	-	Healthcare
ExxonMobil Holdings Corp	2.48	27.27	-	Energy
Philip Morris International Inc	2.30	29.56	-	Consumer Defensive
Coca-Cola Co	2.29	31.85	-	Consumer Defensive
⊕ Advanced Micro Devices Inc	2.13	33.98	-	Technology
⊖ Bank of America Corp	2.07	36.05	-	Financial Services
⊕ UnitedHealth Group Inc	2.01	38.07	-	Healthcare
PulteGroup Inc	1.84	39.91	-	Consumer Cyclical
Southwest Airlines Co	1.84	41.75	-	Industrials
⊕ Honeywell International Inc	1.81	43.56	-	Industrials

Total Holdings 104

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Touchstone Mid Cap Growth R6 TFGRX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

William Muggia since 04-1999
Richard Lee since 12-2004
Edward Richardson since 07-2025
Matthew Renna since 07-2025

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 27.25 years.
- Style: The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.78 is 22% lower than the Mid-Cap Growth category average.

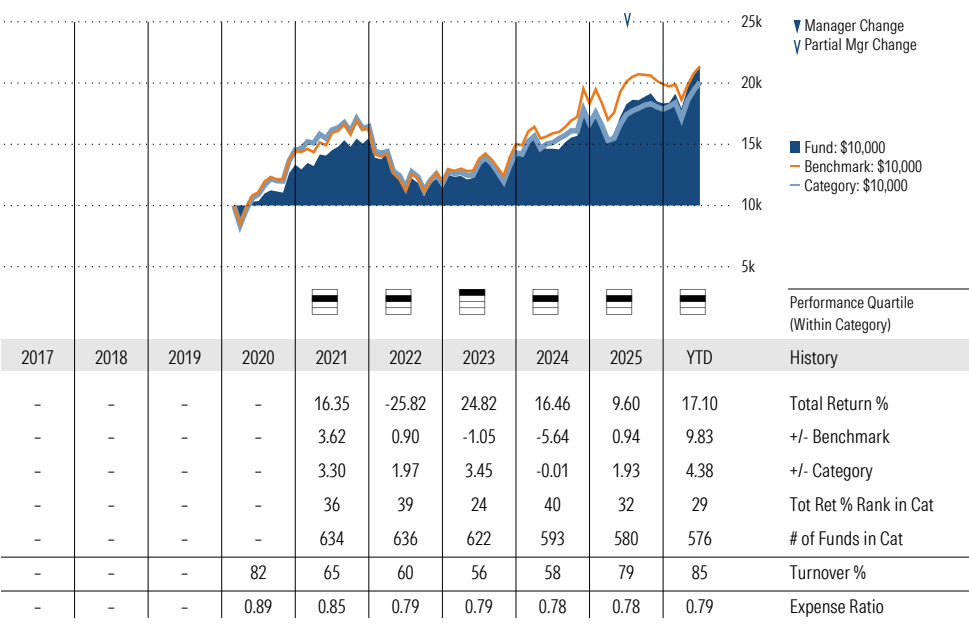
Morningstar Investment Management LLC Analysis

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.

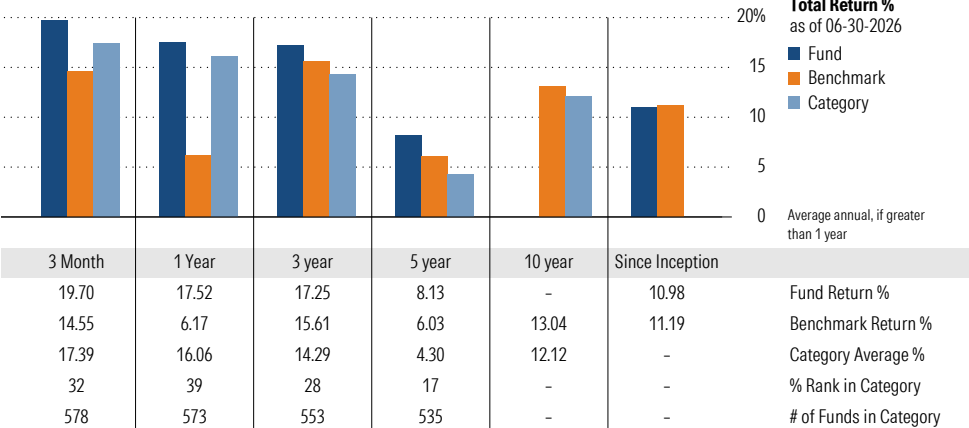
ESG Metrics

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

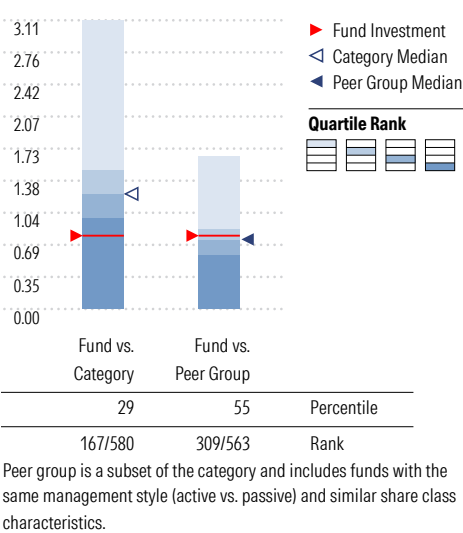
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.14	-	-0.82
Beta	1.03	-	0.94
R-Squared	94.36	-	84.64
Standard Deviation	18.87	17.79	18.47
Sharpe Ratio	0.69	0.64	0.50
Tracking Error	4.51	-	7.31
Information Ratio	0.36	-	-0.42
Up Capture Ratio	103.23	-	91.89
Down Capture Ratio	97.65	-	96.47

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	40.24	34.70	32.11
Price/Book Ratio	10.57	12.07	6.57
Geom Avg Mkt Cap \$B	51.21	34.75	33.62
ROE	24.01	24.61	22.51

Touchstone Mid Cap Growth R6 TFGRX

Morningstar Category

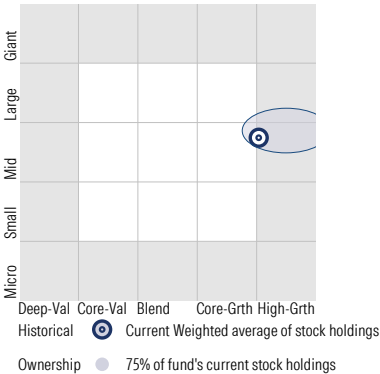
Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2026

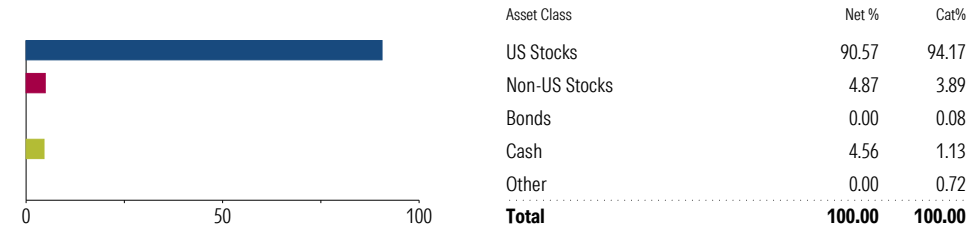
Morningstar Style Box™



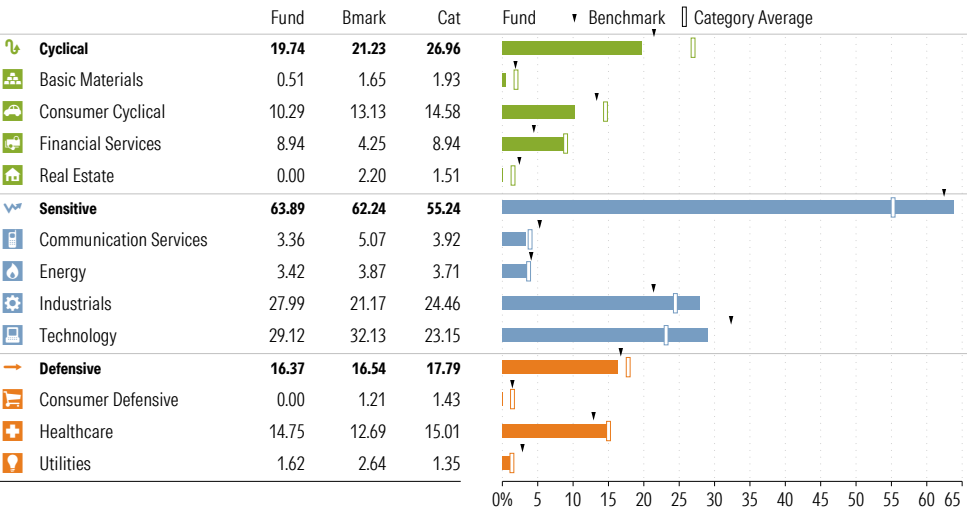
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BNY Dreyfus Govt Cash Mgmt Instl	4.53	4.53	-	-
⊖ Vertiv Holdings Co Class A	3.77	8.30	-	Industrials
⊕ Axon Enterprise Inc	3.73	12.03	-	Industrials
⊕ Ascendis Pharma AS	3.67	15.70	-	Healthcare
⊕ Snowflake Inc Ordinary Shares	3.51	19.21	-	Technology
⊖ Howmet Aerospace Inc	3.13	22.34	-	Industrials
⊕ Comfort Systems USA Inc	3.10	25.44	-	Industrials
⊕ Cloudflare Inc	2.72	28.16	-	Technology
⊖ Quanta Services Inc	2.71	30.87	-	Industrials
⊕ Astera Labs Inc	2.35	33.22	-	Technology

Total Holdings 10

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013
Michael Perre since 11-2017
Nicole Brubaker since 02-2025

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 13.36 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 0.05 is 93.33% lower than the Foreign Large Blend category average.

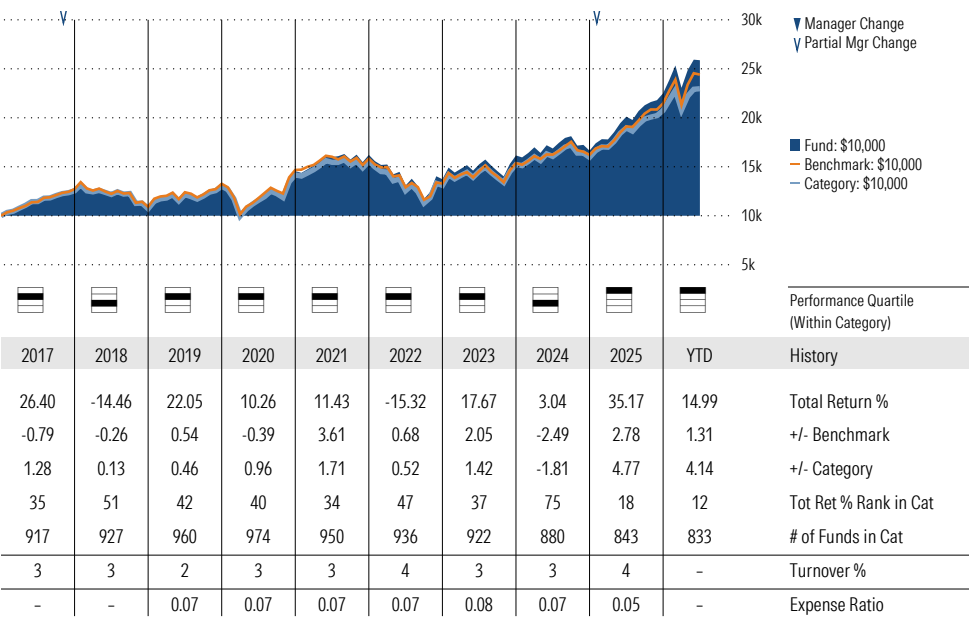
Morningstar Investment Management LLC Analysis

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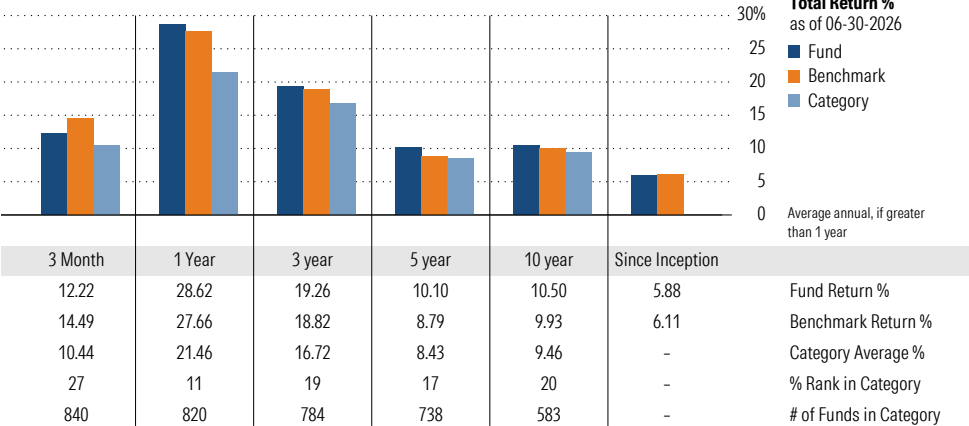
ESG Metrics

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

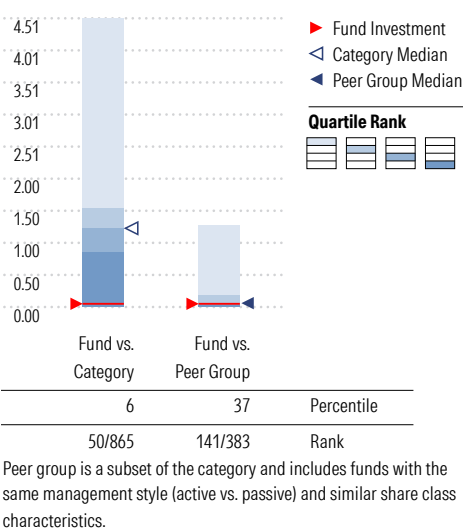
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.98	-	0.50
Beta	0.97	-	0.87
R-Squared	93.82	-	88.17
Standard Deviation	13.86	13.89	12.92
Sharpe Ratio	1.01	0.98	0.92
Tracking Error	3.48	-	4.65
Information Ratio	0.13	-	-0.38
Up Capture Ratio	103.50	-	91.87
Down Capture Ratio	105.21	-	94.63

Portfolio Metrics

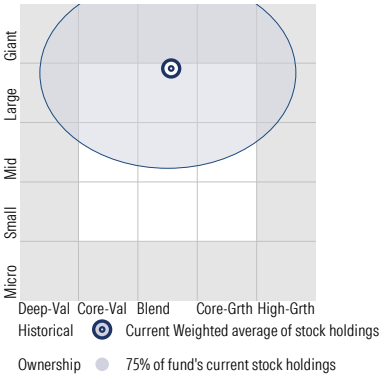
	Fund	Bmark	Cat
Price/Earnings Ratio	18.78	18.56	18.31
Price/Book Ratio	2.20	2.38	2.31
Geom Avg Mkt Cap \$B	57.19	89.99	87.75
ROE	18.94	20.63	18.98

Vanguard Developed Markets Index Admiral VTMGX

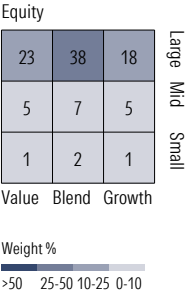
Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

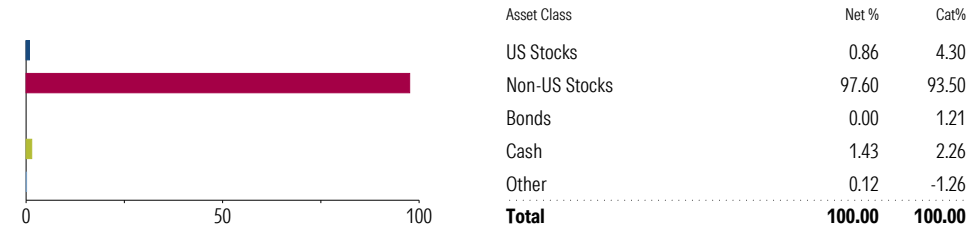
Style Analysis as of 06-30-2026
Morningstar Style Box™



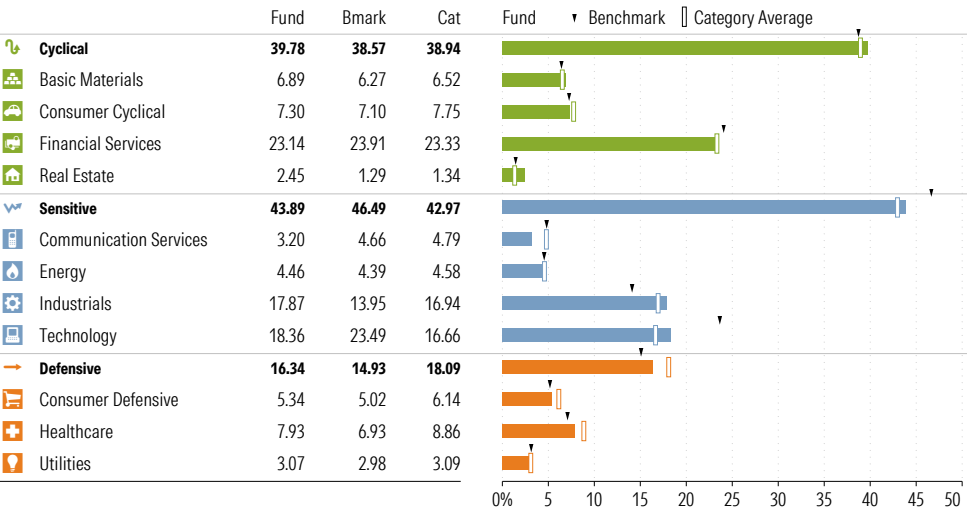
Style Breakdown



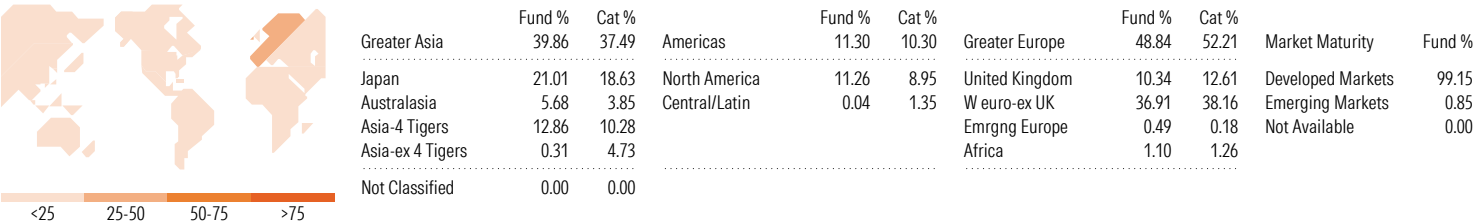
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Samsung Electronics Co Ltd	3.14	3.14	-	Technology
⊕ SK Hynix Inc	2.99	6.13	-	Technology
⊖ ASML Holding NV	2.34	8.47	-	Technology
⊖ Silbbh1142	1.20	9.67	-	-
⊕ HSBC Holdings PLC	0.99	10.67	-	Financial Services
⊖ Novartis AG Registered Shares	0.89	11.56	-	Healthcare
⊕ Royal Bank of Canada	0.89	12.45	-	Financial Services
⊕ Roche Holding AG Ordinary Shares new	0.89	13.33	-	Healthcare
⊕ AstraZeneca PLC	0.86	14.19	-	Healthcare
⊕ Nestle SA	0.81	15.00	-	Consumer Defensive

Total Holdings 3877

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Richard Greenberg since 02-2005
John Flynn since 12-2015
Benjamin Silver since 02-2017
Jonathan Hartsel since 11-2019
William Weber since 12-2019
Mehul Trivedi since 12-2019
Evan Fox since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Value 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 21.36 years.
- Style: The fund has landed in its primary style box — Mid-Cap Value — 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.34 is 62.22% lower than the Mid-Cap Value category average.

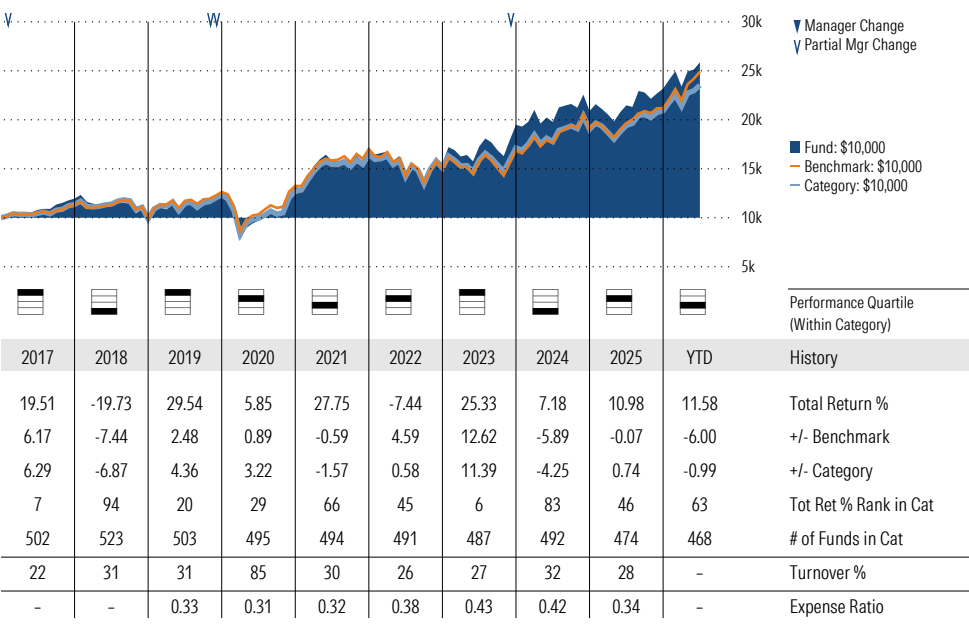
Morningstar Investment Management LLC Analysis

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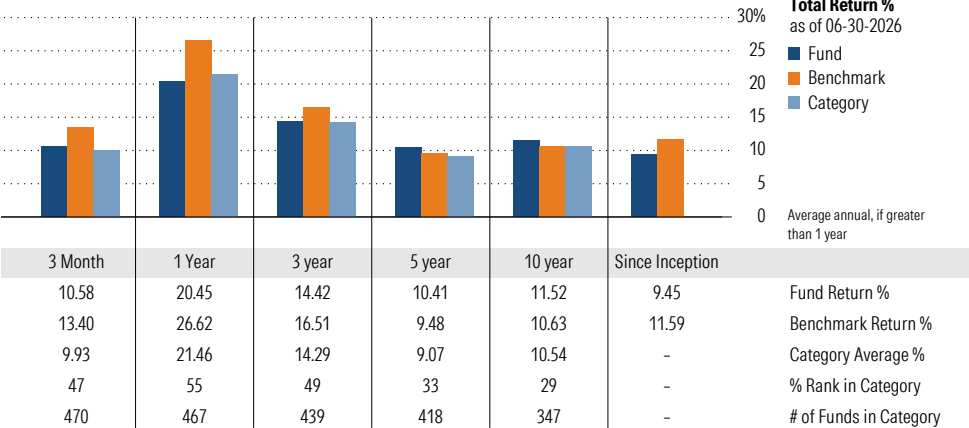
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

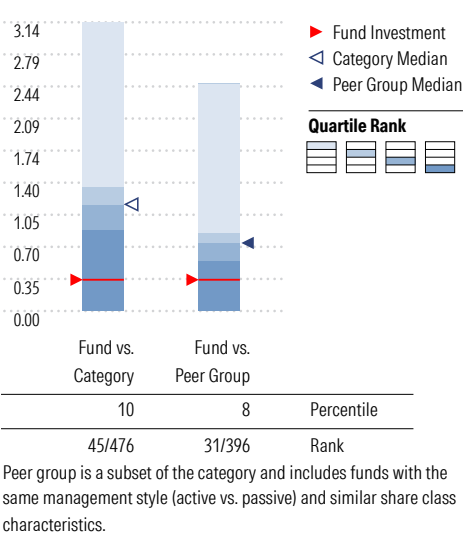
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.79	-	-0.80
Beta	1.00	-	0.93
R-Squared	90.44	-	88.95
Standard Deviation	15.62	14.79	14.63
Sharpe Ratio	0.64	0.80	0.67
Tracking Error	4.83	-	4.95
Information Ratio	-0.43	-	-0.49
Up Capture Ratio	96.30	-	91.82
Down Capture Ratio	104.47	-	96.25

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.45	19.85	19.20
Price/Book Ratio	1.53	2.41	2.15
Geom Avg Mkt Cap \$B	11.58	22.73	24.40
ROE	10.45	14.25	15.59

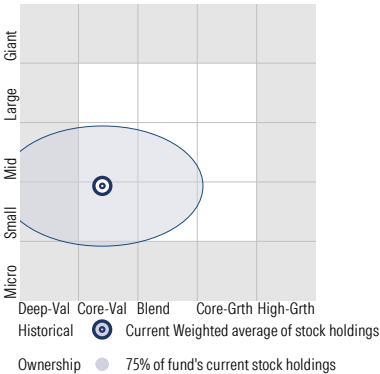
Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

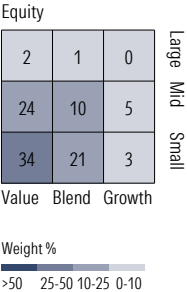
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 06-30-2026

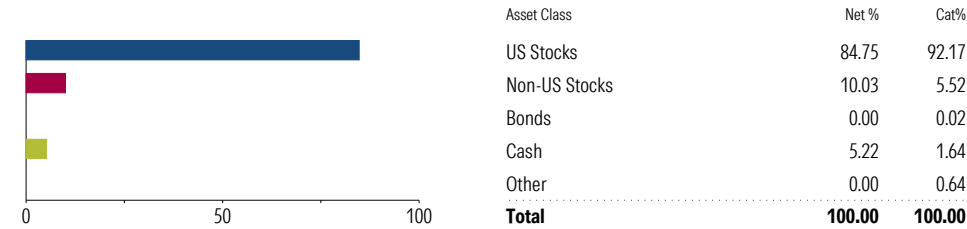
Morningstar Style Box™



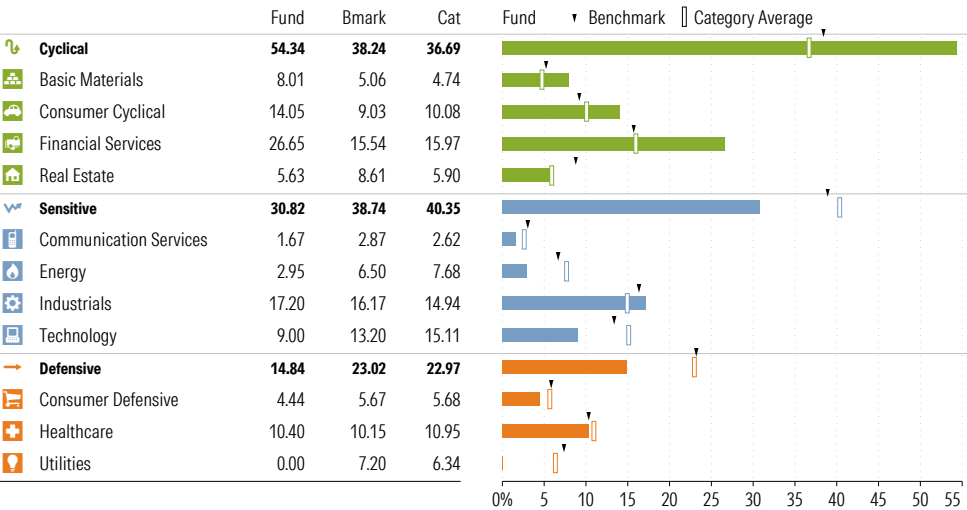
Style Breakdown



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
⊕ Mktliq 12/31/2049	4.84	4.84	-	-
AerCap Holdings NV	2.48	7.32	-	Industrials
⊕ Corebridge Financial Inc	1.83	9.15	-	Financial Services
⊖ Humana Inc	1.76	10.91	-	Healthcare
Advance Auto Parts Inc	1.58	12.49	-	Consumer Cyclical
⊕ LKQ Corp	1.39	13.88	-	Consumer Cyclical
Charles River Laboratories International Inc	1.34	15.22	-	Healthcare
Magna International Inc	1.32	16.54	-	Consumer Cyclical
RB Global Inc	1.28	17.82	-	Industrials
Fifth Third Bancorp	1.26	19.08	-	Financial Services
⊕ Gildan Activewear Inc	1.26	20.33	-	Consumer Cyclical
Robert Half Inc	1.24	21.57	-	Industrials
PPG Industries Inc	1.24	22.81	-	Basic Materials
⊖ Globe Life Inc	1.21	24.02	-	Financial Services
Voya Financial Inc	1.20	25.22	-	Financial Services

Total Holdings 126

⊕ Increase ⊖ Decrease ✨ New to Portfolio