

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

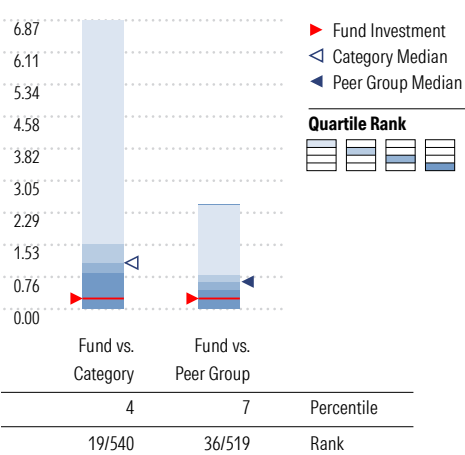
Growth of \$10,000



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

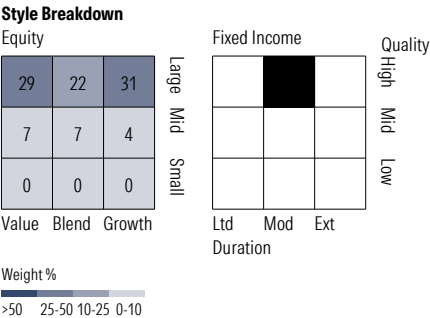
	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	25.04	24.08
Price/Book Ratio	4.93	4.30	4.11
Avg Eff Duration	5.96	5.81	4.76

American Funds American Balanced R-6 RLBGX

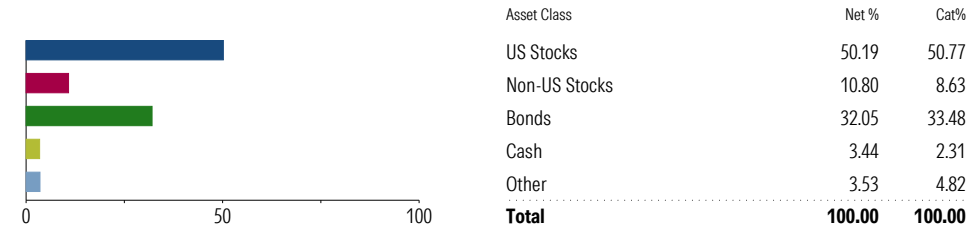
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

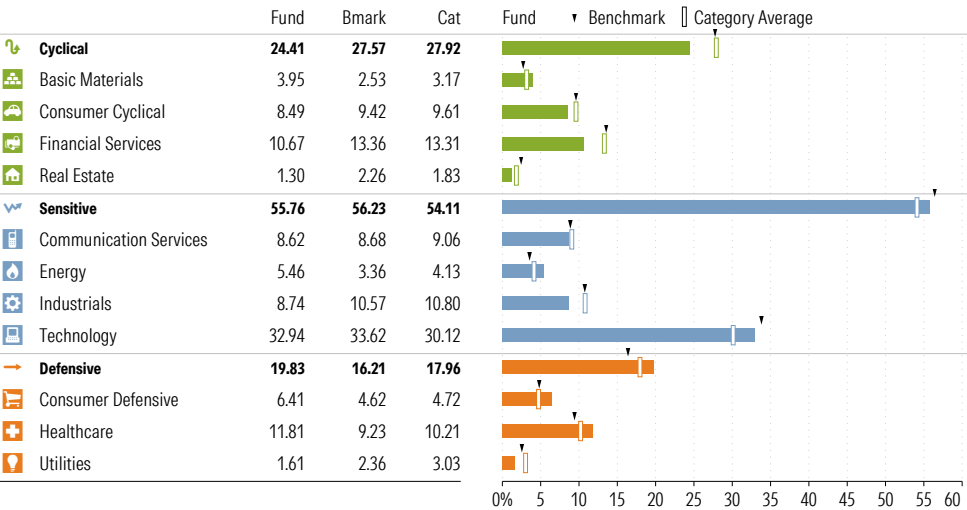
Style Analysis as of 06-30-2026
Morningstar Style Box™



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 Inflation Lnkd Bd R-6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Ritchie Tuazon since 11-2013
Timothy Ng since 02-2021

Quantitative Screens

- Performance: The fund has finished in the Inflation-Protected Bond 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 12.67 years.

Style Consistency is not calculated for Fixed Income funds.

- Net Expense: The fund's expense ratio of 0.29 is 52.46% lower than the Inflation-Protected Bond category average.

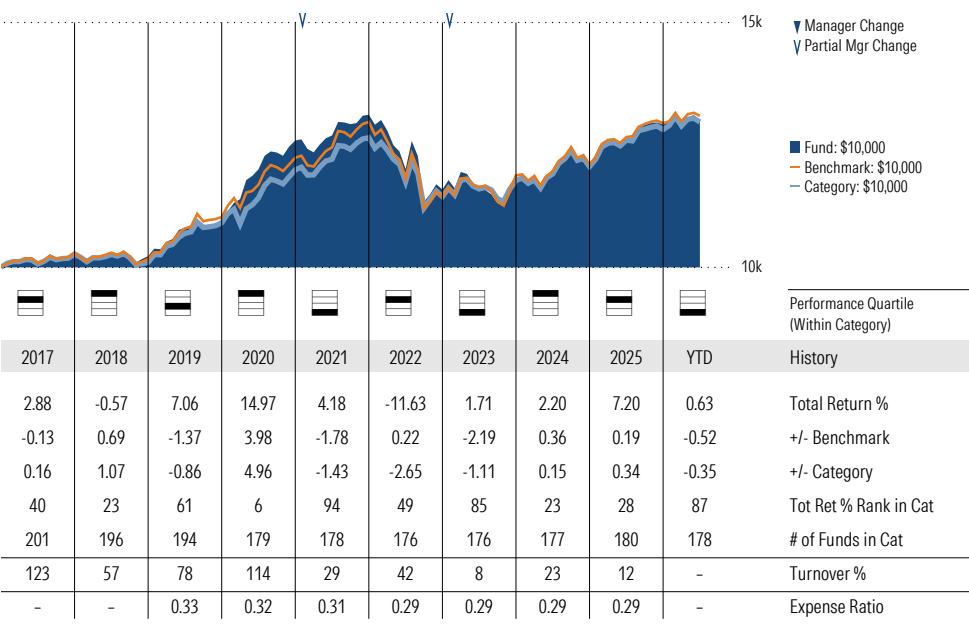
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2026

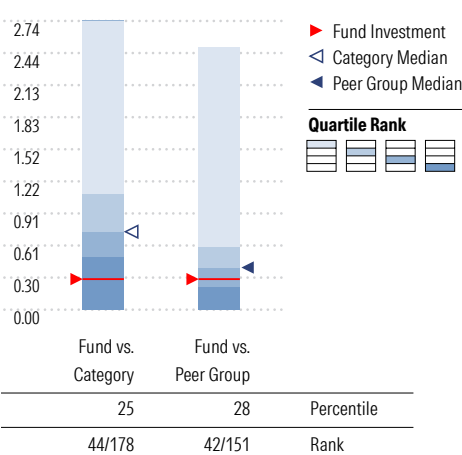
Growth of \$10,000



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	0.13	-	-0.40
Beta	0.96	-	1.03
R-Squared	97.09	-	95.97
Standard Deviation	4.13	4.21	4.48
Sharpe Ratio	-0.16	-0.16	-0.20
Tracking Error	0.72	-	0.93
Information Ratio	-0.01	-	-0.43
Up Capture Ratio	100.19	-	100.16
Down Capture Ratio	100.58	-	107.81

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	4.91	4.52	5.72
Avg Eff Maturity	-	-	6.35

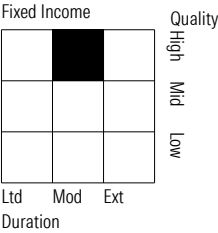
American Funds Inflation Lnkd Bd R-6 RILFX

Morningstar Category
Inflation-Protected Bond

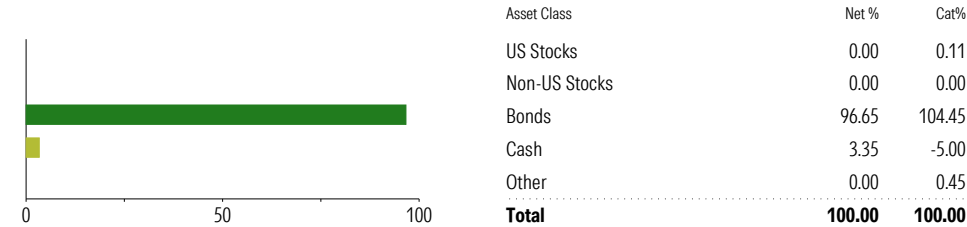
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2026

Style Breakdown

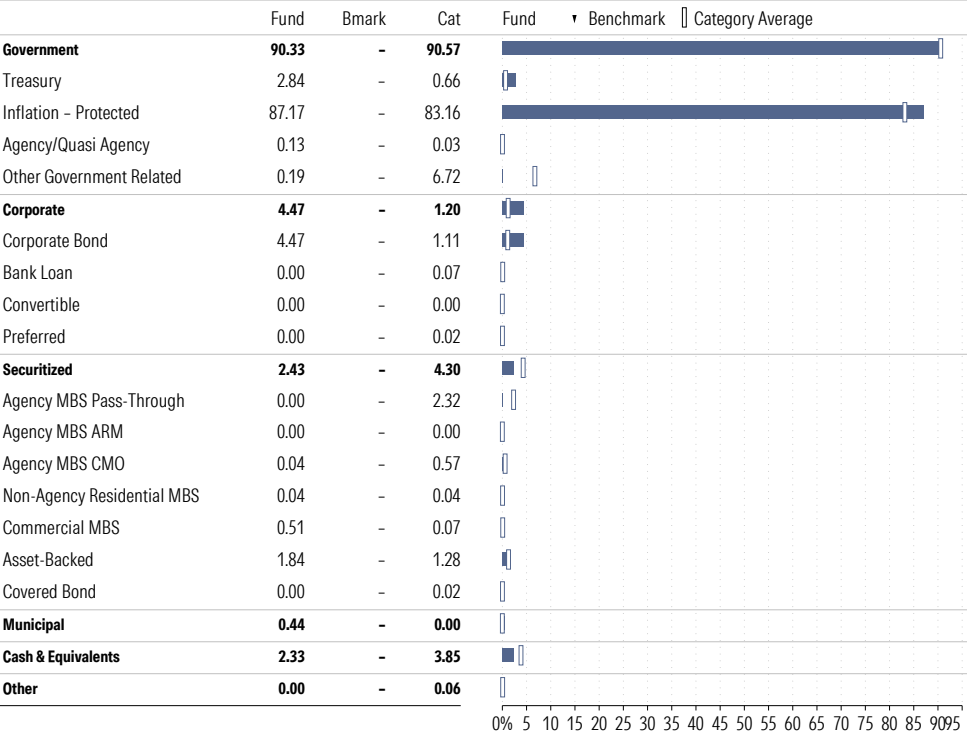


Asset Allocation as of 06-30-2026



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	92.38	0.00	17.15
AA	0.93	99.60	76.44
A	3.64	0.00	0.90
BBB	2.62	0.00	1.37
BB	0.00	0.00	0.51
B	0.00	0.00	0.14
Below B	0.00	0.00	0.11
Not Rated	0.43	0.40	3.38

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 0.147%	04-2027	10.10	10.10	-
⊕ United States Treasury Notes 0.517%	01-2027	6.26	16.36	-
⊕ United States Treasury Notes 1.896%	01-2034	5.21	21.57	-
⊕ United States Treasury Notes 0.675%	01-2028	4.84	26.41	-
⊕ United States Treasury Notes 1.945%	07-2035	4.03	30.45	-
⊕ United States Treasury Notes 0.511%	07-2027	3.93	34.38	-
⊕ United States Treasury Notes 1.827%	10-2027	3.86	38.24	-
⊕ United States Treasury Bonds 2.306%	02-2054	3.13	41.37	-
⊕ United States Treasury Notes 2.288%	04-2029	2.90	44.27	-
⊕ United States Treasury Notes 0.717%	07-2032	2.69	46.96	-

Total Holdings 159

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Invmt Co of Amer R-6 RICGX

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

Portfolio Manager(s)

James Lovelace since 03-1992
Christopher Buchbinder since 03-2007
Grant Cambridge since 03-2014
Martin Romo since 07-2018
Martin Jacobs since 12-2019
Jessica Spaly since 03-2021
Greg Miliotes since 03-2025

Quantitative Screens

- Performance: The fund has finished in the Large 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 34.35 years.
- Style: The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.27 is 59.09% lower than the Large Blend category average.

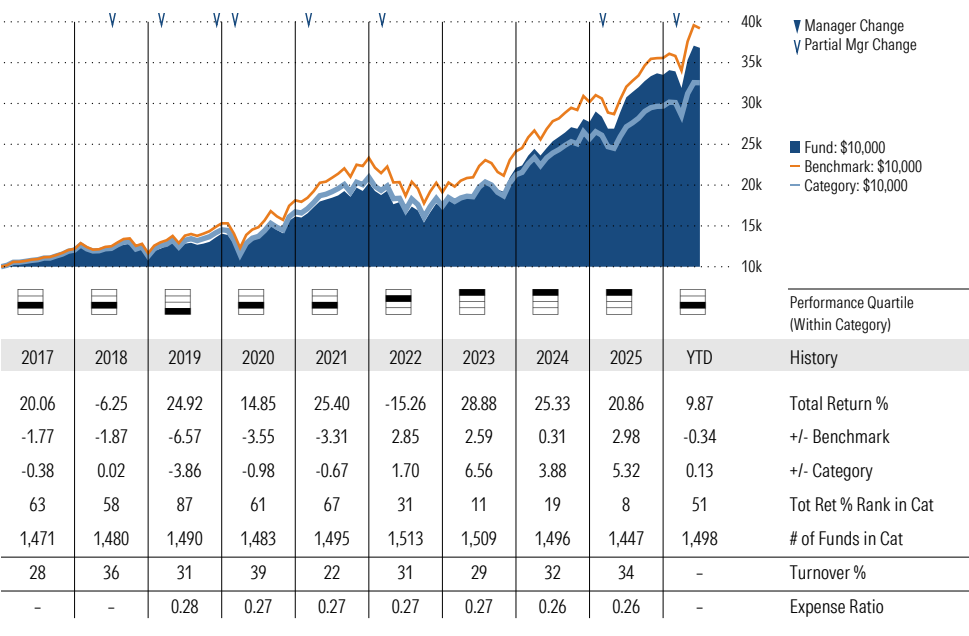
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022

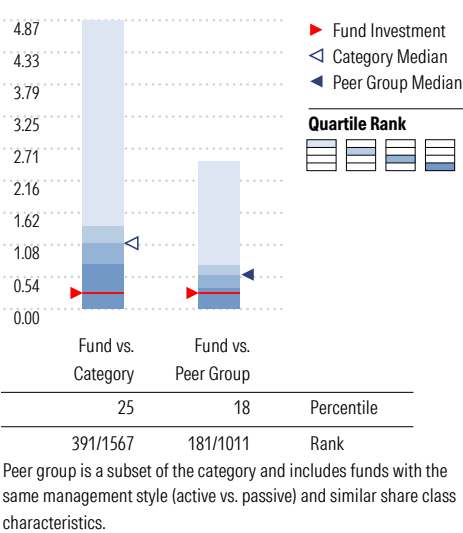
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.10	-	-1.07
Beta	0.98	-	0.97
R-Squared	96.05	-	91.65
Standard Deviation	13.11	13.05	13.22
Sharpe Ratio	1.29	1.15	1.01
Tracking Error	2.61	-	3.22
Information Ratio	0.82	-	-1.61
Up Capture Ratio	102.55	-	94.65
Down Capture Ratio	89.98	-	101.92

Portfolio Metrics

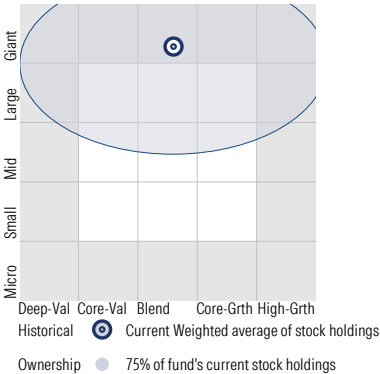
	Fund	Bmark	Cat
Price/Earnings Ratio	26.56	26.87	25.00
Price/Book Ratio	5.75	5.38	5.49
Geom Avg Mkt Cap \$B	531.53	486.97	607.94
ROE	36.31	36.35	39.47

American Funds Invmt Co of Amer R-6 RICGX

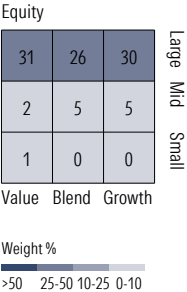
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

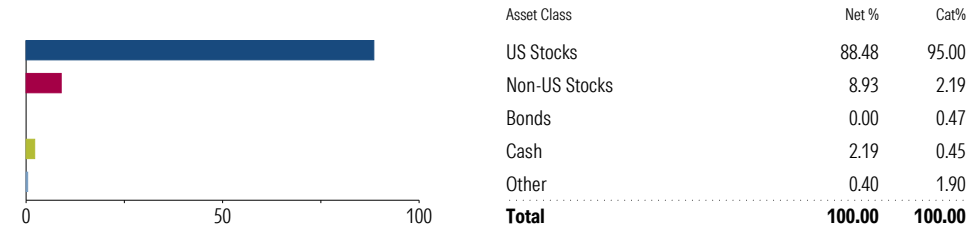
Style Analysis as of 06-30-2026
Morningstar Style Box™



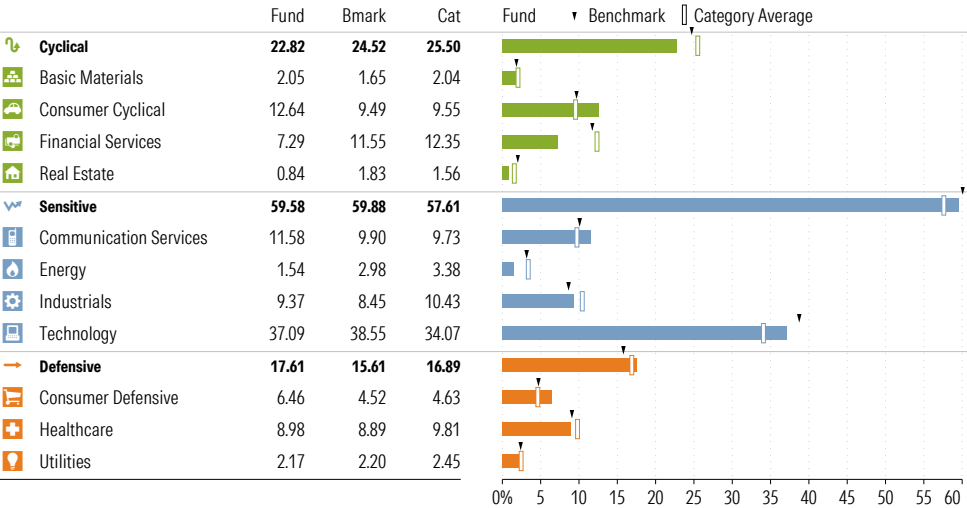
Style Breakdown



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	6.82	6.82	-	Technology
⊖ Broadcom Inc	6.49	13.31	-	Technology
Microsoft Corp	5.13	18.44	-	Technology
Amazon.com Inc	5.00	23.44	-	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.61	27.04	-	Communication Svc
⊖ Eli Lilly and Co	2.94	29.98	-	Healthcare
⊕ Alphabet Inc Class A	2.87	32.86	-	Communication Svc
⊖ British American Tobacco PLC	2.43	35.29	-	Consumer Defensive
⊕ Alphabet Inc Class C	2.40	37.69	-	Communication Svc
⊕ Philip Morris International Inc	2.31	40.00	-	Consumer Defensive
⊖ Apple Inc	2.27	42.27	-	Technology
⊕ Intel Corp	2.25	44.52	-	Technology
⊕ Royal Caribbean Group	2.21	46.72	-	Consumer Cyclical
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.19	48.91	-	Technology
⊖ GE Aerospace	2.19	51.10	-	Industrials

Total Holdings 153

⊕ 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.

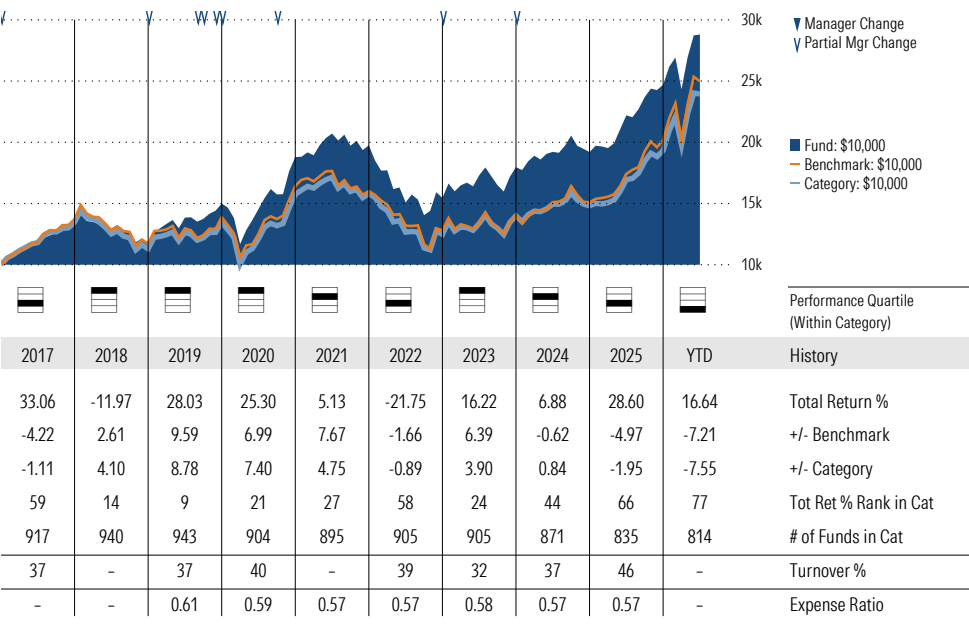
Morningstar Investment Management LLC Analysis

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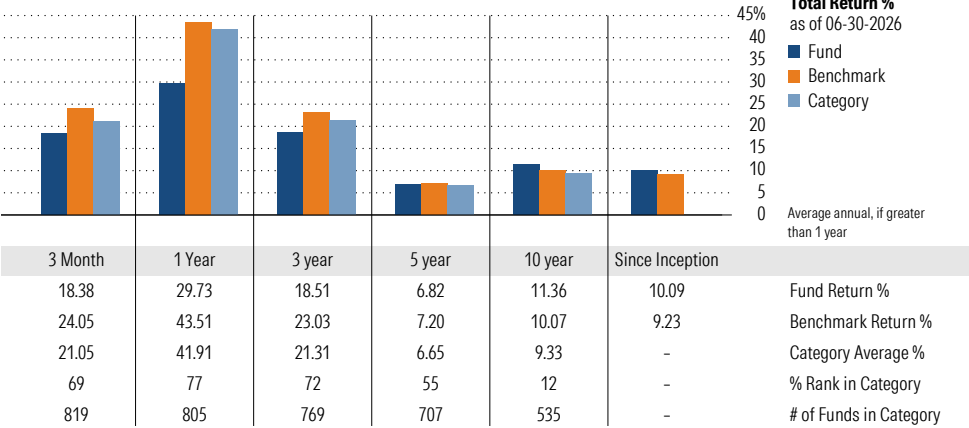
ESG Metrics

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

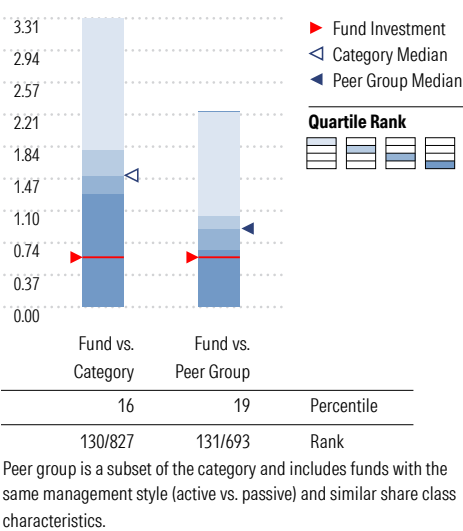
Growth of \$10,000



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

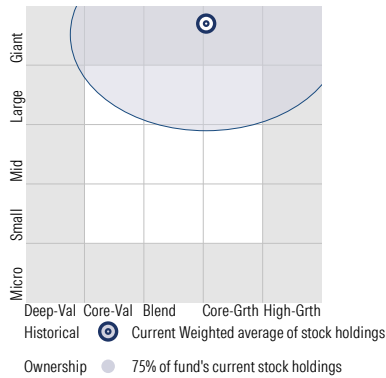
American Funds New World R-6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

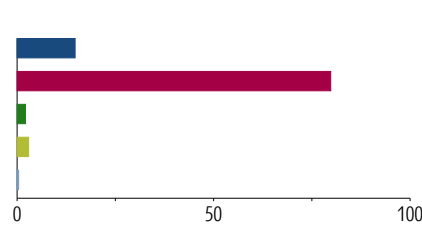


Style Breakdown

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

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

Asset Allocation as of 06-30-2026

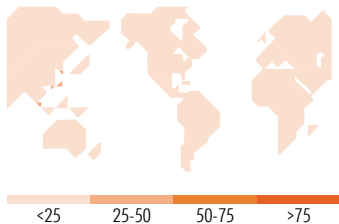


Asset Class	Net %	Cat%
US Stocks	14.76	2.43
Non-US Stocks	79.80	95.52
Bonds	2.12	-0.03
Cash	2.93	1.94
Other	0.39	0.15
Total	100.00	100.00

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	
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

American Funds Washington Mutual R-6 RWMGX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Emme Kozloff since 07-2016
Mark Casey since 07-2016
Aline Avzaradel since 07-2021

Quantitative Screens

- Performance: The fund has finished in the Large Value 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 29.02 years.
- Style: The fund has landed in its primary style box — Large Value — 0% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.26 is 67.9% lower than the Large Value category average.

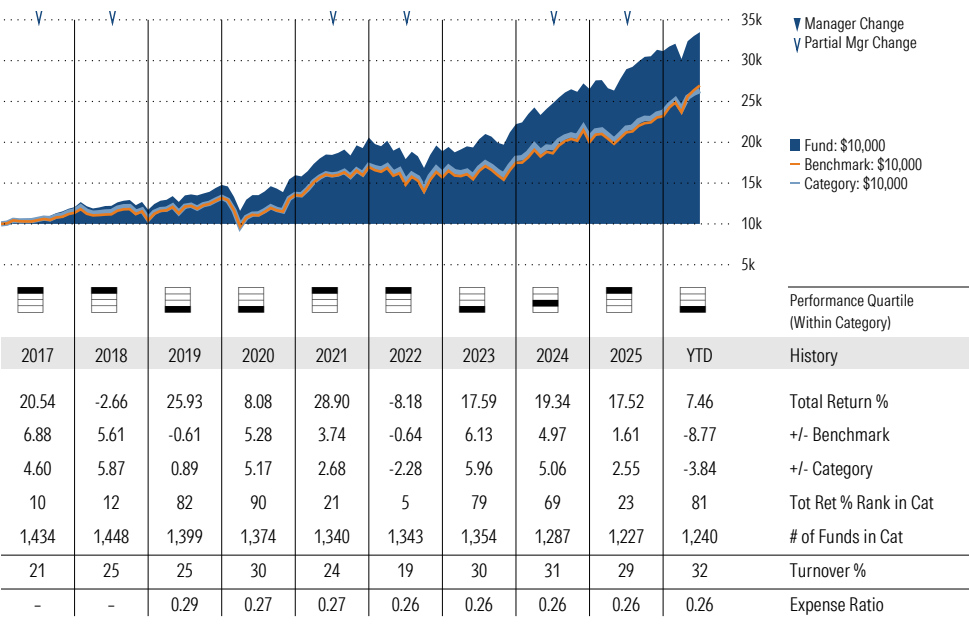
Morningstar Investment Management LLC Analysis

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.

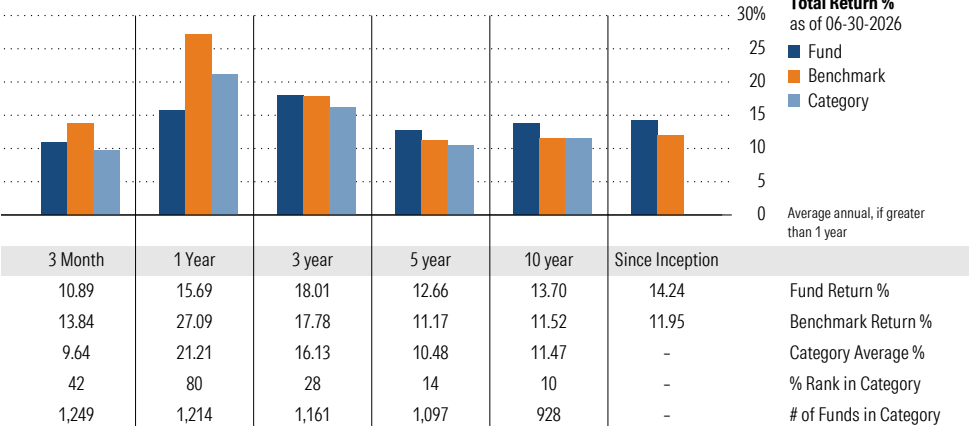
ESG Metrics

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

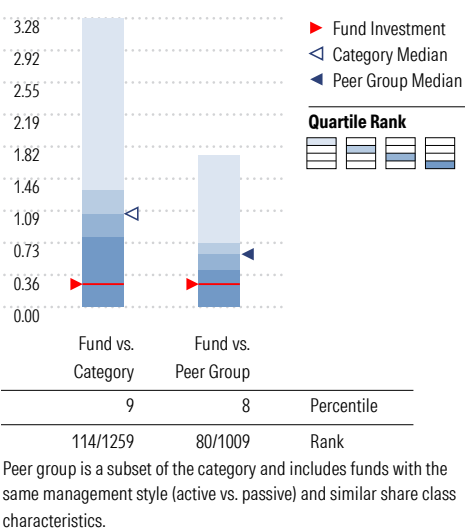
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.97	-	0.18
Beta	0.77	-	0.90
R-Squared	83.31	-	88.68
Standard Deviation	10.64	12.64	12.07
Sharpe Ratio	1.18	0.99	0.91
Tracking Error	5.24	-	4.16
Information Ratio	0.05	-	-0.41
Up Capture Ratio	85.57	-	90.40
Down Capture Ratio	64.25	-	90.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.06	21.93	20.92
Price/Book Ratio	4.25	3.15	3.05
Geom Avg Mkt Cap \$B	278.17	175.59	190.85
ROE	31.39	22.36	23.76

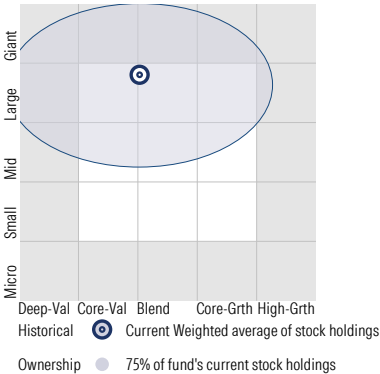
American Funds Washington Mutual R-6 RWMGX

Morningstar Category
Large Value

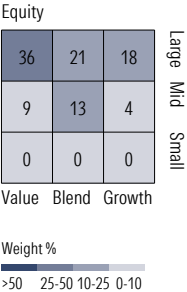
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2026

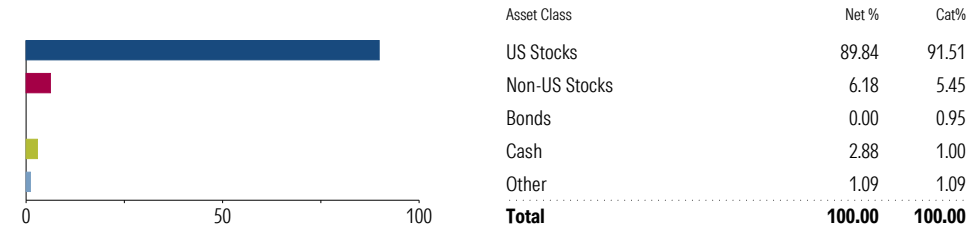
Morningstar Style Box™



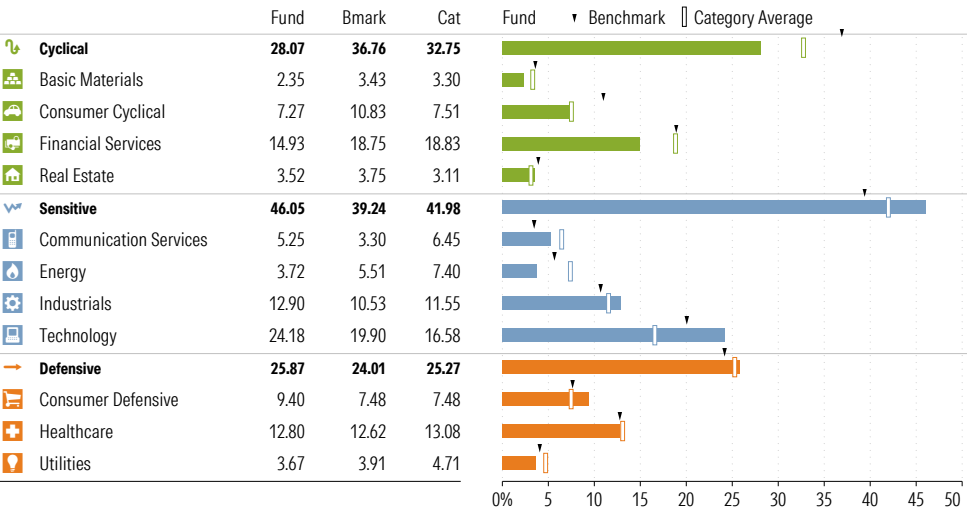
Style Breakdown



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
⊖ Broadcom Inc	6.41	6.41	-	Technology
⊖ Microsoft Corp	3.93	10.34	-	Technology
⊖ Philip Morris International Inc	3.67	14.00	-	Consumer Defensive
⊕ Apple Inc	3.12	17.12	-	Technology
⊖ Capital Group Central Cash Fund	2.82	19.94	-	-
⊕ KLA Corp	2.53	22.47	-	Technology
⊖ Eli Lilly and Co	2.05	24.52	-	Healthcare
Welltower Inc	1.75	26.27	-	Real Estate
⊖ Alphabet Inc Class A	1.74	28.01	-	Communication Svc
⊖ UnitedHealth Group Inc	1.68	29.69	-	Healthcare
⊕ Bank of America Corp	1.67	31.36	-	Financial Services
⊕ ASML Holding NV ADR	1.55	32.91	-	Technology
⊕ Marsh	1.54	34.45	-	Financial Services
⊕ GE Aerospace	1.52	35.98	-	Industrials
CVS Health Corp	1.50	37.47	-	Healthcare

Total Holdings 197

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock Advantage Small Cap Gr K PSGKX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Travis Cooke since 05-2013
Raffaele Savi since 03-2017
Richard Mathieson since 03-2017

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 6 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 13.17 years.
- Style: The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.46 is 57.8% lower than the Small Growth category average.

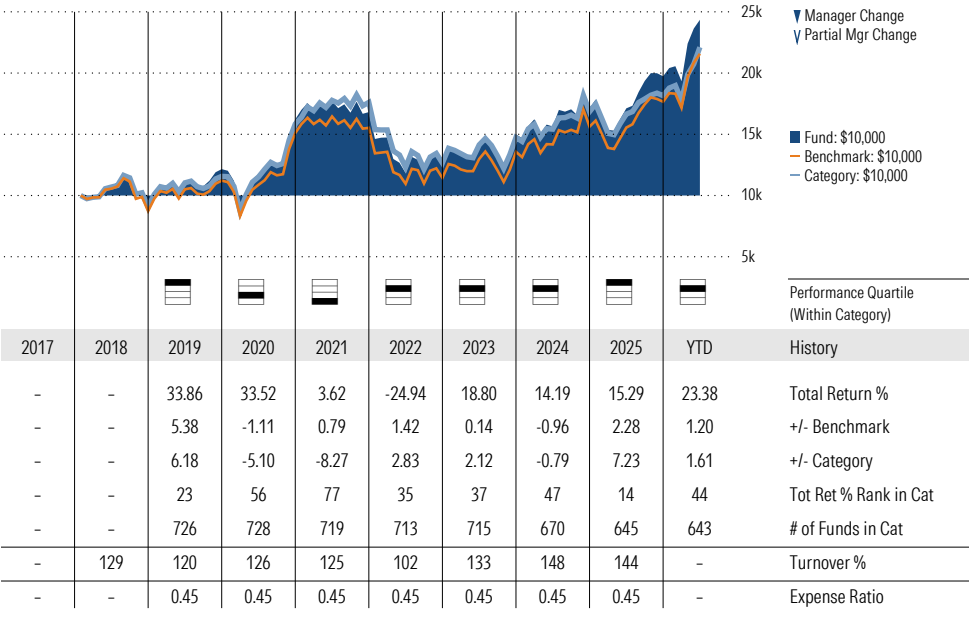
Morningstar Investment Management LLC Analysis

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.

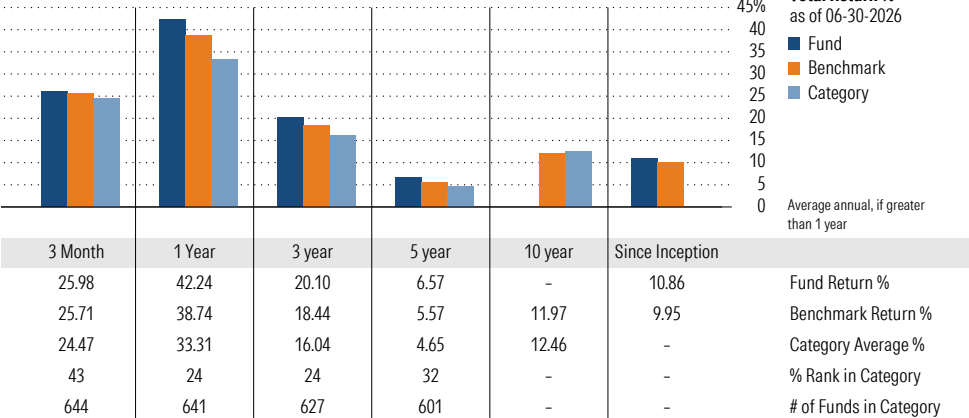
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

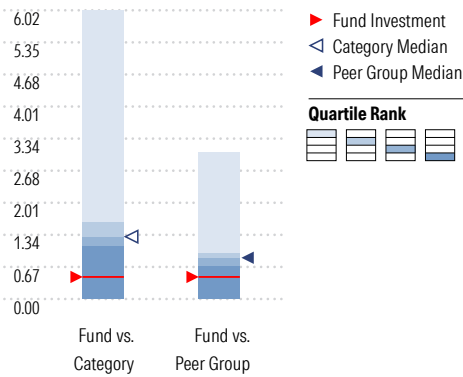
Growth of \$10,000



Trailing Performance



Net Expense



Percentile	6	7
Rank	35/649	41/599

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	1.67	-	0.34
Beta	0.98	-	0.87
R-Squared	98.86	-	87.19
Standard Deviation	21.07	21.29	20.00
Sharpe Ratio	0.75	0.68	0.61
Tracking Error	2.27	-	7.68
Information Ratio	0.73	-	-0.17
Up Capture Ratio	99.92	-	85.93
Down Capture Ratio	93.74	-	84.44

Portfolio Metrics

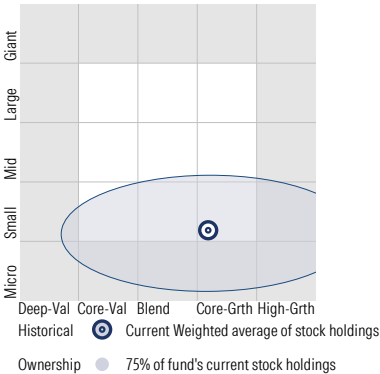
	Fund	Bmark	Cat
Price/Earnings Ratio	23.33	26.08	30.74
Price/Book Ratio	4.03	4.82	4.34
Geom Avg Mkt Cap \$B	4.43	3.84	9.77
ROE	5.48	5.19	13.77

BlackRock Advantage Small Cap Gr K PSGKX

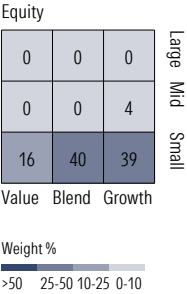
Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

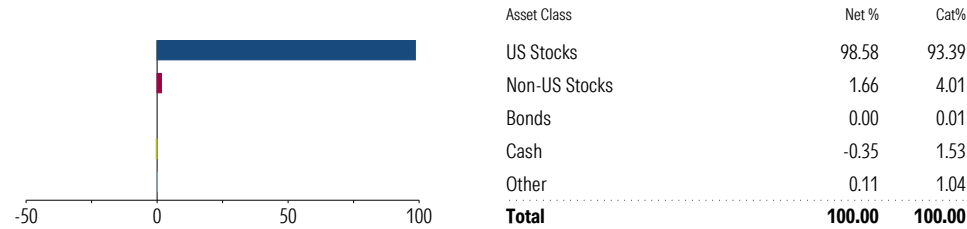
Style Analysis as of 06-30-2026
Morningstar Style Box™



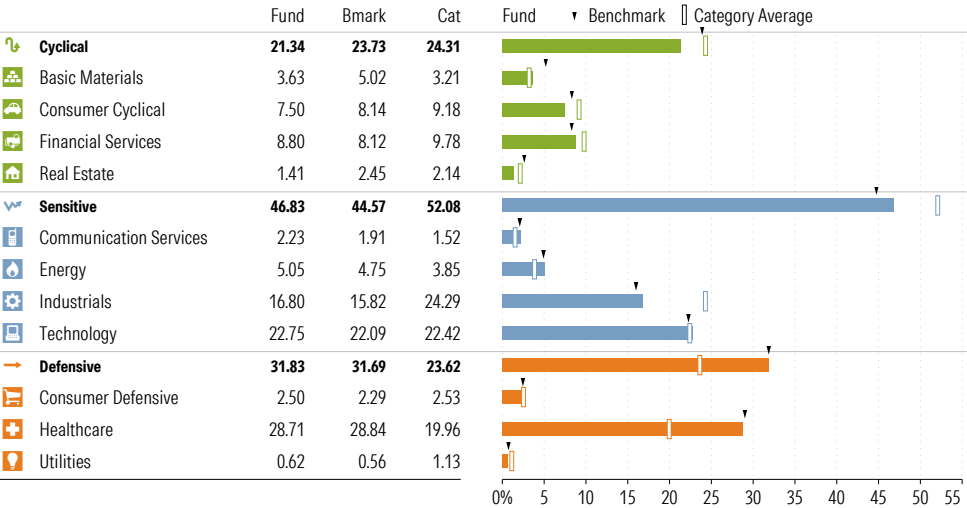
Style Breakdown



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
✳ Cash Offset	1.12	1.12	-	-
⊕ RUSSELL 2000 EMINI CME SEP 26	1.12	2.24	-	-
⊖ BlackRock Liquidity T-Fund Instl	1.00	3.24	-	-
⊕ EnerSys	0.73	3.97	-	Industrials
⊖ Moog Inc Class A	0.73	4.70	-	Industrials
⊕ Silicon Laboratories Inc	0.70	5.39	-	Technology
⊖ Comfort Systems USA Inc	0.67	6.06	-	Industrials
⊕ Installed Building Products Inc	0.66	6.72	-	Consumer Cyclical
⊕ MaxLinear Inc	0.66	7.38	-	Technology
⊕ Argan Inc	0.65	8.03	-	Industrials
⊕ Kulicke & Soffa Industries Inc	0.65	8.68	-	Technology
⊖ Federal Signal Corp	0.64	9.32	-	Industrials
⊕ Archrock Inc	0.62	9.94	-	Energy
⊕ InterDigital Inc	0.60	10.54	-	Technology
⊕ ESCO Technologies Inc	0.60	11.14	-	Technology

Total Holdings 614

⊕ Increase ⊖ Decrease ✳ New to Portfolio

DFA Global Real Estate Securities Port DFGEX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Allen Pu since 07-2015
Mary Phillips since 02-2017
William Collins-Dean since 02-2019
Ashish Bhagwanjee since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Global Real Estate 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 — Mid-Cap Blend — 97.14 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.22 is 78.43% lower than the Global Real Estate category average.

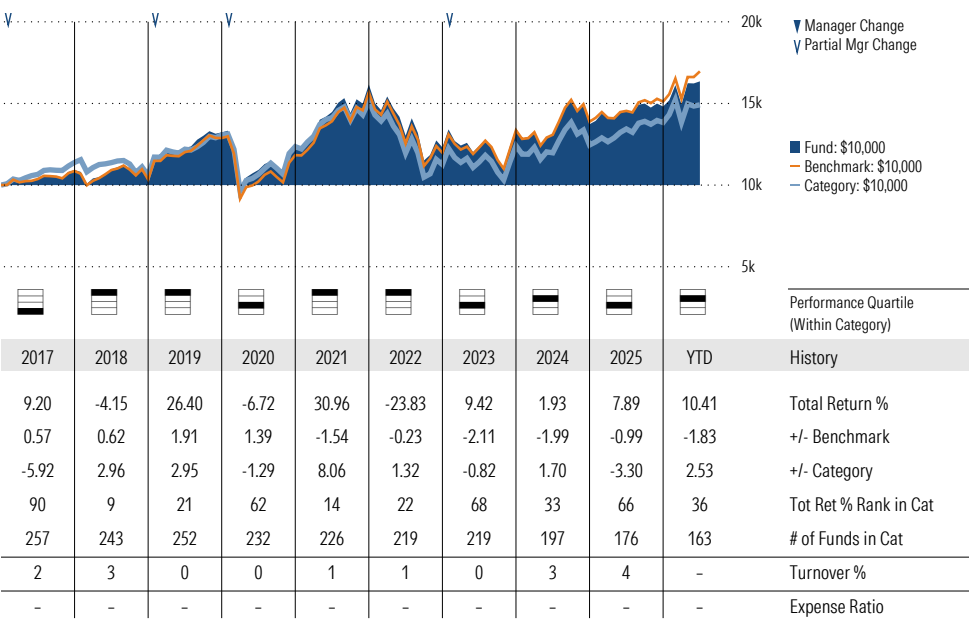
Morningstar Investment Management LLC Analysis

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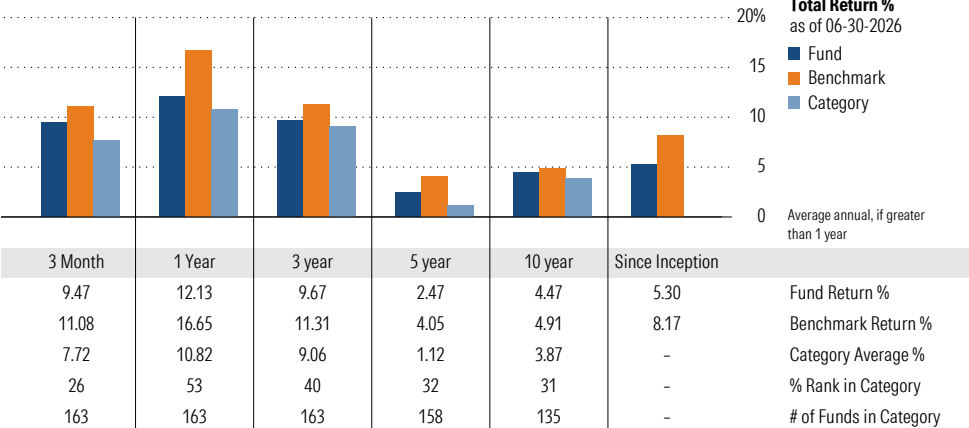
ESG Metrics

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

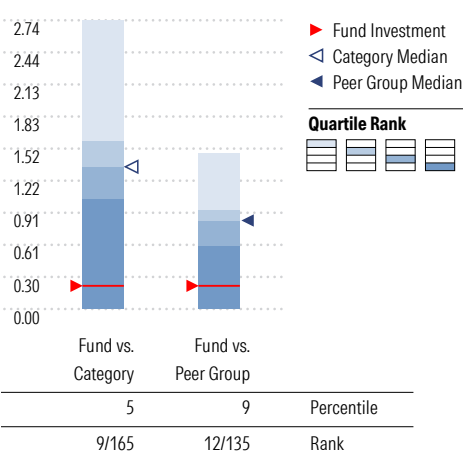
Growth of \$10,000



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	-1.48	-	-1.92
Beta	1.00	-	0.98
R-Squared	98.48	-	93.35
Standard Deviation	16.00	15.88	16.17
Sharpe Ratio	0.37	0.46	0.32
Tracking Error	1.97	-	3.70
Information Ratio	-0.83	-	-0.76
Up Capture Ratio	95.91	-	93.52
Down Capture Ratio	102.19	-	102.50

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.79	23.60	19.87
Price/Book Ratio	1.83	1.63	1.51
Geom Avg Mkt Cap \$B	21.52	18.52	19.77
ROE	13.94	8.30	12.29

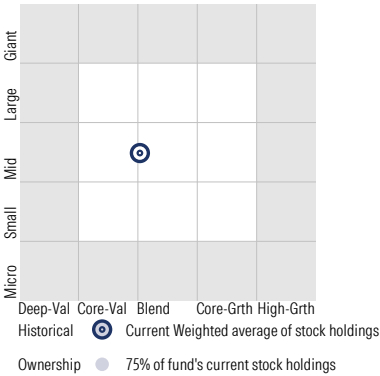
DFA Global Real Estate Securities Port DFGEX

Morningstar Category
Global Real Estate

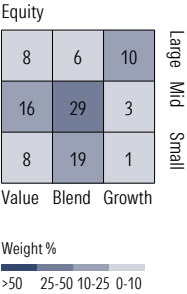
Morningstar Index
S&P Global REIT TR USD

Style Analysis as of 06-30-2026

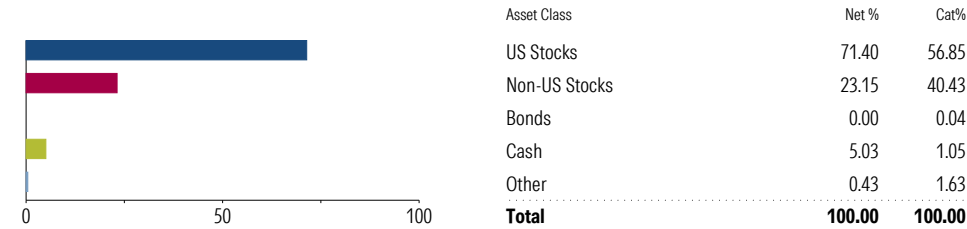
Morningstar Style Box™



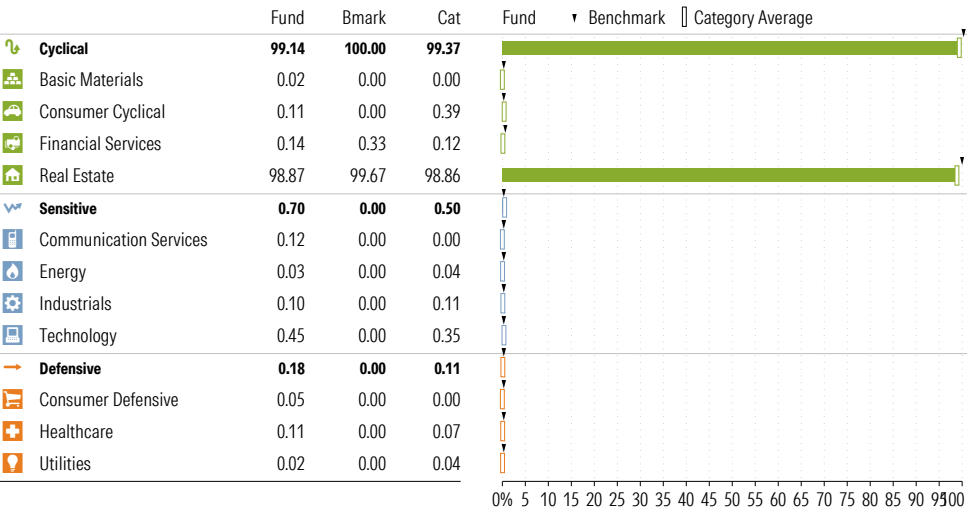
Style Breakdown



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 International Real Estate Sec I	24.99	24.99	-	-
⊕ Welltower Inc	7.34	32.32	-	Real Estate
⊖ Prologis Inc	6.09	38.41	-	Real Estate
⊖ Equinix Inc	4.94	43.36	-	Real Estate
⊖ American Tower Corp	3.64	46.99	-	Real Estate
Simon Property Group Inc	3.47	50.46	-	Real Estate
Digital Realty Trust Inc	2.97	53.42	-	Real Estate
⊕ DFA Short Term Investment	2.93	56.35	-	-
⊖ Realty Income Corp	2.74	59.09	-	Real Estate
⊖ Public Storage	2.40	61.50	-	Real Estate
⊖ Ventas Inc	2.05	63.55	-	Real Estate
Iron Mountain Inc	1.78	65.33	-	Real Estate
⊕ Crown Castle Inc	1.59	66.92	-	Real Estate
⊕ Extra Space Storage Inc	1.48	68.40	-	Real Estate
⊕ VICI Properties Inc Ordinary Shares	1.40	69.80	-	Real Estate

Total Holdings 131

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

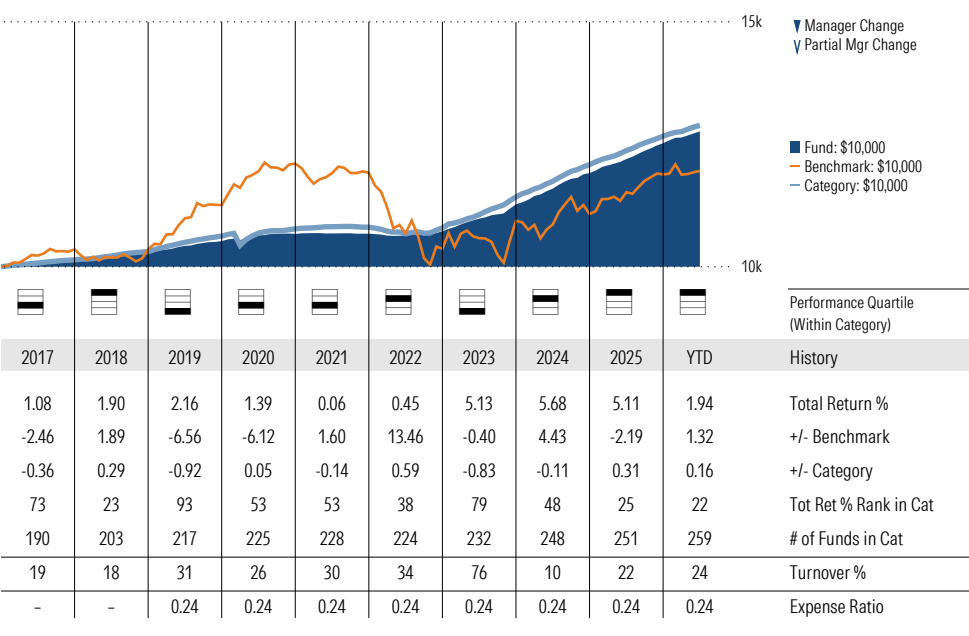
Quantitative Screens

- Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 7 of the 9 years it's been in existence.
 - Management: The fund's management has been in place for 28.99 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.24 is 36.84% lower than the Ultrashort Bond category average.

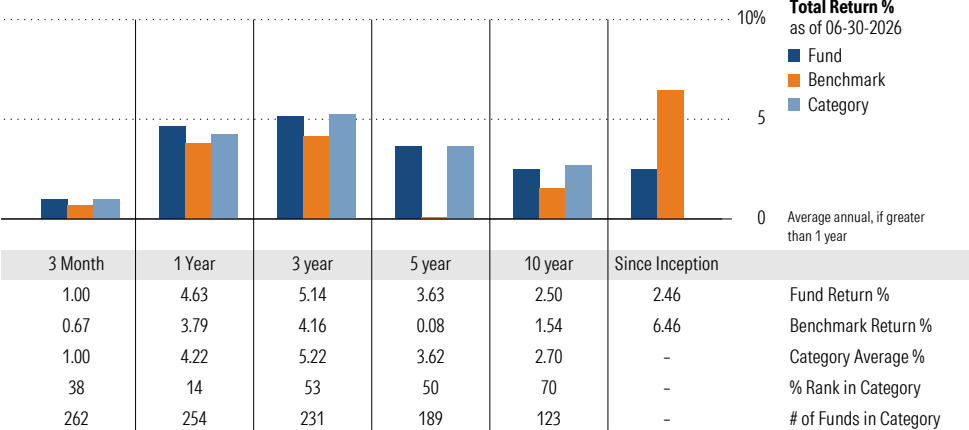
Morningstar Investment Management LLC Analysis

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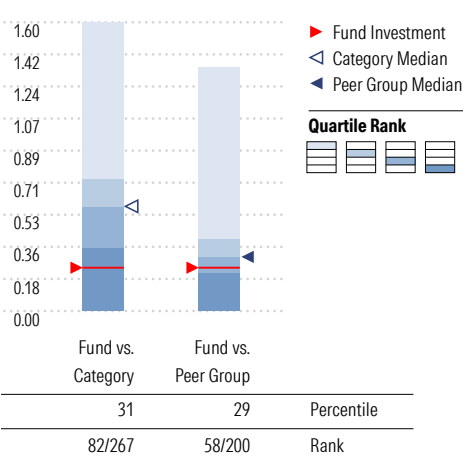
Growth of \$10,000



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	4.60	-	4.94
Beta	0.10	-	0.06
R-Squared	77.39	-	31.92
Standard Deviation	0.63	5.55	0.58
Sharpe Ratio	0.60	-0.08	0.94
Tracking Error	5.01	-	5.28
Information Ratio	0.20	-	0.22
Up Capture Ratio	40.42	-	36.73
Down Capture Ratio	-21.81	-	-31.09

Portfolio Metrics

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

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD



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.

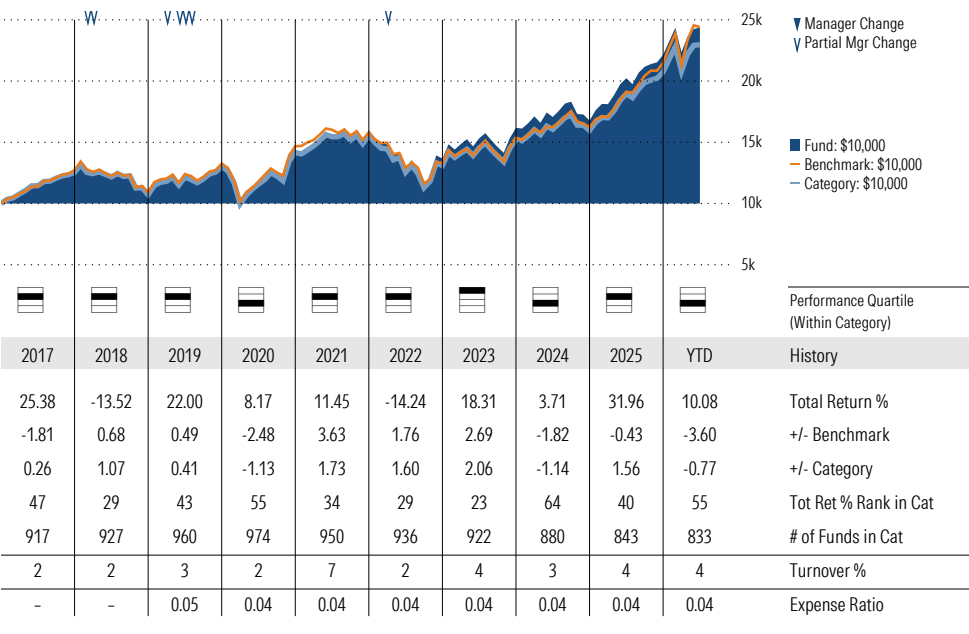
Morningstar Investment Management LLC Analysis

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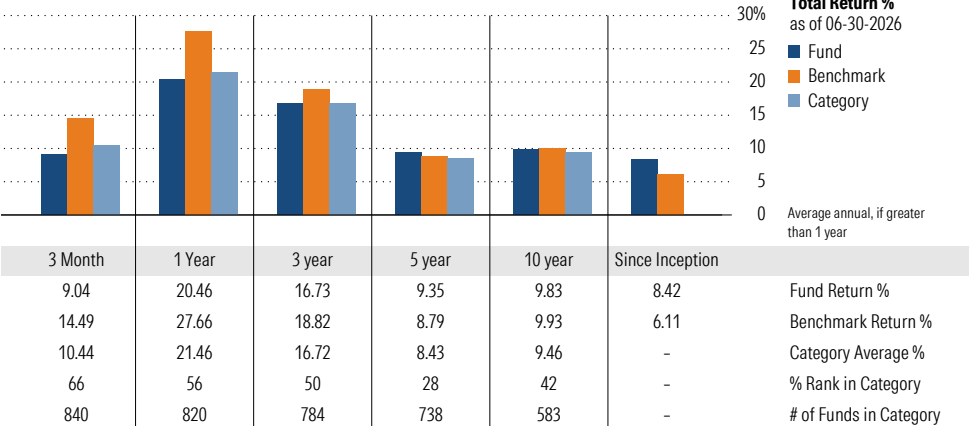
ESG Metrics

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

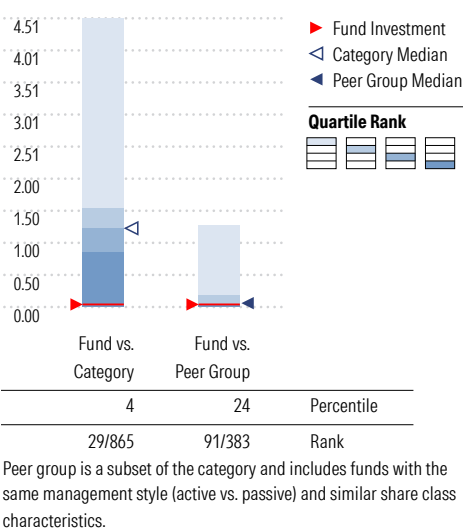
Growth of \$10,000



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

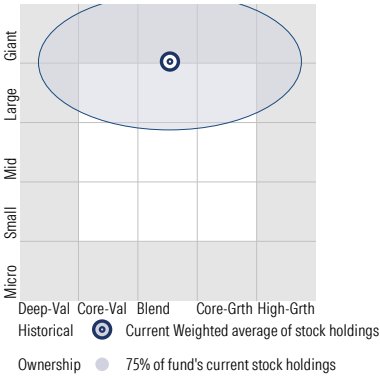
Portfolio Metrics

	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

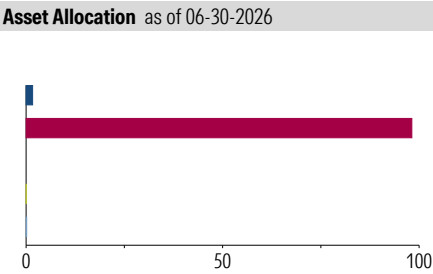
Fidelity International Index FSPSX

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

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

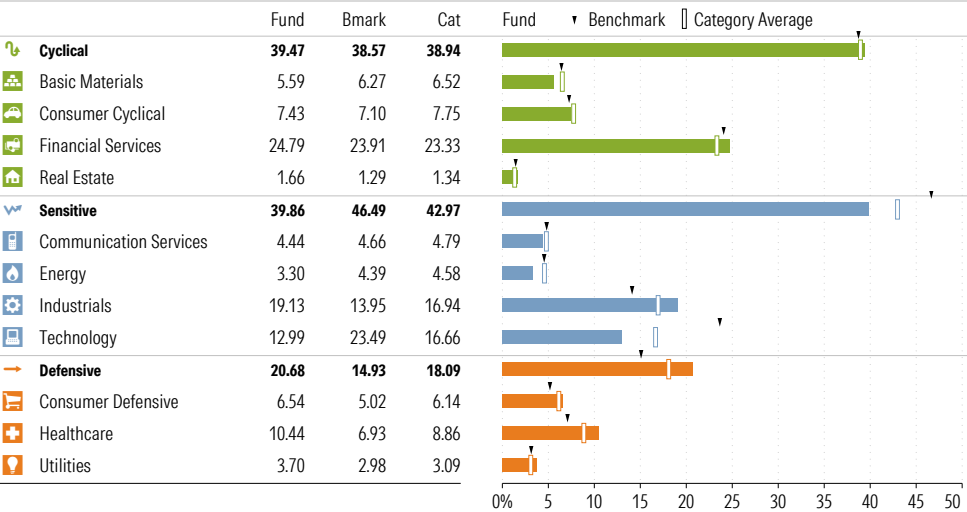


Style Breakdown

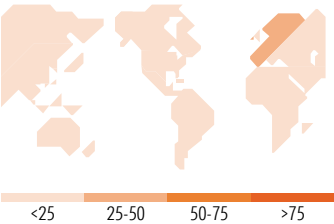


Asset Class	Net %	Cat%
US Stocks	1.66	4.30
Non-US Stocks	98.15	93.50
Bonds	0.00	1.21
Cash	0.04	2.26
Other	0.15	-1.26
Total	100.00	100.00

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	Fund %
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 U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Brandon Bettencourt since 05-2014
Mark Lande since 10-2024
Van Eswara since 10-2025

Quantitative Screens

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

✔ Management: The fund's management has been in place for 12.12 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.03 is 93.62% lower than the Intermediate Core Bond category average.

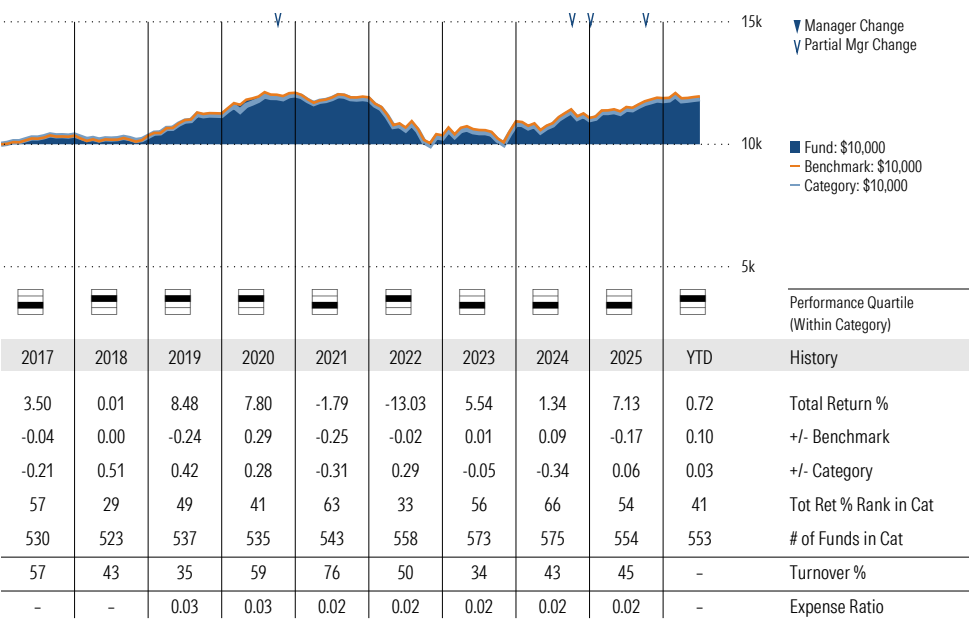
Morningstar Investment Management LLC Analysis

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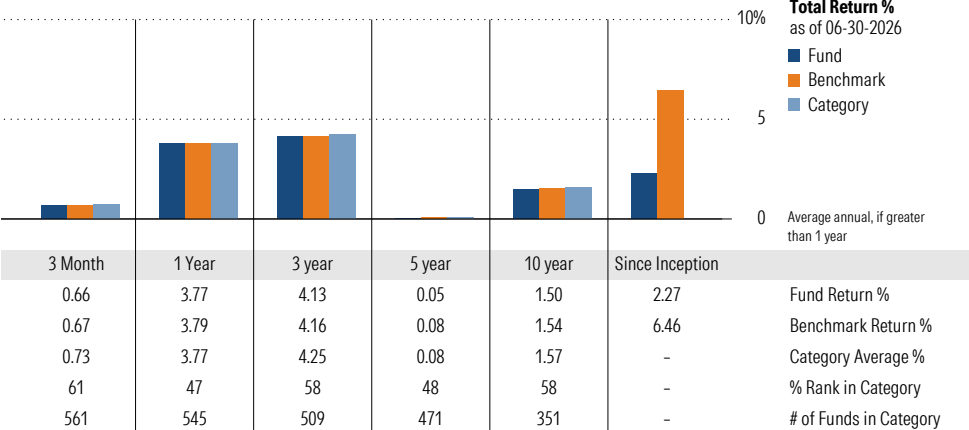
ESG Metrics

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

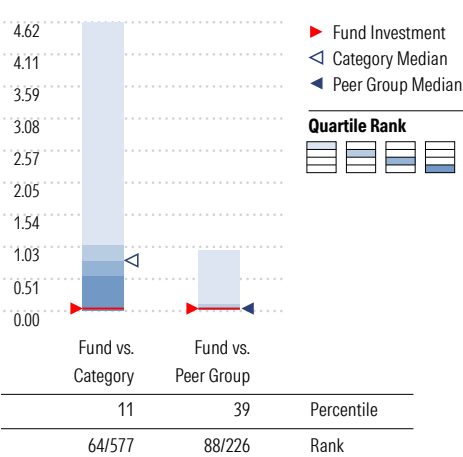
Growth of \$10,000



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	0.00	-	0.10
Beta	0.99	-	0.98
R-Squared	99.84	-	98.26
Standard Deviation	5.53	5.55	5.51
Sharpe Ratio	-0.08	-0.08	-0.09
Tracking Error	0.23	-	0.64
Information Ratio	-0.10	-	-0.03
Up Capture Ratio	99.90	-	98.96
Down Capture Ratio	100.23	-	97.55

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.82	4.43	5.44
Avg Eff Maturity	-	-	7.83

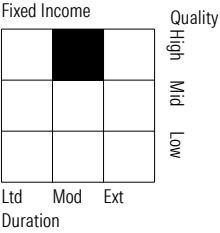
Fidelity U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

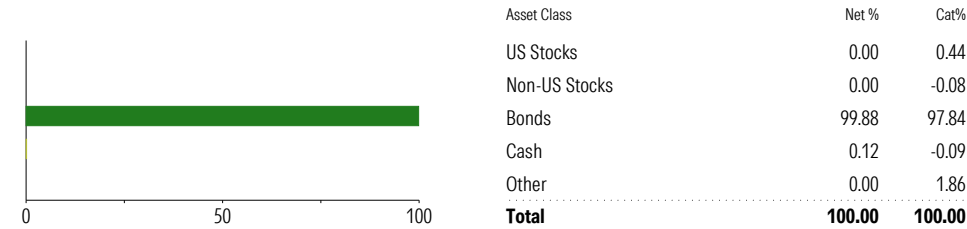
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown

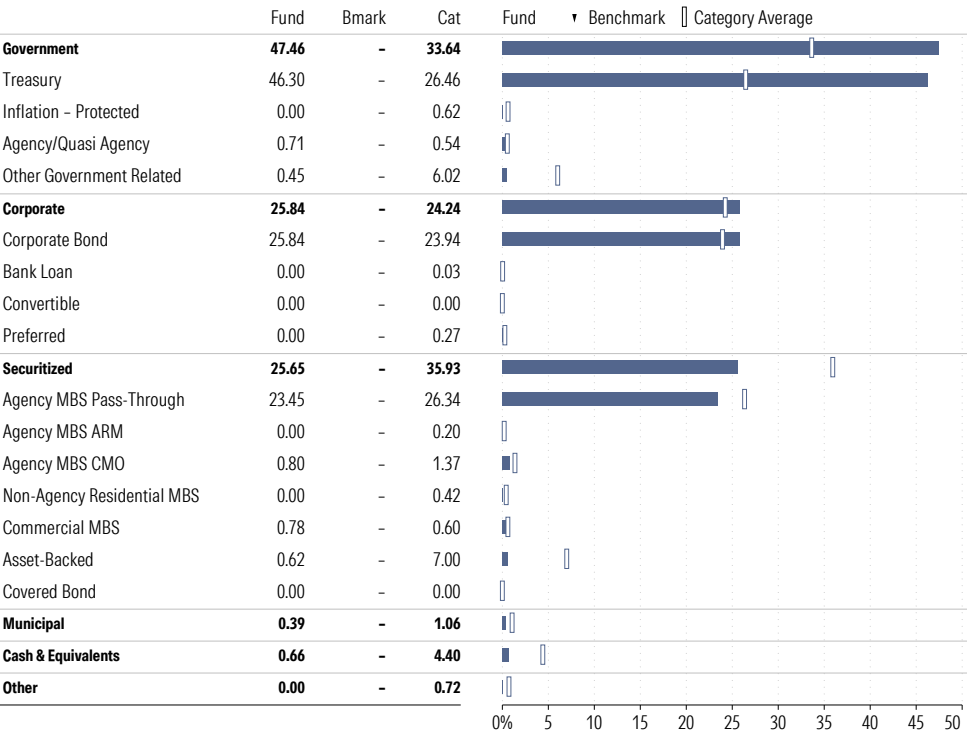


Asset Allocation as of 06-30-2026



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	72.29	3.53	13.77
AA	5.22	74.59	48.01
A	12.71	10.82	21.59
BBB	9.77	8.32	14.19
BB	0.00	0.28	1.13
B	0.00	0.00	0.46
Below B	0.00	0.00	0.11
Not Rated	0.01	2.46	0.74

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 1.5%	02-2030	0.93	0.93	-
United States Treasury Notes 2.75%	08-2032	0.86	1.79	-
United States Treasury Notes 2.625%	07-2029	0.83	2.63	-
United States Treasury Notes 4.125%	02-2036	0.78	3.40	-
United States Treasury Notes 3.5%	10-2028	0.73	4.13	-
United States Treasury Notes 3.5%	01-2029	0.72	4.86	-
⊖ Federal Home Loan Mortgage Corp. 2%	01-2051	0.62	5.48	-
United States Treasury Notes 3.875%	07-2028	0.59	6.07	-
United States Treasury Notes 3.25%	06-2027	0.58	6.65	-
United States Treasury Notes 4.5%	11-2033	0.58	7.23	-

Total Holdings 10463

⊕ Increase ⊖ Decrease ✱ New to Portfolio

JPMorgan International Equity R6 JNEMX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Thomas Murray since 03-2004
James Sutton since 12-2020
Zenah Shuhaiber since 12-2022

Quantitative Screens

- ✗ Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 10 years it's been in existence.
- ✓ Management: The fund's management has been in place for 22.35 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 0.5 is 33.33% lower than the Foreign Large Blend category average.

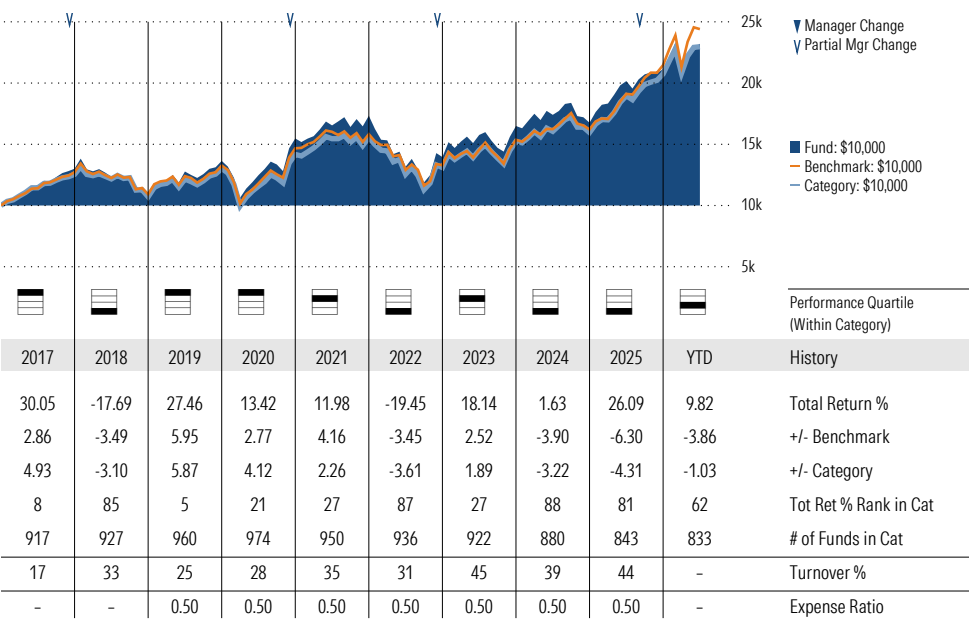
Morningstar Investment Management LLC Analysis

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

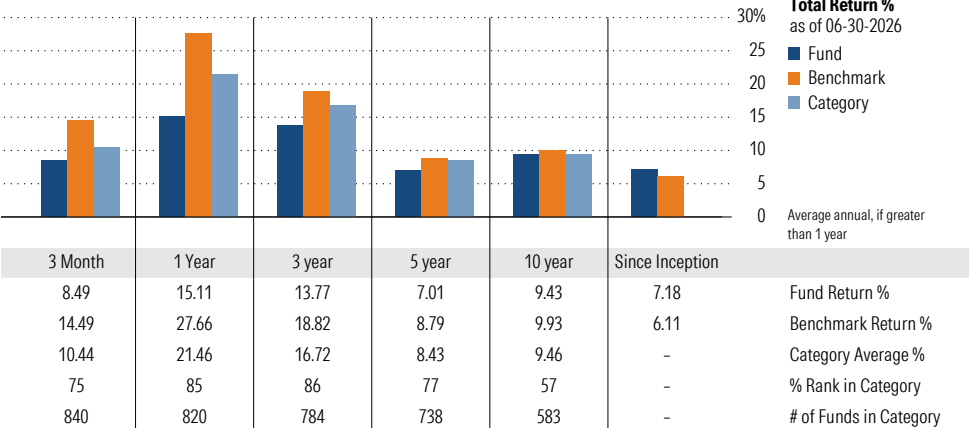
ESG Metrics

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

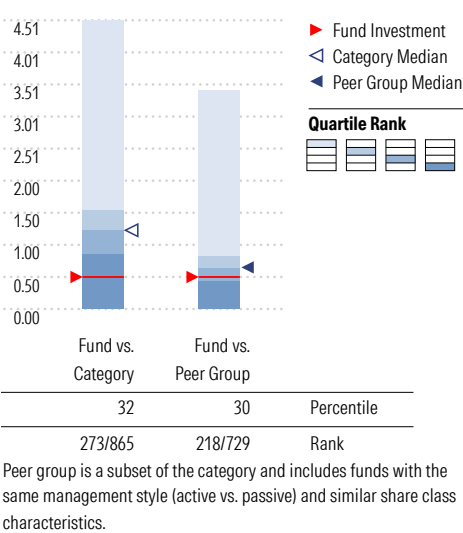
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.39	-	0.50
Beta	0.83	-	0.87
R-Squared	83.51	-	88.17
Standard Deviation	12.56	13.89	12.92
Sharpe Ratio	0.72	0.98	0.92
Tracking Error	5.64	-	4.65
Information Ratio	-0.90	-	-0.38
Up Capture Ratio	84.77	-	91.87
Down Capture Ratio	99.96	-	94.63

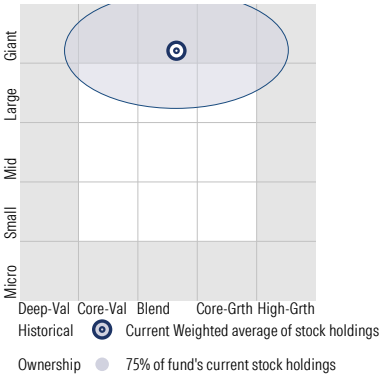
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.62	18.56	18.31
Price/Book Ratio	2.87	2.38	2.31
Geom Avg Mkt Cap \$B	102.70	89.99	87.75
ROE	20.67	20.63	18.98

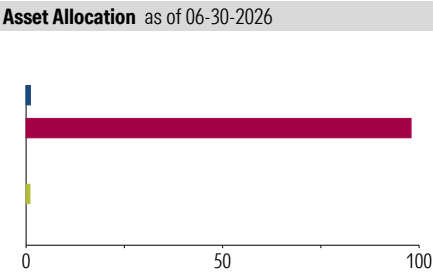
JPMorgan International Equity R6 JNEMX

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

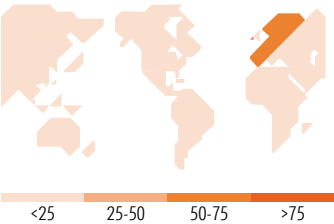


Asset Class	Net %	Cat%
US Stocks	1.09	4.30
Non-US Stocks	97.95	93.50
Bonds	0.00	1.21
Cash	0.97	2.26
Other	0.00	-1.26
Total	100.00	100.00

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	39.14	38.57	38.94			
Basic Materials	5.01	6.27	6.52			
Consumer Cyclical	9.88	7.10	7.75			
Financial Services	23.49	23.91	23.33			
Real Estate	0.76	1.29	1.34			
Sensitive	41.65	46.49	42.97			
Communication Services	4.35	4.66	4.79			
Energy	3.48	4.39	4.58			
Industrials	18.26	13.95	16.94			
Technology	15.56	23.49	16.66			
Defensive	19.21	14.93	18.09			
Consumer Defensive	6.44	5.02	6.14			
Healthcare	8.29	6.93	8.86			
Utilities	4.48	2.98	3.09			

World Regions % Equity 06-30-2026



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		Fund %
Greater Asia	31.73	37.49	Americas	1.10	10.30	Greater Europe	67.17	52.21	Market Maturity	Fund %
Japan	23.80	18.63	North America	1.10	8.95	United Kingdom	16.60	12.61	Developed Markets	100.00
Australasia	2.61	3.85	Central/Latin	0.00	1.35	W euro-ex UK	50.57	38.16	Emerging Markets	0.00
Asia-4 Tigers	5.32	10.28				Emrgng Europe	0.00	0.18	Not Available	0.00
Asia-ex 4 Tigers	0.00	4.73				Africa	0.00	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	4.43	4.43	-	Technology
Tokyo Electron Ltd	2.80	7.23	-	Technology
Safran SA	2.62	9.85	-	Industrials
Siemens AG	2.57	12.42	-	Industrials
Mitsubishi UFJ Financial Group Inc	2.55	14.97	-	Financial Services
AstraZeneca PLC	2.24	17.20	-	Healthcare
Banco Santander SA	2.15	19.35	-	Financial Services
Volvo AB Class B	1.92	21.27	-	Industrials
Shell PLC	1.90	23.17	-	Energy
Legrand SA	1.89	25.06	-	Industrials

Total Holdings 82

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Income Instl PIMIX

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.

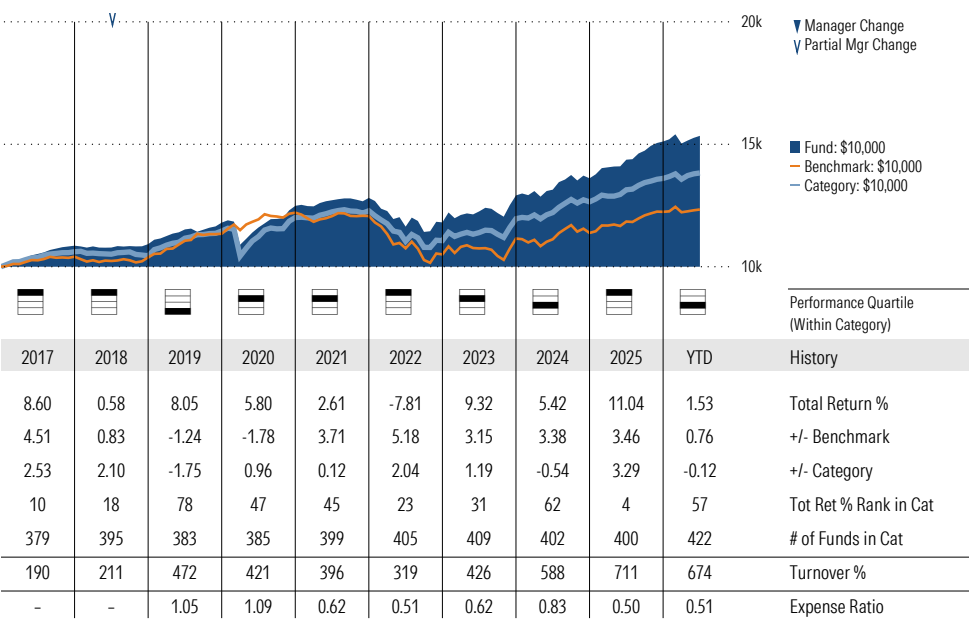
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026

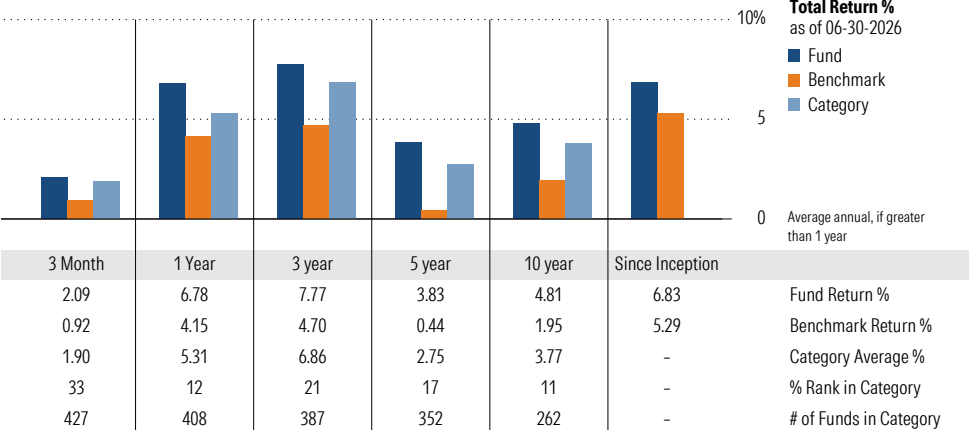
Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

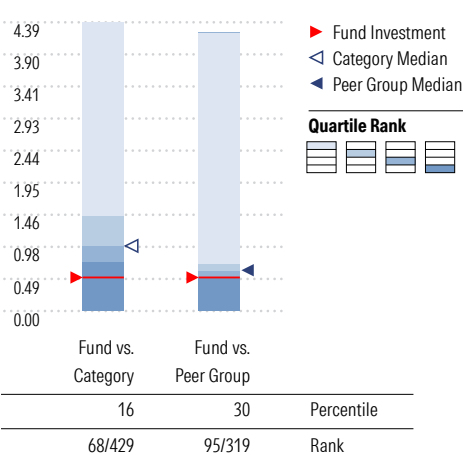
Growth of \$10,000



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	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



Vanguard 500 Index Admiral VFIAX

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

Portfolio Manager(s)

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

Quantitative Screens

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

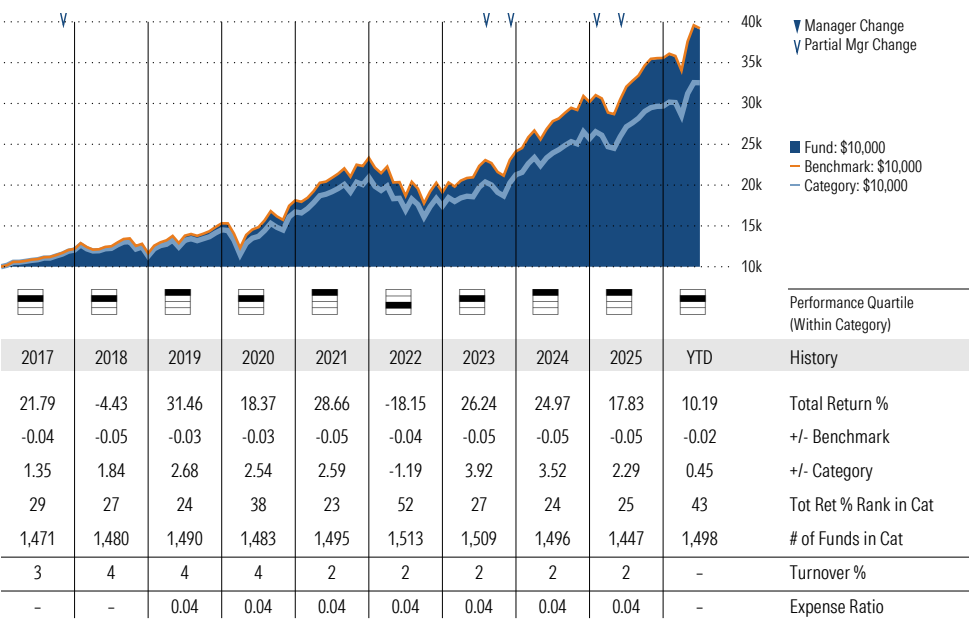
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

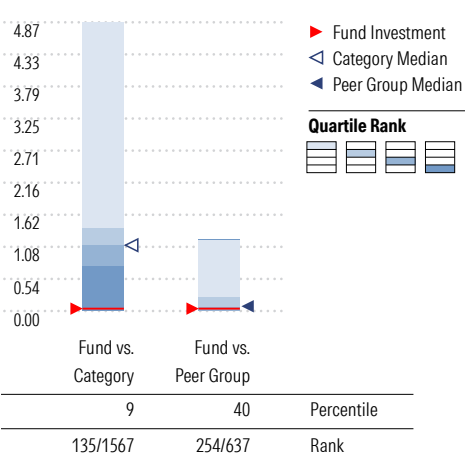
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

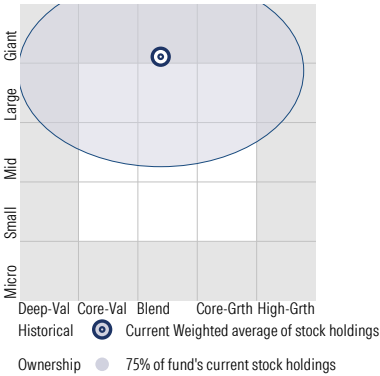
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

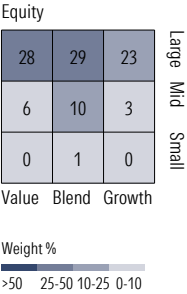
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

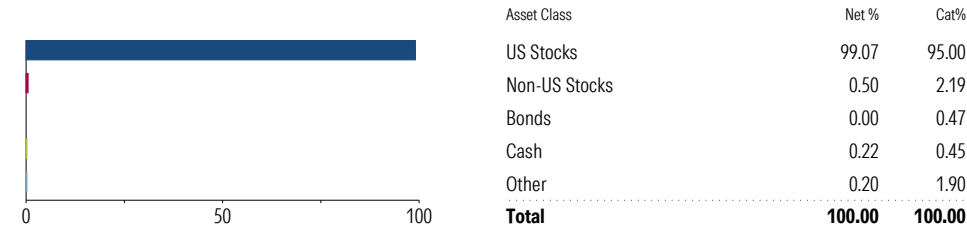
Morningstar Style Box™



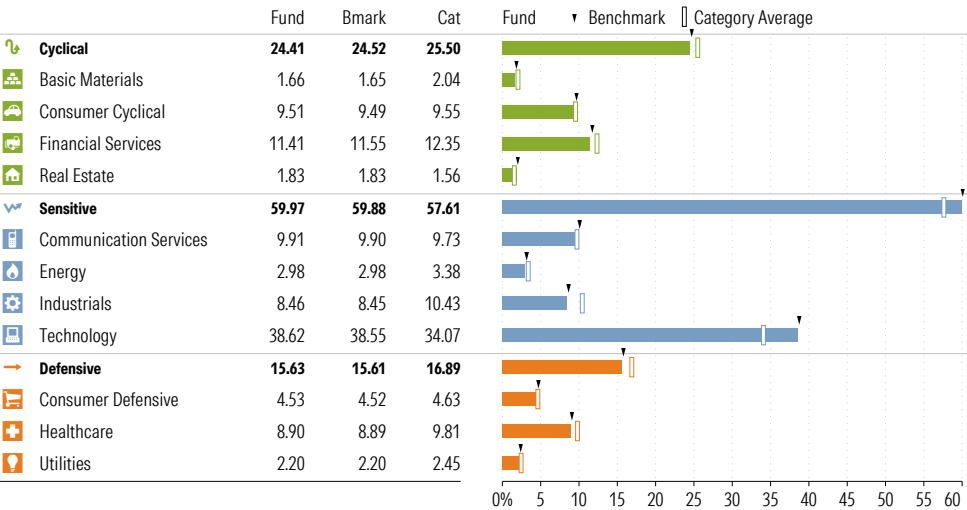
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 520

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Growth Index Admiral VIGAX

Morningstar Category
Large Growth
Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Aaron Choi since 02-2025
Jena Stenger since 02-2025

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 0.05 is 94.25% lower than the Large Growth category average.

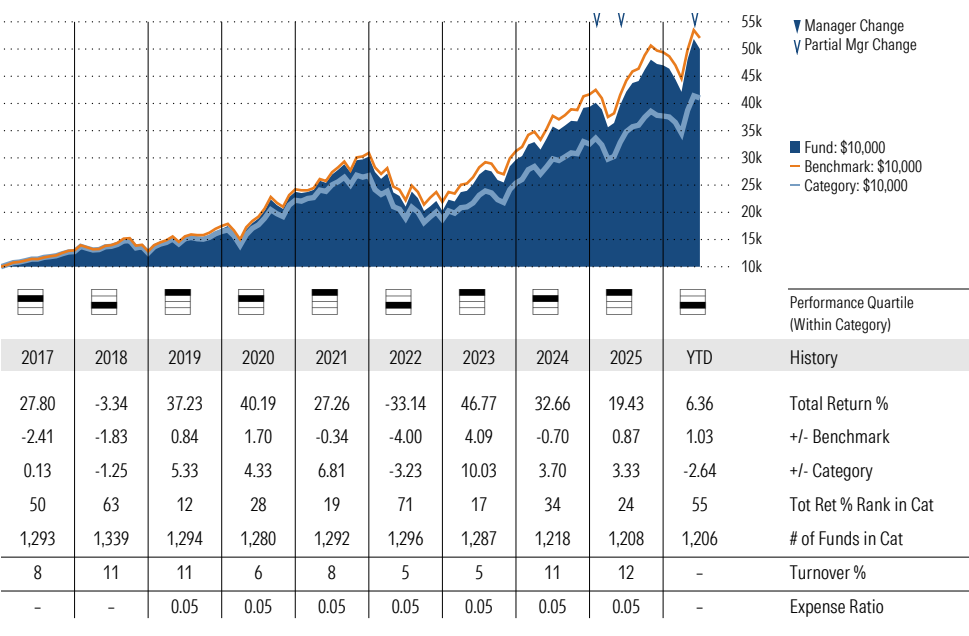
Morningstar Investment Management LLC Analysis

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

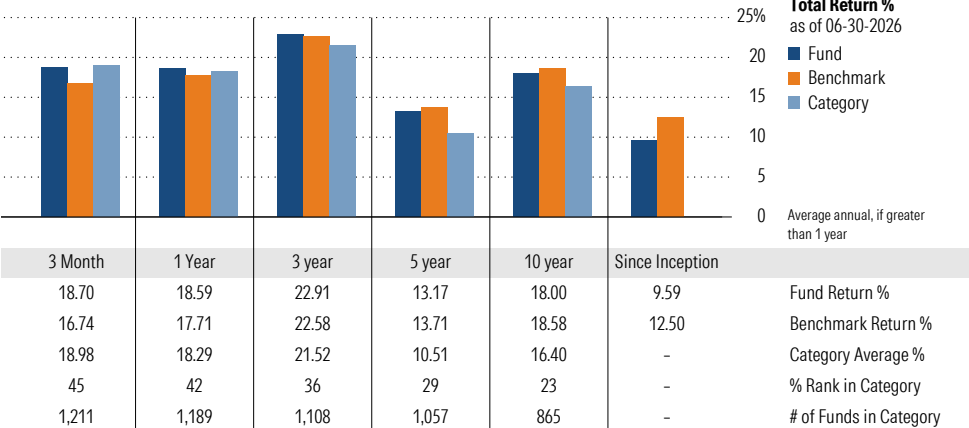
ESG Metrics

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

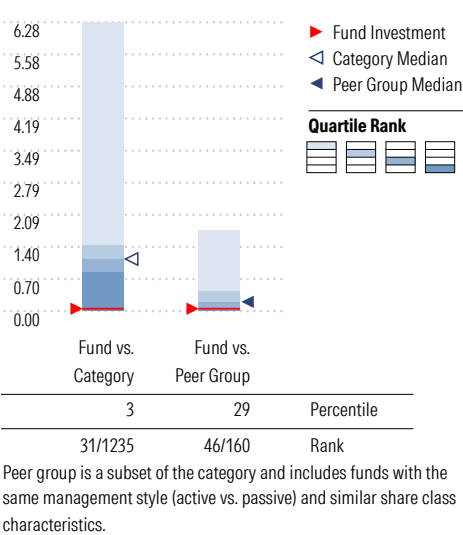
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.77	-	-1.33
Beta	1.05	-	1.00
R-Squared	99.09	-	89.46
Standard Deviation	17.42	16.44	17.42
Sharpe Ratio	1.01	1.05	0.90
Tracking Error	1.89	-	5.56
Information Ratio	0.18	-	-0.45
Up Capture Ratio	102.33	-	95.86
Down Capture Ratio	103.58	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.90	34.09	31.08
Price/Book Ratio	12.21	13.93	8.94
Geom Avg Mkt Cap \$B	1,059.91	832.40	817.51
ROE	44.82	46.22	41.98

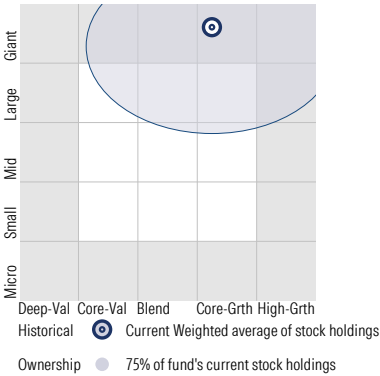
Vanguard MStar Growth Index Admiral VIGAX

Morningstar Category
Large Growth

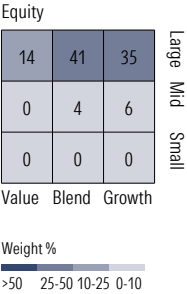
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

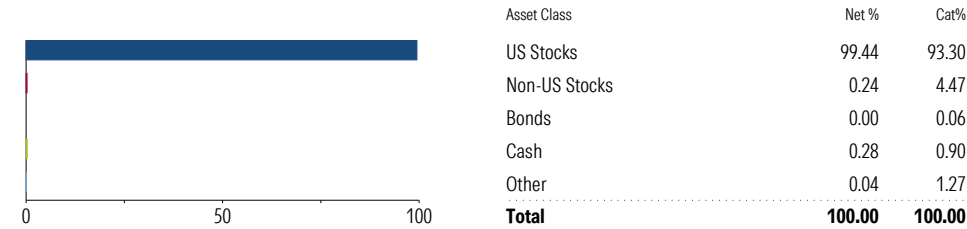
Morningstar Style Box™



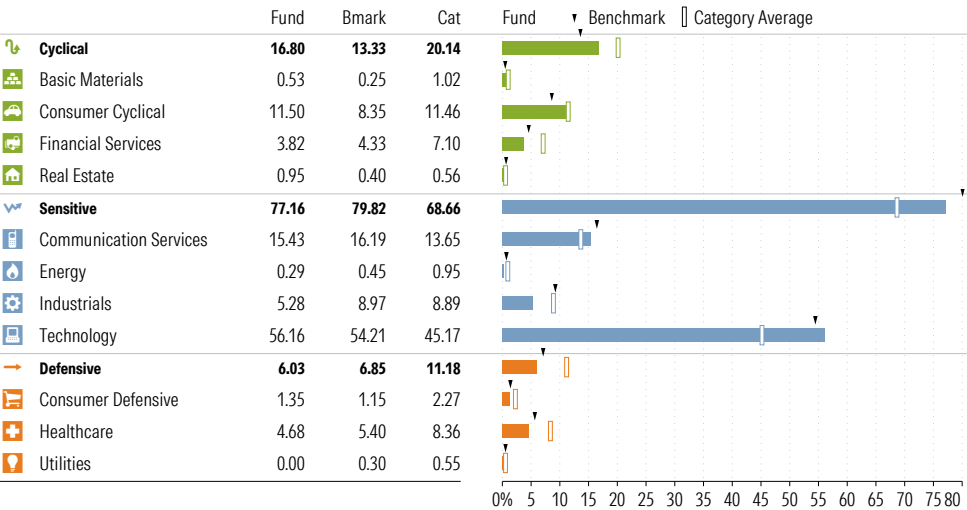
Style Breakdown



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	12.59	12.59	-	Technology
⊖ Apple Inc	11.64	24.23	-	Technology
⊖ Microsoft Corp	7.59	31.82	-	Technology
⊖ Alphabet Inc Class A	5.74	37.56	-	Communication Svc
⊖ Alphabet Inc Class C	4.52	42.08	-	Communication Svc
⊕ Amazon.com Inc	4.46	46.54	-	Consumer Cyclical
⊖ Broadcom Inc	4.27	50.81	-	Technology
⊖ Meta Platforms Inc Class A	3.40	54.21	-	Communication Svc
⊖ Tesla Inc	3.26	57.47	-	Consumer Cyclical
⊖ Eli Lilly and Co	2.80	60.27	-	Healthcare
⊖ Advanced Micro Devices Inc	2.61	62.88	-	Technology
⊕ Applied Materials Inc	1.59	64.47	-	Technology
⊖ Visa Inc Class A	1.53	66.00	-	Financial Services
⊖ Lam Research Corp	1.50	67.51	-	Technology
⊖ Costco Wholesale Corp	1.15	68.66	-	Consumer Defensive

Total Holdings 151

⊕ 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.

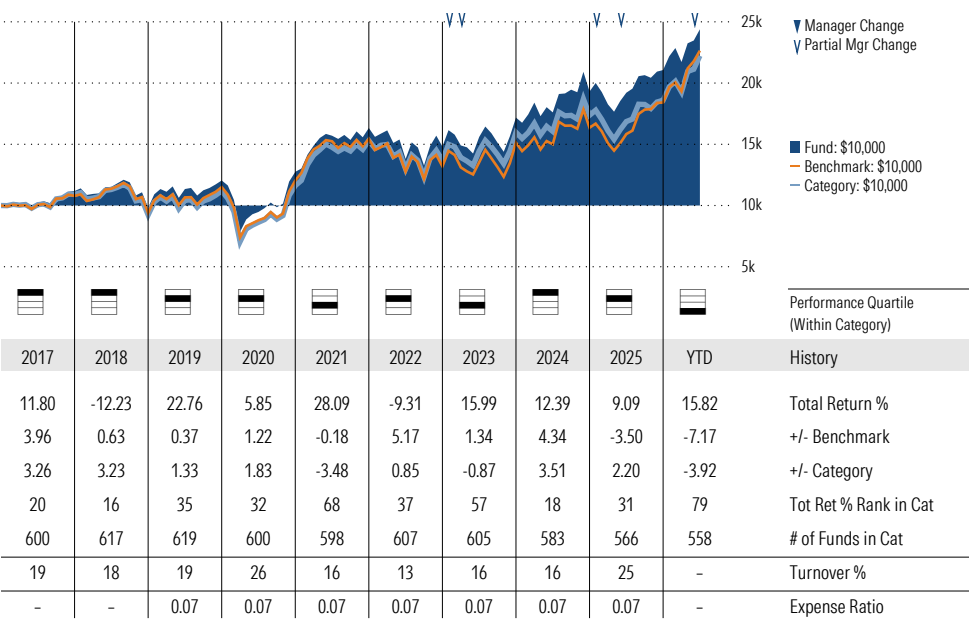
Morningstar Investment Management LLC Analysis

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.

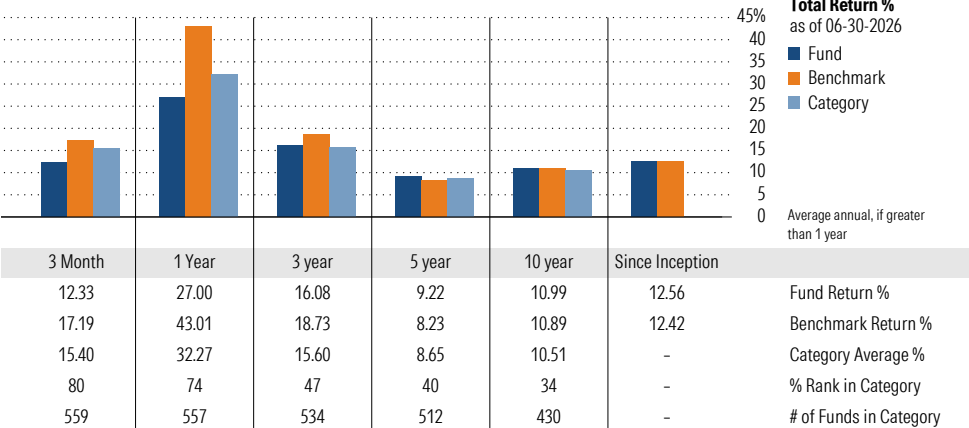
ESG Metrics

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

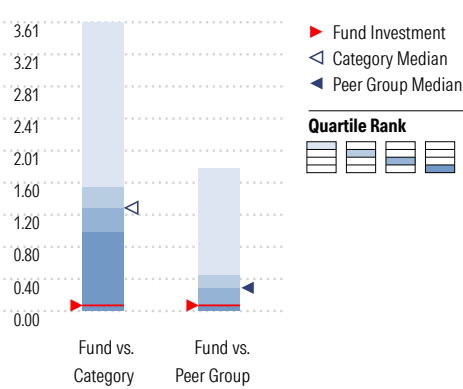
Growth of \$10,000



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

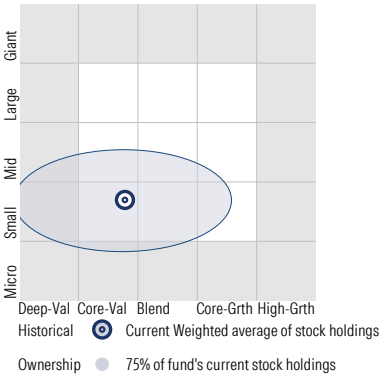
Small Value

Morningstar Index

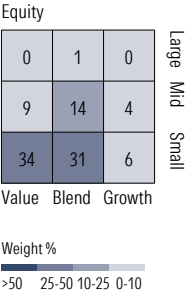
Russell 2000 Value TR USD

Style Analysis as of 06-30-2026

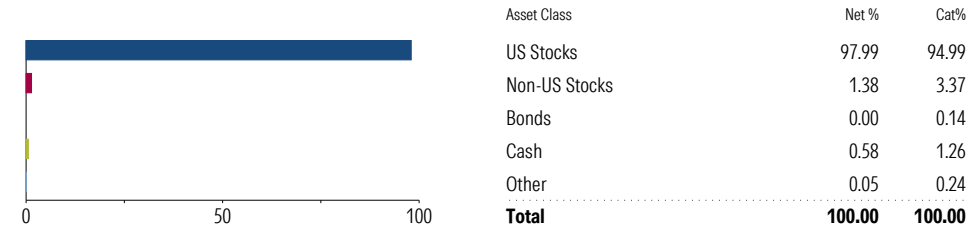
Morningstar Style Box™



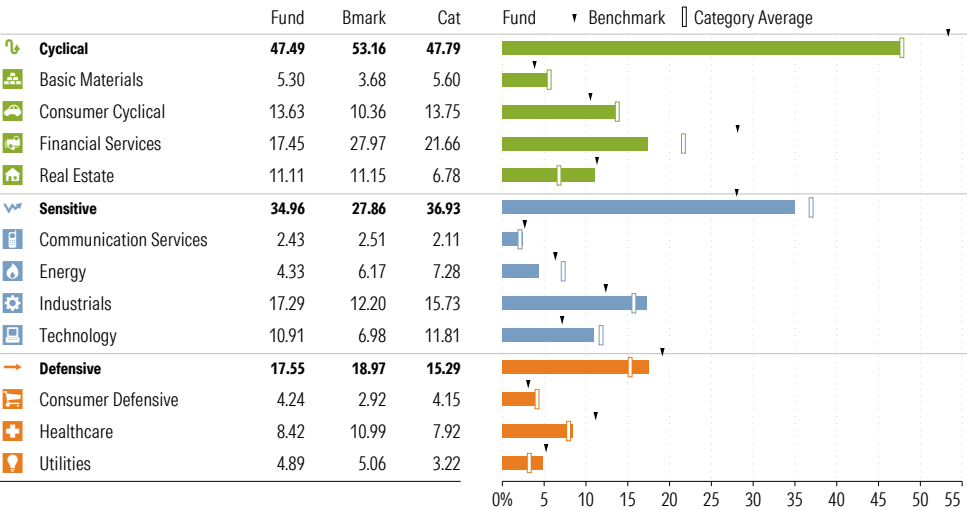
Style Breakdown



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

Vanguard Strategic Equity Inv VSEQX

Morningstar Category
Mid-Cap Blend
Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Cesar Orosco since 02-2021

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 5.34 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 0 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.17 is 77.92% lower than the Mid-Cap Blend category average.

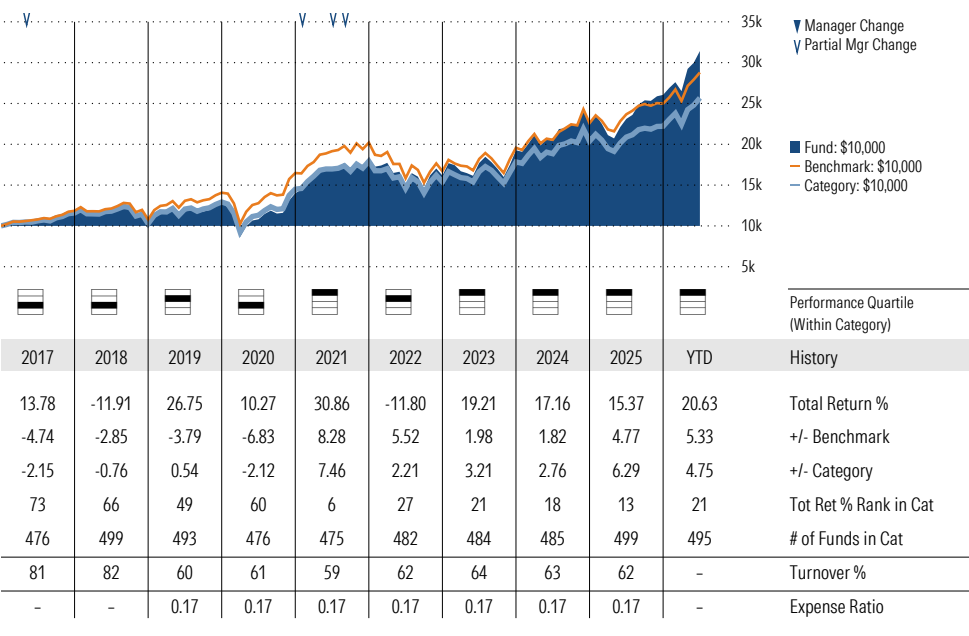
Morningstar Investment Management LLC Analysis

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	2	06-30-2026
Carbon Risk Score	Medium Risk	12-31-2022

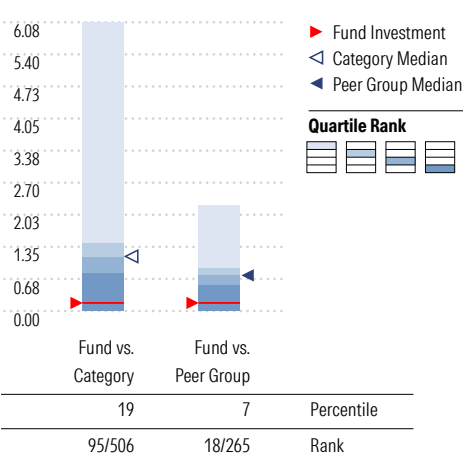
Growth of \$10,000



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	2.49	-	-1.00
Beta	1.10	-	1.00
R-Squared	94.70	-	90.39
Standard Deviation	16.99	14.99	15.82
Sharpe Ratio	0.94	0.79	0.67
Tracking Error	4.21	-	4.81
Information Ratio	1.08	-	-0.40
Up Capture Ratio	116.93	-	98.02
Down Capture Ratio	107.66	-	103.40

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.34	22.06	24.13
Price/Book Ratio	2.71	3.06	3.41
Geom Avg Mkt Cap \$B	9.76	25.43	18.70
ROE	15.15	16.92	18.62

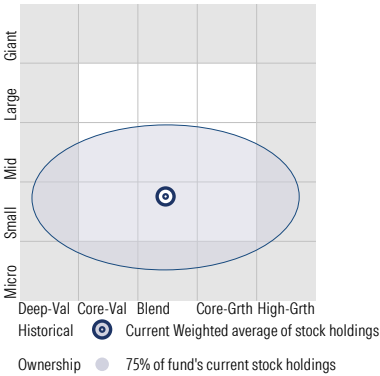
Vanguard Strategic Equity Inv VSEQX

Morningstar Category
Mid-Cap Blend

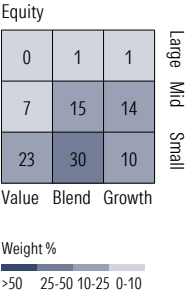
Morningstar Index
Russell Mid Cap TR USD

Style Analysis as of 06-30-2026

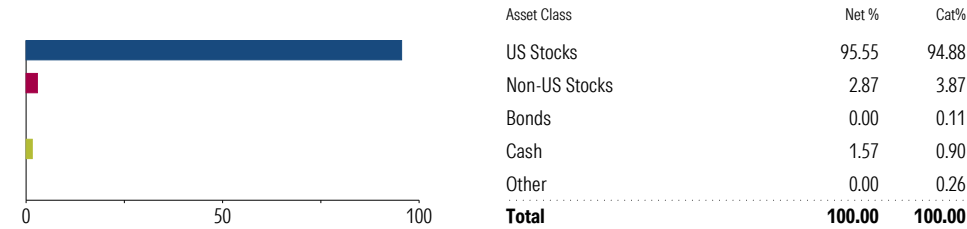
Morningstar Style Box™



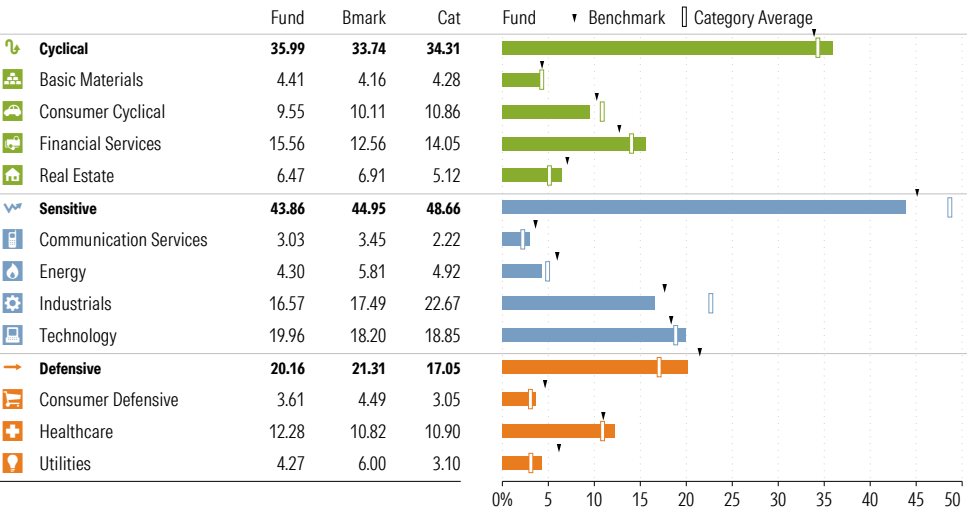
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
State Street Corp	0.97	0.97	-	Financial Services
⊕ Mktliq 12/31/2049	0.90	1.87	-	-
Teradyne Inc	0.78	2.64	-	Technology
⊖ EMCOR Group Inc	0.73	3.37	-	Industrials
⊕ Edison International	0.71	4.09	-	Utilities
⊖ Extreme Networks Inc	0.68	4.77	-	Technology
⊕ Dollar General Corp	0.65	5.42	-	Consumer Defensive
Popular Inc	0.64	6.06	-	Financial Services
Globe Life Inc	0.63	6.68	-	Financial Services
⊖ EnerSys	0.62	7.31	-	Industrials
Applied Industrial Technologies Inc	0.61	7.91	-	Industrials
⊕ Zions Bancorp NA	0.60	8.51	-	Financial Services
⊕ Affiliated Managers Group Inc	0.60	9.11	-	Financial Services
⊕ Southwest Airlines Co	0.60	9.71	-	Industrials
CMS Energy Corp	0.59	10.30	-	Utilities

Total Holdings 641

⊕ Increase ⊖ Decrease ✨ New to Portfolio