

American Funds American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 22.59 years.

Style Consistency is not calculated for Fixed Income funds.

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

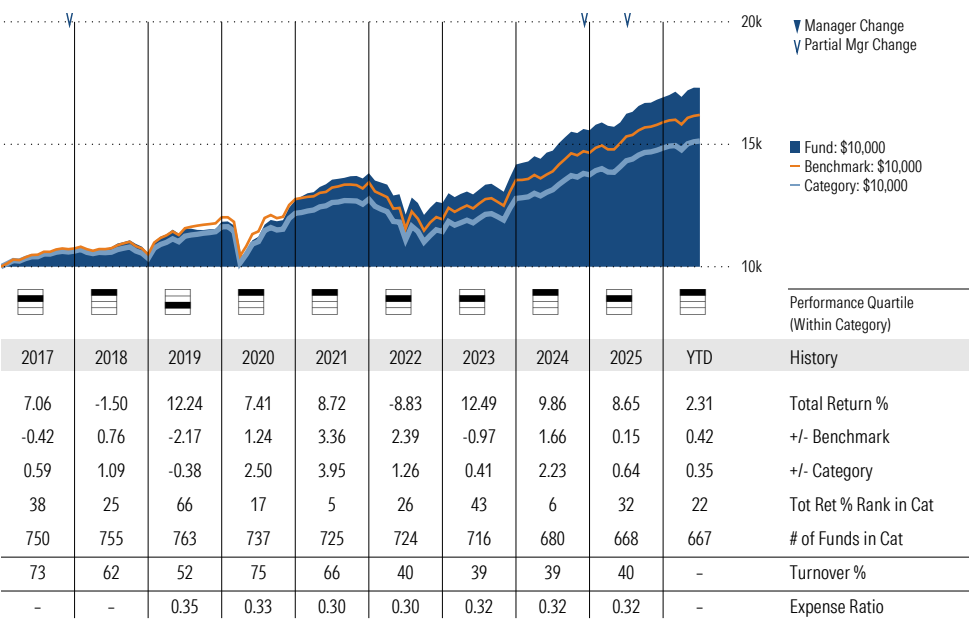
Morningstar Investment Management LLC Analysis

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.

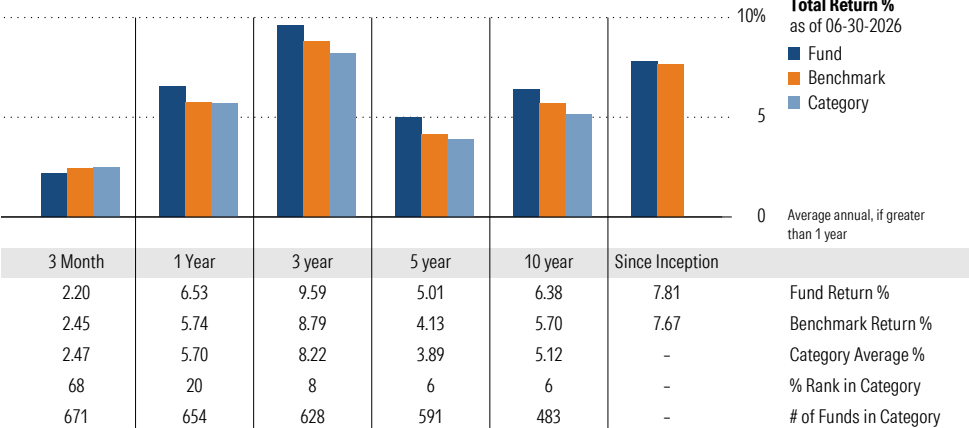
ESG Metrics

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

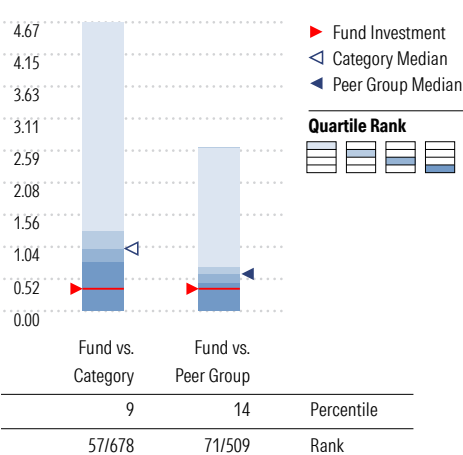
Growth of \$10,000



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

Portfolio Metrics

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

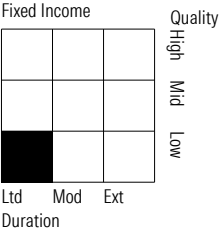
American Funds American High-Inc R-6 RITGX

Morningstar Category
High Yield Bond

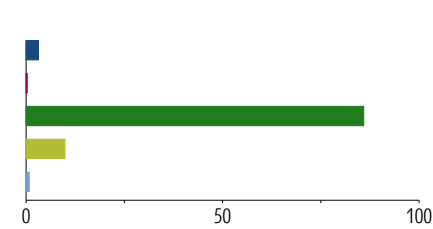
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026



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

Credit Rating Breakdown

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

Sector Weighting as of 06-30-2026

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

Top 10 Holdings as of 06-30-2026

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

Total Holdings 1077

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Bond Fund of Amer R-6 RBFGX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009
Fergus MacDonald since 10-2015
Pramod Atluri since 01-2016
Chit Purani since 03-2023
John Queen since 03-2025

Quantitative Screens

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

Management: The fund's management has been in place for 17.34 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.23 is 51.06% lower than the Intermediate Core Bond category average.

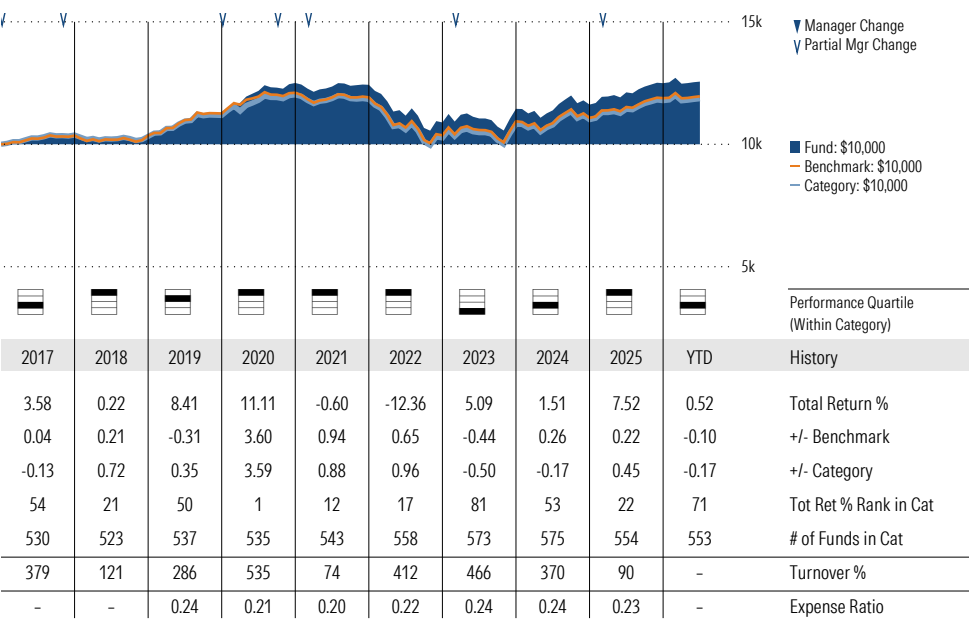
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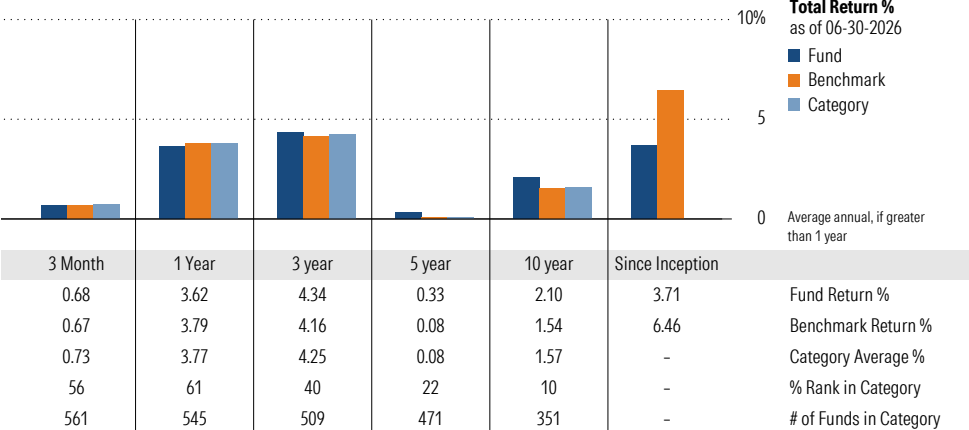
ESG Metrics

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

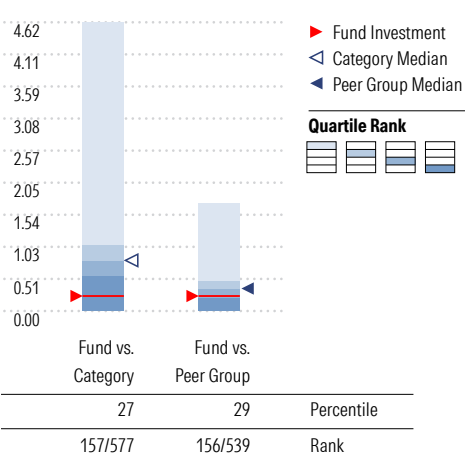
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.23	-	0.10
Beta	0.99	-	0.98
R-Squared	99.54	-	98.26
Standard Deviation	5.50	5.55	5.51
Sharpe Ratio	-0.05	-0.08	-0.09
Tracking Error	0.38	-	0.64
Information Ratio	0.50	-	-0.03
Up Capture Ratio	101.01	-	98.96
Down Capture Ratio	98.42	-	97.55

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.00	4.43	5.44
Avg Eff Maturity	-	-	7.83

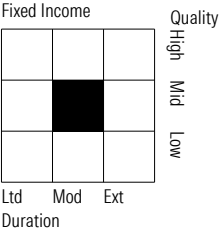
American Funds Bond Fund of Amer R-6 RBFGX

Morningstar Category
Intermediate Core Bond

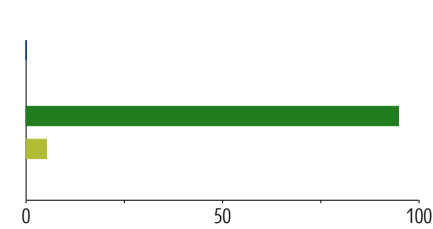
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



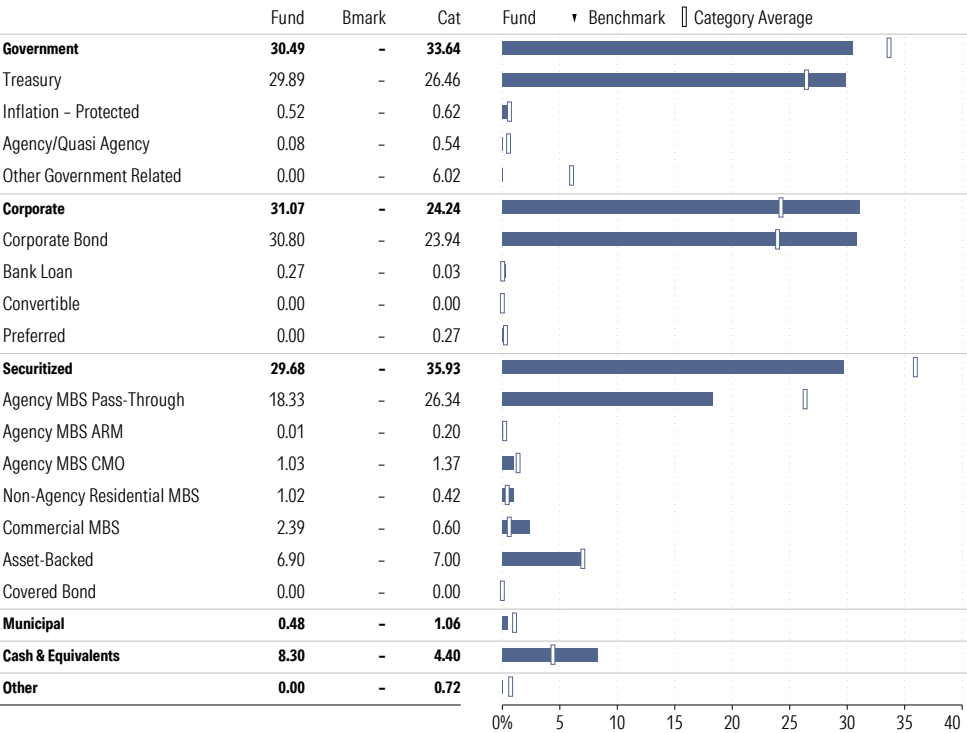
Asset Allocation as of 06-30-2026



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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	43.04	3.53	13.77
AA	24.50	74.59	48.01
A	14.01	10.82	21.59
BBB	15.26	8.32	14.19
BB	1.95	0.28	1.13
B	0.13	0.00	0.46
Below B	0.04	0.00	0.11
Not Rated	1.07	2.46	0.74

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	7.03	7.03	-
✱ Cash And Other Assets Less Liabilities	-	3.43	10.46	-
⊕ United States Treasury Bonds 4.75%	02-2056	1.77	12.23	-
⊖ United States Treasury Notes 3.875%	07-2030	1.25	13.48	-
⊕ Federal National Mortgage Association 2.5%	08-2056	1.21	14.69	-
United States Treasury Notes 4.375%	07-2026	1.21	15.90	-
⊕ United States Treasury Notes 4.375%	05-2036	1.18	17.08	-
⊖ United States Treasury Notes 3.875%	07-2027	1.16	18.24	-
United States Treasury Notes 3.5%	10-2027	1.02	19.26	-
⊖ United States Treasury Notes 3.75%	06-2027	0.84	20.11	-

Total Holdings 5672

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Inflation Lnkd Bd R-6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.67 years.

Style Consistency is not calculated for Fixed Income funds.

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

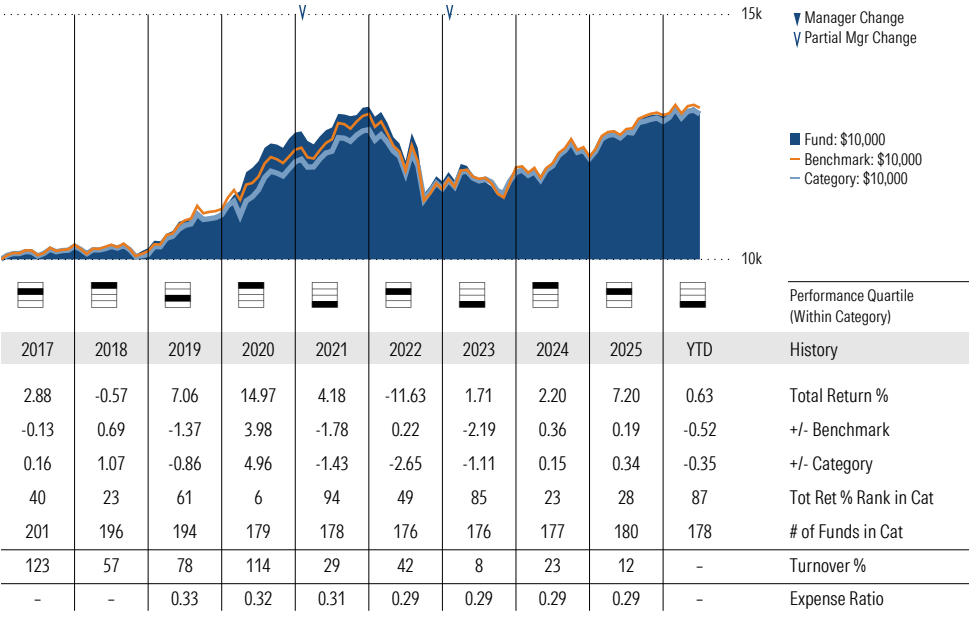
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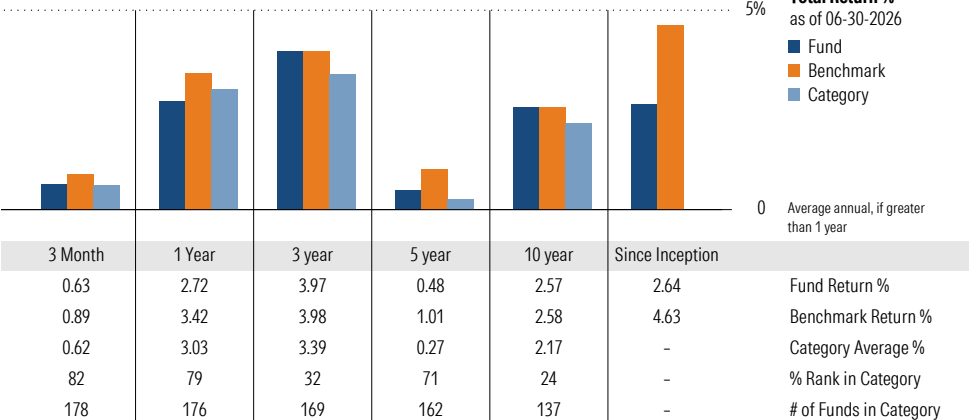
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2026

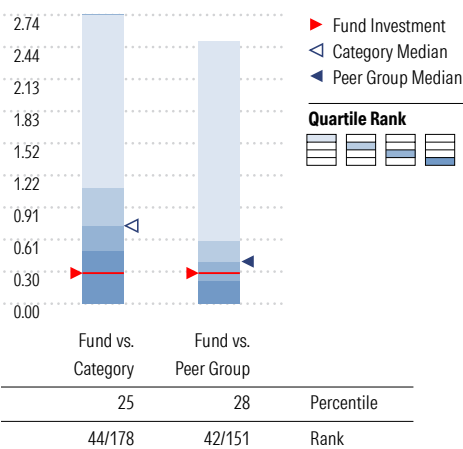
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

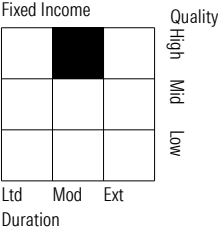
American Funds Inflation Lnkd Bd R-6 RILFX

Morningstar Category
Inflation-Protected Bond

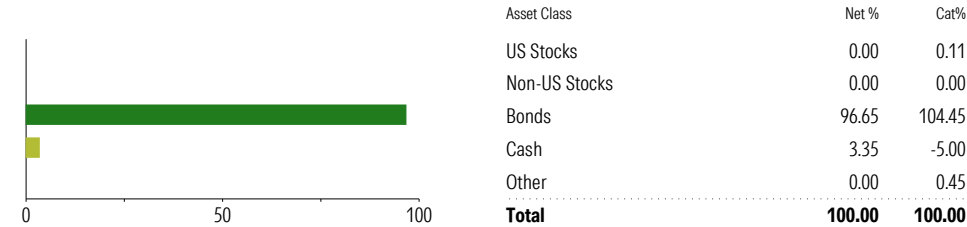
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 06-30-2026

Style Breakdown

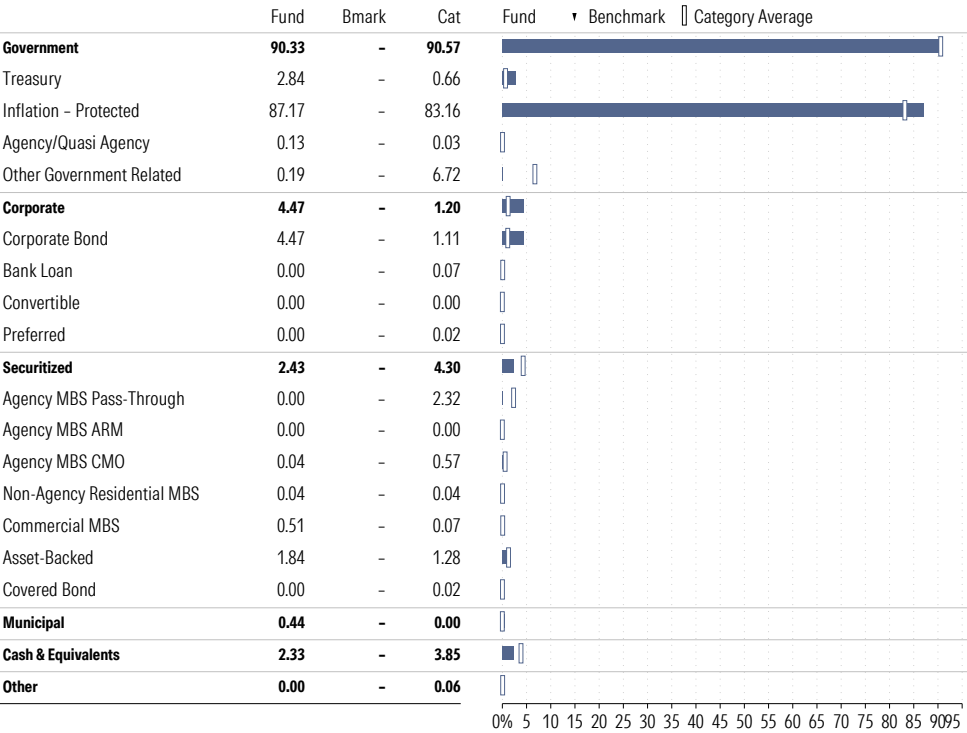


Asset Allocation as of 06-30-2026



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

Sector Weighting as of 06-30-2026



Top 10 Holdings as of 06-30-2026

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

Total Holdings 159

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds 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.

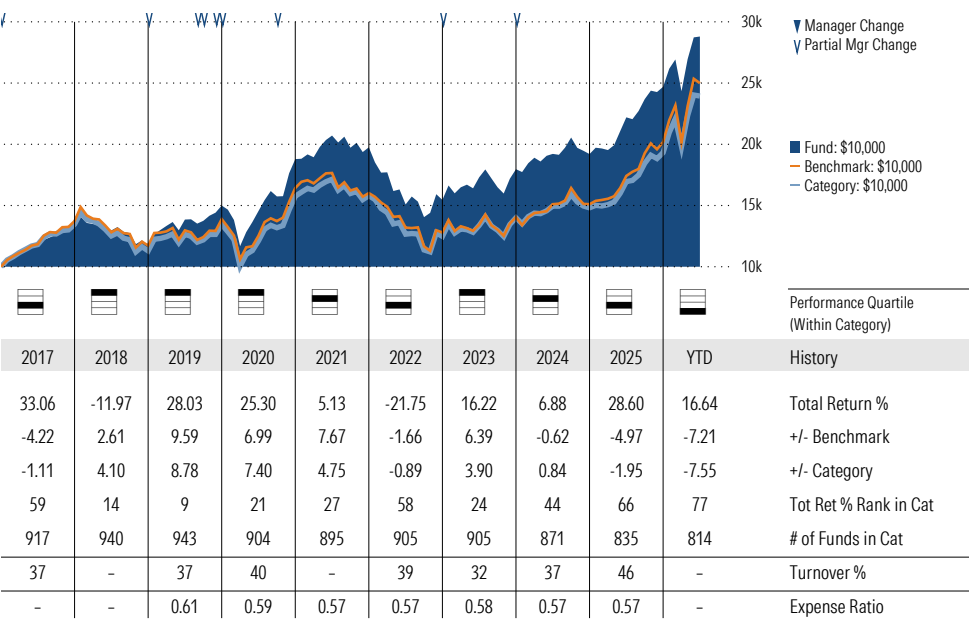
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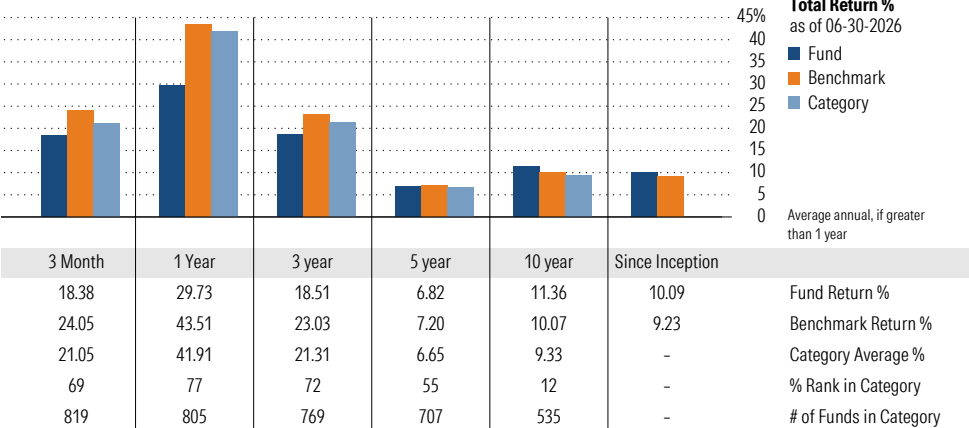
ESG Metrics

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

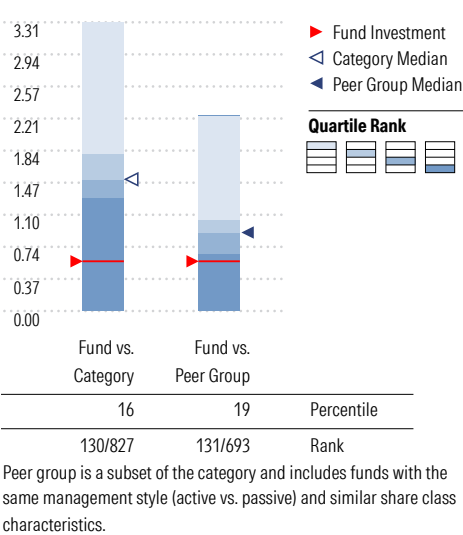
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

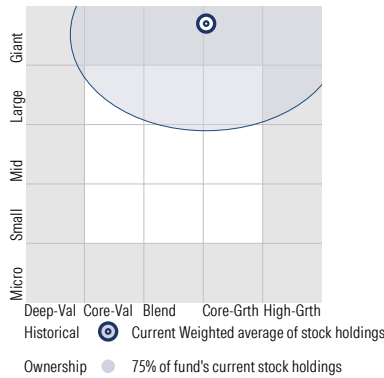
American Funds New World R-6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 06-30-2026

Morningstar Style Box™

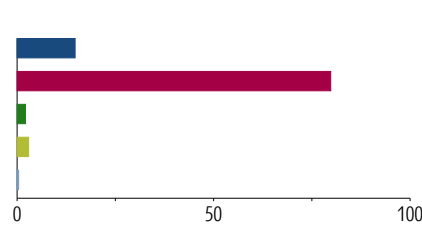


Style Breakdown

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

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

Asset Allocation as of 06-30-2026

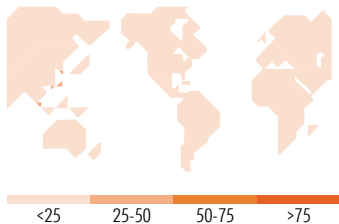


Asset Class	Net %	Cat%
US Stocks	14.76	2.43
Non-US Stocks	79.80	95.52
Bonds	2.12	-0.03
Cash	2.93	1.94
Other	0.39	0.15
Total	100.00	100.00

Sector Weighting as of 06-30-2026

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

World Regions % Equity 06-30-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	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

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.

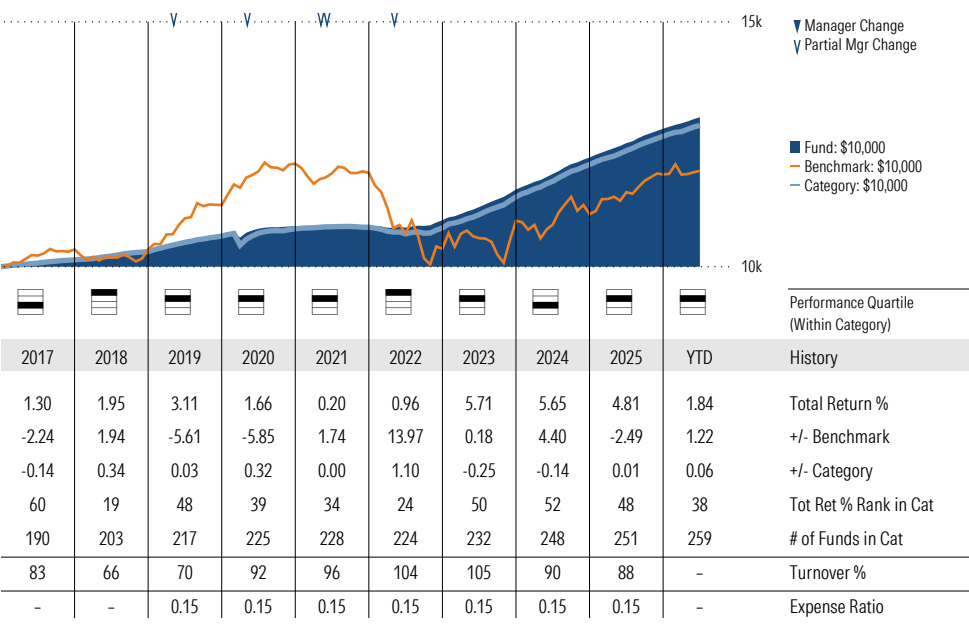
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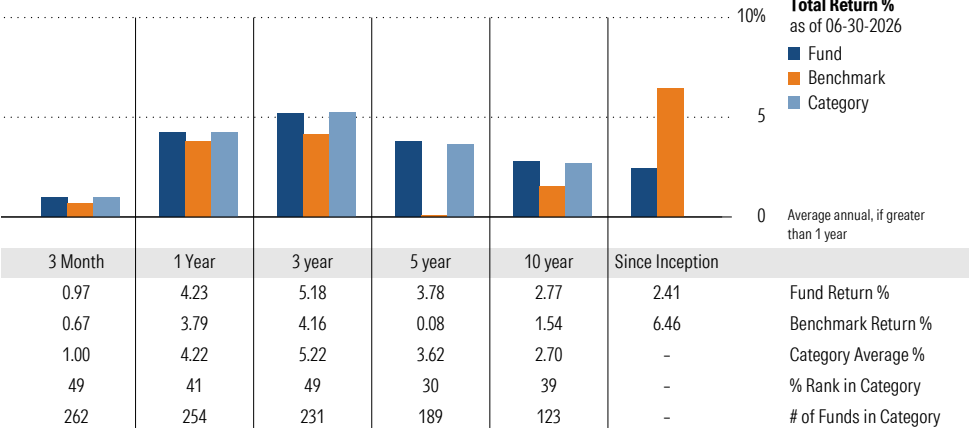
ESG Metrics

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

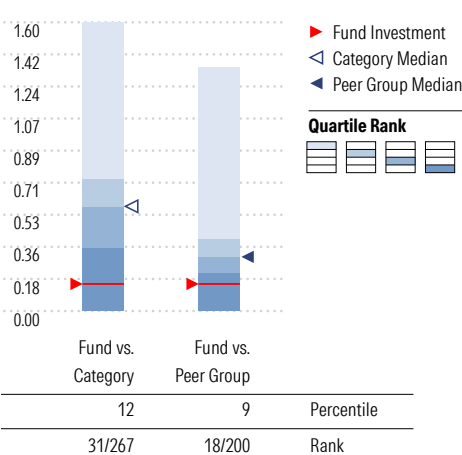
Growth of \$10,000



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

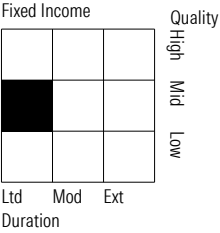
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

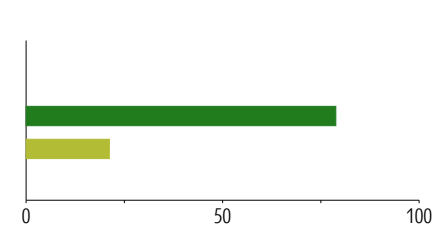
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 06-30-2026

Style Breakdown



Asset Allocation as of 06-30-2026

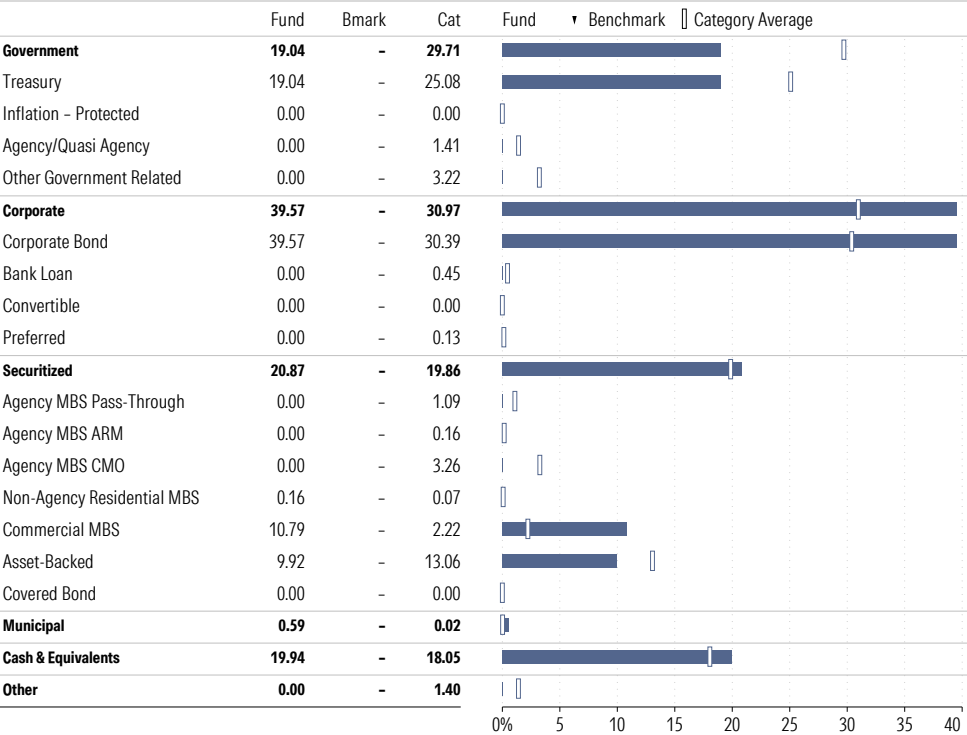


Asset Class	Net %	Cat%
US Stocks	0.00	0.29
Non-US Stocks	0.00	0.00
Bonds	78.81	63.40
Cash	21.18	36.00
Other	0.00	0.33
Total	100.00	100.00

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.

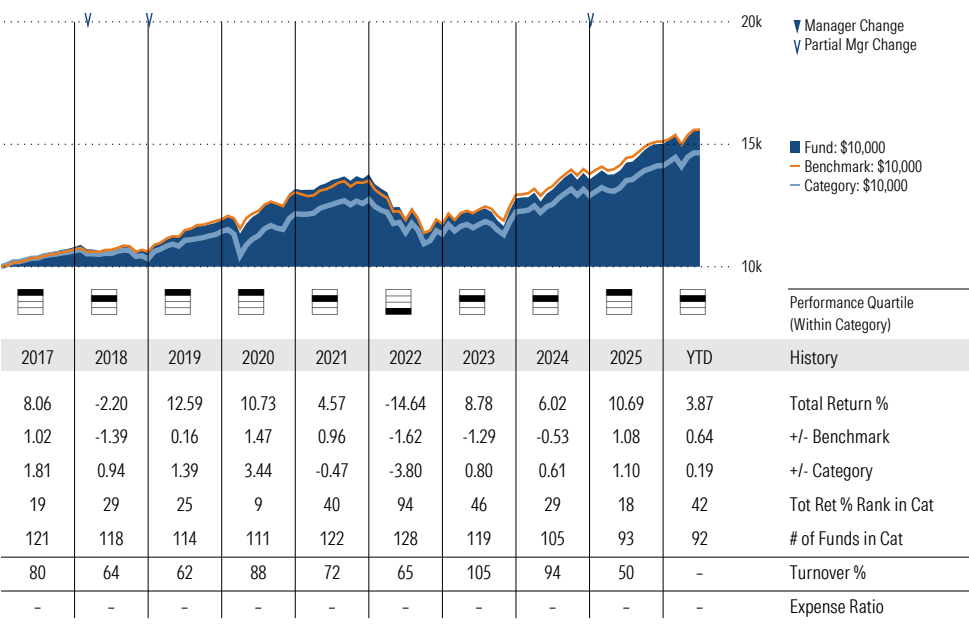
Morningstar Investment Management LLC Analysis

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.

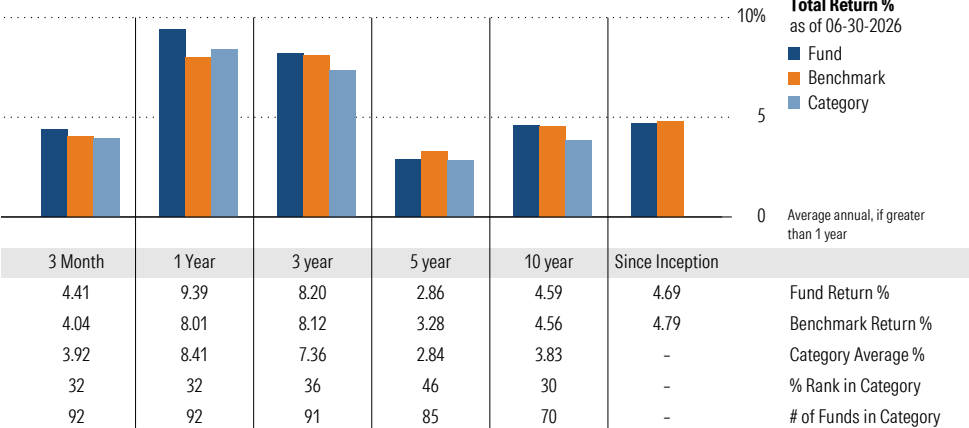
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

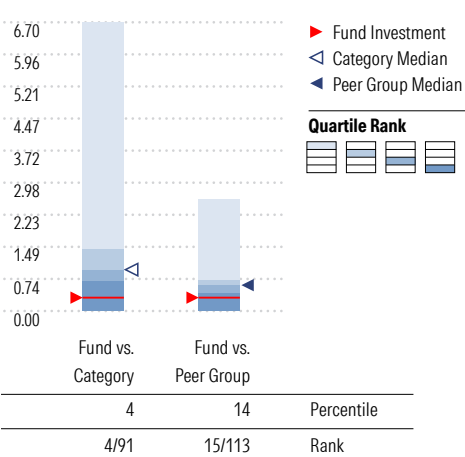
Growth of \$10,000



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	-1.22	-	-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

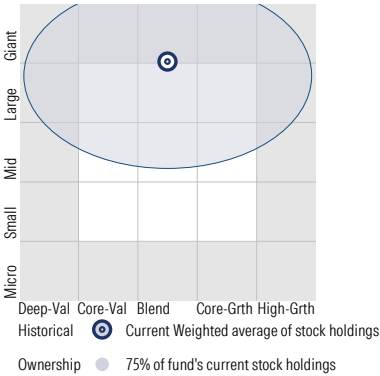
Conservative Allocation

Morningstar Index

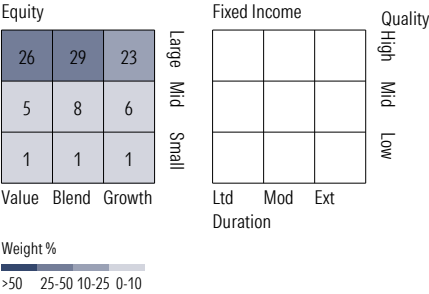
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 06-30-2026

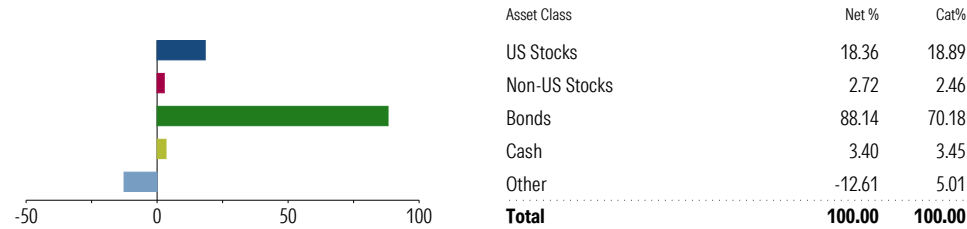
Morningstar Style Box™



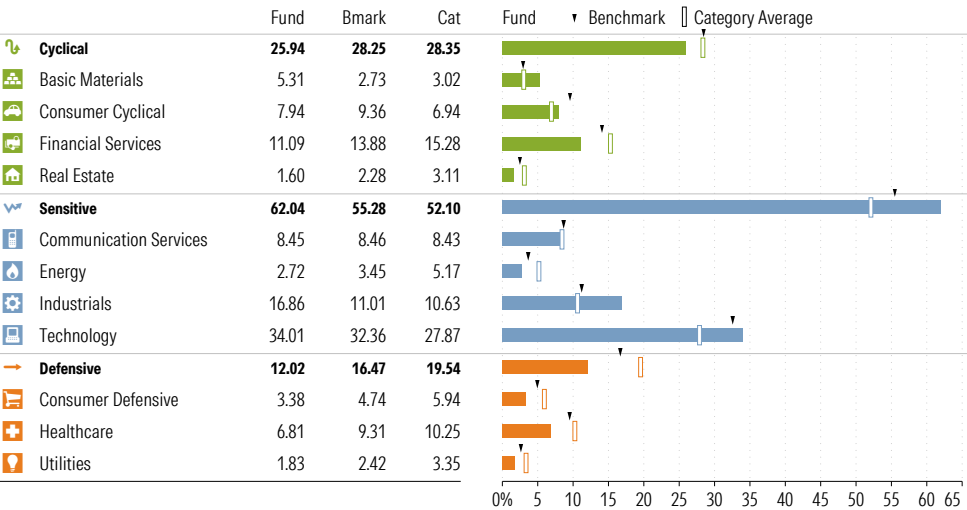
Style Breakdown



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
⊕ 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.

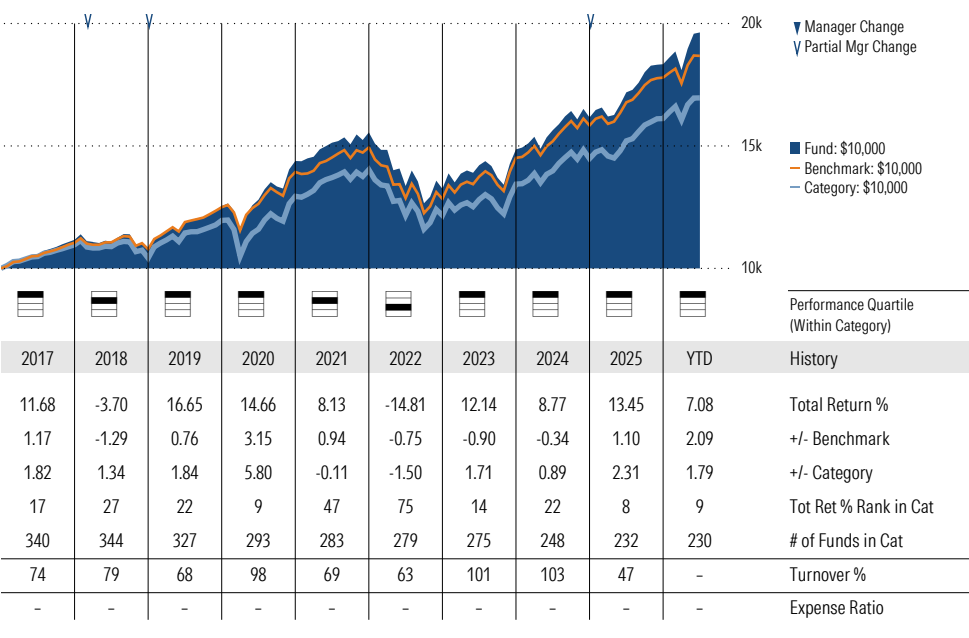
Morningstar Investment Management LLC Analysis

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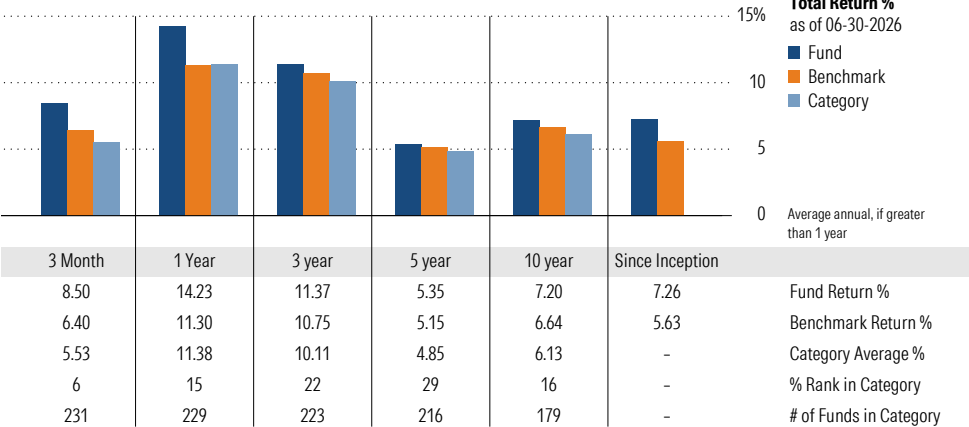
ESG Metrics

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

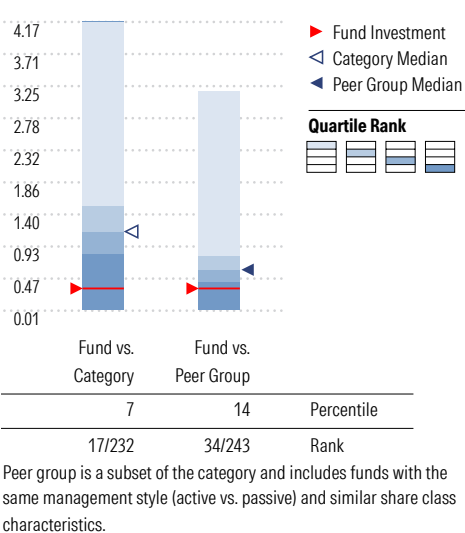
Growth of \$10,000



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

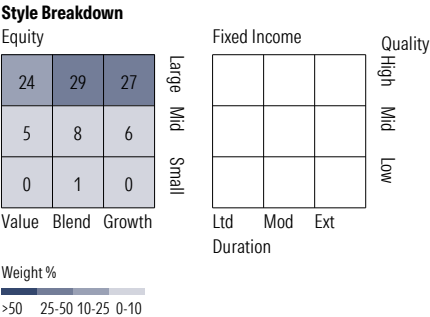
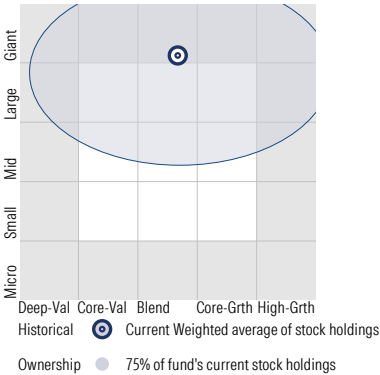
BKMPX

Morningstar Category
Moderately Conservative

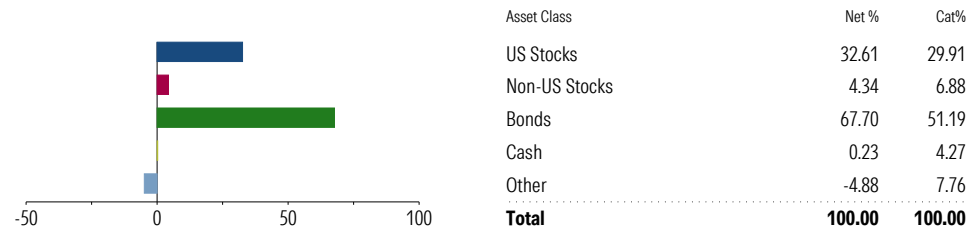
Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

Style Analysis as of 06-30-2026

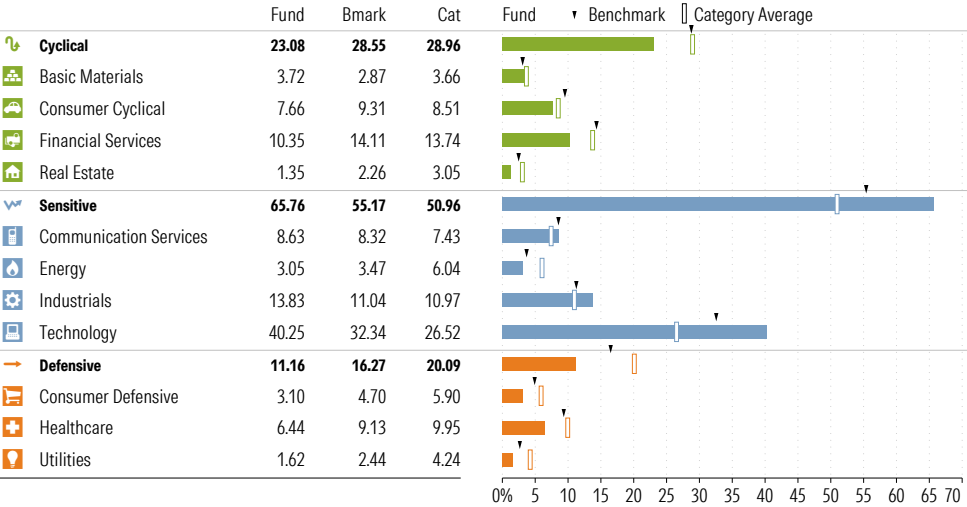
Morningstar Style Box™



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
⊕ 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.

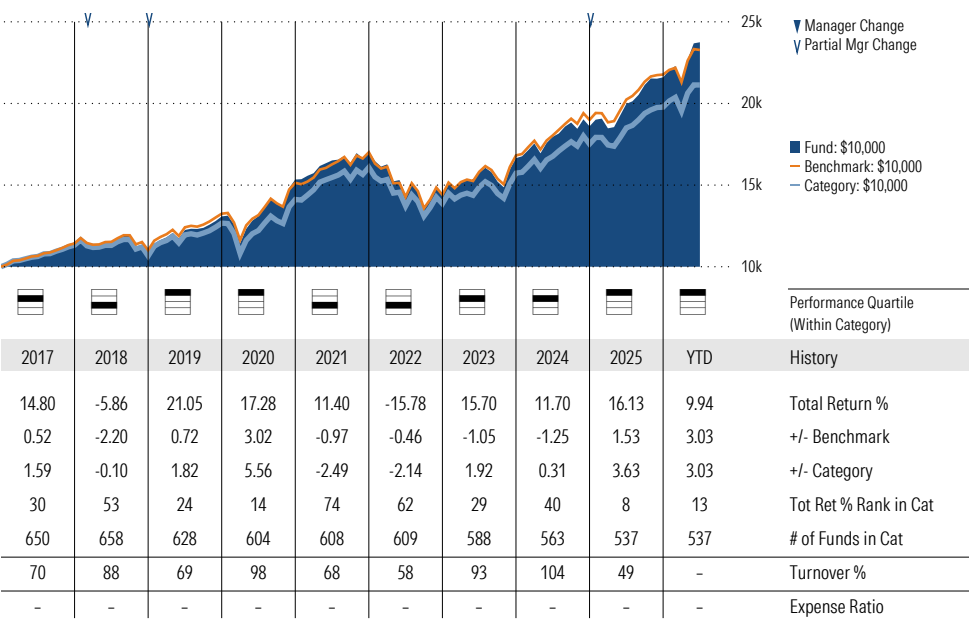
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

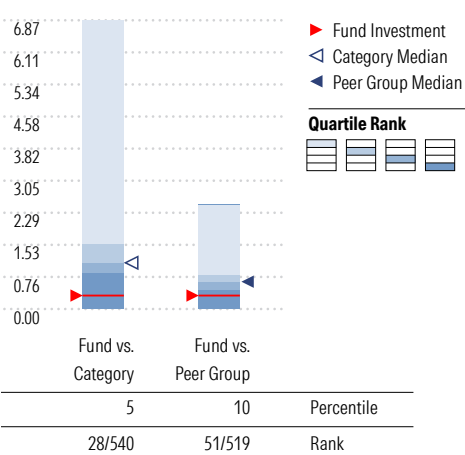
Growth of \$10,000



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	-0.24	-	-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

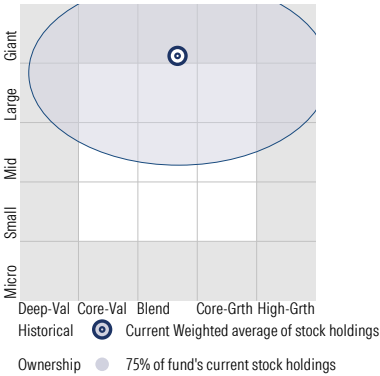
	Fund	Bmark	Cat
Price/Earnings Ratio	26.55	25.04	24.08
Price/Book Ratio	5.08	4.30	4.11
Avg Eff Duration	2.18	5.81	4.76

BlackRock 60/40 Target Allocation K BKGPM

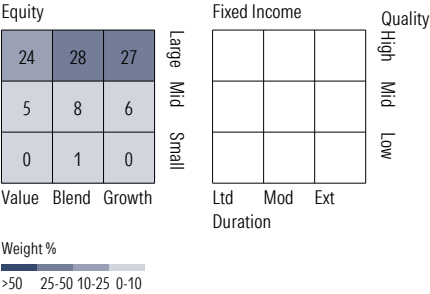
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

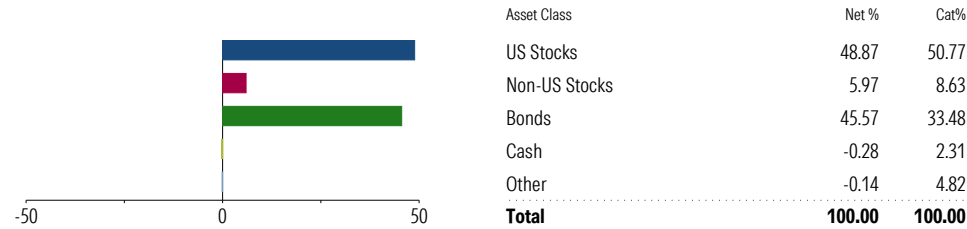
Style Analysis as of 06-30-2026
Morningstar Style Box™



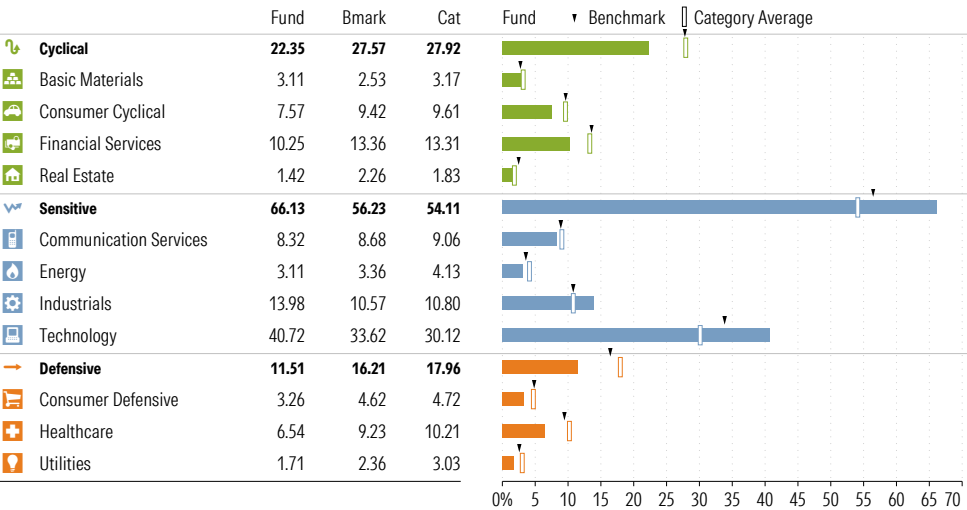
Style Breakdown



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.

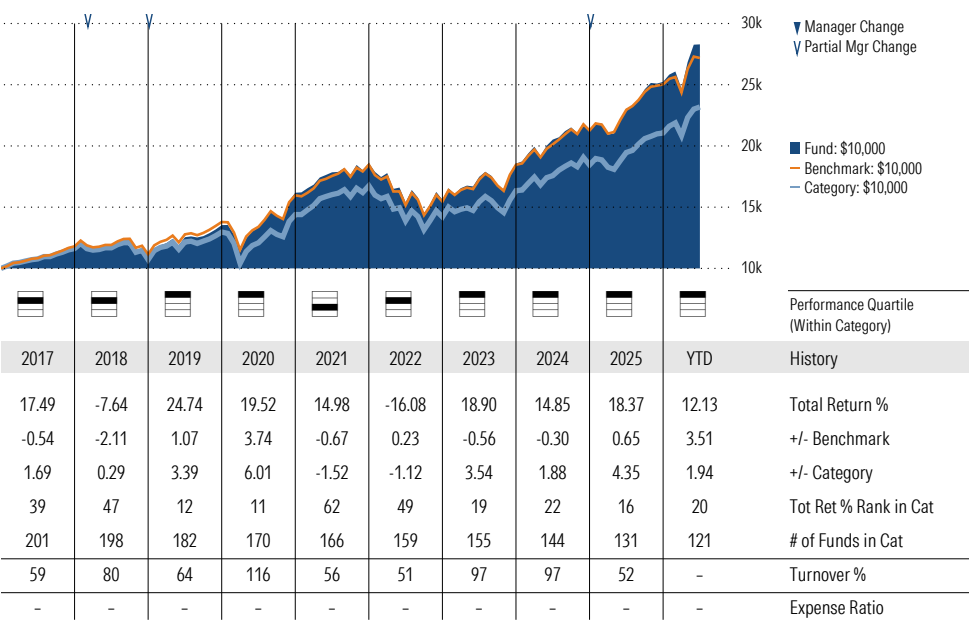
Morningstar Investment Management LLC Analysis

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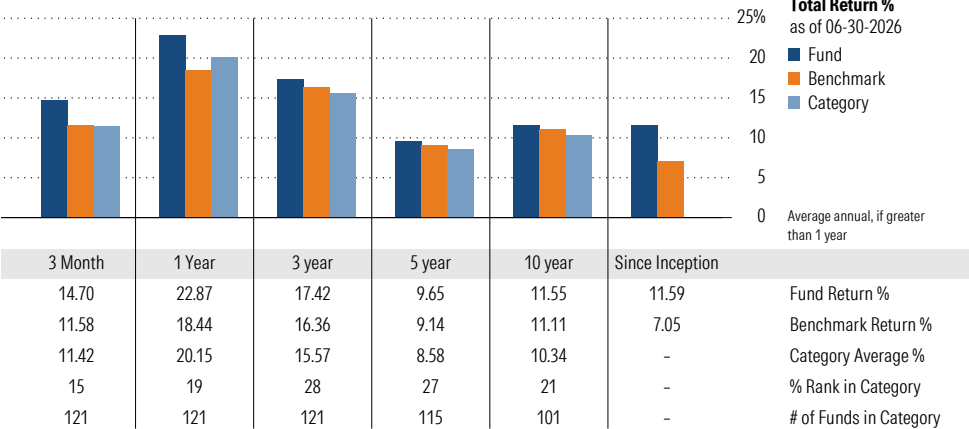
ESG Metrics

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

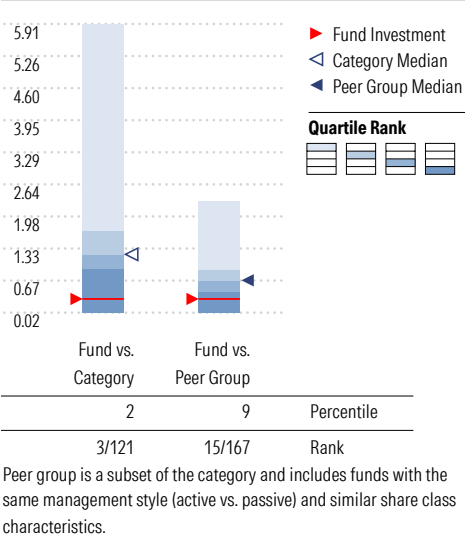
Growth of \$10,000



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

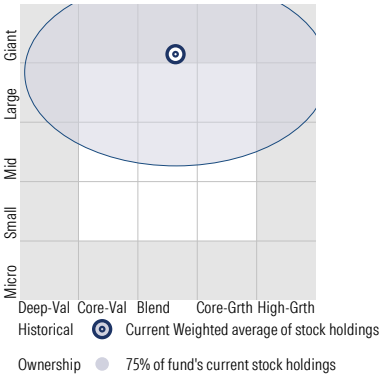
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive

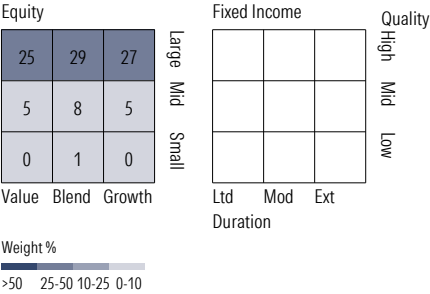
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

Style Analysis as of 06-30-2026

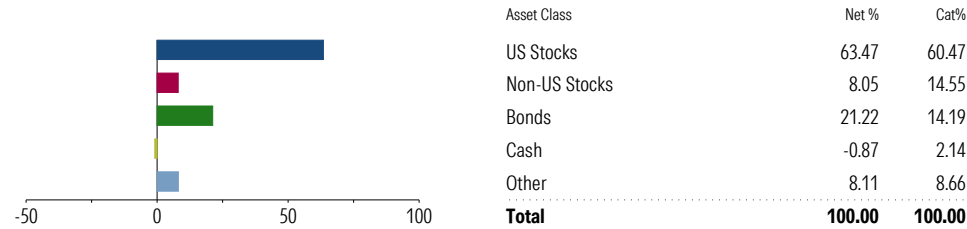
Morningstar Style Box™



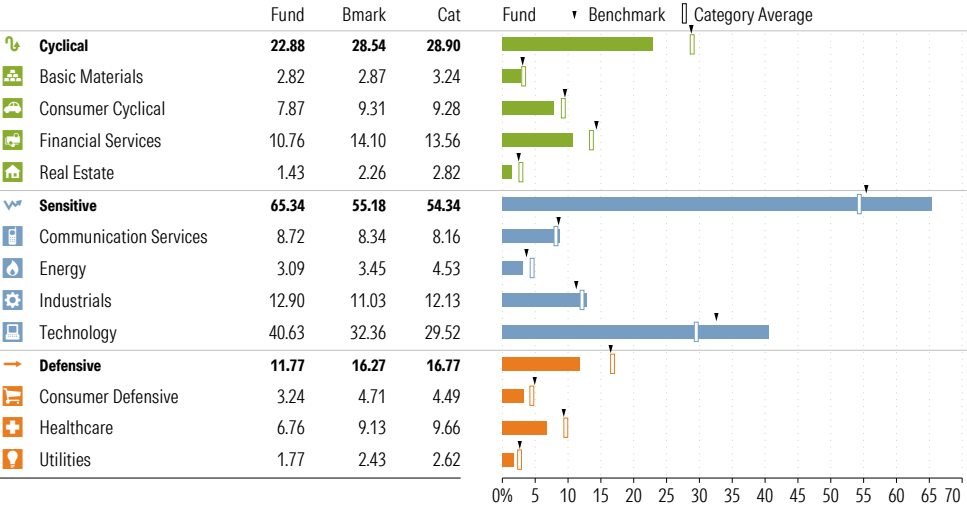
Style Breakdown



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

ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aram Green since 08-2010
Brian Angerame since 08-2010
Matthew Lilling since 06-2020
Jeffrey Bailin, CFA since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.84 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 0.75 is 25% lower than the Mid-Cap Growth category average.

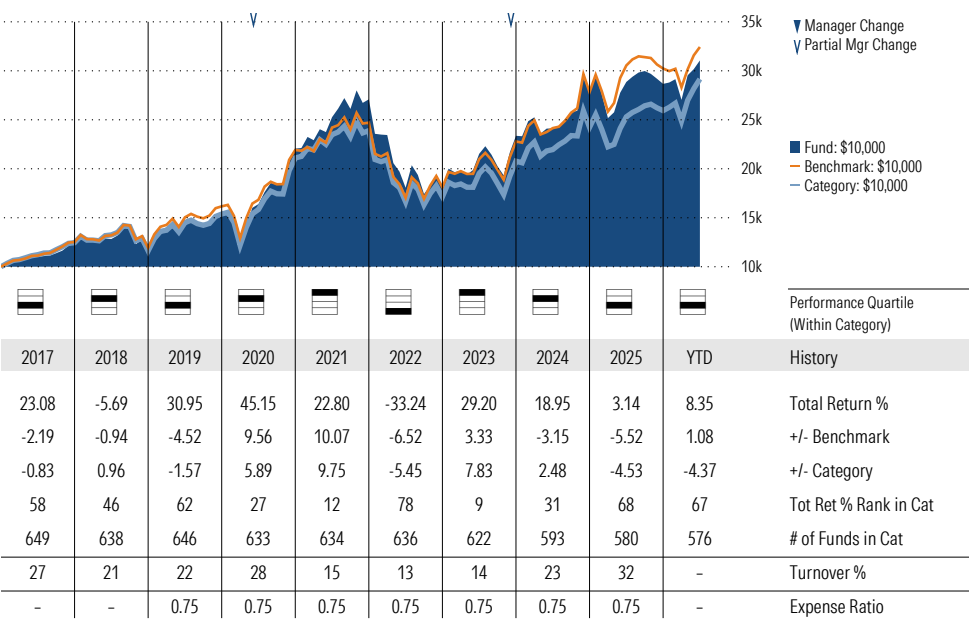
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

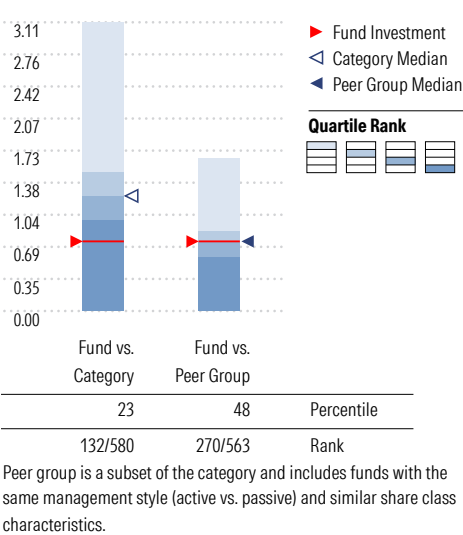
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.25	-	-0.82
Beta	1.00	-	0.94
R-Squared	96.27	-	84.64
Standard Deviation	18.14	17.79	18.47
Sharpe Ratio	0.51	0.64	0.50
Tracking Error	3.50	-	7.31
Information Ratio	-0.74	-	-0.42
Up Capture Ratio	94.99	-	91.89
Down Capture Ratio	104.17	-	96.47

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	37.08	34.70	32.11
Price/Book Ratio	7.31	12.07	6.57
Geom Avg Mkt Cap \$B	36.08	34.75	33.62
ROE	24.85	24.61	22.51

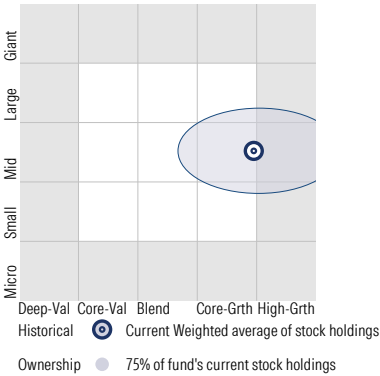
ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 06-30-2026

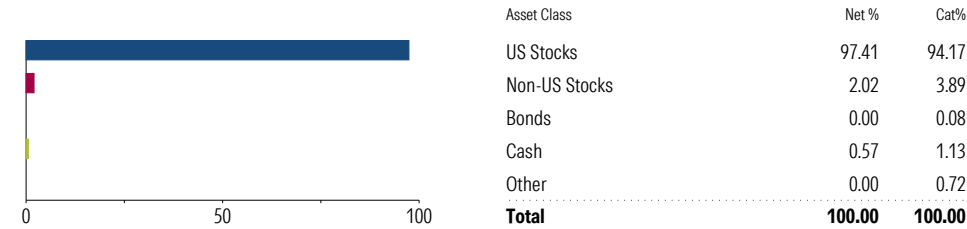
Morningstar Style Box™



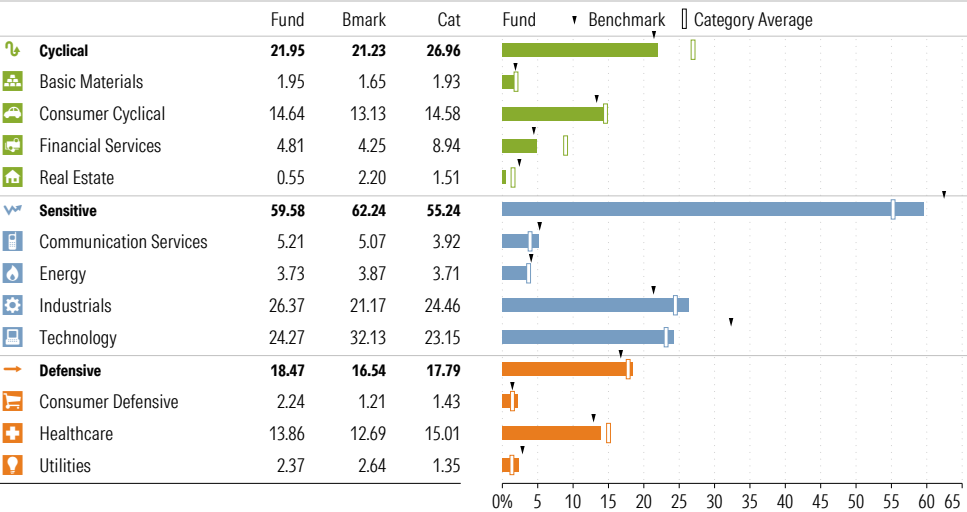
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Datadog Inc Class A	3.65	3.65	-	Technology
⊕ Comfort Systems USA Inc	3.58	7.22	-	Industrials
Live Nation Entertainment Inc	2.64	9.86	-	Communication Svc
⊕ Cloudflare Inc	2.54	12.40	-	Technology
⊖ United Rentals Inc	2.39	14.79	-	Industrials
⊕ Vistra Corp	2.36	17.15	-	Utilities
⊖ Casey's General Stores Inc	2.32	19.47	-	Consumer Cyclical
Burlington Stores Inc	2.28	21.75	-	Consumer Cyclical
Performance Food Group Co	2.23	23.98	-	Consumer Defensive
Axon Enterprise Inc	2.14	26.12	-	Industrials
⊖ RBC Bearings Inc	2.10	28.21	-	Industrials
⊕ Rocket Lab Corp	2.09	30.30	-	Industrials
⊖ Vertiv Holdings Co Class A	2.01	32.31	-	Industrials
Martin Marietta Materials Inc	1.94	34.25	-	Basic Materials
⊖ Monolithic Power Systems Inc	1.89	36.14	-	Technology

Total Holdings 80

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Columbia Contrarian Core Inst3 COFYX

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

Portfolio Manager(s)

Guy Pope since 03-2005
Harvey Liu since 01-2026
Michael Welter since 01-2026
Nicholas Smith since 01-2026

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 21.26 years.
- Style: The fund has landed in its primary style box — Large Blend — 63.89 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.61 is 7.58% lower than the Large Blend category average.

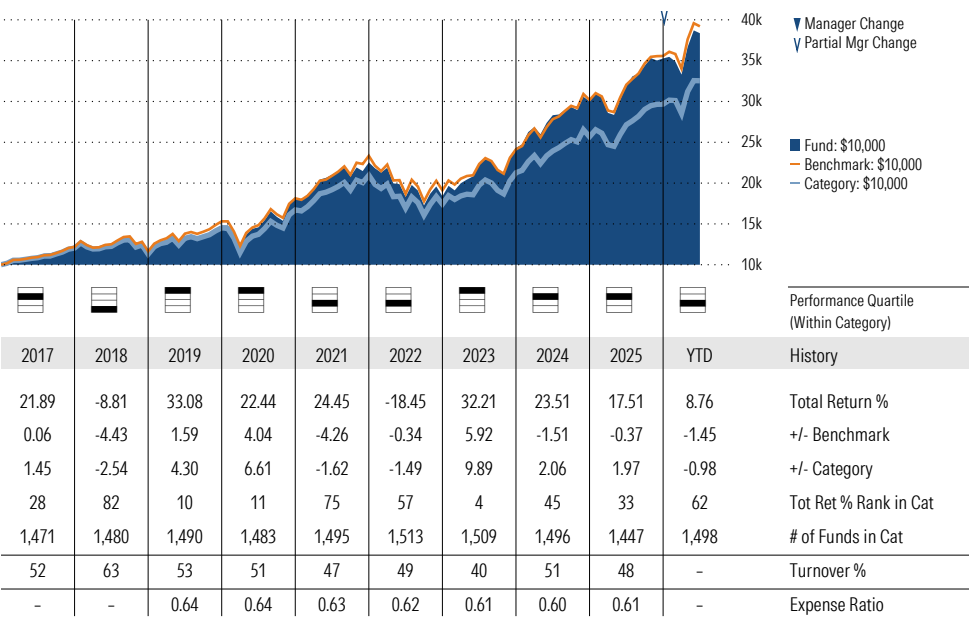
Morningstar Investment Management LLC Analysis

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

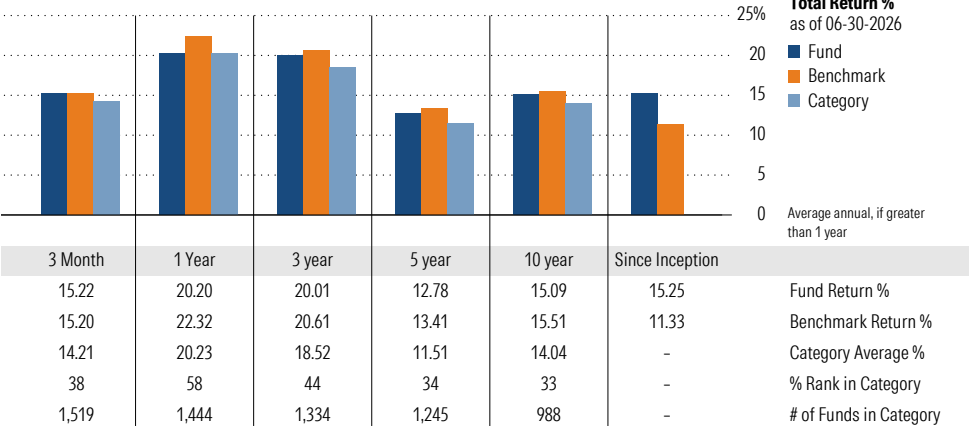
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	03-11-2022

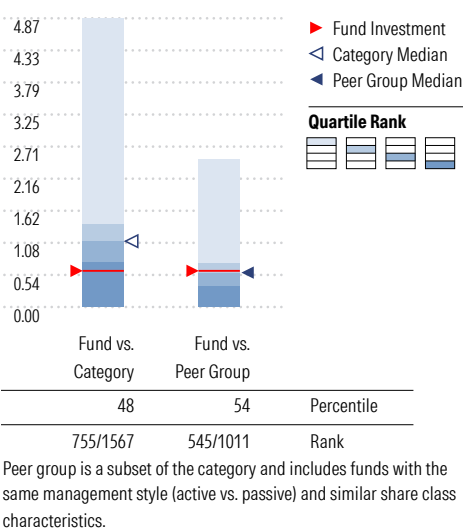
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.60	-	-1.07
Beta	1.01	-	0.97
R-Squared	97.32	-	91.65
Standard Deviation	13.31	13.05	13.22
Sharpe Ratio	1.10	1.15	1.01
Tracking Error	2.18	-	3.22
Information Ratio	-0.28	-	-1.61
Up Capture Ratio	98.00	-	94.65
Down Capture Ratio	99.36	-	101.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	28.46	26.87	25.00
Price/Book Ratio	5.51	5.38	5.49
Geom Avg Mkt Cap \$B	526.06	486.97	607.94
ROE	36.59	36.35	39.47

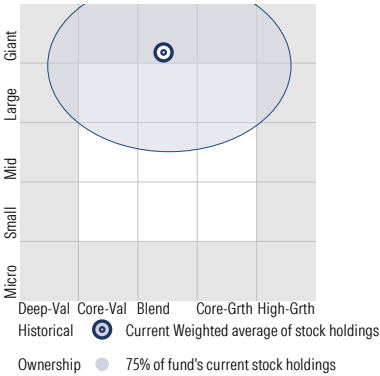
Columbia Contrarian Core Inst3 COFYX

Morningstar Category
Large Blend

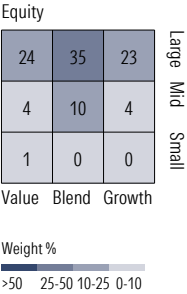
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

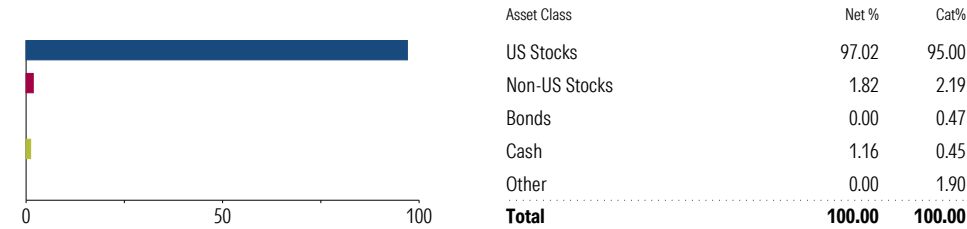
Morningstar Style Box™



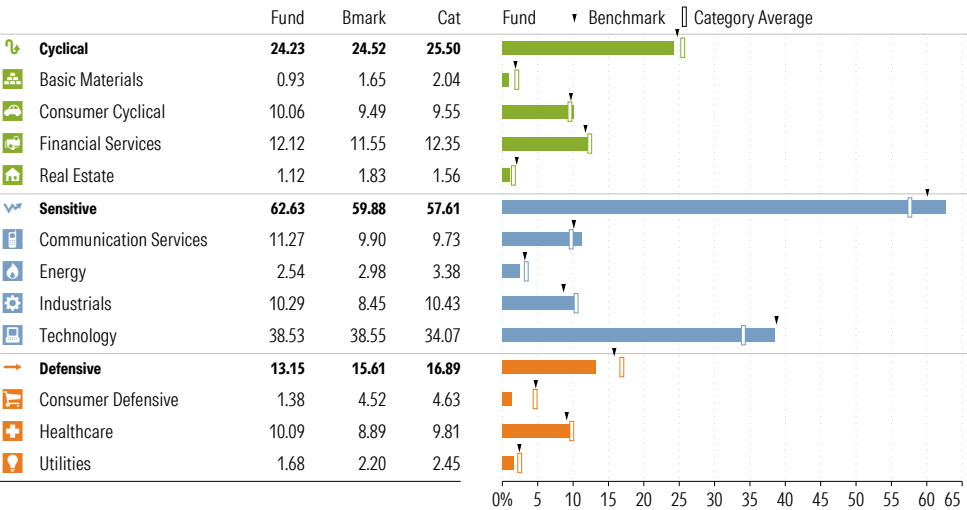
Style Breakdown



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	7.93	7.93	-	Technology
Apple Inc	5.95	13.87	-	Technology
Microsoft Corp	5.05	18.93	-	Technology
Amazon.com Inc	4.82	23.74	-	Consumer Cyclical
Alphabet Inc Class A	3.24	26.98	-	Communication Svc
⊕ Broadcom Inc	3.12	30.10	-	Technology
Alphabet Inc Class C	2.63	32.74	-	Communication Svc
Eli Lilly and Co	2.51	35.24	-	Healthcare
⊕ Micron Technology Inc	2.44	37.68	-	Technology
⊕ Meta Platforms Inc Class A	2.33	40.01	-	Communication Svc
⊖ Texas Instruments Inc	1.97	41.98	-	Technology
Berkshire Hathaway Inc Class B	1.96	43.94	-	Financial Services
Visa Inc Class A	1.83	45.76	-	Financial Services
⊕ TE Connectivity PLC Registered Shares	1.82	47.59	-	Technology
⊖ Applied Materials Inc	1.73	49.31	-	Technology

Total Holdings 79

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012
Mary Phillips since 02-2017
Allen Pu since 02-2017
Ashish Bhagwanjee since 02-2021

Quantitative Screens

- Performance: The fund has finished in the Global Large-Stock 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 0.25 is 72.53% lower than the Global Large-Stock 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.

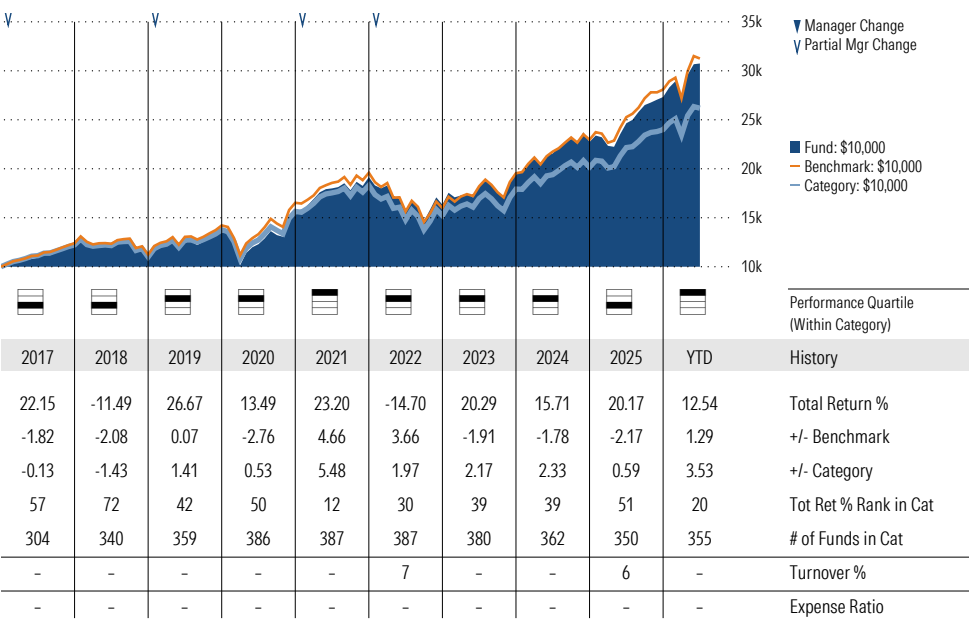
ESG Metrics

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

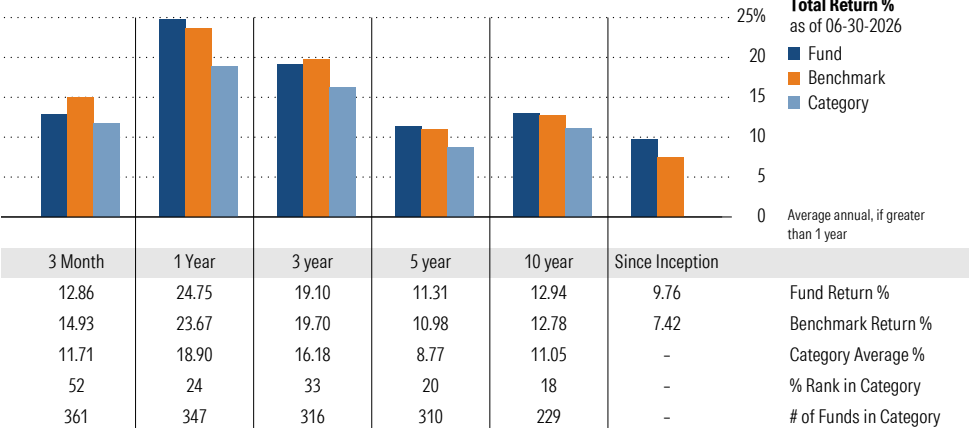
Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

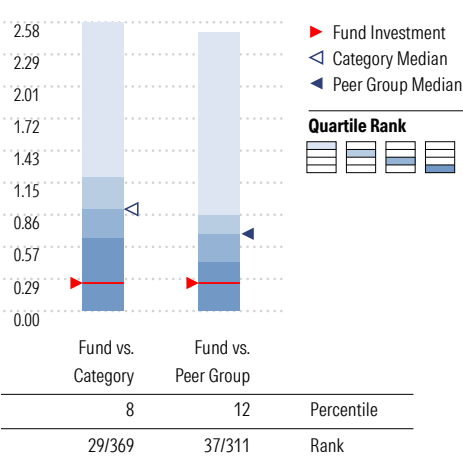
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.41	-	-1.41
Beta	0.95	-	0.92
R-Squared	93.78	-	86.60
Standard Deviation	12.42	12.66	12.53
Sharpe Ratio	1.10	1.12	0.91
Tracking Error	3.16	-	4.44
Information Ratio	-0.19	-	-0.62
Up Capture Ratio	96.48	-	88.21
Down Capture Ratio	95.45	-	96.27

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.95	23.17	22.04
Price/Book Ratio	2.93	3.68	3.79
Geom Avg Mkt Cap \$B	96.49	254.43	257.89
ROE	27.67	30.09	32.10

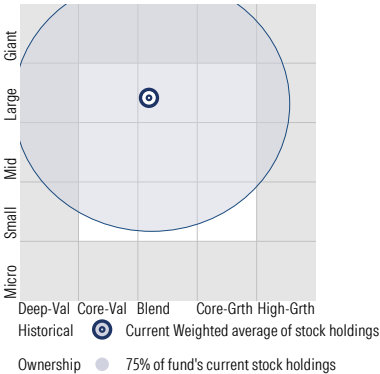
DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

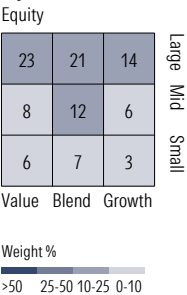
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 06-30-2026

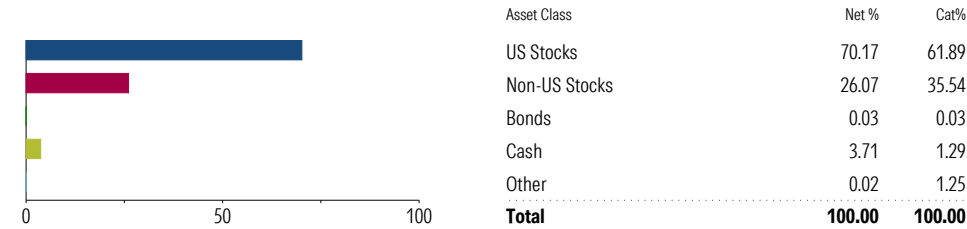
Morningstar Style Box™



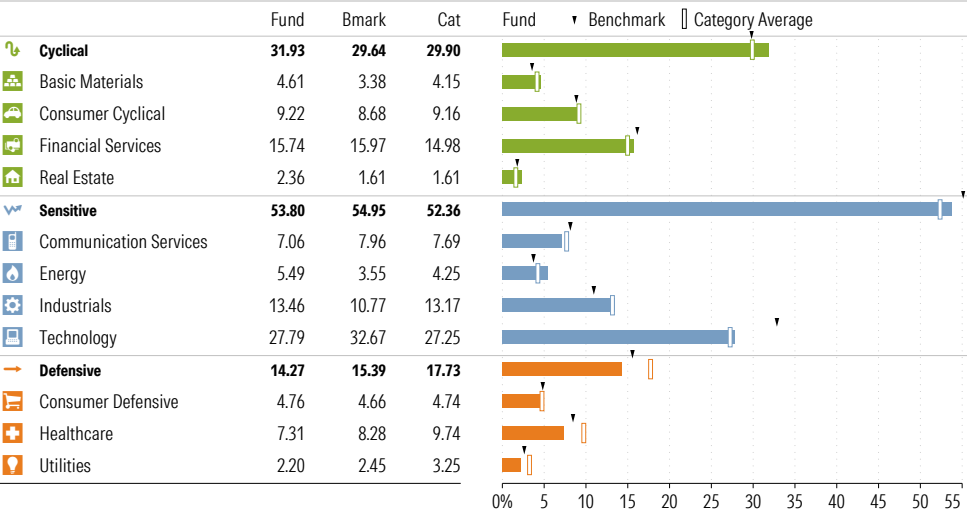
Style Breakdown



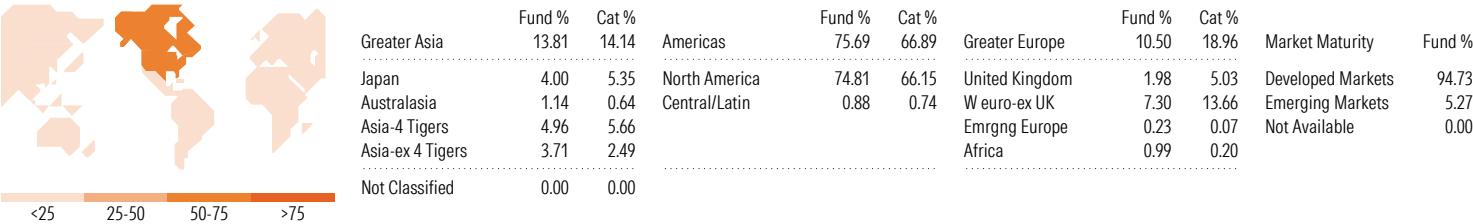
Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Top 6 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA US Core Equity 2 I	53.52	53.52	-	-
⊖ DFA US Core Equity 1 I	17.90	71.43	-	-
⊖ DFA International Core Equity 2 I	17.61	89.04	-	-
⊖ DFA Emerging Markets Core Equity 2 I	9.24	98.27	-	-
⊖ DFA Real Estate Securities I	1.31	99.58	-	-
⊖ DFA International Real Estate Sec I	0.42	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Intl Sustainability Core 1

DFSPX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

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 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 0.24 is 68% lower than the Foreign Large Blend category average.

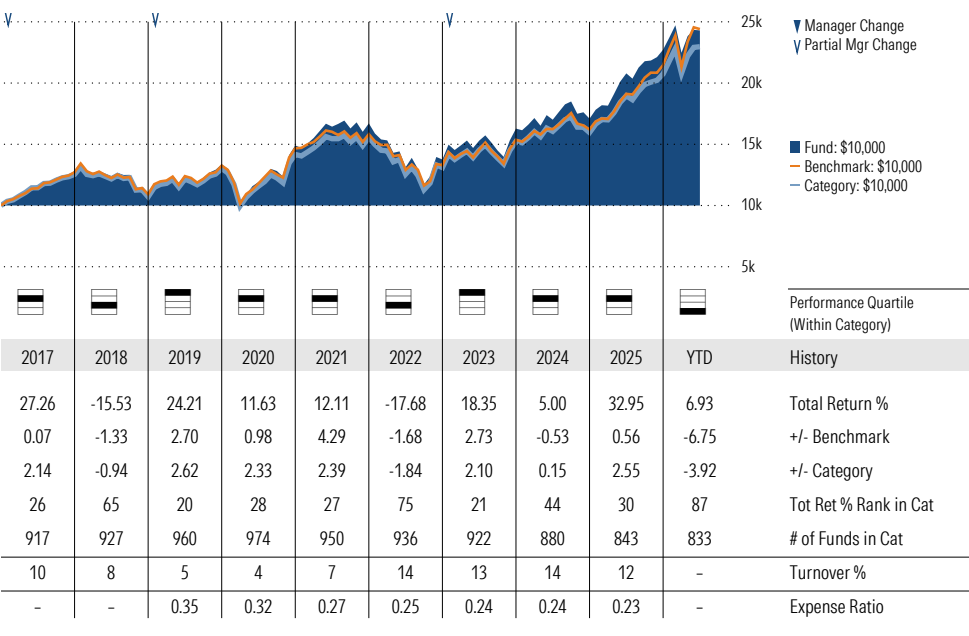
Morningstar Investment Management LLC Analysis

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.

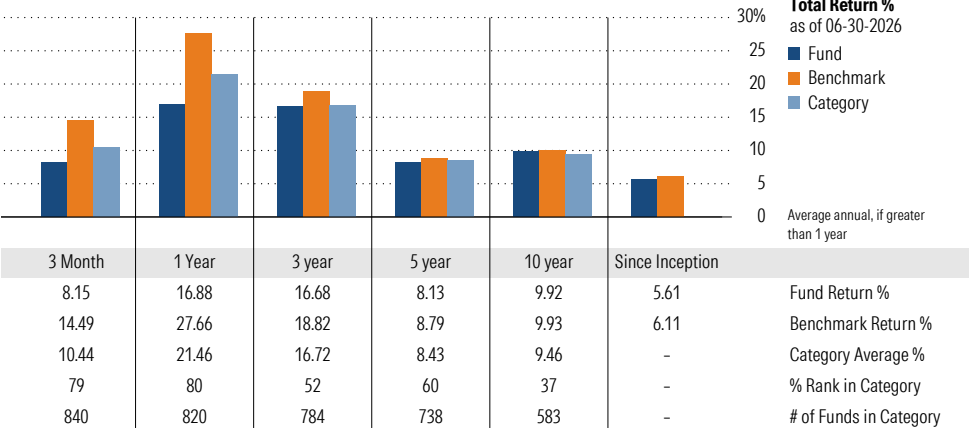
ESG Metrics

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

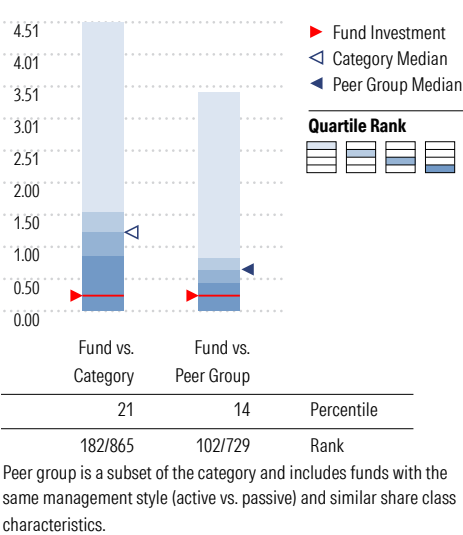
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.37	-	0.50
Beta	0.92	-	0.87
R-Squared	88.04	-	88.17
Standard Deviation	13.58	13.89	12.92
Sharpe Ratio	0.87	0.98	0.92
Tracking Error	4.83	-	4.65
Information Ratio	-0.44	-	-0.38
Up Capture Ratio	95.68	-	91.87
Down Capture Ratio	104.86	-	94.63

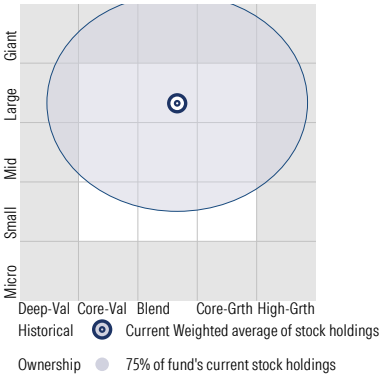
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.20	18.56	18.31
Price/Book Ratio	2.18	2.38	2.31
Geom Avg Mkt Cap \$B	26.97	89.99	87.75
ROE	19.56	20.63	18.98

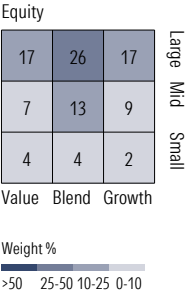
DFA Intl Sustainability Core 1 DFSPX

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

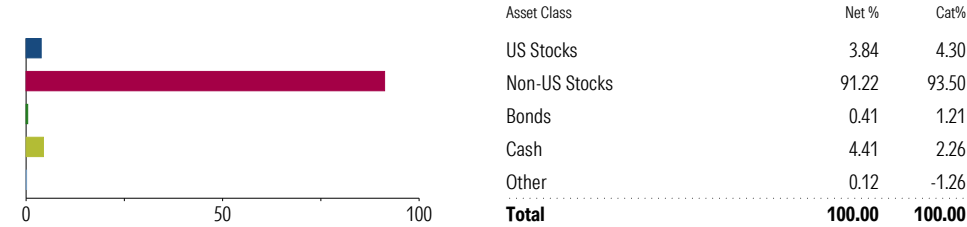
Style Analysis as of 06-30-2026
Morningstar Style Box™



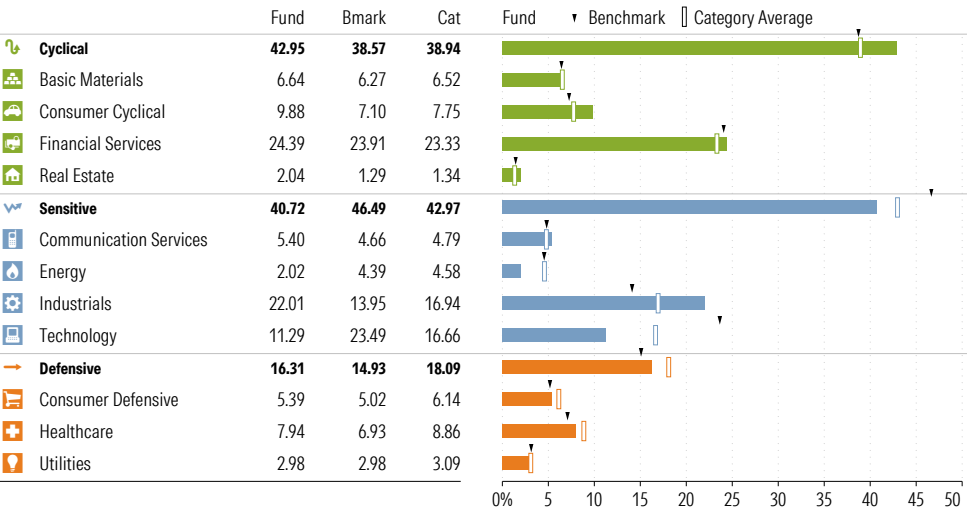
Style Breakdown



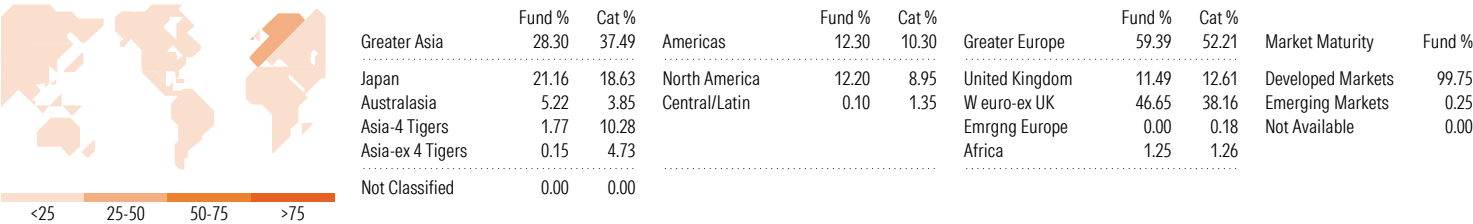
Asset Allocation as of 06-30-2026



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
DFA Short Term Investment	3.92	3.92	-	-
ASML Holding NV ADR	2.81	6.73	-	Technology
Novartis AG ADR	1.10	7.84	-	Healthcare
Roche Holding Ag Common Stock Chf.001	1.05	8.89	-	-
Royal Bank of Canada	1.03	9.91	-	Financial Services
AstraZeneca PLC	0.88	10.79	-	Healthcare
Lvmh Moet Hennessy Louis Vuitton SE	0.67	11.46	-	Consumer Cyclical
Banco Santander SA	0.63	12.09	-	Financial Services
Novo Nordisk AS Class B	0.63	12.72	-	Healthcare
ABB Ltd	0.62	13.33	-	Industrials

Total Holdings 3463

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.35 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.18 is 82.69% lower than the Real Estate category average.

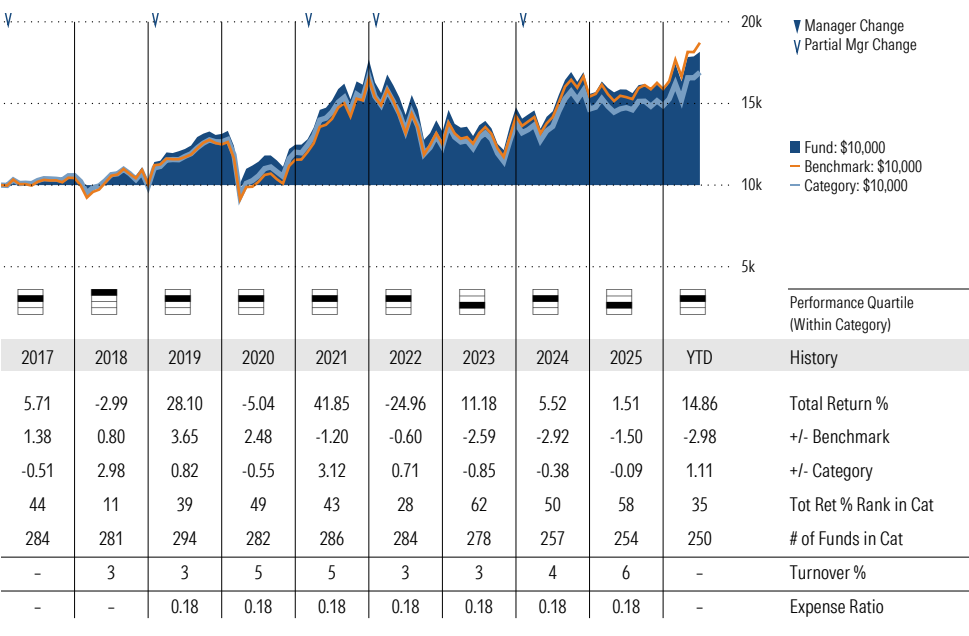
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

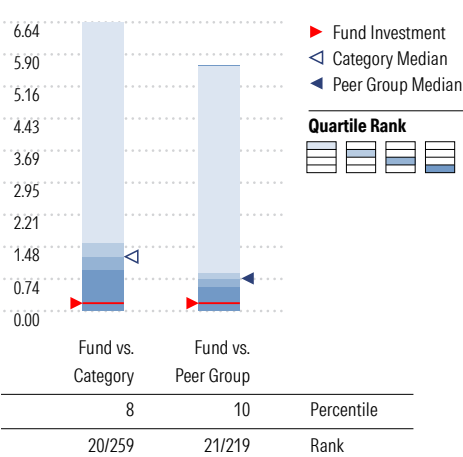
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

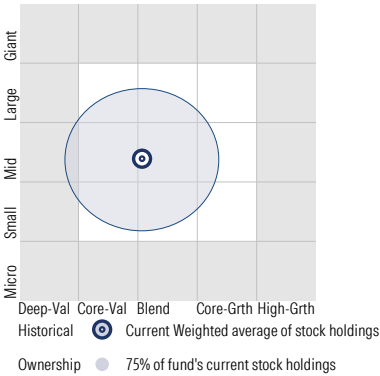
DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 06-30-2026

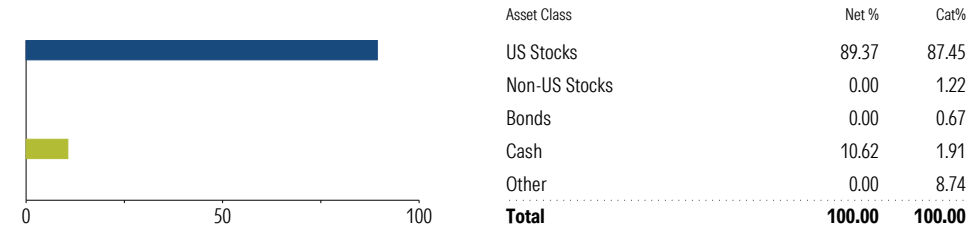
Morningstar Style Box™



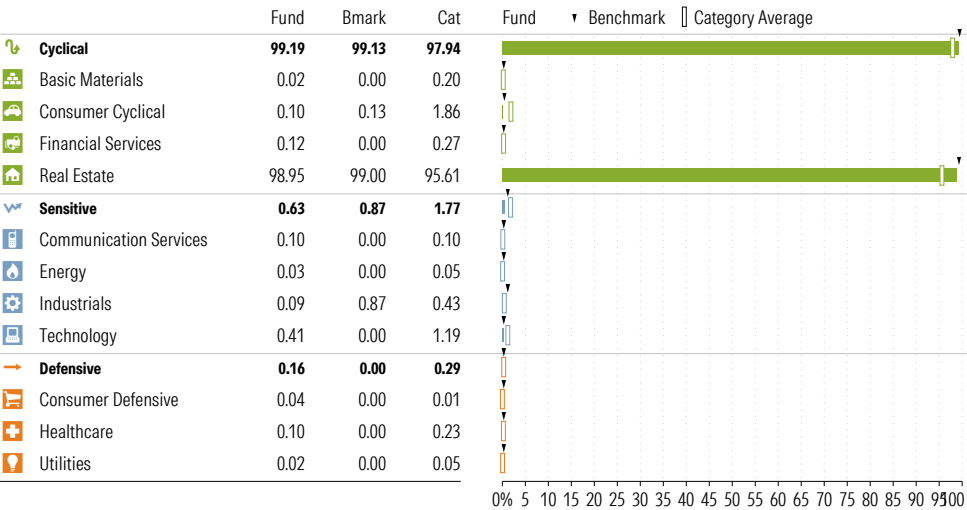
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 130

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

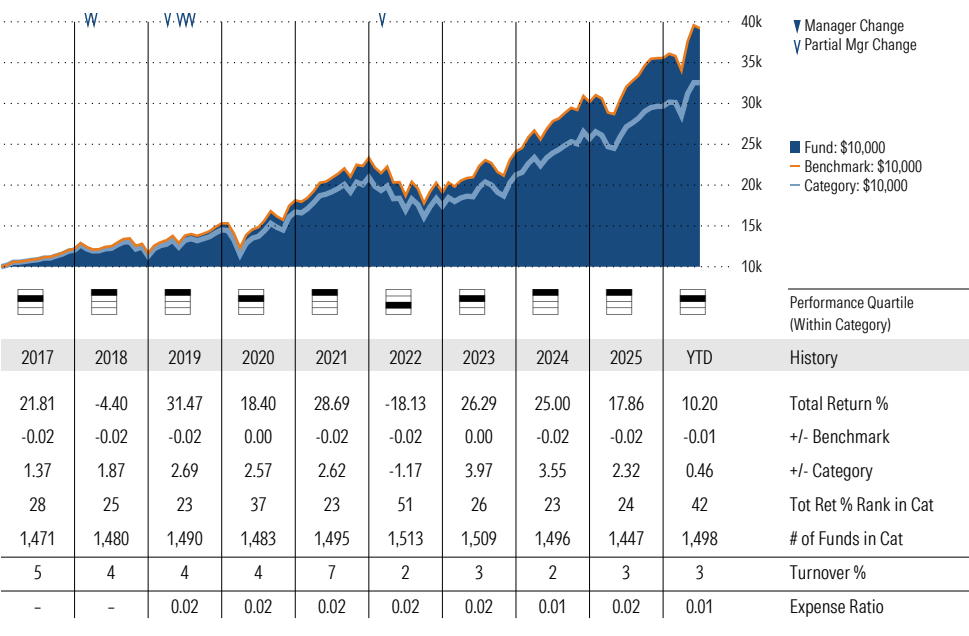
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

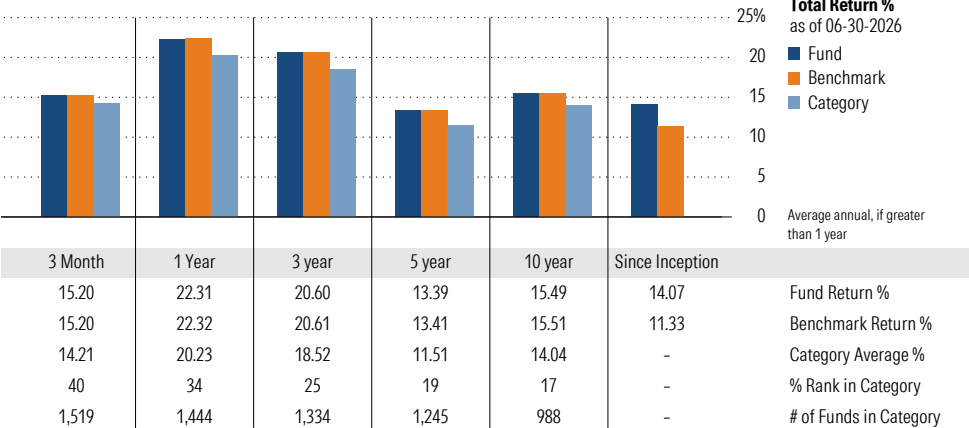
Metric	Rating	Updated
Sustainability Rating	3	06-30-2026
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

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

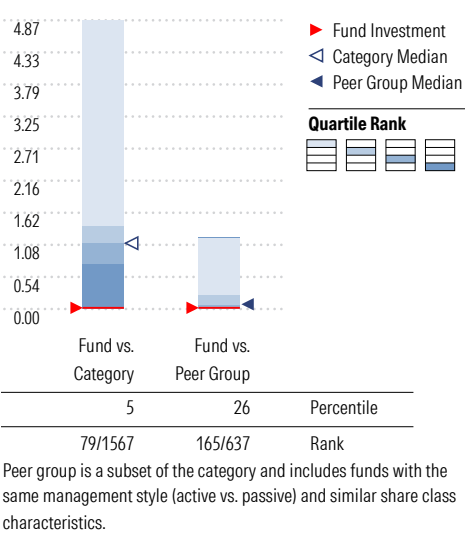
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

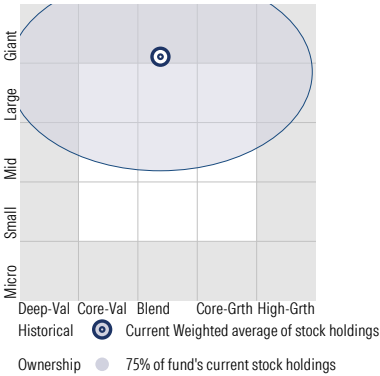
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

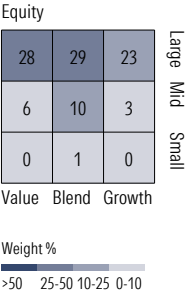
Morningstar Index
S&P 500 TR USD

Style Analysis as of 06-30-2026

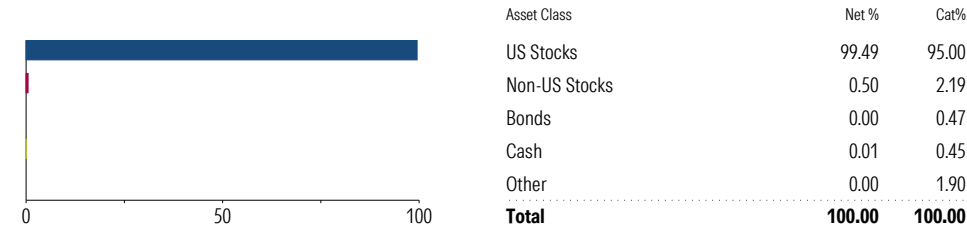
Morningstar Style Box™



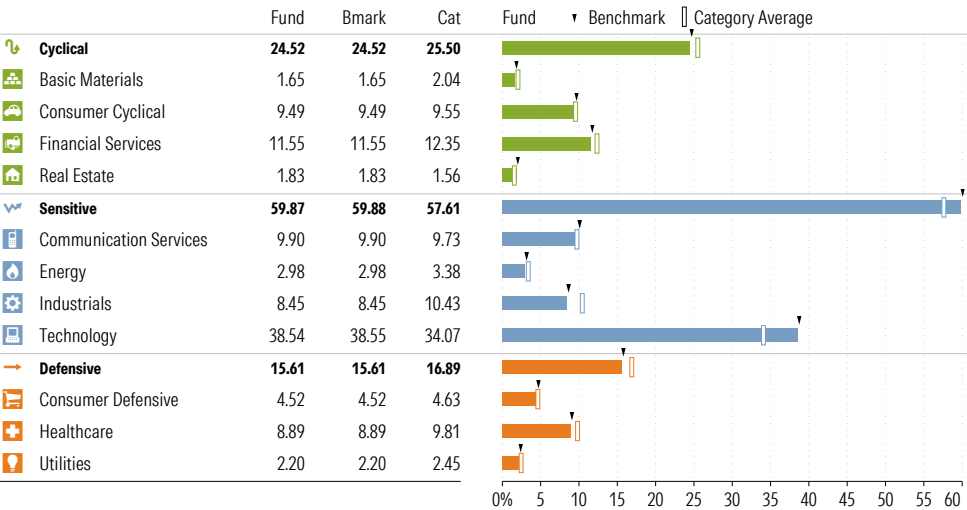
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Advisor International Growth Z FZAJX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Weiss since 11-2007

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 18.67 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.77 is 20.62% lower than the Foreign Large Growth category average.

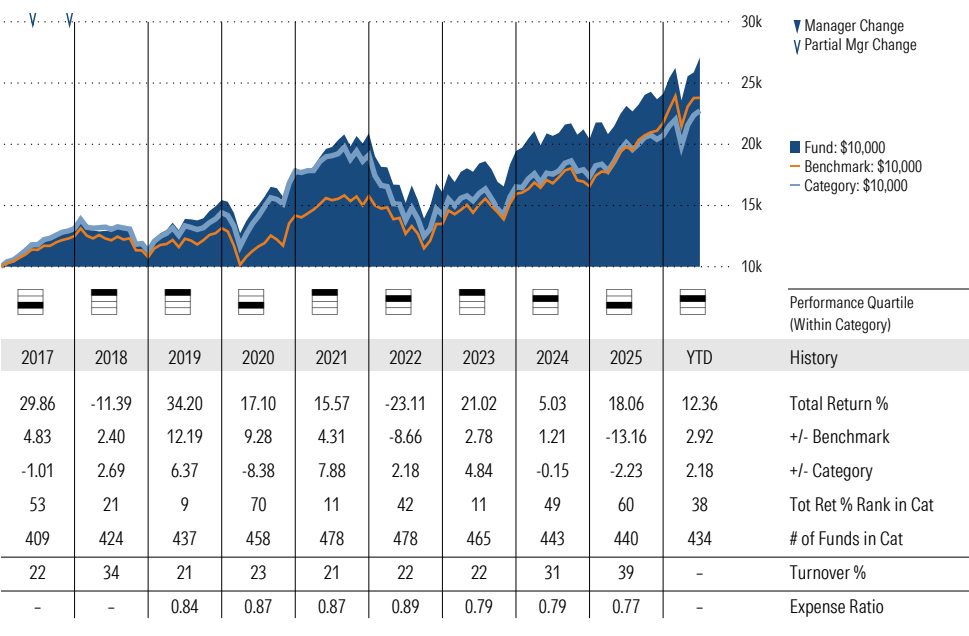
Morningstar Investment Management LLC Analysis

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

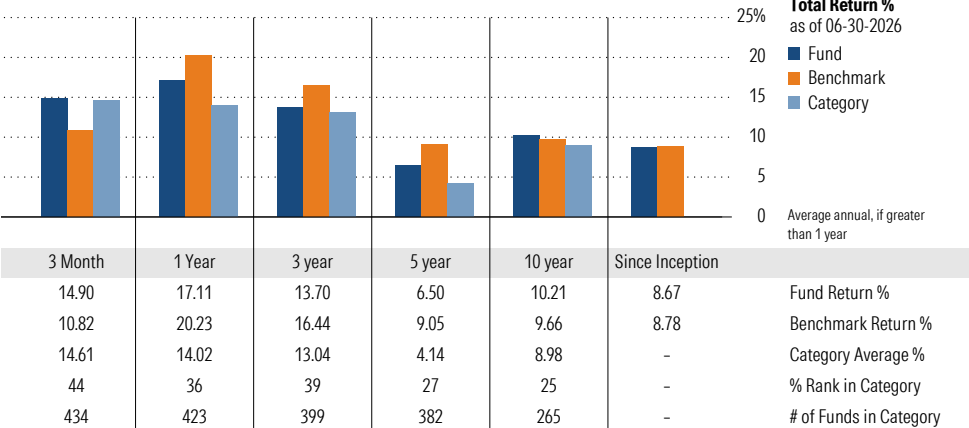
ESG Metrics

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

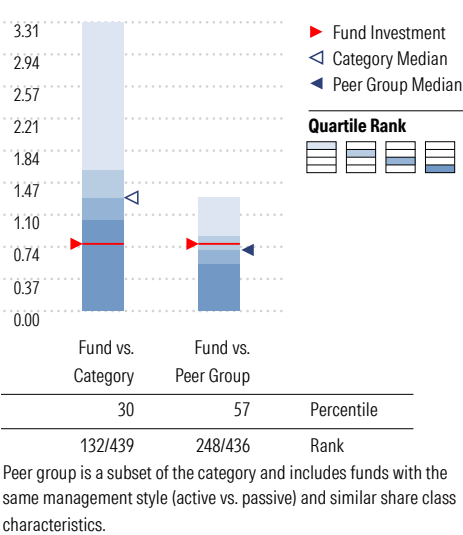
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

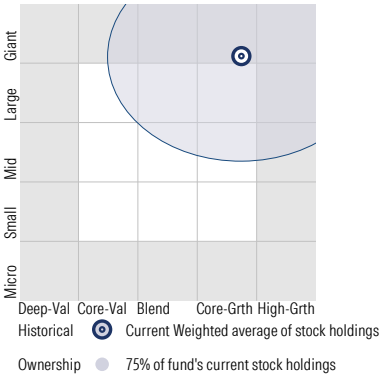
	Fund	Bmark	Cat
Price/Earnings Ratio	30.22	18.85	22.37
Price/Book Ratio	5.68	2.27	3.36
Geom Avg Mkt Cap \$B	110.28	76.41	106.49
ROE	32.98	19.18	23.77

Fidelity Advisor International Growth Z FZAJX

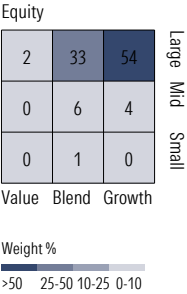
Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

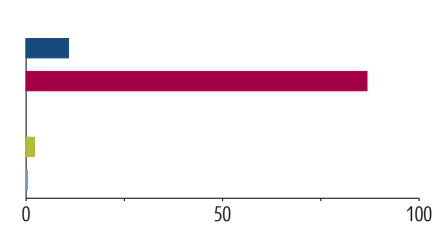
Style Analysis as of 06-30-2026
Morningstar Style Box™



Style Breakdown

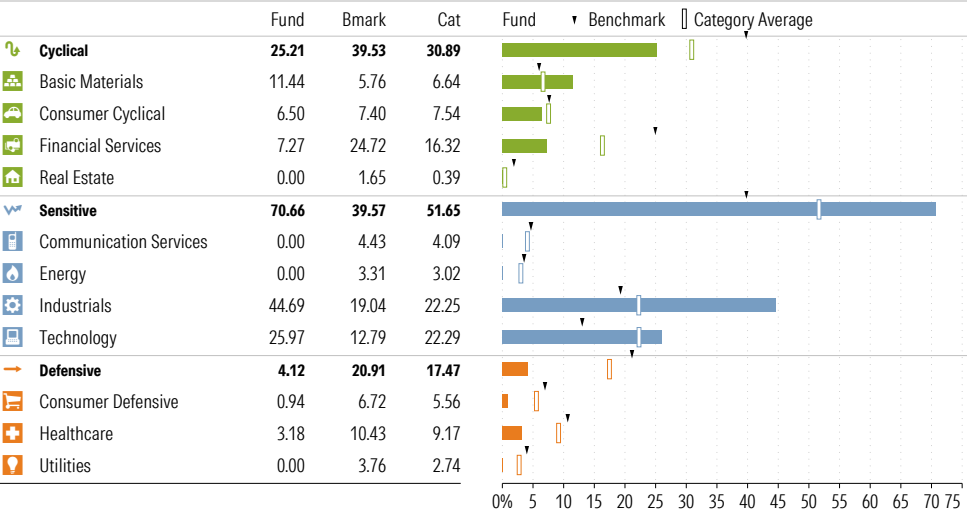


Asset Allocation as of 06-30-2026

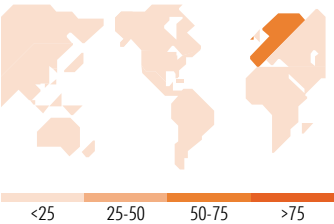


Asset Class	Net %	Cat%
US Stocks	10.77	4.86
Non-US Stocks	86.74	92.42
Bonds	0.00	0.04
Cash	2.12	2.21
Other	0.37	0.47
Total	100.00	100.00

Sector Weighting as of 06-30-2026



World Regions % Equity 06-30-2026



Greater Asia	Fund % 20.54	Cat % 34.44	Americas	Fund % 13.12	Cat % 12.46	Greater Europe	Fund % 66.35	Cat % 53.09	Market Maturity	Fund %
Japan	15.28	15.61	North America	13.12	10.04	United Kingdom	14.39	13.33	Developed Markets	100.00
Australasia	0.00	0.75	Central/Latin	0.00	2.42	W euro-ex UK	51.96	38.98	Emerging Markets	0.00
Asia-4 Tigers	5.26	13.32				Emrgng Europe	0.00	0.11	Not Available	0.00
Asia-ex 4 Tigers	0.00	4.76				Africa	0.00	0.67		
Not Classified	0.00	0.00								

Top 10 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	10.58	10.58	-	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.13	15.71	-	Technology
⊕ GE Vernova Inc	4.12	19.83	-	Industrials
⊕ Schneider Electric SE	3.80	23.63	-	Industrials
⊕ Rolls-Royce Holdings PLC	3.67	27.30	-	Industrials
⊕ Airbus SE	3.14	30.45	-	Industrials
⊖ Safran SA	2.99	33.43	-	Industrials
⊕ Advantest Corp	2.97	36.40	-	Technology
⊕ BAE Systems PLC	2.85	39.25	-	Industrials
⊕ ABB Ltd	2.82	42.07	-	Industrials

Total Holdings 66

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Strategic Income R6 HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Campe Goodman since 04-2012
Rob Burn since 03-2016

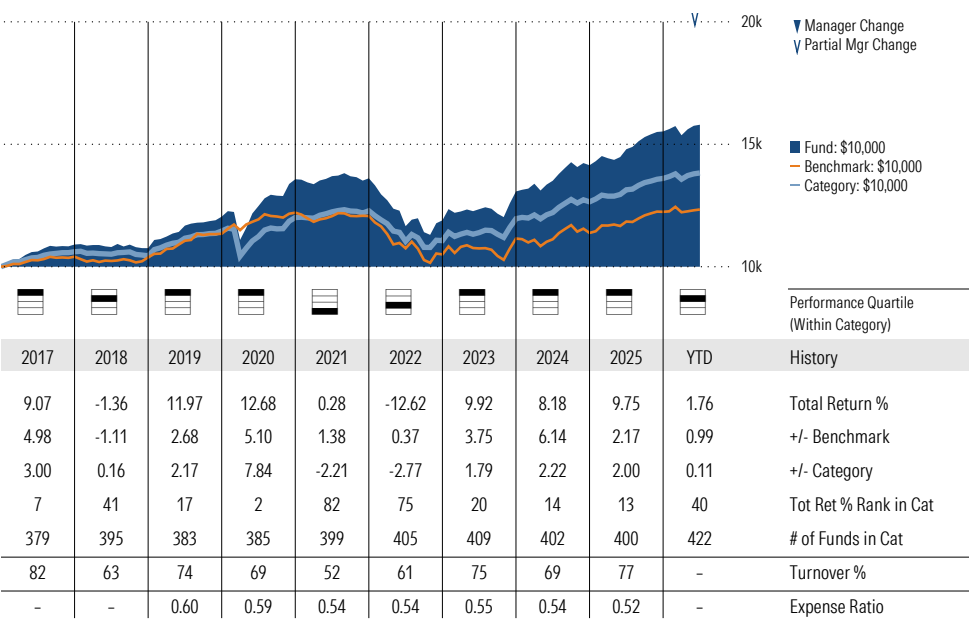
Quantitative Screens

- 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 14.25 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.53 is 40.45% lower than the Multisector Bond category average.

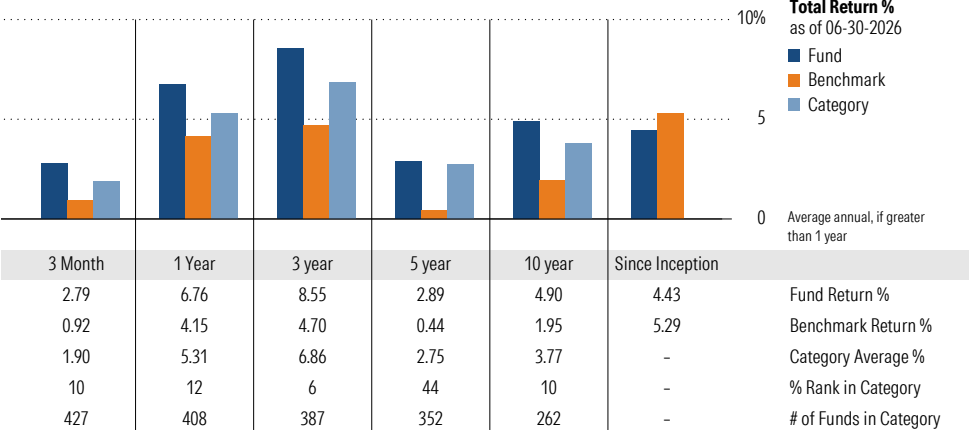
Morningstar Investment Management LLC Analysis

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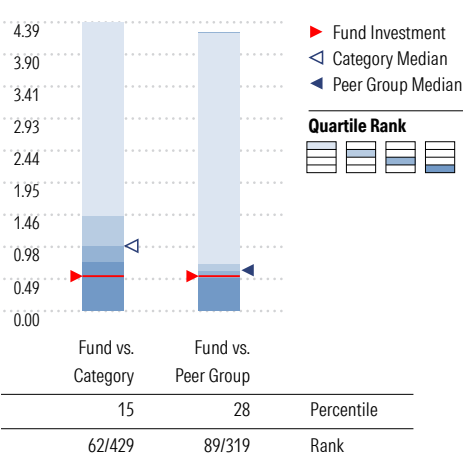
Growth of \$10,000



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	4.17	-	3.11
Beta	0.88	-	0.78
R-Squared	87.20	-	84.26
Standard Deviation	5.05	5.34	4.50
Sharpe Ratio	0.74	0.02	0.54
Tracking Error	1.91	-	2.21
Information Ratio	2.01	-	1.11
Up Capture Ratio	114.44	-	97.86
Down Capture Ratio	54.31	-	53.49

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	4.89	4.55	4.20
Avg Eff Maturity	8.09	7.69	7.46

Hartford Strategic Income R6 HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD



Nuveen Large Cap Gr Idx R6

TILIX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.93 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.25% lower than the Large Growth category average.

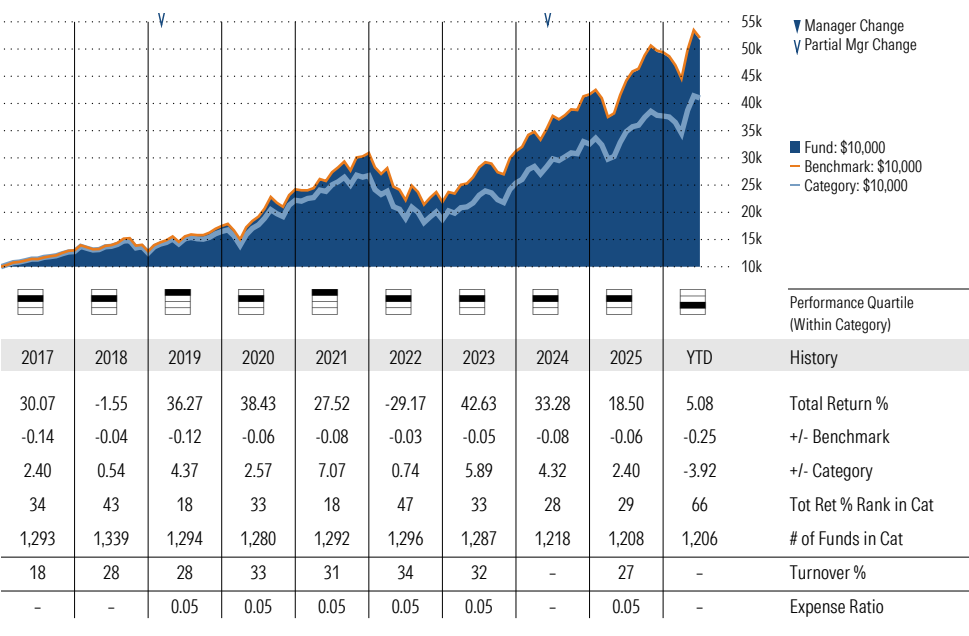
Morningstar Investment Management LLC Analysis

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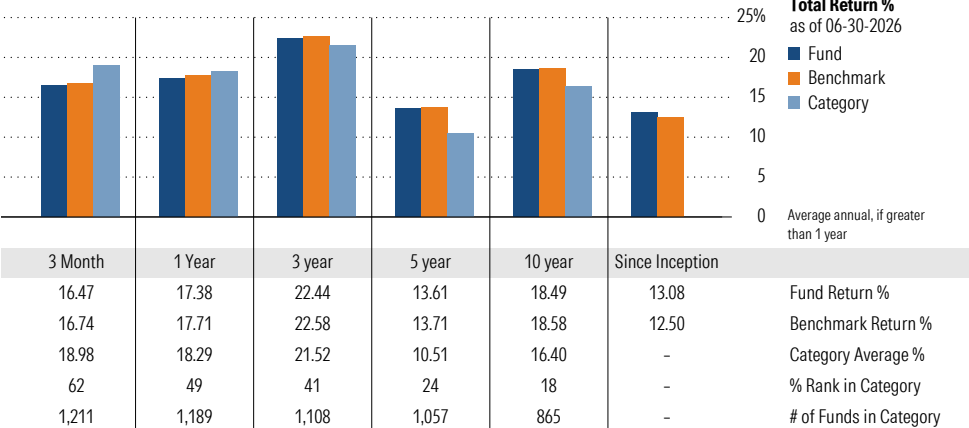
ESG Metrics

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

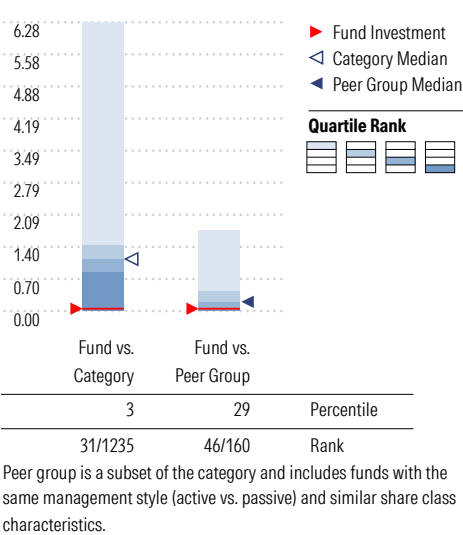
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

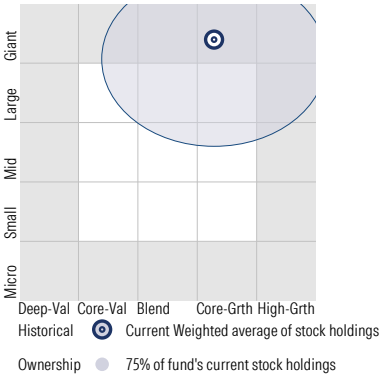
Nuveen Large Cap Gr Idx R6 TILIX

Morningstar Category
Large Growth

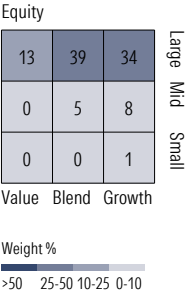
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 06-30-2026

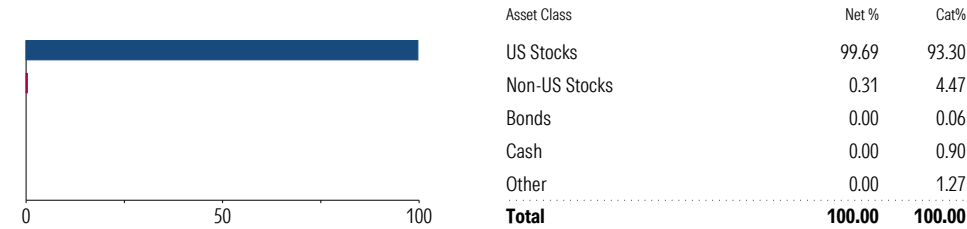
Morningstar Style Box™



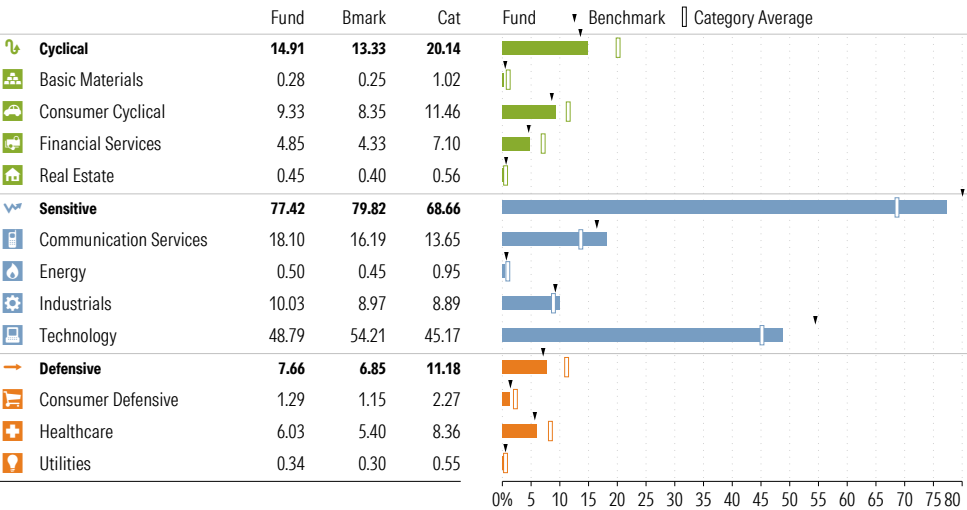
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 367

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013
Jonathan Shapiro since 07-2018

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.6 years.
- Style: The fund has landed in its primary style box — Small Growth — 65.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 36.7% lower than the Small Growth category average.

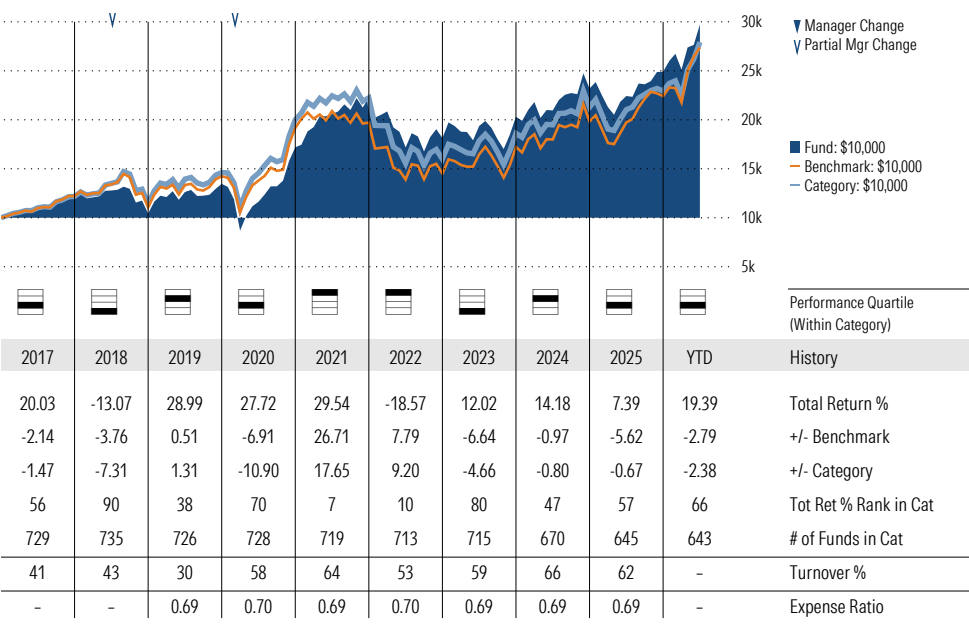
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

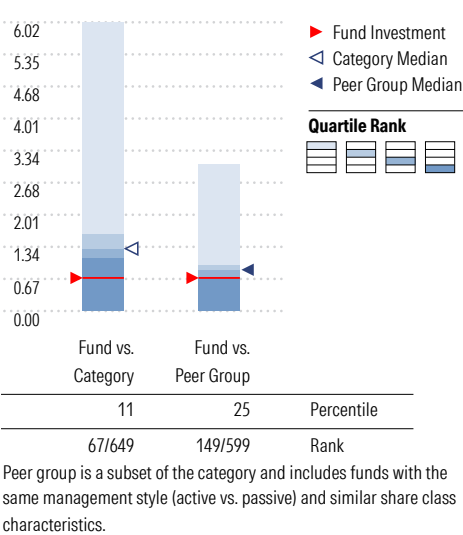
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.48	-	0.34
Beta	0.75	-	0.87
R-Squared	84.82	-	87.19
Standard Deviation	17.23	21.29	20.00
Sharpe Ratio	0.65	0.68	0.61
Tracking Error	8.63	-	7.68
Information Ratio	-0.36	-	-0.17
Up Capture Ratio	73.89	-	85.93
Down Capture Ratio	67.35	-	84.44

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.39	26.08	30.74
Price/Book Ratio	2.75	4.82	4.34
Geom Avg Mkt Cap \$B	7.30	3.84	9.77
ROE	11.15	5.19	13.77

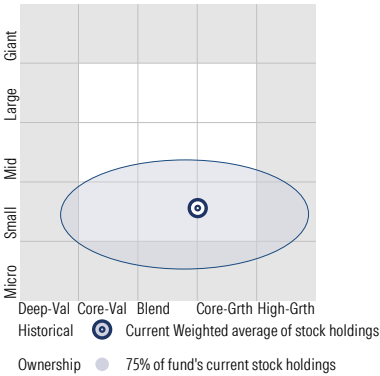
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

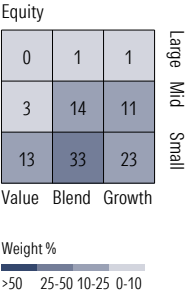
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 06-30-2026

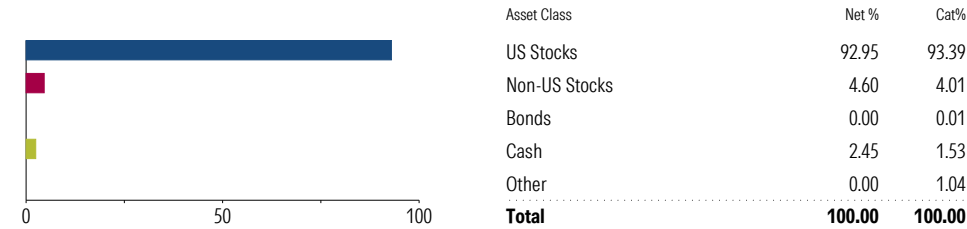
Morningstar Style Box™



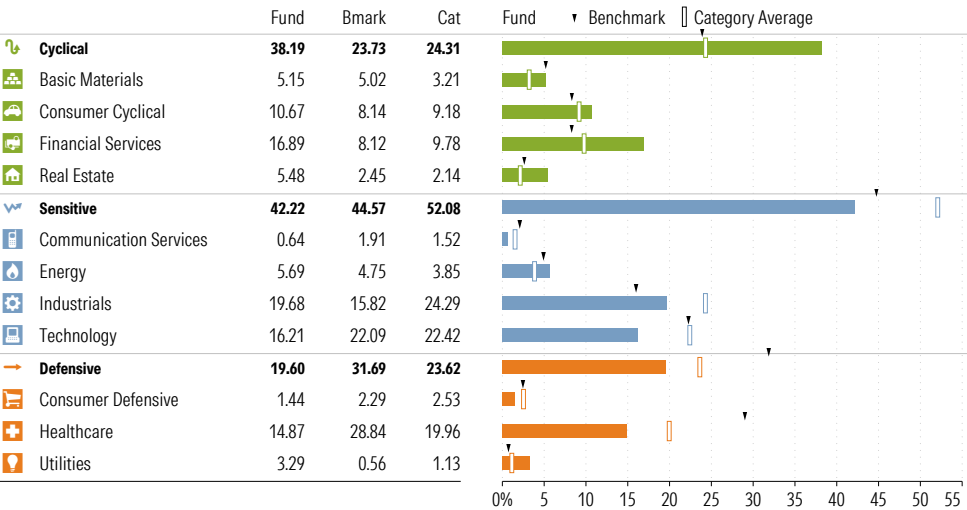
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Onto Innovation Inc	2.85	2.85	-	Technology
⊕ Prudential Govt Money Mkt Fd	2.67	5.51	-	-
⊖ WESCO International Inc	2.06	7.57	-	Industrials
⊖ MACOM Technology Solutions Holdings Inc	1.90	9.47	-	Technology
⊖ NiSource Inc	1.88	11.35	-	Utilities
⊖ Regal Rexnord Corp	1.84	13.19	-	Industrials
⊖ Markel Group Inc	1.82	15.01	-	Financial Services
⊖ Element Solutions Inc	1.78	16.79	-	Basic Materials
⊖ Eastern Bankshares Inc Ordinary Shares	1.70	18.49	-	Financial Services
⊖ LifeStance Health Group Inc Ordinary Shares	1.49	19.99	-	Healthcare
⊖ Wintrust Financial Corp	1.49	21.48	-	Financial Services
⊖ East West Bancorp Inc	1.48	22.95	-	Financial Services
⊕ Kontoor Brands Inc	1.46	24.41	-	Consumer Cyclical
⊖ Rush Enterprises Inc Class A	1.44	25.85	-	Consumer Cyclical
⊖ Gaming and Leisure Properties Inc	1.39	27.23	-	Real Estate

Total Holdings 124

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.67 years.

Style Consistency is not calculated for Fixed Income funds.

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

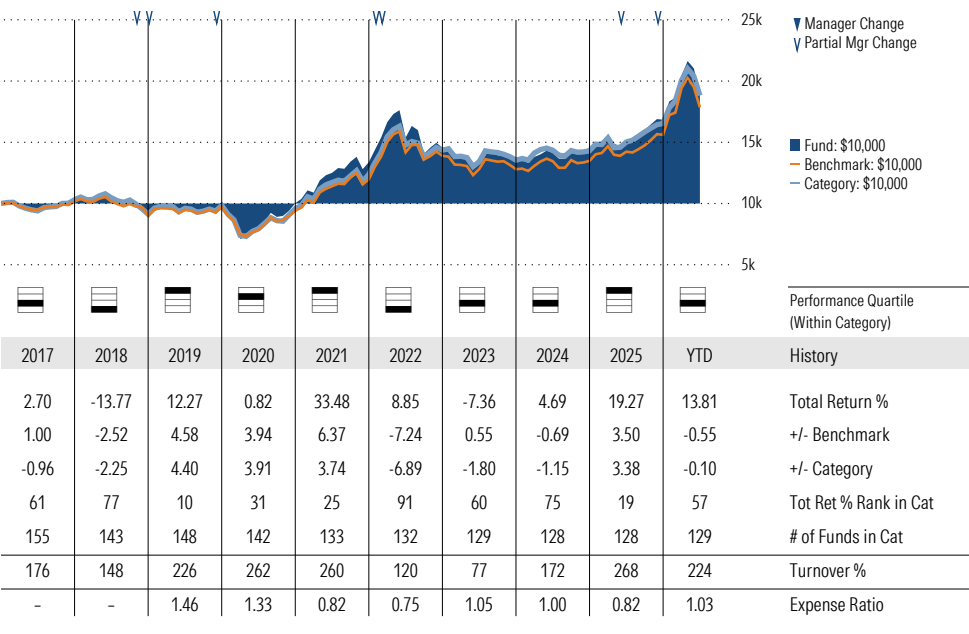
Morningstar Investment Management LLC Analysis

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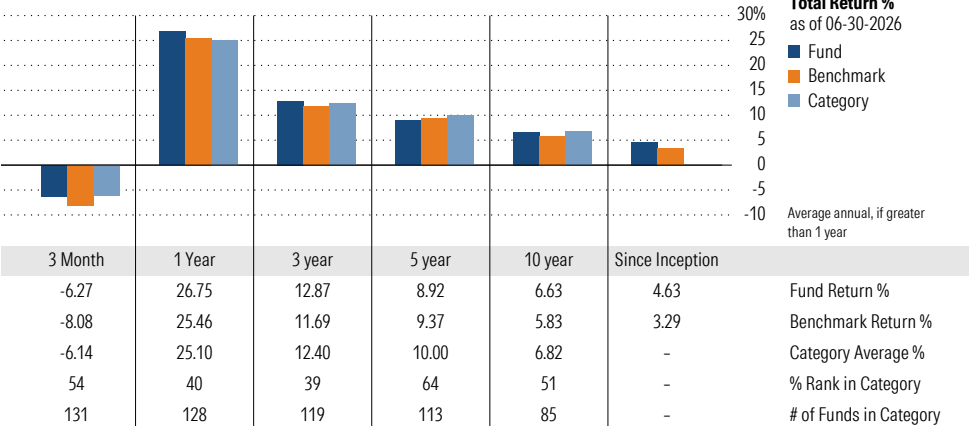
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

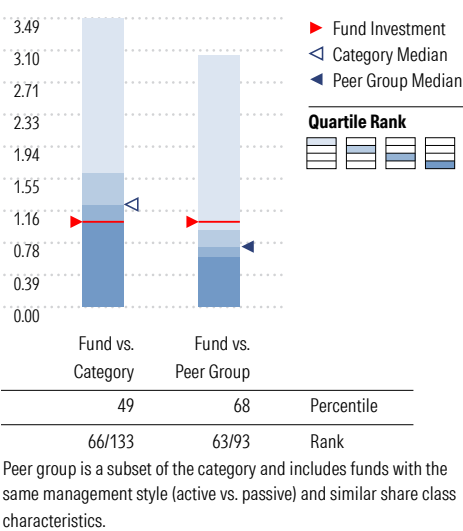
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

PIMCO Commodity and Real Ret Bd Alp Inst PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 11.77 years.

Style Consistency is not calculated for Fixed Income funds.

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

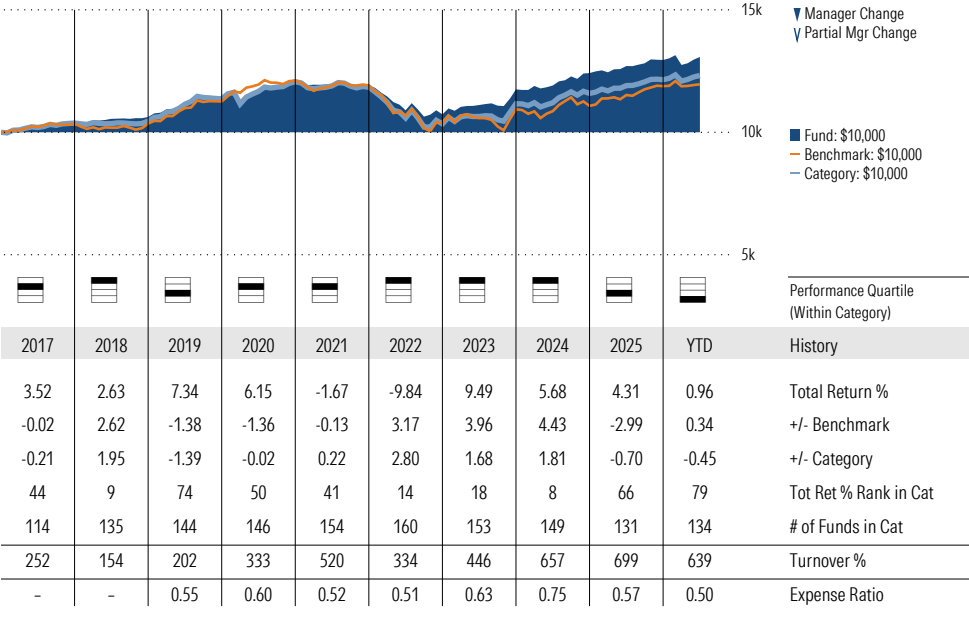
Morningstar Investment Management LLC Analysis

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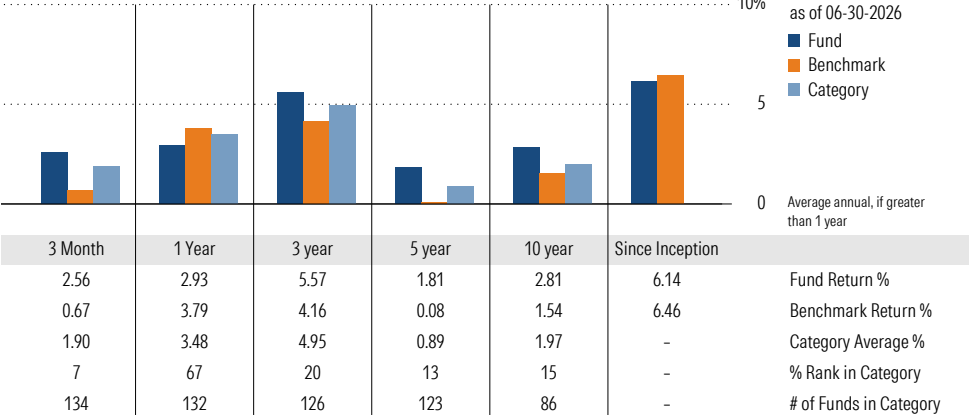
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2026

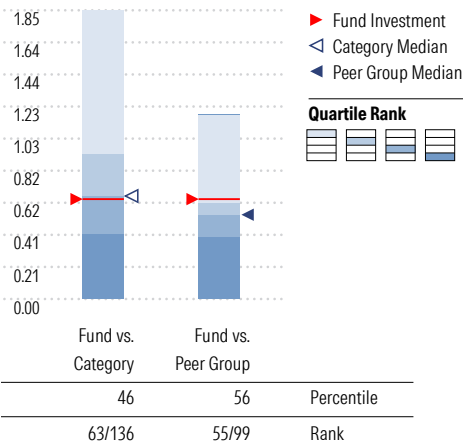
Growth of \$10,000



Trailing Performance



Net Expense



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

Portfolio Metrics

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

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD



Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.84 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.52 is 35.8% lower than the Large Value category average.

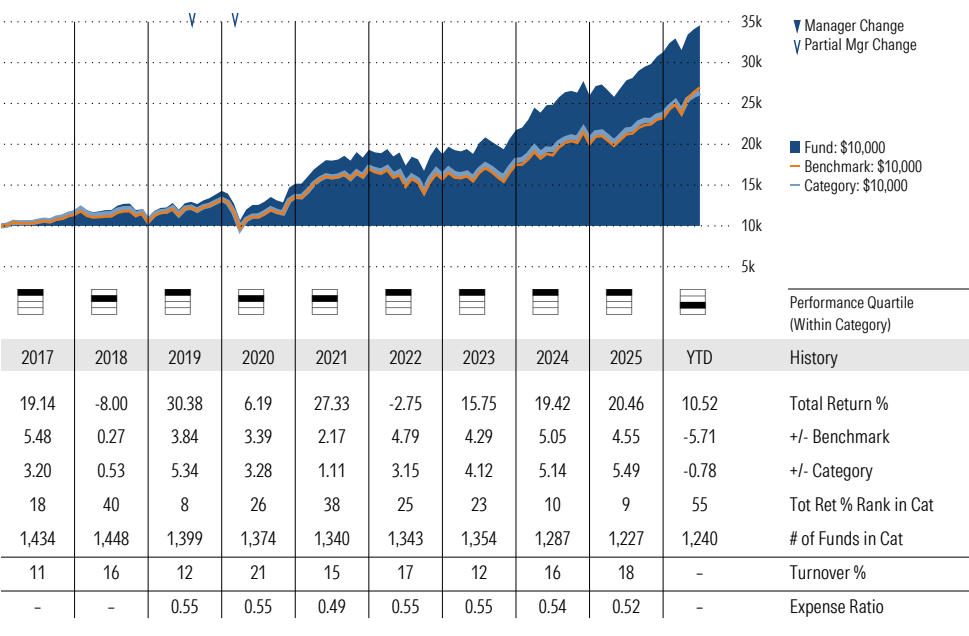
Morningstar Investment Management LLC Analysis

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

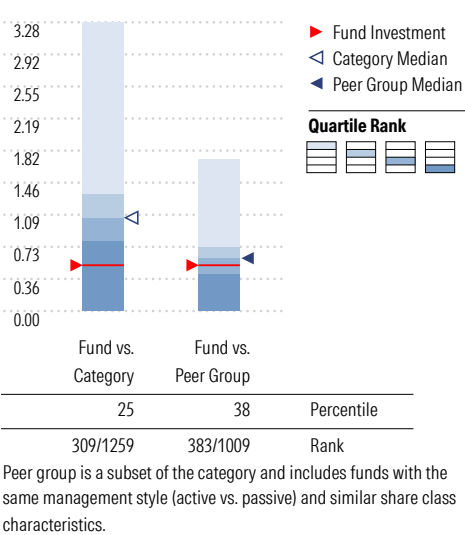
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

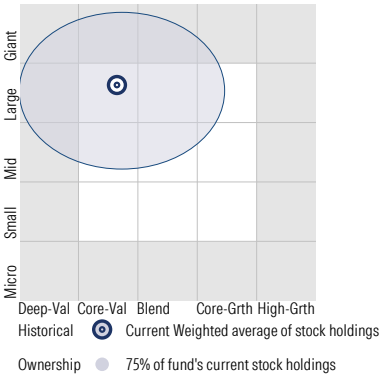
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

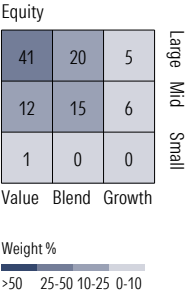
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 06-30-2026

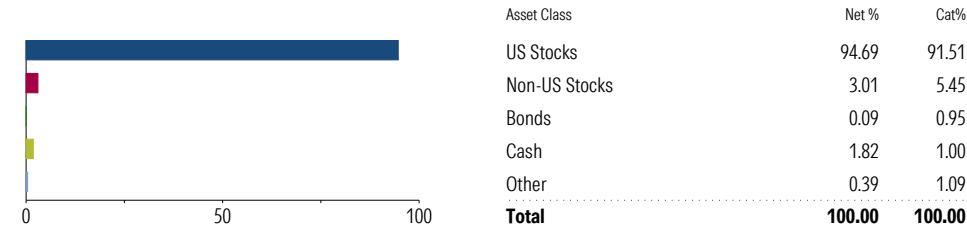
Morningstar Style Box™



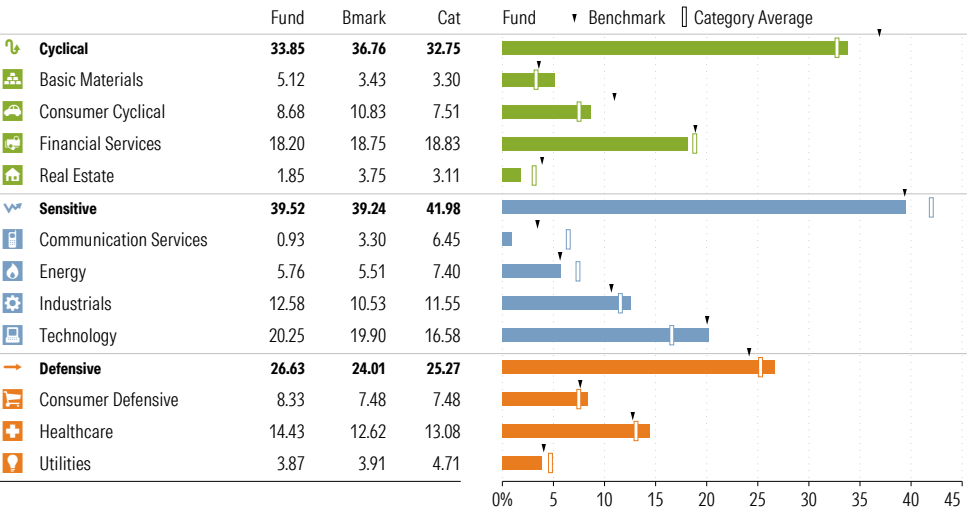
Style Breakdown



Asset Allocation as of 06-30-2026



Sector Weighting as of 06-30-2026



Top 15 Holdings as of 06-30-2026

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

Total Holdings 104

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Steven Morrow since 08-2012
A. Rama Krishna since 12-2012
Arjun Kumar since 10-2020
Shirley Woo since 10-2020
Rich McCormick since 06-2025
John DeVita since 06-2025
John Hock since 06-2025

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.92 years.
- Style: The fund has landed in its primary style box — Large Value — 36.36 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.36 is 60.87% lower than the Foreign Large Value category average.

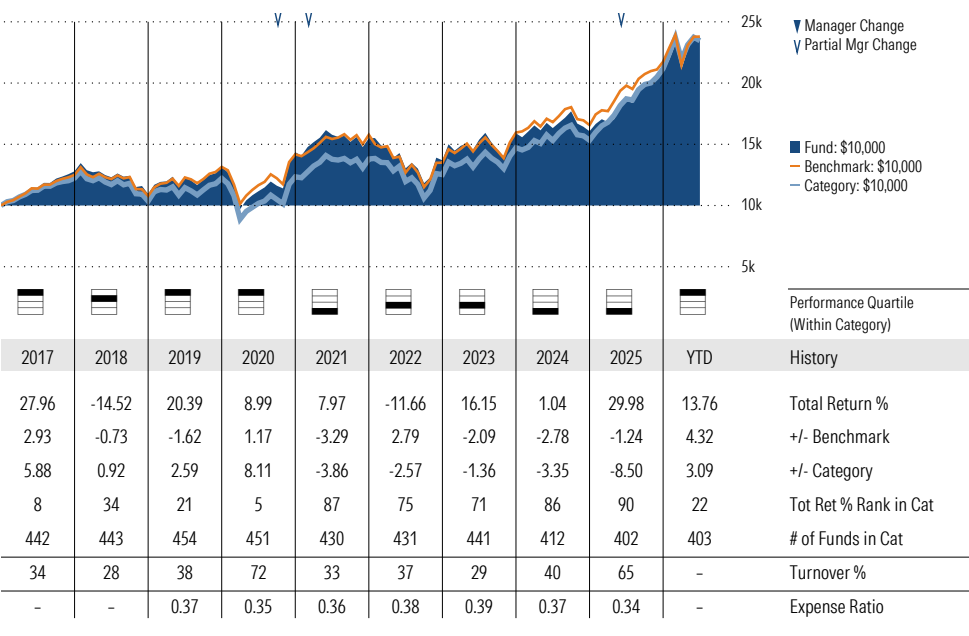
Morningstar Investment Management LLC Analysis

We are placing Vanguard International Value on watch due to a change in subadvisor. Vanguard announced on June 16th that they had replaced Lazard as a subadvisor with Altrinsic Global Investors, effectively immediately, due to performance concerns. Altrinsic, ARGA, and Sprucegrove will each manage 1/3 of the portfolio. We are placing the fund on watch while we monitor the new subadvisor mix.

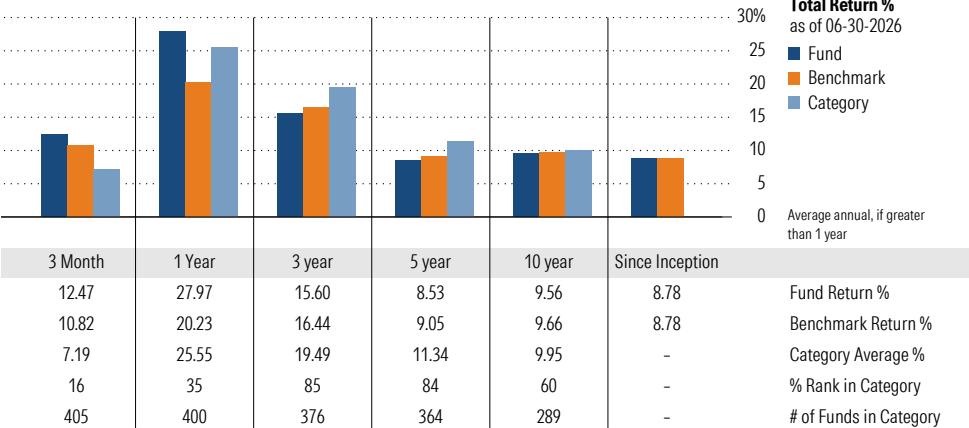
ESG Metrics

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

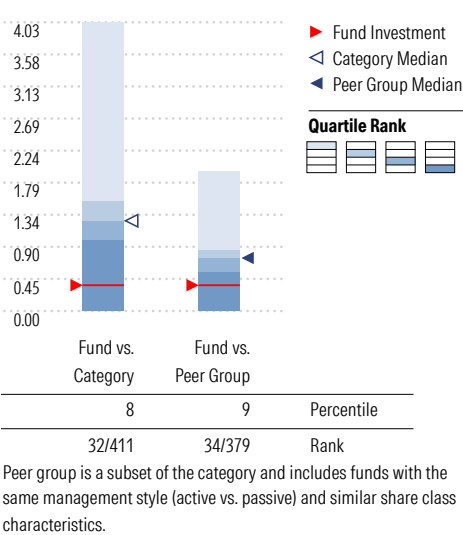
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.15	-	4.32
Beta	0.96	-	0.88
R-Squared	91.82	-	83.48
Standard Deviation	13.54	13.46	12.94
Sharpe Ratio	0.80	0.86	1.08
Tracking Error	3.90	-	5.46
Information Ratio	-0.22	-	0.57
Up Capture Ratio	100.29	-	99.52
Down Capture Ratio	106.45	-	80.07

Portfolio Metrics

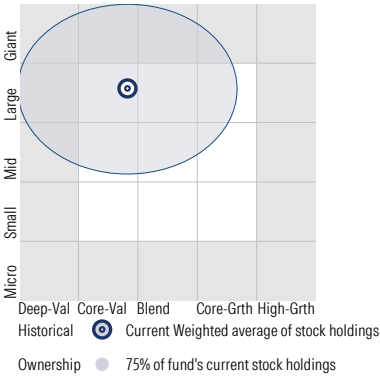
	Fund	Bmark	Cat
Price/Earnings Ratio	14.58	18.85	15.15
Price/Book Ratio	1.79	2.27	1.61
Geom Avg Mkt Cap \$B	36.12	76.41	50.71
ROE	15.88	19.18	14.58

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

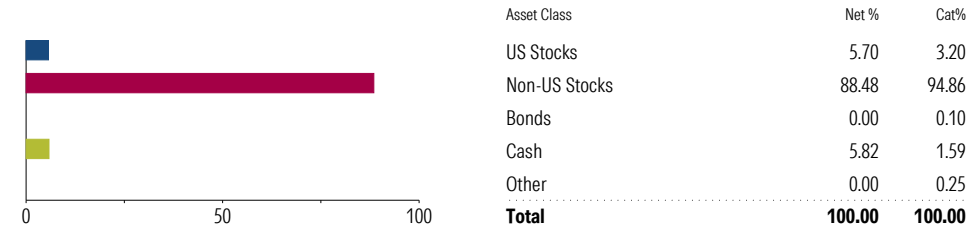
Style Analysis as of 06-30-2026
Morningstar Style Box™



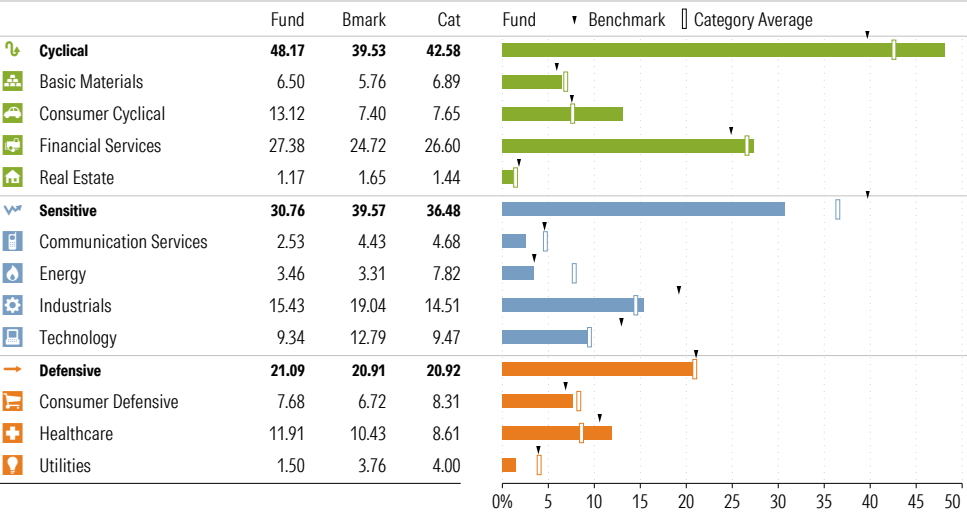
Style Breakdown



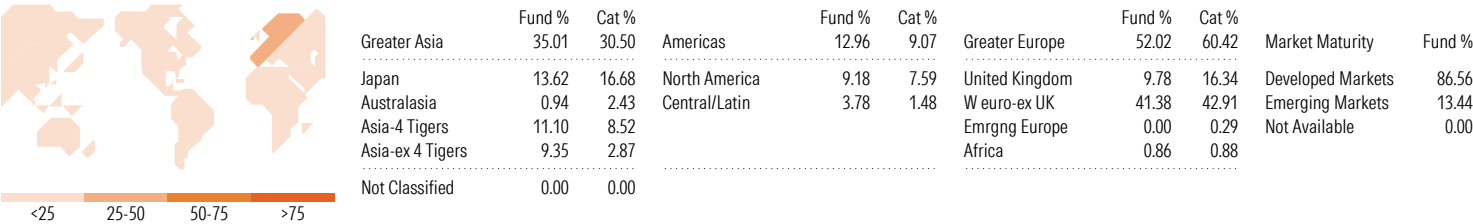
Asset Allocation as of 06-30-2026



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
⊕ Mktliq 12/31/2049	5.24	5.24	-	-
⊕ Kering SA	1.88	7.12	-	Consumer Cyclical
⊕ Novo Nordisk AS Class B	1.78	8.90	-	Healthcare
⊕ GSK PLC	1.78	10.68	-	Healthcare
⊖ Nidec Corp	1.66	12.34	-	Industrials
⊕ Prosus NV Ordinary Shares - Class N	1.61	13.96	-	Consumer Cyclical
⊖ Julius Baer Gruppe AG	1.37	15.33	-	Financial Services
⊕ Bayer AG	1.35	16.68	-	Healthcare
⊖ TotalEnergies SE	1.31	17.99	-	Energy
⊖ Chubb Ltd	1.16	19.15	-	Financial Services

Total Holdings 218

⊕ 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.

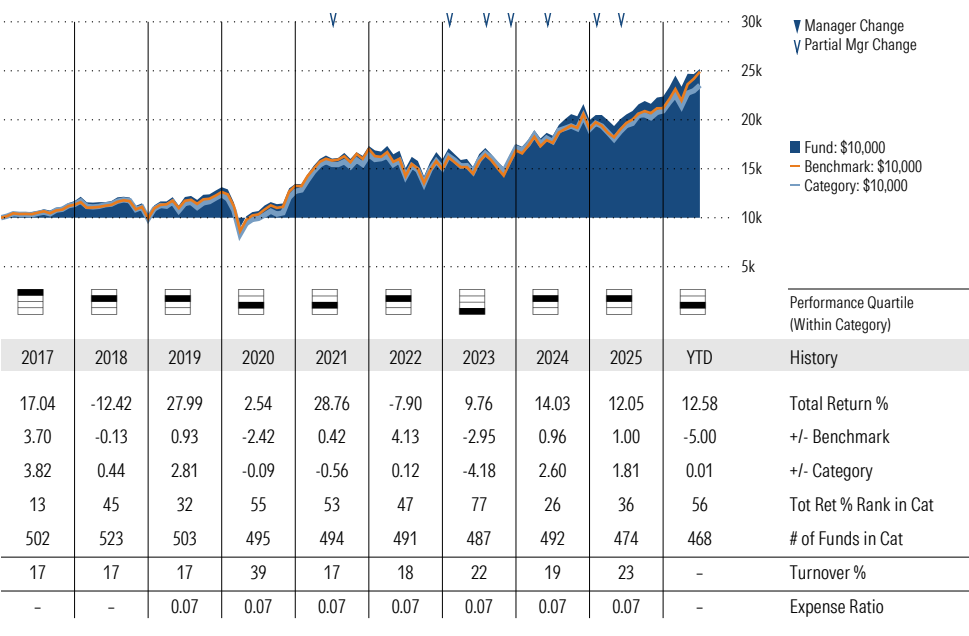
Morningstar Investment Management LLC Analysis

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

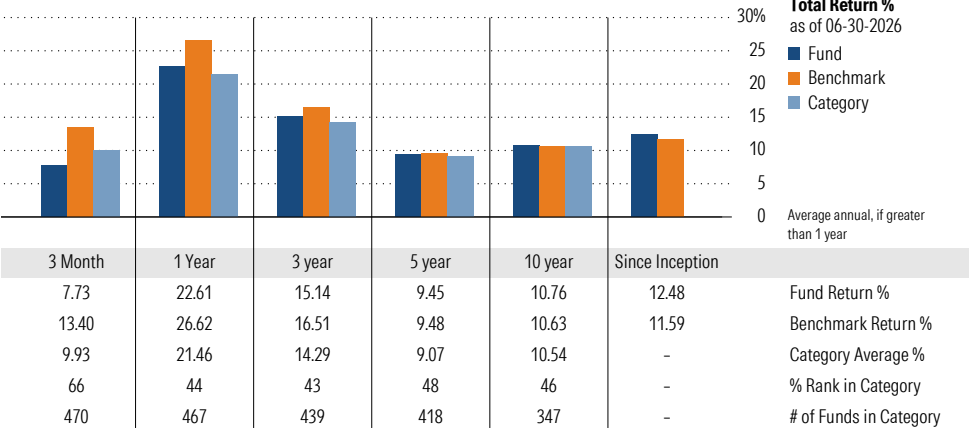
ESG Metrics

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

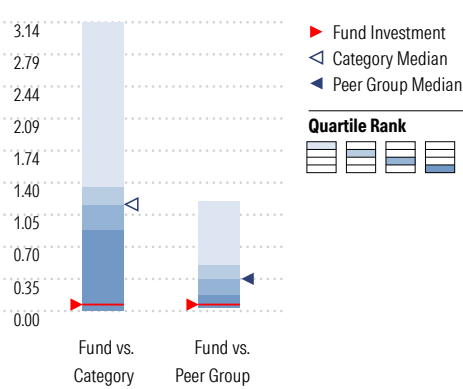
Growth of \$10,000



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

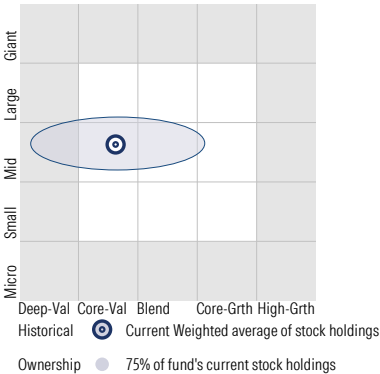
	Fund	Bmark	Cat
Price/Earnings Ratio	18.85	19.85	19.20
Price/Book Ratio	2.44	2.41	2.15
Geom Avg Mkt Cap \$B	44.65	22.73	24.40
ROE	17.65	14.25	15.59

Vanguard MStar Mid Cap Value Index Adm VMVAX

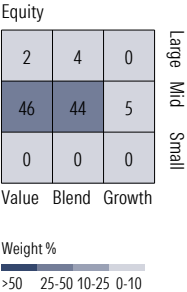
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

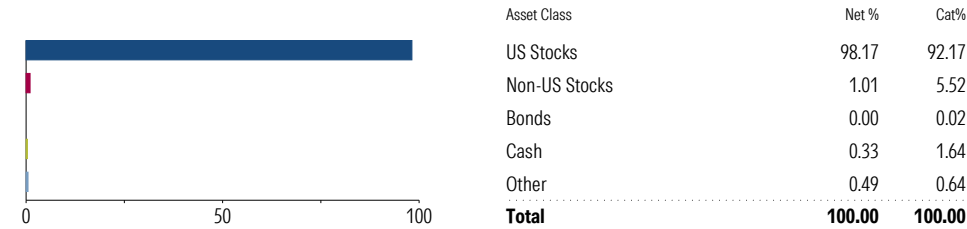
Style Analysis as of 06-30-2026
Morningstar Style Box™



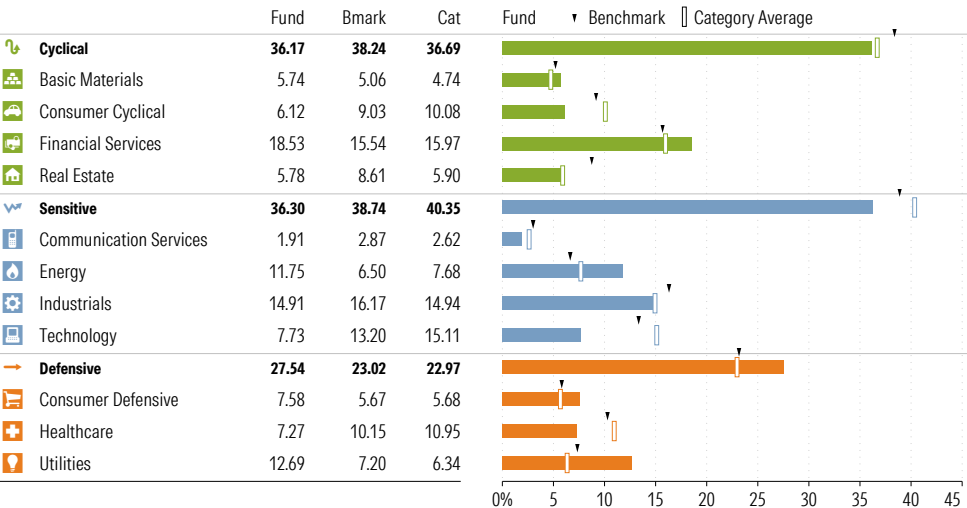
Style Breakdown



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 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.

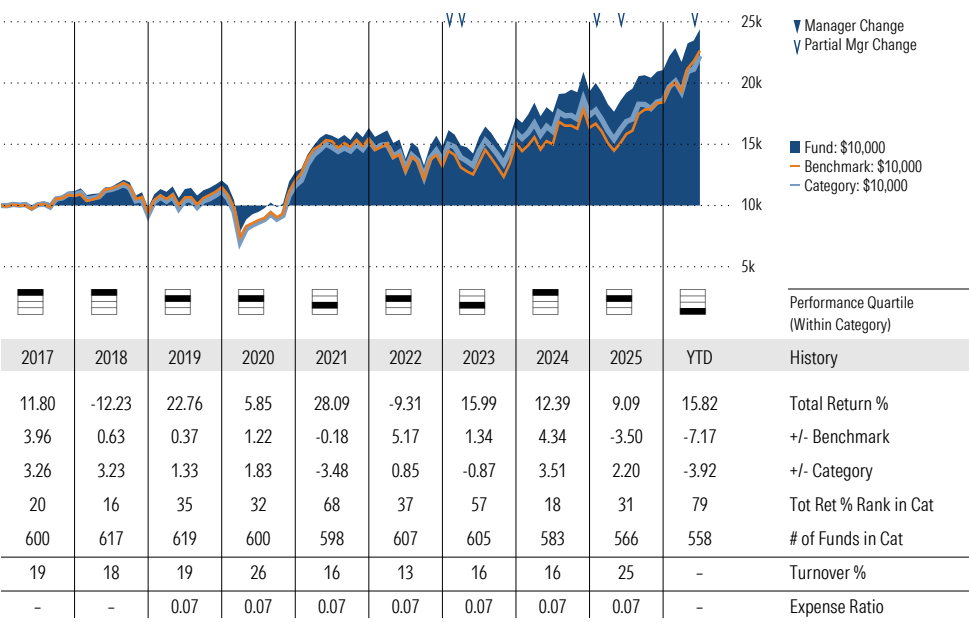
Morningstar Investment Management LLC Analysis

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.

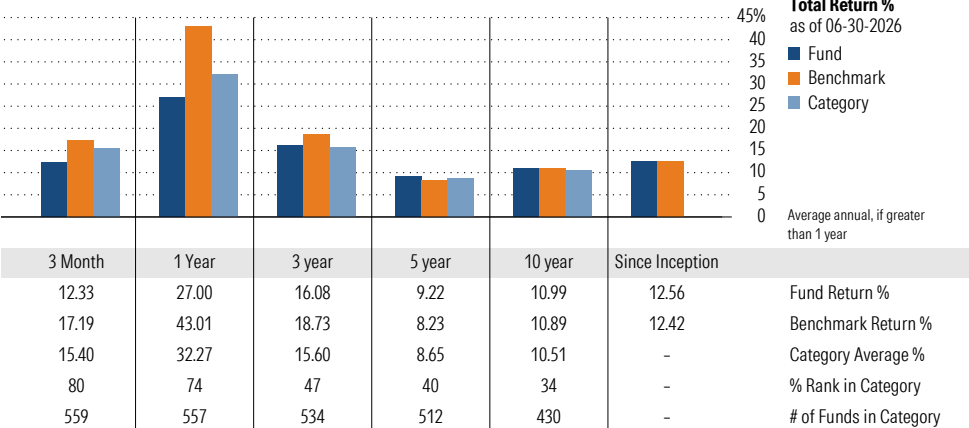
ESG Metrics

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

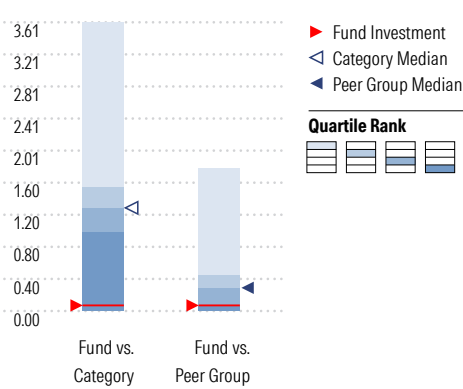
Growth of \$10,000



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

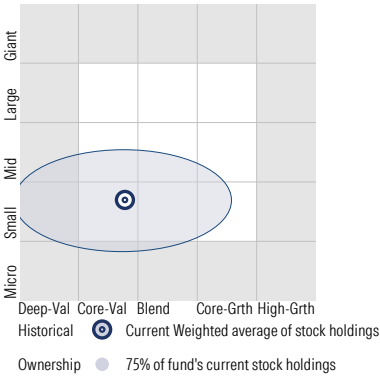
	Fund	Bmark	Cat
Price/Earnings Ratio	17.85	14.86	17.62
Price/Book Ratio	2.02	1.40	1.72
Geom Avg Mkt Cap \$B	9.33	2.59	5.95
ROE	12.34	2.92	9.60

Vanguard MStar Small Cap Value Indx Adm VSIAX

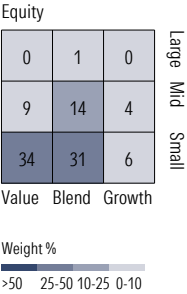
Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

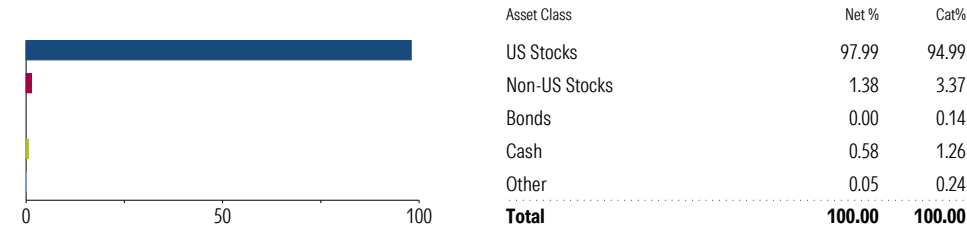
Style Analysis as of 06-30-2026
Morningstar Style Box™



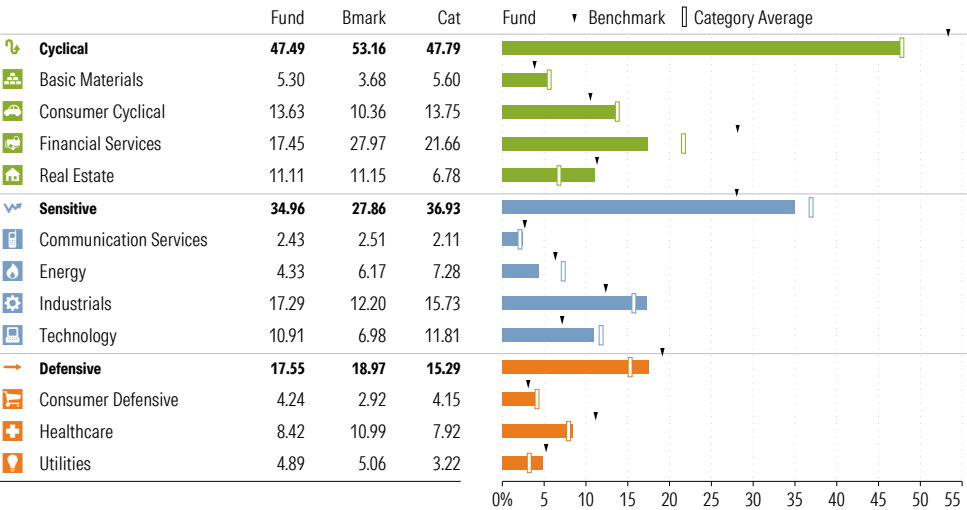
Style Breakdown



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