

American Funds New World R-6 RNWGX

Morningstar Category

Diversified Emerging Mkts

Morningstar Index

MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.05 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 44.66% lower than the Diversified Emerging Mkts category average.

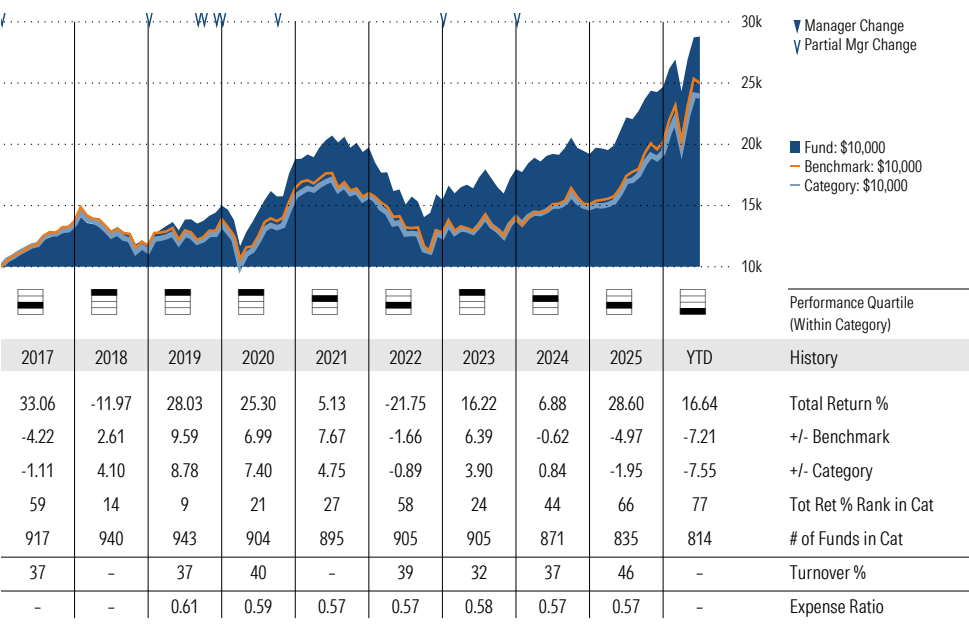
Morningstar Investment Management LLC Analysis

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

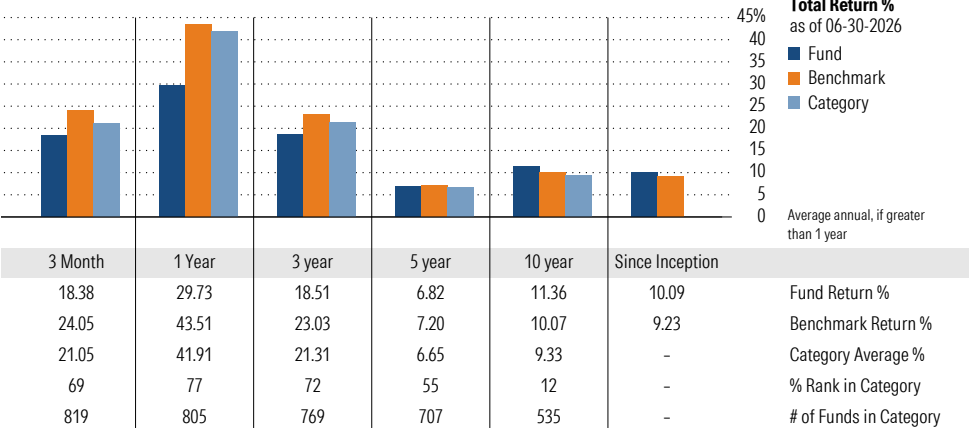
ESG Metrics

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

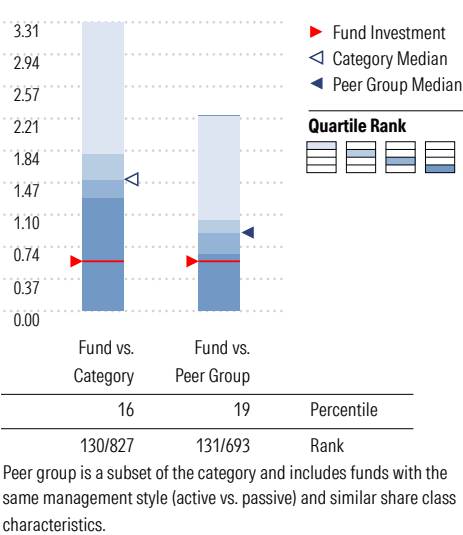
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

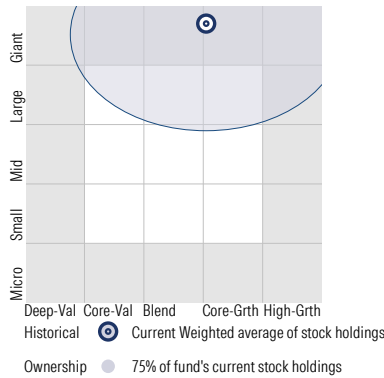
American Funds New World R-6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

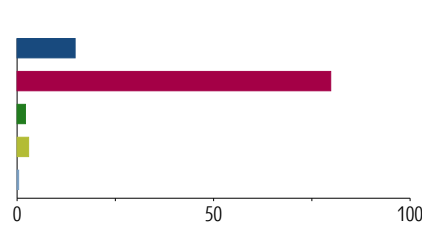


Style Breakdown

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

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

Asset Allocation as of 06-30-2026

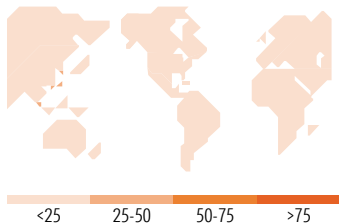


Asset Class	Net %	Cat%
US Stocks	14.76	2.43
Non-US Stocks	79.80	95.52
Bonds	2.12	-0.03
Cash	2.93	1.94
Other	0.39	0.15
Total	100.00	100.00

Sector Weighting as of 06-30-2026

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

World Regions % Equity 06-30-2026



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

Top 10 Holdings as of 06-30-2026

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

Total Holdings 603

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Cohen & Steers Instl Realty Shares CSRIX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Jon Cheigh since 10-2007
Jason Yablon since 12-2013
Mathew Kirschner since 11-2020
Ji Zhang since 01-2024

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 18.72 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.75 is 27.88% lower than the Real Estate category average.

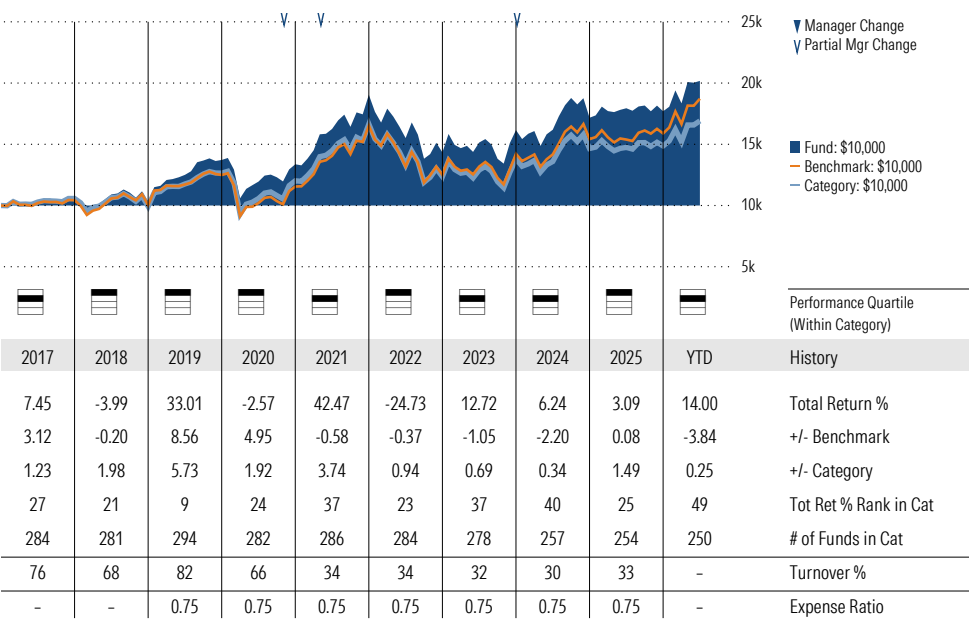
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

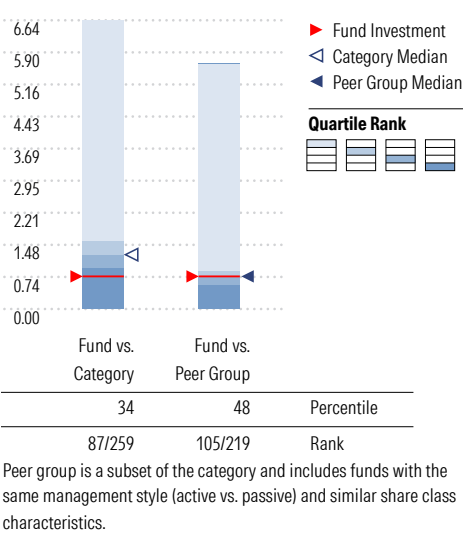
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.73	-	-1.92
Beta	0.97	-	0.95
R-Squared	93.60	-	93.49
Standard Deviation	16.46	16.46	16.21
Sharpe Ratio	0.38	0.51	0.34
Tracking Error	4.20	-	3.71
Information Ratio	-0.56	-	-0.85
Up Capture Ratio	90.12	-	89.55
Down Capture Ratio	95.89	-	96.82

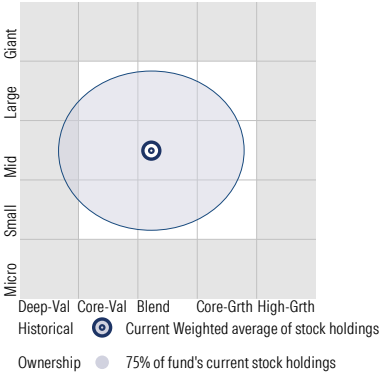
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	30.66	38.46	31.16
Price/Book Ratio	2.72	2.42	2.80
Geom Avg Mkt Cap \$B	35.96	9.35	40.47
ROE	15.13	9.56	18.46

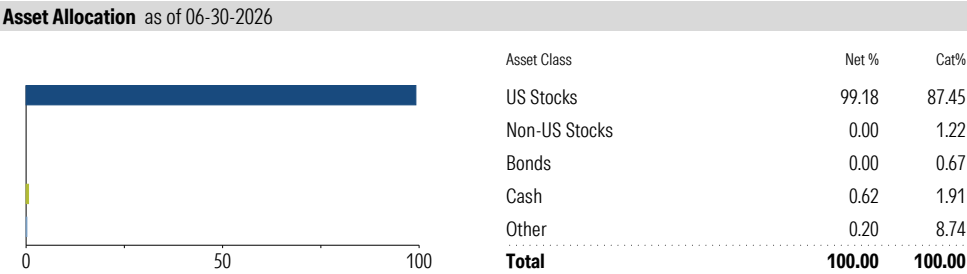
Cohen & Steers Instl Realty Shares CSRIX

Morningstar CategoryReal EstateMorningstar IndexS&P United States REIT TR USD

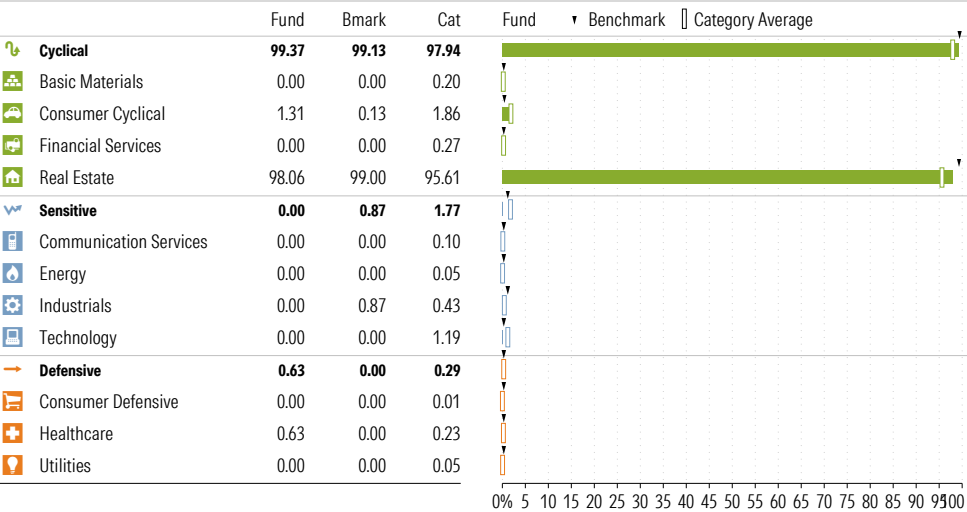
Style Analysis as of 06-30-2026
Morningstar Style Box™



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
Welltower Inc	15.67	15.67	-	Real Estate
Digital Realty Trust Inc	9.54	25.22	-	Real Estate
Prologis Inc	6.31	31.52	-	Real Estate
Crown Castle Inc	5.45	36.98	-	Real Estate
American Tower Corp	5.40	42.38	-	Real Estate
Extra Space Storage Inc	4.37	46.75	-	Real Estate
Equinix Inc	3.64	50.40	-	Real Estate
Sun Communities Inc	3.24	53.64	-	Real Estate
Iron Mountain Inc	3.11	56.74	-	Real Estate
Kimco Realty Corp	2.82	59.56	-	Real Estate
Public Storage	2.60	62.16	-	Real Estate
Essex Property Trust Inc	2.54	64.70	-	Real Estate
Host Hotels & Resorts Inc	2.51	67.21	-	Real Estate
BXP Inc	2.46	69.67	-	Real Estate
Agree Realty Corp	2.40	72.07	-	Real Estate

Total Holdings 41

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.42 years.
- Style: The fund has landed in its primary style box — Large Blend — 77.14 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.02 is 96.97% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

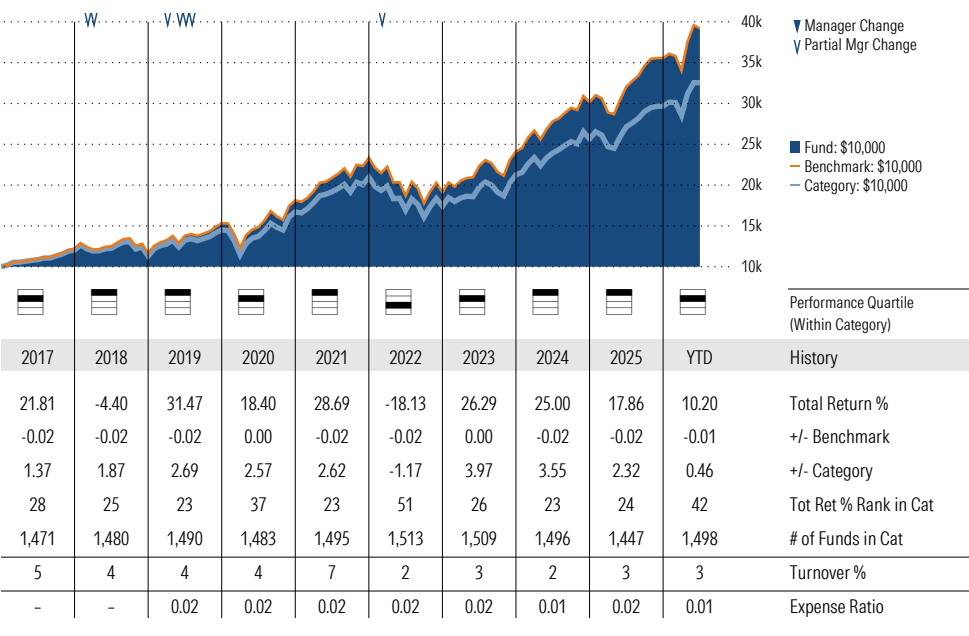
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ESG Metrics

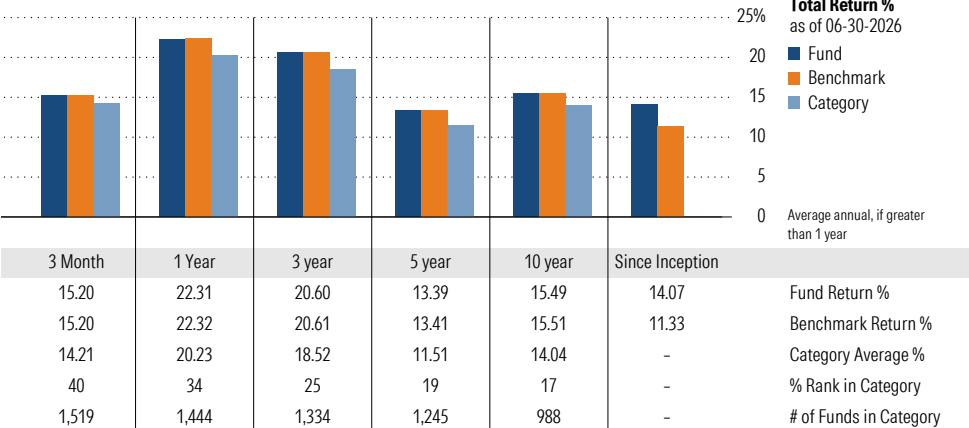
Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

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

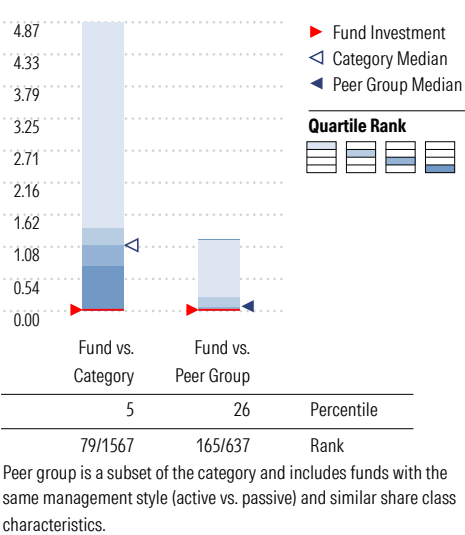
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.00	-	-1.07
Beta	1.00	-	0.97
R-Squared	100.00	-	91.65
Standard Deviation	13.05	13.05	13.22
Sharpe Ratio	1.15	1.15	1.01
Tracking Error	0.01	-	3.22
Information Ratio	-1.19	-	-1.61
Up Capture Ratio	99.95	-	94.65
Down Capture Ratio	99.95	-	101.92

Portfolio Metrics

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

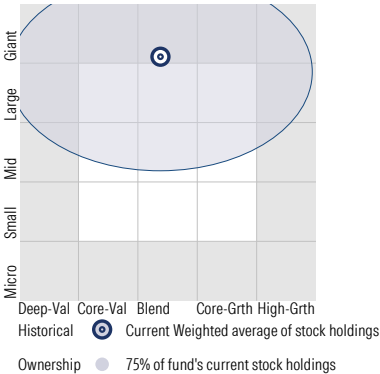
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

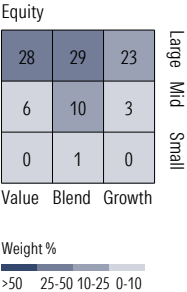
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

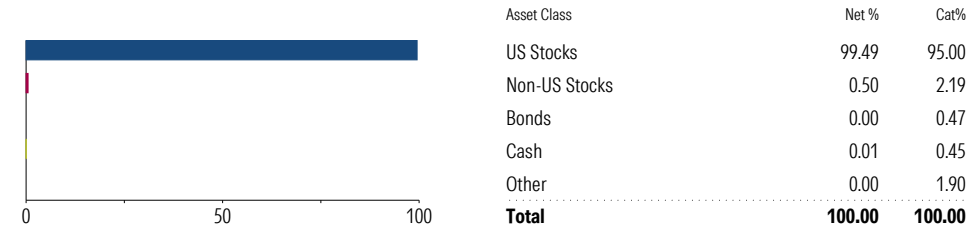
Morningstar Style Box™



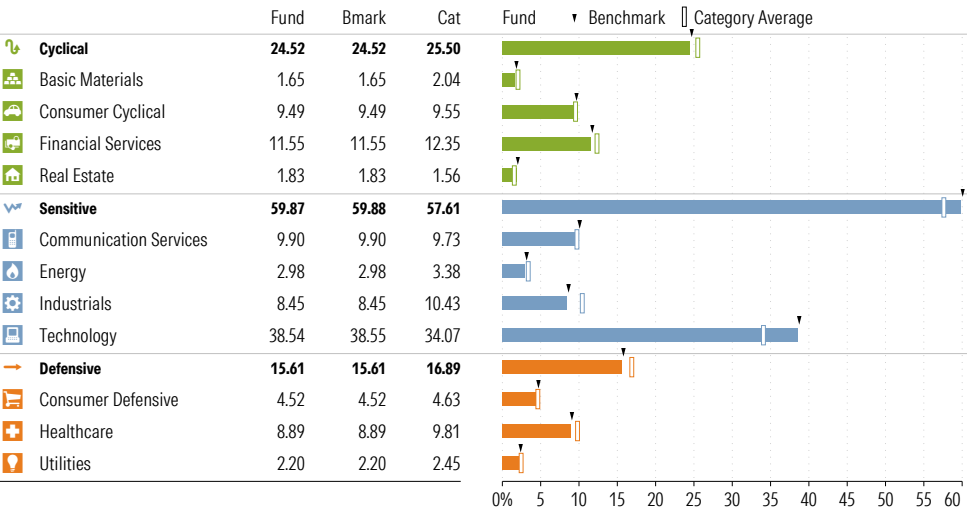
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Invesco Equity and Income R6 IEIFX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Sergio Marcheli since 04-2003
Chuck Burge since 02-2010
Brian Jurkash since 12-2015
Matthew Titus since 01-2016
Will Guthrie since 02-2026

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 23.18 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 0.41 is 56.84% lower than the Moderate Allocation category average.

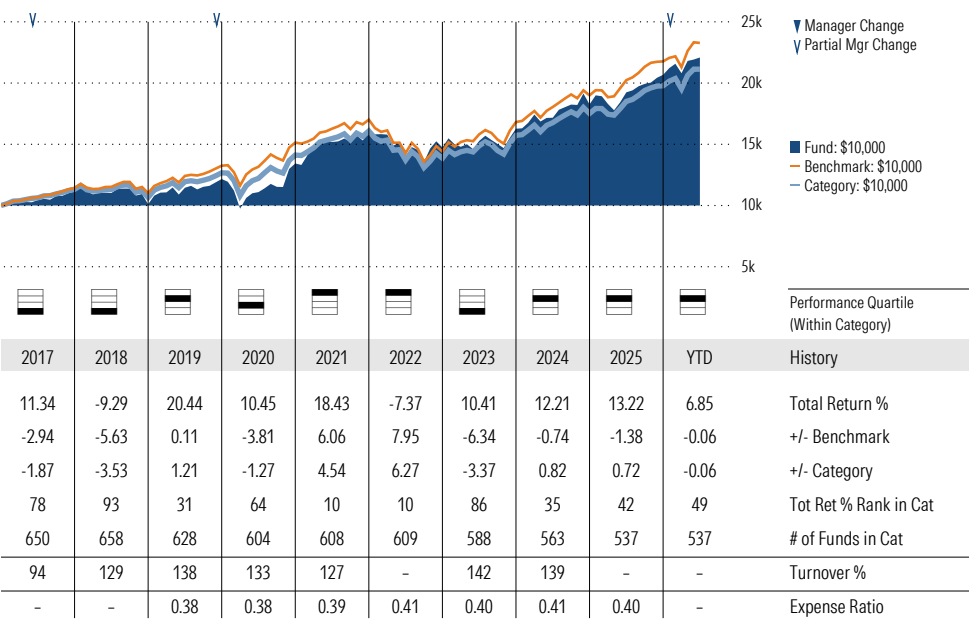
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ESG Metrics

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

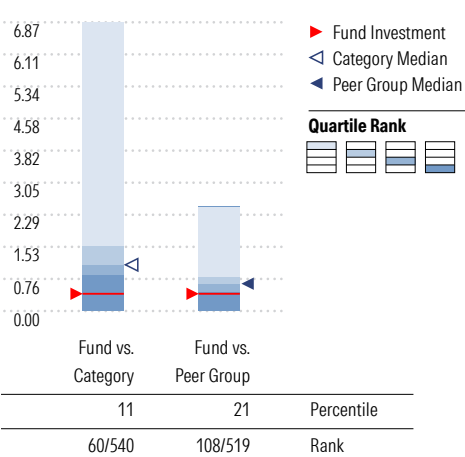
Growth of \$10,000



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	0.22	-	-0.41
Beta	0.94	-	0.98
R-Squared	76.46	-	89.13
Standard Deviation	9.53	8.83	9.20
Sharpe Ratio	0.85	0.98	0.87
Tracking Error	4.65	-	2.82
Information Ratio	-0.14	-	-0.24
Up Capture Ratio	97.55	-	97.26
Down Capture Ratio	101.39	-	101.93

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.28	25.04	24.08
Price/Book Ratio	2.81	4.30	4.11
Avg Eff Duration	4.95	5.81	4.76

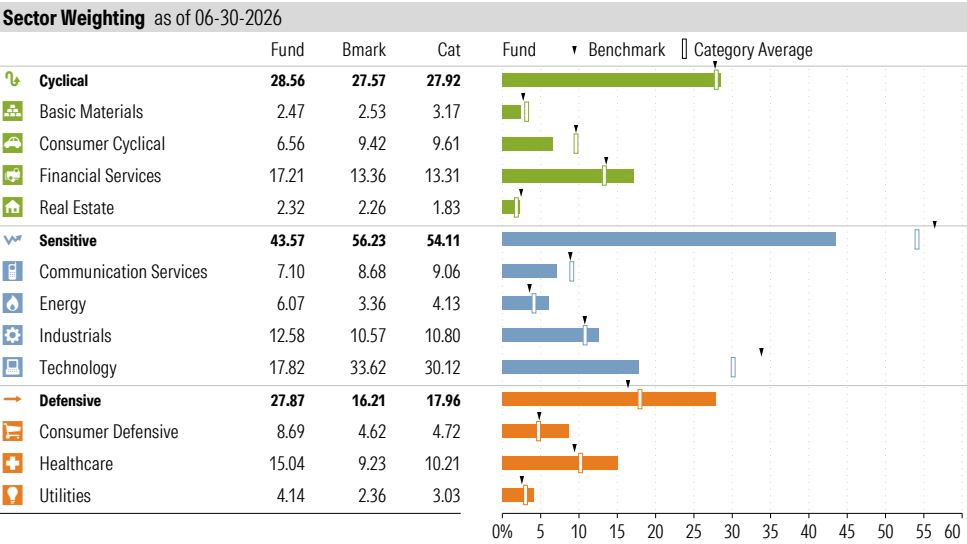
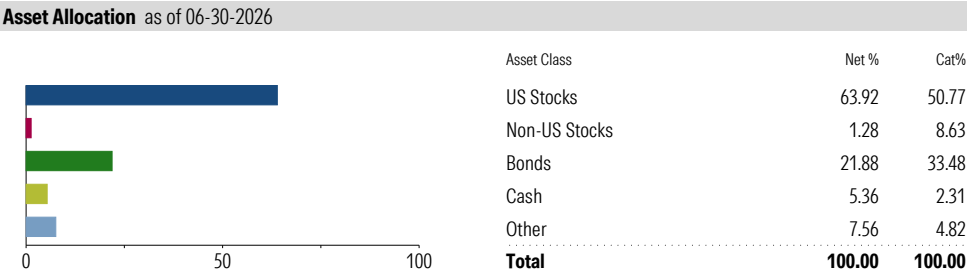
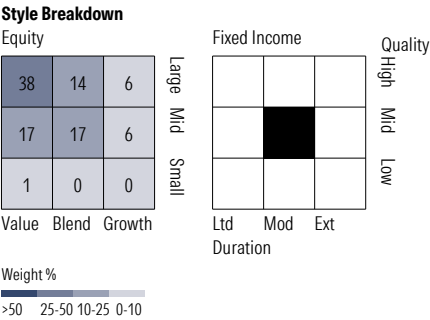
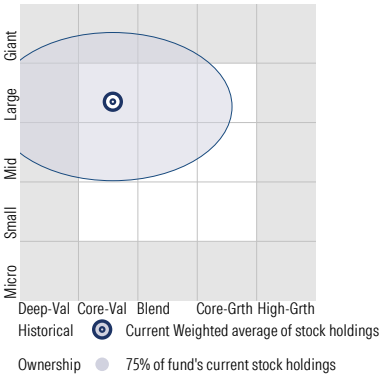
Invesco Equity and Income R6 IEIFX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod 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
⊖ Invesco Shrt-Trm Inv Treasury Instl	-	2.95	2.95	-	-
⊕ United States Treasury Notes 4.125%	06-2031	2.40	5.35	-	-
⊕ United States Treasury Notes 4.125%	06-2028	2.34	7.69	-	-
Amazon.com Inc	-	2.15	9.84	-	Consumer Cyclical
⊕ Alphabet Inc Class A	-	2.10	11.94	-	Communication Svc
Wells Fargo & Co	-	2.06	14.01	-	Financial Services
Bank of America Corp	-	1.92	15.93	-	Financial Services
Philip Morris International Inc	-	1.80	17.73	-	Consumer Defensive
Microsoft Corp	-	1.71	19.44	-	Technology
⊖ Invesco Shrt-Trm Inv Gov&Agcy Instl	-	1.61	21.05	-	-

Total Holdings 378

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Janus Henderson Balanced N

JABNX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Jeremiah Buckley since 12-2015
Michael Keough since 12-2019
Greg Wilensky since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 10.5 years.
- Style: The fund has landed in its primary style box — Large Blend — 71.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 40% lower than the Moderate Allocation category average.

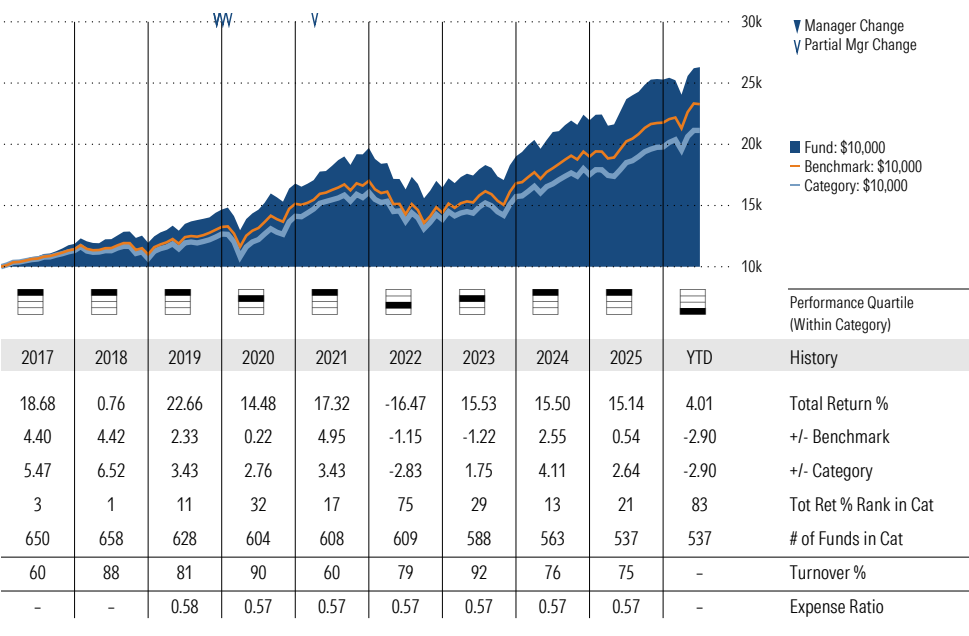
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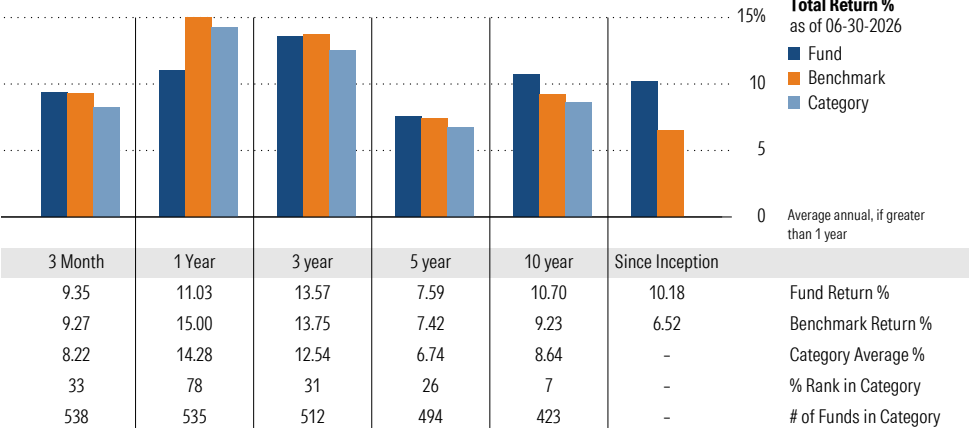
ESG Metrics

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

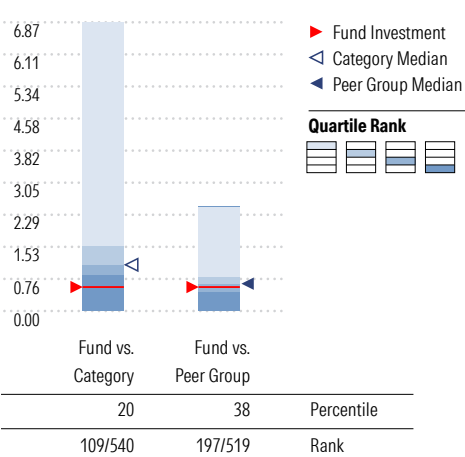
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.93	-	-0.41
Beta	1.06	-	0.98
R-Squared	94.06	-	89.13
Standard Deviation	9.68	8.83	9.20
Sharpe Ratio	0.89	0.98	0.87
Tracking Error	2.43	-	2.82
Information Ratio	-0.07	-	-0.24
Up Capture Ratio	101.68	-	97.26
Down Capture Ratio	106.82	-	101.93

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.98	25.04	24.08
Price/Book Ratio	6.72	4.30	4.11
Avg Eff Duration	6.04	5.81	4.76

Janus Henderson Balanced N JABNX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth
Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004
Holly Morris since 11-2020
Joseph Wilson since 11-2020
Larry Lee since 11-2020
Robert Maloney since 11-2022

Quantitative Screens

- Performance: The fund has finished in the 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 21.92 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 0.44 is 49.43% lower than the Large Growth category average.

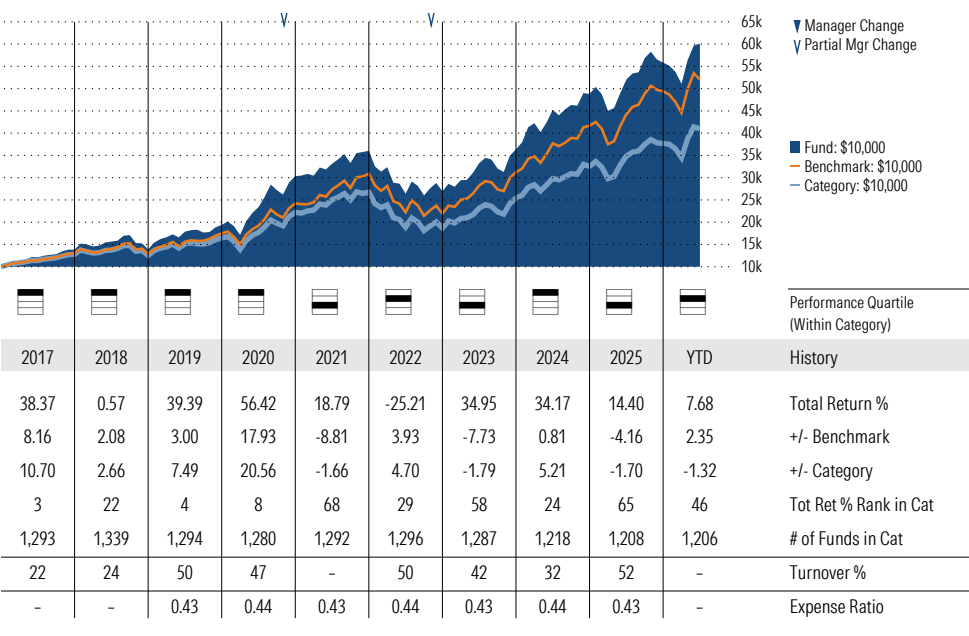
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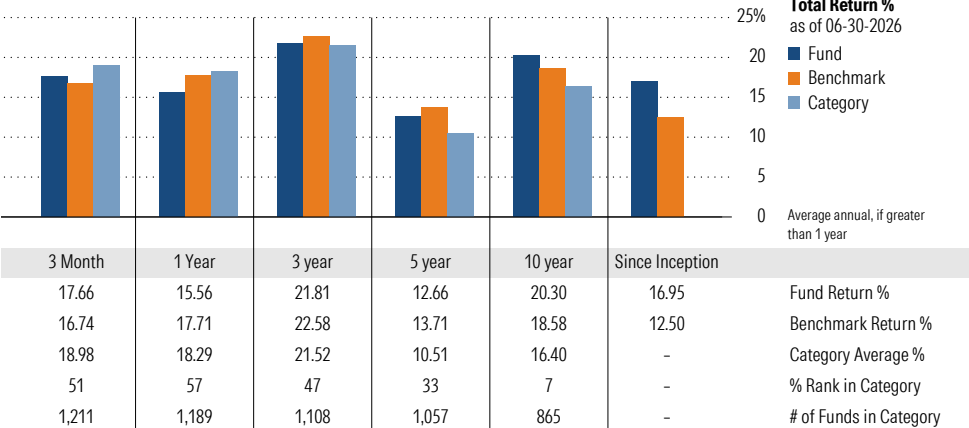
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

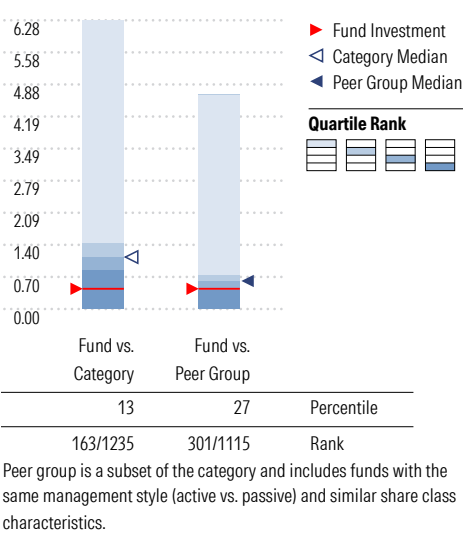
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.24	-	-1.33
Beta	0.96	-	1.00
R-Squared	94.71	-	89.46
Standard Deviation	16.18	16.44	17.42
Sharpe Ratio	1.02	1.05	0.90
Tracking Error	3.79	-	5.56
Information Ratio	-0.20	-	-0.45
Up Capture Ratio	97.29	-	95.86
Down Capture Ratio	98.03	-	101.29

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	35.09	34.09	31.08
Price/Book Ratio	11.63	13.93	8.94
Geom Avg Mkt Cap \$B	754.29	832.40	817.51
ROE	41.60	46.22	41.98

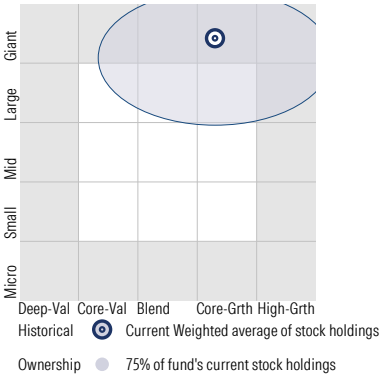
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

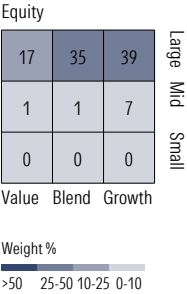
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

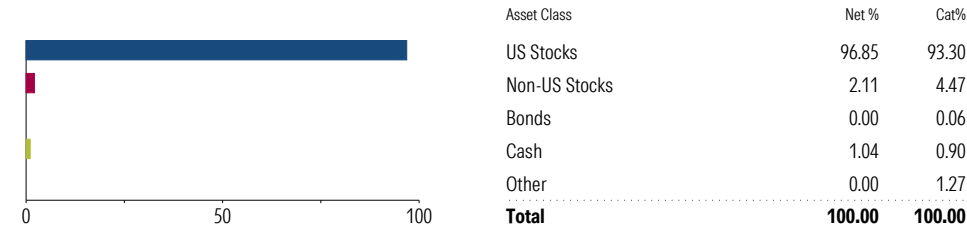
Morningstar Style Box™



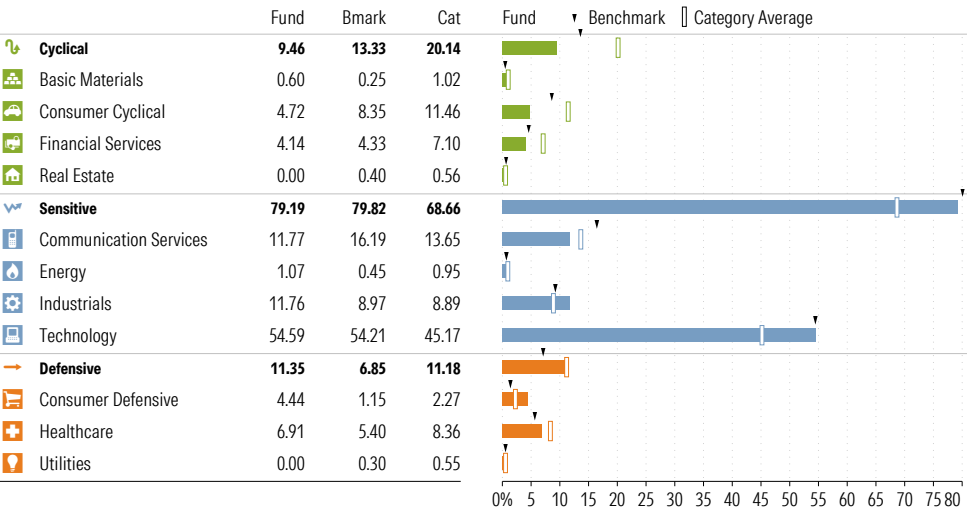
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	10.37	10.37	-	Technology
⊕ Alphabet Inc Class C	9.81	20.18	-	Communication Svc
⊖ Apple Inc	5.48	25.66	-	Technology
⊕ Micron Technology Inc	4.13	29.79	-	Technology
Broadcom Inc	3.72	33.52	-	Technology
Advanced Micro Devices Inc	3.67	37.18	-	Technology
⊕ Tesla Inc	2.88	40.06	-	Consumer Cyclical
⊕ Lam Research Corp	2.61	42.67	-	Technology
⊕ Applied Materials Inc	2.61	45.28	-	Technology
⊖ GE Vernova Inc	2.38	47.66	-	Industrials
⊕ SanDisk Corp Ordinary Shares	2.32	49.98	-	Technology
The Goldman Sachs Group Inc	2.21	52.19	-	Financial Services
⊕ Western Digital Corp	2.01	54.20	-	Technology
⊕ Caterpillar Inc	1.97	56.17	-	Industrials
⊕ Eli Lilly and Co	1.95	58.12	-	Healthcare

Total Holdings 82

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS International Equity R6 MIEIX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Filipe Benzinho since 05-2016
Harry Purcell since 05-2025

Quantitative Screens

- Performance: The fund has finished in the Foreign 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 10.17 years.
- Style: The fund has landed in its primary style box — Large Blend — 88.57 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.64 is 14.67% lower than the Foreign Large Blend category average.

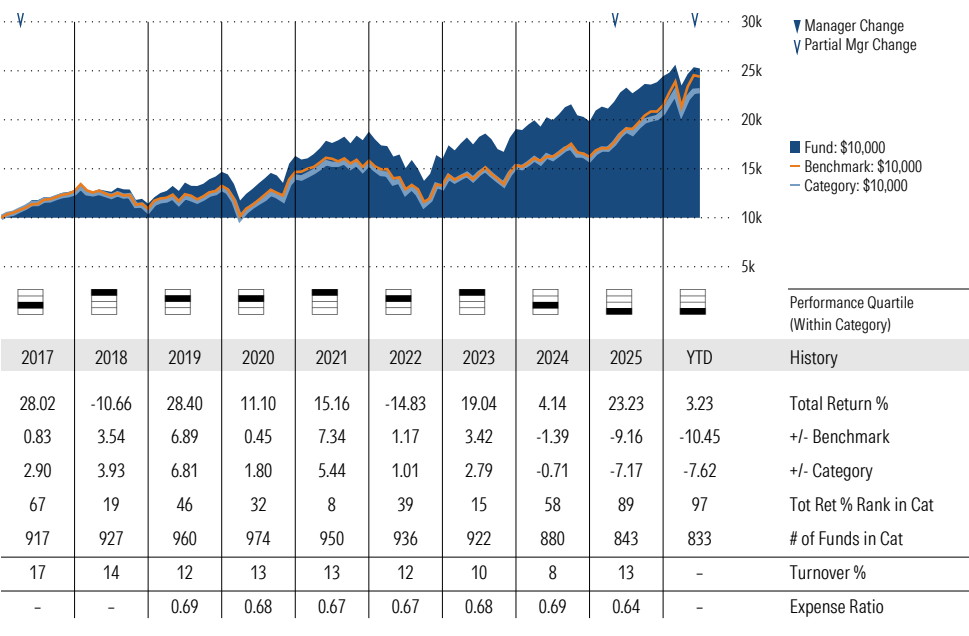
Morningstar Investment Management LLC Analysis

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.

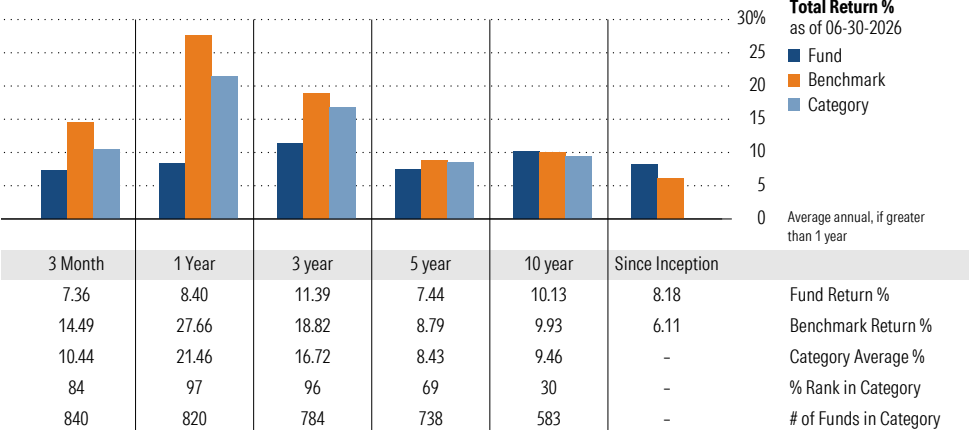
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

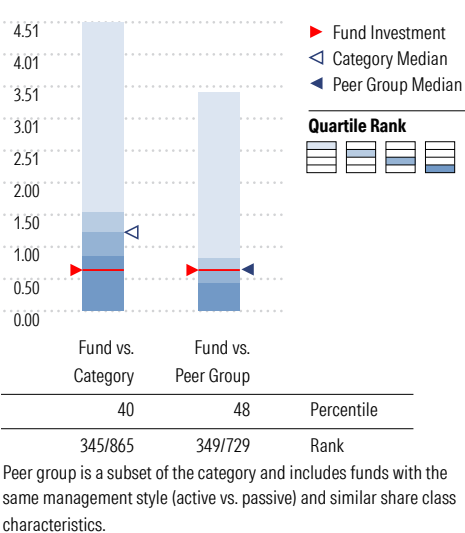
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.96	-	0.50
Beta	0.79	-	0.87
R-Squared	82.77	-	88.17
Standard Deviation	12.09	13.89	12.92
Sharpe Ratio	0.57	0.98	0.92
Tracking Error	5.79	-	4.65
Information Ratio	-1.28	-	-0.38
Up Capture Ratio	78.05	-	91.87
Down Capture Ratio	101.51	-	94.63

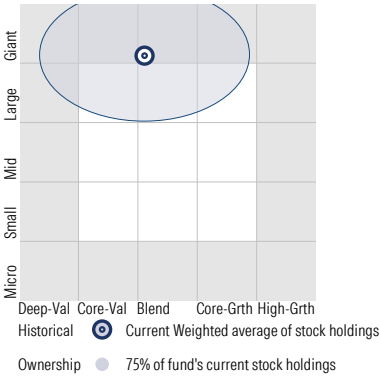
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.30	18.56	18.31
Price/Book Ratio	2.37	2.38	2.31
Geom Avg Mkt Cap \$B	87.15	89.99	87.75
ROE	20.16	20.63	18.98

MFS International Equity R6 MIEIX

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

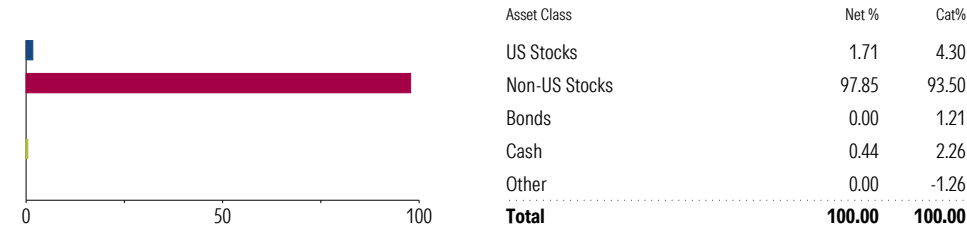
Style Analysis as of 06-30-2026 Morningstar Style Box™



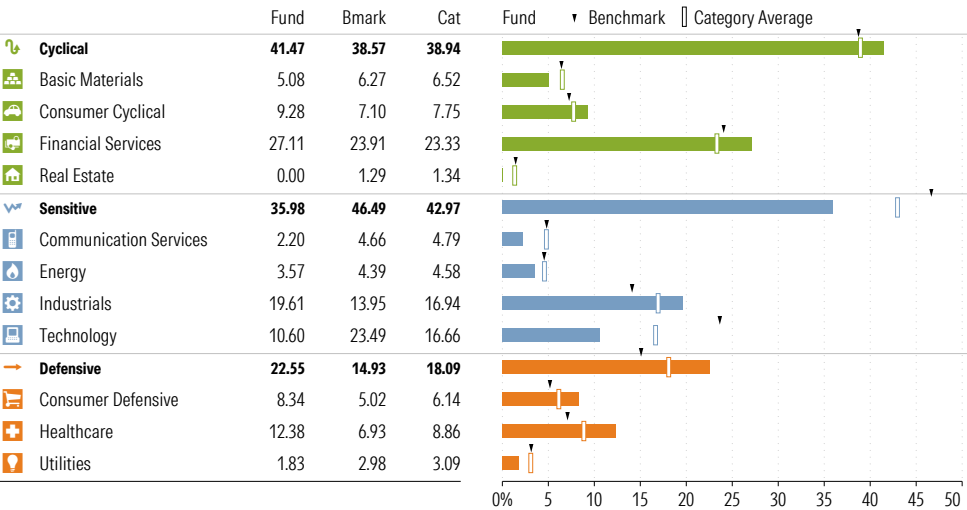
Style Breakdown

Equity			Large Mid Small
Value	Blend	Growth	
30	48	15	
2	5	0	Mid
0	1	0	Small
Weight %			
>50 25-50 10-25 0-10			

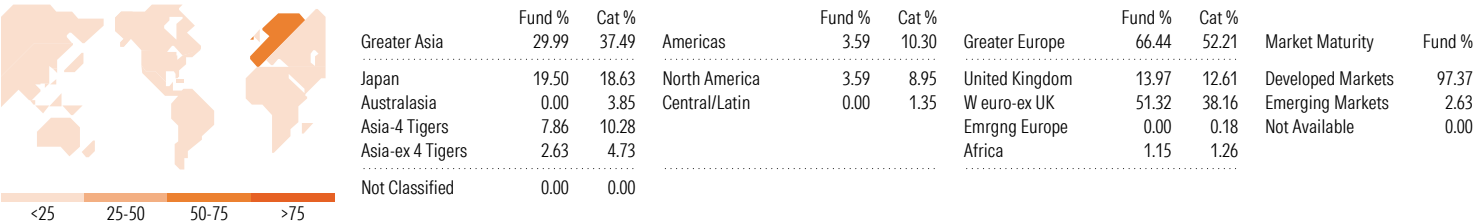
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	4.44	4.44	-	Technology
⊕ Novartis AG Registered Shares	2.85	7.29	-	Healthcare
⊕ Roche Holding AG Ordinary Shares new	2.80	10.09	-	Healthcare
⊖ Schneider Electric SE	2.62	12.72	-	Industrials
⊖ Air Liquide SA	2.51	15.23	-	Basic Materials
⊖ Rolls-Royce Holdings PLC	2.44	17.67	-	Industrials
⊖ Compagnie Financiere Richemont SA Class A	2.36	20.02	-	Consumer Cyclical
⊖ BNP Paribas Act. Cat.A	2.34	22.36	-	Financial Services
⊖ Hitachi Ltd	2.17	24.53	-	Industrials
⊖ Mitsubishi Electric Corp	2.16	26.69	-	Industrials

Total Holdings 82

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Income Instl PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

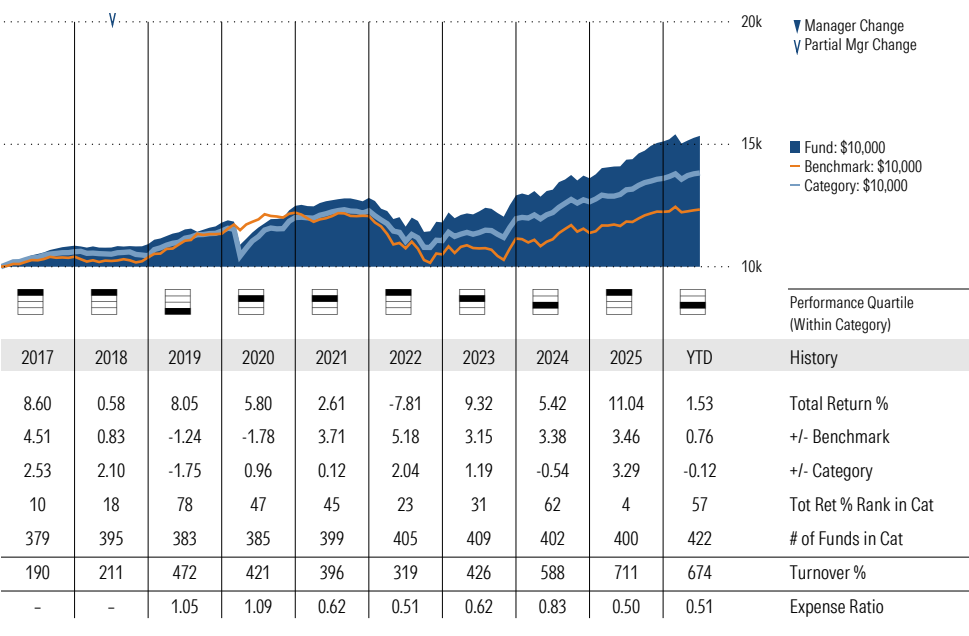
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	06-30-2026

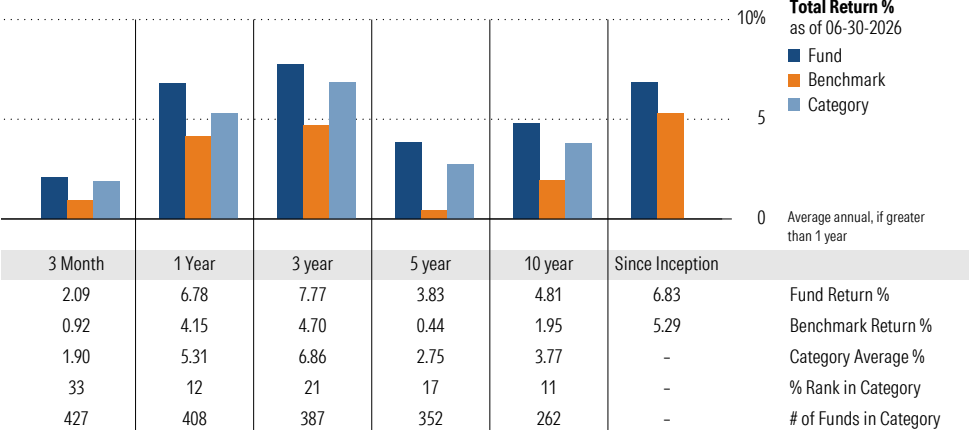
Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

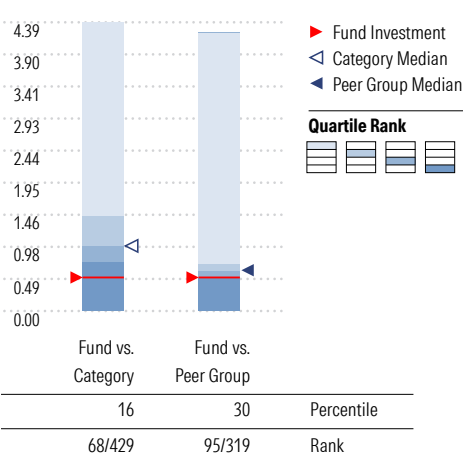
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD



Vanguard MStar Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap 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 Blend 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 Blend — 100 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.05 is 93.51% lower than the Mid-Cap Blend category average.

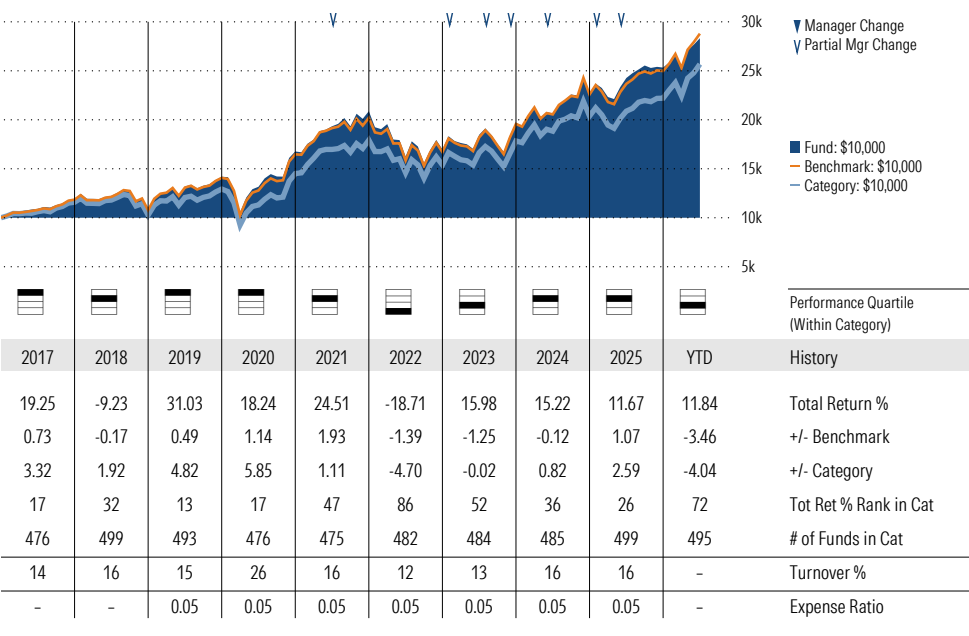
Morningstar Investment Management LLC Analysis

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

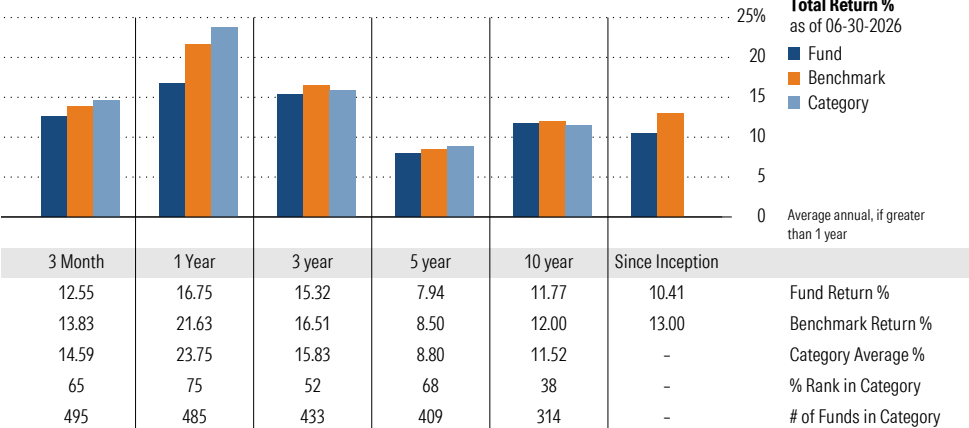
ESG Metrics

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

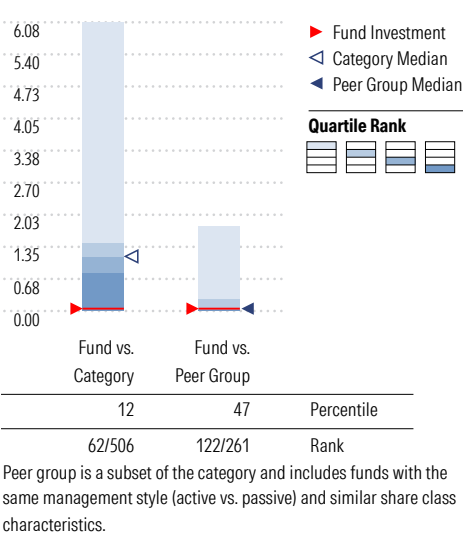
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.32	-	-1.00
Beta	0.95	-	1.00
R-Squared	98.82	-	90.39
Standard Deviation	14.34	14.99	15.82
Sharpe Ratio	0.74	0.79	0.67
Tracking Error	1.73	-	4.81
Information Ratio	-0.69	-	-0.40
Up Capture Ratio	93.86	-	98.02
Down Capture Ratio	94.77	-	103.40

Portfolio Metrics

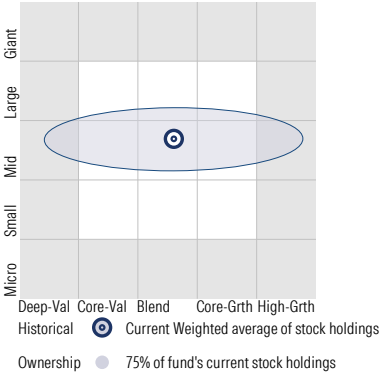
	Fund	Bmark	Cat
Price/Earnings Ratio	23.54	22.06	24.13
Price/Book Ratio	3.39	3.06	3.41
Geom Avg Mkt Cap \$B	49.40	25.43	18.70
ROE	21.28	16.92	18.62

Vanguard MStar Mid Cap Index Admiral VIMAX

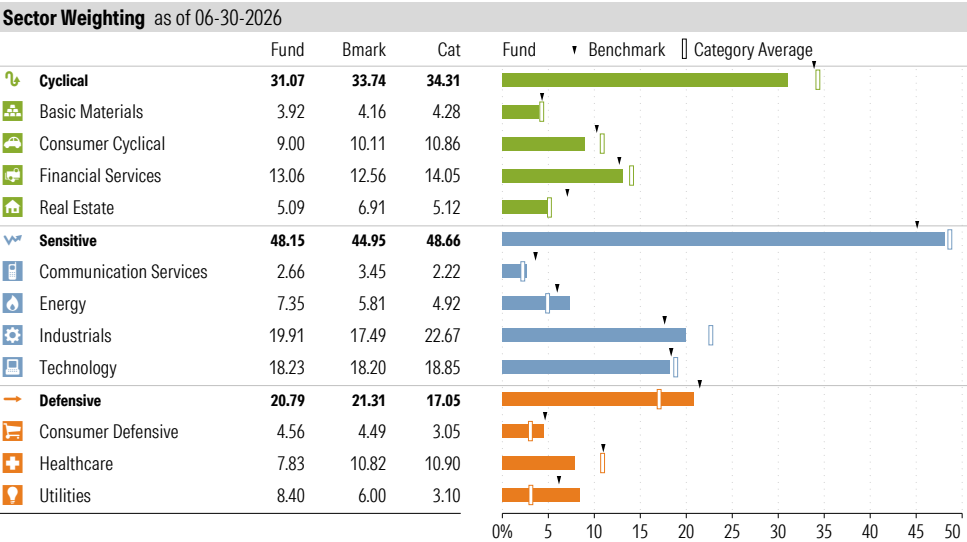
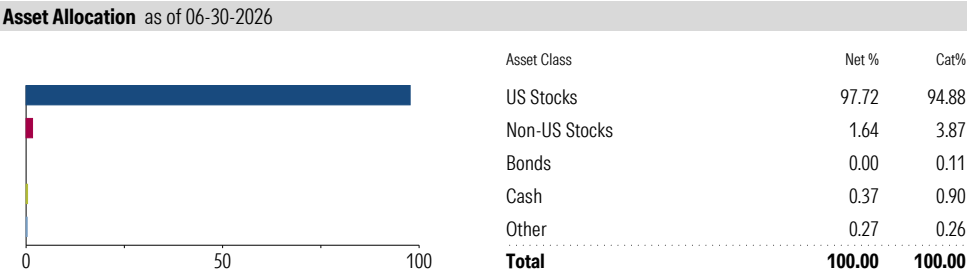
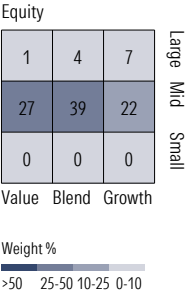
Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

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



Style Breakdown



Top 15 Holdings

as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vertiv Holdings Co Class A	1.22	1.22	-	Industrials
⊖ Western Digital Corp	1.06	2.28	-	Technology
⊖ Seagate Technology Holdings PLC	1.04	3.32	-	Technology
⊕ Quanta Services Inc	1.04	4.36	-	Industrials
⊖ Howmet Aerospace Inc	1.04	5.40	-	Industrials
⊖ Cummins Inc	0.95	6.35	-	Industrials
⊕ Datadog Inc Class A	0.83	7.18	-	Technology
⊕ Bloom Energy Corp Class A	0.79	7.97	-	Industrials
⊕ Constellation Energy Corp	0.78	8.74	-	Utilities
⊕ Robinhood Markets Inc Class A	0.76	9.51	-	Financial Services
⊕ Cloudflare Inc	0.76	10.26	-	Technology
⊖ Valero Energy Corp	0.75	11.01	-	Energy
⊕ Coherent Corp	0.74	11.75	-	Technology
⊖ Royal Caribbean Group	0.74	12.49	-	Consumer Cyclical
⊖ Teradyne Inc	0.73	13.22	-	Technology
Total Holdings 294				

⊕ Increase

⊖ Decrease

✱ New to Portfolio

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.

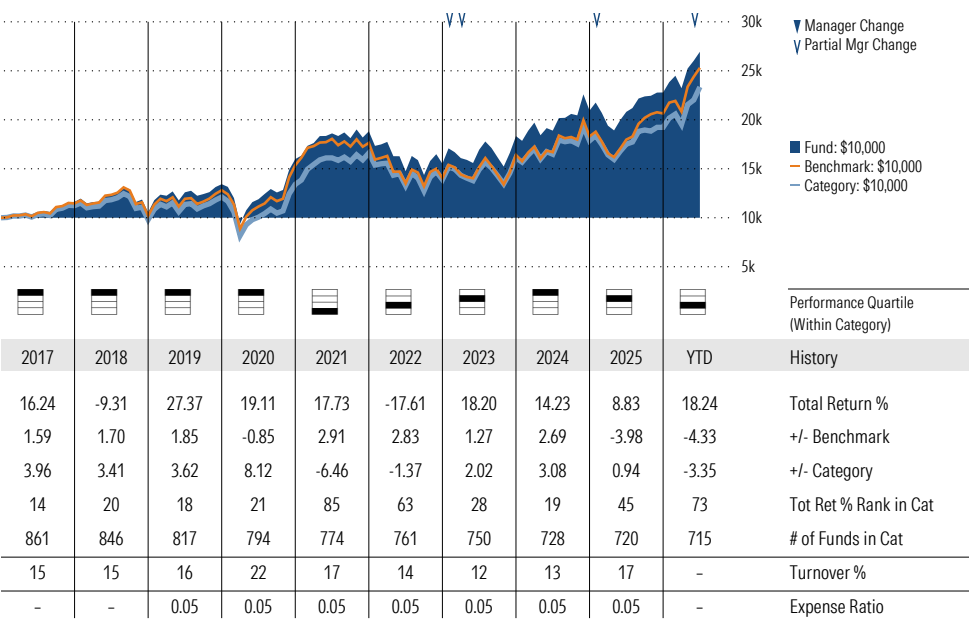
Morningstar Investment Management LLC Analysis

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

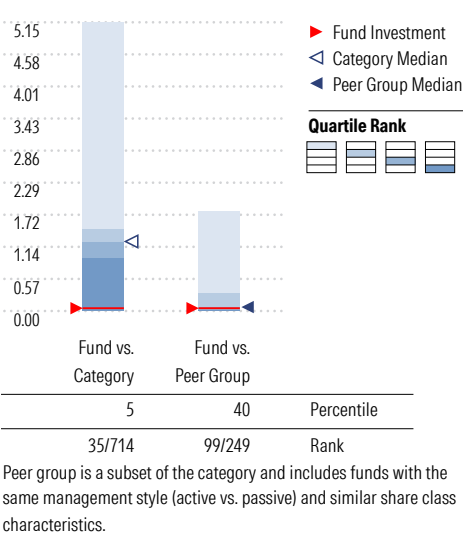
Growth of \$10,000



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

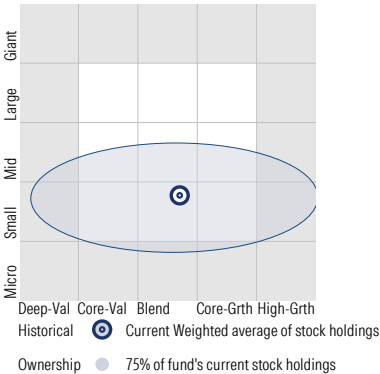
	Fund	Bmark	Cat
Price/Earnings Ratio	21.74	18.60	22.47
Price/Book Ratio	2.72	2.22	2.73
Geom Avg Mkt Cap \$B	10.39	3.18	8.10
ROE	12.15	4.06	14.69

Vanguard MStar Small Cap Index Admiral VSMAX

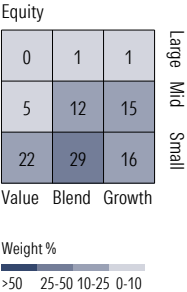
Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

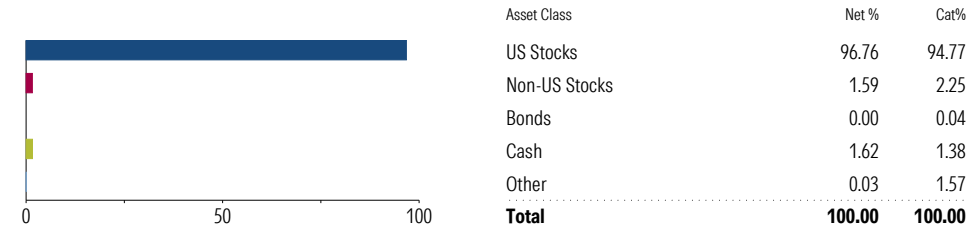
Style Analysis as of 06-30-2026
Morningstar Style Box™



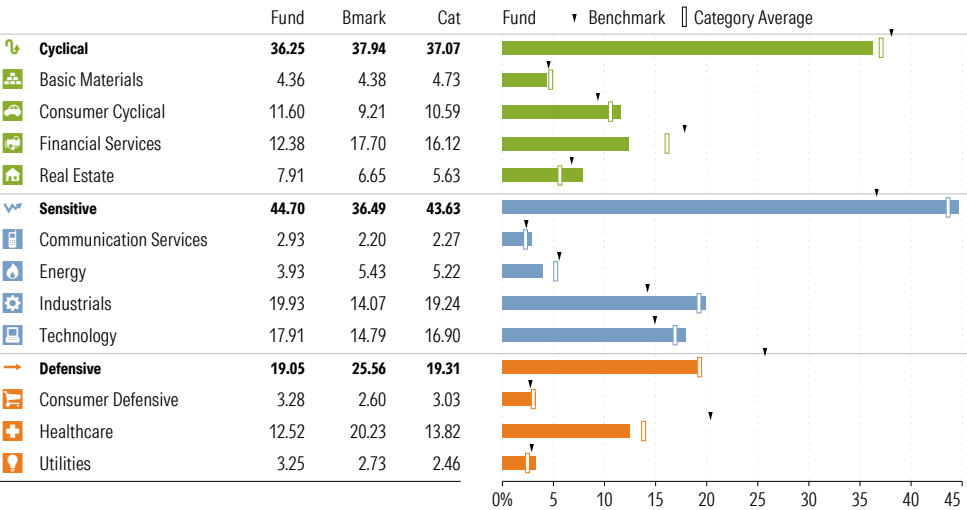
Style Breakdown



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