

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

J. Frank since 11-2001
 Martin Romo since 11-2010
 Carl Kawaja since 11-2010
 Mark Casey since 11-2012
 Alan Wilson since 11-2012
 Anne-Marie Peterson since 07-2013
 Christopher Buchbinder since 11-2013
 Andraz Razen since 03-2020
 Julian Abdey since 11-2021
 Eric Stern since 11-2023
 Aidan O'Connell since 11-2023
 Roz Hongsaranagon since 11-2023

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 23.93 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 0.3 is 67.03% lower than the Large Growth category average.

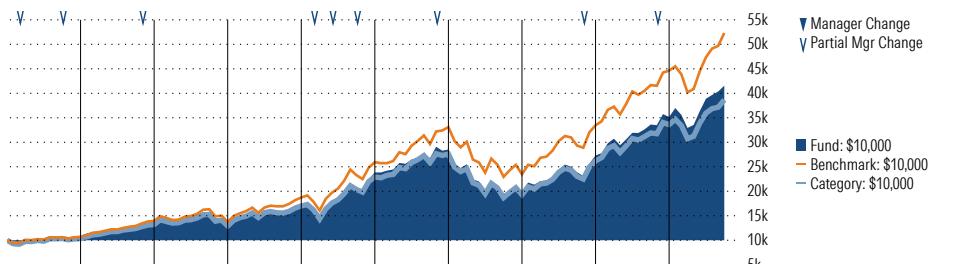
Morningstar Investment Management LLC Analysis

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 | 1 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 04-07-2022 |

Growth of \$10,000

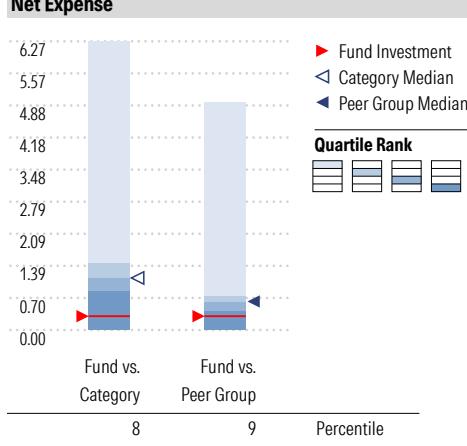


| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|-------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 8.82 | 26.53 | -2.60 | 28.54 | 38.28 | 19.69 | -30.49 | 37.65 | 28.84 | 18.20 | Total Return % |
| 1.74 | -3.68 | -1.09 | -7.85 | -0.21 | -7.91 | -1.35 | -5.03 | -4.52 | 0.96 | +/- Benchmark |
| 5.59 | -1.14 | -0.51 | -3.36 | 2.42 | -0.76 | -0.58 | 0.91 | -0.12 | 2.95 | +/- Category |
| 9 | 57 | 53 | 80 | 35 | 64 | 54 | 51 | 54 | 20 | Tot Ret % Rank in Cat |
| 1,255 | 1,195 | 1,235 | 1,187 | 1,173 | 1,185 | 1,189 | 1,181 | 1,112 | 1,129 | # of Funds in Cat |
| 31 | 25 | 28 | 36 | 28 | 24 | 30 | 31 | 25 | - | Turnover % |
| - | - | 0.32 | 0.32 | 0.30 | 0.29 | 0.29 | 0.30 | 0.29 | - | Expense Ratio |

Trailing Performance



Net Expense



3-Year Risk Metrics

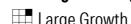
| | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | -0.06 | - | -2.66 |
| Beta | 0.93 | - | 1.00 |
| R-Squared | 90.40 | - | 89.18 |
| Standard Deviation | 15.52 | 15.91 | 16.99 |
| Sharpe Ratio | 1.41 | 1.51 | 1.27 |
| Tracking Error | 4.95 | - | 5.53 |
| Information Ratio | -0.54 | - | -0.74 |
| Up Capture Ratio | 93.72 | - | 95.21 |
| Down Capture Ratio | 96.88 | - | 107.36 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 30.54 | 38.61 | 35.44 |
| Price/Book Ratio | 6.83 | 13.60 | 10.12 |
| Geom Avg Mkt Cap \$B | 343.04 | 897.90 | 697.70 |
| ROE | 33.64 | 45.99 | 39.98 |

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category

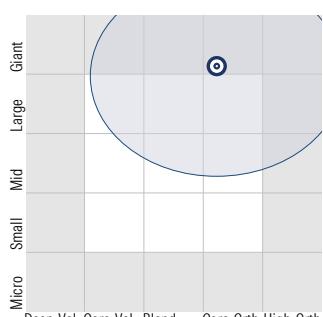


Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

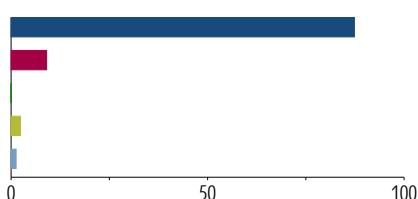
Style Breakdown

Equity

| | 11 | 38 | 30 |
|--------|----|----|----|
| | 3 | 5 | 10 |
| | 0 | 1 | 1 |
| Value | | | |
| Blend | | | |
| Growth | | | |

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

Asset Allocation as of 09-30-2025



Asset Class

Net %

Cat%

US Stocks

87.35

93.93

Non-US Stocks

9.03

4.15

Bonds

0.01

-0.02

Cash

2.36

0.20

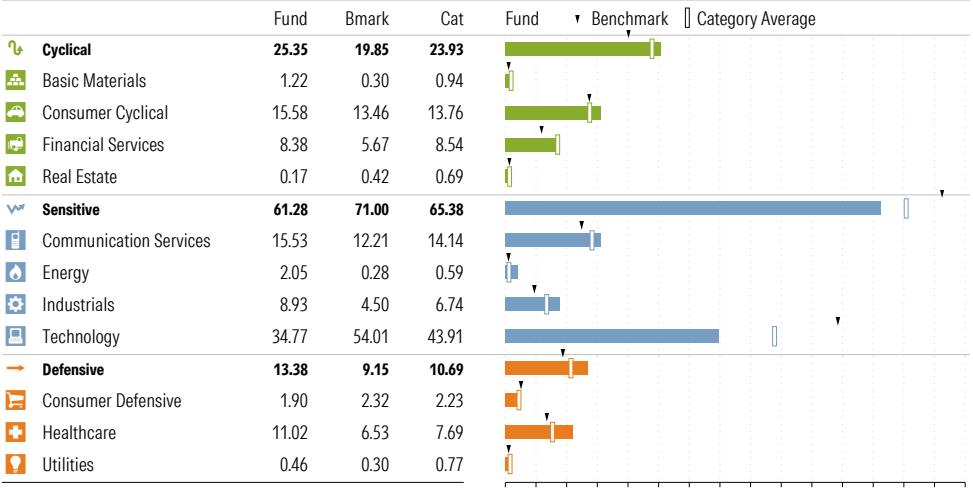
Other

1.27

1.75

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75

Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| NVIDIA Corp | 5.81 | 5.81 | 38.96 | Technology |
| Microsoft Corp | 4.97 | 10.78 | 23.47 | Technology |
| Meta Platforms Inc Class A | 4.90 | 15.68 | 25.69 | Communication Svc |
| Broadcom Inc | 4.55 | 20.23 | 43.06 | Technology |
| Amazon.com Inc | 3.43 | 23.66 | 0.08 | Consumer Cyclical |
| Tesla Inc | 2.91 | 26.57 | 10.12 | Consumer Cyclical |
| Eli Lilly and Co | 2.82 | 29.39 | -0.58 | Healthcare |
| Netflix Inc | 2.45 | 31.85 | 34.51 | Communication Svc |
| Alphabet Inc Class A | 2.40 | 34.25 | 28.75 | Communication Svc |
| Capital Group Central Cash Fund | 2.35 | 36.60 | - | - |
| Alphabet Inc Class C | 2.35 | 38.94 | 28.21 | Communication Svc |
| Royal Caribbean Group | 1.85 | 40.79 | 41.35 | Consumer Cyclical |
| Uber Technologies Inc | 1.79 | 42.58 | 62.42 | Technology |
| Taiwan Semiconductor Manufacturing Co Ltd | 1.61 | 44.19 | - | Technology |
| Vertex Pharmaceuticals Inc | 1.45 | 45.64 | -2.75 | Healthcare |

Total Holdings 330

Increase Decrease New to Portfolio

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD**Portfolio Manager(s)**

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

Quantitative Screens

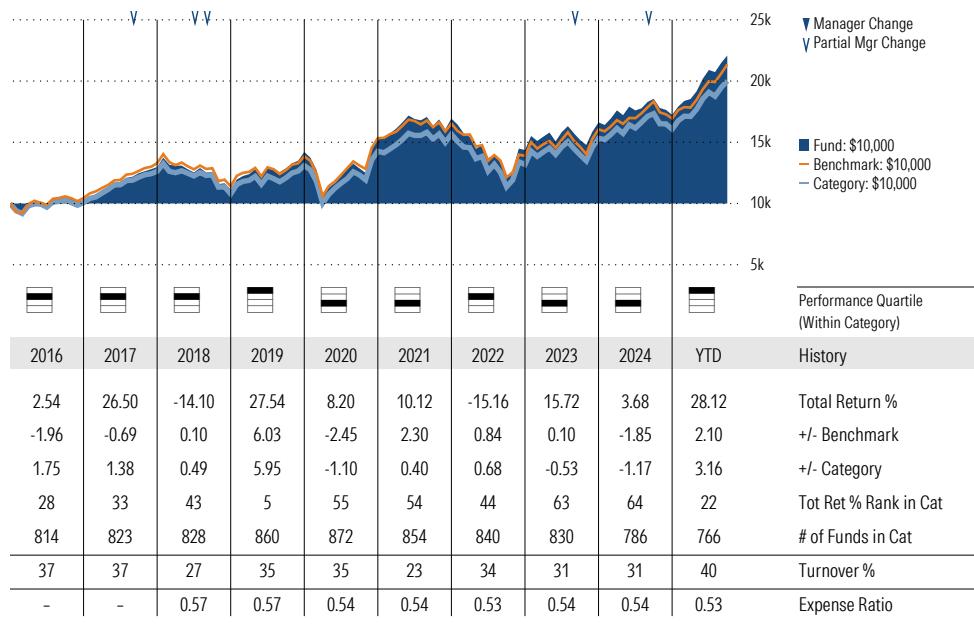
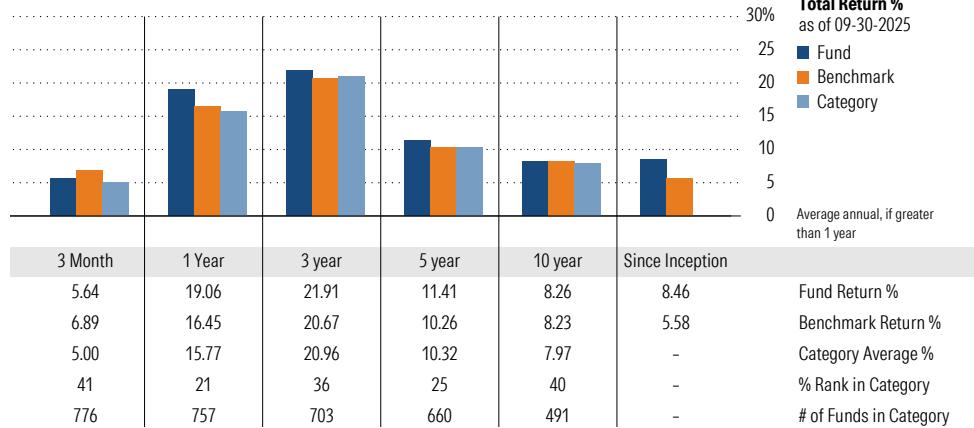
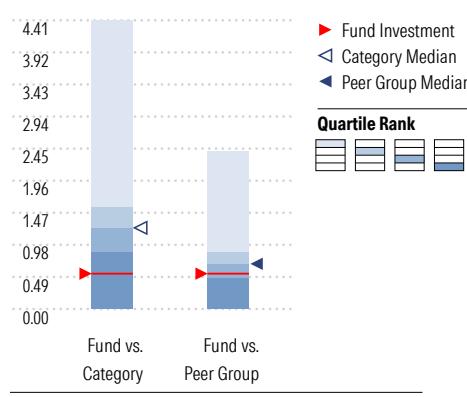
- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.01 years.
- Style: The fund has landed in its primary style box – Large Blend – 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.53 is 32.91% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 2 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000**Trailing Performance****Net Expense****3-Year Risk Metrics**

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 1.11 | - | 0.01 |
| Beta | 1.00 | - | 1.02 |
| R-Squared | 94.50 | - | 90.69 |
| Standard Deviation | 13.56 | 13.21 | 14.14 |
| Sharpe Ratio | 1.17 | 1.12 | 1.08 |
| Tracking Error | 3.18 | - | 4.25 |
| Information Ratio | 0.39 | - | 0.11 |
| Up Capture Ratio | 102.71 | - | 104.10 |
| Down Capture Ratio | 97.74 | - | 108.66 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.90 | 16.87 | 17.69 |
| Price/Book Ratio | 2.05 | 2.07 | 2.11 |
| Geom Avg Mkt Cap \$B | 63.72 | 62.76 | 67.92 |
| ROE | 19.16 | 18.05 | 18.02 |

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category

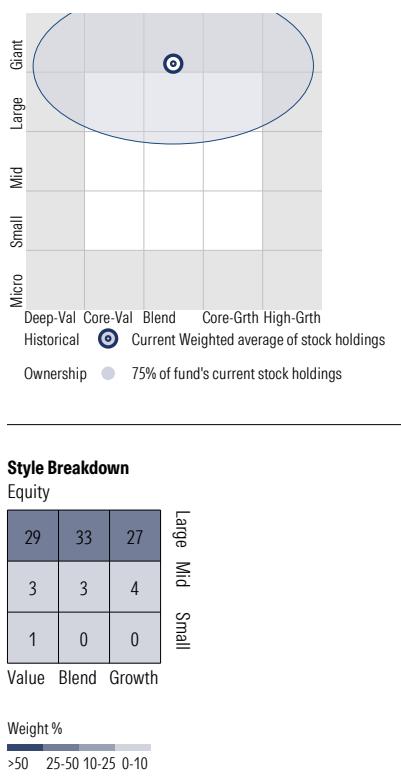
Foreign Large Blend

Morningstar Index

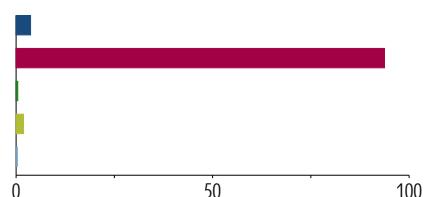
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

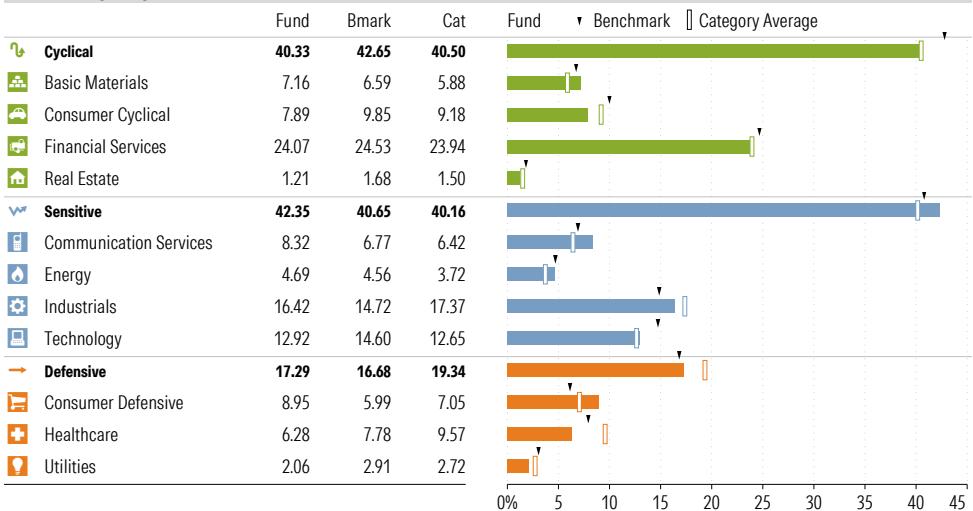
Morningstar Style Box™



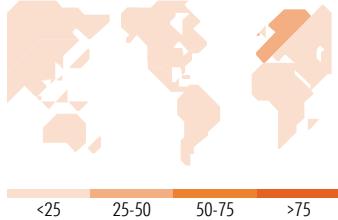
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



| Greater Asia | Fund % | Cat % | Americas | Fund % | Cat % | Greater Europe | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Japan | 6.87 | 17.78 | North America | 8.76 | 8.74 | United Kingdom | 13.69 | 13.21 | Developed Markets | 87.70 |
| Australasia | 1.00 | 4.20 | Central/Latin | 2.93 | 1.35 | W euro-ex UK | 42.44 | 39.48 | Emerging Markets | 12.30 |
| Asia-4 Tigers | 13.09 | 7.74 | | | | Emrgng Europe | 0.00 | 0.15 | Not Available | 0.00 |
| Asia-ex 4 Tigers | 8.34 | 6.08 | | | | Africa | 2.89 | 1.26 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| Taiwan Semiconductor Manufacturing Co Ltd | 4.18 | 4.18 | - | Technology |
| Capital Group Central Cash M | 2.19 | 6.37 | - | - |
| BAE Systems PLC | 2.11 | 8.48 | - | Industrials |
| ASML Holding NV | 1.83 | 10.31 | - | Technology |
| Airbus SE | 1.70 | 12.01 | - | Industrials |
| British American Tobacco PLC | 1.66 | 13.67 | - | Consumer Defensive |
| UniCredit SpA | 1.55 | 15.21 | - | Financial Services |
| Sanofi SA | 1.51 | 16.73 | - | Healthcare |
| TotalEnergies SE | 1.44 | 18.17 | - | Energy |
| AstraZeneca PLC | 1.41 | 19.58 | - | Healthcare |

Total Holdings 293

+ Increase - Decrease ✨ New to Portfolio

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Charles Goeschell since 09-2000
Warren Pierson since 09-2000
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 Intermediate Core Bond category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 25.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 40% lower than the Intermediate Core Bond category average.

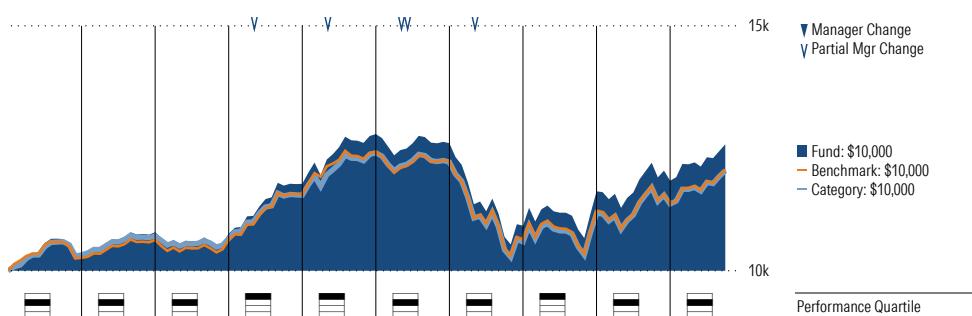
Morningstar Investment Management LLC Analysis

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ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 4 | 08-31-2025 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000

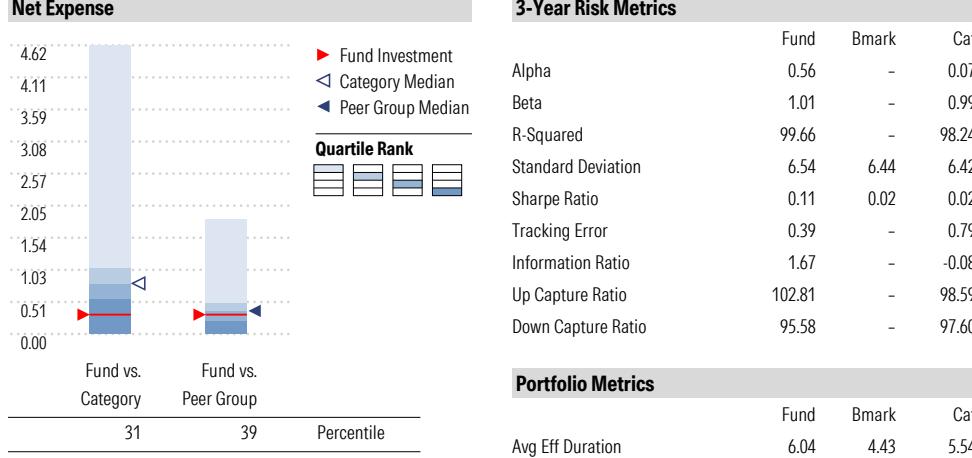


| Performance Quartile (Within Category) | | | | | | | | | | History |
|--|------|-------|------|------|-------|--------|------|------|------|-----------------------|
| | | | | | | | | | | |
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 3.52 | 4.20 | -0.30 | 9.48 | 8.63 | -1.46 | -13.35 | 6.43 | 1.85 | 6.29 | Total Return % |
| 0.87 | 0.66 | -0.31 | 0.76 | 1.12 | 0.08 | -0.34 | 0.90 | 0.60 | 0.16 | +/- Benchmark |
| 0.29 | 0.49 | 0.20 | 1.42 | 1.11 | 0.02 | -0.03 | 0.84 | 0.17 | 0.28 | +/- Category |
| 37 | 31 | 41 | 15 | 22 | 40 | 49 | 20 | 34 | 32 | Tot Ret % Rank in Cat |
| 485 | 493 | 485 | 496 | 497 | 508 | 526 | 546 | 549 | 542 | # of Funds in Cat |
| 36 | 28 | 24 | 31 | 35 | 39 | 43 | 38 | 34 | - | Turnover % |
| - | - | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | - | Expense Ratio |

Trailing Performance



Net Expense



Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.04 | 4.43 | 5.54 |
| Avg Eff Maturity | 7.98 | - | 8.01 |

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

Baird Aggregate Bond Inst BAGIX

Morningstar Category

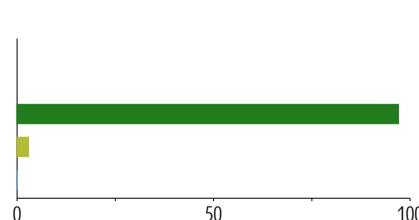
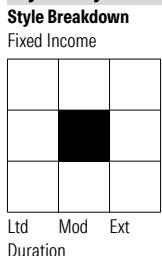
Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

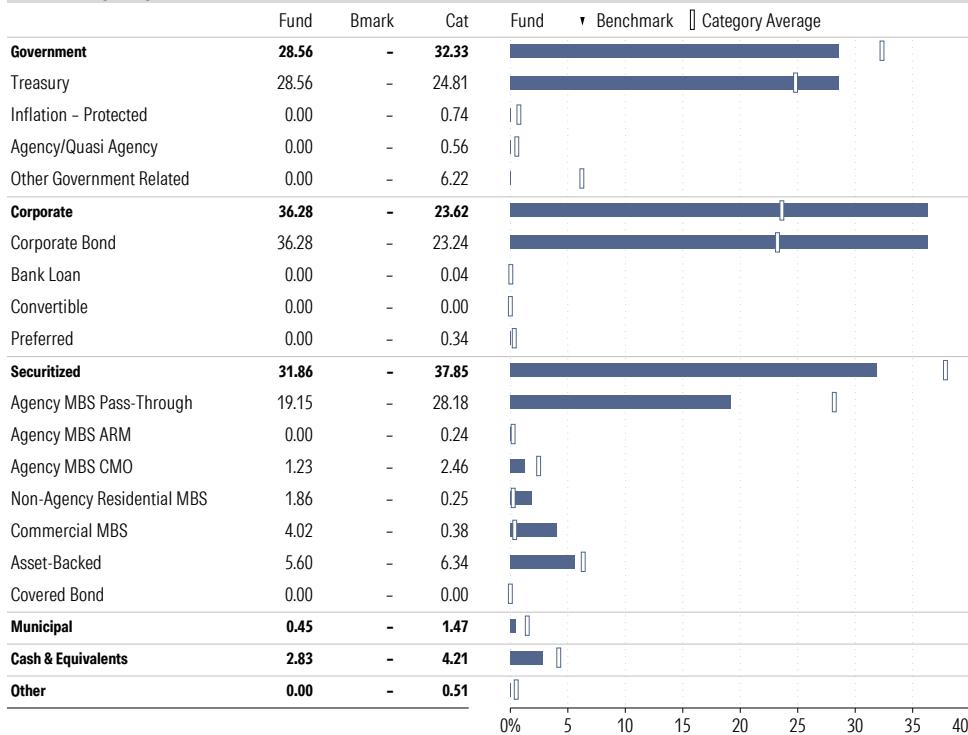
Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 62.50 | 3.53 | 17.14 |
| AA | 3.10 | 74.59 | 47.02 |
| A | 13.70 | 10.82 | 21.22 |
| BBB | 20.40 | 8.32 | 12.53 |
| BB | 0.30 | 0.28 | 0.69 |
| B | 0.00 | 0.00 | 0.32 |
| Below B | 0.00 | 0.00 | 0.09 |
| Not Rated | 0.00 | 2.46 | 1.00 |

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ First American Government Obligs U | 02-2030 | 2.81 | 2.81 | - |
| ⊖ United States Treasury Notes 4.25% | 01-2028 | 2.05 | 4.86 | - |
| United States Treasury Bonds 3.88% | 05-2043 | 1.56 | 6.42 | - |
| United States Treasury Bonds 2.88% | 05-2043 | 1.48 | 7.90 | - |
| United States Treasury Bonds 2.38% | 02-2042 | 1.44 | 9.34 | - |
| ⊖ United States Treasury Notes 1.88% | 02-2032 | 1.28 | 10.62 | - |
| United States Treasury Bonds 3.38% | 08-2042 | 1.27 | 11.90 | - |
| ⊖ United States Treasury Notes 3.75% | 04-2028 | 1.22 | 13.12 | - |
| United States Treasury Bonds 2.88% | 05-2052 | 1.22 | 14.34 | - |
| United States Treasury Notes 3.88% | 11-2027 | 1.21 | 15.55 | - |

Total Holdings 1972

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Global Real Estate Securities Port DFGEX

Morningstar Category
Global Real EstateMorningstar Index
S&P Global REIT TR USD**Portfolio Manager(s)**

Jed Fogdall since 02-2010

Allen Pu since 07-2015

Mary Phillips since 02-2017

William Collins-Dean since 02-2019

Ashish Bhagwanjee since 02-2020

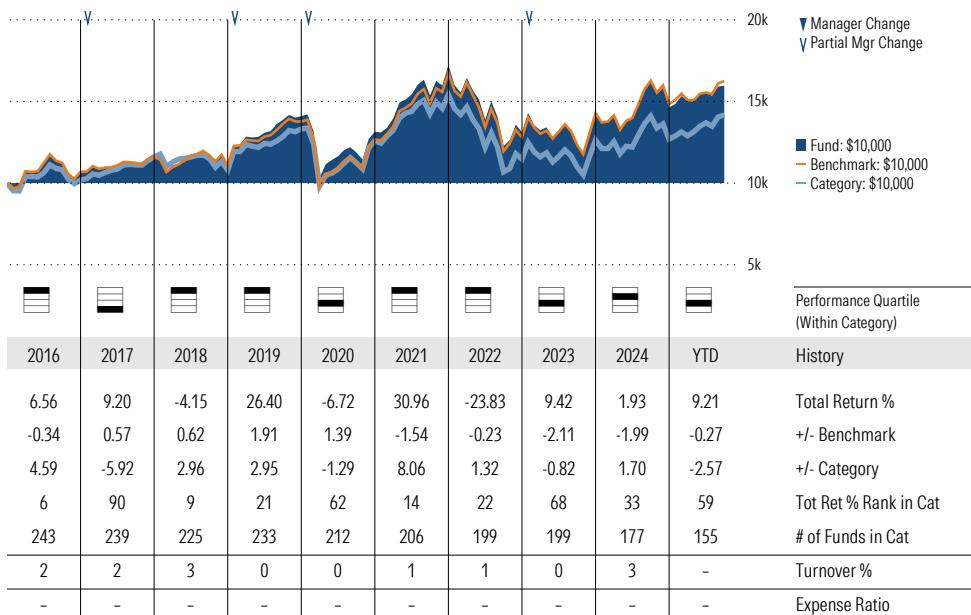
Quantitative Screens

Performance: The fund has finished in the Global Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 15.6 years.

Style: The fund has landed in its primary style box – Mid-Cap Blend – 96.97 % of the time over the past three years.

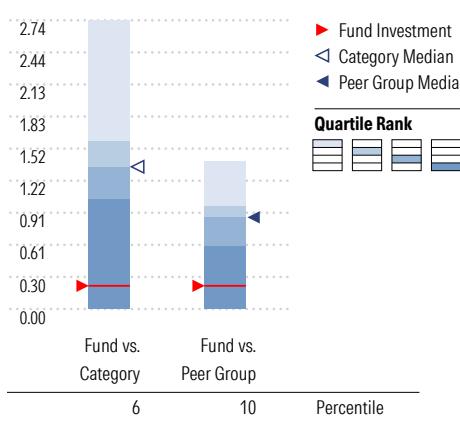
Net Expense: The fund's expense ratio of 0.22 is 79.25% lower than the Global Real Estate category average.

Growth of \$10,000**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 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

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 | -1.52 | - | -1.03 |
| Beta | 1.01 | - | 0.97 |
| R-Squared | 98.25 | - | 92.90 |
| Standard Deviation | 16.44 | 16.13 | 16.23 |
| Sharpe Ratio | 0.32 | 0.41 | 0.32 |
| Tracking Error | 2.18 | - | 3.89 |
| Information Ratio | -0.72 | - | -0.51 |
| Up Capture Ratio | 97.22 | - | 93.77 |
| Down Capture Ratio | 103.54 | - | 98.17 |

Portfolio Metrics

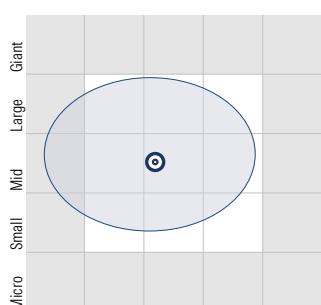
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 25.19 | 23.99 | 23.33 |
| Price/Book Ratio | 1.71 | 1.51 | 1.52 |
| Geom Avg Mkt Cap \$B | 18.12 | 14.49 | 17.95 |
| ROE | 11.37 | 7.30 | 10.06 |

DFA Global Real Estate Securities Port DFGEX

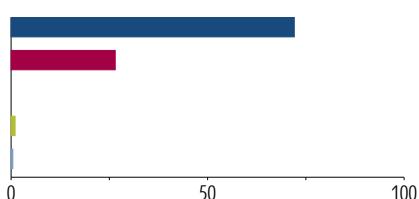
Morningstar Category
Global Real EstateMorningstar Index
S&P Global REIT TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



Style Breakdown

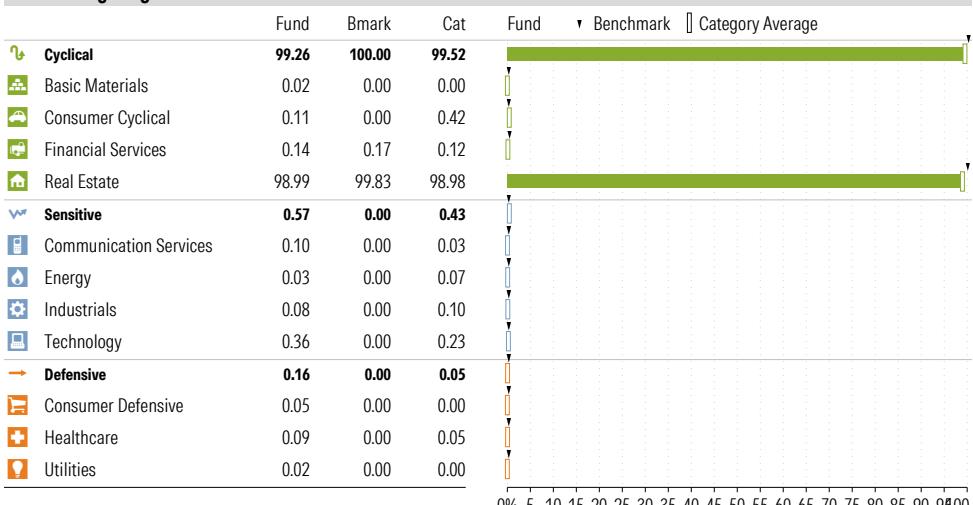
Equity

| | 2 | 18 | 9 |
|--------|----|----|---|
| | 10 | 36 | 3 |
| | 7 | 15 | 1 |
| Value | | | |
| Blend | | | |
| Growth | | | |

Weight %

>50 25-50 10-25 0-10

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| DFA International Real Estate Sec I | 27.61 | 27.61 | - | - |
| Welltower Inc | 5.63 | 33.24 | 43.00 | Real Estate |
| Prologis Inc | 5.63 | 38.88 | 11.21 | Real Estate |
| ⊖ American Tower Corp | 5.08 | 43.96 | 7.64 | Real Estate |
| ⊖ Equinix Inc | 4.08 | 48.04 | -15.44 | Real Estate |
| Simon Property Group Inc | 3.15 | 51.19 | 12.66 | Real Estate |
| ⊕ Digital Realty Trust Inc | 3.02 | 54.21 | -0.45 | Real Estate |
| Realty Income Corp | 2.84 | 57.04 | 18.33 | Real Estate |
| Public Storage | 2.48 | 59.53 | -0.53 | Real Estate |
| Crown Castle Inc | 2.31 | 61.84 | 10.38 | Real Estate |
| ⊖ VICI Properties Inc Ordinary Shares | 1.91 | 63.74 | 16.14 | Real Estate |
| Ventas Inc | 1.64 | 65.39 | 21.29 | Real Estate |
| Extra Space Storage Inc | 1.63 | 67.01 | -2.54 | Real Estate |
| AvalonBay Communities Inc | 1.49 | 68.50 | -9.80 | Real Estate |
| Iron Mountain Inc | 1.46 | 69.96 | -0.78 | Real Estate |

Total Holdings 137

⊕ Increase ⊖ Decrease ✶ New to Portfolio

DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

Jed Fogdall since 02-2012

Joel Schneider since 07-2015

Marc Leblond since 02-2020

Quantitative Screens

Performance: The fund has finished in the Small Value 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 13.6 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 0.31 is 71.3% lower than the Small Value category average.

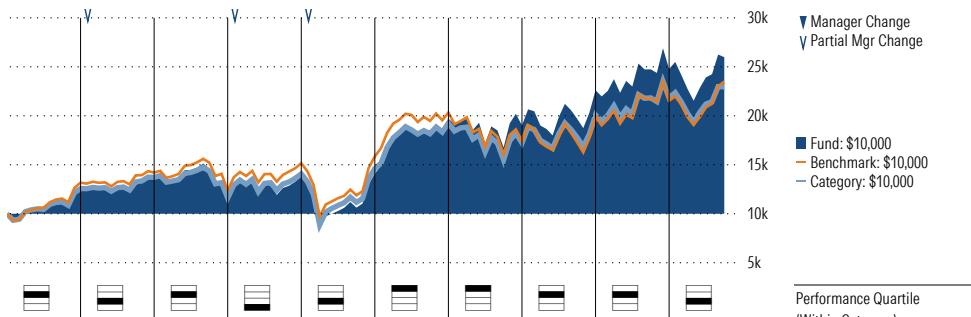
Morningstar Investment Management LLC Analysis

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 | 3 | 08-31-2025 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |

Growth of \$10,000

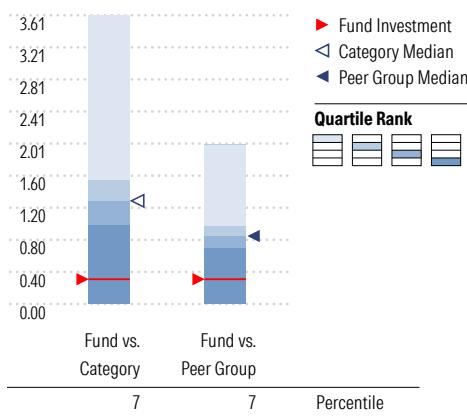


| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|--------|-------|-------|-------|-------|-------|------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 28.26 | 7.21 | -15.13 | 18.12 | 2.23 | 39.84 | -3.52 | 18.91 | 9.57 | 4.85 | Total Return % |
| -3.48 | -0.63 | -2.27 | -4.27 | -2.40 | 11.57 | 10.96 | 4.26 | 1.52 | -4.19 | +/- Benchmark |
| 2.27 | -1.33 | 0.33 | -3.31 | -1.79 | 8.27 | 6.64 | 2.05 | 0.69 | -0.12 | +/- Category |
| 33 | 67 | 48 | 82 | 58 | 12 | 10 | 34 | 44 | 52 | Tot Ret % Rank in Cat |
| 533 | 537 | 553 | 552 | 527 | 525 | 533 | 531 | 507 | 493 | # of Funds in Cat |
| 19 | 24 | 27 | 19 | 18 | 22 | 23 | 25 | 12 | - | Turnover % |
| - | - | 0.52 | 0.53 | 0.52 | 0.42 | 0.33 | 0.31 | 0.31 | - | Expense Ratio |

Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 2.23 | - | 1.21 |
| Beta | 0.98 | - | 0.91 |
| R-Squared | 96.02 | - | 93.09 |
| Standard Deviation | 21.69 | 21.74 | 20.56 |
| Sharpe Ratio | 0.55 | 0.47 | 0.49 |
| Tracking Error | 4.35 | - | 5.65 |
| Information Ratio | 0.50 | - | 0.01 |
| Up Capture Ratio | 101.31 | - | 93.62 |
| Down Capture Ratio | 94.65 | - | 90.38 |

Portfolio Metrics

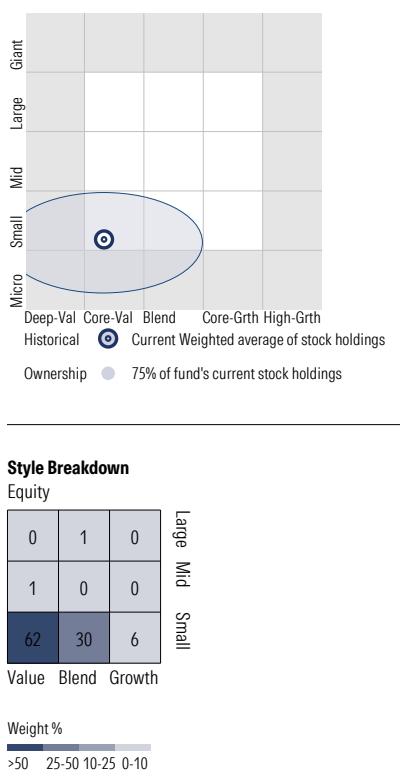
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 14.10 | 14.44 | 15.18 |
| Price/Book Ratio | 1.16 | 1.29 | 1.58 |
| Geom Avg Mkt Cap \$B | 3.74 | 2.28 | 5.89 |
| ROE | 6.42 | 2.99 | 13.36 |

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

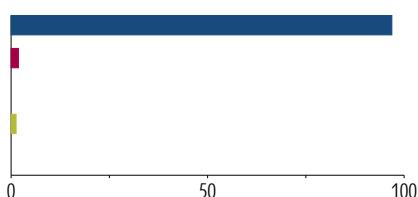
DFA US Small Cap Value I DFSVX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



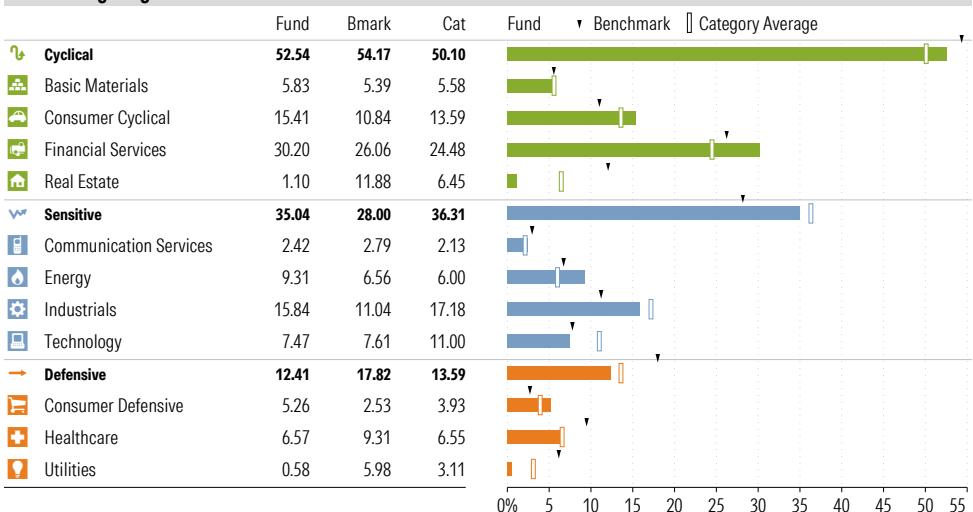
Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Ssc Government Mm Gvmxx | 1.21 | 1.21 | - | - |
| ⊕ Future on E-mini S&P 500 Futures | 1.07 | 2.28 | - | - |
| Invesco Ltd | 0.75 | 3.03 | 34.81 | Financial Services |
| BorgWarner Inc | 0.73 | 3.76 | 39.51 | Consumer Cyclical |
| ⊕ HF Sinclair Corp | 0.73 | 4.49 | 53.61 | Energy |
| ⊕ Elanco Animal Health Inc | 0.71 | 5.20 | 66.31 | Healthcare |
| ⊕ Webster Financial Corp | 0.67 | 5.87 | 9.82 | Financial Services |
| Lithia Motors Inc Class A | 0.64 | 6.51 | -11.14 | Consumer Cyclical |
| MGIC Investment Corp | 0.62 | 7.13 | 21.38 | Financial Services |
| Mohawk Industries Inc | 0.62 | 7.75 | 8.22 | Consumer Cyclical |
| Old National Bancorp | 0.60 | 8.35 | 3.06 | Financial Services |
| Alaska Air Group Inc | 0.59 | 8.94 | -23.12 | Industrials |
| ⊖ WESCO International Inc | 0.58 | 9.52 | 17.63 | Industrials |
| Graham Holdings Co Ordinary Shares - Class B | 0.58 | 10.10 | 35.64 | Consumer Defensive |
| Zions Bancorp NA | 0.58 | 10.68 | 6.71 | Financial Services |

Total Holdings 1028

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997

Liam O'Connell since 11-2010

Quantitative Screens

✓ Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 7 of the 9 years it's been in existence.

✓ Management: The fund's management has been in place for 28.24 years.

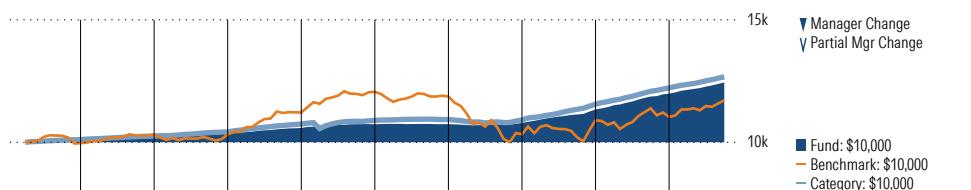
Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.24 is 38.46% lower than the Ultrashort 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.

Growth of \$10,000

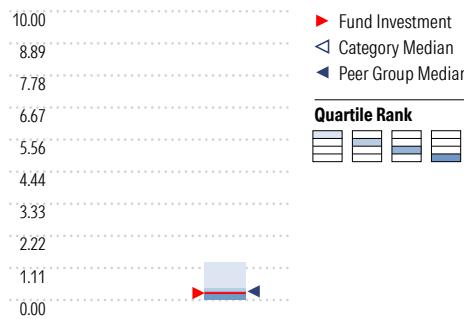


| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|------|-------|-------|-------|-------|-------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| - | 1.08 | 1.90 | 2.16 | 1.39 | 0.06 | 0.45 | 5.13 | 5.68 | 3.83 | Total Return % |
| - | -2.46 | 1.89 | -6.56 | -6.12 | 1.60 | 13.46 | -0.40 | 4.43 | -2.30 | +/- Benchmark |
| - | -0.36 | 0.29 | -0.92 | 0.05 | -0.14 | 0.59 | -0.83 | -0.11 | 0.13 | +/- Category |
| - | 73 | 23 | 93 | 53 | 53 | 38 | 79 | 48 | 37 | Tot Ret % Rank in Cat |
| - | 187 | 201 | 217 | 225 | 230 | 225 | 234 | 253 | 258 | # of Funds in Cat |
| 8 | 19 | 18 | 31 | 26 | 30 | 34 | 76 | 10 | 22 | Turnover % |
| - | - | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | Expense Ratio |

Trailing Performance



Net Expense



| Fund vs. Category | | |
|-------------------|--------|------------|
| 30 | 30 | Percentile |
| 80/266 | 59/198 | Rank |

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 | 4.66 | - | 5.06 |
| Beta | 0.07 | - | 0.06 |
| R-Squared | 57.79 | - | 33.96 |
| Standard Deviation | 0.61 | 6.44 | 0.70 |
| Sharpe Ratio | 0.19 | 0.02 | 0.51 |
| Tracking Error | 5.99 | - | 6.10 |
| Information Ratio | 0.04 | - | 0.09 |
| Up Capture Ratio | 30.02 | - | 29.25 |
| Down Capture Ratio | -23.07 | - | -29.31 |

Portfolio Metrics

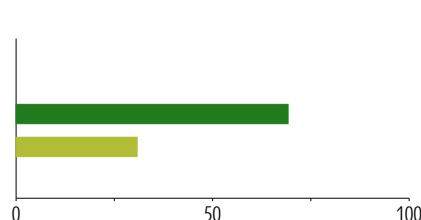
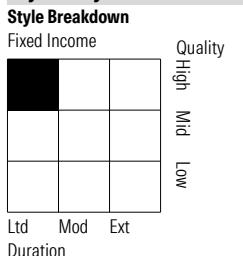
| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 0.81 | 4.43 | 0.95 |
| Avg Eff Maturity | 3.90 | - | 1.66 |

Federated Hermes Govt Ultrashort R6 FGULX

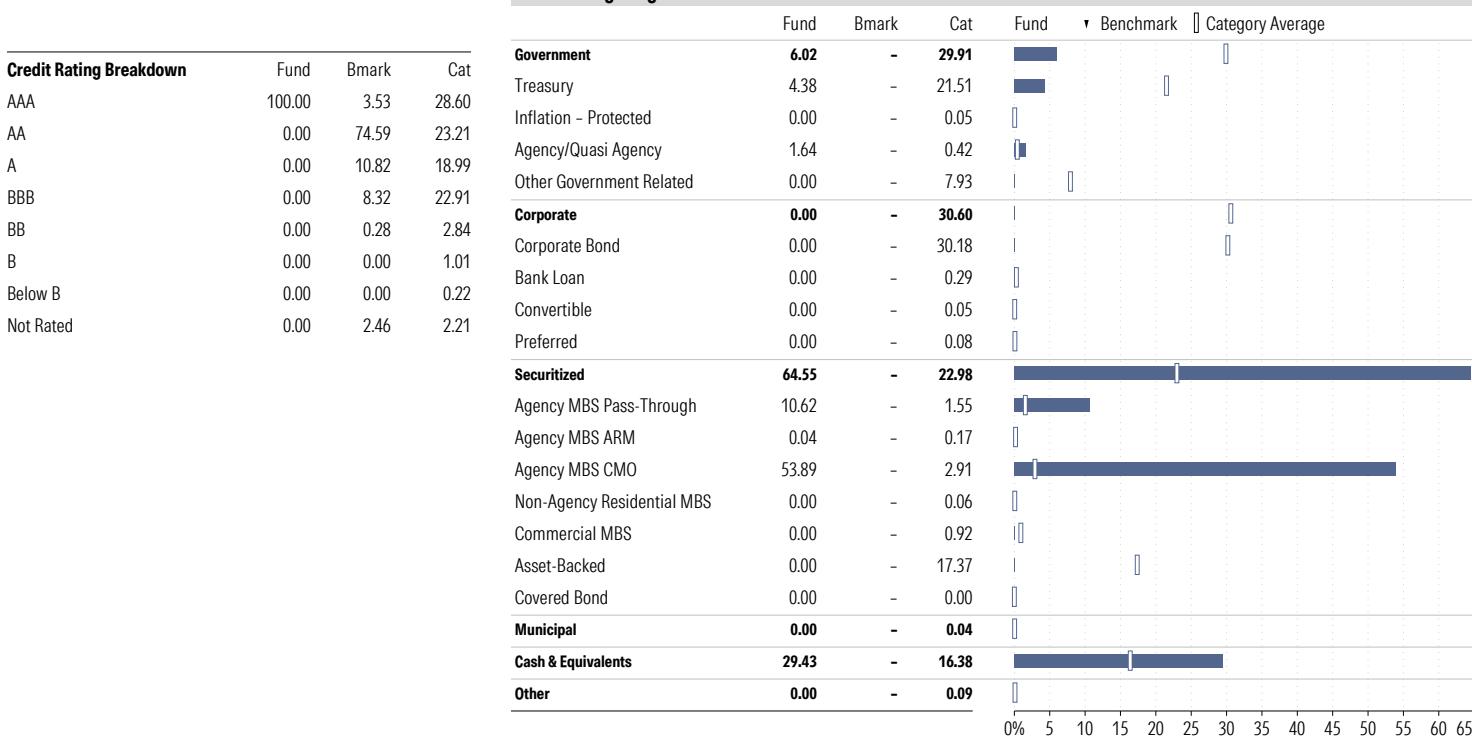
Morningstar Category
Ultrashort BondMorningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55 60 65

Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ Hsbc Repo 4 Repo | 07-2025 | 11.29 | 11.29 | - |
| ⊕ Bank Of Montreal 6 Repo | 07-2025 | 11.29 | 22.58 | - |
| ⊕ Repo Bank America Repo | 07-2025 | 6.40 | 28.98 | - |
| ⊖ Government National Mortgage Association 5.13185% | 10-2054 | 2.48 | 31.46 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.97155% | 04-2033 | 2.44 | 33.90 | - |
| ⊖ Government National Mortgage Association 5.15185% | 03-2054 | 2.33 | 36.24 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.87155% | 01-2035 | 2.17 | 38.41 | - |
| ⊖ Government National Mortgage Association 5.35185% | 08-2053 | 2.04 | 40.45 | - |
| FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.82155% | 12-2032 | 1.96 | 42.41 | - |
| ⊖ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.87155% | 12-2032 | 1.95 | 44.37 | - |

Total Holdings 233

⊕ 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 18.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.54 is 44.33% lower than the Multisector Bond category average.

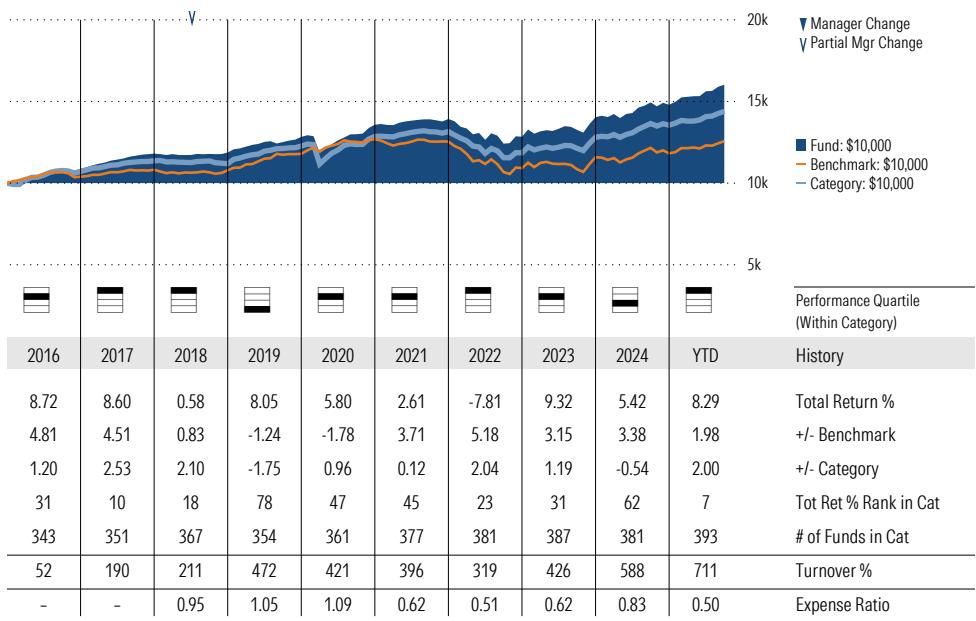
Morningstar Investment Management LLC Analysis

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 | 08-31-2025 |

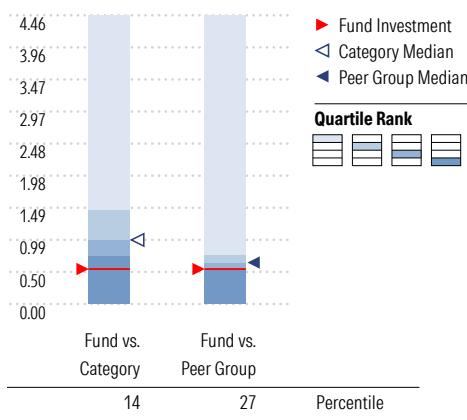
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 4.22 | - | 3.64 |
| Beta | 0.79 | - | 0.72 |
| R-Squared | 91.91 | - | 79.82 |
| Standard Deviation | 5.08 | 6.20 | 4.94 |
| Sharpe Ratio | 0.74 | 0.12 | 0.62 |
| Tracking Error | 1.96 | - | 2.83 |
| Information Ratio | 1.67 | - | 0.93 |
| Up Capture Ratio | 97.31 | - | 87.89 |
| Down Capture Ratio | 44.04 | - | 41.87 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 5.10 | 4.55 | 3.72 |
| Avg Eff Maturity | 7.28 | 7.69 | 6.18 |

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

PIMCO Income Instl PIMIX

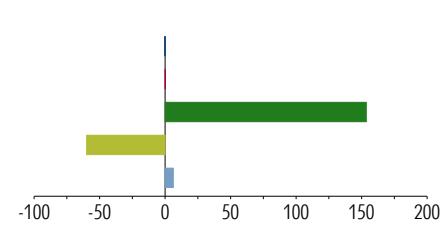
Morningstar Category
Multisector BondMorningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2025

Style Breakdown

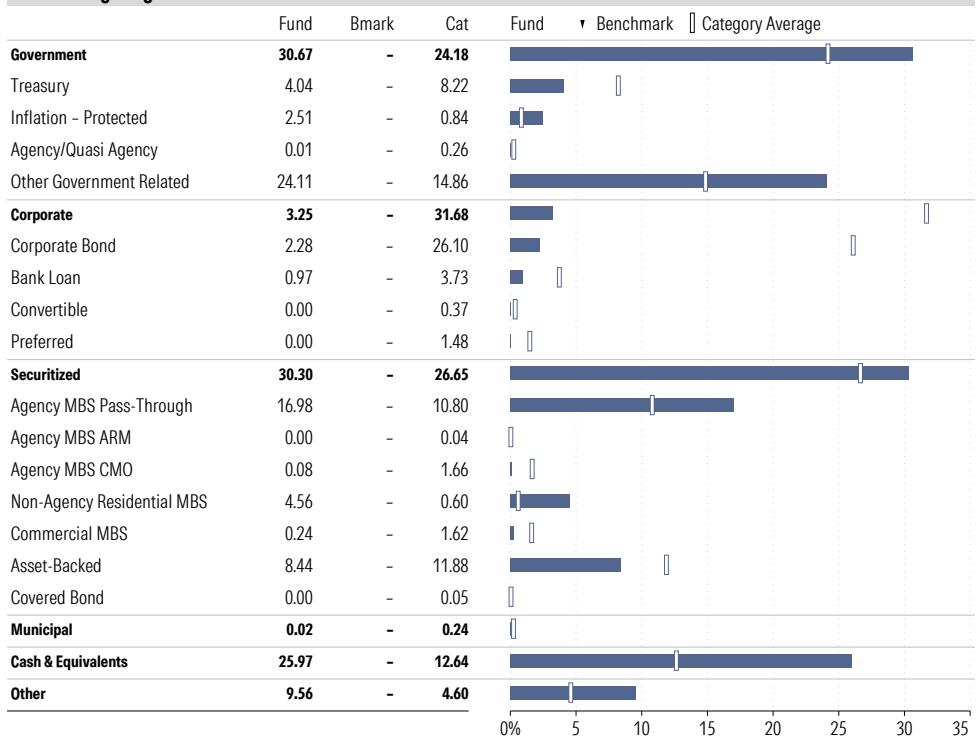
| Fixed Income | | Quality |
|--------------|-----|---------|
| Ltd | Mod | Ext |
| Duration | | |
| High | Mid | Low |

Asset Allocation as of 09-30-2025



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | -0.20 | 0.75 |
| Non-US Stocks | 0.24 | 0.13 |
| Bonds | 153.55 | 88.21 |
| Cash | -59.87 | 6.79 |
| Other | 6.26 | 4.14 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| Offset: Unsettled Trades | - | 59.79 | 59.79 | - |
| Cash Offset | - | 40.20 | 100.00 | - |
| 5 Year Treasury Note Future Sept 25 | 10-2025 | 17.25 | 117.25 | - |
| Federal National Mortgage Association 6% | 08-2055 | 14.27 | 131.52 | - |
| 10 Year Treasury Note Future Sept 25 | 09-2025 | 14.24 | 145.76 | - |
| Federal National Mortgage Association 6.5% | 08-2055 | 13.76 | 159.51 | - |
| Pimco Fds | 09-2025 | 11.19 | 170.70 | - |
| Low Sulphur Gas Oil Futures Sept25 | 09-2025 | 6.93 | 177.63 | - |
| Federal National Mortgage Association 5.5% | 08-2055 | 6.91 | 184.54 | - |
| BRITISH POUND STERLING Purchased | 08-2025 | 6.46 | 191.00 | - |

Total Holdings 10028

+ Increase - Decrease * New to Portfolio

Vanguard 500 Index Admiral

VFIAX

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Portfolio Manager(s)

Michelle Louie since 11-2017
 Nick Birkett since 08-2023
 Aurélie Denis since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.84 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 0.04 is 94.2% lower than the Large Blend category average.

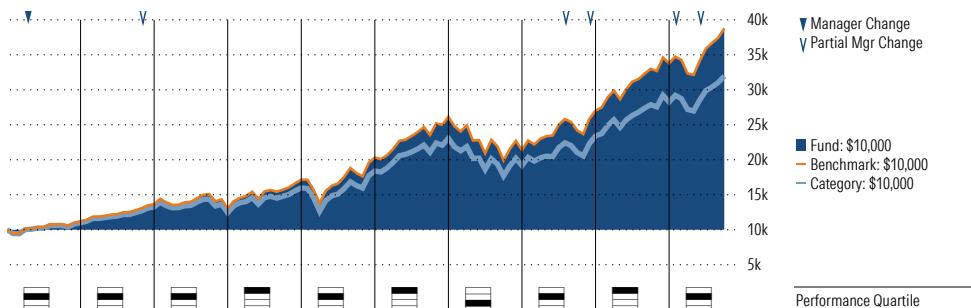
Morningstar Investment Management LLC Analysis

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 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000



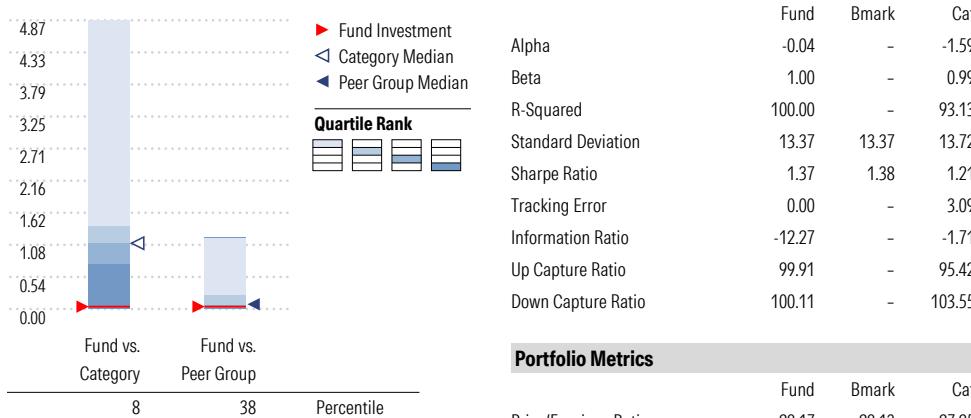
| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|-------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 11.93 | 21.79 | -4.43 | 31.46 | 18.37 | 28.66 | -18.15 | 26.24 | 24.97 | 14.80 | Total Return % |
| -0.03 | -0.04 | -0.05 | -0.03 | -0.03 | -0.05 | -0.04 | -0.05 | -0.05 | -0.03 | +/- Benchmark |
| 1.56 | 1.35 | 1.84 | 2.68 | 2.54 | 2.59 | -1.19 | 3.92 | 3.52 | 1.70 | +/- Category |
| 27 | 29 | 27 | 24 | 38 | 23 | 52 | 27 | 24 | 26 | Tot Ret % Rank in Cat |
| 1,424 | 1,406 | 1,412 | 1,423 | 1,418 | 1,432 | 1,452 | 1,457 | 1,446 | 1,422 | # of Funds in Cat |
| 4 | 3 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | - | Turnover % |
| - | - | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | - | Expense Ratio |

Trailing Performance



| Total Return % as of 09-30-2025 | | | | | |
|---------------------------------|---------|--------|--------|--------|---------|
| | 3 Month | 1 Year | 3 year | 5 year | 10 year |
| Fund | 8.11 | 17.55 | 24.88 | 16.42 | 15.26 |
| Benchmark | 8.12 | 17.60 | 24.94 | 16.47 | 15.30 |
| Category | 6.92 | 14.57 | 22.31 | 14.83 | 13.68 |
| | 27 | 24 | 23 | 20 | 10 |
| | 1,455 | 1,395 | 1,286 | 1,185 | 902 |
| # of Funds in Category | | | | | |

Net Expense

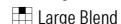


| | Fund vs. Category | Fund vs. Peer Group | Percentile | Rank | Fund | Bmark | Cat |
|--|-------------------|---------------------|------------|------|------|-------|-----|
| | 8 | 38 | | | | | |
| | 118/1482 | 222/586 | | | | | |
| | | | | | | | |

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

Vanguard 500 Index Admiral VFIAX

Morningstar Category

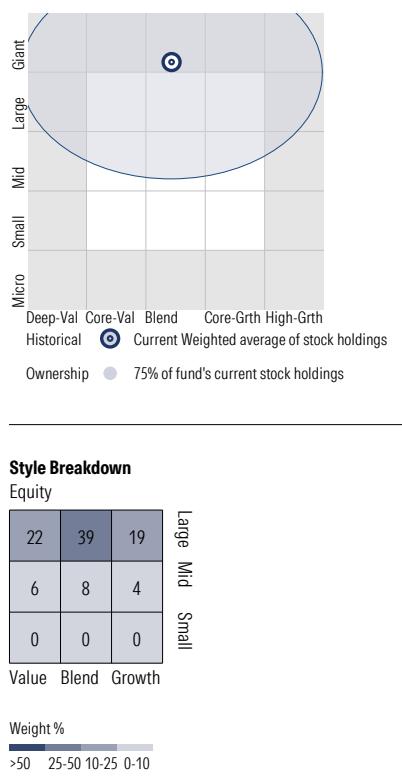


Morningstar Index

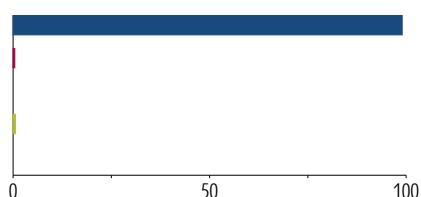
S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

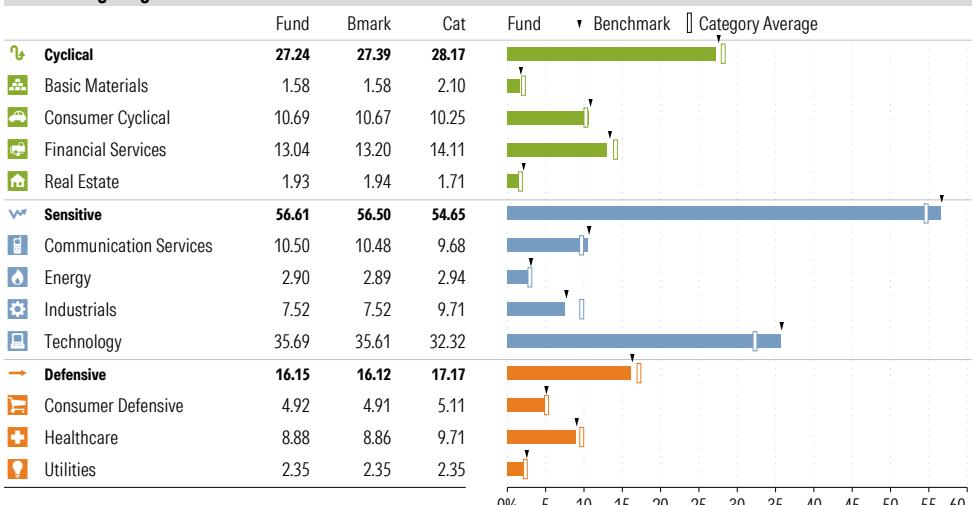


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp | 7.95 | 7.95 | 38.96 | Technology |
| ⊖ Microsoft Corp | 6.72 | 14.68 | 23.47 | Technology |
| ⊖ Apple Inc | 6.60 | 21.27 | 1.99 | Technology |
| ⊕ Amazon.com Inc | 3.72 | 25.00 | 0.08 | Consumer Cyclical |
| ⊖ Meta Platforms Inc Class A | 2.78 | 27.78 | 25.69 | Communication Svc |
| ⊖ Broadcom Inc | 2.71 | 30.49 | 43.06 | Technology |
| ⊖ Alphabet Inc Class A | 2.47 | 32.96 | 28.75 | Communication Svc |
| ⊖ Tesla Inc | 2.18 | 35.14 | 10.12 | Consumer Cyclical |
| ⊖ Alphabet Inc Class C | 1.99 | 37.12 | 28.21 | Communication Svc |
| ⊖ Berkshire Hathaway Inc Class B | 1.61 | 38.73 | 10.91 | Financial Services |
| ⊖ JPMorgan Chase & Co | 1.46 | 40.20 | 33.28 | Financial Services |
| ⊖ Eli Lilly and Co | 1.06 | 41.25 | -0.58 | Healthcare |
| ⊖ Visa Inc Class A | 0.99 | 42.24 | 8.58 | Financial Services |
| ⊖ Netflix Inc | 0.89 | 43.13 | 34.51 | Communication Svc |
| ⊖ Exxon Mobil Corp | 0.84 | 43.97 | 7.58 | Energy |

Total Holdings 507

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013
Michael Perre since 11-2017
Nicole Brubaker since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 years.
- Style: The fund has landed in its primary style box – Large Blend – 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 93.67% lower than the Foreign Large Blend category average.

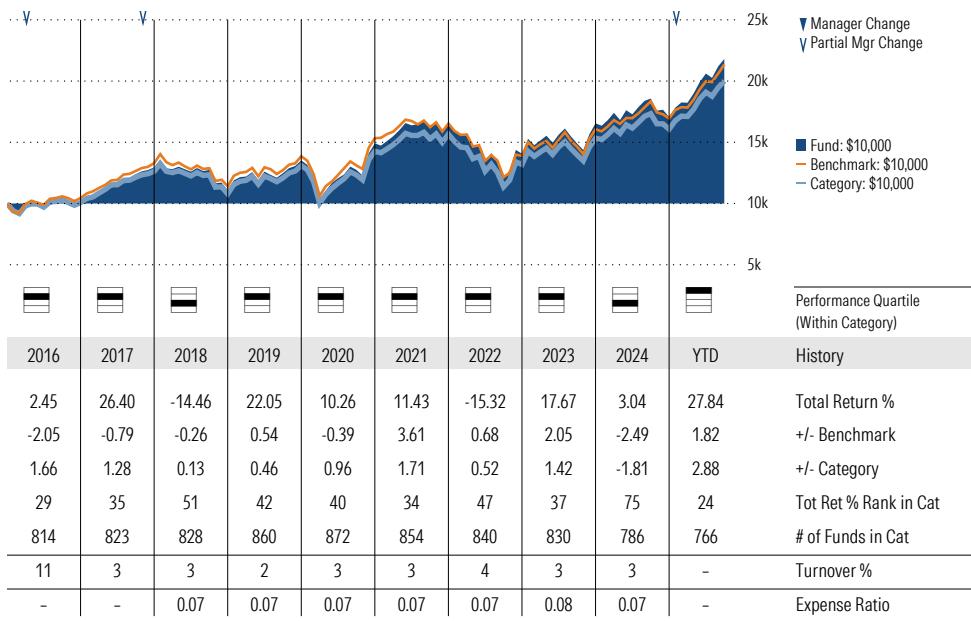
Morningstar Investment Management LLC Analysis

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 | 2 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

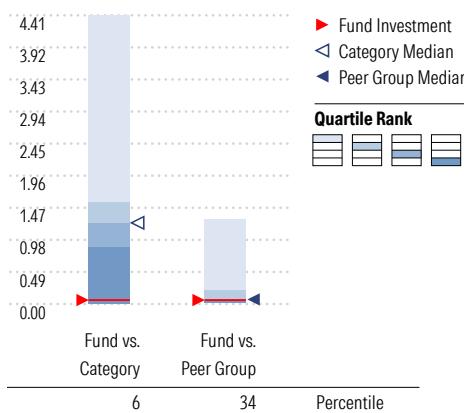
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.32 | - | 0.01 |
| Beta | 1.08 | - | 1.02 |
| R-Squared | 94.53 | - | 90.69 |
| Standard Deviation | 14.70 | 13.21 | 14.14 |
| Sharpe Ratio | 1.10 | 1.12 | 1.08 |
| Tracking Error | 3.61 | - | 4.25 |
| Information Ratio | 0.36 | - | 0.11 |
| Up Capture Ratio | 111.35 | - | 104.10 |
| Down Capture Ratio | 120.41 | - | 108.66 |

Portfolio Metrics

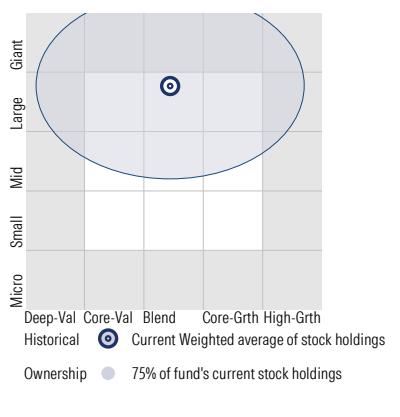
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.43 | 16.87 | 17.69 |
| Price/Book Ratio | 1.88 | 2.07 | 2.11 |
| Geom Avg Mkt Cap \$B | 39.11 | 62.76 | 67.92 |
| ROE | 16.48 | 18.05 | 18.02 |

Vanguard Developed Markets Index Admiral VTMGX

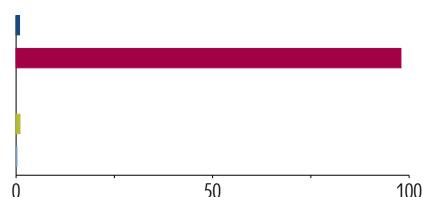
Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

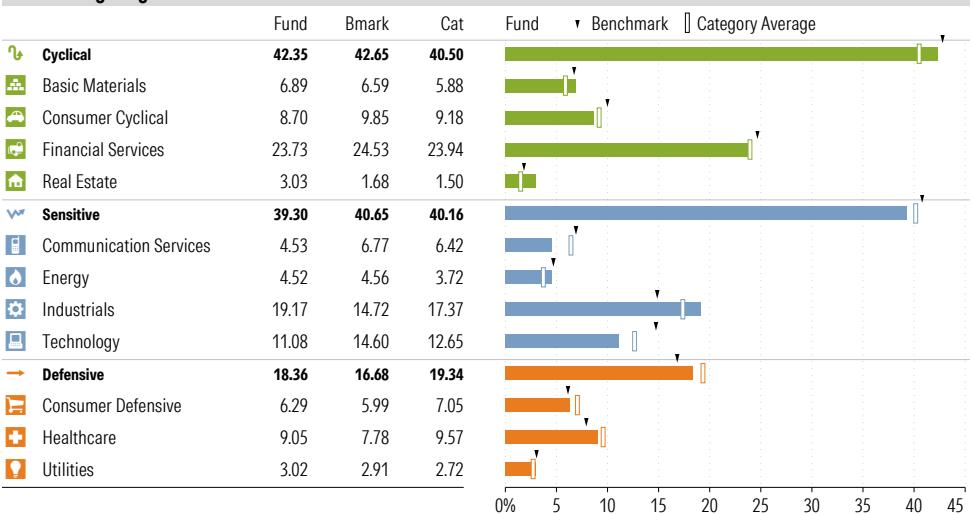


Asset Allocation as of 09-30-2025



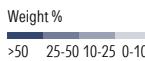
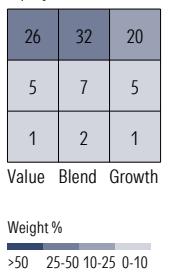
| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.88 | 4.05 |
| Non-US Stocks | 97.92 | 93.70 |
| Bonds | 0.00 | 0.71 |
| Cash | 0.98 | 0.20 |
| Other | 0.22 | 1.34 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025

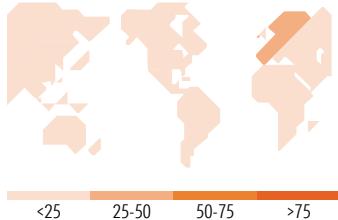


Style Breakdown

Equity



World Regions % Equity 09-30-2025



| Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|-------------------|--------|
| | 35.62 | 35.80 | | 11.75 | 10.09 | | |
| Greater Asia | 21.17 | 17.78 | Americas | 11.70 | 8.74 | Greater Europe | 11.73 |
| Japan | 6.46 | 4.20 | North America | 0.05 | 1.35 | United Kingdom | 39.52 |
| Australasia | 7.71 | 7.74 | Central/Latin | | | W euro-ex UK | 0.46 |
| Asia-4 Tigers | 0.28 | 6.08 | | | | Emrgng Europe | 0.91 |
| Asia-ex 4 Tigers | | | | | | Africa | 0.91 |
| Not Classified | 0.00 | 0.00 | | | | | 13.21 |
| | | | | | | Emerging Markets | 0.15 |
| | | | | | | Not Available | 0.00 |
| | | | | | | Developed Markets | 99.20 |

Top 10 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ ASML Holding NV | 1.41 | 1.41 | - | Technology |
| ⊕ Samsung Electronics Co Ltd | 1.03 | 2.45 | - | Technology |
| ⊕ SAP SE | 1.01 | 3.46 | - | Technology |
| ⊖ HSBC Holdings PLC | 0.90 | 4.36 | - | Financial Services |
| ⊕ Novartis AG Registered Shares | 0.88 | 5.25 | - | Healthcare |
| ⊕ Roche Holding AG | 0.86 | 6.11 | - | Healthcare |
| ⊕ Nestle SA | 0.86 | 6.96 | - | Consumer Defensive |
| ⊕ AstraZeneca PLC | 0.85 | 7.81 | - | Healthcare |
| ⊕ Slbbh1142 | 0.84 | 8.65 | - | - |
| ⊖ Shell PLC | 0.77 | 9.42 | - | Energy |

Total Holdings 3923

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008
Jeffrey Miller since 02-2016
John Kraynak since 02-2025

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 17.1 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 0.13 is 87.96% lower than the Diversified Emerging Mkts category average.

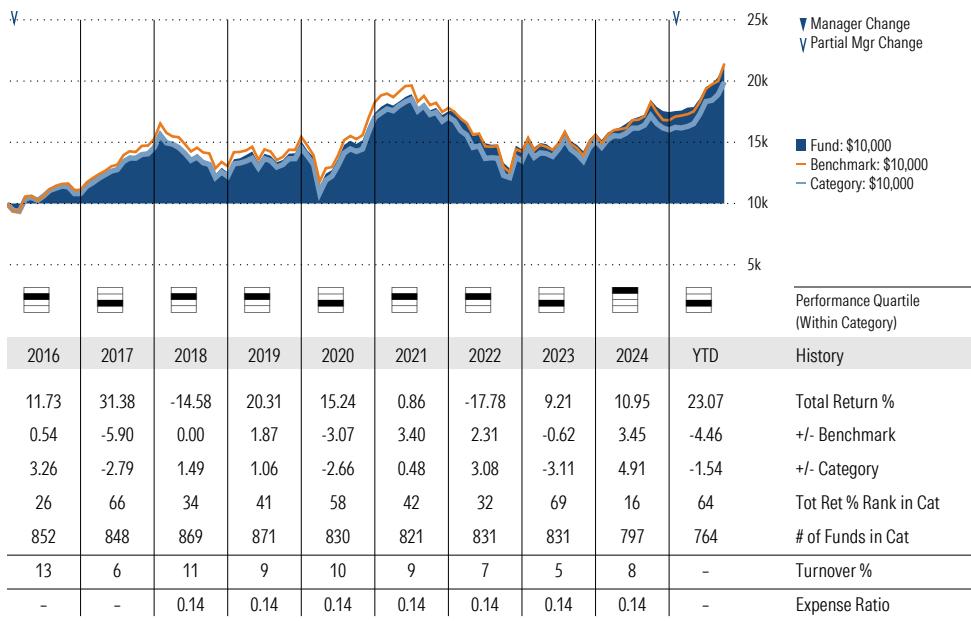
Morningstar Investment Management LLC Analysis

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.

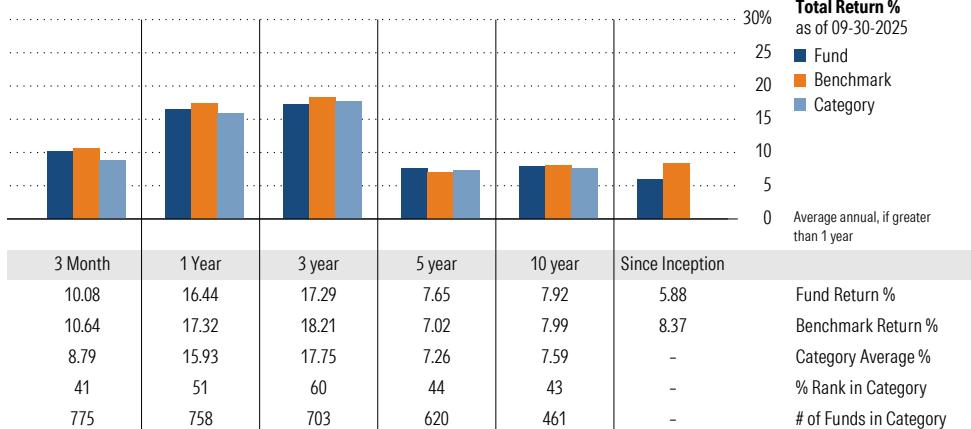
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 08-31-2025 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

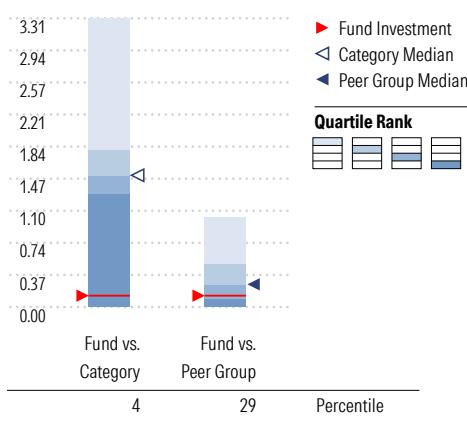
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.72 | - | 1.14 |
| Beta | 0.91 | - | 0.91 |
| R-Squared | 96.47 | - | 86.04 |
| Standard Deviation | 14.53 | 15.75 | 15.43 |
| Sharpe Ratio | 0.83 | 0.83 | 0.82 |
| Tracking Error | 3.10 | - | 5.72 |
| Information Ratio | -0.30 | - | -0.07 |
| Up Capture Ratio | 92.33 | - | 92.73 |
| Down Capture Ratio | 89.07 | - | 87.42 |

Portfolio Metrics

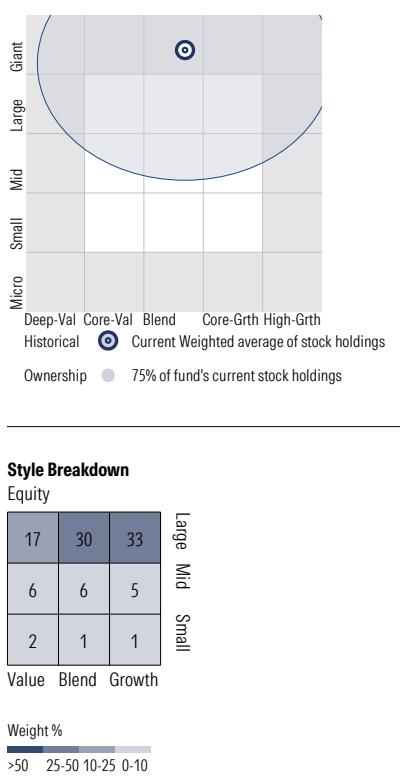
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 14.90 | 14.23 | 13.69 |
| Price/Book Ratio | 2.04 | 2.02 | 2.08 |
| Geom Avg Mkt Cap \$B | 37.58 | 65.29 | 69.39 |
| ROE | 18.50 | 19.48 | 21.18 |

Vanguard Emerging Mkts Stock Idx Adm VEMAX

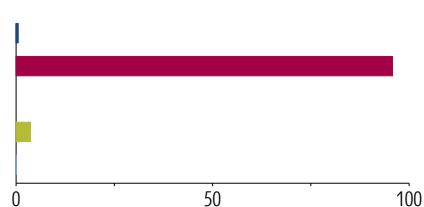
Morningstar Category: Diversified Emerging Mkts
Morningstar Index: MSCI EM NR USD

Style Analysis as of 09-30-2025

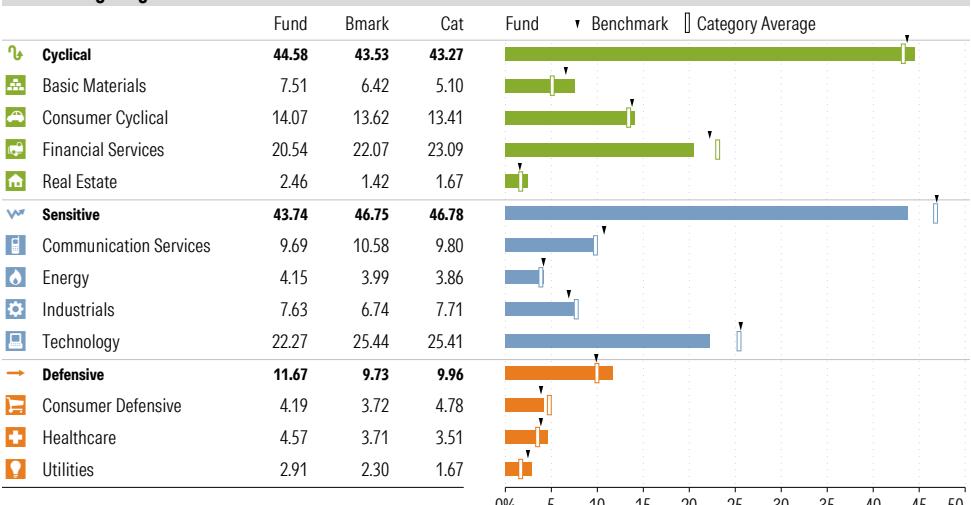
Morningstar Style Box™



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



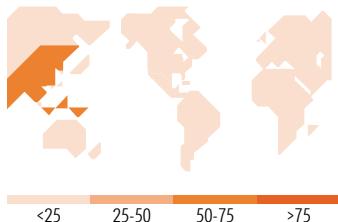
Style Breakdown

Equity

| | 17 | 30 | 33 |
|--------|----|----|----|
| Value | 17 | 30 | 33 |
| Blend | 6 | 6 | 5 |
| Growth | 2 | 1 | 1 |

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

World Regions % Equity 09-30-2025



| Greater Asia | Fund % | Cat % | Americas | Fund % | Cat % | Greater Europe | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| | 79.27 | 74.80 | | 7.49 | 13.77 | | 13.24 | 11.42 | | |
| Japan | 0.00 | 0.04 | North America | 0.54 | 2.27 | United Kingdom | 0.00 | 0.50 | Developed Markets | 26.09 |
| Australasia | 0.00 | 0.03 | Central/Latin | 6.95 | 11.50 | W euro-ex UK | 0.88 | 1.86 | Emerging Markets | 73.91 |
| Asia-4 Tigers | 21.35 | 29.81 | | | | Emrgng Europe | 1.55 | 2.32 | Not Available | 0.00 |
| Asia-ex 4 Tigers | 57.92 | 44.92 | | | | Africa | 10.81 | 6.74 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 9.81 | 9.81 | - | Technology |
| ⊖ Tencent Holdings Ltd | 4.90 | 14.71 | - | Communication Svc |
| ⊖ Alibaba Group Holding Ltd Ordinary Shares | 3.72 | 18.42 | - | Consumer Cyclical |
| ⊖ Slcmt1142 | 1.85 | 20.27 | - | - |
| ⊕ Mktliq 12/31/2049 | 1.57 | 21.84 | - | - |
| ⊖ HDFC Bank Ltd | 1.13 | 22.97 | - | Financial Services |
| ⊖ Xiaomi Corp Class B | 1.11 | 24.08 | 57.24 | Technology |
| ⊖ Reliance Industries Ltd | 0.97 | 25.06 | - | Energy |
| ⊖ PDD Holdings Inc ADR | 0.93 | 25.99 | 36.27 | Consumer Cyclical |
| ⊕ China Construction Bank Corp Class H | 0.86 | 26.85 | - | Financial Services |

Total Holdings 5067

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR
USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 3.9 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 85.29% lower than the Inflation-Protected Bond category average.

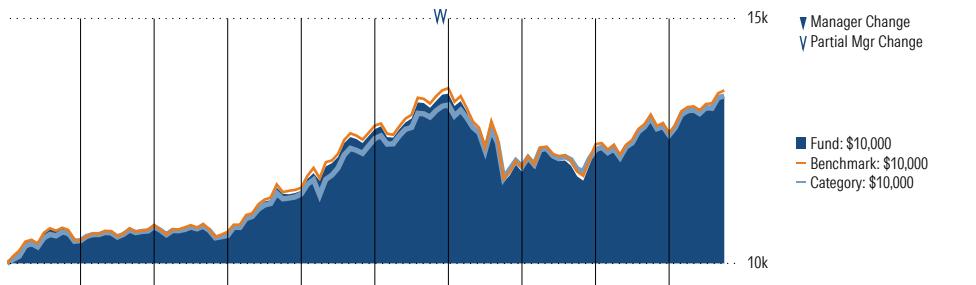
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 08-31-2025 |

Growth of \$10,000

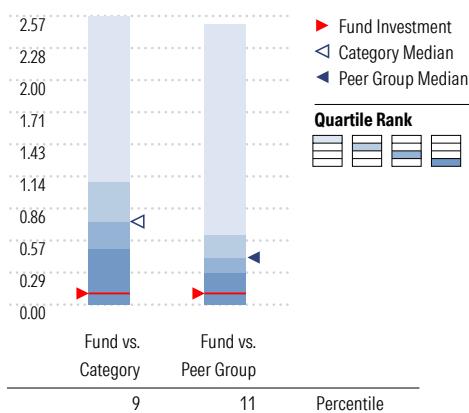


| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|-------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 4.62 | 2.91 | -1.39 | 8.16 | 10.96 | 5.68 | -11.85 | 3.79 | 1.86 | 6.77 | Total Return % |
| -0.06 | -0.10 | -0.13 | -0.27 | -0.03 | -0.28 | 0.00 | -0.11 | 0.02 | -0.10 | +/- Benchmark |
| 0.03 | 0.19 | 0.25 | 0.24 | 0.95 | 0.07 | -2.87 | 0.97 | -0.19 | 0.16 | +/- Category |
| 40 | 39 | 47 | 45 | 32 | 33 | 53 | 52 | 55 | 52 | Tot Ret % Rank in Cat |
| 191 | 184 | 177 | 175 | 160 | 159 | 158 | 158 | 159 | 160 | # of Funds in Cat |
| 27 | 22 | 27 | 26 | 48 | 24 | 28 | 34 | 75 | - | Turnover % |
| - | - | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | - | Expense Ratio |

Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.21 | - | -0.08 |
| Beta | 1.02 | - | 0.99 |
| R-Squared | 99.75 | - | 94.42 |
| Standard Deviation | 4.82 | 4.73 | 5.36 |
| Sharpe Ratio | -0.03 | -0.01 | -0.04 |
| Tracking Error | 0.25 | - | 1.49 |
| Information Ratio | -0.55 | - | -0.41 |
| Up Capture Ratio | 100.86 | - | 98.94 |
| Down Capture Ratio | 104.52 | - | 101.54 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.50 | 4.52 | 6.89 |
| Avg Eff Maturity | 7.30 | - | 7.77 |

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

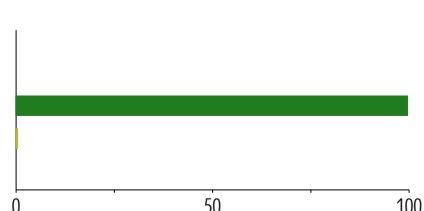
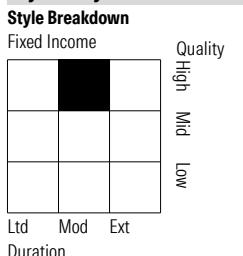
Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2025

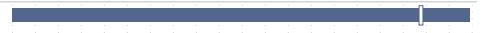
Asset Allocation as of 09-30-2025



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.25 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 99.60 | 101.52 |
| Cash | 0.40 | -2.14 |
| Other | 0.00 | 0.37 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 99.93 | 0.00 | 10.05 |
| AA | 0.00 | 99.60 | 86.92 |
| A | 0.00 | 0.00 | 0.78 |
| BBB | 0.00 | 0.00 | 1.20 |
| BB | 0.00 | 0.00 | 0.27 |
| B | 0.00 | 0.00 | 0.04 |
| Below B | 0.00 | 0.00 | 0.06 |
| Not Rated | 0.07 | 0.40 | 0.68 |

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|---|---|------------------|
| Government | 99.60 | - | 88.87 | | | |
| Treasury | 2.47 | - | 0.84 |  | | |
| Inflation - Protected | 97.13 | - | 80.27 | |  | |
| Agency/Quasi Agency | 0.00 | - | 0.06 |  | | |
| Other Government Related | 0.00 | - | 7.70 |  | | |
| Corporate | 0.00 | - | 0.91 | | | |
| Corporate Bond | 0.00 | - | 0.88 |  | | |
| Bank Loan | 0.00 | - | 0.00 |  | | |
| Convertible | 0.00 | - | 0.00 |  | | |
| Preferred | 0.00 | - | 0.03 |  | | |
| Securitized | 0.00 | - | 5.09 |  | | |
| Agency MBS Pass-Through | 0.00 | - | 2.84 |  | | |
| Agency MBS ARM | 0.00 | - | 0.00 |  | | |
| Agency MBS CMO | 0.00 | - | 0.56 |  | | |
| Non-Agency Residential MBS | 0.00 | - | 0.09 |  | | |
| Commercial MBS | 0.00 | - | 0.11 |  | | |
| Asset-Backed | 0.00 | - | 1.47 |  | | |
| Covered Bond | 0.00 | - | 0.02 |  | | |
| Municipal | 0.00 | - | 0.00 |  | | |
| Cash & Equivalents | 0.40 | - | 5.11 |  | | |
| Other | 0.00 | - | 0.01 |  | | |

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes | - | 4.00 | 4.00 | - |
| ⊖ United States Treasury Notes | - | 3.75 | 7.75 | - |
| ⊖ United States Treasury Notes | - | 3.58 | 11.33 | - |
| ⊖ United States Treasury Notes | - | 3.54 | 14.87 | - |
| ⊕ United States Treasury Notes | - | 3.35 | 18.22 | - |
| ⊖ United States Treasury Notes | - | 3.33 | 21.55 | - |
| ⊖ United States Treasury Notes | - | 3.32 | 24.87 | - |
| ⊖ United States Treasury Notes | - | 3.30 | 28.17 | - |
| ⊖ United States Treasury Notes | - | 3.25 | 31.42 | - |
| ⊖ United States Treasury Notes | - | 3.20 | 34.62 | - |

Total Holdings 60

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category
Global Moderately
Conservative Allocation

Morningstar Index
Morningstar Mod Con Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2022
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Global Moderately Conservative Allocation category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 3.6 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 0.12 is 87.76% lower than the Global Moderately Conservative Allocation category average.

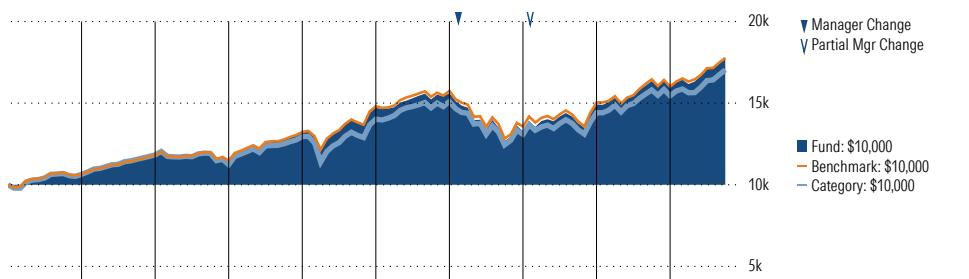
Morningstar Investment Management LLC Analysis

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 | 08-31-2025 |
| ESG Commitment | 1-Low | 07-19-2023 |

Growth of \$10,000

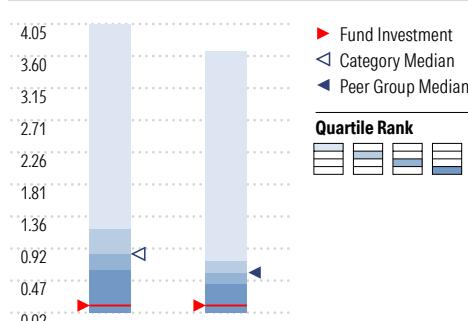


| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|-------|------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 5.96 | 10.92 | -2.95 | 15.68 | 11.51 | 6.05 | -14.99 | 12.48 | 7.54 | 10.83 | Total Return % |
| -0.70 | 0.06 | -0.09 | 0.43 | -0.35 | -0.31 | -1.14 | 1.59 | 1.14 | -0.16 | +/- Benchmark |
| -0.42 | -0.25 | 2.10 | 0.33 | 3.09 | -1.71 | -1.67 | 2.35 | 0.26 | 0.52 | +/- Category |
| 48 | 48 | 9 | 32 | 23 | 86 | 81 | 8 | 31 | 30 | Tot Ret % Rank in Cat |
| 197 | 201 | 216 | 225 | 222 | 233 | 236 | 237 | 237 | 233 | # of Funds in Cat |
| 9 | 6 | 11 | 9 | 23 | 5 | 21 | 4 | 5 | - | Turnover % |
| - | - | - | - | - | - | - | - | - | - | Expense Ratio |

Trailing Performance



Net Expense



| Fund vs. Category | Fund vs. Peer Group | 1 | 3 | Percentile |
|-------------------|---------------------|---|---|------------|
| 2/234 | 5/186 | | | Rank |

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 | 0.70 | - | 0.00 |
| Beta | 0.97 | - | 0.95 |
| R-Squared | 98.17 | - | 94.33 |
| Standard Deviation | 7.97 | 8.11 | 7.97 |
| Sharpe Ratio | 0.84 | 0.78 | 0.72 |
| Tracking Error | 1.10 | - | 1.96 |
| Information Ratio | 0.43 | - | -0.34 |
| Up Capture Ratio | 101.00 | - | 95.54 |
| Down Capture Ratio | 96.71 | - | 96.78 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 21.45 | 21.39 | 22.06 |
| Price/Book Ratio | 2.86 | 2.78 | 2.93 |
| Avg Eff Duration | 6.09 | - | 5.24 |

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category

Global Moderately

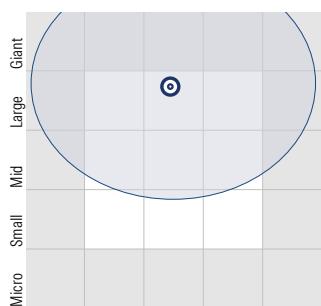
Conservative Allocation

Morningstar Index

Morningstar Mod Con Tgt Risk TR USD

Style Analysis as of 09-30-2025

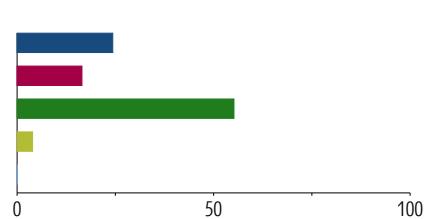
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical (Blue circle) Current Weighted average of stock holdings

Ownership (Blue circle) 75% of fund's current stock holdings

Asset Allocation as of 09-30-2025



Asset Class

Net %

Cat%

Style Breakdown

Equity

| | | |
|----|----|----|
| 22 | 33 | 19 |
| 6 | 8 | 5 |
| 2 | 3 | 2 |

Value Blend Growth

Fixed Income

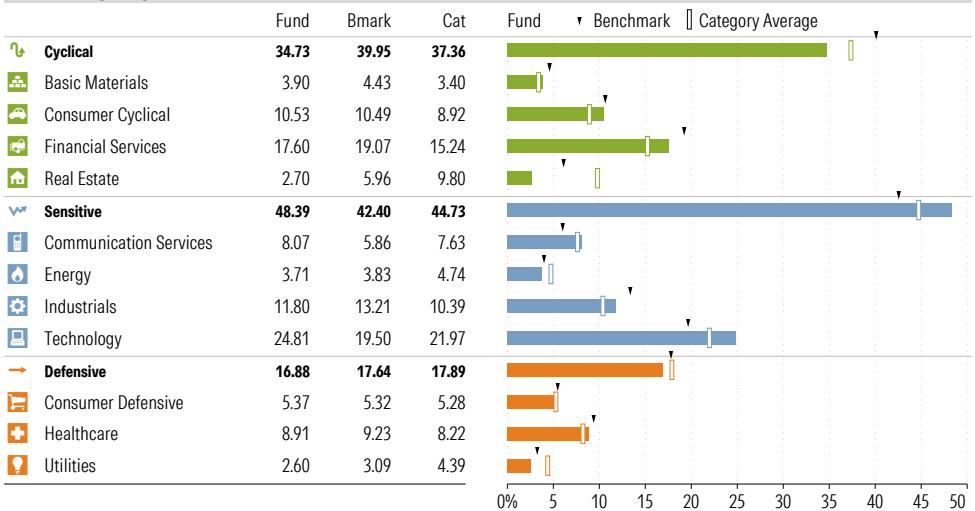
| | | |
|----------|-----|-----|
| Large | Mod | Ext |
| Ltd | Mod | Ext |
| Duration | | |

Quality

Weight %

>50 25-50 10-25 0-10

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50

Top 6 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|---------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Total Bond Market II Inv | - | 40.89 | 40.89 | - | - |
| ⊖ Vanguard Total Stock Mkt Inv | - | 24.42 | 65.31 | - | - |
| ⊕ Vanguard Total Intl Bd II Inv | - | 17.11 | 82.43 | - | - |
| ⊖ Vanguard Total Intl Stock Index Inv | - | 16.90 | 99.33 | - | - |
| ⊕ Mktliq 12/31/2049 | - | 0.68 | 100.00 | - | - |
| ⊕ Us Dollar | - | 0.00 | 100.01 | - | - |

Total Holdings 6

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category
Global Moderately

Aggressive Allocation

Morningstar Index

Morningstar Mod Agg Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2022

Aurélie Denis since 02-2023

Michael Roach since 02-2023

Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Global Moderately Aggressive Allocation category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 3.6 years.

Style: The fund has landed in its primary style box – Large Blend – 100 % of the time over the past three years.

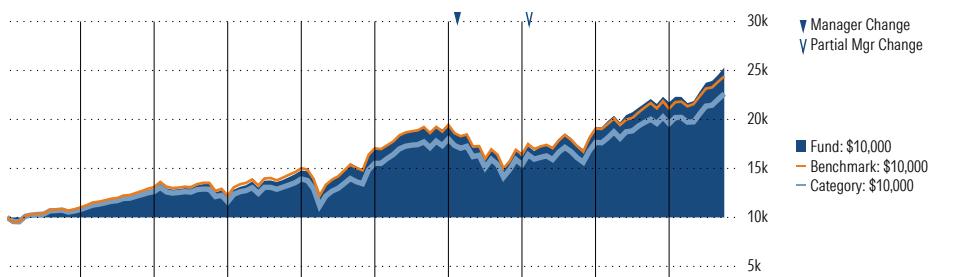
Net Expense: The fund's expense ratio of 0.14 is 86% lower than the Global Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

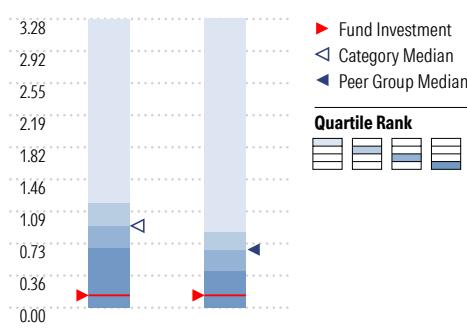
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 08-31-2025 |
| ESG Commitment | 1-Low | 07-19-2023 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

Growth of \$10,000

| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|-------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 8.33 | 19.21 | -6.90 | 23.13 | 15.45 | 14.35 | -17.09 | 18.55 | 13.18 | 16.38 | Total Return % |
| -1.88 | 0.32 | -0.16 | 0.18 | 1.94 | 0.31 | -1.61 | 2.57 | 2.52 | 0.69 | +/- Benchmark |
| 0.18 | 2.28 | 1.57 | 2.78 | 3.88 | -1.83 | -2.60 | 3.80 | 2.36 | 0.82 | +/- Category |
| 45 | 23 | 24 | 28 | 25 | 60 | 64 | 11 | 13 | 29 | Tot Ret % Rank in Cat |
| 158 | 160 | 171 | 177 | 179 | 186 | 185 | 186 | 180 | 180 | # of Funds in Cat |
| 5 | 6 | 10 | 6 | 13 | 4 | 8 | 3 | 5 | - | Turnover % |
| - | - | - | - | - | - | - | - | - | - | Expense Ratio |

Trailing Performance**Net Expense**

| Fund vs. Category | Fund vs. Peer Group | Percentile |
|-------------------|---------------------|------------|
| 1 | 4 | Percentile |
| 2/182 | 5/141 | Rank |

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 | 1.55 | - | -0.23 |
| Beta | 0.98 | - | 0.96 |
| R-Squared | 97.60 | - | 91.23 |
| Standard Deviation | 11.21 | 11.24 | 11.32 |
| Sharpe Ratio | 1.19 | 1.07 | 0.99 |
| Tracking Error | 1.75 | - | 3.18 |
| Information Ratio | 0.87 | - | -0.41 |
| Up Capture Ratio | 103.46 | - | 95.44 |
| Down Capture Ratio | 95.98 | - | 97.59 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 21.52 | 20.68 | 22.01 |
| Price/Book Ratio | 2.88 | 2.61 | 2.99 |
| Avg Eff Duration | 6.09 | - | 5.60 |

Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category

Global Moderately

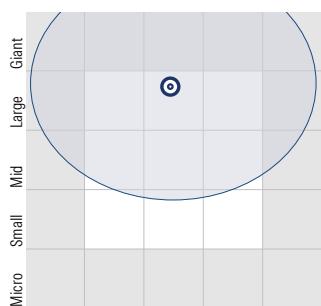
Aggressive Allocation

Morningstar Index

Morningstar Mod Agg Tgt Risk TR USD

Style Analysis as of 09-30-2025

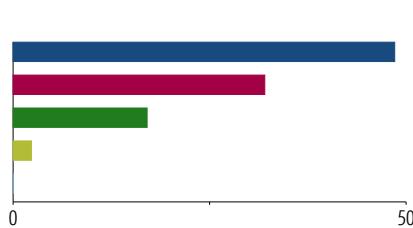
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Growth High-Growth
Historical ⓧ Current Weighted average of stock holdings

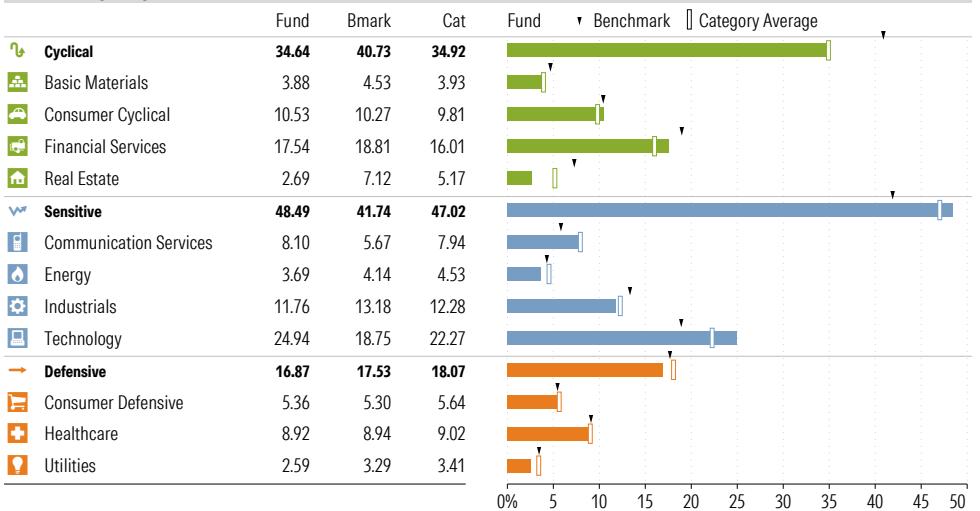
Ownership ● 75% of fund's current stock holdings

Asset Allocation as of 09-30-2025



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 48.55 | 51.97 |
| Non-US Stocks | 32.02 | 26.85 |
| Bonds | 17.05 | 15.44 |
| Cash | 2.33 | 2.67 |
| Other | 0.05 | 3.07 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025

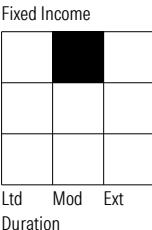


Style Breakdown

Equity

| | | |
|----|----|----|
| 22 | 33 | 19 |
| 6 | 8 | 5 |
| 2 | 3 | 2 |

Value Blend Growth
Weight %
>50 25-50 10-25 0-10



Fixed Income

Quality

Top 6 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|---------------|-------------|--------------|--------------|--------------------|
| ⊖ Vanguard Total Stock Mkt Idx Inv | - | 48.71 | 48.71 | - | - |
| ⊕ Vanguard Total Intl Stock Index Inv | - | 32.78 | 81.49 | - | - |
| ⊕ Vanguard Total Bond Market II Idx Inv | - | 12.63 | 94.12 | - | - |
| ⊕ Vanguard Total Intl Bd II Idx Investor | - | 5.30 | 99.42 | - | - |
| ⊕ Mktliq 12/31/2049 | - | 0.58 | 99.99 | - | - |
| ⊕ Us Dollar | - | 0.01 | 100.00 | - | - |

Total Holdings 6

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard LifeStrategy Income Inv VASIX

Morningstar Category

Global Conservative
Allocation

Morningstar Index

Morningstar Con Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2022

Aurélie Denis since 02-2023

Michael Roach since 02-2023

Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Global Conservative 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 3.6 years.

Style: The fund has landed in its primary style box – Large Blend – 100 % of the time over the past three years.

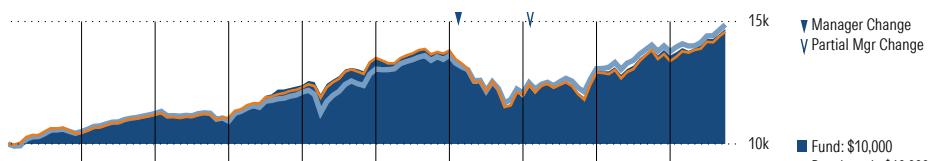
Net Expense: The fund's expense ratio of 0.11 is 88.89% lower than the Global Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

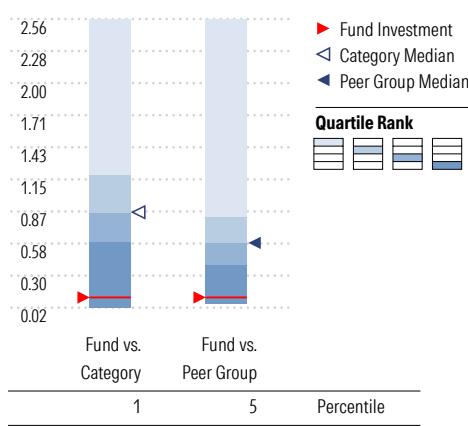
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 08-31-2025 |
| ESG Commitment | 1-Low | 07-19-2023 |

Growth of \$10,000

| Performance Quartile (Within Category) | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|--------|------|-------|-------|-----------------------|
| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
| 4.58 | 6.98 | -1.05 | 12.05 | 9.13 | 1.92 | -13.93 | 9.48 | 4.66 | 7.98 | Total Return % |
| -0.09 | -0.02 | 0.15 | 0.83 | -0.62 | -0.34 | -0.78 | 1.74 | 1.09 | -0.92 | +/- Benchmark |
| -0.54 | 0.02 | 1.76 | 1.18 | 1.37 | -2.31 | -2.82 | 1.29 | -0.76 | -0.07 | +/- Category |
| 69 | 50 | 7 | 24 | 22 | 96 | 79 | 21 | 80 | 41 | Tot Ret % Rank in Cat |
| 74 | 73 | 77 | 76 | 75 | 76 | 77 | 80 | 78 | 80 | # of Funds in Cat |
| 4 | 4 | 9 | 6 | 17 | 7 | 26 | 4 | 5 | - | Turnover % |
| - | - | - | - | - | - | - | - | - | - | Expense Ratio |

Trailing Performance**Net Expense****3-Year Risk Metrics**

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.62 | - | 1.45 |
| Beta | 0.94 | - | 0.84 |
| R-Squared | 97.50 | - | 92.57 |
| Standard Deviation | 6.63 | 6.97 | 6.10 |
| Sharpe Ratio | 0.51 | 0.46 | 0.56 |
| Tracking Error | 1.13 | - | 2.05 |
| Information Ratio | 0.14 | - | 0.09 |
| Up Capture Ratio | 96.92 | - | 92.31 |
| Down Capture Ratio | 91.00 | - | 79.68 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 21.38 | 20.82 | 22.99 |
| Price/Book Ratio | 2.85 | 2.59 | 3.18 |
| Avg Eff Duration | 6.09 | - | 6.54 |

Vanguard LifeStrategy Income Inv VASIX

Morningstar Category

Global Conservative

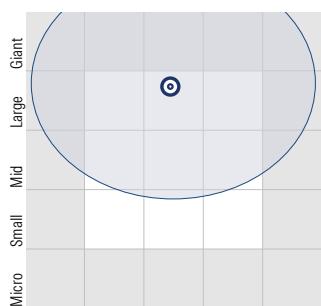
Allocation

Morningstar Index

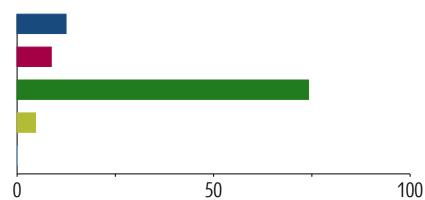
Morningstar Con Tgt Risk TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

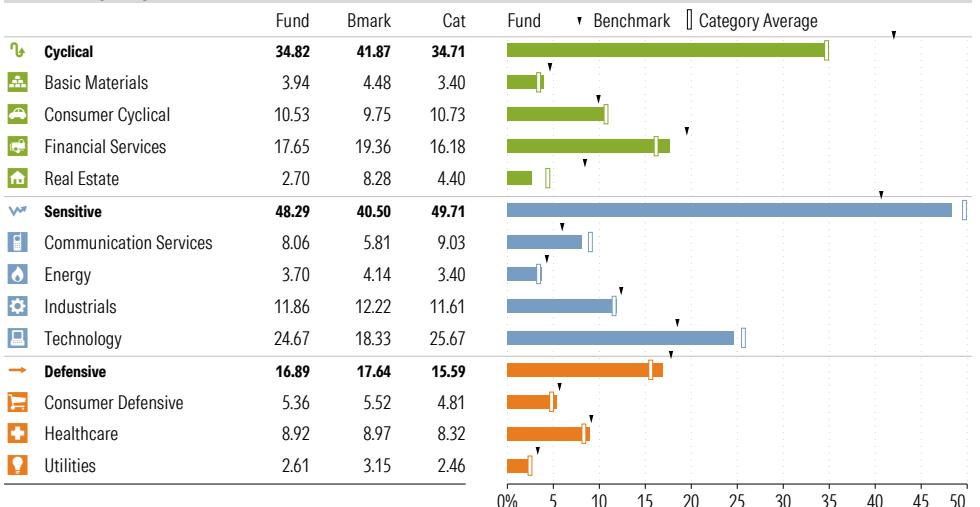


Asset Allocation as of 09-30-2025

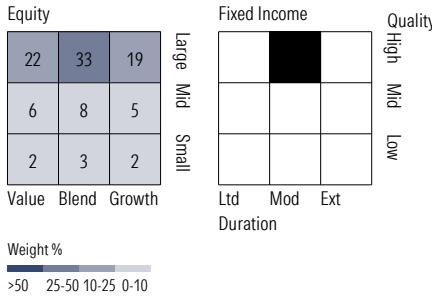


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 12.45 | 11.93 |
| Non-US Stocks | 8.68 | 5.32 |
| Bonds | 74.13 | 65.10 |
| Cash | 4.70 | 9.97 |
| Other | 0.03 | 7.68 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|---------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Total Bond Market II Inv | - | 54.85 | 54.85 | - | - |
| ⊕ Vanguard Total Intl Bd II Inv | - | 23.09 | 77.93 | - | - |
| ⊖ Vanguard Total Stock Mkt Inv | - | 12.49 | 90.42 | - | - |
| ⊖ Vanguard Total Intl Stock Index Inv | - | 8.89 | 99.31 | - | - |
| ⊕ Mktliq 12/31/2049 | - | 0.67 | 99.98 | - | - |
| ⊕ Us Dollar | - | 0.02 | 100.00 | - | - |

Total Holdings 6

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Morningstar Category

Global Moderate Allocation

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2022
 Aurélie Denis since 02-2023
 Michael Roach since 02-2023
 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Global Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 3.6 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 0.13 is 87.25% lower than the Global Moderate Allocation category average.

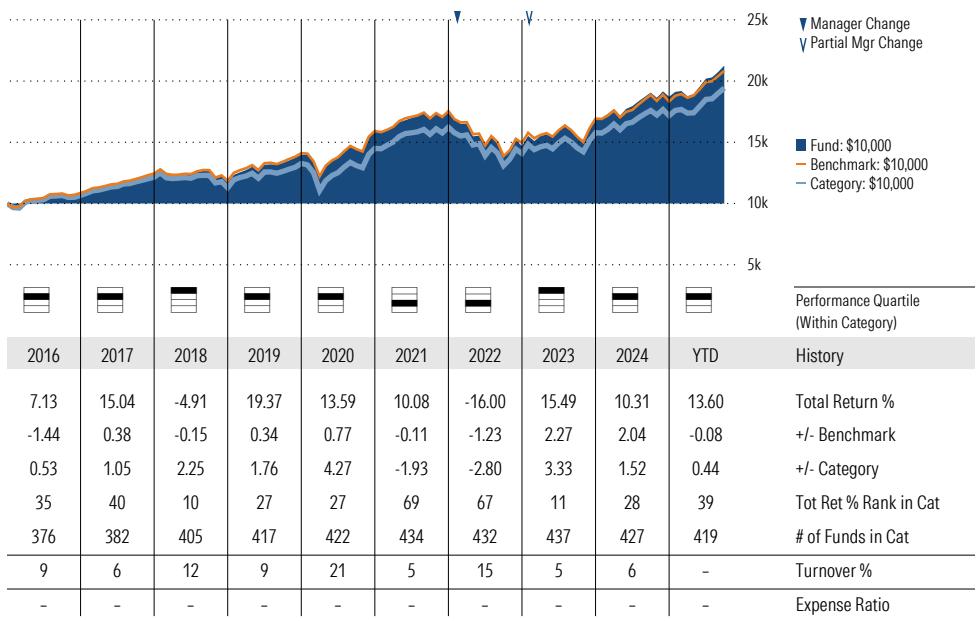
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 08-31-2025 |
| ESG Commitment | 1-Low | 07-19-2023 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

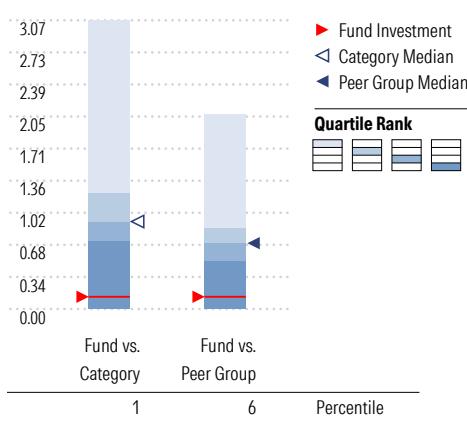
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 1.27 | - | 0.11 |
| Beta | 0.97 | - | 0.95 |
| R-Squared | 97.73 | - | 90.64 |
| Standard Deviation | 9.54 | 9.73 | 9.72 |
| Sharpe Ratio | 1.05 | 0.94 | 0.89 |
| Tracking Error | 1.47 | - | 2.85 |
| Information Ratio | 0.67 | - | -0.22 |
| Up Capture Ratio | 101.81 | - | 96.05 |
| Down Capture Ratio | 94.80 | - | 96.72 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 21.48 | 20.75 | 21.91 |
| Price/Book Ratio | 2.87 | 2.63 | 2.94 |
| Avg Eff Duration | 6.09 | - | 4.94 |

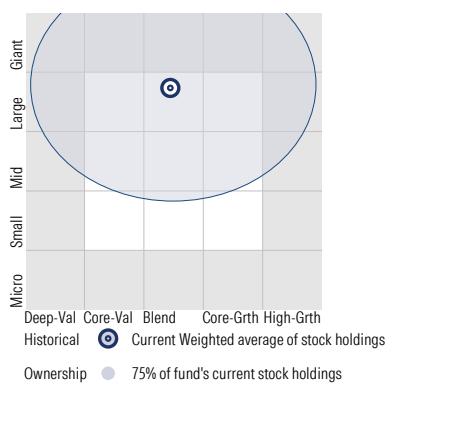
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

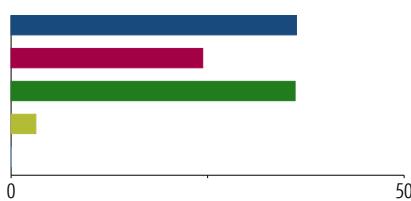
Morningstar Category: Global Moderate Allocation | Morningstar Index: Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

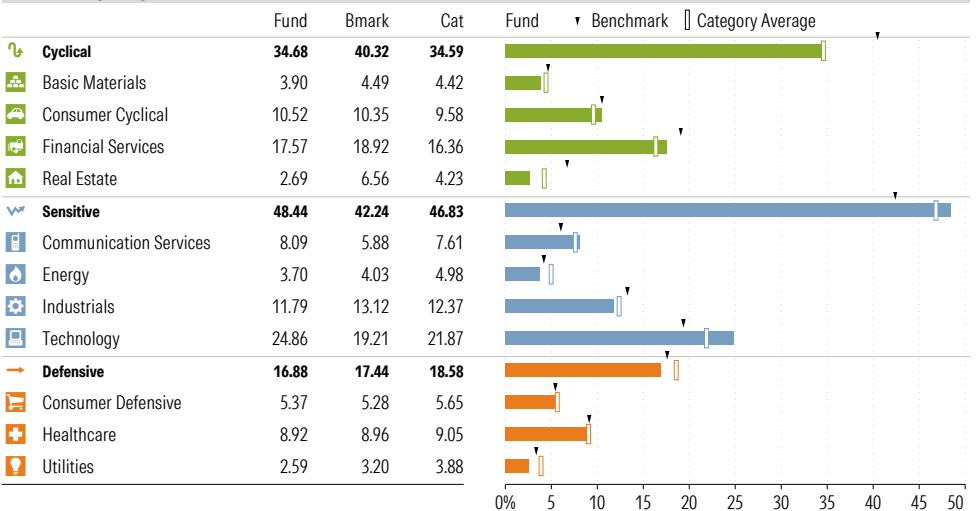


Asset Allocation as of 09-30-2025

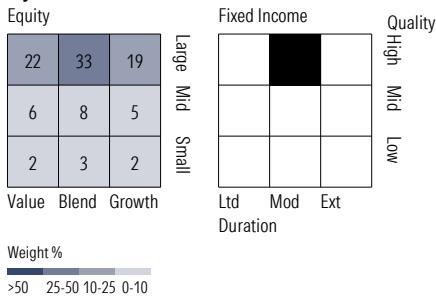


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 36.30 | 36.55 |
| Non-US Stocks | 24.38 | 19.05 |
| Bonds | 36.13 | 32.20 |
| Cash | 3.15 | 4.59 |
| Other | 0.05 | 7.61 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|---------------|-------------|--------------|--------------|--------------------|
| ⊖ Vanguard Total Stock Mkt Idx Inv | - | 36.42 | 36.42 | - | - |
| ⊕ Vanguard Total Bond Market II Idx Inv | - | 26.86 | 63.28 | - | - |
| ⊕ Vanguard Total Intl Stock Index Inv | - | 24.96 | 88.24 | - | - |
| ⊕ Vanguard Total Intl Bd II Idx Investor | - | 11.12 | 99.35 | - | - |
| ⊕ Mktliq 12/31/2049 | - | 0.66 | 100.01 | - | - |
| ⊕ Us Dollar | - | 0.01 | 100.02 | - | - |

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023

Kenny Narzikul since 02-2025

Quantitative Screens

✓ Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 10 of the 10 years it's been in existence.

✗ Management: The fund's management team has been in place for less than three years.

✓ Style: The fund has landed in its primary style box – Mid-Cap Growth – 100 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.07 is 93.33% lower than the Mid-Cap Growth category average.

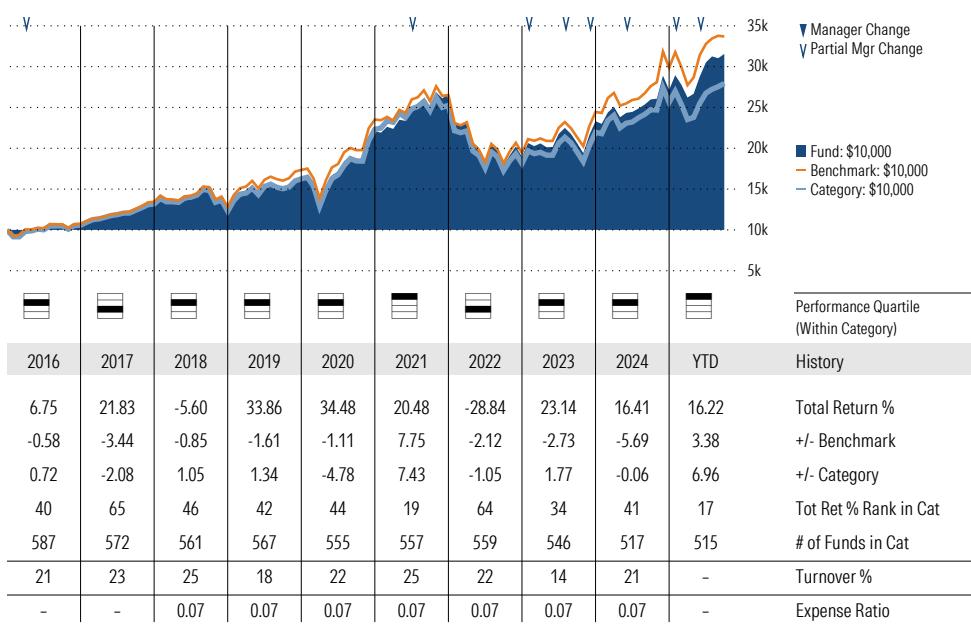
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

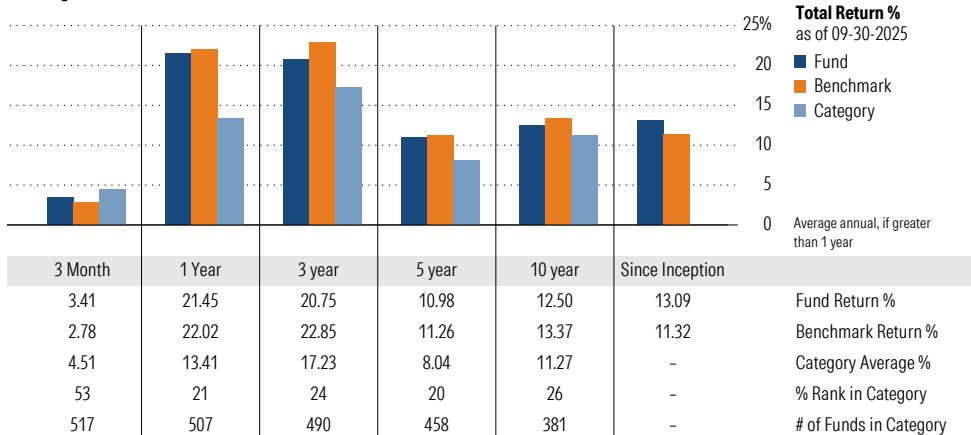
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 08-31-2025 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

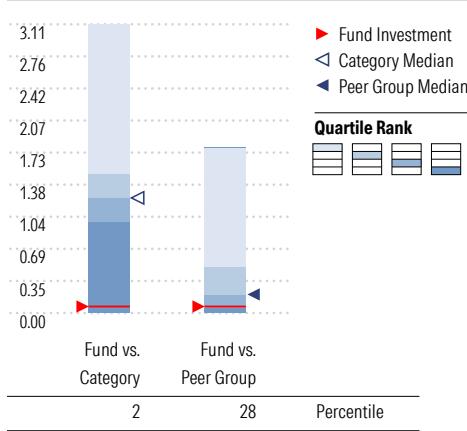
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

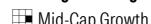
| | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | -0.18 | - | -3.66 |
| Beta | 0.92 | - | 0.95 |
| R-Squared | 96.06 | - | 87.45 |
| Standard Deviation | 17.52 | 18.62 | 19.24 |
| Sharpe Ratio | 0.89 | 0.94 | 0.66 |
| Tracking Error | 3.77 | - | 6.97 |
| Information Ratio | -0.55 | - | -1.10 |
| Up Capture Ratio | 93.04 | - | 89.30 |
| Down Capture Ratio | 95.20 | - | 105.67 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 34.39 | 32.97 | 31.19 |
| Price/Book Ratio | 6.74 | 9.92 | 6.49 |
| Geom Avg Mkt Cap \$B | 46.96 | 31.48 | 30.01 |
| ROE | 24.42 | 30.17 | 23.54 |

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category

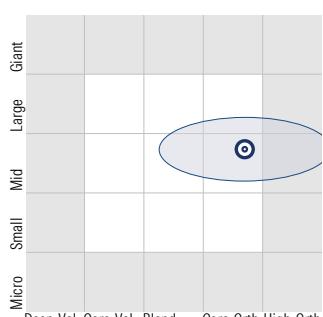


Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

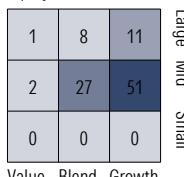


Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

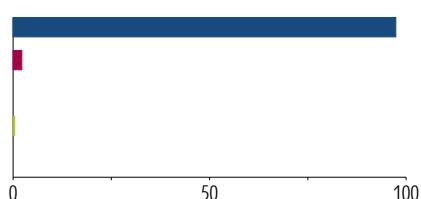
Style Breakdown

Equity



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

Asset Allocation as of 09-30-2025



Asset Class

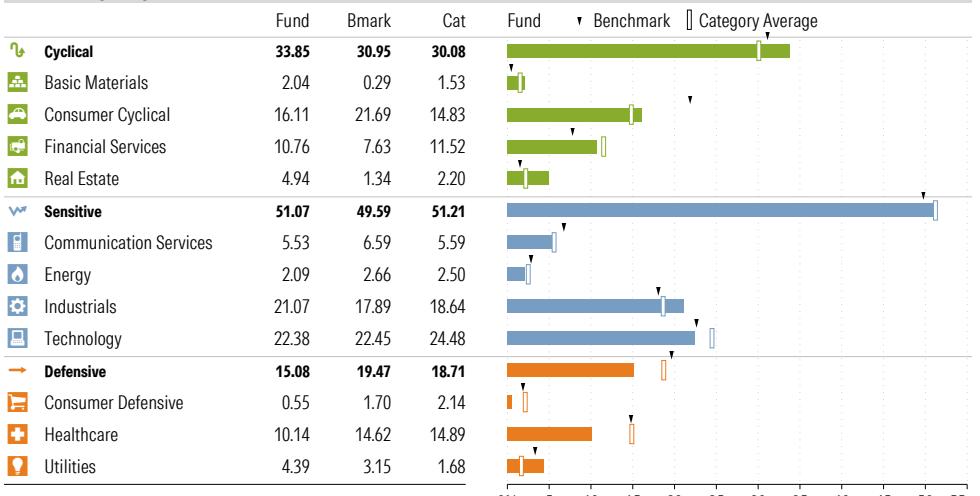
Net %

Cat%

| | | |
|---------------|-------|-------|
| US Stocks | 97.38 | 92.81 |
| Non-US Stocks | 2.21 | 3.92 |
| Bonds | 0.00 | 0.05 |
| Cash | 0.40 | 2.31 |
| Other | 0.00 | 0.92 |

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55

Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| Robinhood Markets Inc Class A | 2.86 | 2.86 | - | Financial Services |
| Constellation Energy Corp | 2.66 | 5.52 | 47.62 | Utilities |
| DoorDash Inc Ordinary Shares - Class A | 2.38 | 7.90 | 62.14 | Consumer Cyclical |
| Roblox Corp Ordinary Shares - Class A | 2.19 | 10.09 | 139.41 | Communication Svc |
| Howmet Aerospace Inc | 2.04 | 12.14 | 79.71 | Industrials |
| Royal Caribbean Group | 2.04 | 14.18 | 41.35 | Consumer Cyclical |
| Motorola Solutions Inc | 1.97 | 16.15 | -0.36 | Technology |
| TransDigm Group Inc | 1.92 | 18.07 | 11.11 | Industrials |
| Coinbase Global Inc Ordinary Shares - Class A | 1.87 | 19.94 | 35.92 | Financial Services |
| Vistra Corp | 1.71 | 21.65 | 42.59 | Utilities |
| Cloudflare Inc | 1.65 | 23.30 | 99.28 | Technology |
| Quanta Services Inc | 1.60 | 24.90 | 31.22 | Industrials |
| Alnylam Pharmaceuticals Inc | 1.54 | 26.44 | 93.79 | Healthcare |
| Vertiv Holdings Co Class A | 1.49 | 27.93 | 32.89 | Industrials |
| Fastenal Co | 1.45 | 29.38 | 38.21 | Industrials |

Total Holdings 124

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-2004
Aaron Choi since 02-2025
Kenny Narzikul since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.76 years.
- Style: The fund has landed in its primary style box – Small Growth – 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Growth category average.

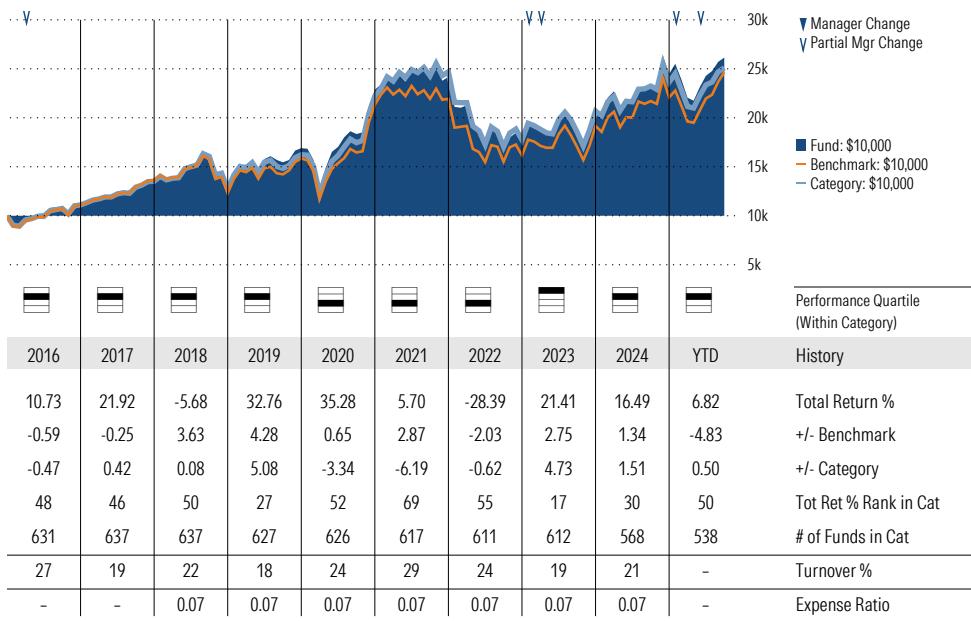
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 08-31-2025 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

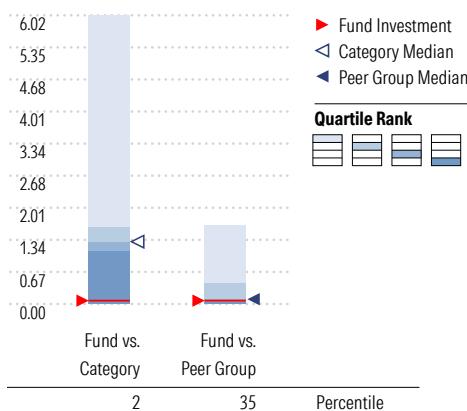
Growth of \$10,000



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 | 0.42 | - | -0.72 |
| Beta | 0.92 | - | 0.89 |
| R-Squared | 96.06 | - | 89.69 |
| Standard Deviation | 20.01 | 21.24 | 20.12 |
| Sharpe Ratio | 0.59 | 0.60 | 0.50 |
| Tracking Error | 4.29 | - | 6.87 |
| Information Ratio | -0.19 | - | -0.37 |
| Up Capture Ratio | 92.59 | - | 86.34 |
| Down Capture Ratio | 91.12 | - | 88.37 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 28.33 | 25.25 | 27.21 |
| Price/Book Ratio | 4.26 | 4.35 | 3.81 |
| Geom Avg Mkt Cap \$B | 9.62 | 3.83 | 7.19 |
| ROE | 10.33 | 5.00 | 11.44 |

Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

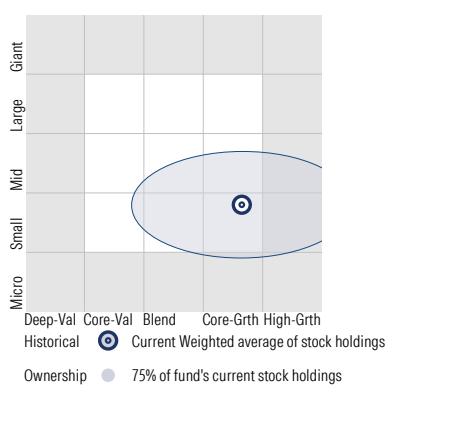


Morningstar Index

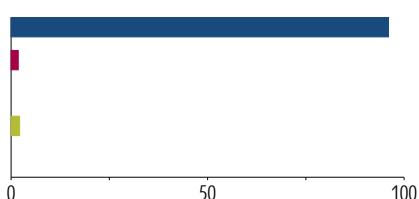
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

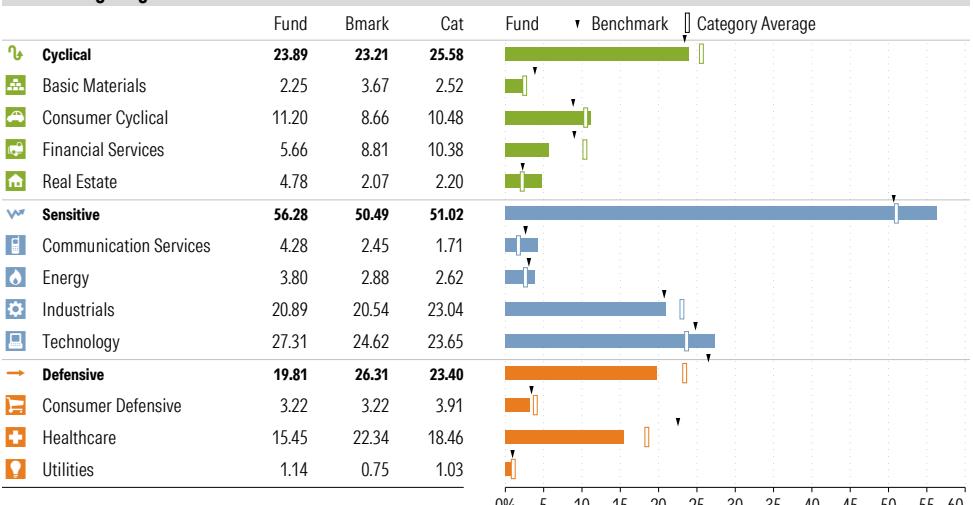


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

| | Large | Mid | Small |
|--------|-------|-----|-------|
| Value | 0 | 9 | 27 |
| Blend | 5 | 22 | 34 |
| Growth | | | |

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

Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| Slcmt1142 | 1.79 | 1.79 | - | - |
| Insmed Inc | 1.01 | 2.81 | 108.59 | Healthcare |
| SoFi Technologies Inc Ordinary Shares | 1.00 | 3.81 | 71.56 | Financial Services |
| Comfort Systems USA Inc | 0.97 | 4.77 | 94.91 | Industrials |
| Astera Labs Inc | 0.87 | 5.64 | 47.83 | Technology |
| Pure Storage Inc Class A | 0.87 | 6.51 | 36.43 | Technology |
| PTC Inc | 0.81 | 7.31 | 10.41 | Technology |
| Liberty Media Corp Registered Shs Series -C- Formula One | 0.74 | 8.05 | 12.72 | Communication Svc |
| Rocket Lab Corp | 0.73 | 8.78 | - | Industrials |
| Credo Technology Group Holding Ltd | 0.71 | 9.50 | - | Technology |
| Casey's General Stores Inc | 0.70 | 10.19 | 43.07 | Consumer Cyclical |
| Natera Inc | 0.70 | 10.89 | 1.69 | Healthcare |
| Ciena Corp | 0.68 | 11.58 | 71.76 | Technology |
| Curtiss-Wright Corp | 0.68 | 12.26 | 53.19 | Industrials |
| RB Global Inc | 0.67 | 12.93 | 17.14 | Industrials |

Total Holdings 573

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994

Aaron Choi since 02-2025

Jena Stenger since 02-2025

Quantitative Screens

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

Management: The fund's management has been in place for 30.77 years.

Style: The fund has landed in its primary style box – Large Value – 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.05 is 94.12% lower than the Large Value category average.

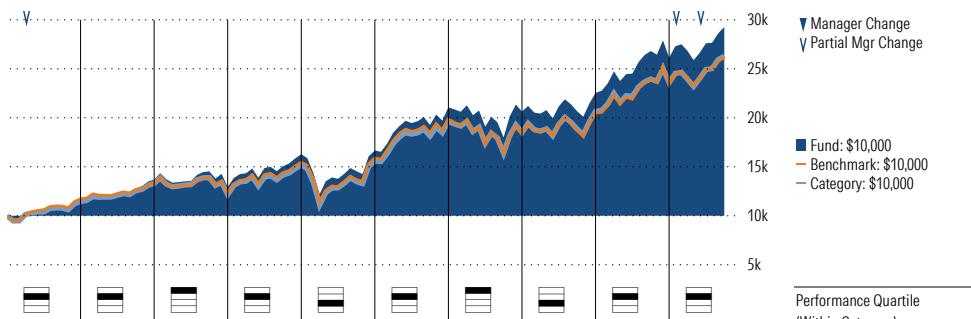
Morningstar Investment Management LLC Analysis

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 | 3 | 08-31-2025 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000



| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | History |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------|
| 16.86 | 17.13 | -5.43 | 25.82 | 2.29 | 26.49 | -2.08 | 9.24 | 15.99 | 11.97 | Total Return % |
| -0.48 | 3.47 | 2.84 | -0.72 | -0.51 | 1.33 | 5.46 | -2.22 | 1.62 | 0.32 | +/- Benchmark |
| 2.05 | 1.19 | 3.10 | 0.78 | -0.62 | 0.27 | 3.82 | -2.39 | 1.71 | 0.64 | +/- Category |
| 27 | 37 | 19 | 44 | 53 | 44 | 21 | 66 | 34 | 44 | Tot Ret % Rank in Cat |
| 1,389 | 1,369 | 1,382 | 1,332 | 1,300 | 1,265 | 1,269 | 1,276 | 1,209 | 1,170 | # of Funds in Cat |
| 7 | 9 | 8 | 12 | 10 | 9 | 5 | 10 | 9 | - | Turnover % |
| - | - | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | - | Expense Ratio |

Trailing Performance



| 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | Fund Return % |
|---------|--------|--------|--------|---------|-----------------|------------------------|
| 6.04 | 9.16 | 17.61 | 15.01 | 12.09 | 7.78 | |
| 5.33 | 9.44 | 16.96 | 13.88 | 10.72 | 11.70 | Benchmark Return % |
| 5.52 | 9.66 | 17.10 | 14.13 | 10.90 | - | Category Average % |
| 36 | 58 | 42 | 39 | 20 | - | % Rank in Category |
| 1,189 | 1,156 | 1,103 | 1,044 | 859 | - | # of Funds in Category |

| Net Expense | Fund | Bmark | Cat |
|-------------|-------|-------|-------|
| 3.28 | 1.41 | - | 0.86 |
| 2.92 | 0.94 | - | 0.94 |
| 2.55 | 97.22 | - | 92.41 |
| 2.19 | 13.65 | 14.26 | 14.03 |
| 1.82 | 0.90 | 0.83 | 0.84 |
| 1.46 | 2.41 | - | 3.94 |
| 1.09 | 0.27 | - | -0.05 |
| 0.73 | 97.16 | - | 95.95 |
| 0.36 | 90.26 | - | 91.89 |
| 0.00 | | | |

| Fund vs. Category | Fund vs. Peer Group | Quartile Rank |
|-------------------|---------------------|---------------|
| 2 | 25 | |
| 21/1207 | 37/151 | |
| Percentile | Rank | |
| | | |

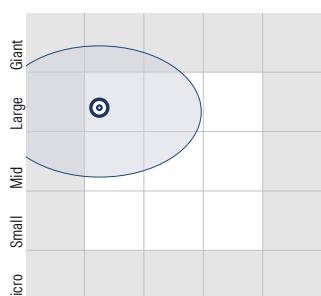
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

| Portfolio Metrics | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 20.48 | 20.82 | 19.71 |
| Price/Book Ratio | 2.86 | 2.79 | 2.62 |
| Geom Avg Mkt Cap \$B | 139.03 | 112.02 | 150.33 |
| ROE | 23.35 | 18.80 | 21.04 |

Vanguard Value Index Adm VVIAX

Style Analysis as of 09-30-2025

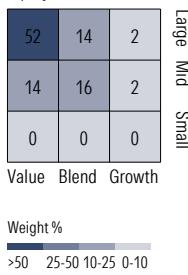
Morningstar Style Box™



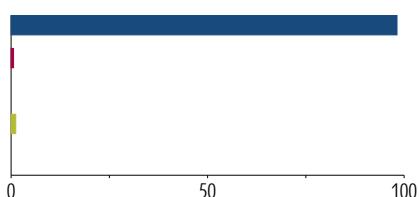
Historical Current Weighted average of stock holdings
Ownership 75% of fund's current stock holdings

Style Breakdown

Equity



Asset Allocation as of 09-30-2025



Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

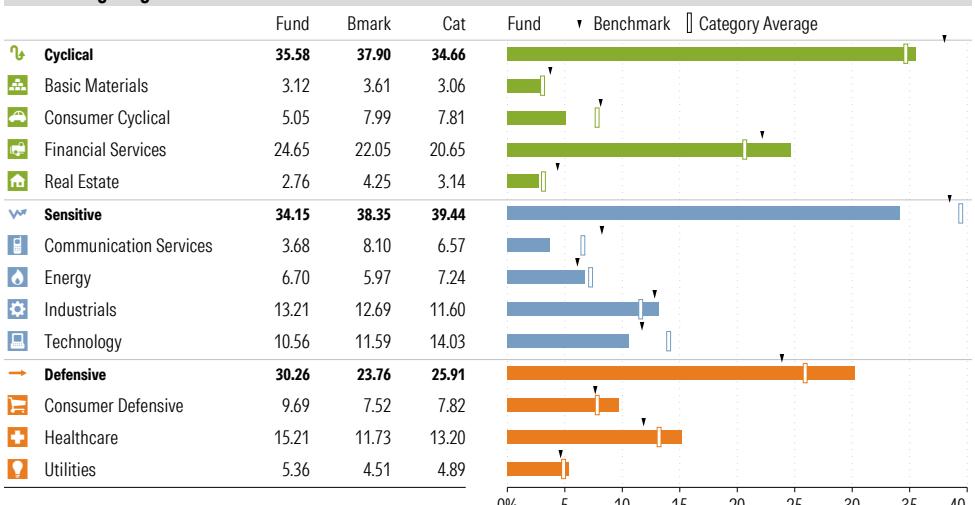
Asset Class

Net %

Cat%

| | | |
|---------------|---------------|---------------|
| US Stocks | 98.19 | 92.22 |
| Non-US Stocks | 0.63 | 5.47 |
| Bonds | 0.00 | 0.19 |
| Cash | 1.18 | 0.99 |
| Other | 0.00 | 1.12 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--------------------------------------|-------------|--------------|--------------|--------------------|
| JPMorgan Chase & Co | 3.60 | 3.60 | 33.28 | Financial Services |
| Berkshire Hathaway Inc Class B | 3.35 | 6.95 | 10.91 | Financial Services |
| Exxon Mobil Corp | 2.06 | 9.01 | 7.58 | Energy |
| Walmart Inc | 1.94 | 10.96 | 14.85 | Consumer Defensive |
| Johnson & Johnson | 1.92 | 12.87 | 30.87 | Healthcare |
| AbbVie Inc | 1.76 | 14.63 | 33.07 | Healthcare |
| The Home Depot Inc | 1.73 | 16.36 | 5.94 | Consumer Cyclical |
| Procter & Gamble Co | 1.55 | 17.91 | -6.49 | Consumer Defensive |
| Bank of America Corp | 1.34 | 19.25 | 19.20 | Financial Services |
| UnitedHealth Group Inc | 1.34 | 20.59 | -30.45 | Healthcare |
| Chevron Corp | 1.30 | 21.89 | 10.76 | Energy |
| Wells Fargo & Co | 1.15 | 23.04 | 21.11 | Financial Services |
| International Business Machines Corp | 1.13 | 24.17 | 30.64 | Technology |
| Philip Morris International Inc | 1.08 | 25.25 | 37.02 | Consumer Defensive |
| Cisco Systems Inc | 1.05 | 26.30 | 17.64 | Technology |

Total Holdings 317

Increase Decrease New to Portfolio