

AB Global Bond Z ANAZX

Portfolio Manager(s)

Scott DiMaggio since 08-2005
Matthew Sheridan since 01-2007
John Taylor since 02-2019
Christian DiClementi since 01-2024

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 20.84 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.51 is 19.05% lower than the Global Bond-USD Hedged 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.

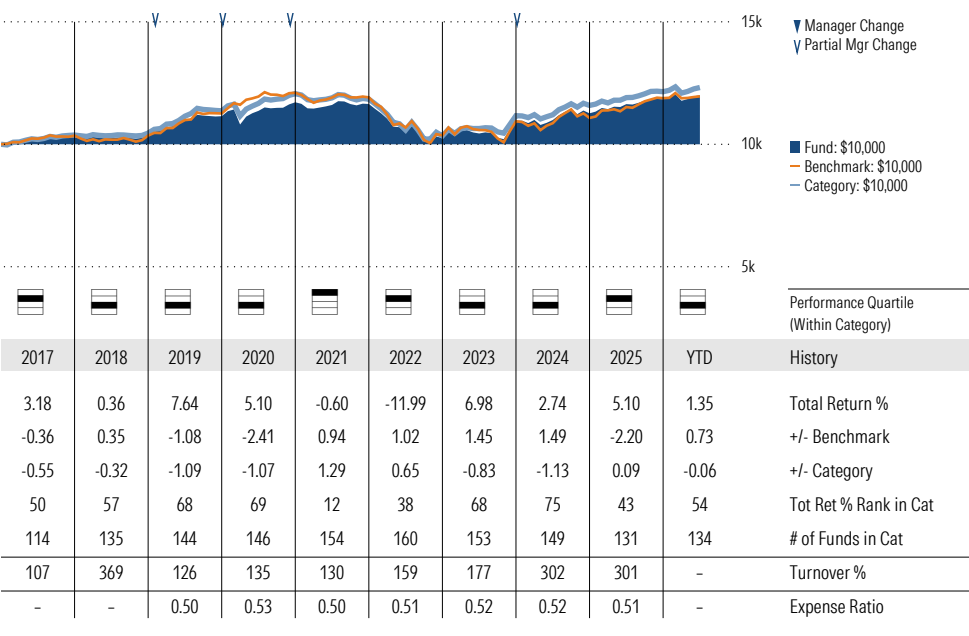
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

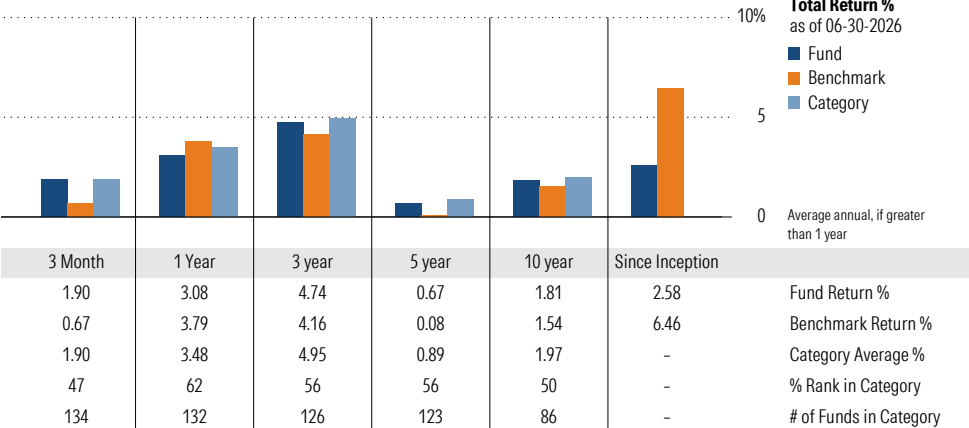
Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

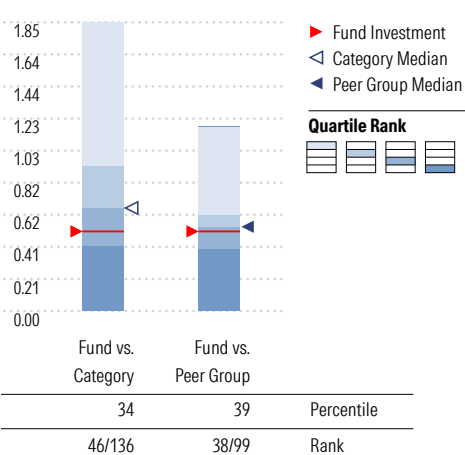
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.49	-	1.87
Beta	0.77	-	0.73
R-Squared	92.07	-	82.11
Standard Deviation	4.45	5.55	4.40
Sharpe Ratio	0.02	-0.08	0.07
Tracking Error	1.80	-	2.36
Information Ratio	0.33	-	0.34
Up Capture Ratio	85.91	-	83.72
Down Capture Ratio	65.11	-	57.71

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.64	4.43	6.71
Avg Eff Maturity	8.44	-	8.02

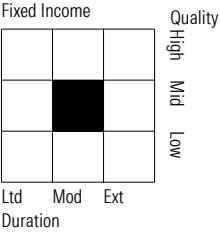
AB Global Bond Z ANAZX

Morningstar Category
Global Bond-USD Hedged

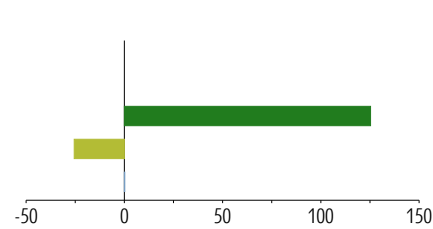
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	0.00	0.02
Non-US Stocks	0.00	0.00
Bonds	125.29	114.15
Cash	-25.52	-14.67
Other	0.23	0.51
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	49.91	3.53	19.66
AA	22.86	74.59	18.46
A	21.04	10.82	34.08
BBB	17.09	8.32	17.06
BB	4.57	0.28	2.17
B	0.09	0.00	0.22
Below B	0.26	0.00	0.00
Not Rated	-15.81	2.46	8.36

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	34.23	-	46.97			
Treasury	22.13	-	28.74			
Inflation - Protected	1.94	-	1.32			
Agency/Quasi Agency	1.04	-	3.97			
Other Government Related	9.12	-	12.94			
Corporate	13.75	-	17.52			
Corporate Bond	13.56	-	17.34			
Bank Loan	0.08	-	0.05			
Convertible	0.00	-	0.09			
Preferred	0.11	-	0.04			
Securitized	15.56	-	7.68			
Agency MBS Pass-Through	7.63	-	5.51			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.17	-	0.12			
Non-Agency Residential MBS	1.79	-	0.08			
Commercial MBS	1.62	-	0.06			
Asset-Backed	3.43	-	1.49			
Covered Bond	0.92	-	0.42			
Municipal	0.08	-	0.02			
Cash & Equivalents	0.24	-	13.71			
Other	36.15	-	14.10			

Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ U.S. \$ CASH BALANCE 0%	-	14.65	14.65	-
⊖ EUR FWD VS USD 0% 11/09/2026 Sold	09-2026	11.45	26.10	-
⊖ EUR FWD VS USD 0% 11/09/2026 Purchased	09-2026	11.45	37.54	-
⊖ EUR FWD VS USD 0% 16/07/2026 Sold	07-2026	8.99	46.53	-
⊖ EUR FWD VS USD 0% 16/07/2026 Purchased	07-2026	8.99	55.53	-
⊖ JPY FWD VS USD 0% 27/08/2026 Sold	08-2026	7.25	62.78	-
⊖ JPY FWD VS USD 0% 27/08/2026 Purchased	08-2026	7.25	70.03	-
⊖ GBP FWD VS USD 0% 15/07/2026 Sold	07-2026	6.35	76.38	-
⊖ GBP FWD VS USD 0% 15/07/2026 Purchased	07-2026	6.35	82.73	-
⊕ United States Treasury Notes 3.5%	02-2031	6.20	88.93	-

Total Holdings 1945

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Century Inflation-Adjs Bond R6 AIADX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

James Platz since 09-2007
Miguel Castillo since 02-2014
Stephen Bartolini since 09-2024

Quantitative Screens

✔ Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 7 of the 8 years it's been in existence.

✔ Management: The fund's management has been in place for 18.77 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.

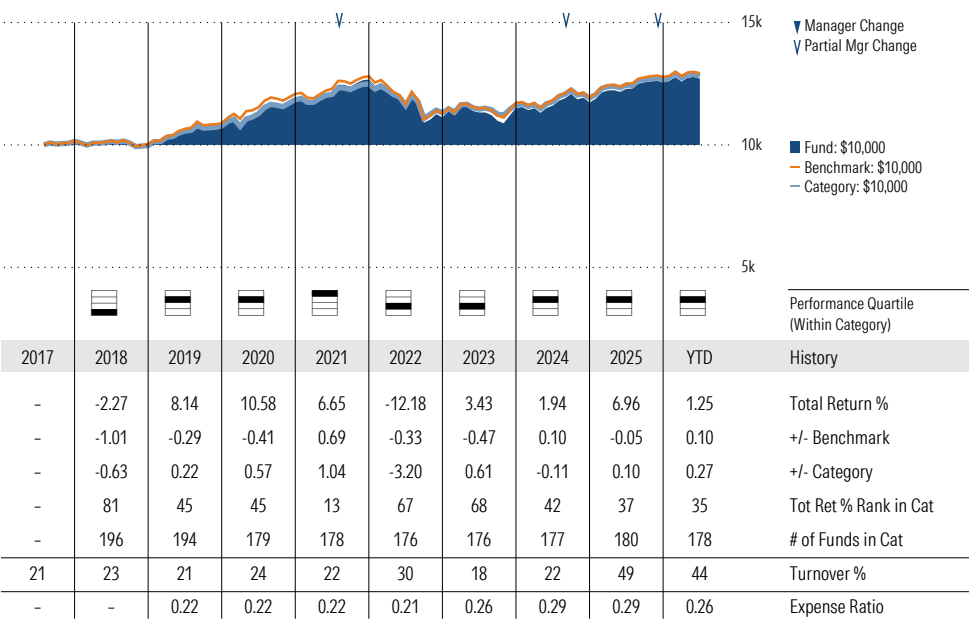
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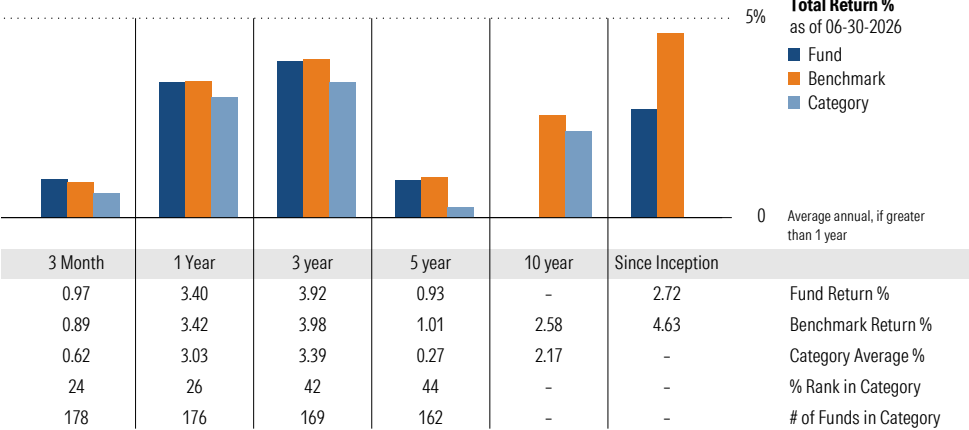
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

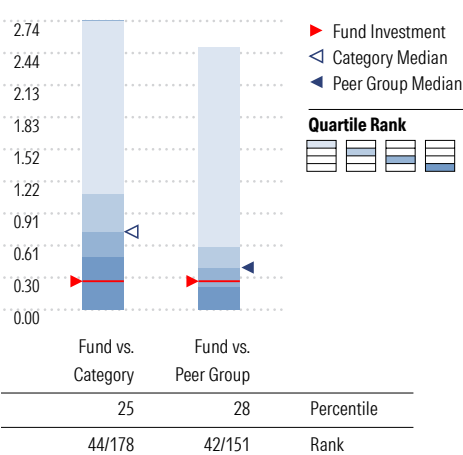
Growth of \$10,000



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	-0.20	-	-0.40
Beta	1.03	-	1.03
R-Squared	99.55	-	95.97
Standard Deviation	4.37	4.21	4.48
Sharpe Ratio	-0.16	-0.16	-0.20
Tracking Error	0.33	-	0.93
Information Ratio	-0.20	-	-0.43
Up Capture Ratio	102.18	-	100.16
Down Capture Ratio	105.69	-	107.81

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.52	5.72
Avg Eff Maturity	7.10	-	6.35

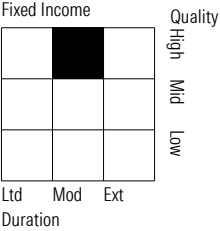
American Century Inflation-Adjs Bond R6 AIADX

Morningstar Category
Inflation-Protected Bond

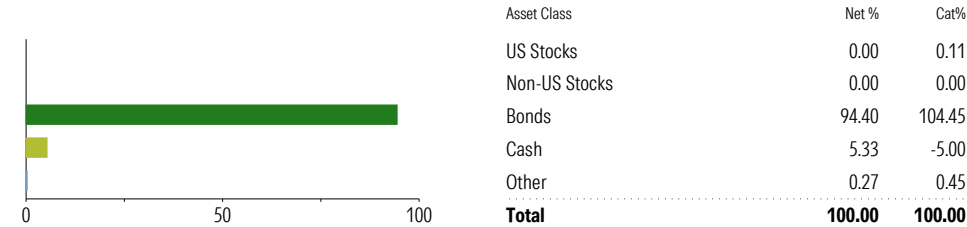
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2026

Style Breakdown

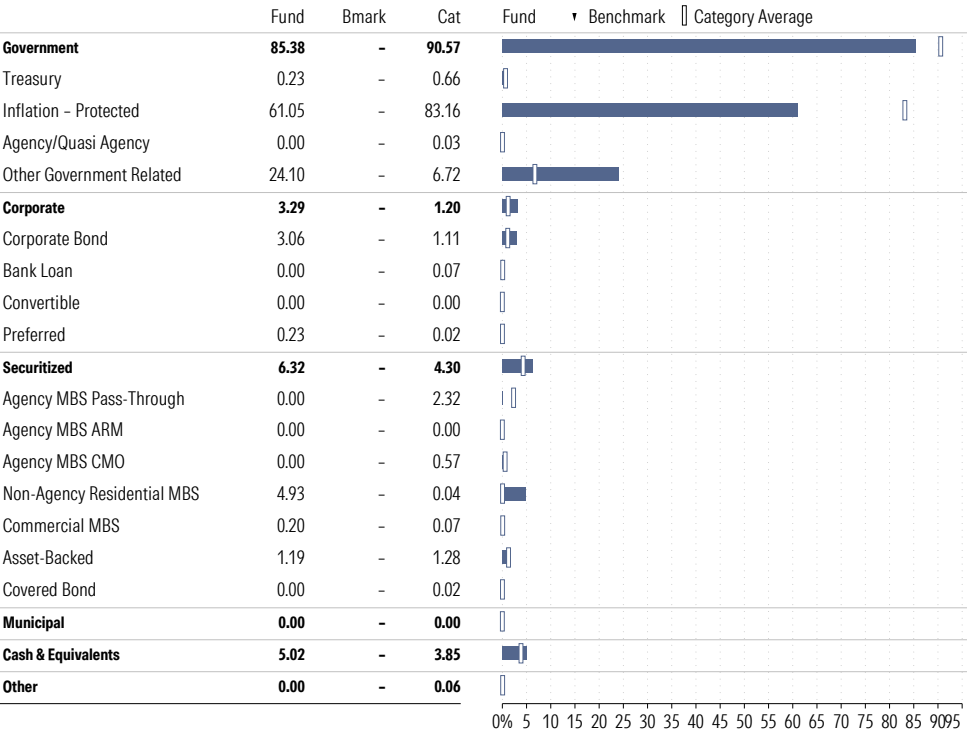


Asset Allocation as of 06-30-2026



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	94.11	0.00	17.15
AA	0.78	99.60	76.44
A	0.49	0.00	0.90
BBB	1.53	0.00	1.37
BB	3.08	0.00	0.51
B	0.00	0.00	0.14
Below B	0.00	0.00	0.11
Not Rated	0.01	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 1.375%	07-2033	5.19	5.19	-
⊕ United States Treasury Notes 1.875%	07-2034	4.56	9.75	-
⊕ United States Treasury Notes 0.125%	07-2031	4.44	14.19	-
⊕ United States Treasury Notes 1.875%	07-2035	4.34	18.53	-
⊕ Ultra 10 Year US Treasury Note Future Sept 26	09-2026	4.25	22.78	-
⊕ United States Treasury Notes 0.625%	07-2032	3.74	26.52	-
⊕ United States Treasury Notes 0.25%	07-2029	3.73	30.25	-
⊕ United States Treasury Notes 1.25%	04-2028	3.55	33.80	-
⊕ United States Treasury Notes 0.5%	01-2028	3.21	37.01	-
⊕ United States Treasury Bonds 3.875%	04-2029	3.20	40.21	-

Total Holdings 173

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Century Real Estate R6 AREDX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008
Steven Rodriguez since 12-2009
Vishal Govil since 12-2011

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 17.63 years.
- ✔ Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- ✔ Net Expense: The fund's expense ratio of 0.81 is 22.12% lower than the Real Estate category average.

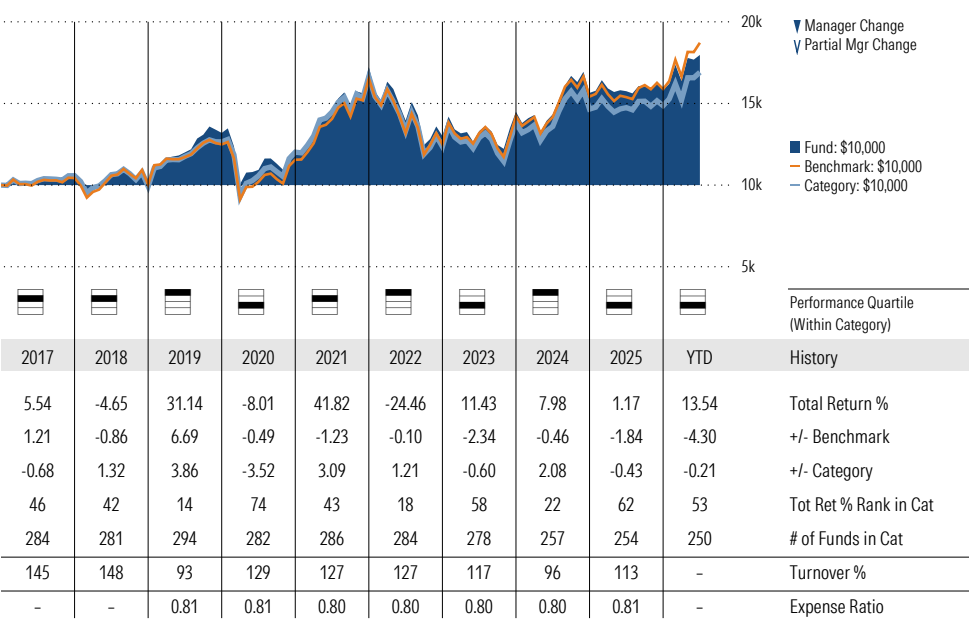
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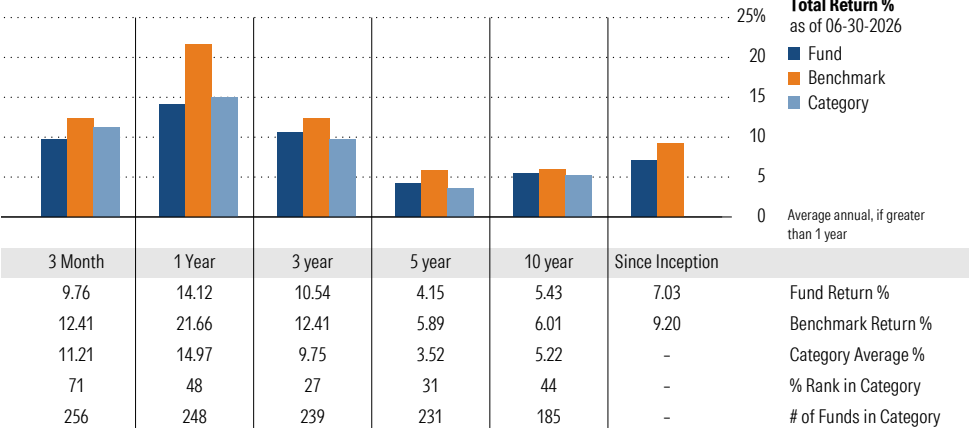
ESG Metrics

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

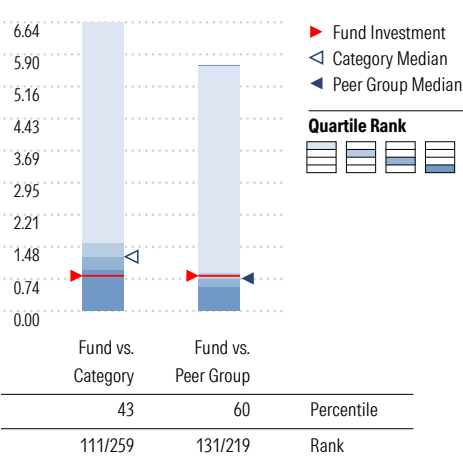
Growth of \$10,000



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	-0.81	-	-1.92
Beta	0.92	-	0.95
R-Squared	96.96	-	93.49
Standard Deviation	15.37	16.46	16.21
Sharpe Ratio	0.43	0.51	0.34
Tracking Error	2.99	-	3.71
Information Ratio	-0.63	-	-0.85
Up Capture Ratio	89.19	-	89.55
Down Capture Ratio	91.96	-	96.82

Portfolio Metrics

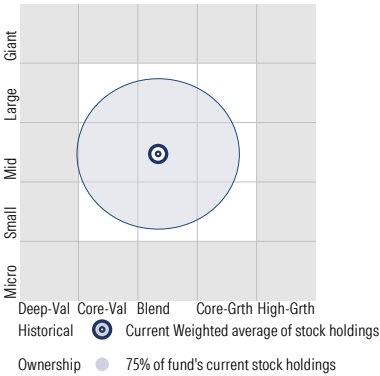
	Fund	Bmark	Cat
Price/Earnings Ratio	31.79	38.46	31.16
Price/Book Ratio	2.82	2.42	2.80
Geom Avg Mkt Cap \$B	34.22	9.35	40.47
ROE	16.46	9.56	18.46

American Century Real Estate R6 AREDX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

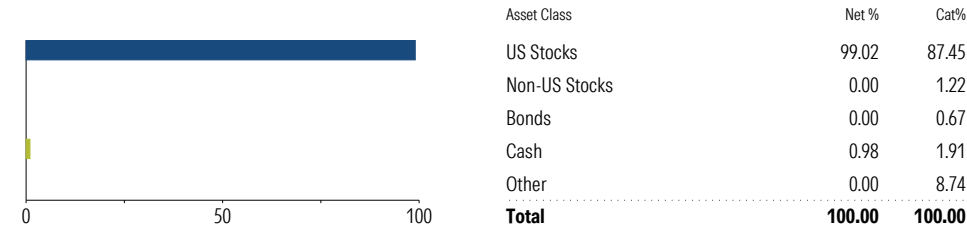
Style Analysis as of 06-30-2026
Morningstar Style Box™



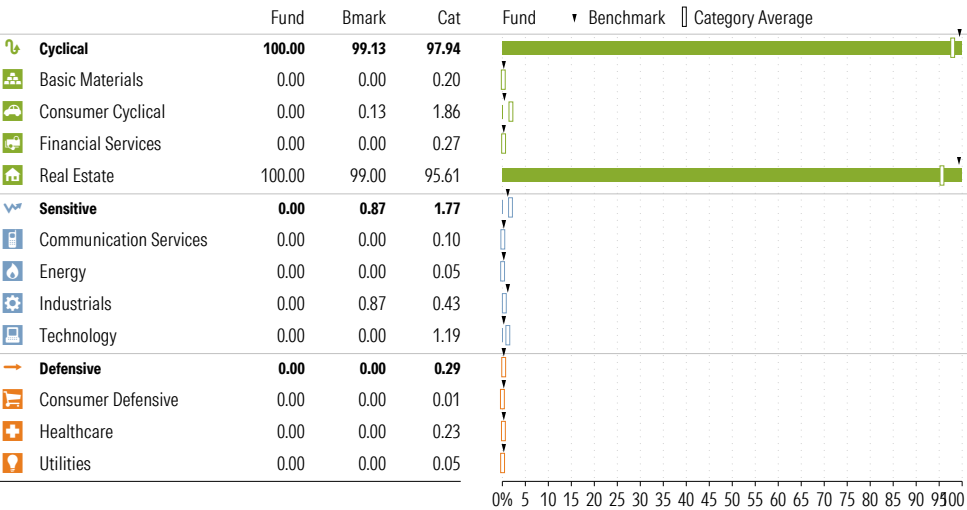
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Welltower Inc	12.73	12.73	-	Real Estate
⊖ Prologis Inc	7.53	20.26	-	Real Estate
⊖ Equinix Inc	7.48	27.74	-	Real Estate
⊖ American Tower Corp	5.96	33.70	-	Real Estate
⊕ Simon Property Group Inc	5.81	39.51	-	Real Estate
⊕ Equity Residential	4.73	44.24	-	Real Estate
⊕ Ventas Inc	4.57	48.81	-	Real Estate
⊖ Digital Realty Trust Inc	4.19	53.00	-	Real Estate
⊕ Essex Property Trust Inc	3.71	56.71	-	Real Estate
⊕ Public Storage	3.52	60.23	-	Real Estate
⊕ Iron Mountain Inc	3.38	63.61	-	Real Estate
⊕ Host Hotels & Resorts Inc	3.26	66.87	-	Real Estate
⊕ American Healthcare REIT Inc Ordinary Shares	3.21	70.08	-	Real Estate
⊕ EastGroup Properties Inc	3.19	73.27	-	Real Estate
⊕ American Homes 4 Rent Class A	2.49	75.76	-	Real Estate

Total Holdings 35

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Century Ultra® R6 AULDX

Morningstar Category
Large Growth
Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Keith Lee since 12-2008
Jeffrey Bourke since 08-2013
Tong Li since 07-2024

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 17.53 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 0.52 is 40.23% lower than the Large Growth category average.

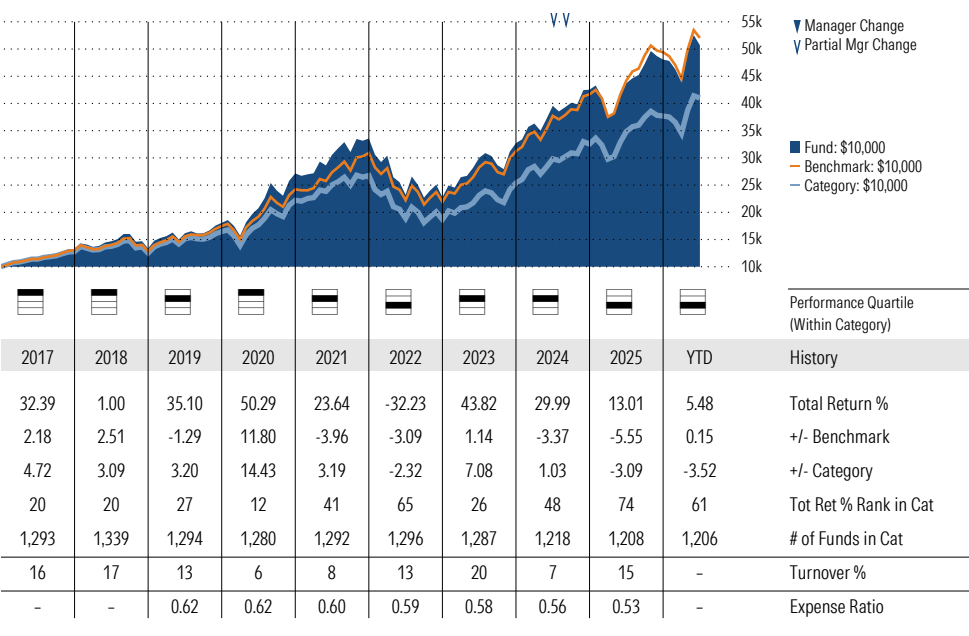
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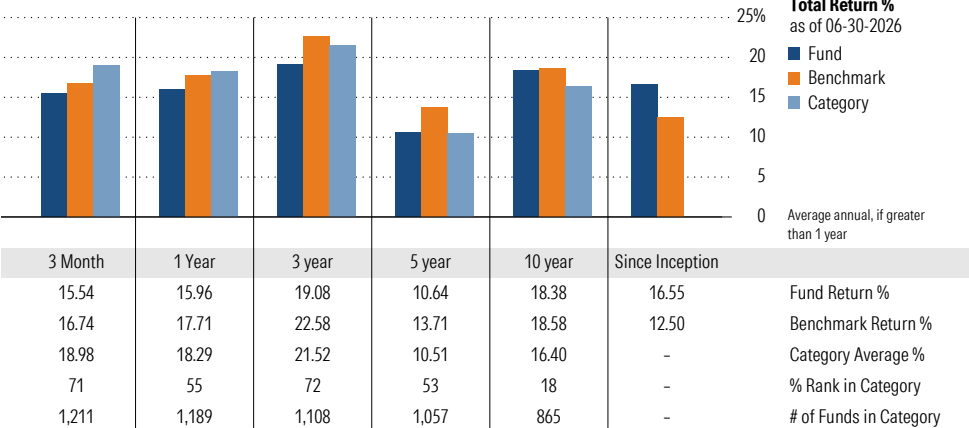
ESG Metrics

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

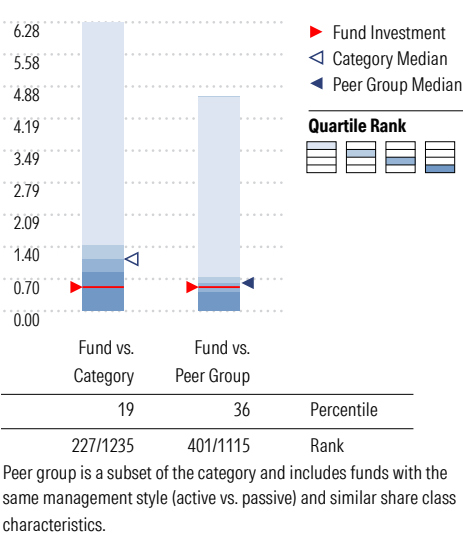
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-3.28	-	-1.33
Beta	1.02	-	1.00
R-Squared	98.29	-	89.46
Standard Deviation	16.90	16.44	17.42
Sharpe Ratio	0.85	1.05	0.90
Tracking Error	2.23	-	5.56
Information Ratio	-1.56	-	-0.45
Up Capture Ratio	95.92	-	95.86
Down Capture Ratio	110.60	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.07	34.09	31.08
Price/Book Ratio	11.83	13.93	8.94
Geom Avg Mkt Cap \$B	794.62	832.40	817.51
ROE	40.86	46.22	41.98

American Century Ultra® R6 AULDX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD



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.

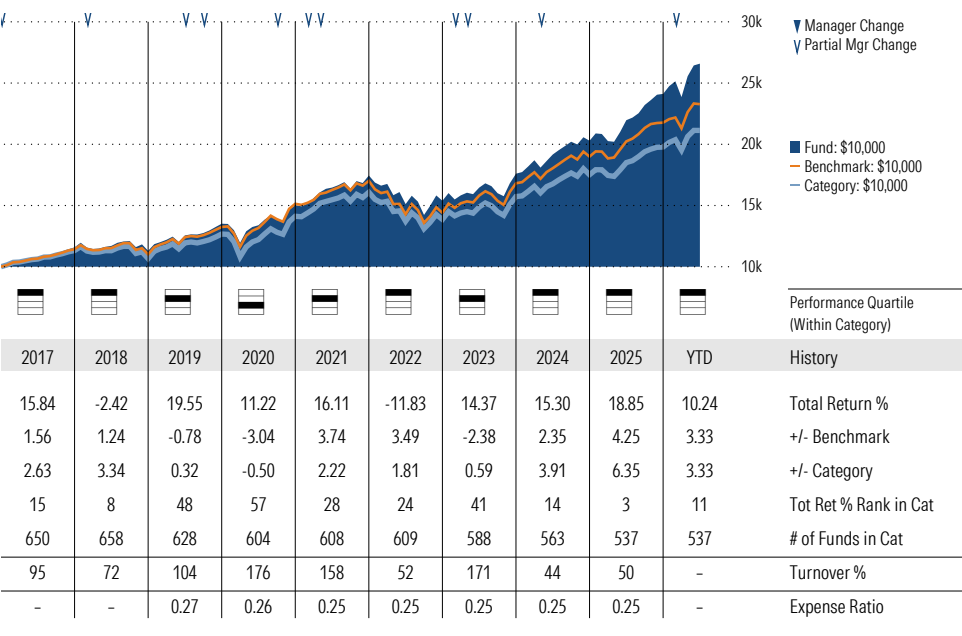
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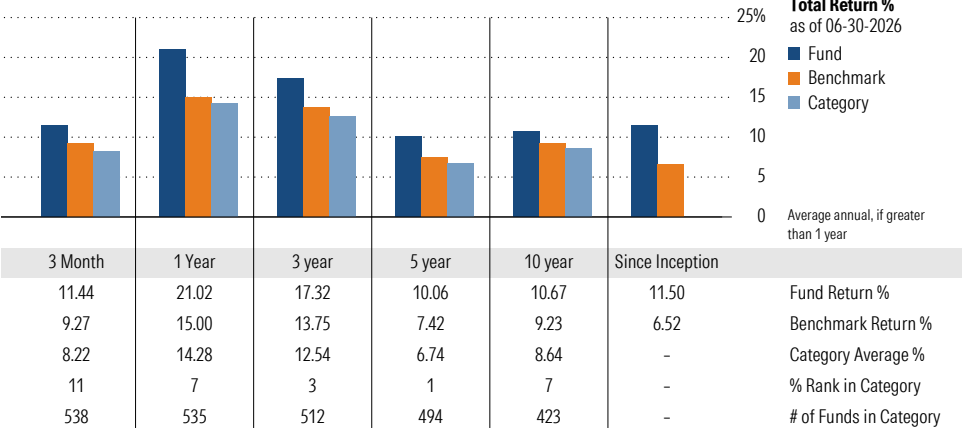
ESG Metrics

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

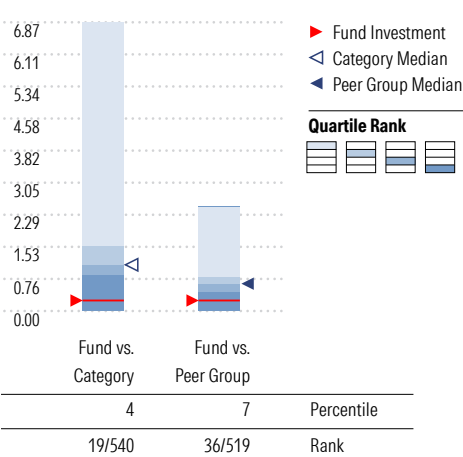
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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

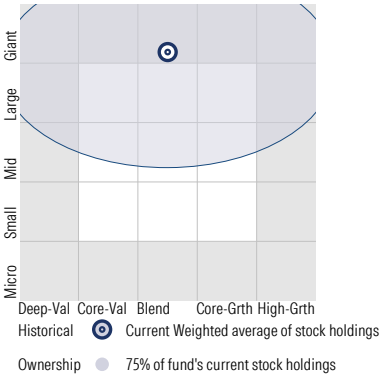
	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	25.04	24.08
Price/Book Ratio	4.93	4.30	4.11
Avg Eff Duration	5.96	5.81	4.76

American Funds American Balanced R-6 RLBGX

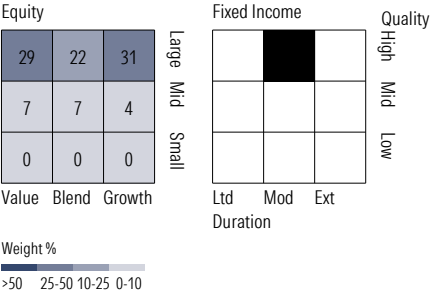
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

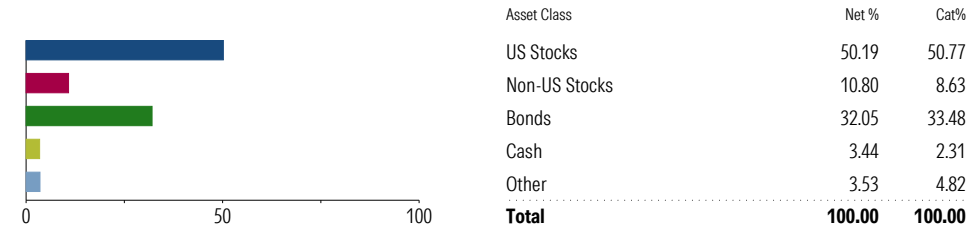
Style Analysis as of 06-30-2026
Morningstar Style Box™



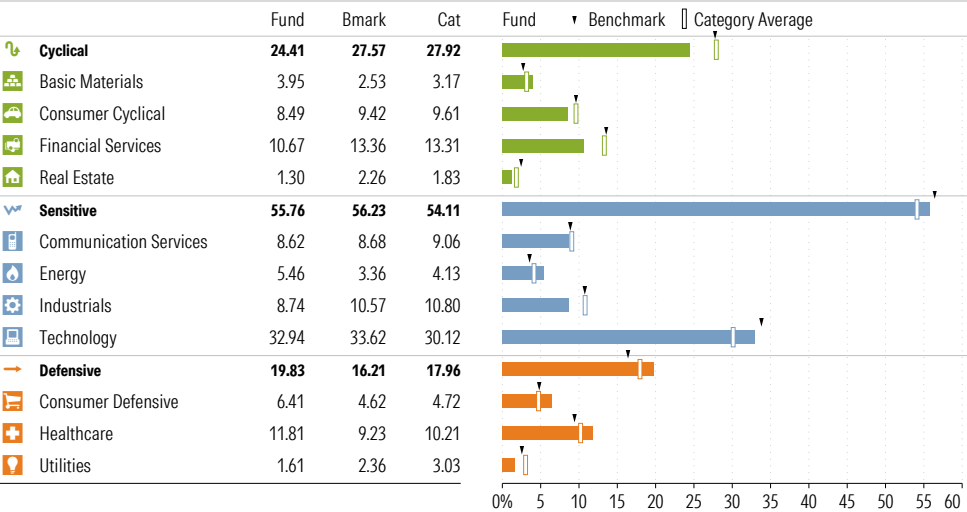
Style Breakdown



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 EUPAC R-6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Andrew Suzman since 06-2007
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Tomonori Tani since 12-2018
Gerald Manoir since 01-2020
Samir Parekh since 06-2024
Lisa Thompson since 06-2026
Dawid Justus since 06-2026
Arun Swaminathan since 06-2026

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth 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 25.1 years.
- Style: The fund has landed in its primary style box — Large Growth — 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.47 is 51.55% lower than the Foreign Large Growth category average.

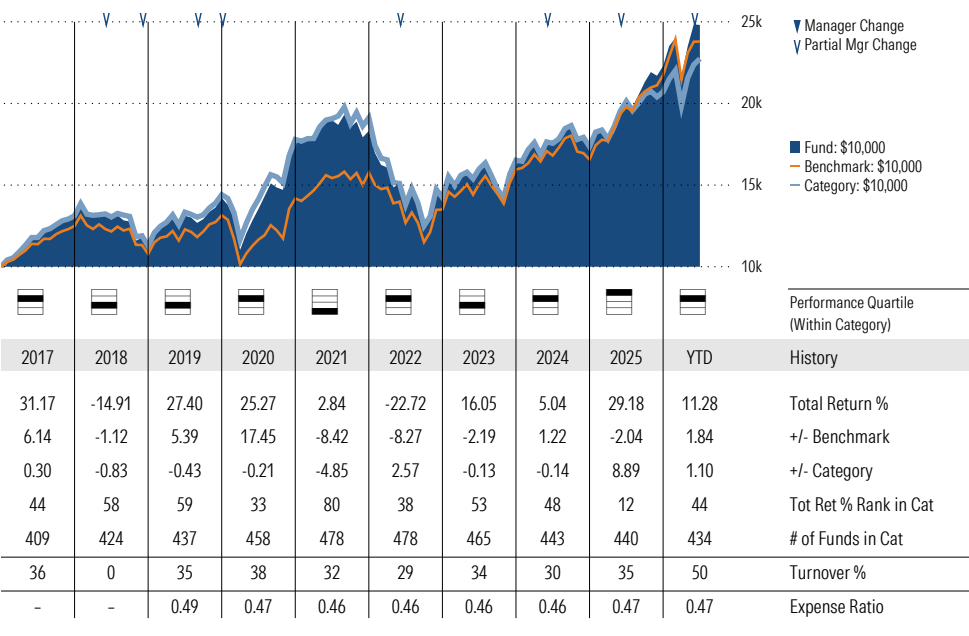
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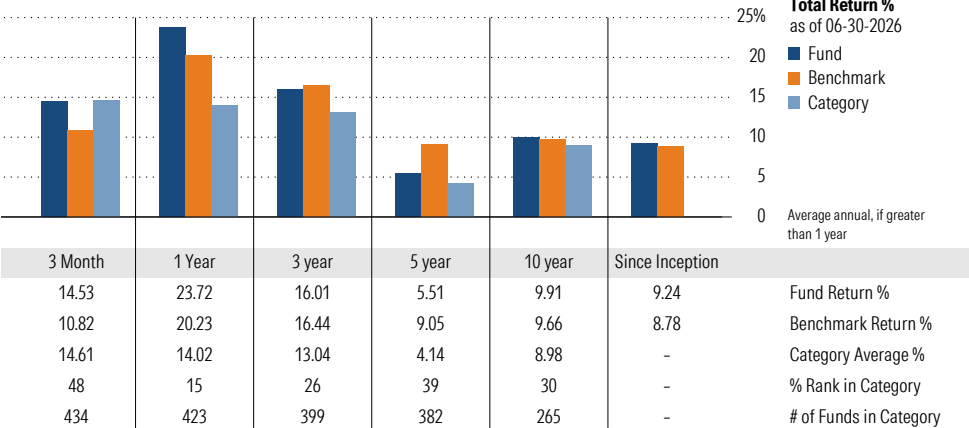
ESG Metrics

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

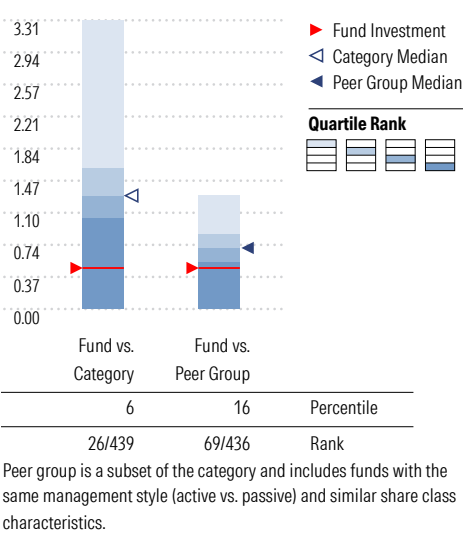
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.09	-	-3.09
Beta	0.97	-	1.00
R-Squared	89.66	-	81.18
Standard Deviation	13.84	13.46	15.09
Sharpe Ratio	0.81	0.86	0.57
Tracking Error	4.47	-	6.63
Information Ratio	-0.10	-	-0.61
Up Capture Ratio	100.16	-	94.24
Down Capture Ratio	103.33	-	113.20

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.37	18.85	22.37
Price/Book Ratio	2.76	2.27	3.36
Geom Avg Mkt Cap \$B	110.11	76.41	106.49
ROE	23.63	19.18	23.77

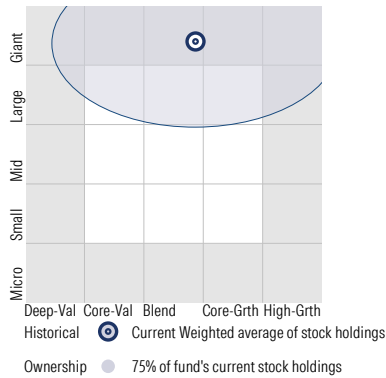
American Funds EUPAC R-6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

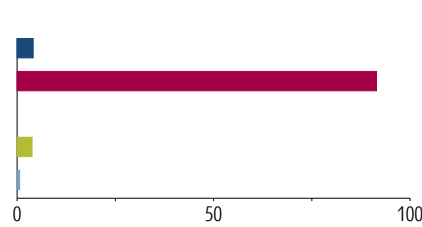


Style Breakdown

Equity			
22	37	32	Large
2	4	4	Mid
0	0	0	Small
Value	Blend	Growth	

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

Asset Allocation as of 06-30-2026

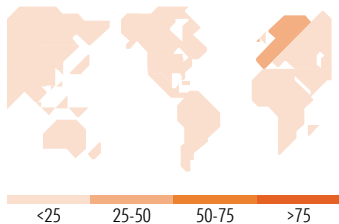


Asset Class	Net %	Cat%
US Stocks	4.09	4.86
Non-US Stocks	91.46	92.42
Bonds	0.00	0.04
Cash	3.80	2.21
Other	0.65	0.47
Total	100.00	100.00

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	33.12	39.53	30.89			
Basic Materials	9.67	5.76	6.64			
Consumer Cyclical	6.88	7.40	7.54			
Financial Services	16.11	24.72	16.32			
Real Estate	0.46	1.65	0.39			
Sensitive	52.80	39.57	51.65			
Communication Services	5.86	4.43	4.09			
Energy	3.90	3.31	3.02			
Industrials	17.91	19.04	22.25			
Technology	25.13	12.79	22.29			
Defensive	14.09	20.91	17.47			
Consumer Defensive	4.08	6.72	5.56			
Healthcare	6.20	10.43	9.17			
Utilities	3.81	3.76	2.74			

World Regions % Equity 06-30-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	40.84	34.44	Americas	15.66	12.46	Greater Europe	43.50	53.09	Market Maturity	
Japan	14.47	15.61	North America	12.11	10.04	United Kingdom	10.33	13.33	Developed Markets	89.22
Australasia	0.26	0.75	Central/Latin	3.55	2.42	W euro-ex UK	32.10	38.98	Emerging Markets	10.78
Asia-4 Tigers	19.65	13.32				Emrgng Europe	0.23	0.11	Not Available	0.00
Asia-ex 4 Tigers	6.46	4.76				Africa	0.84	0.67		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.45	7.45	-	Technology
⊖ SK Hynix Inc	5.13	12.58	-	Technology
⊖ Capital Group Central Cash Fund	3.53	16.11	-	-
⊕ ASML Holding NV	2.41	18.52	-	Technology
⊕ SoftBank Group Corp	1.86	20.38	-	Communication Svc
⊖ UniCredit SpA	1.41	21.79	-	Financial Services
⊖ Cenovus Energy Inc	1.33	23.12	-	Energy
⊖ AstraZeneca PLC	1.31	24.44	-	Healthcare
⊖ Airbus SE	1.26	25.70	-	Industrials
⊖ Samsung Electronics Co Ltd	1.25	26.95	-	Technology

Total Holdings 379

⊕ 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.

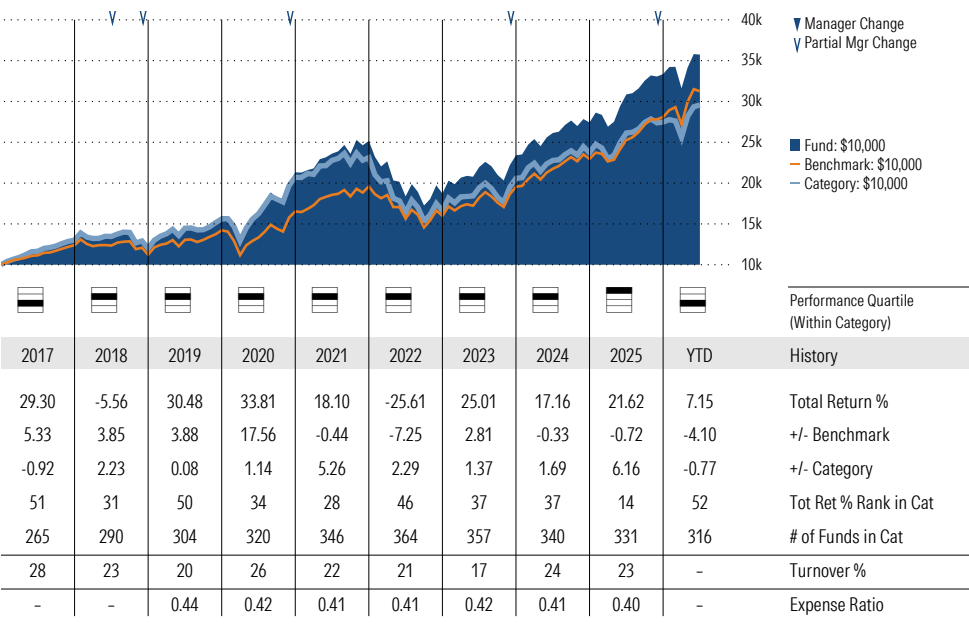
Morningstar Investment Management LLC Analysis

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.

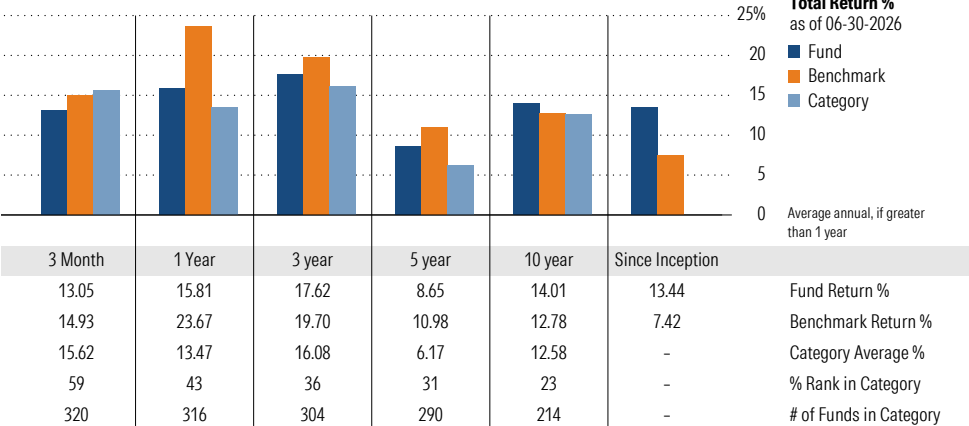
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

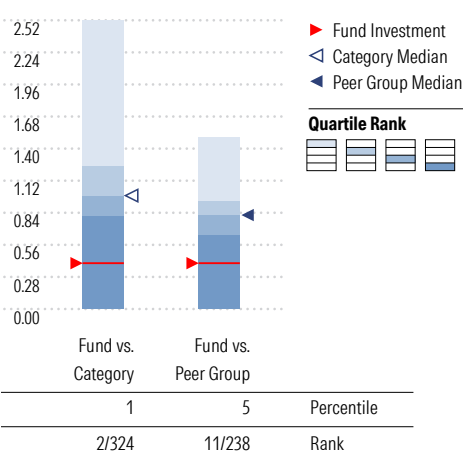
Growth of \$10,000



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

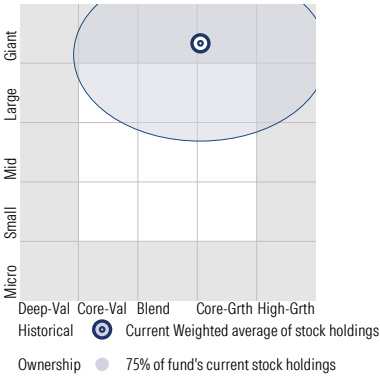
American Funds New Perspective R-6 RNPGX

Morningstar Category
Global Large-Stock Growth

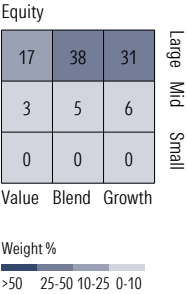
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 06-30-2026

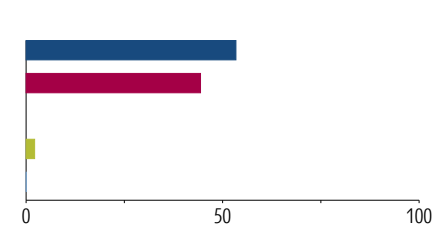
Morningstar Style Box™



Style Breakdown

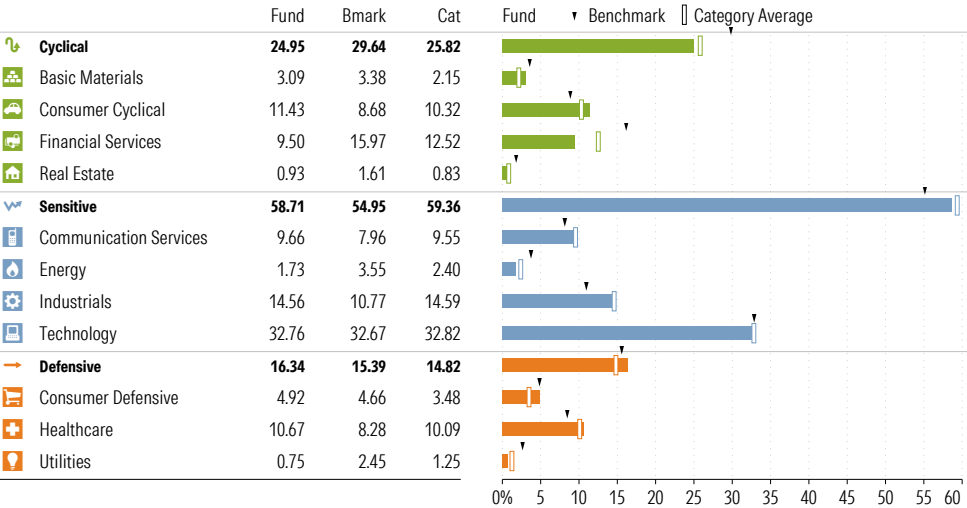


Asset Allocation as of 06-30-2026

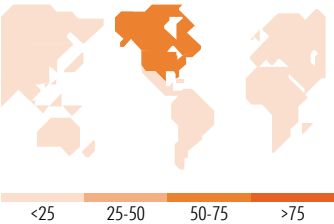


Asset Class	Net %	Cat%
US Stocks	53.39	58.84
Non-US Stocks	44.38	38.81
Bonds	0.00	0.01
Cash	2.17	1.57
Other	0.06	0.75
Total	100.00	100.00

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	Fund %
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

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Ethan Wren since 02-2020
Mary Phillips since 02-2024

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 16.35 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 0.36 is 65.05% lower than the Diversified Emerging Mkts category average.

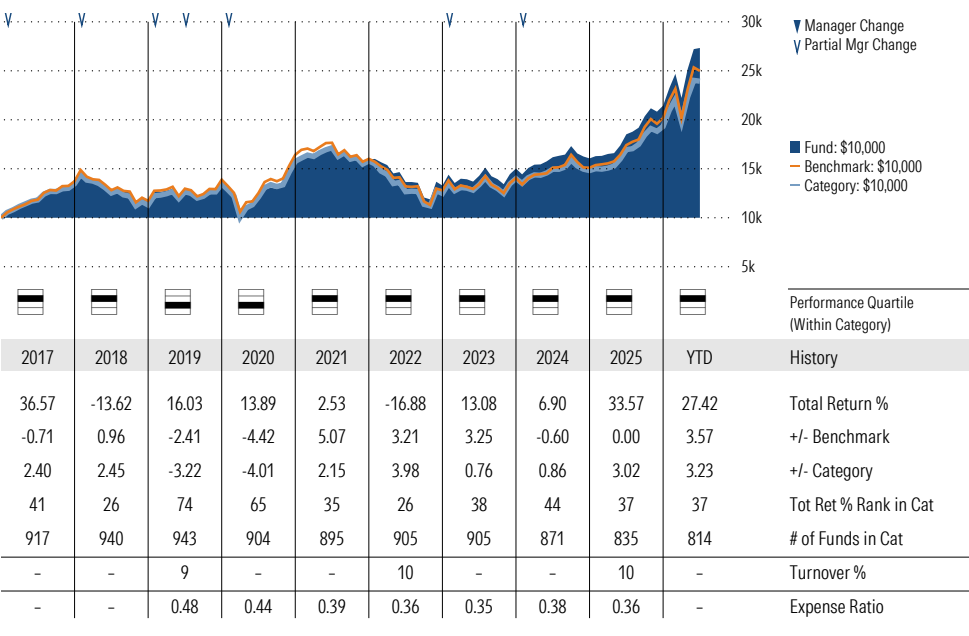
Morningstar Investment Management LLC Analysis

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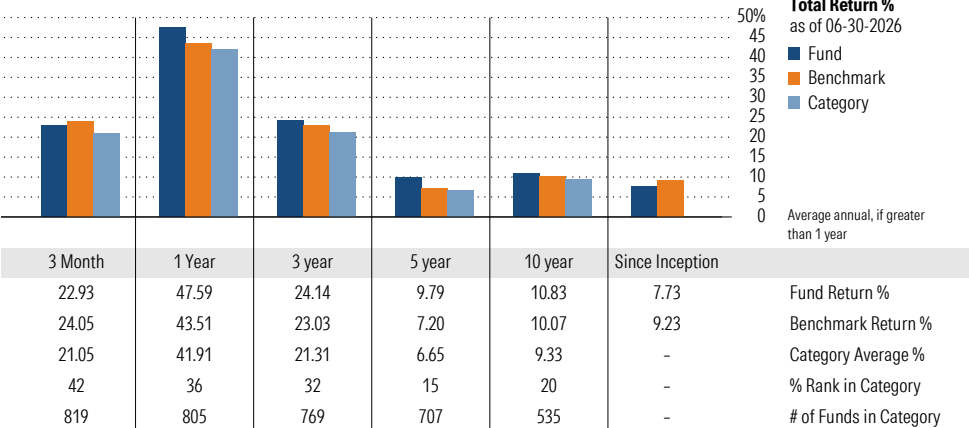
ESG Metrics

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

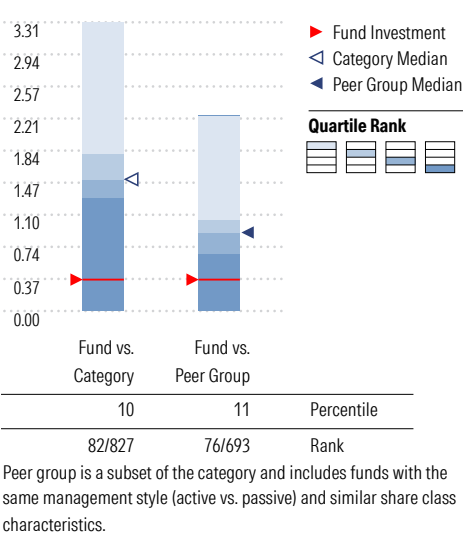
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.57	-	2.18
Beta	0.87	-	0.84
R-Squared	97.45	-	86.22
Standard Deviation	15.72	17.94	16.26
Sharpe Ratio	1.16	0.99	0.99
Tracking Error	3.48	-	6.61
Information Ratio	0.32	-	-0.13
Up Capture Ratio	94.22	-	88.00
Down Capture Ratio	80.47	-	79.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.53	17.66	16.39
Price/Book Ratio	2.26	2.50	2.31
Geom Avg Mkt Cap \$B	67.43	129.23	108.67
ROE	20.13	24.21	23.52

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD



DFA US Core Equity 1 I DFE0X

Morningstar Category
Large Blend
Morningstar Index
S&P 500 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 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 14.35 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 0.15 is 77.27% lower than the Large Blend category average.

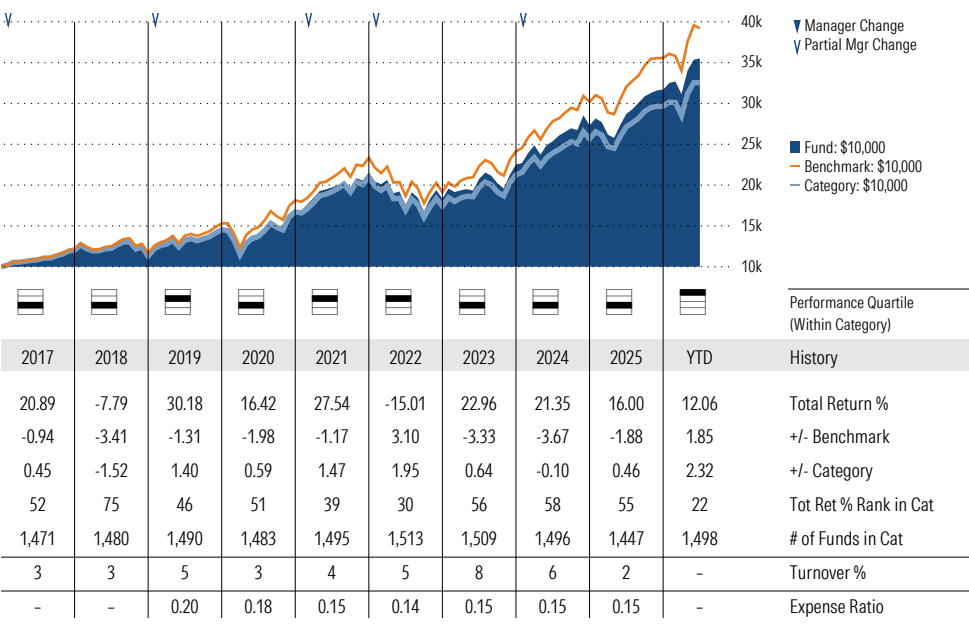
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

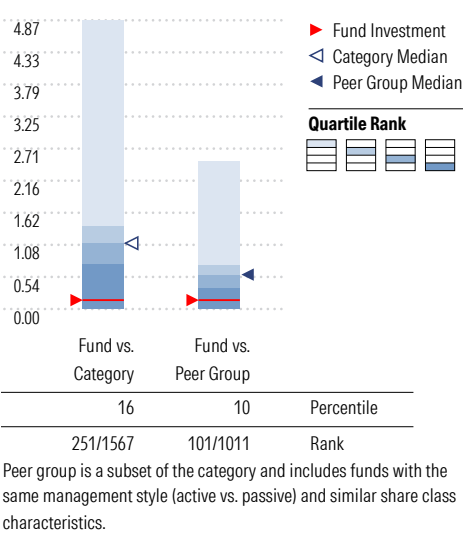
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.28	-	-1.07
Beta	0.97	-	0.97
R-Squared	94.47	-	91.65
Standard Deviation	13.03	13.05	13.22
Sharpe Ratio	1.09	1.15	1.01
Tracking Error	3.09	-	3.22
Information Ratio	-0.33	-	-1.61
Up Capture Ratio	98.48	-	94.65
Down Capture Ratio	104.09	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.02	26.87	25.00
Price/Book Ratio	4.14	5.38	5.49
Geom Avg Mkt Cap \$B	190.47	486.97	607.94
ROE	32.35	36.35	39.47

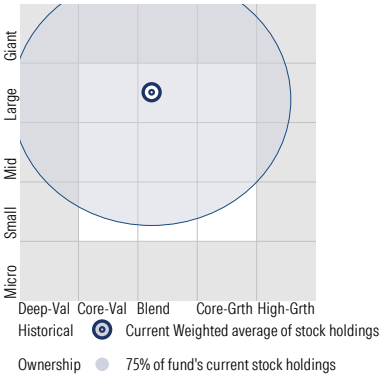
DFA US Core Equity 1 I DFE0X

Morningstar Category
Large Blend

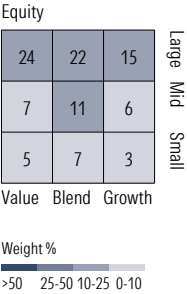
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

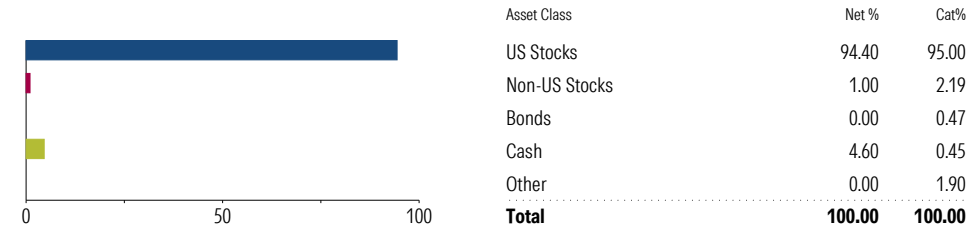
Morningstar Style Box™



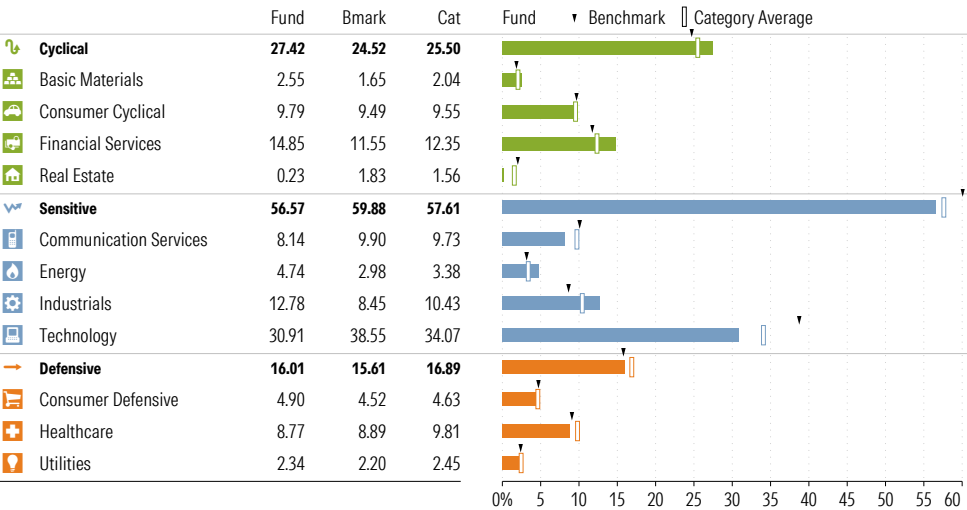
Style Breakdown



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	5.37	5.37	-	Technology
Apple Inc	4.94	10.31	-	Technology
⊕ DFA Short Term Investment	4.21	14.52	-	-
Microsoft Corp	2.94	17.45	-	Technology
Amazon.com Inc	2.45	19.90	-	Consumer Cyclical
⊖ Alphabet Inc Class A	2.16	22.06	-	Communication Svc
Alphabet Inc Class C	1.87	23.93	-	Communication Svc
JPMorgan Chase & Co	1.52	25.45	-	Financial Services
Broadcom Inc	1.50	26.95	-	Technology
Meta Platforms Inc Class A	1.46	28.41	-	Communication Svc
Eli Lilly and Co	1.23	29.64	-	Healthcare
Micron Technology Inc	1.20	30.83	-	Technology
Berkshire Hathaway Inc Class B	1.05	31.89	-	Financial Services
ExxonMobil Holdings Corp	1.01	32.90	-	Energy
Caterpillar Inc	0.97	33.87	-	Industrials

Total Holdings 2319

⊕ 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

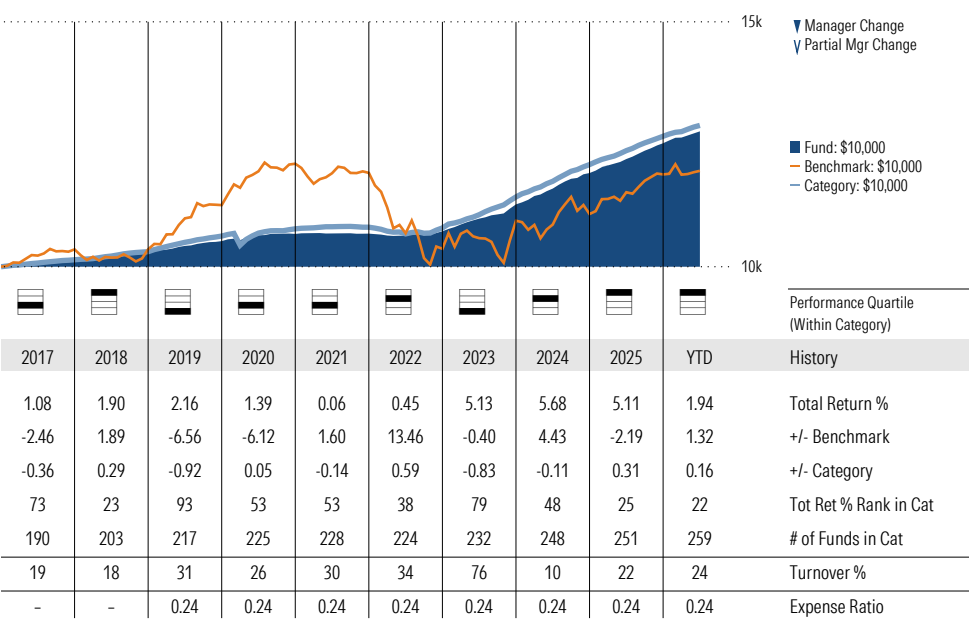
Quantitative Screens

- 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.

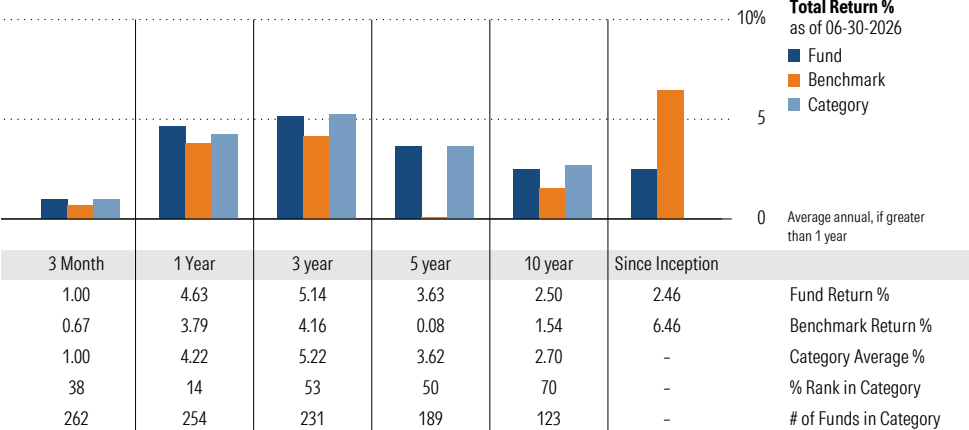
Morningstar Investment Management LLC Analysis

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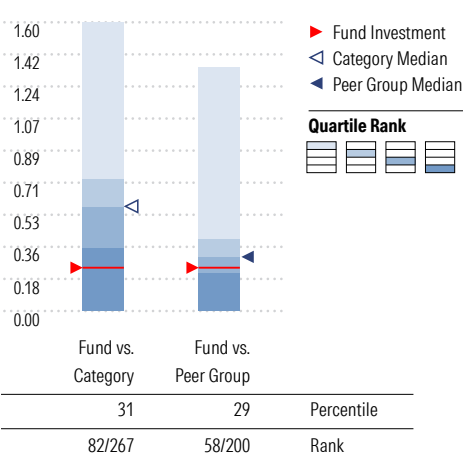
Growth of \$10,000



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



Hartford International Value R6 HILUX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Shakin since 08-2013
Andrew Corry since 03-2015
Tarit Rao-Chakravorti since 12-2018
Tyler J. Brown since 12-2022
Keith White since 09-2024

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 12.84 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 0.8 is 13.04% lower than the Foreign Large Value category average.

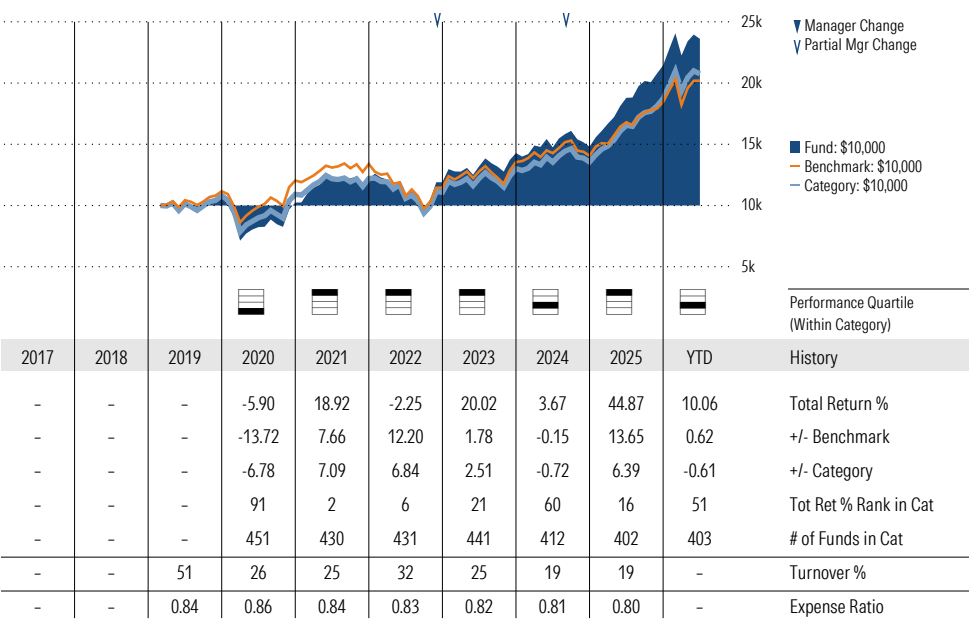
Morningstar Investment Management LLC Analysis

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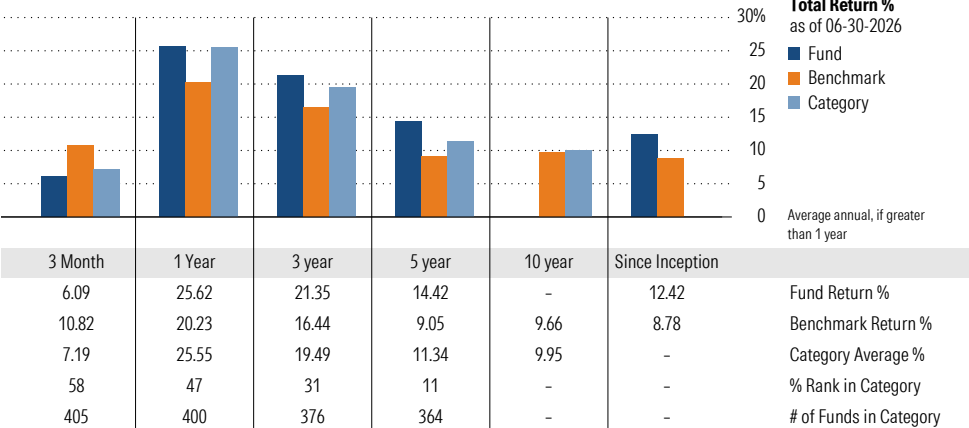
ESG Metrics

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

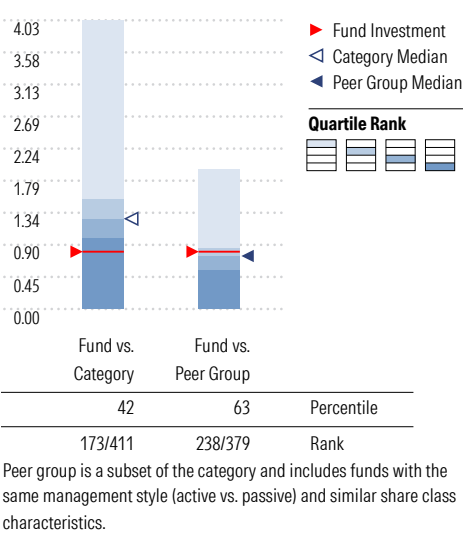
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	6.49	-	4.32
Beta	0.85	-	0.88
R-Squared	82.94	-	83.48
Standard Deviation	12.56	13.46	12.94
Sharpe Ratio	1.24	0.86	1.08
Tracking Error	5.57	-	5.46
Information Ratio	0.88	-	0.57
Up Capture Ratio	101.72	-	99.52
Down Capture Ratio	70.56	-	80.07

Portfolio Metrics

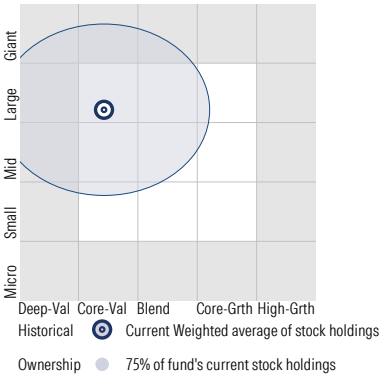
	Fund	Bmark	Cat
Price/Earnings Ratio	13.54	18.85	15.15
Price/Book Ratio	1.10	2.27	1.61
Geom Avg Mkt Cap \$B	20.18	76.41	50.71
ROE	8.63	19.18	14.58

Hartford International Value R6 HILUX

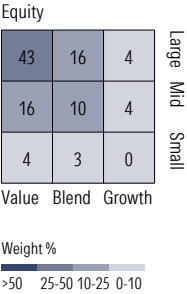
Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

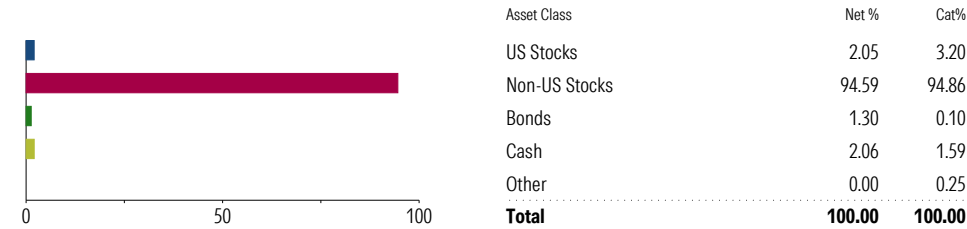
Style Analysis as of 06-30-2026
Morningstar Style Box™



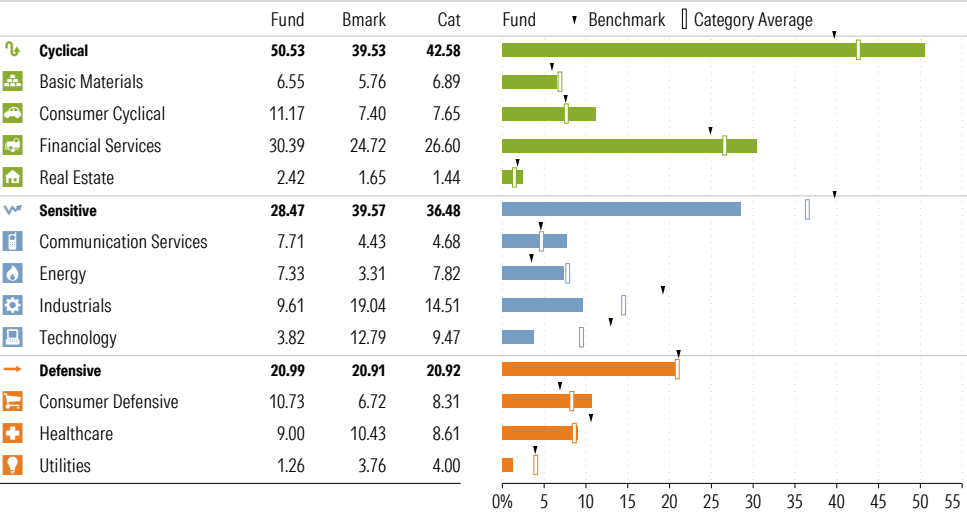
Style Breakdown



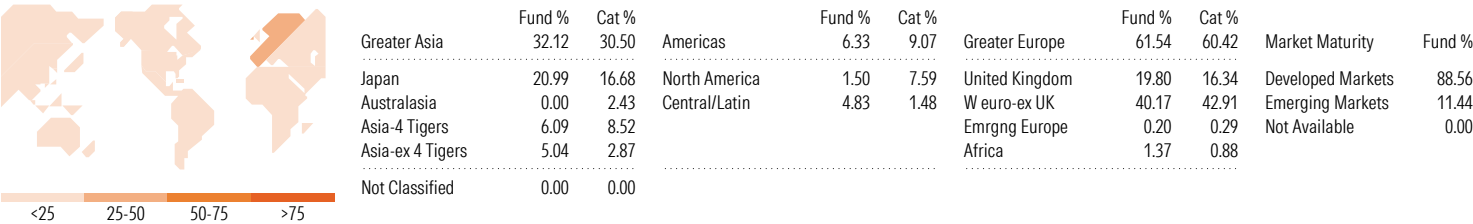
Asset Allocation as of 06-30-2026



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
⊕ British American Tobacco PLC	2.29	2.29	-	Consumer Defensive
⊕ Shell PLC	2.22	4.50	-	Energy
⊕ Societe Generale SA	2.13	6.64	-	Financial Services
⊕ UniCredit SpA	2.12	8.75	-	Financial Services
⊖ Standard Chartered PLC	2.08	10.83	-	Financial Services
⊕ GSK PLC	1.99	12.82	-	Healthcare
⊕ TotalEnergies SE	1.75	14.57	-	Energy
⊕ BNP Paribas Act. Cat.A	1.66	16.23	-	Financial Services
⊖ Usd	1.63	17.86	-	-
⊕ ABN AMRO Bank NV	1.43	19.29	-	Financial Services

Total Holdings 252

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Schroders International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010
James Gautrey since 12-2014

Quantitative Screens

- ✔ Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 16.34 years.
- ✗ Style: The fund has landed in its primary style box — Large Blend — 11.43 % of the time over the past three years.
- ✔ Net Expense: The fund's expense ratio of 0.69 is 8% lower than the Foreign Large Blend category average.

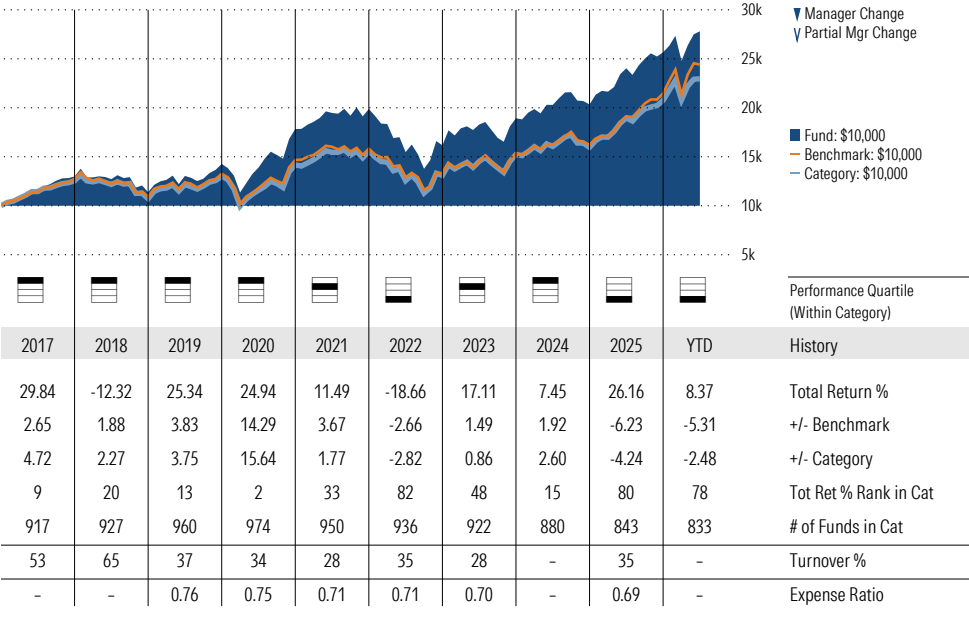
Morningstar Investment Management LLC Analysis

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

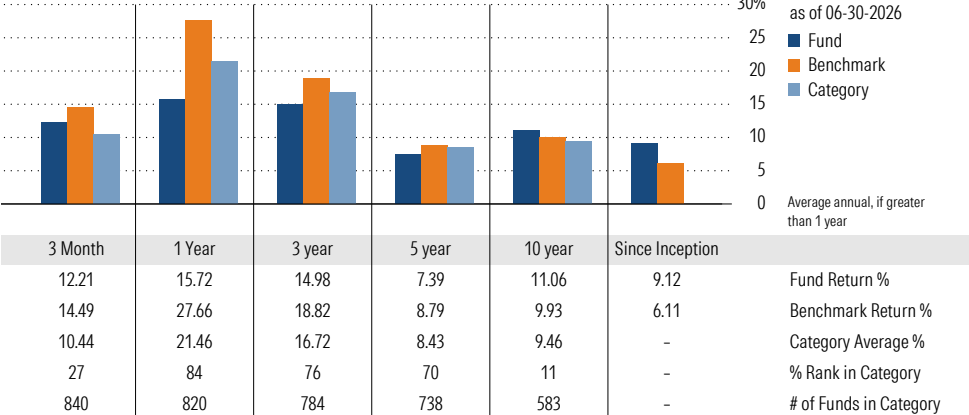
ESG Metrics

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

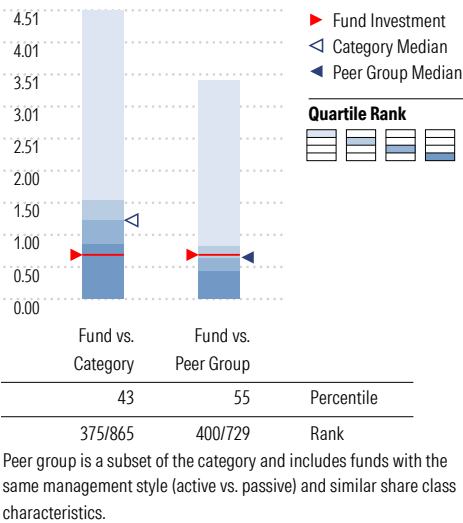
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.81	-	0.50
Beta	0.85	-	0.87
R-Squared	87.61	-	88.17
Standard Deviation	12.67	13.89	12.92
Sharpe Ratio	0.80	0.98	0.92
Tracking Error	4.90	-	4.65
Information Ratio	-0.78	-	-0.38
Up Capture Ratio	86.30	-	91.87
Down Capture Ratio	94.76	-	94.63

Portfolio Metrics

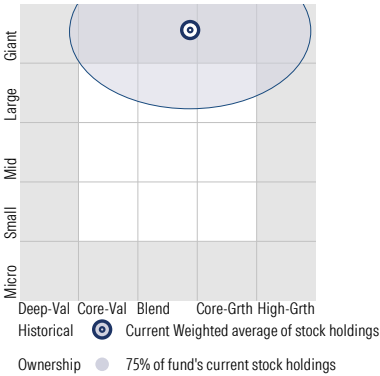
	Fund	Bmark	Cat
Price/Earnings Ratio	21.36	18.56	18.31
Price/Book Ratio	3.25	2.38	2.31
Geom Avg Mkt Cap \$B	142.31	89.99	87.75
ROE	22.50	20.63	18.98

Hartford Schroders International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

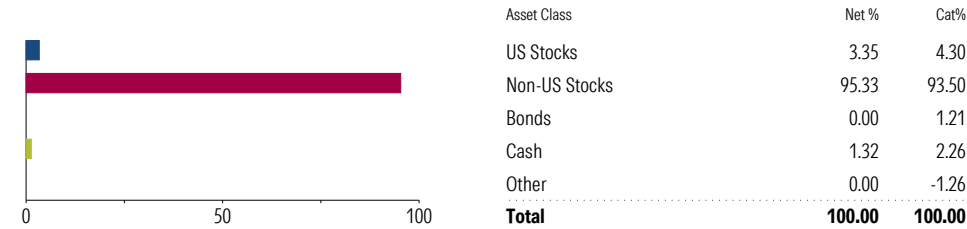
Style Analysis as of 06-30-2026
Morningstar Style Box™



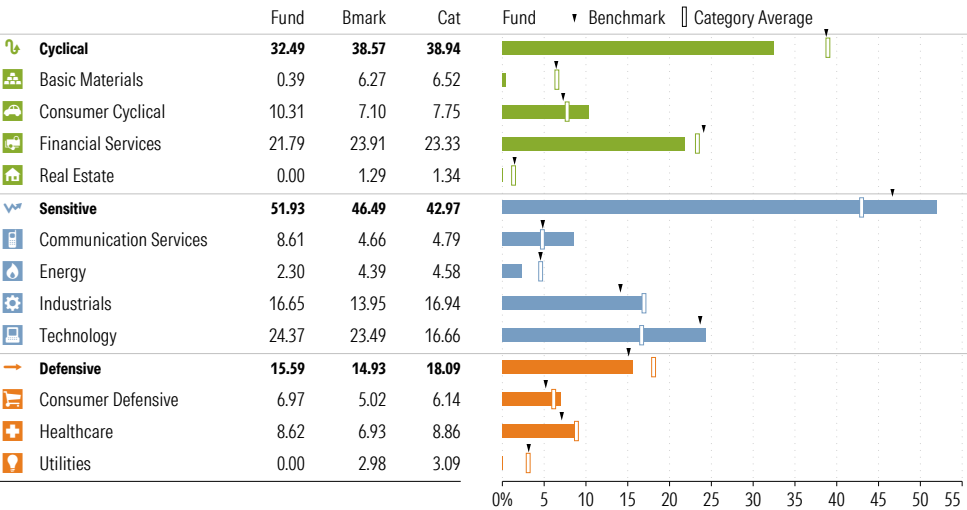
Style Breakdown



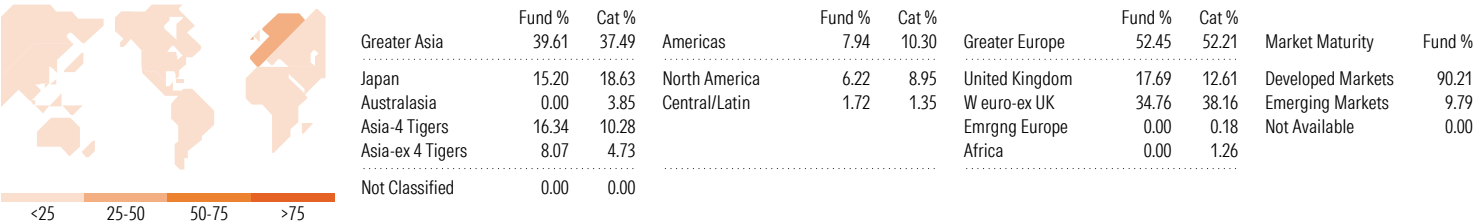
Asset Allocation as of 06-30-2026



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
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.80	7.80	-	Technology
⊖ ASML Holding NV	5.01	12.81	-	Technology
⊖ Samsung Electronics Co Ltd	3.85	16.66	-	Technology
⊖ Roche Holding AG	2.71	19.37	-	-
⊖ Compagnie Financiere Richemont SA	2.65	22.03	-	Consumer Cyclical
⊖ AstraZeneca PLC	2.55	24.57	-	Healthcare
⊖ The Toronto-Dominion Bank	2.42	26.99	-	Financial Services
⊖ HSBC Holdings PLC	2.38	29.37	-	Financial Services
⊖ Contemporary Amperex Technology Co Ltd Class A	2.33	31.70	-	Industrials
⊕ Chocoladefabriken Lindt & Spruengli AG Ordinary Shares - Non Voting	2.28	33.97	-	Consumer Defensive

Total Holdings 58

⊕ 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.

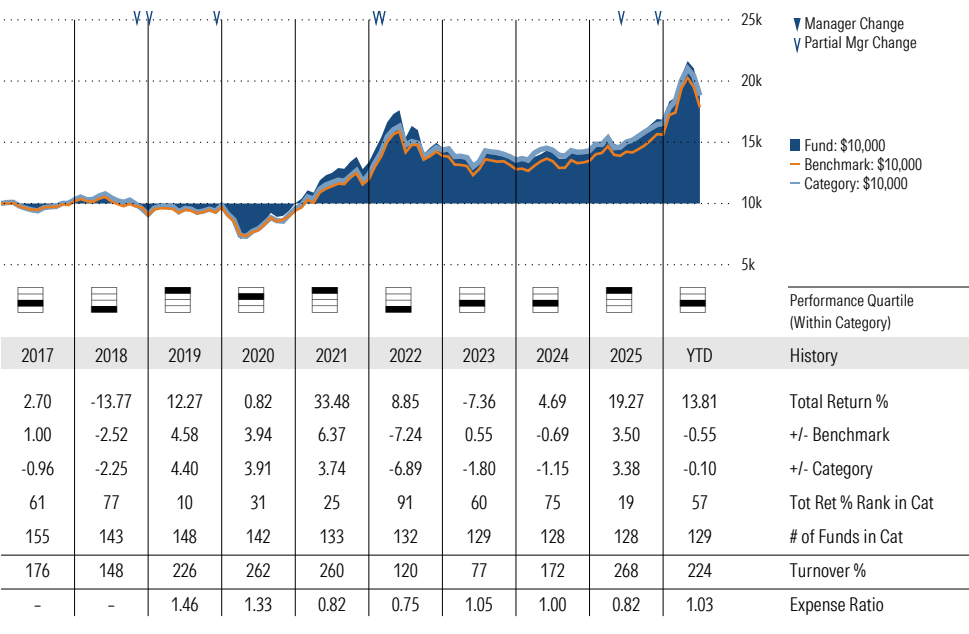
Morningstar Investment Management LLC Analysis

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

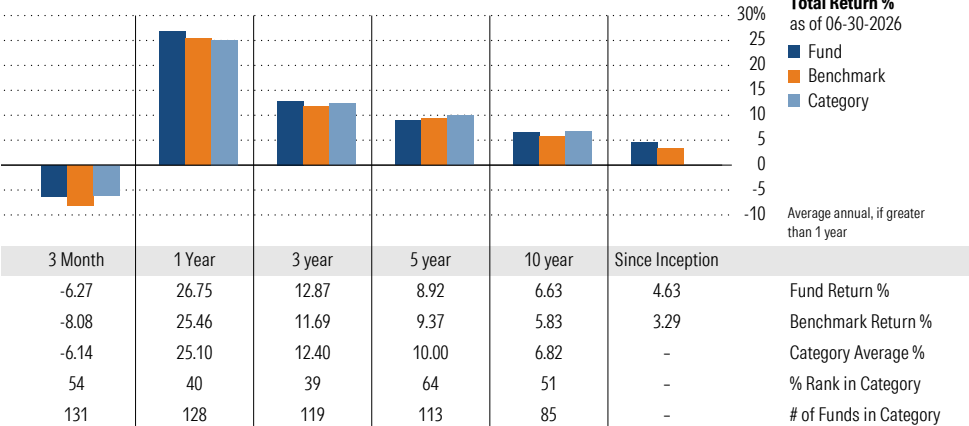
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

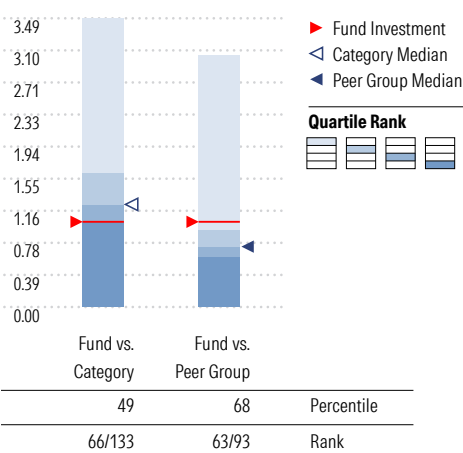
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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 Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ Performance: The fund has finished in the Multisector Bond category's top three quartiles in 9 of the 10 years it's been in existence.

✔ Management: The fund's management has been in place for 19.27 years.

Style Consistency is not calculated for Fixed Income funds.

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

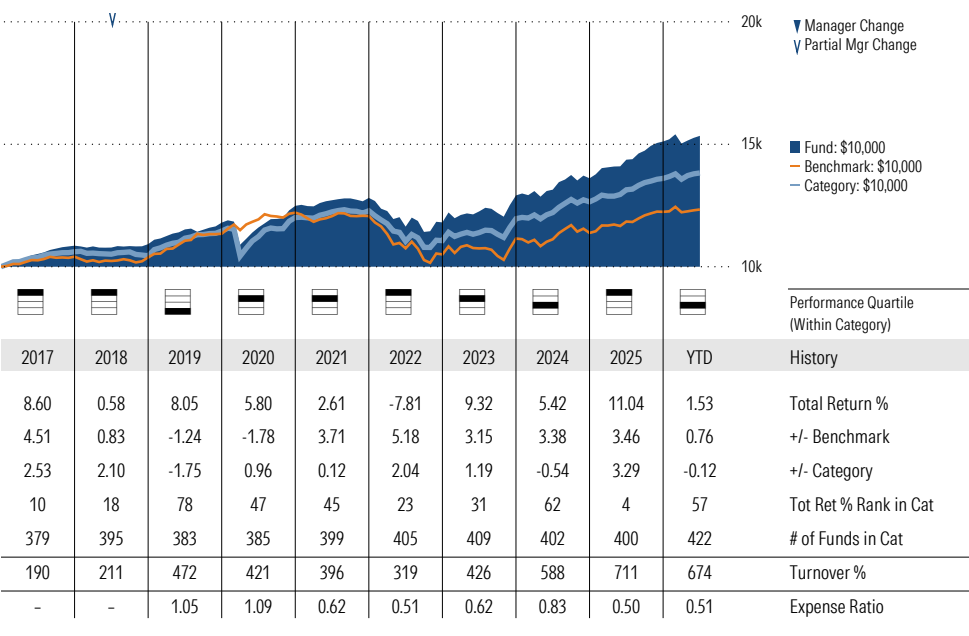
Morningstar Investment Management LLC Analysis

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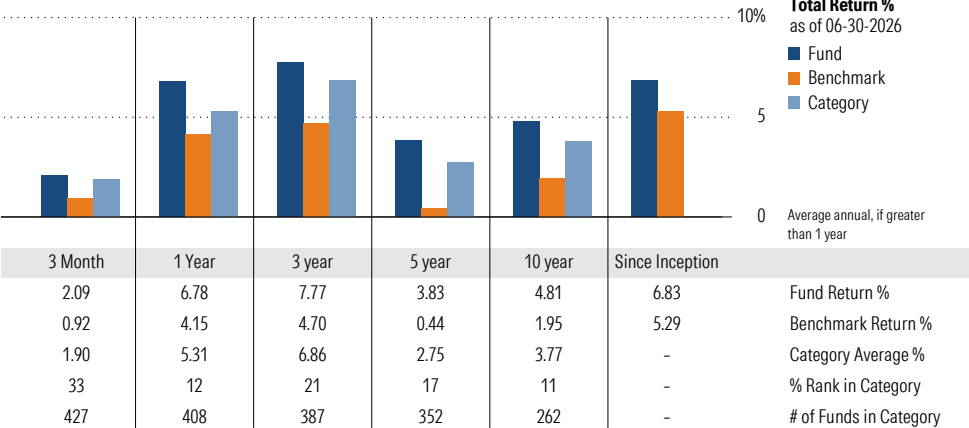
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026

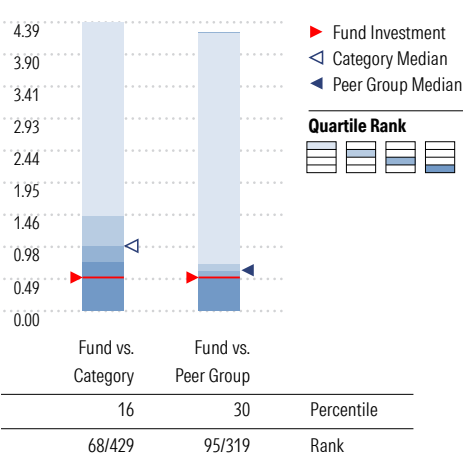
Growth of \$10,000



Trailing Performance



Net Expense



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.

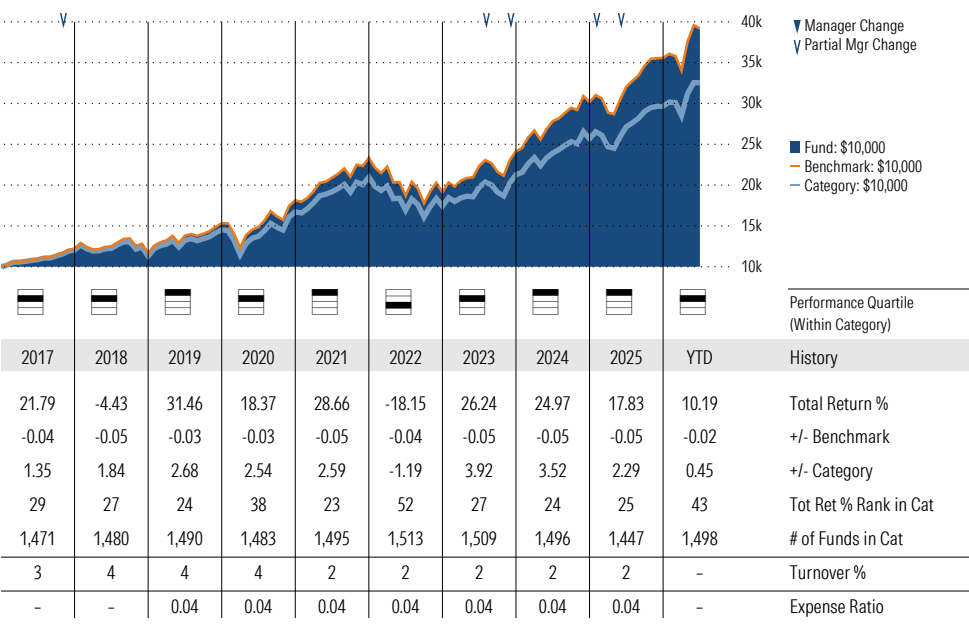
Morningstar Investment Management LLC Analysis

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

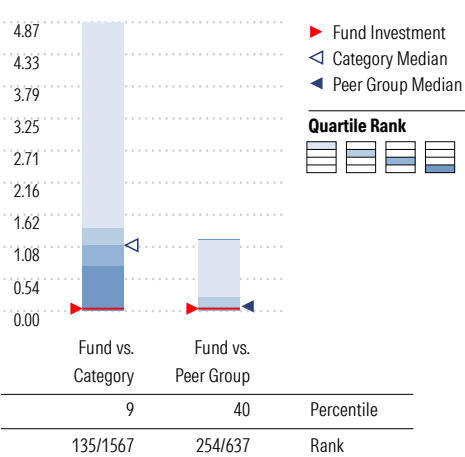
Growth of \$10,000



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

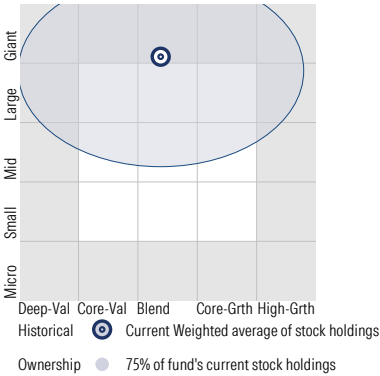
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

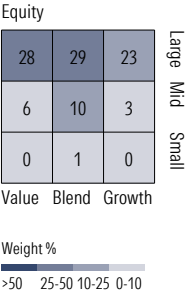
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

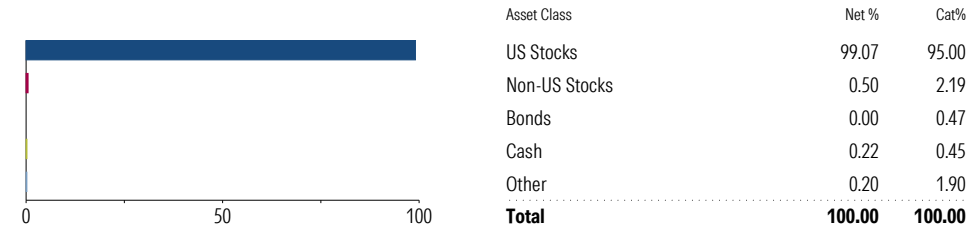
Morningstar Style Box™



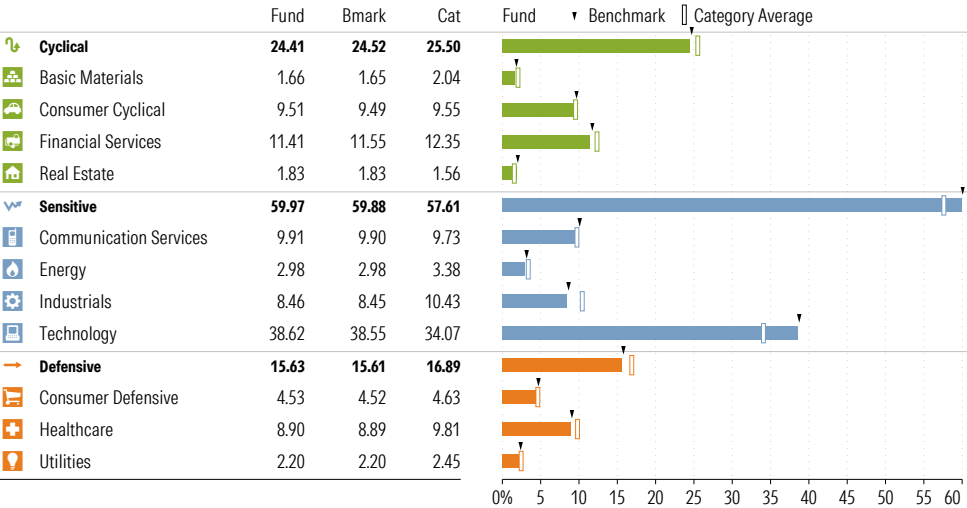
Style Breakdown



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 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.

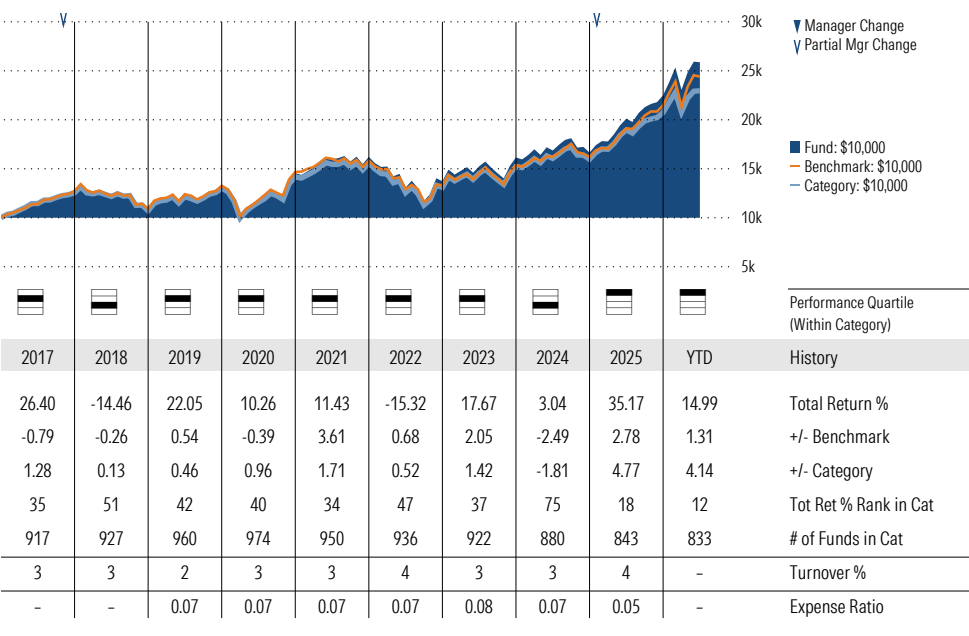
Morningstar Investment Management LLC Analysis

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

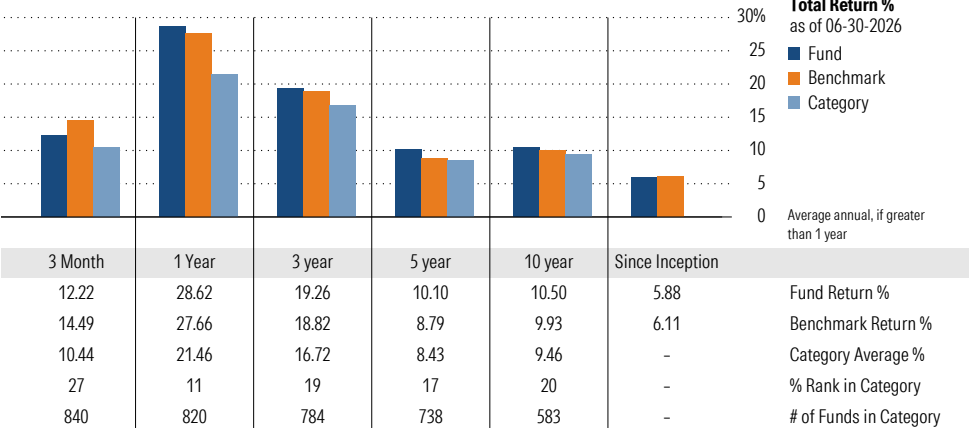
ESG Metrics

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

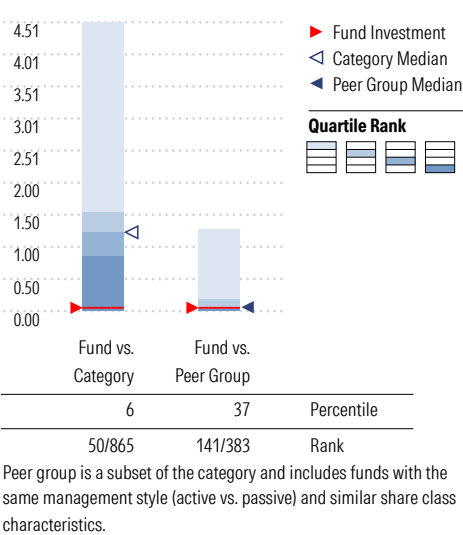
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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

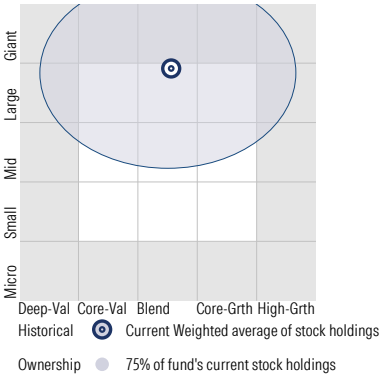
	Fund	Bmark	Cat
Price/Earnings Ratio	18.78	18.56	18.31
Price/Book Ratio	2.20	2.38	2.31
Geom Avg Mkt Cap \$B	57.19	89.99	87.75
ROE	18.94	20.63	18.98

Vanguard Developed Markets Index Admiral VTMGX

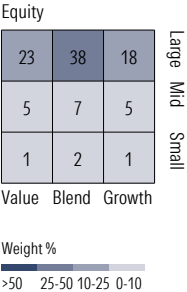
Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

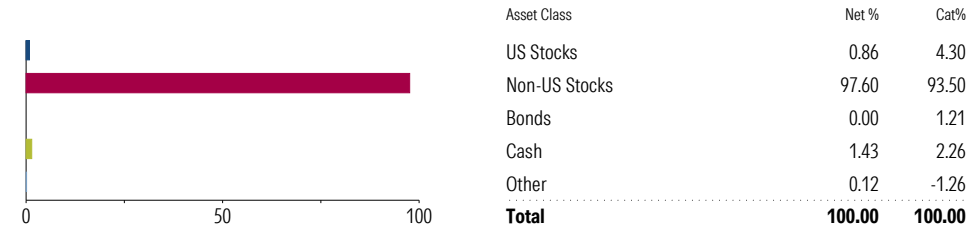
Style Analysis as of 06-30-2026
Morningstar Style Box™



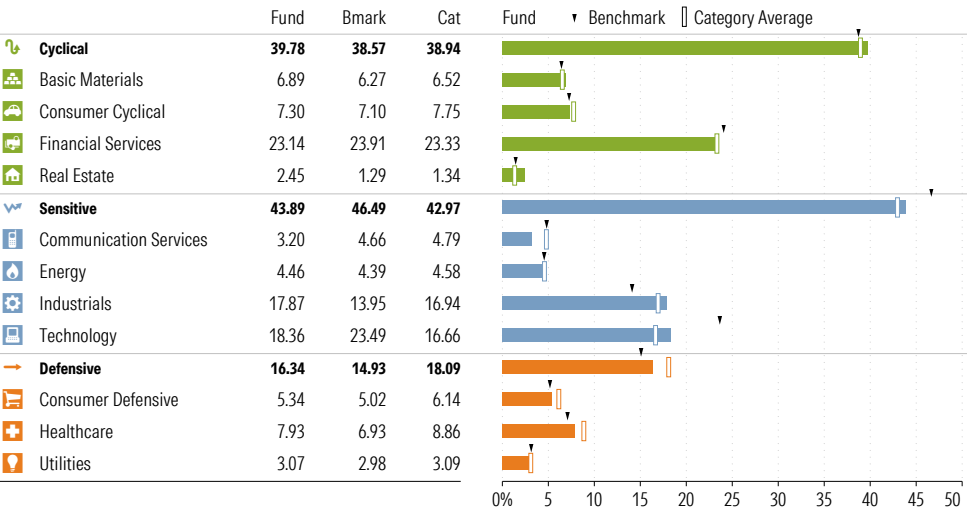
Style Breakdown



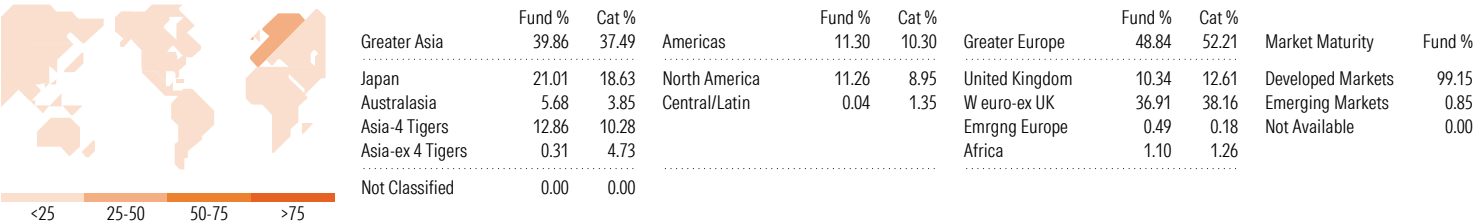
Asset Allocation as of 06-30-2026



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 High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Elizabeth Shortsleeve since 08-2022
Michael Chang since 08-2022

Quantitative Screens

- Performance: The fund has finished in the High Yield 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 3.84 years.

Style Consistency is not calculated for Fixed Income funds.

- Net Expense: The fund's expense ratio of 0.12 is 85.54% lower than the High Yield Bond category average.

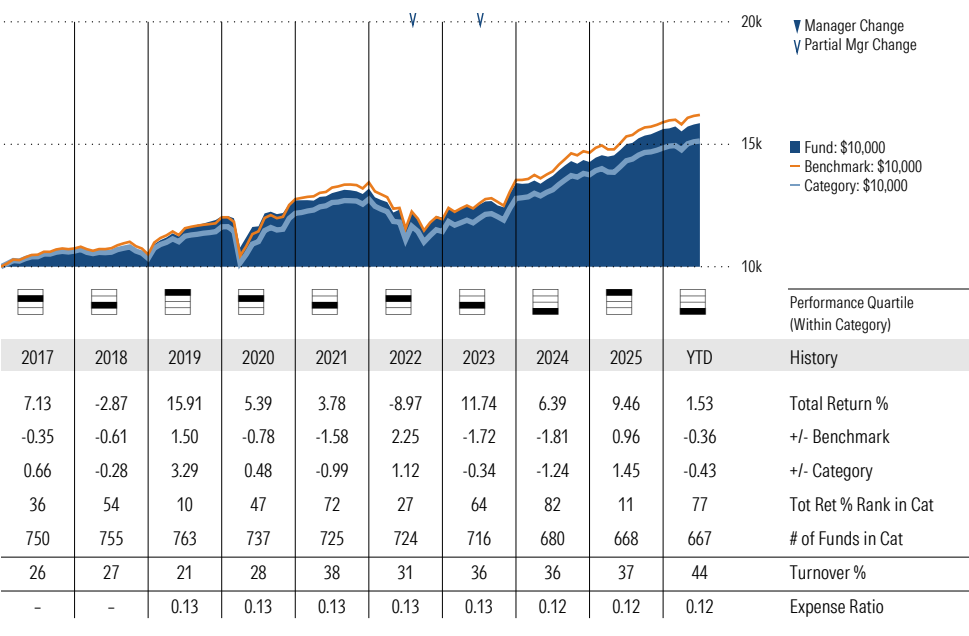
Morningstar Investment Management LLC Analysis

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.

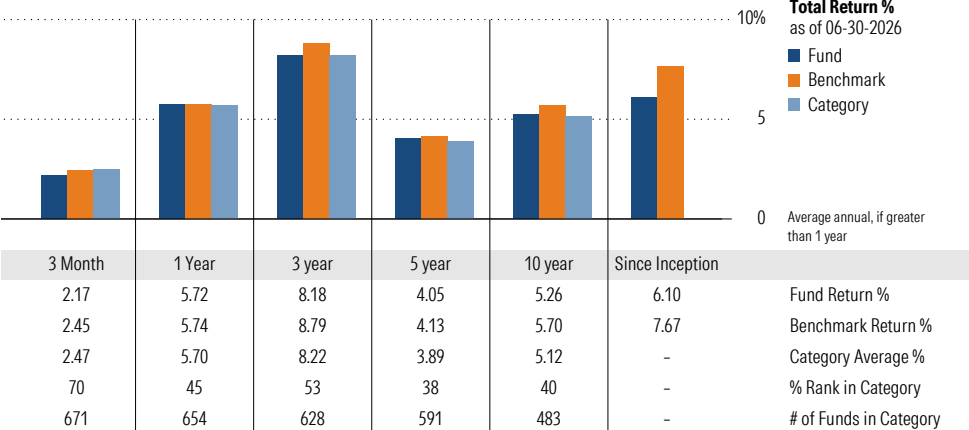
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	04-30-2026

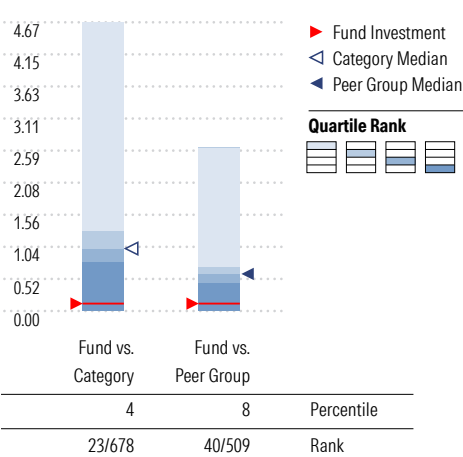
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.21	-	0.21
Beta	0.91	-	0.91
R-Squared	95.94	-	92.60
Standard Deviation	3.99	4.31	4.08
Sharpe Ratio	0.83	0.91	0.83
Tracking Error	0.90	-	1.19
Information Ratio	-0.68	-	-0.58
Up Capture Ratio	92.71	-	93.19
Down Capture Ratio	90.53	-	92.30

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	2.81	-	2.79
Avg Eff Maturity	3.50	-	4.71

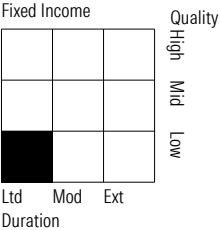
Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

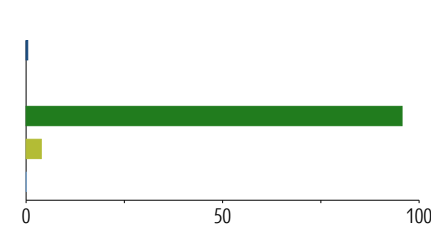
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



Asset Class	Net %	Cat%
US Stocks	0.42	0.46
Non-US Stocks	0.00	0.03
Bonds	95.66	95.39
Cash	3.86	1.99
Other	0.05	2.12
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	5.59	-	1.39
AA	3.52	-	0.46
A	0.00	-	0.13
BBB	3.17	-	5.98
BB	52.20	-	47.53
B	30.45	-	33.42
Below B	4.41	-	9.40
Not Rated	0.66	-	1.70

Sector Weighting as of 06-30-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	5.77	-	3.98			
Treasury	5.77	-	1.23			
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.00	-	0.02			
Other Government Related	0.00	-	2.73			
Corporate	89.83	-	88.06			
Corporate Bond	86.22	-	83.45			
Bank Loan	3.56	-	3.36			
Convertible	0.00	-	0.50			
Preferred	0.05	-	0.75			
Securitized	0.00	-	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	0.00	-	0.04			
Commercial MBS	0.00	-	0.09			
Asset-Backed	0.00	-	0.72			
Covered Bond	0.00	-	0.00			
Municipal	0.00	-	0.04			
Cash & Equivalents	4.23	-	4.89			
Other	0.17	-	2.08			

Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Mktliq 12/31/2049	-	1.25	1.25	-
⊕ Jpm Triparty Treas Ficc	-	0.73	1.97	-
⊕ Nom Tsy Ficc	-	0.71	2.68	-
United States Treasury Notes	-	0.64	3.32	-
United States Treasury Notes	-	0.64	3.96	-
Ingram Micro Inc.	-	0.61	4.57	-
⊕ 1261229 Bc Ltd.	-	0.51	5.08	-
⊕ Bk Amer Tsy Ficc	-	0.49	5.57	-
⊖ Rbc Triparty Mtge	-	0.48	6.05	-
United States Treasury Notes	-	0.46	6.52	-

Total Holdings 1033

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Mid Cap Growth Index Adm VMGMX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap 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 — Mid-Cap Growth — 100 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.07 is 93% lower than the Mid-Cap Growth category average.

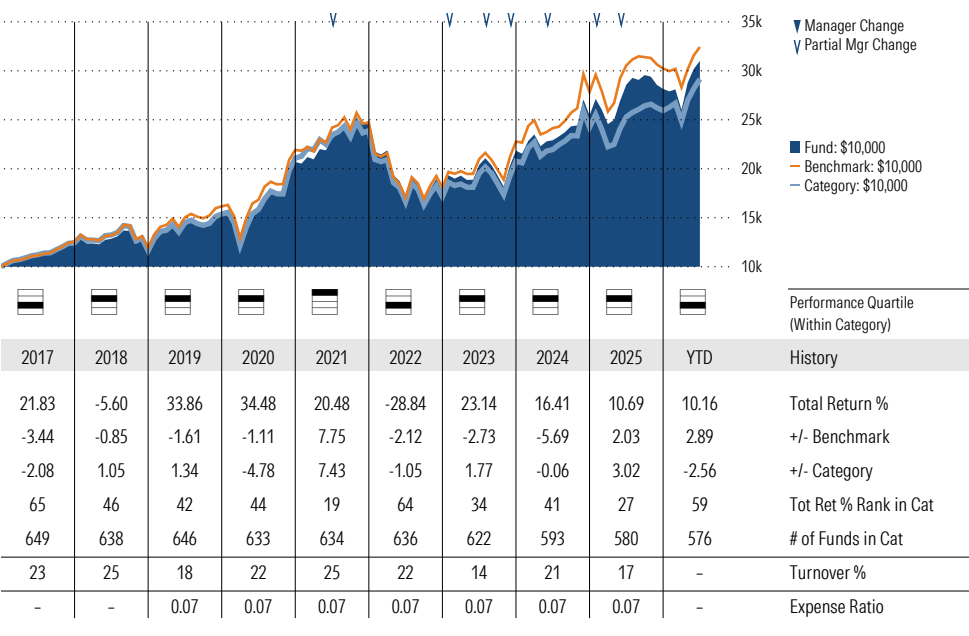
Morningstar Investment Management LLC Analysis

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	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

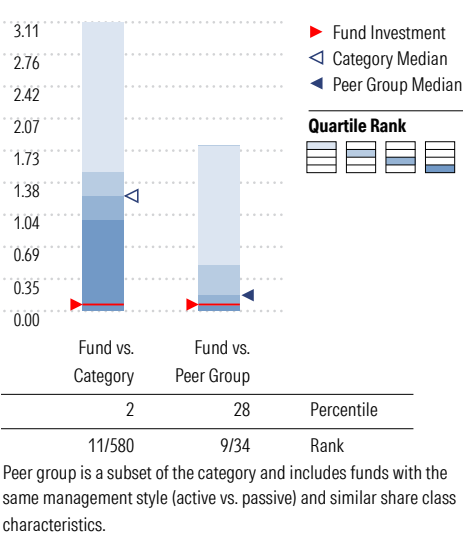
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.30	-	-0.82
Beta	0.94	-	0.94
R-Squared	93.70	-	84.64
Standard Deviation	17.34	17.79	18.47
Sharpe Ratio	0.62	0.64	0.50
Tracking Error	4.47	-	7.31
Information Ratio	-0.14	-	-0.42
Up Capture Ratio	96.16	-	91.89
Down Capture Ratio	96.21	-	96.47

Portfolio Metrics

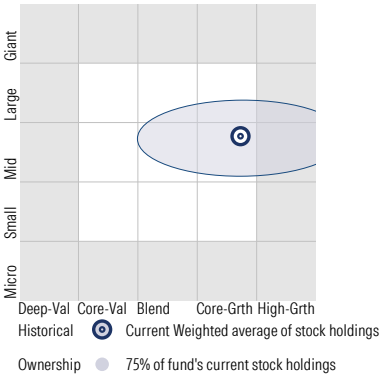
	Fund	Bmark	Cat
Price/Earnings Ratio	35.84	34.70	32.11
Price/Book Ratio	7.23	12.07	6.57
Geom Avg Mkt Cap \$B	56.22	34.75	33.62
ROE	26.32	24.61	22.51

Vanguard MStar Mid Cap Growth Index Adm VMGMX

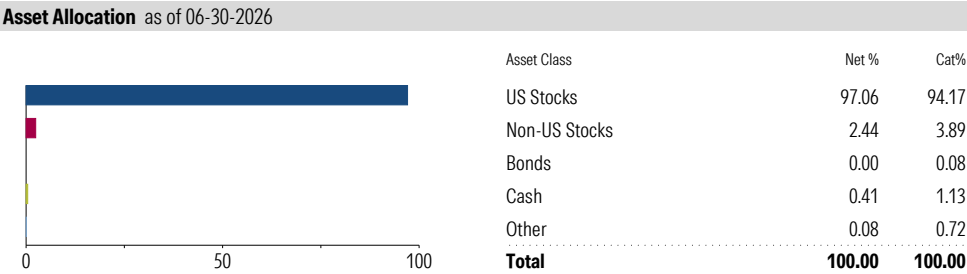
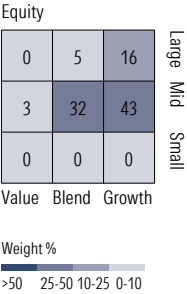
Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

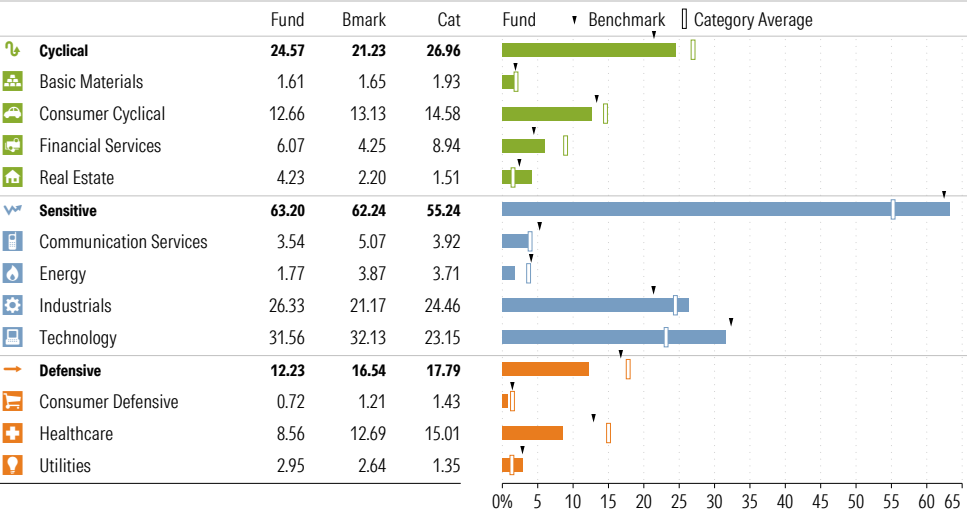
Style Analysis as of 06-30-2026
Morningstar Style Box™



Style Breakdown



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vertiv Holdings Co Class A	2.82	2.82	-	Industrials
⊕ Western Digital Corp	2.41	5.23	-	Technology
⊖ Seagate Technology Holdings PLC	2.37	7.60	-	Technology
⊕ Quanta Services Inc	2.37	9.97	-	Industrials
⊕ Howmet Aerospace Inc	2.36	12.33	-	Industrials
⊕ Datadog Inc Class A	1.89	14.22	-	Technology
⊕ Bloom Energy Corp Class A	1.79	16.01	-	Industrials
⊕ Constellation Energy Corp	1.77	17.78	-	Utilities
⊕ Robinhood Markets Inc Class A	1.74	19.52	-	Financial Services
⊕ Cloudflare Inc	1.72	21.23	-	Technology
⊕ Coherent Corp	1.69	22.93	-	Technology
⊕ Royal Caribbean Group	1.68	24.61	-	Consumer Cyclical
⊕ Teradyne Inc	1.66	26.27	-	Technology
⊖ TransDigm Group Inc	1.63	27.90	-	Industrials
⊕ Comfort Systems USA Inc	1.53	29.43	-	Industrials

Total Holdings 126

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Mid Cap Value Index Adm VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✗ Management: The fund's management team has been in place for less than three years.
- ✓ Style: The fund has landed in its primary style box — Mid-Cap Value — 100 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.07 is 92.22% lower than the Mid-Cap Value category average.

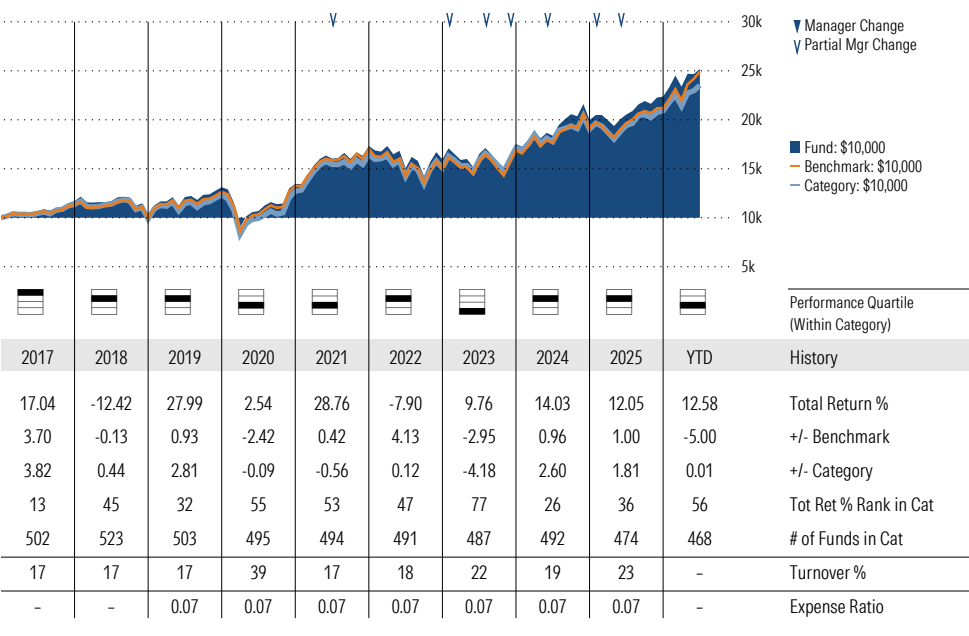
Morningstar Investment Management LLC Analysis

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

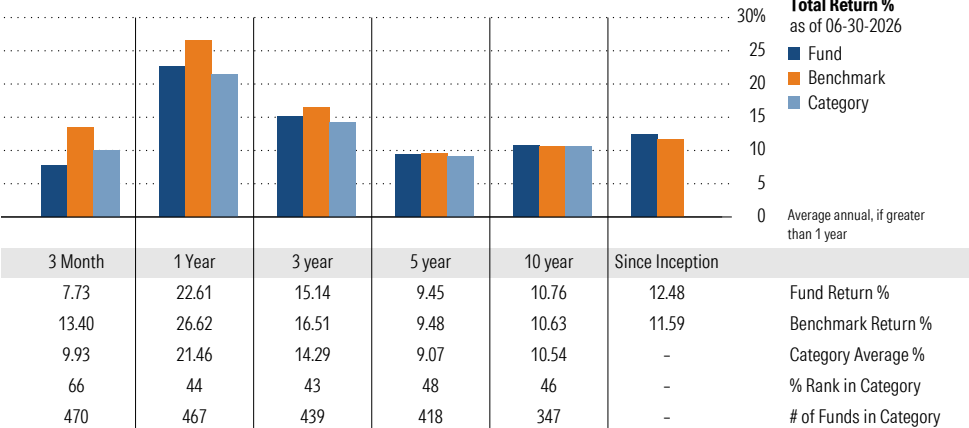
ESG Metrics

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

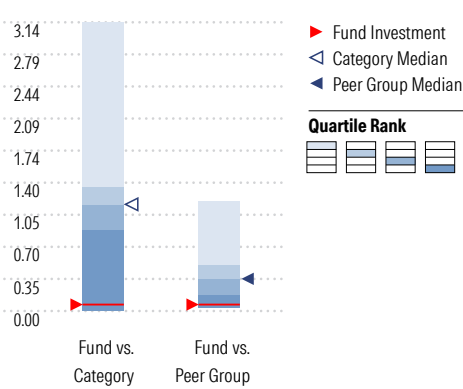
Growth of \$10,000



Trailing Performance



Net Expense



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	0.44	-	-0.80
Beta	0.89	-	0.93
R-Squared	96.19	-	88.95
Standard Deviation	13.40	14.79	14.63
Sharpe Ratio	0.78	0.80	0.67
Tracking Error	3.09	-	4.95
Information Ratio	-0.44	-	-0.49
Up Capture Ratio	90.32	-	91.82
Down Capture Ratio	88.89	-	96.25

Portfolio Metrics

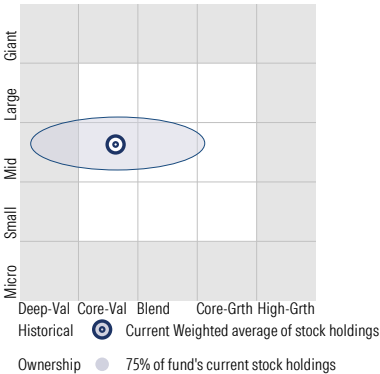
	Fund	Bmark	Cat
Price/Earnings Ratio	18.85	19.85	19.20
Price/Book Ratio	2.44	2.41	2.15
Geom Avg Mkt Cap \$B	44.65	22.73	24.40
ROE	17.65	14.25	15.59

Vanguard MStar Mid Cap Value Index Adm VMVAX

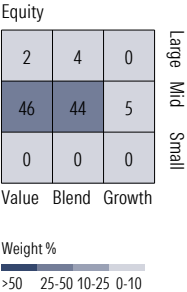
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

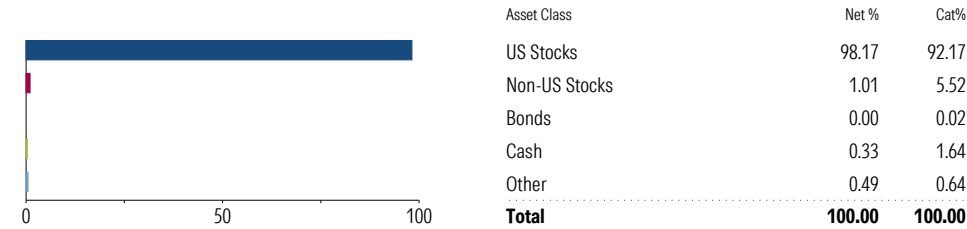
Style Analysis as of 06-30-2026
Morningstar Style Box™



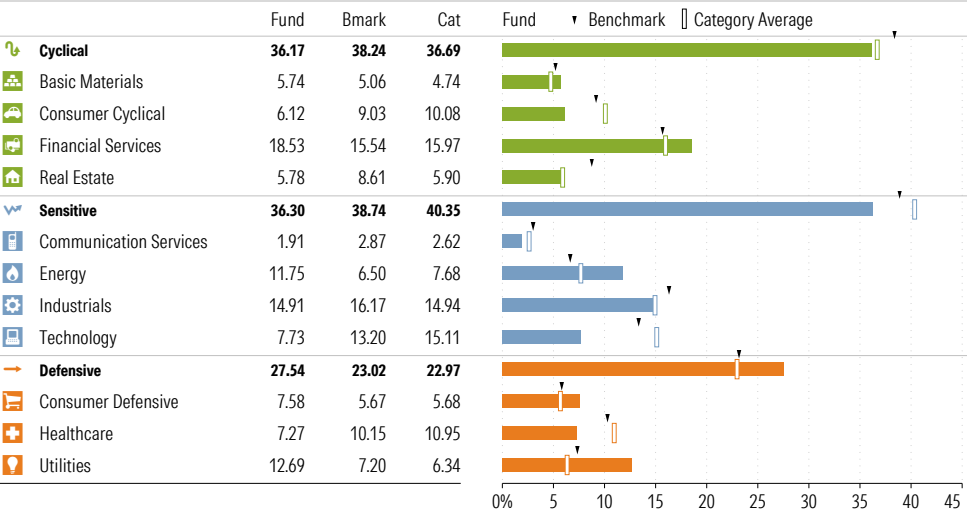
Style Breakdown



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
⊖ Cummins Inc	1.69	1.69	-	Industrials
⊖ Valero Energy Corp	1.33	3.02	-	Energy
⊖ Marathon Petroleum Corp	1.28	4.31	-	Energy
⊖ CRH PLC	1.23	5.54	-	Basic Materials
⊖ United Rentals Inc	1.22	6.76	-	Industrials
⊖ SLB Ltd	1.20	7.96	-	Energy
⊖ General Motors Co	1.20	9.15	-	Consumer Cyclical
⊕ Simon Property Group Inc	1.19	10.34	-	Real Estate
⊖ Phillips 66	1.17	11.50	-	Energy
⊖ Warner Bros. Discovery Inc Ordinary Shares - Class A	1.09	12.60	-	Communication Svc
⊖ PACCAR Inc	1.09	13.68	-	Industrials
⊕ Digital Realty Trust Inc	1.09	14.77	-	Real Estate
⊖ Allstate Corp	1.05	15.82	-	Financial Services
⊕ Semptra	1.04	16.87	-	Utilities
⊖ Dominion Energy Inc	1.03	17.90	-	Utilities

Total Holdings 181

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Small Cap Growth Idx Adm VSGAX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small 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 — Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.58% lower than the Small Growth category average.

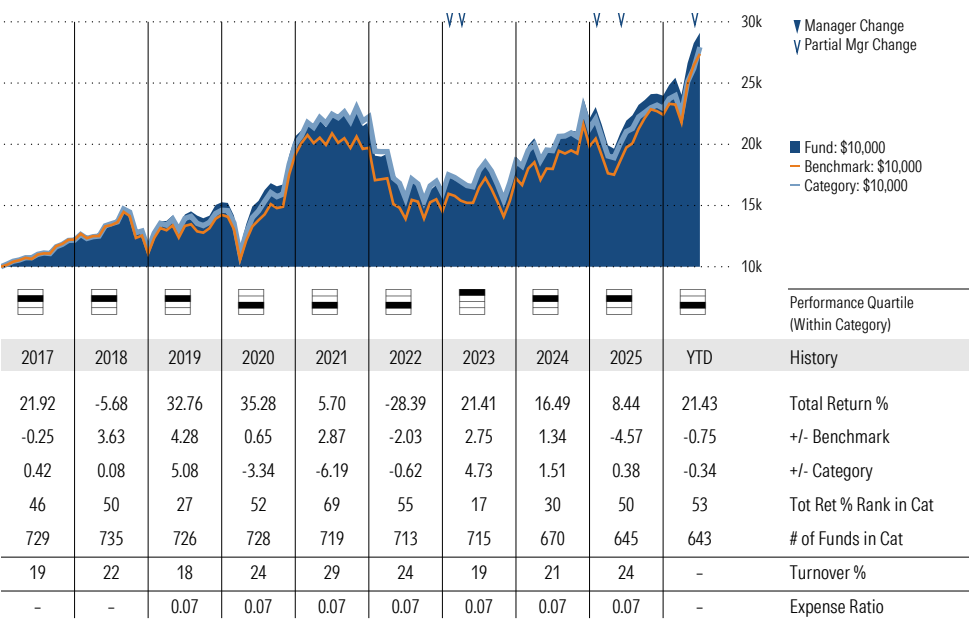
Morningstar Investment Management LLC Analysis

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

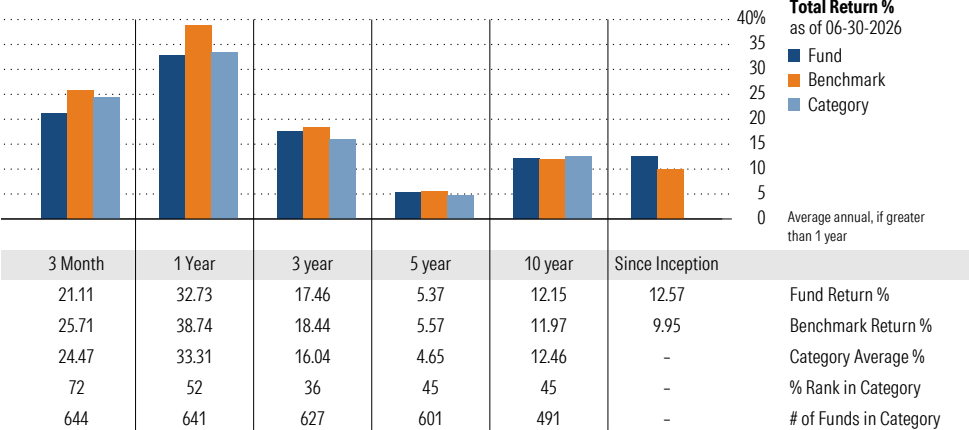
ESG Metrics

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

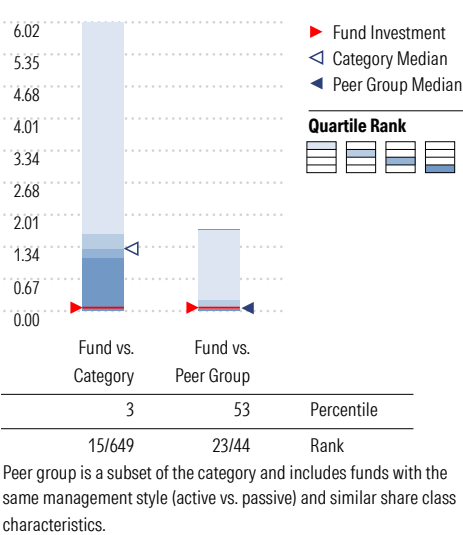
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.04	-	0.34
Beta	0.88	-	0.87
R-Squared	95.74	-	87.19
Standard Deviation	19.18	21.29	20.00
Sharpe Ratio	0.69	0.68	0.61
Tracking Error	4.70	-	7.68
Information Ratio	-0.21	-	-0.17
Up Capture Ratio	88.35	-	85.93
Down Capture Ratio	84.02	-	84.44

Portfolio Metrics

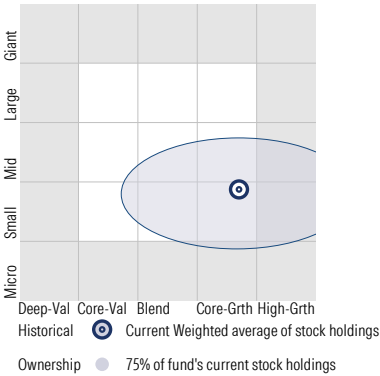
	Fund	Bmark	Cat
Price/Earnings Ratio	32.28	26.08	30.74
Price/Book Ratio	5.09	4.82	4.34
Geom Avg Mkt Cap \$B	11.97	3.84	9.77
ROE	11.90	5.19	13.77

Vanguard MStar Small Cap Growth Idx Adm VSGAX

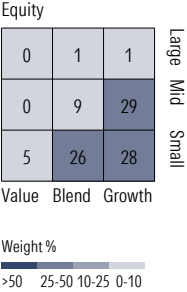
Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

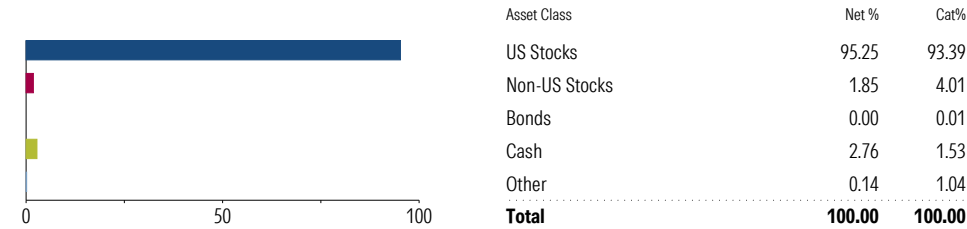
Style Analysis as of 06-30-2026
Morningstar Style Box™



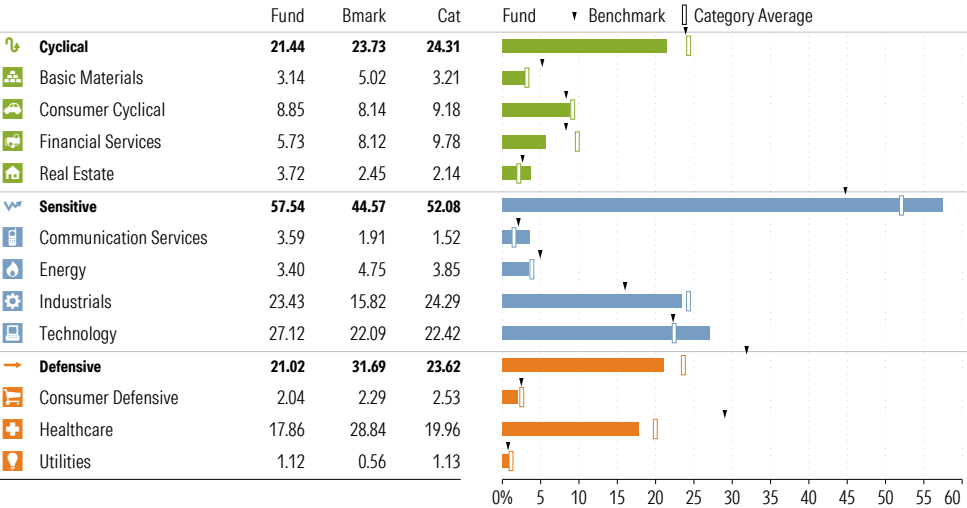
Style Breakdown



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
⊕ Slcmt1142	2.60	2.60	-	-
⊕ Credo Technology Group Holding Ltd	1.24	3.84	-	Technology
⊕ Revolution Medicines Inc Ordinary Shares	1.04	4.87	-	Healthcare
⊖ Astera Labs Inc	1.02	5.89	-	Technology
⊕ Natera Inc	1.01	6.90	-	Healthcare
⊕ Twilio Inc Class A	0.86	7.76	-	Technology
⊕ Casey's General Stores Inc	0.80	8.56	-	Consumer Cyclical
⊕ Carpenter Technology Corp	0.80	9.36	-	Industrials
⊕ Curtiss-Wright Corp	0.77	10.13	-	Industrials
⊕ FTAI Aviation Ltd	0.76	10.89	-	Industrials
⊕ Entegris Inc	0.75	11.64	-	Technology
⊕ nVent Electric PLC	0.75	12.39	-	Industrials
⊕ ATI Inc	0.74	13.12	-	Industrials
⊕ TechnipFMC PLC	0.72	13.85	-	Energy
⊕ MasTec Inc	0.72	14.57	-	Industrials

Total Holdings 549

⊕ 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.

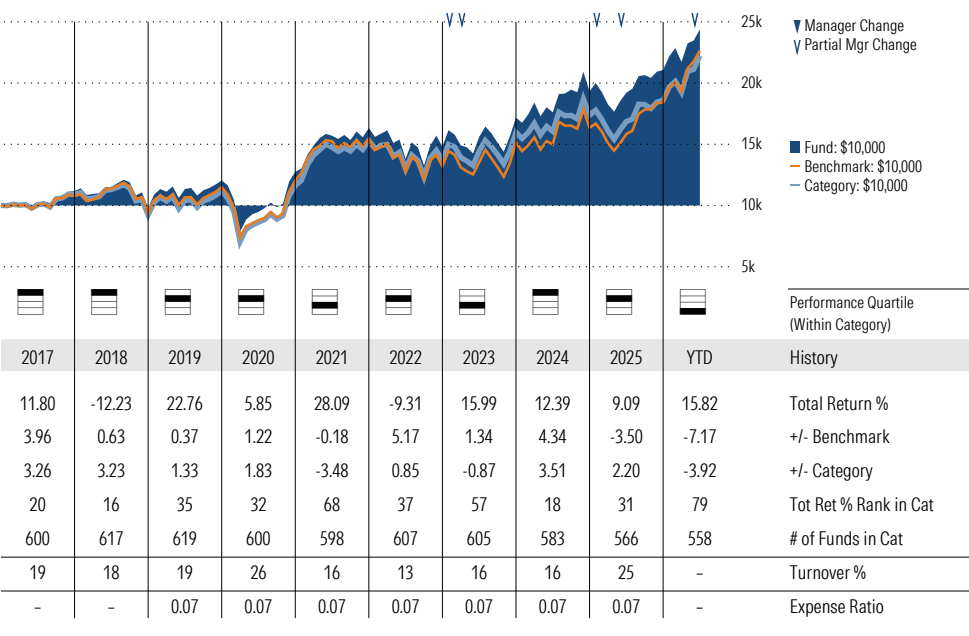
Morningstar Investment Management LLC Analysis

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.

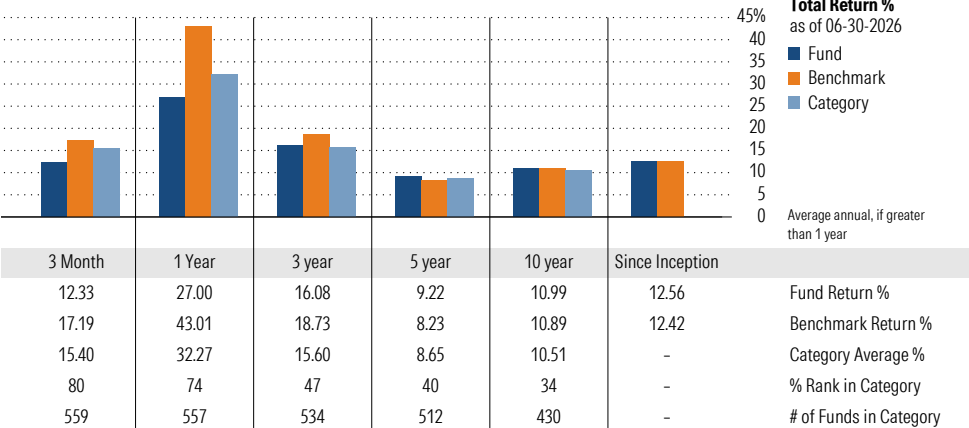
ESG Metrics

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

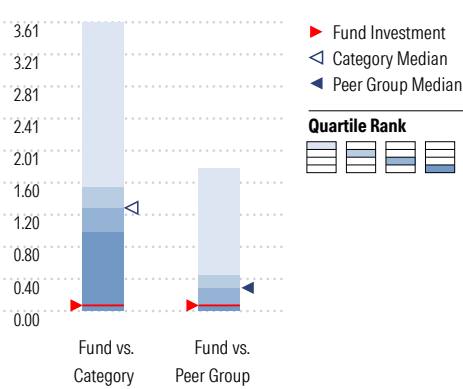
Growth of \$10,000



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

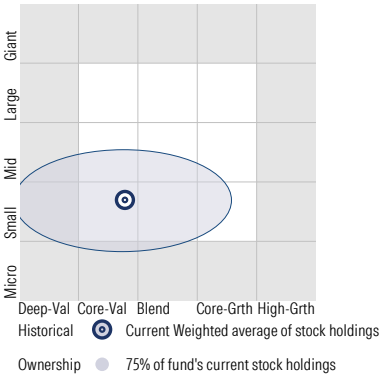
	Fund	Bmark	Cat
Price/Earnings Ratio	17.85	14.86	17.62
Price/Book Ratio	2.02	1.40	1.72
Geom Avg Mkt Cap \$B	9.33	2.59	5.95
ROE	12.34	2.92	9.60

Vanguard MStar Small Cap Value Indx Adm VSIAX

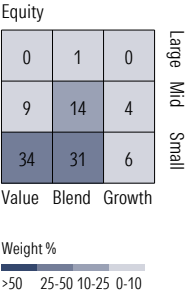
Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

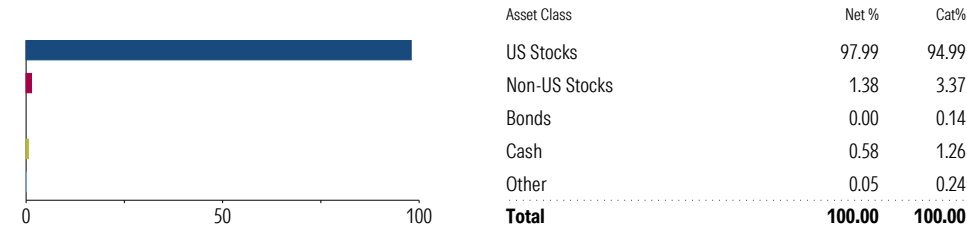
Style Analysis as of 06-30-2026
Morningstar Style Box™



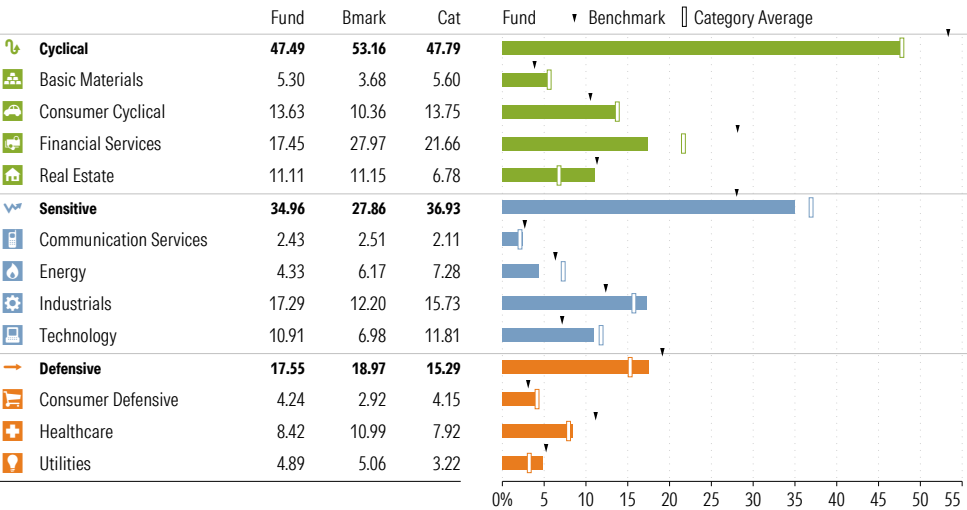
Style Breakdown



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 MStar Value Index Admiral VVIAX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value 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 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 — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 93.83% lower than the Large Value category average.

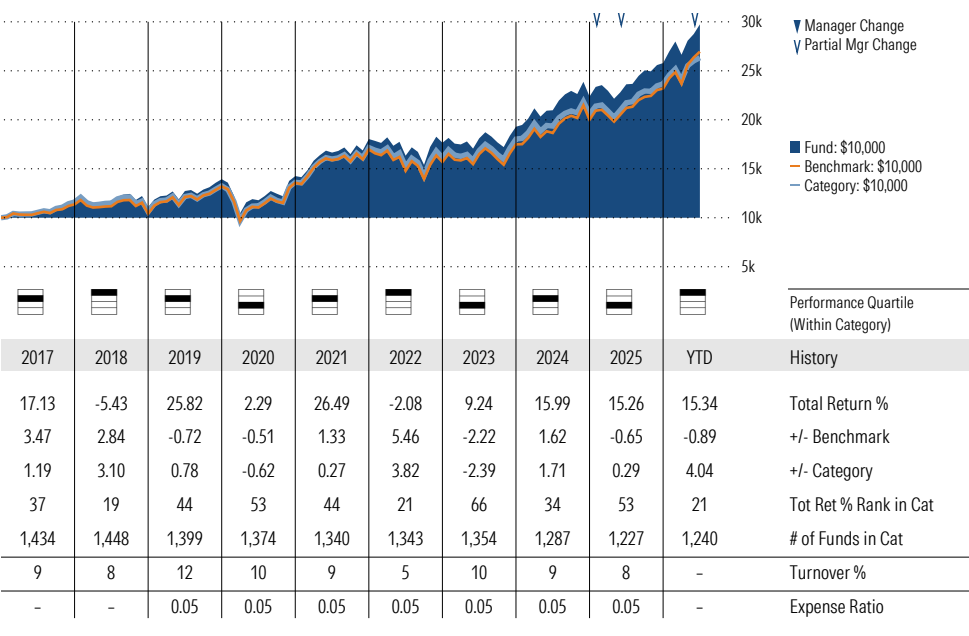
Morningstar Investment Management LLC Analysis

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

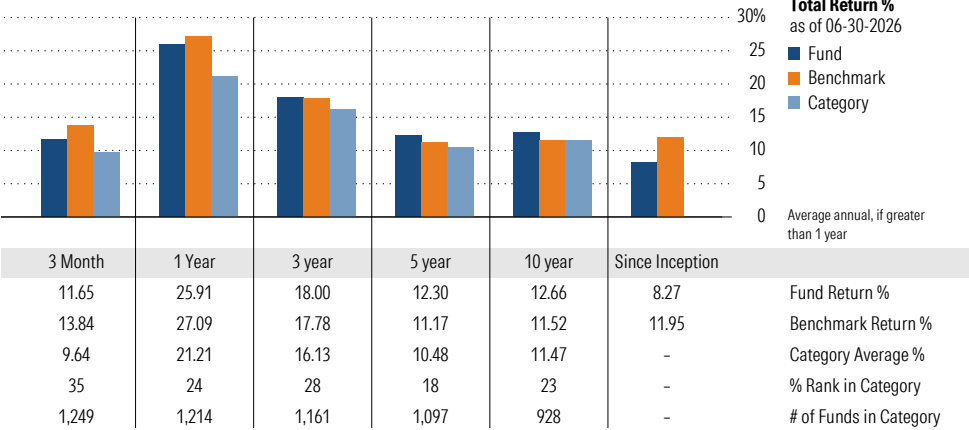
ESG Metrics

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

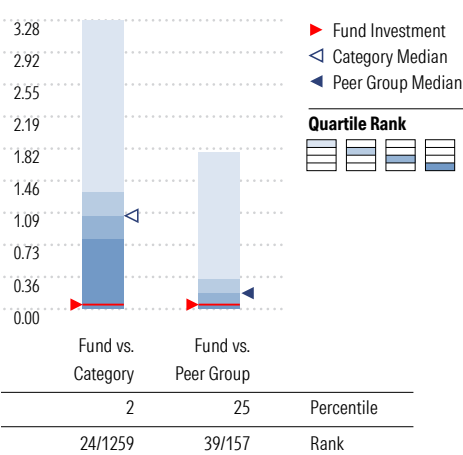
Growth of \$10,000



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	1.84	-	0.18
Beta	0.90	-	0.90
R-Squared	96.31	-	88.68
Standard Deviation	11.56	12.64	12.07
Sharpe Ratio	1.09	0.99	0.91
Tracking Error	2.57	-	4.16
Information Ratio	0.09	-	-0.41
Up Capture Ratio	96.55	-	90.40
Down Capture Ratio	90.33	-	90.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.33	21.93	20.92
Price/Book Ratio	3.14	3.15	3.05
Geom Avg Mkt Cap \$B	173.38	175.59	190.85
ROE	24.58	22.36	23.76

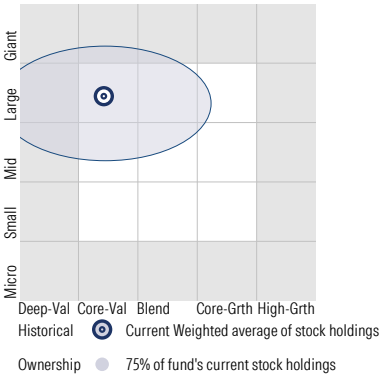
Vanguard MStar Value Index Admiral VVIAX

Morningstar Category
Large Value

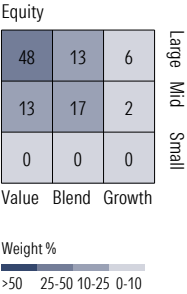
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2026

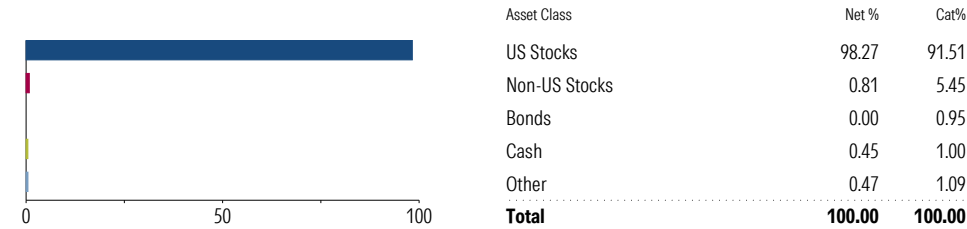
Morningstar Style Box™



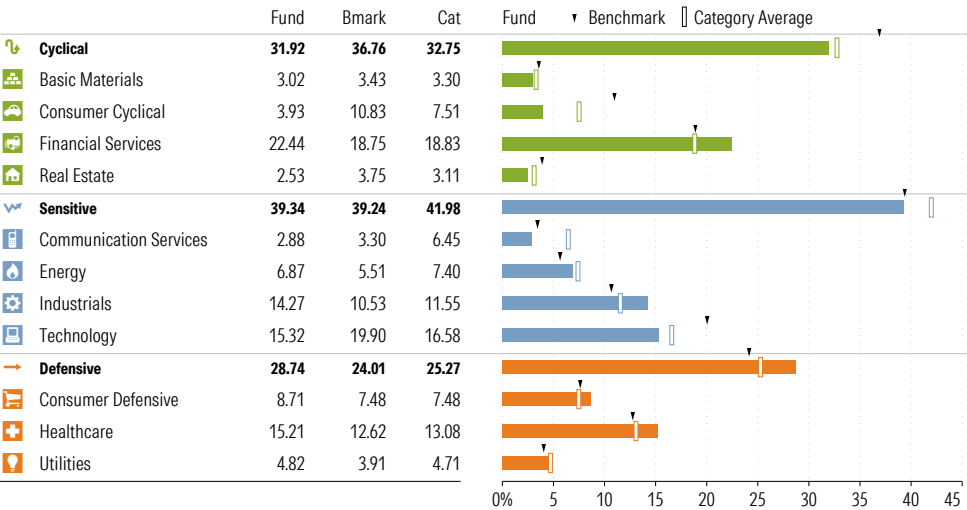
Style Breakdown



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
⊕ Micron Technology Inc	4.85	4.85	-	Technology
⊕ JPMorgan Chase & Co	3.04	7.89	-	Financial Services
⊕ Berkshire Hathaway Inc Class B	2.93	10.83	-	Financial Services
⊕ Johnson & Johnson	2.28	13.10	-	Healthcare
⊕ ExxonMobil Holdings Corp	2.11	15.22	-	Energy
⊕ Walmart Inc	1.85	17.07	-	Consumer Defensive
⊕ Caterpillar Inc	1.83	18.89	-	Industrials
⊕ AbbVie Inc	1.66	20.55	-	Healthcare
⊕ Cisco Systems Inc	1.55	22.10	-	Technology
⊕ UnitedHealth Group Inc	1.41	23.51	-	Healthcare
⊕ Bank of America Corp	1.36	24.86	-	Financial Services
⊕ The Home Depot Inc	1.31	26.17	-	Consumer Cyclical
⊕ Procter & Gamble Co	1.27	27.45	-	Consumer Defensive
⊕ Merck & Co Inc	1.18	28.63	-	Healthcare
⊕ Chevron Corp	1.17	29.80	-	Energy

Total Holdings 326

⊕ Increase ⊖ Decrease ✨ New to Portfolio