

American Funds Intl Gr and Inc R-6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

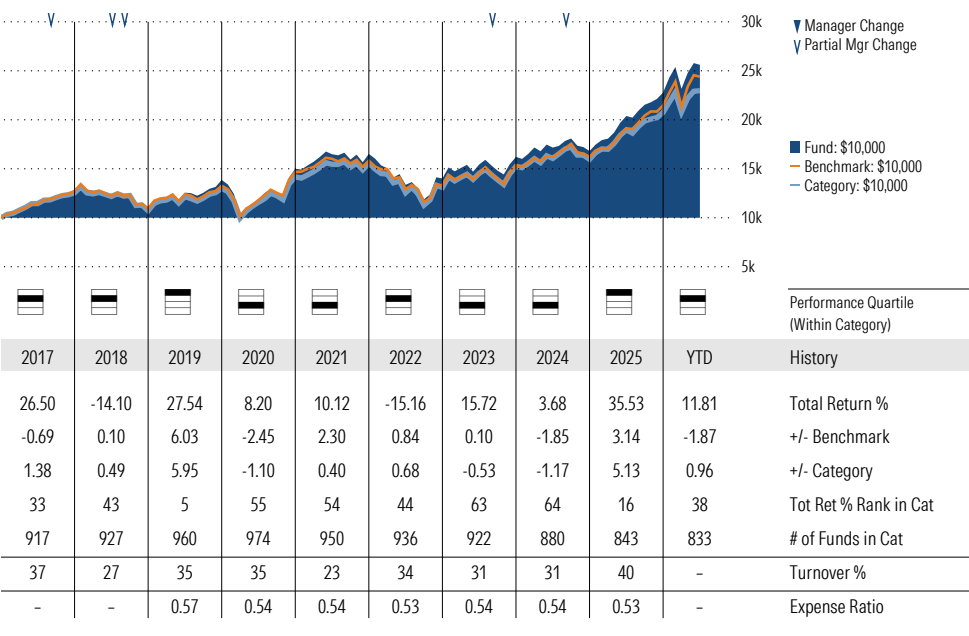
Morningstar Investment Management LLC Analysis

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

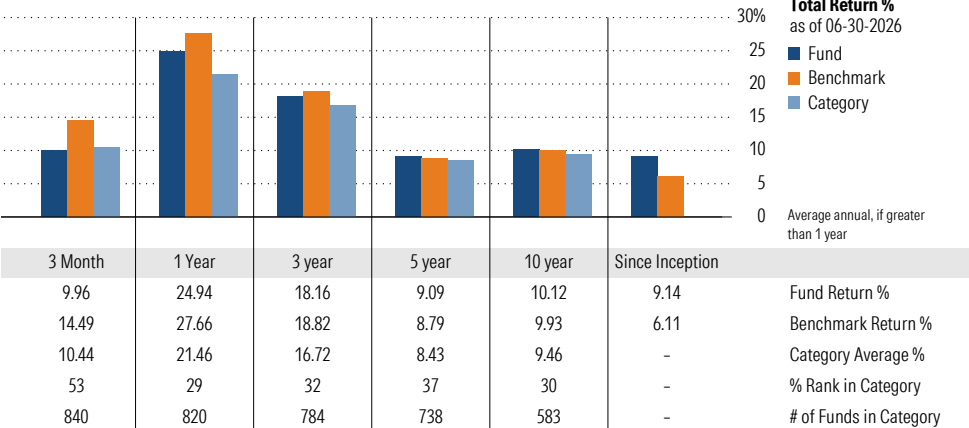
ESG Metrics

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

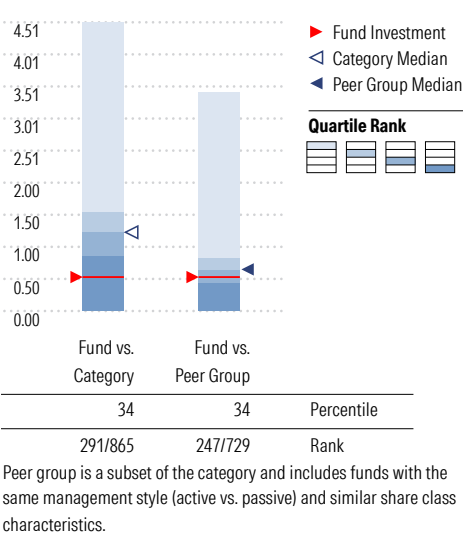
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

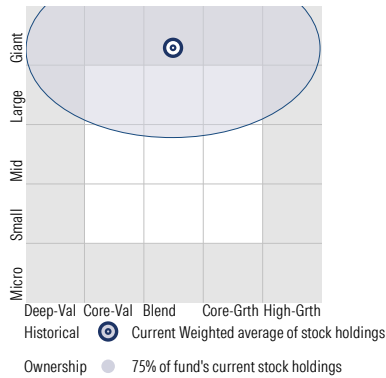
American Funds Intl Gr and Inc R-6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

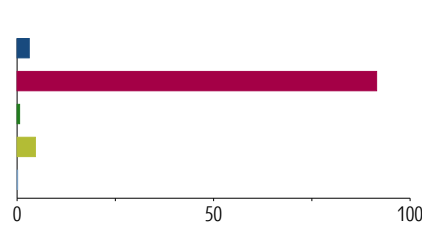


Style Breakdown

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

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

Asset Allocation as of 06-30-2026

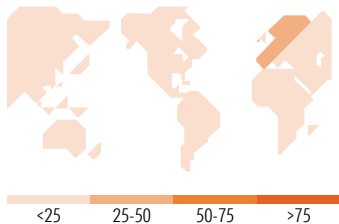


Asset Class	Net %	Cat%
US Stocks	3.09	4.30
Non-US Stocks	91.48	93.50
Bonds	0.64	1.21
Cash	4.65	2.26
Other	0.14	-1.26
Total	100.00	100.00

Sector Weighting as of 06-30-2026

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

World Regions % Equity 06-30-2026



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

Top 10 Holdings as of 06-30-2026

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

Total Holdings 308

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 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.

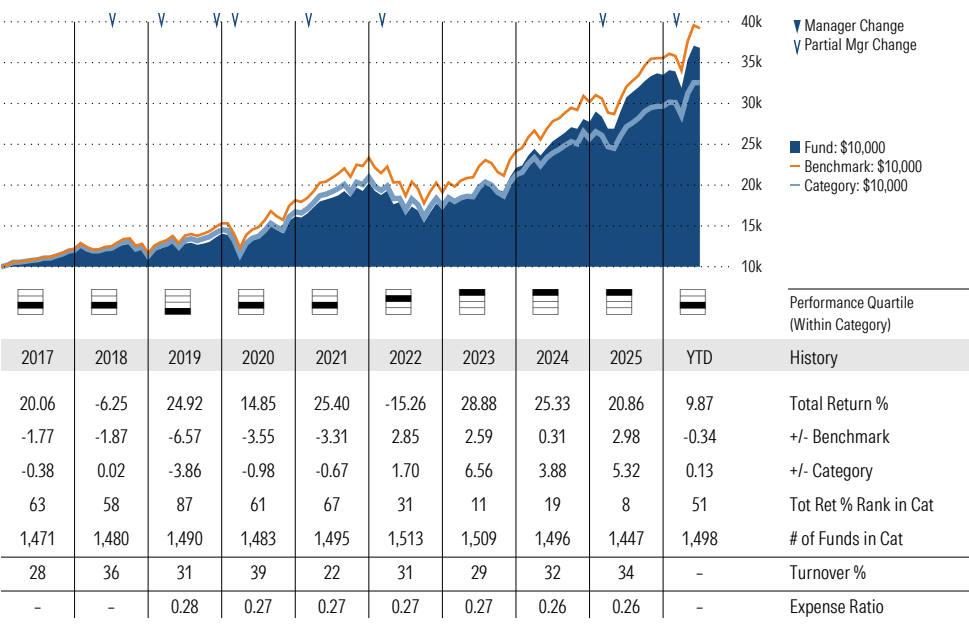
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

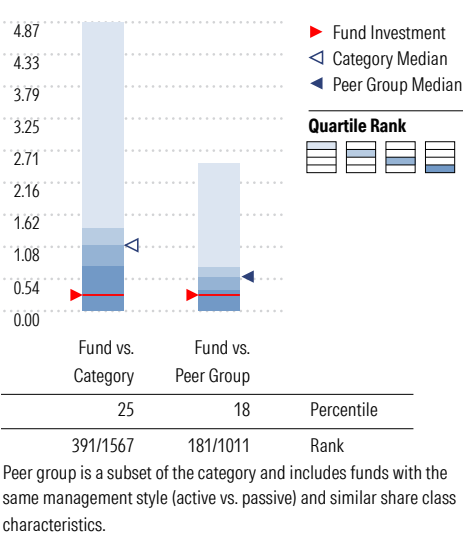
Growth of \$10,000



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

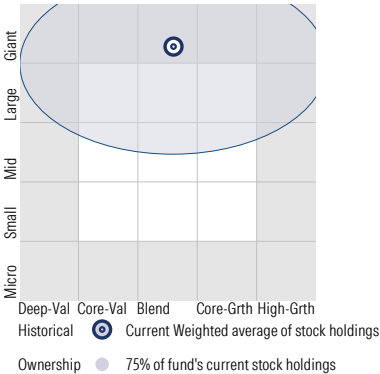
	Fund	Bmark	Cat
Price/Earnings Ratio	26.56	26.87	25.00
Price/Book Ratio	5.75	5.38	5.49
Geom Avg Mkt Cap \$B	531.53	486.97	607.94
ROE	36.31	36.35	39.47

American Funds Invmt Co of Amer R-6 RICGX

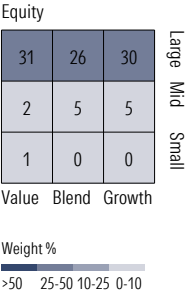
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

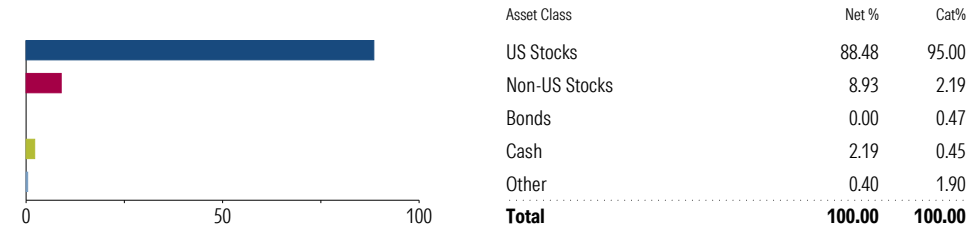
Style Analysis as of 06-30-2026
Morningstar Style Box™



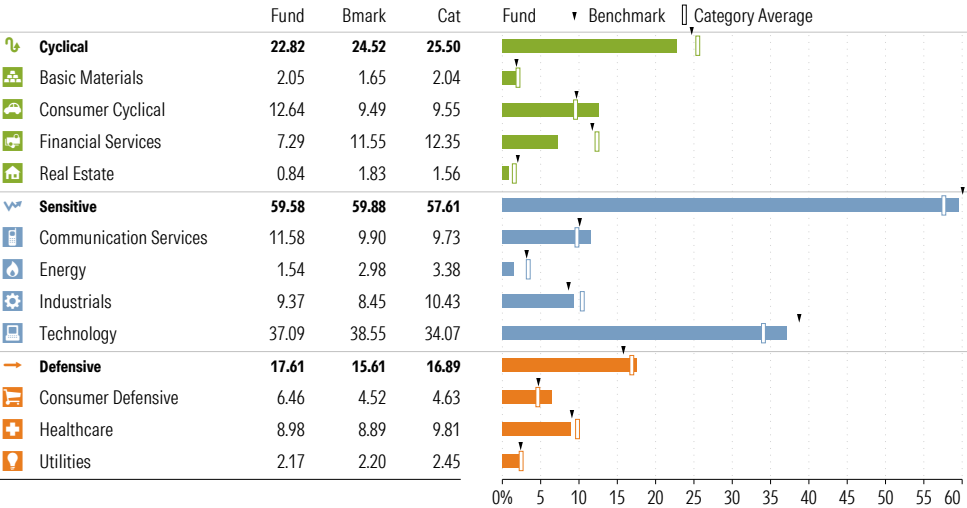
Style Breakdown



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

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013
Mary Ellen Stanek since 12-2013
Charles Groeschell since 12-2013
Warren Pierson since 12-2013
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2019
Patrick Brown since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

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

✔ Management: The fund's management has been in place for 12.5 years.

Style Consistency is not calculated for Fixed Income funds.

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

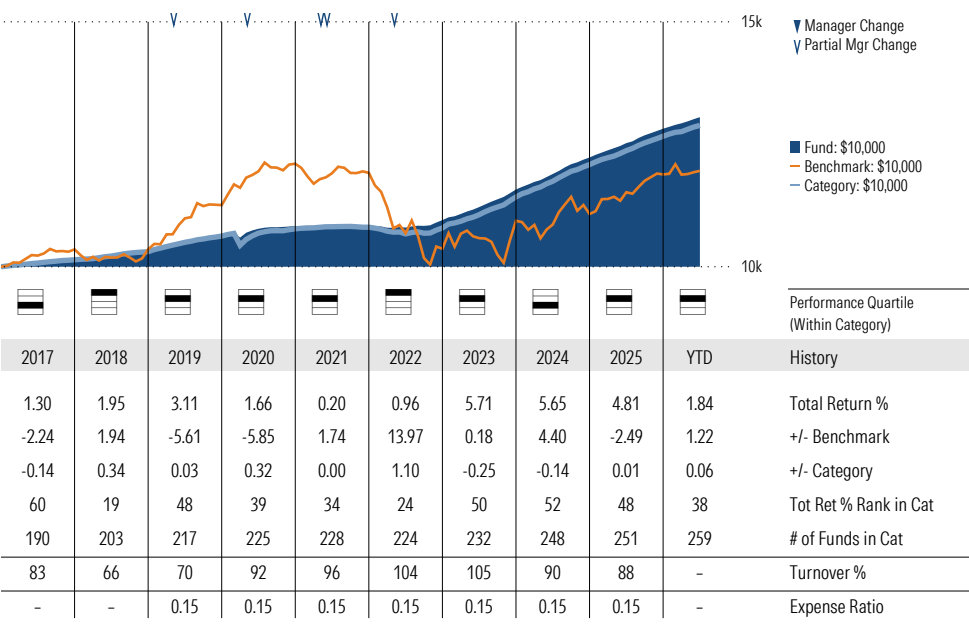
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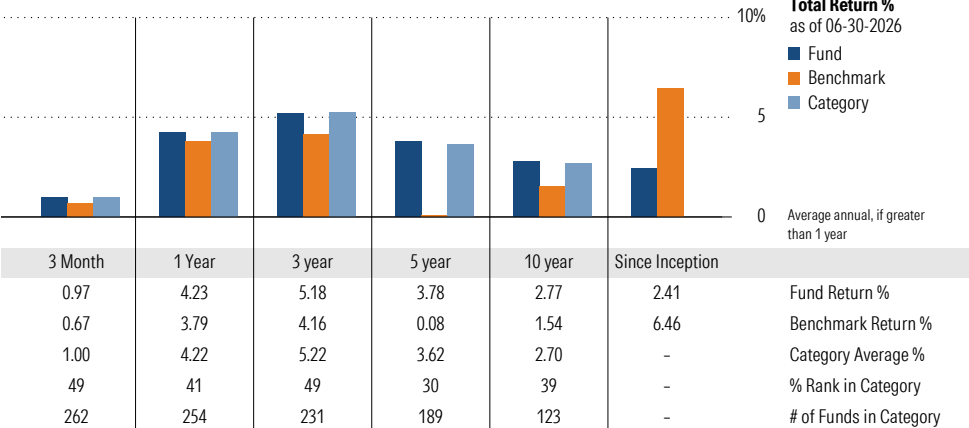
ESG Metrics

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

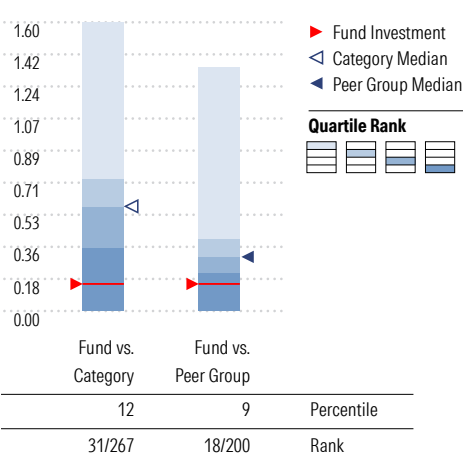
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

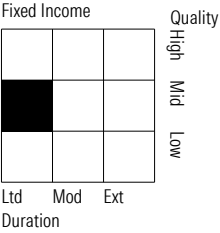
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

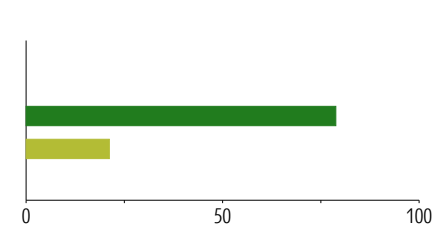
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026

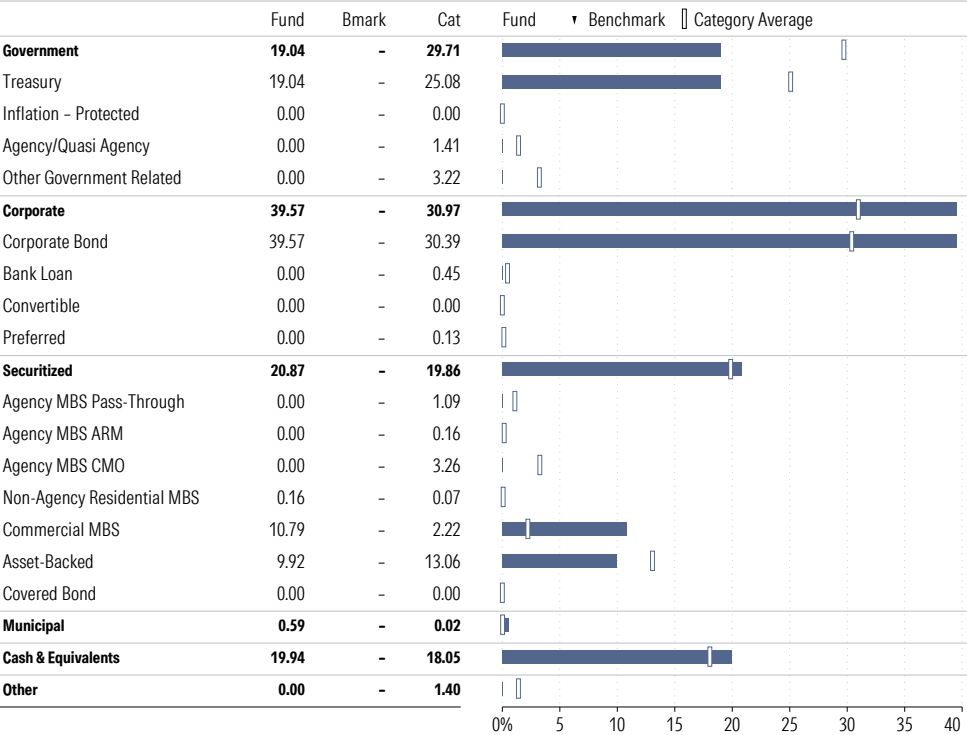


Asset Class	Net %	Cat%
US Stocks	0.00	0.29
Non-US Stocks	0.00	0.00
Bonds	78.81	63.40
Cash	21.18	36.00
Other	0.00	0.33
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

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

Total Holdings 382

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 20/80 Target Allocation K

BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 11.1 years.
- Style: The fund has landed in its primary style box — Large Blend — 91.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.31 is 73.5% lower than the Conservative Allocation category average.

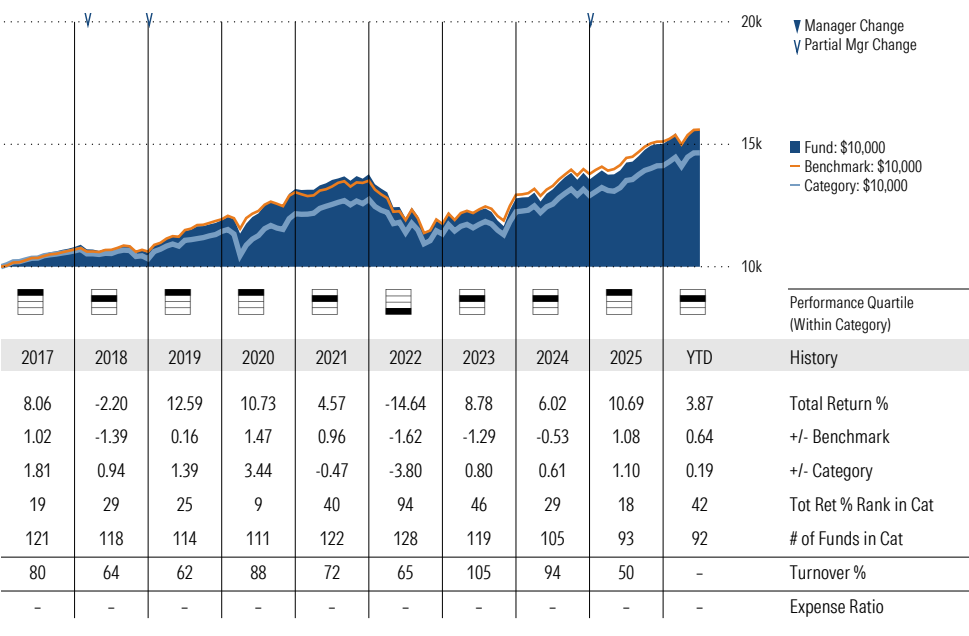
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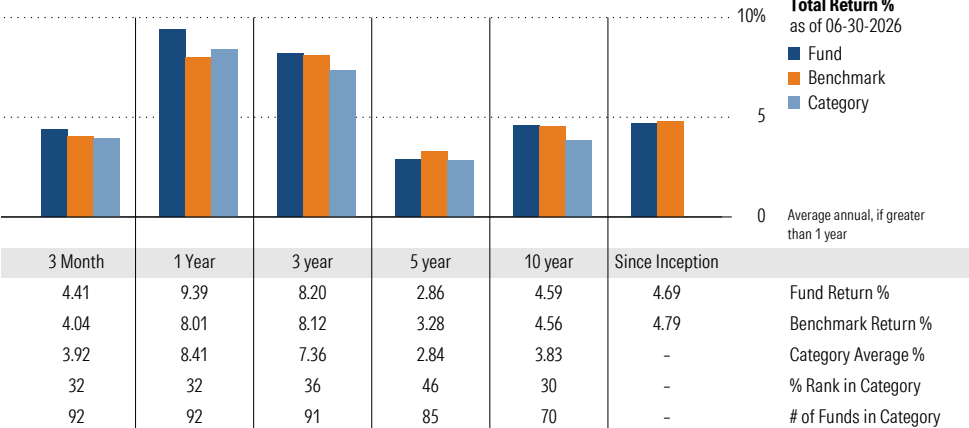
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

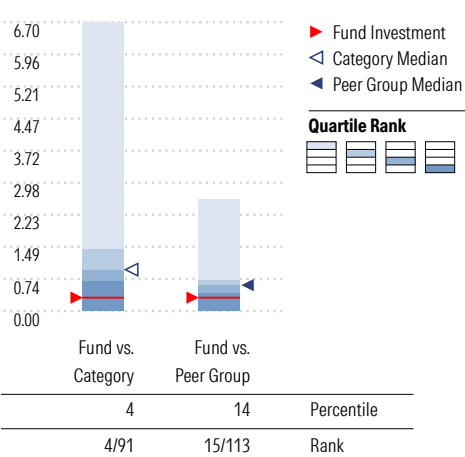
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.22	-	-0.77
Beta	1.17	-	1.07
R-Squared	98.36	-	89.42
Standard Deviation	6.60	5.60	6.38
Sharpe Ratio	0.52	0.59	0.50
Tracking Error	1.27	-	2.04
Information Ratio	0.06	-	-0.08
Up Capture Ratio	111.05	-	102.76
Down Capture Ratio	127.76	-	113.34

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.95	24.77	23.38
Price/Book Ratio	4.53	4.14	3.66
Avg Eff Duration	4.30	5.81	2.59

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category

Conservative Allocation

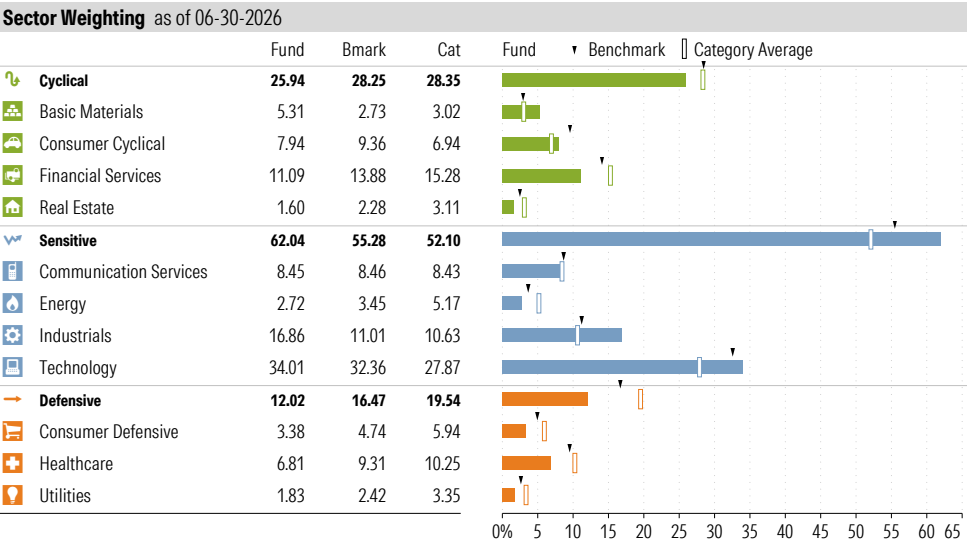
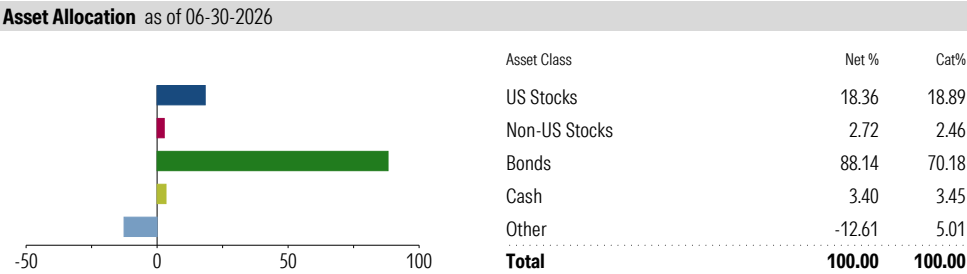
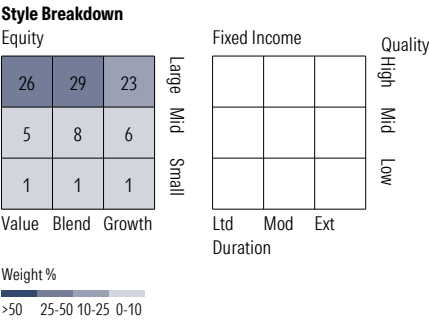
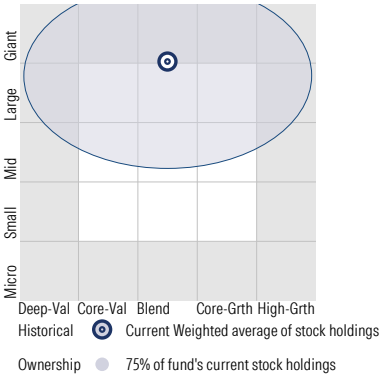
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Style Analysis

as of 06-30-2026

Morningstar Style Box™



Top 10 Holdings

as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	16.90	16.90	-	-
⊕ BlackRock Strategic Income Opps K	-	11.90	28.80	-	-
⊕ iShares US Treasury Bond ETF	-	9.85	38.65	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	9.17	47.81	-	-
⊕ iShares Core S&P 500 ETF	-	8.73	56.54	-	-
⊕ iShares Securitized Income Active ETF	-	5.91	62.46	-	-
⊕ iShares Core Universal USD Bond ETF	-	5.85	68.31	-	-
⊕ iShares Systematic Bond ETF	-	4.86	73.17	-	-
⊕ iShares Core International Aggt Bd ETF	-	4.14	77.31	-	-
⊕ iShares Flexible Income Active ETF	-	4.12	81.43	-	-

Total Holdings 22

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 40/60 Target Allocation K

BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 11.1 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.32 is 66.67% lower than the Moderately Conservative Allocation category average.

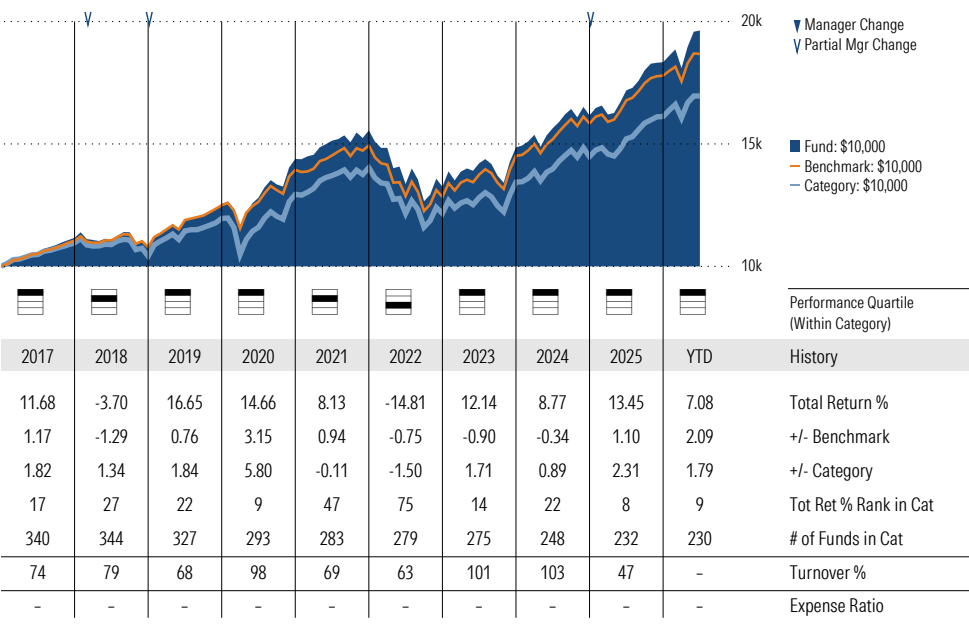
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Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	09-30-2022

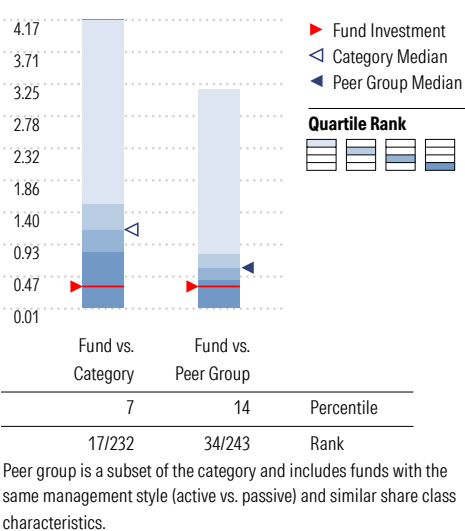
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.74	-	-0.28
Beta	1.13	-	0.97
R-Squared	98.28	-	87.53
Standard Deviation	8.03	7.04	7.31
Sharpe Ratio	0.81	0.83	0.72
Tracking Error	1.40	-	2.45
Information Ratio	0.44	-	-0.34
Up Capture Ratio	110.12	-	96.65
Down Capture Ratio	117.81	-	101.57

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.24	24.41	22.70
Price/Book Ratio	5.01	4.01	3.73
Avg Eff Duration	3.38	5.81	3.20

BlackRock 40/60 Target Allocation K

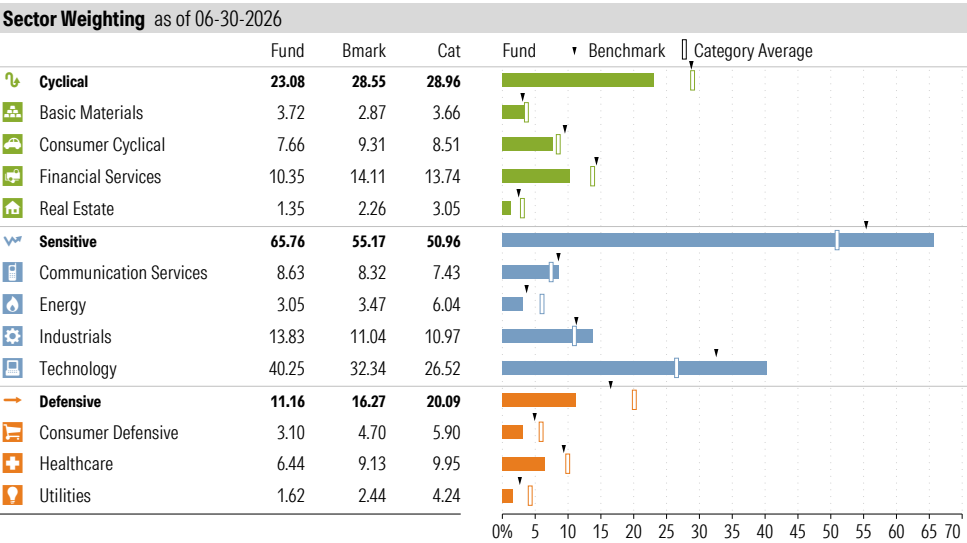
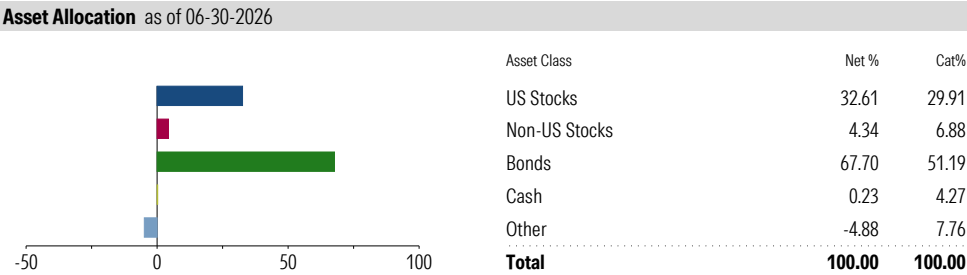
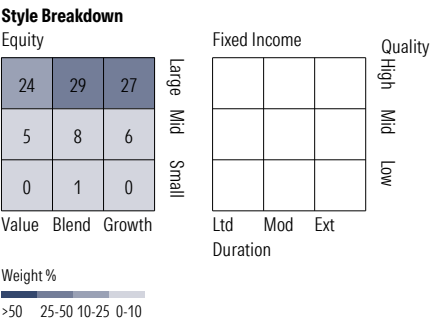
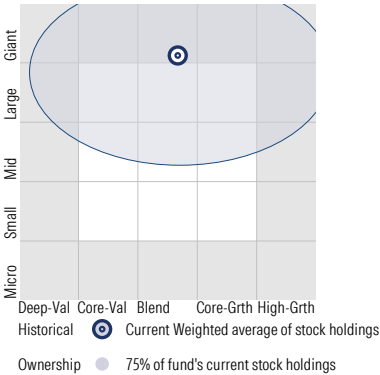
BKMPX

Morningstar Category
Moderately Conservative

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™



Top 10 Holdings as of 06-30-2026						
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
⊕ BlackRock Total Return K	-	13.90	13.90	-	-	
⊕ iShares Core S&P 500 ETF	-	10.72	24.62	-	-	
⊕ iShares 10-20 Year Treasury Bond ETF	-	8.18	32.80	-	-	
⊕ BlackRock Strategic Income Opps K	-	7.93	40.73	-	-	
⊕ iShares US Treasury Bond ETF	-	6.90	47.63	-	-	
⊕ iShares Core Universal USD Bond ETF	-	5.91	53.54	-	-	
⊕ Intl Tilts Master For Br_Mod	-	5.07	58.62	-	-	
⊖ iShares S&P 500 Growth ETF	-	5.00	63.61	-	-	
⊕ iShares Securitized Income Active ETF	-	4.93	68.55	-	-	
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	4.08	72.63	-	-	

Total Holdings 25

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 60/40 Target Allocation K

BKGPX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 11.1 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.32 is 66.32% lower than the Moderate Allocation category average.

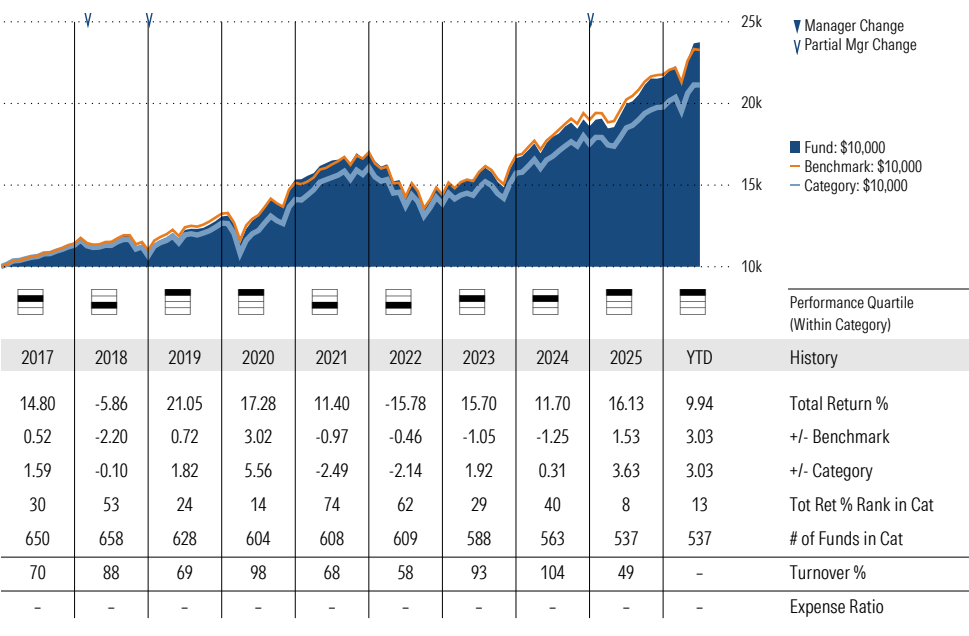
Morningstar Investment Management LLC Analysis

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

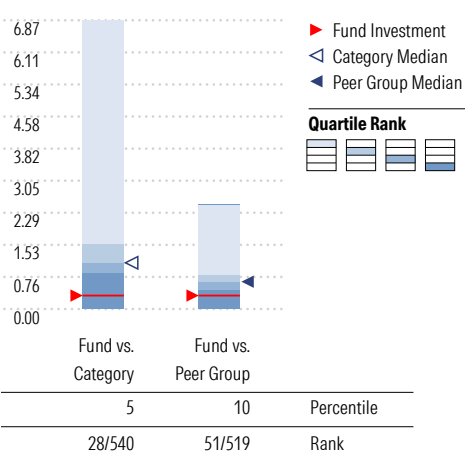
Growth of \$10,000



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	-0.24	-	-0.41
Beta	1.08	-	0.98
R-Squared	97.91	-	89.13
Standard Deviation	9.64	8.83	9.20
Sharpe Ratio	0.99	0.98	0.87
Tracking Error	1.57	-	2.82
Information Ratio	0.55	-	-0.24
Up Capture Ratio	106.80	-	97.26
Down Capture Ratio	108.11	-	101.93

Portfolio Metrics

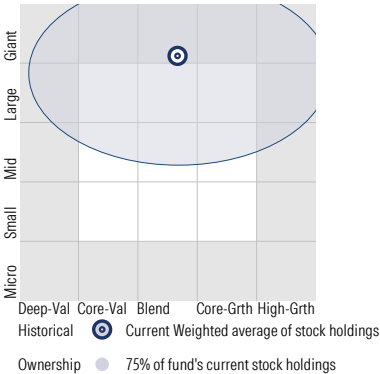
	Fund	Bmark	Cat
Price/Earnings Ratio	26.55	25.04	24.08
Price/Book Ratio	5.08	4.30	4.11
Avg Eff Duration	2.18	5.81	4.76

BlackRock 60/40 Target Allocation K BKGPM

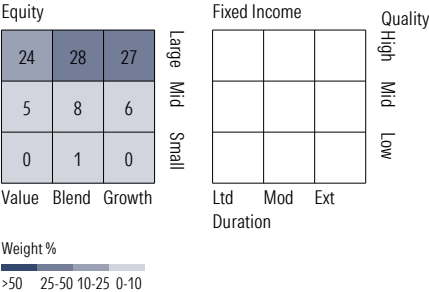
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

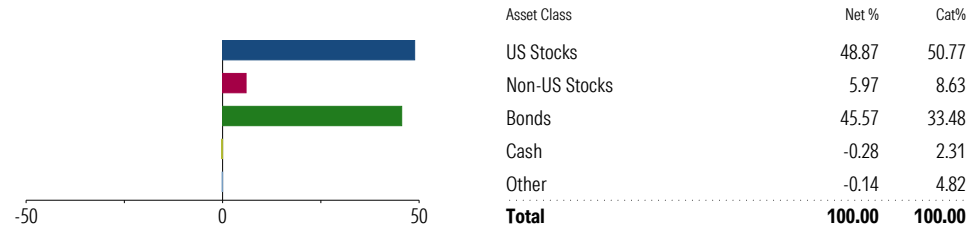
Style Analysis as of 06-30-2026
Morningstar Style Box™



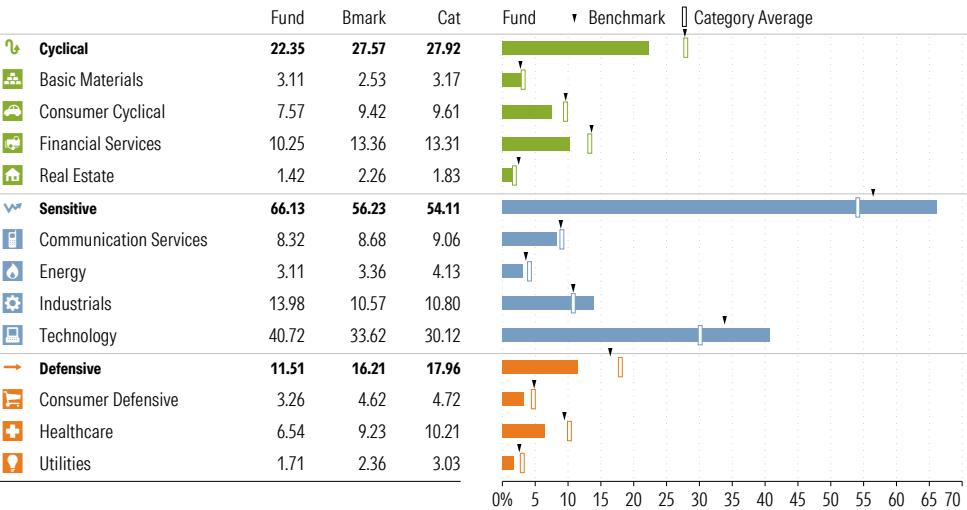
Style Breakdown



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
⊕ iShares Core S&P 500 ETF	-	16.62	16.62	-	-
⊕ BlackRock Total Return K	-	10.88	27.49	-	-
⊕ Intl Tilts Master For Br_Grw	-	7.06	34.55	-	-
⊕ iShares S&P 500 Growth ETF	-	7.00	41.54	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	6.08	47.63	-	-
⊕ iShares S&P 500 Value ETF	-	6.00	53.63	-	-
⊕ BlackRock Strategic Income Opps K	-	5.92	59.55	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	5.16	64.70	-	-
⊕ BlackRock Technology Opportunities K	-	4.24	68.95	-	-
⊕ iShares Core MSCI Emerging Markets ETF	-	4.02	72.97	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 11.1 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 70% lower than the Moderately Aggressive Allocation category average.

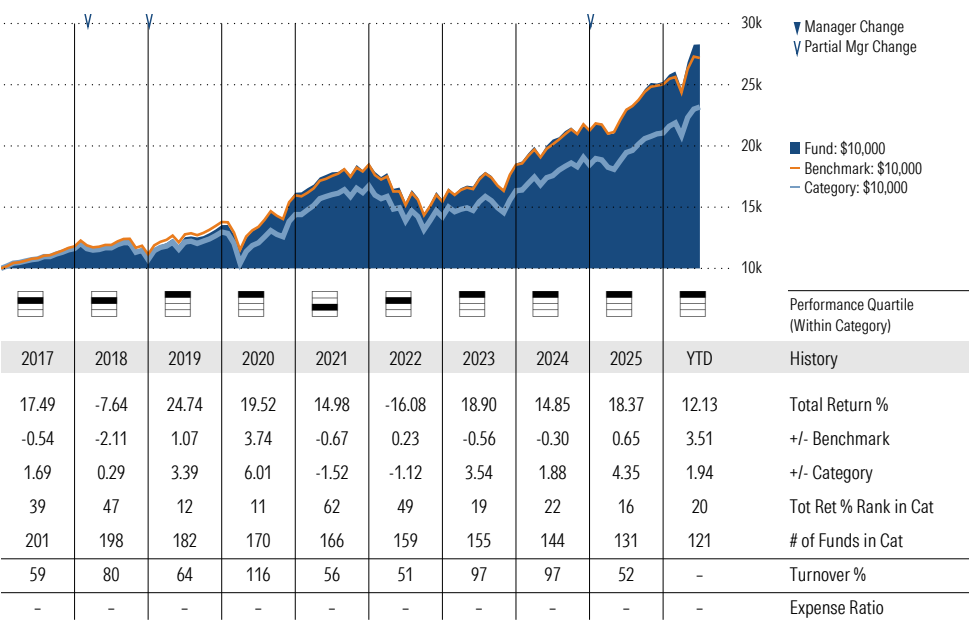
Morningstar Investment Management LLC Analysis

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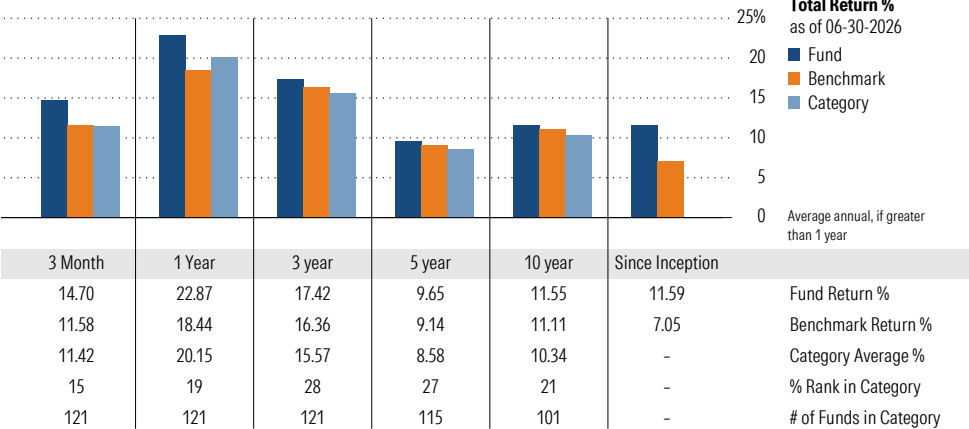
ESG Metrics

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

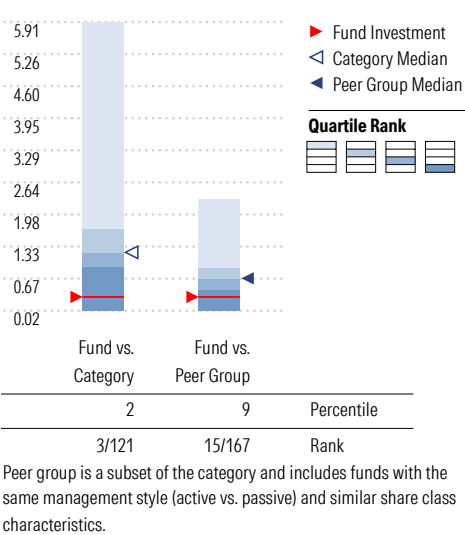
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.30	-	0.23
Beta	1.08	-	0.99
R-Squared	98.18	-	88.20
Standard Deviation	11.34	10.37	11.10
Sharpe Ratio	1.07	1.07	1.00
Tracking Error	1.76	-	3.42
Information Ratio	0.60	-	0.01
Up Capture Ratio	106.69	-	100.56
Down Capture Ratio	107.61	-	101.09

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.31	24.41	23.13
Price/Book Ratio	5.01	4.01	3.85
Avg Eff Duration	1.18	5.81	3.61

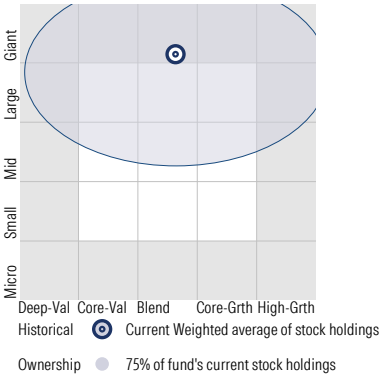
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive

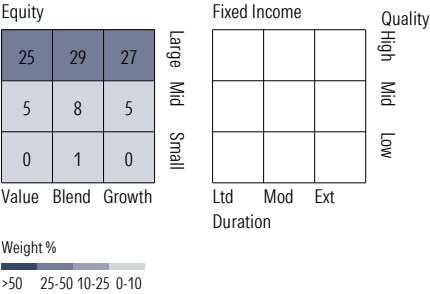
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

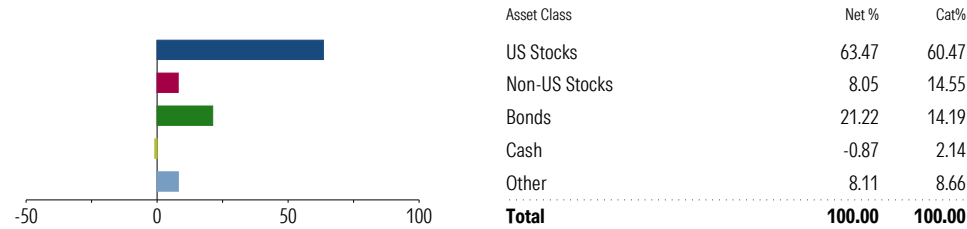
Style Analysis as of 06-30-2026
Morningstar Style Box™



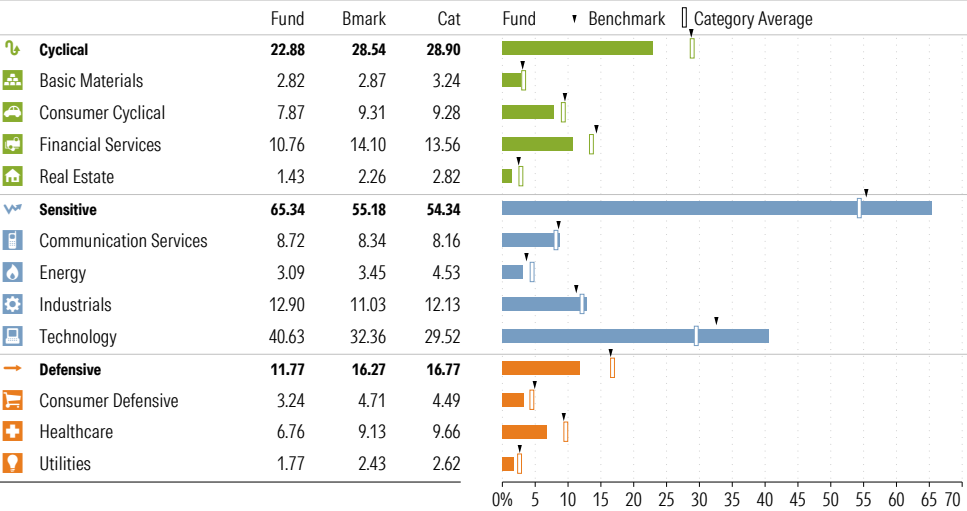
Style Breakdown



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
⊕ iShares Core S&P 500 ETF	-	22.55	22.55	-	-
⊖ Intl Tilts Master For Br_Agr	-	10.07	32.62	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	9.14	41.77	-	-
⊖ iShares S&P 500 Growth ETF	-	8.95	50.71	-	-
⊕ iShares S&P 500 Value ETF	-	7.01	57.72	-	-
⊕ iShares Core MSCI Emerging Markets ETF	-	6.00	63.72	-	-
⊕ BlackRock Total Return K	-	4.99	68.71	-	-
⊖ BlackRock Technology Opportunities K	-	4.23	72.94	-	-
⊕ iShares Large Cap Core Active ETF	-	4.00	76.94	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	3.98	80.91	-	-

Total Holdings 21

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity Intl Sustainability Idx FNIDX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Peter Matthew since 05-2017
Robert Regan since 05-2017
Louis Bottari since 05-2017
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 6 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 9.15 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 0.2 is 73.33% lower than the Foreign Large Blend category average.

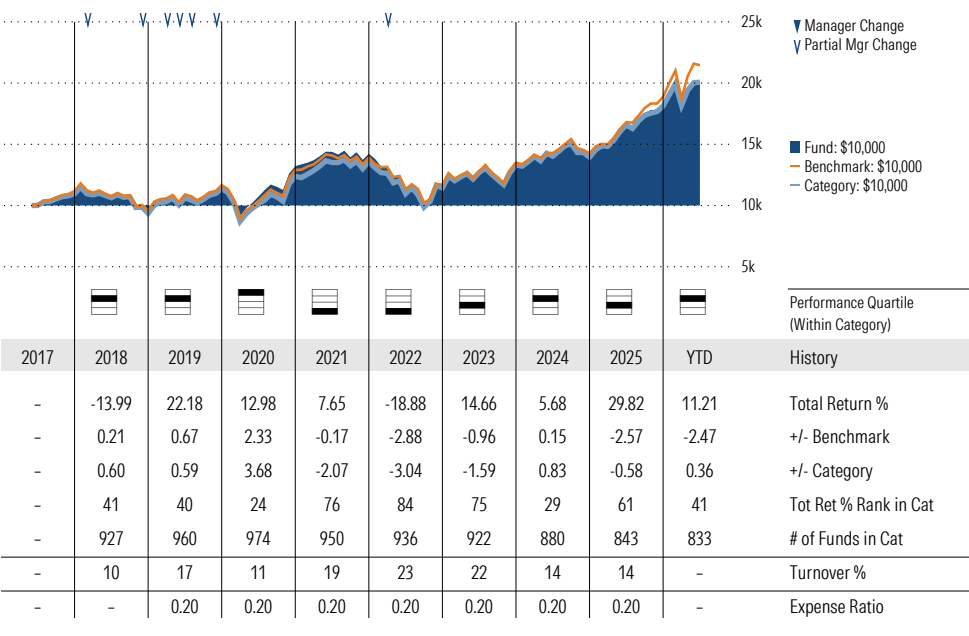
Morningstar Investment Management LLC Analysis

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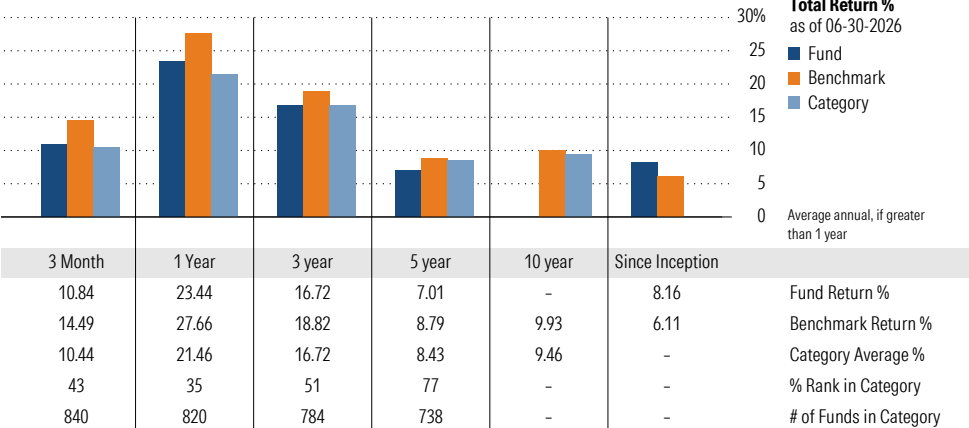
ESG Metrics

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

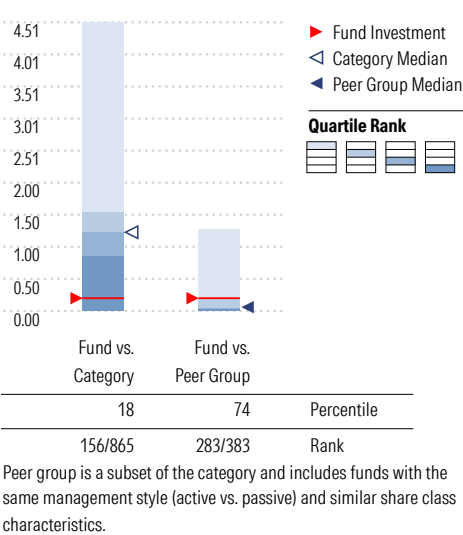
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.44	-	0.50
Beta	0.87	-	0.87
R-Squared	93.74	-	88.17
Standard Deviation	12.43	13.89	12.92
Sharpe Ratio	0.94	0.98	0.92
Tracking Error	3.62	-	4.65
Information Ratio	-0.58	-	-0.38
Up Capture Ratio	90.54	-	91.87
Down Capture Ratio	92.35	-	94.63

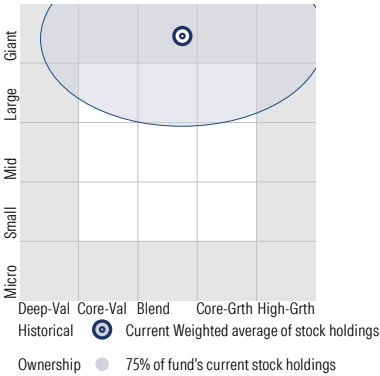
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.39	18.56	18.31
Price/Book Ratio	2.61	2.38	2.31
Geom Avg Mkt Cap \$B	108.24	89.99	87.75
ROE	22.64	20.63	18.98

Fidelity Intl Sustainability Idx FNIDX

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

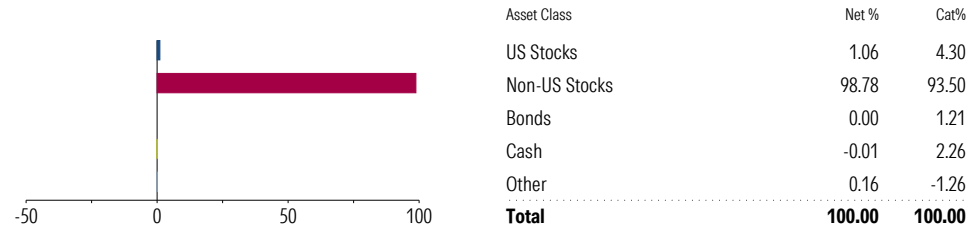
Style Analysis as of 06-30-2026
Morningstar Style Box™



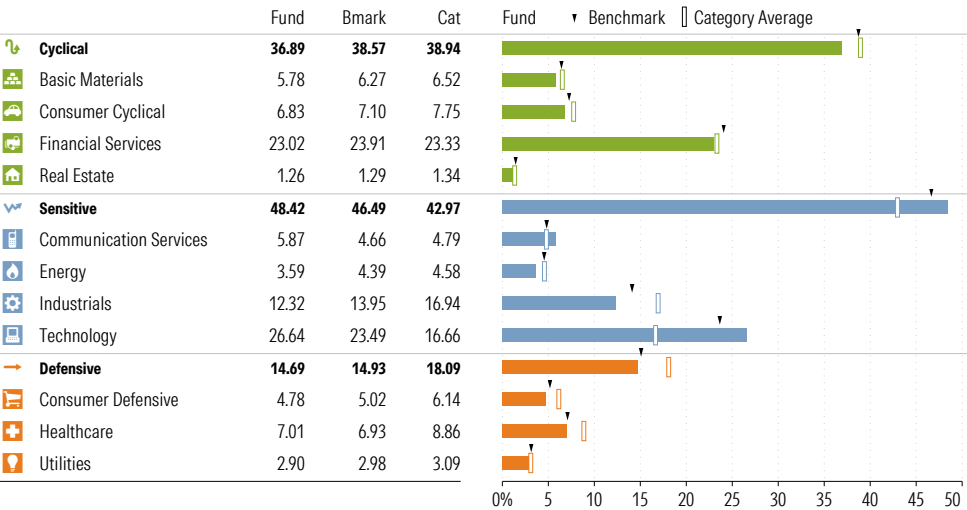
Style Breakdown

Equity			Large Mid Small
Value	Blend	Growth	
23	40	29	
3	4	2	
0	0	0	
Weight %			
>50	25-50	10-25	0-10

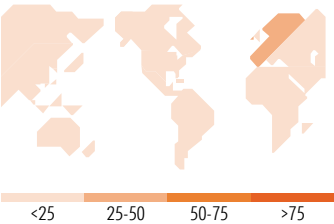
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		
Greater Asia	49.04	37.49	Americas	10.50	10.30	Greater Europe	40.45	52.21	Market Maturity	Fund %
Japan	14.02	18.63	North America	8.64	8.95	United Kingdom	7.75	12.61	Developed Markets	85.01
Australasia	3.34	3.85	Central/Latin	1.86	1.35	W euro-ex UK	29.32	38.16	Emerging Markets	14.99
Asia-4 Tigers	21.19	10.28				Emrgng Europe	0.63	0.18	Not Available	0.00
Asia-ex 4 Tigers	10.49	4.73				Africa	2.75	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	9.48	9.48	-	Technology
⊕ SK hynix Inc	4.75	14.24	-	Technology
⊖ ASML Holding NV	3.74	17.98	-	Technology
⊖ Tencent Holdings Ltd	1.66	19.64	-	Communication Svc
⊖ HSBC Holdings PLC	1.58	21.22	-	Financial Services
Cash	1.58	22.79	-	-
⊖ Fidelity Cash Central Fund	1.47	24.26	-	-
⊖ Novartis AG Registered Shares	1.39	25.66	-	Healthcare
⊖ AstraZeneca PLC	1.38	27.03	-	Healthcare
⊕ MSCI EAFE Index Future Sept 26	1.20	28.23	-	-

Total Holdings 849

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Morningstar Index
Bloomberg US Agg Bond TR USD

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.

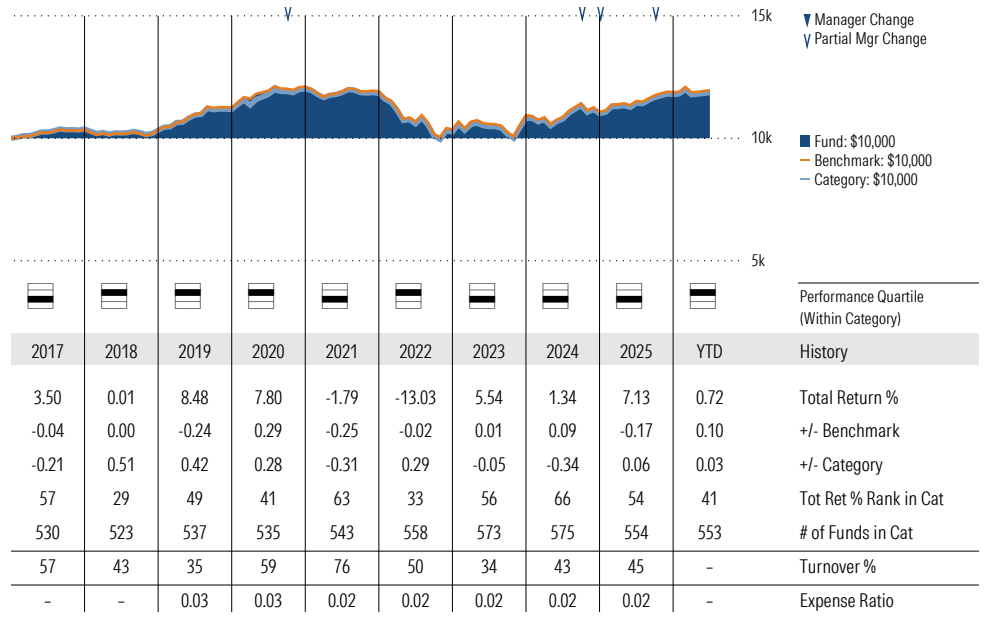
Morningstar Investment Management LLC Analysis

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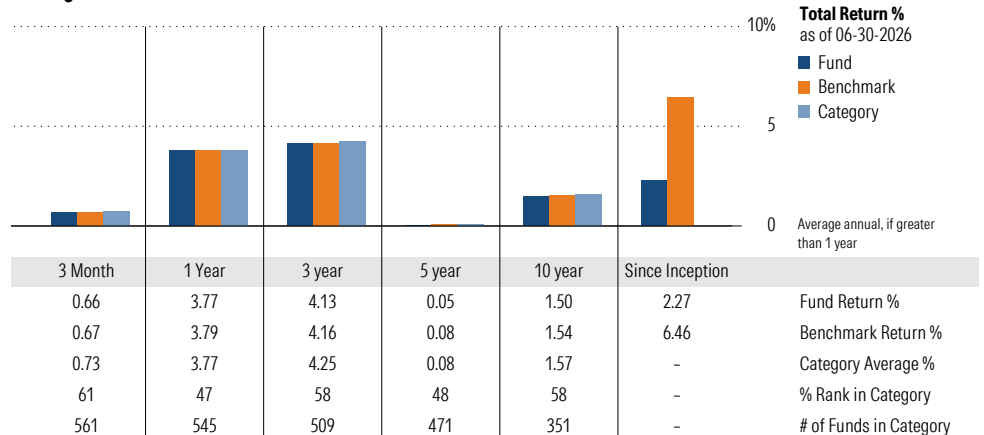
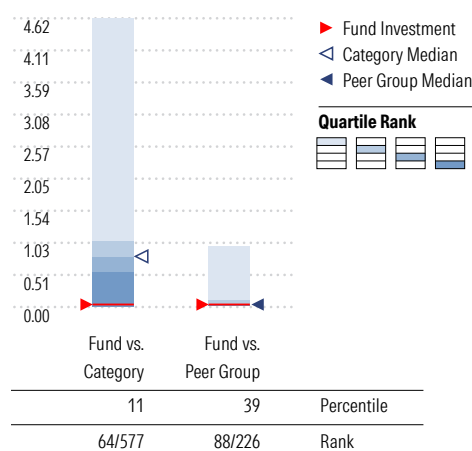
ESG Metrics

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

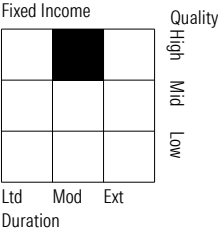
Fidelity U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

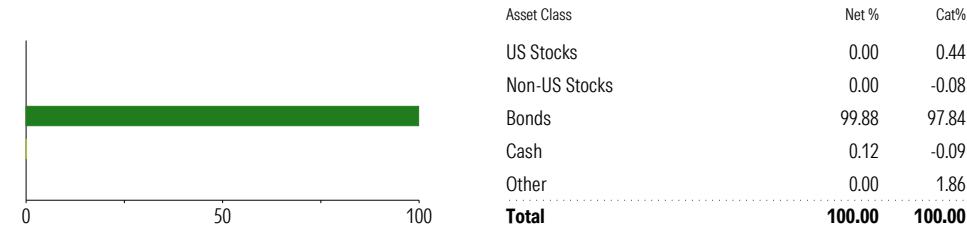
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown

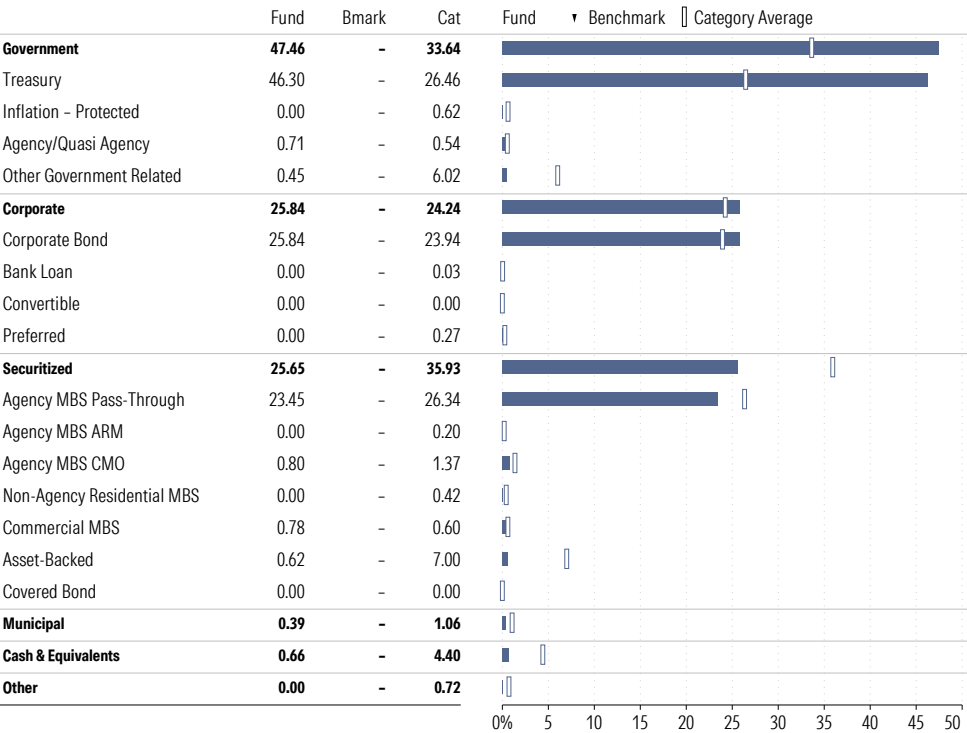


Asset Allocation as of 06-30-2026



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

iShares Russell Mid-Cap Index K BRMKX

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

Portfolio Manager(s)

Jennifer Hsui since 04-2016
Peter Sietsema since 04-2025
Matt Waldron since 04-2025
Steven White since 04-2025

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 10.23 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 0.04 is 94.81% lower than the Mid-Cap Blend category average.

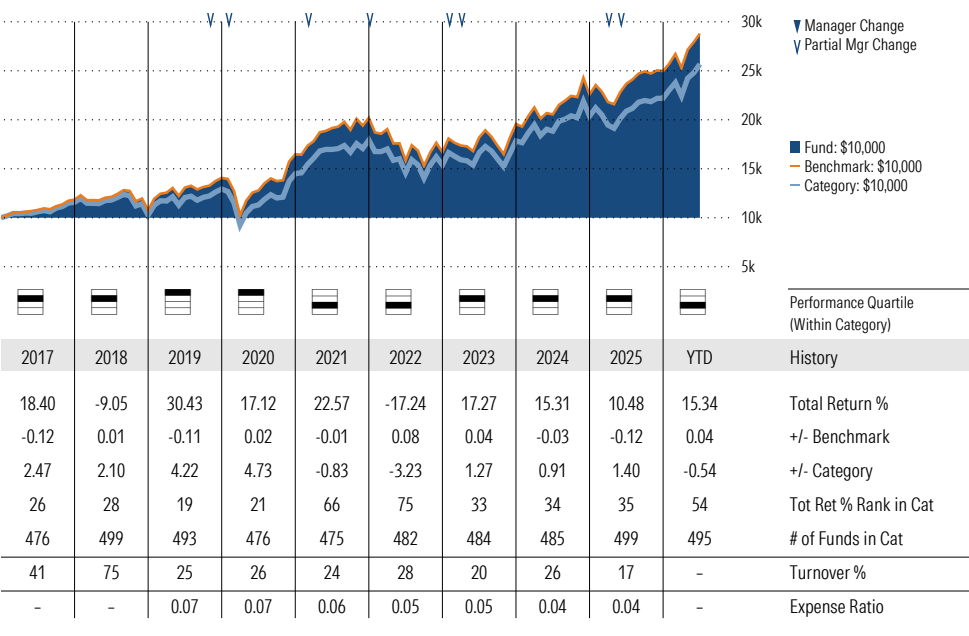
Morningstar Investment Management LLC Analysis

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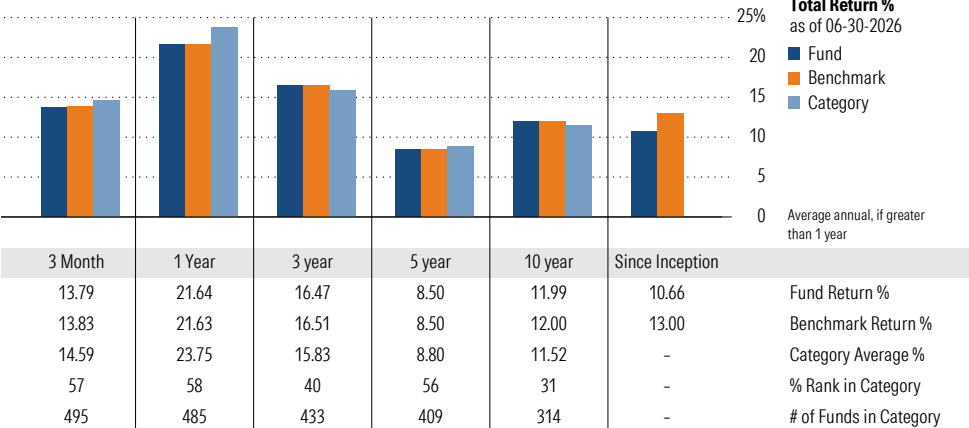
ESG Metrics

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

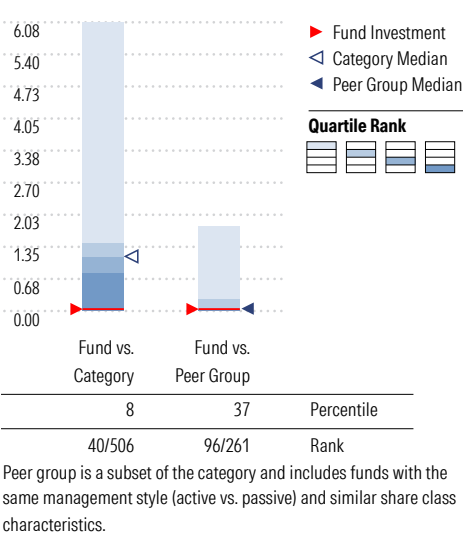
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.03	-	-1.00
Beta	1.00	-	1.00
R-Squared	99.99	-	90.39
Standard Deviation	14.98	14.99	15.82
Sharpe Ratio	0.79	0.79	0.67
Tracking Error	0.11	-	4.81
Information Ratio	-0.35	-	-0.40
Up Capture Ratio	100.00	-	98.02
Down Capture Ratio	100.22	-	103.40

Portfolio Metrics

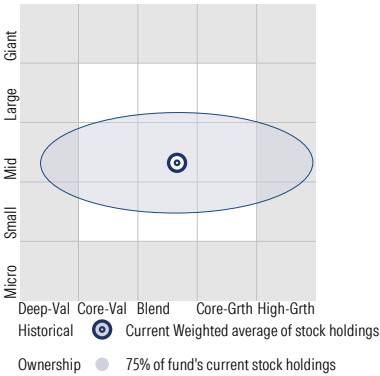
	Fund	Bmark	Cat
Price/Earnings Ratio	22.09	22.06	24.13
Price/Book Ratio	3.06	3.06	3.41
Geom Avg Mkt Cap \$B	25.44	25.43	18.70
ROE	16.94	16.92	18.62

iShares Russell Mid-Cap Index K BRMKX

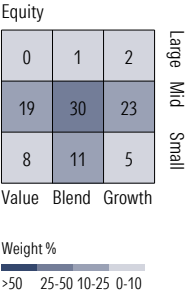
Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

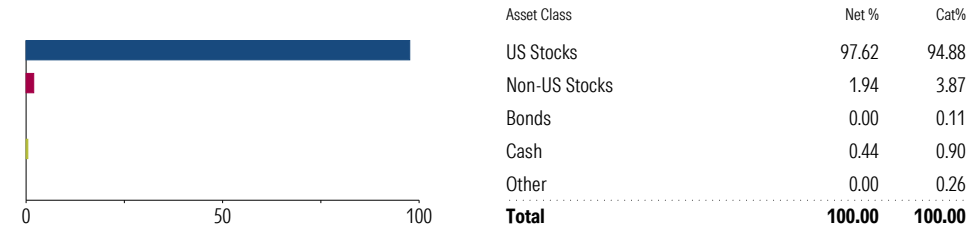
Style Analysis as of 06-30-2026
Morningstar Style Box™



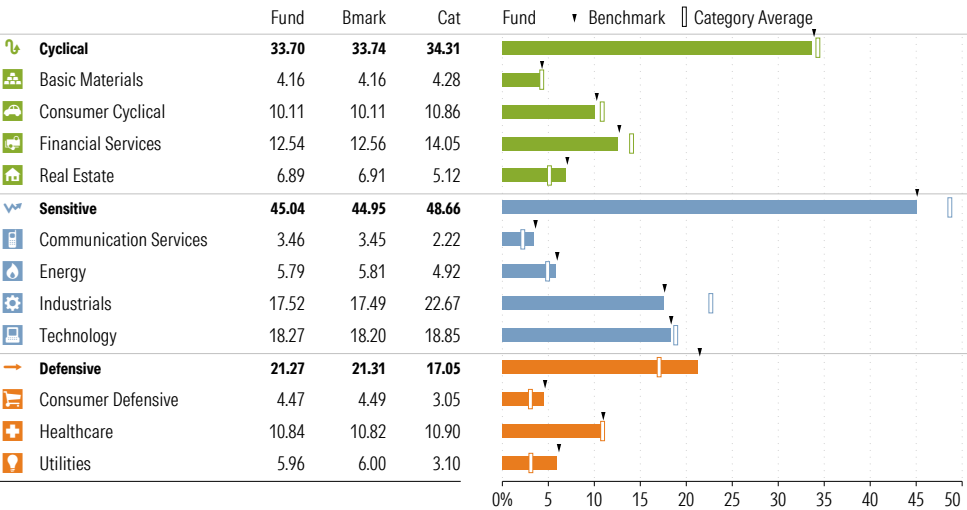
Style Breakdown



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
✱ Cash Offset	0.76	0.76	-	-
⊕ E-mini S&P MidCap 400 Future Sept 26	0.63	1.40	-	-
⊕ Datadog Inc Class A	0.61	2.00	-	Technology
⊕ Snowflake Inc Ordinary Shares	0.61	2.61	-	Technology
⊕ BlackRock Cash Funds Treasury SL Agency	0.60	3.21	-	-
⊕ Royal Caribbean Group	0.57	3.78	-	Consumer Cyclical
⊕ Cloudflare Inc	0.55	4.33	-	Technology
⊕ Robinhood Markets Inc Class A	0.55	4.88	-	Financial Services
⊕ Teradyne Inc	0.54	5.42	-	Technology
⊕ Marathon Petroleum Corp	0.53	5.95	-	Energy
⊕ Astera Labs Inc	0.53	6.48	-	Technology
⊕ Simon Property Group Inc	0.51	6.98	-	Real Estate
⊕ United Rentals Inc	0.50	7.49	-	Industrials
⊕ Coherent Corp	0.50	7.98	-	Technology
⊕ Comfort Systems USA Inc	0.49	8.47	-	Industrials

Total Holdings 832

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 10 of the 10 years it's been in existence.
 - Management: The fund's management has been in place for 6.56 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.55 is 9.84% lower than the Inflation-Protected Bond category average.

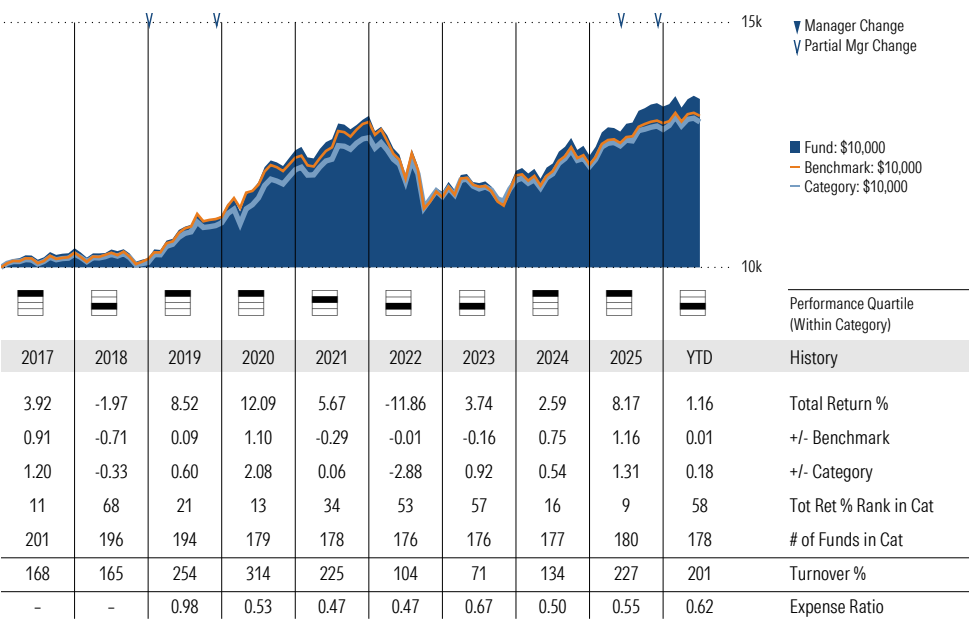
Morningstar Investment Management LLC Analysis

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

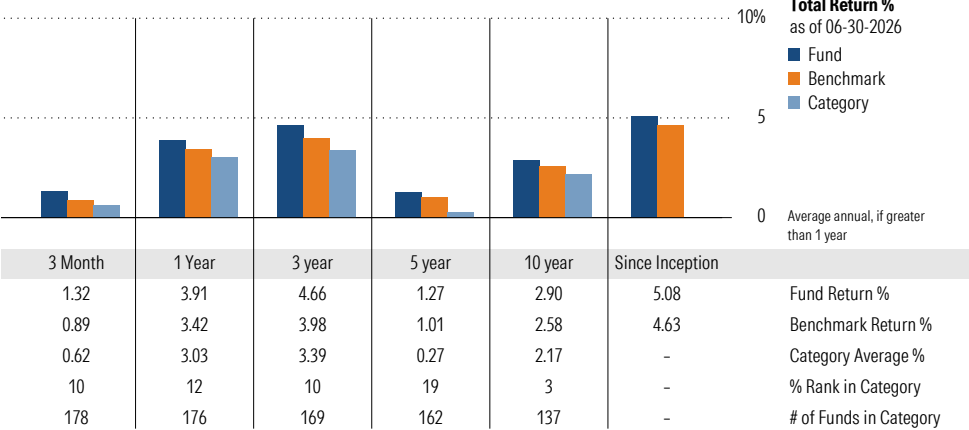
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

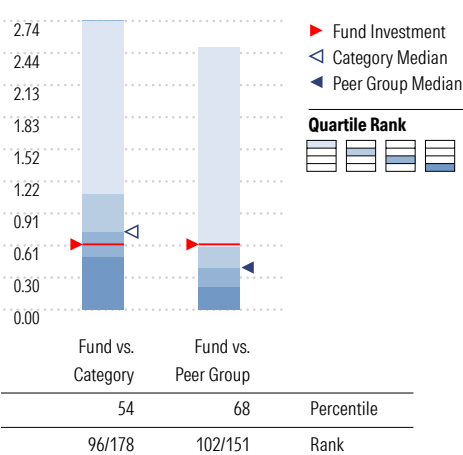
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR
USD



Vanguard MStar Small Cap Index Admiral VSMAX

Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

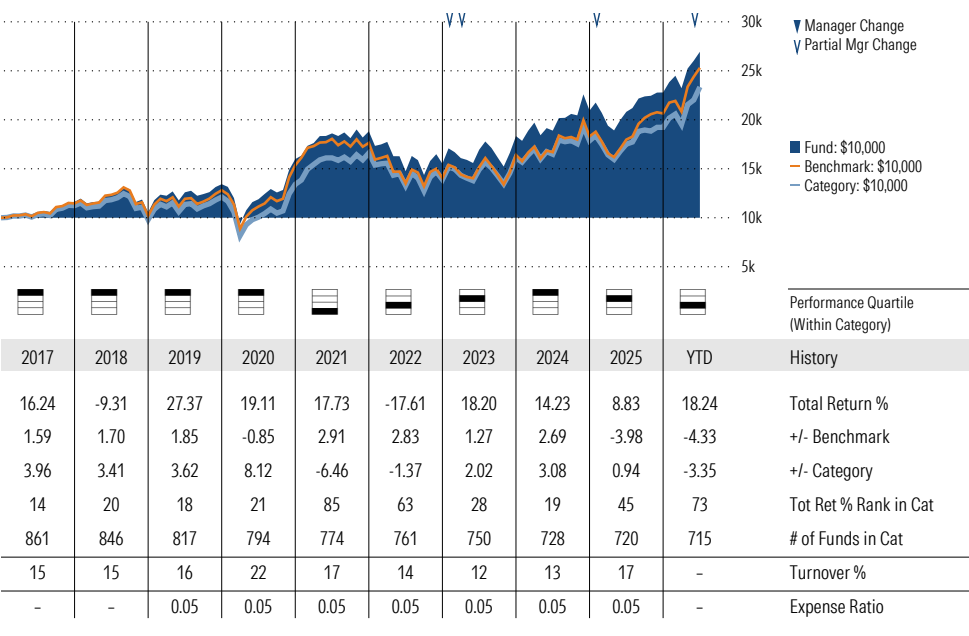
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

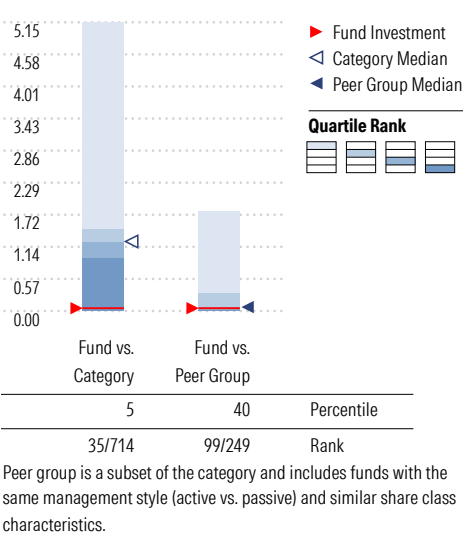
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

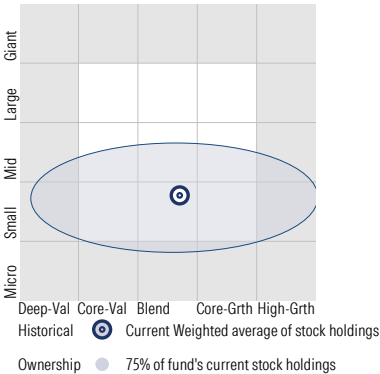
Vanguard MStar Small Cap Index Admiral VSMAX

Morningstar Category
Small Blend

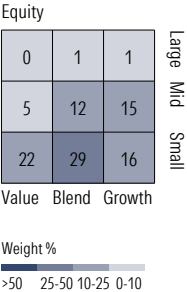
Morningstar Index
Russell 2000 TR USD

Style Analysis as of 06-30-2026

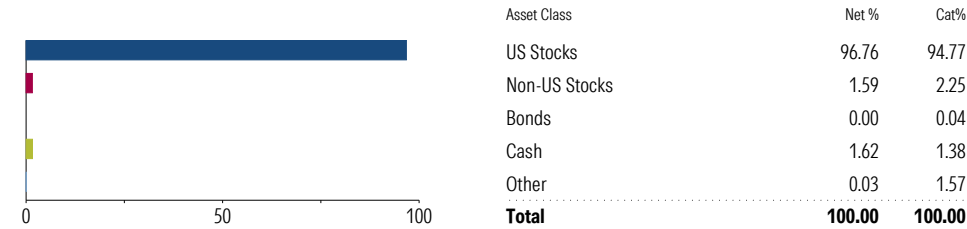
Morningstar Style Box™



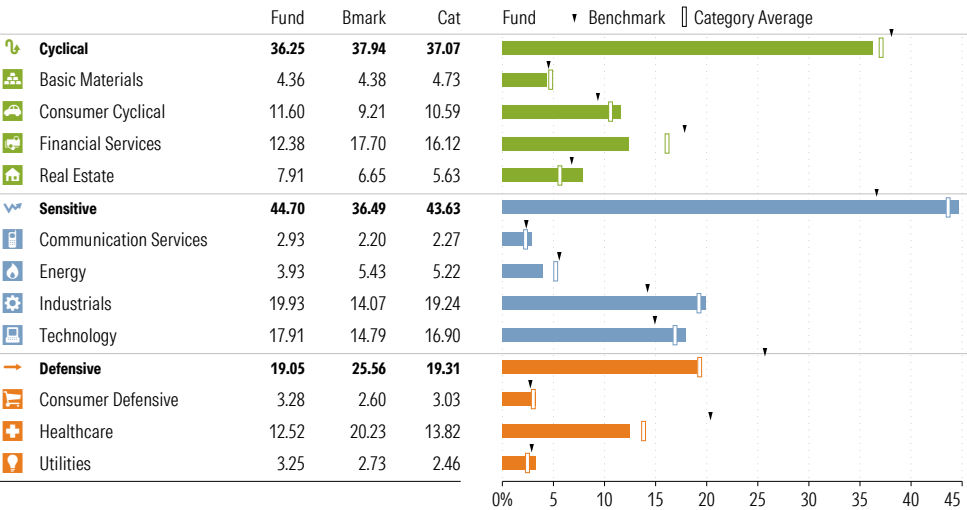
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 1316

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard MStar Total Stk Mkt Idx Admiral VTSAX

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

Portfolio Manager(s)

Walter Nejman since 04-2016
Michelle Louie since 02-2023
Nick Birkett 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 10.18 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.

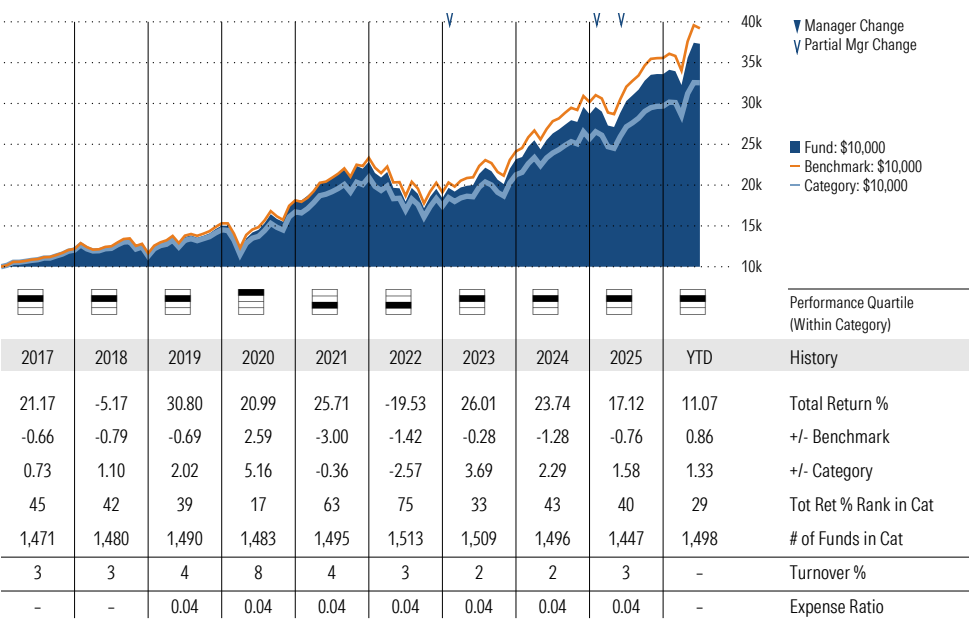
Morningstar Investment Management LLC Analysis

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.

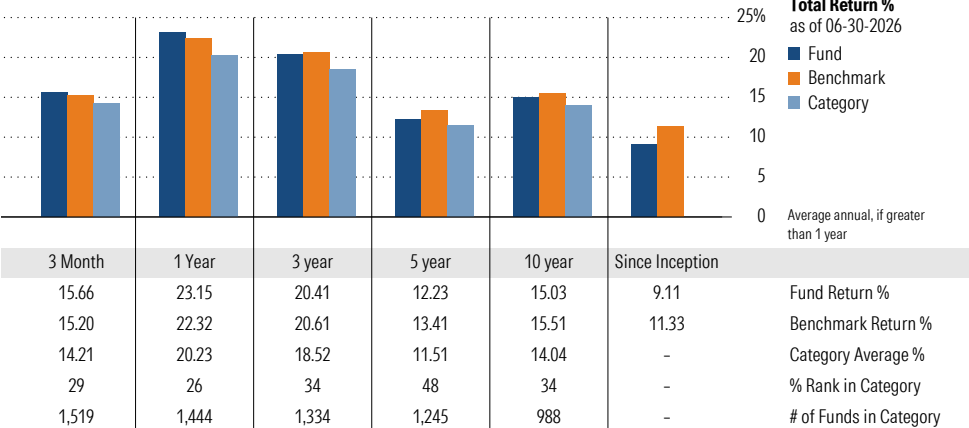
ESG Metrics

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

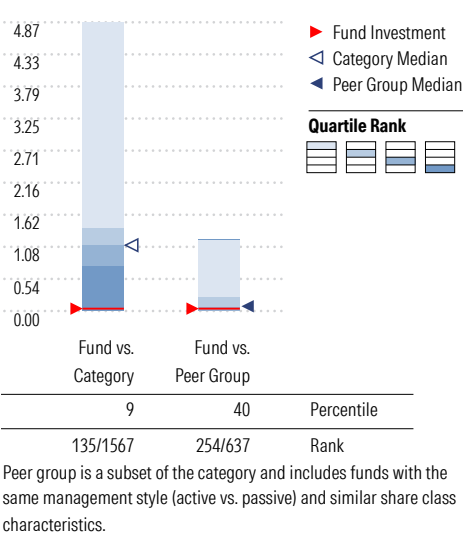
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.64	-	-1.07
Beta	1.03	-	0.97
R-Squared	99.22	-	91.65
Standard Deviation	13.45	13.05	13.22
Sharpe Ratio	1.11	1.15	1.01
Tracking Error	1.24	-	3.22
Information Ratio	-0.16	-	-1.61
Up Capture Ratio	101.47	-	94.65
Down Capture Ratio	105.62	-	101.92

Portfolio Metrics

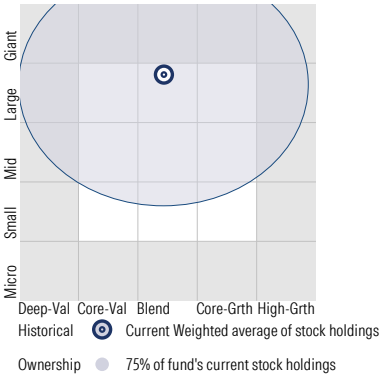
	Fund	Bmark	Cat
Price/Earnings Ratio	26.36	26.87	25.00
Price/Book Ratio	4.88	5.38	5.49
Geom Avg Mkt Cap \$B	304.59	486.97	607.94
ROE	33.10	36.35	39.47

Vanguard MStar Total Stk Mkt Idx Admiral VTSAX

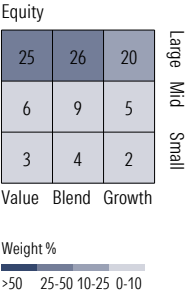
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

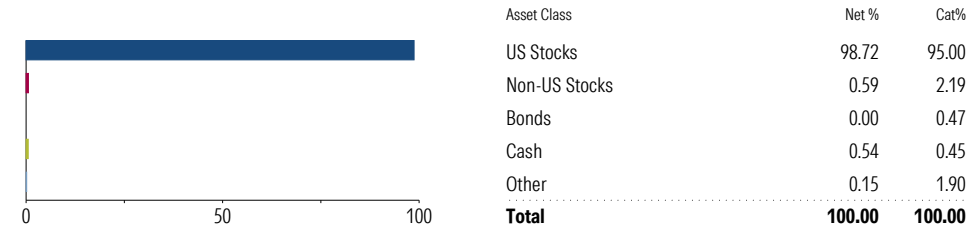
Style Analysis as of 06-30-2026
Morningstar Style Box™



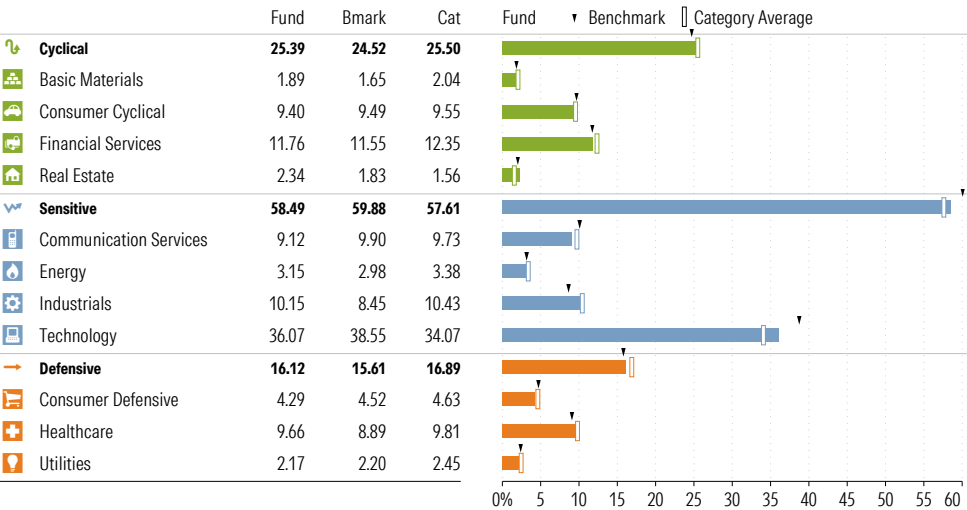
Style Breakdown



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	6.32	6.32	-	Technology
⊖ Apple Inc	5.84	12.17	-	Technology
⊖ Microsoft Corp	3.81	15.98	-	Technology
⊖ Amazon.com Inc	3.17	19.15	-	Consumer Cyclical
⊕ Alphabet Inc Class A	2.88	22.03	-	Communication Svc
⊖ Broadcom Inc	2.46	24.49	-	Technology
⊕ Alphabet Inc Class C	2.27	26.76	-	Communication Svc
⊖ Micron Technology Inc	1.79	28.55	-	Technology
⊕ Meta Platforms Inc Class A	1.70	30.25	-	Communication Svc
⊖ Tesla Inc	1.63	31.88	-	Consumer Cyclical
⊖ Eli Lilly and Co	1.40	33.27	-	Healthcare
⊖ Advanced Micro Devices Inc	1.30	34.58	-	Technology
⊕ Berkshire Hathaway Inc Class B	1.24	35.81	-	Financial Services
⊖ JPMorgan Chase & Co	1.11	36.93	-	Financial Services
⊖ Johnson & Johnson	0.84	37.77	-	Healthcare

Total Holdings 3540

⊕ Increase ⊖ Decrease ✨ New to Portfolio