

American Funds American Balanced R6 RLBGX

Morningstar Category  
Moderate Allocation

Morningstar Index  
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999  
Alan Berro since 03-2006  
Paul Benjamin since 07-2014  
Alan Wilson since 01-2016  
John Queen since 07-2016  
Pramod Atluri since 03-2018  
Mark Casey since 10-2019  
Ritchie Tuazon since 10-2020  
Mathews Cherian since 05-2021  
Jin Lee since 03-2023  
Chit Purani since 03-2023  
Ifan Furniturewala since 05-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.76 years.
- Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.25 is 74.49% lower than the Moderate Allocation category average.

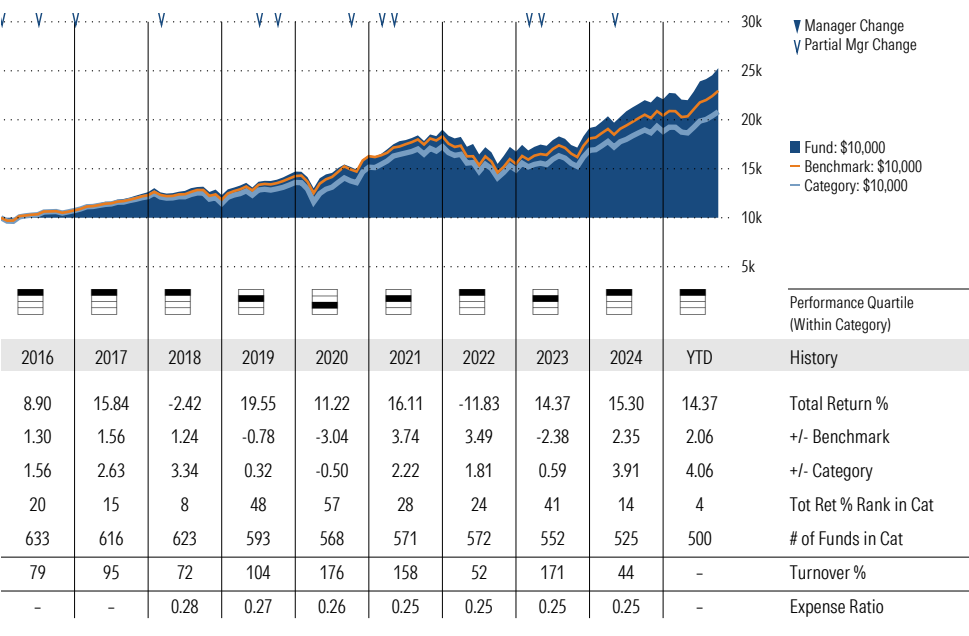
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

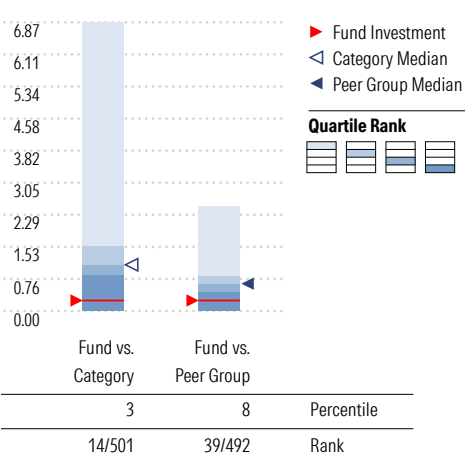
Growth of \$10,000



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	1.31	-	-1.35
Beta	1.00	-	1.00
R-Squared	95.83	-	91.49
Standard Deviation	9.40	9.22	9.69
Sharpe Ratio	1.27	1.15	0.96
Tracking Error	1.92	-	2.66
Information Ratio	0.77	-	-0.53
Up Capture Ratio	104.39	-	96.26
Down Capture Ratio	96.42	-	106.25

Portfolio Metrics

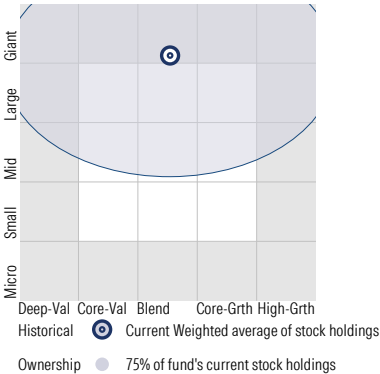
	Fund	Bmark	Cat
Price/Earnings Ratio	25.59	25.54	24.53
Price/Book Ratio	4.52	4.03	3.72
Avg Eff Duration	5.83	5.85	4.88

American Funds American Balanced R6 RLBGX

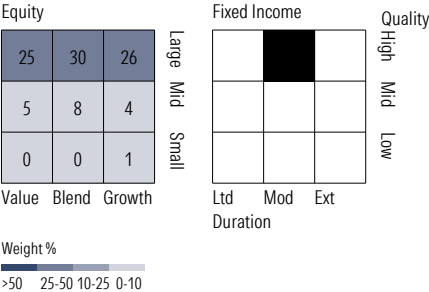
Morningstar Category  
Moderate Allocation

Morningstar Index  
Morningstar US Mod Tgt Alloc NR USD

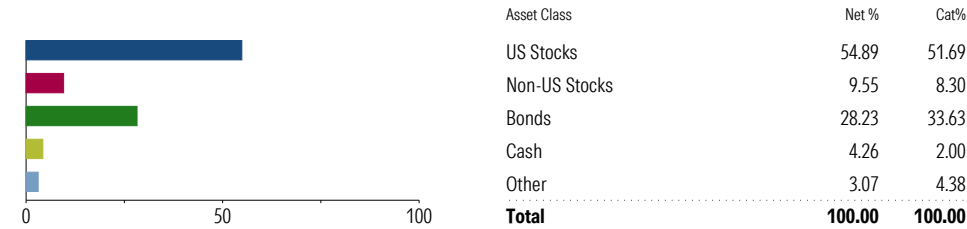
Style Analysis as of 09-30-2025  
Morningstar Style Box™



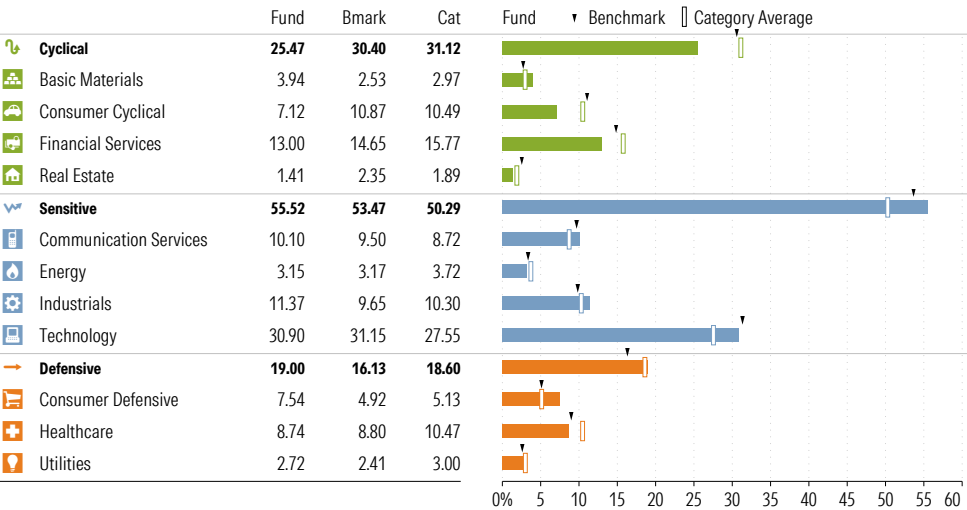
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	-	5.88	5.88	-	-
⊖ Broadcom Inc	-	5.03	10.92	43.06	Technology
⊖ Microsoft Corp	-	3.48	14.39	23.47	Technology
⊕ Cap Grp Cent Fd Ser Ii	-	2.54	16.93	-	-
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	-	2.18	19.11	42.57	Technology
⊕ Philip Morris International Inc	-	2.13	21.24	37.02	Consumer Defensive
⊕ NVIDIA Corp	-	1.88	23.13	38.96	Technology
⊖ Meta Platforms Inc Class A	-	1.84	24.97	25.69	Communication Svc
⊖ Alphabet Inc Class C	-	1.81	26.78	28.21	Communication Svc
✱ Cash And Other Assets Less Liabilities	-	1.73	28.51	-	-

Total Holdings 3872

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category  
Intermediate Core Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 16.59 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.24 is 52% lower than the Intermediate Core Bond category average.

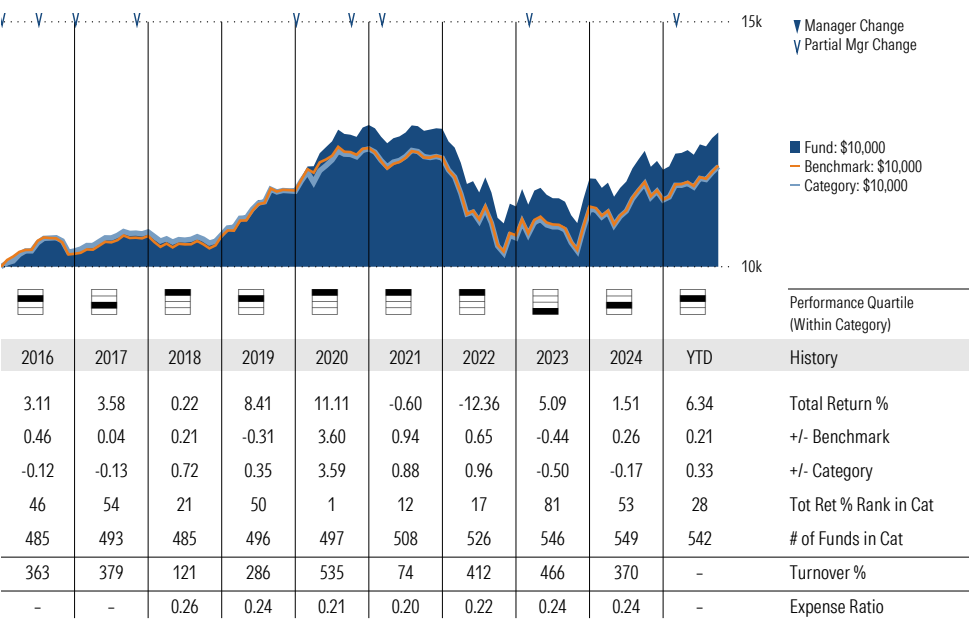
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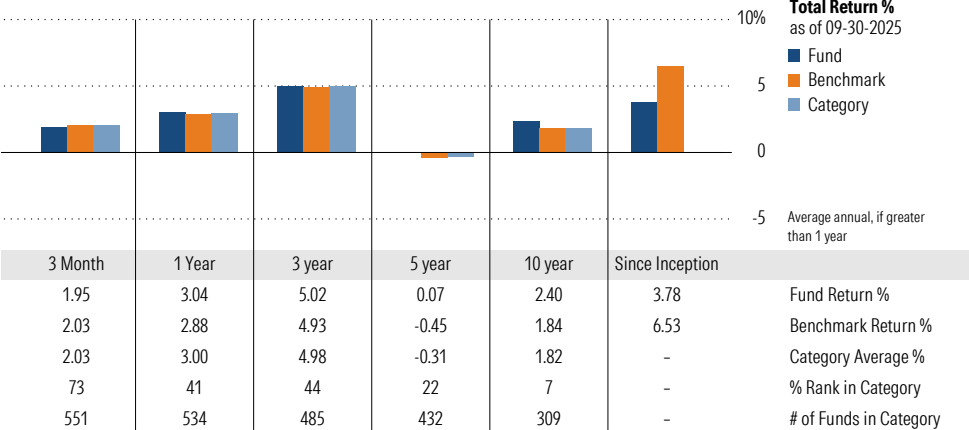
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
ESG Commitment	1-Low	02-15-2022

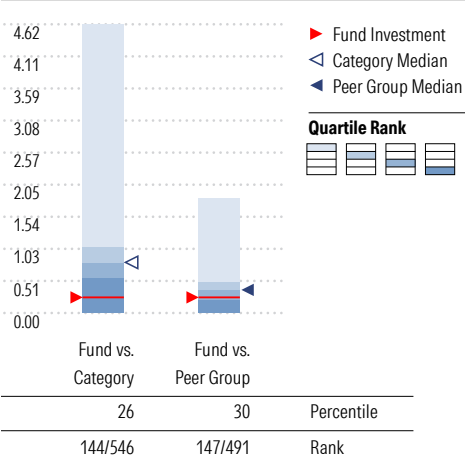
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.10	-	0.07
Beta	1.00	-	0.99
R-Squared	99.54	-	98.24
Standard Deviation	6.44	6.44	6.42
Sharpe Ratio	0.03	0.02	0.02
Tracking Error	0.44	-	0.79
Information Ratio	0.21	-	-0.08
Up Capture Ratio	100.70	-	98.59
Down Capture Ratio	99.86	-	97.60

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.79	4.43	5.54
Avg Eff Maturity	-	-	8.01

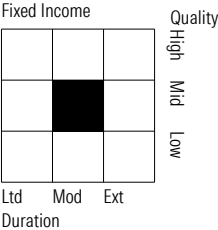
American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category  
Intermediate Core Bond

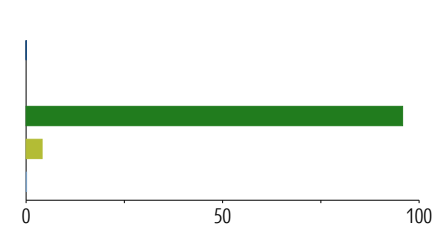
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025

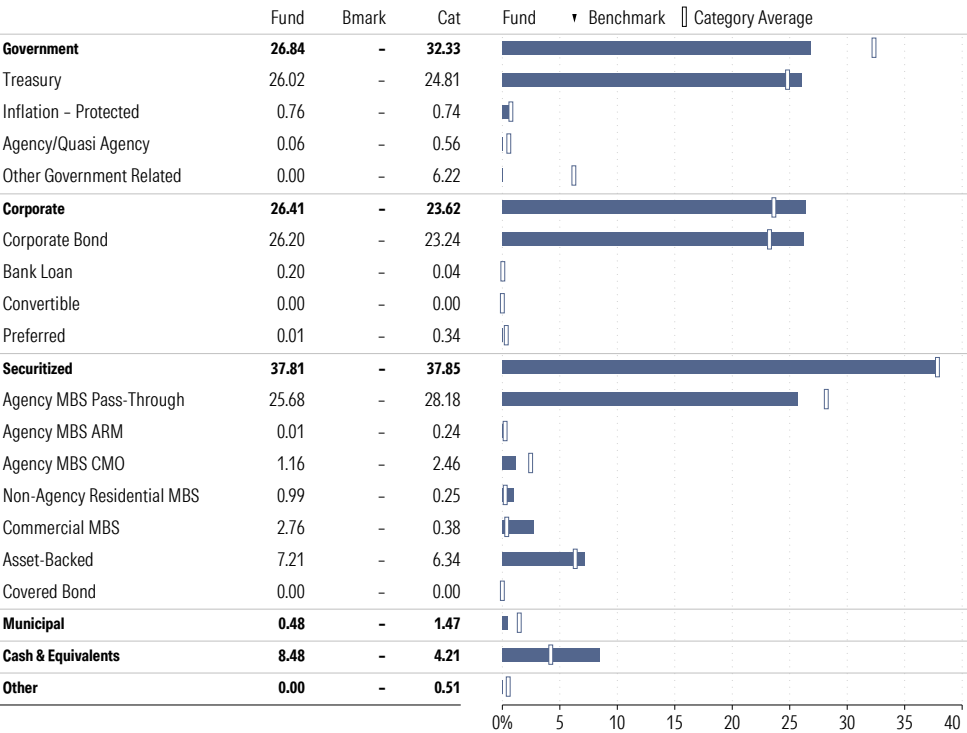


Asset Class	Net %	Cat%
US Stocks	0.03	0.14
Non-US Stocks	0.00	0.06
Bonds	95.80	94.97
Cash	4.07	2.95
Other	0.12	1.89
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	39.19	3.53	17.14
AA	31.03	74.59	47.02
A	11.90	10.82	21.22
BBB	14.24	8.32	12.53
BB	2.48	0.28	0.69
B	0.11	0.00	0.32
Below B	0.02	0.00	0.09
Not Rated	1.03	2.46	1.00

Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	8.07	8.07	-
✱ Cash And Other Assets Less Liabilities	-	4.82	12.90	-
⊕ United States Treasury Notes 3.875%	07-2030	2.37	15.27	-
⊕ United States Treasury Notes 3.875%	07-2027	1.83	17.09	-
⊖ United States Treasury Notes 4.375%	07-2026	1.27	18.36	-
⊕ United States Treasury Bonds 4.75%	08-2055	1.06	19.42	-
⊕ Federal National Mortgage Association 2.5%	11-2055	1.05	20.47	-
⊖ United States Treasury Notes 3.75%	06-2027	0.92	21.39	-
⊕ United States Treasury Notes 4.25%	08-2035	0.86	22.25	-
⊕ Federal National Mortgage Association 6.5%	11-2055	0.81	23.06	-

Total Holdings 5443

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category  
Diversified Emerging Mkts

Morningstar Index  
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.31 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 47.22% lower than the Diversified Emerging Mkts category average.

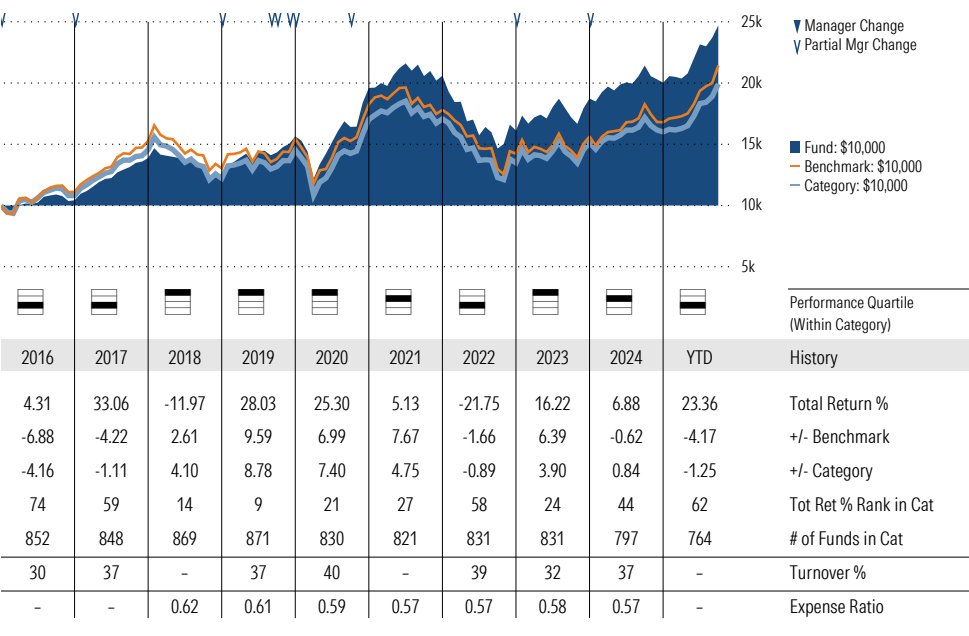
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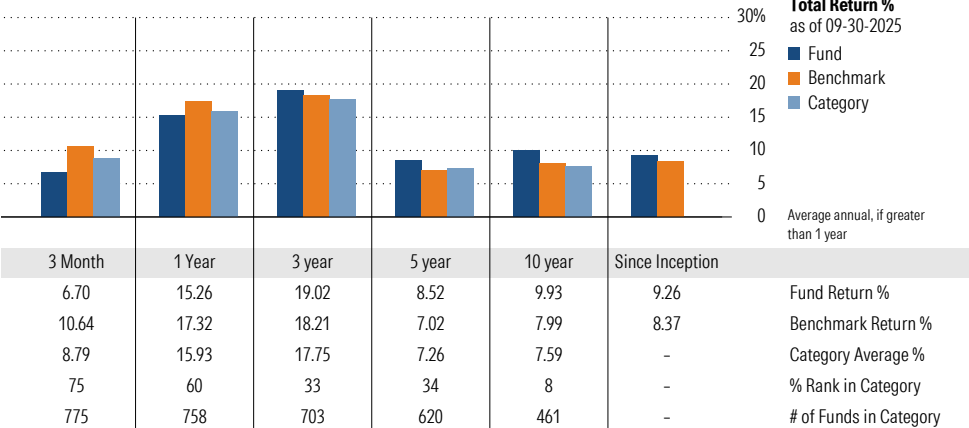
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

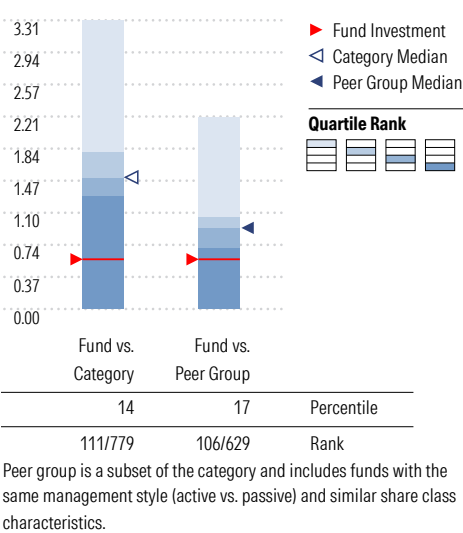
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.24	-	1.14
Beta	0.73	-	0.91
R-Squared	79.67	-	86.04
Standard Deviation	12.80	15.75	15.43
Sharpe Ratio	1.05	0.83	0.82
Tracking Error	7.21	-	5.72
Information Ratio	0.11	-	-0.07
Up Capture Ratio	84.83	-	92.73
Down Capture Ratio	61.75	-	87.42

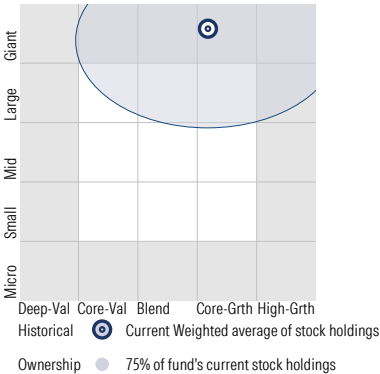
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	14.23	13.69
Price/Book Ratio	3.14	2.02	2.08
Geom Avg Mkt Cap \$B	95.48	65.29	69.39
ROE	26.38	19.48	21.18

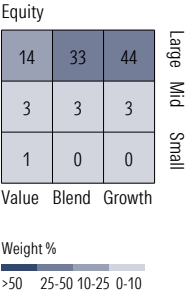
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts  
Morningstar Index MSCI EM NR USD

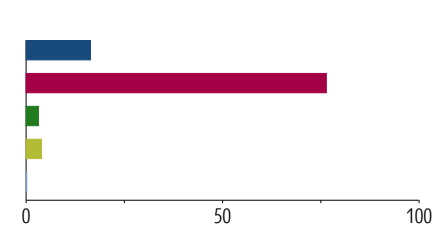
Style Analysis as of 09-30-2025  
Morningstar Style Box™



Style Breakdown

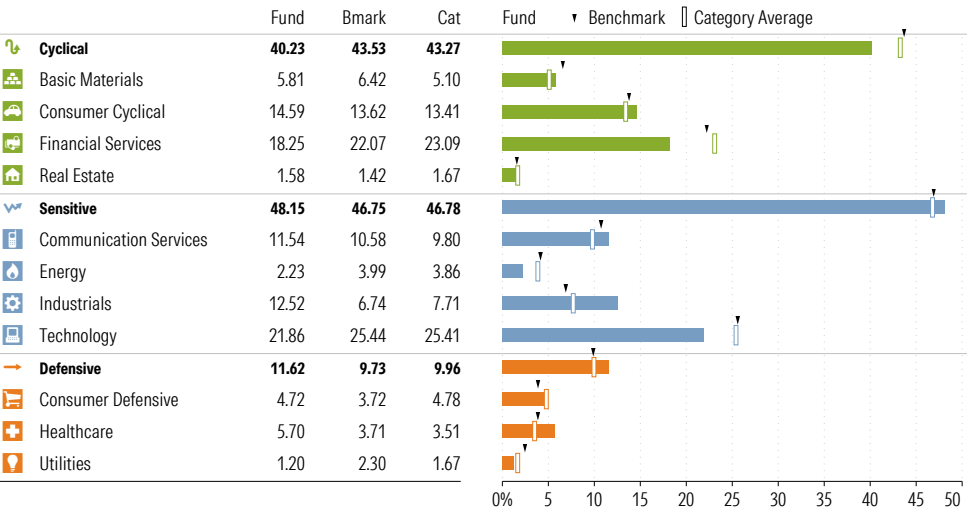


Asset Allocation as of 09-30-2025

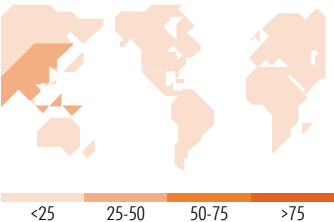


Asset Class	Net %	Cat%
US Stocks	16.39	2.47
Non-US Stocks	76.39	95.68
Bonds	3.13	0.03
Cash	3.93	1.64
Other	0.16	0.18
Total	100.00	100.00

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	48.07	74.80	Americas	30.42	13.77	Greater Europe	21.52	11.42	Market Maturity	57.17
Japan	2.74	0.04	North America	19.84	2.27	United Kingdom	3.42	0.50	Developed Markets	57.17
Australasia	0.00	0.03	Central/Latin	10.58	11.50	W euro-ex UK	12.78	1.86	Emerging Markets	42.83
Asia-4 Tigers	16.72	29.81				Emrgng Europe	0.59	2.32	Not Available	0.00
Asia-ex 4 Tigers	28.61	44.92				Africa	4.73	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	7.20	7.20	-	Technology
⊕ Capital Group Central Cash Fund	3.75	10.95	-	-
⊕ Tencent Holdings Ltd	2.92	13.87	-	Communication Svc
⊖ Microsoft Corp	2.07	15.94	23.47	Technology
⊖ MercadoLibre Inc	1.97	17.92	37.43	Consumer Cyclical
⊖ SK Hynix Inc	1.64	19.56	-	Technology
⊖ Broadcom Inc	1.61	21.16	43.06	Technology
⊖ Airbus SE	1.46	22.63	-	Industrials
⊕ NVIDIA Corp	1.44	24.07	38.96	Technology
⊖ Meta Platforms Inc Class A	1.29	25.36	25.69	Communication Svc

Total Holdings 593

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category  
Large Growth  
Morningstar Index  
Russell 1000 Growth TR USD

## Portfolio Manager(s)

Christopher Lin since 04-2025  
Daniel Kelley since 04-2025

## Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management team has been in place for less than three 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 0.55 is 39.56% lower than the Large Growth category average.

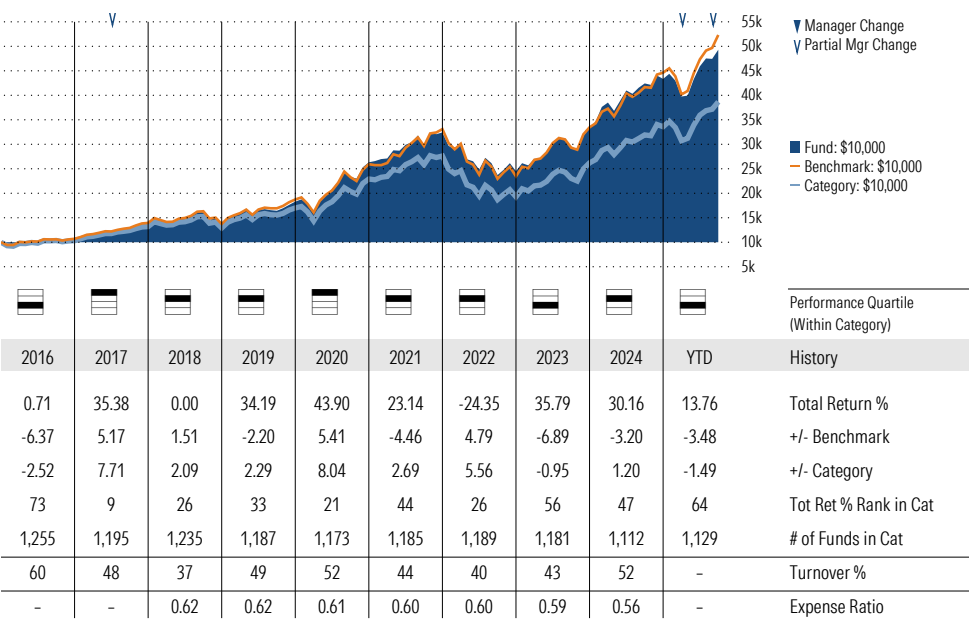
## Morningstar Investment Management LLC Analysis

This fund fails the management screen as this strategy's managers were added to contrafund and 2 new managers took over here. They are both talented and experienced investors, so we do not have concerns.

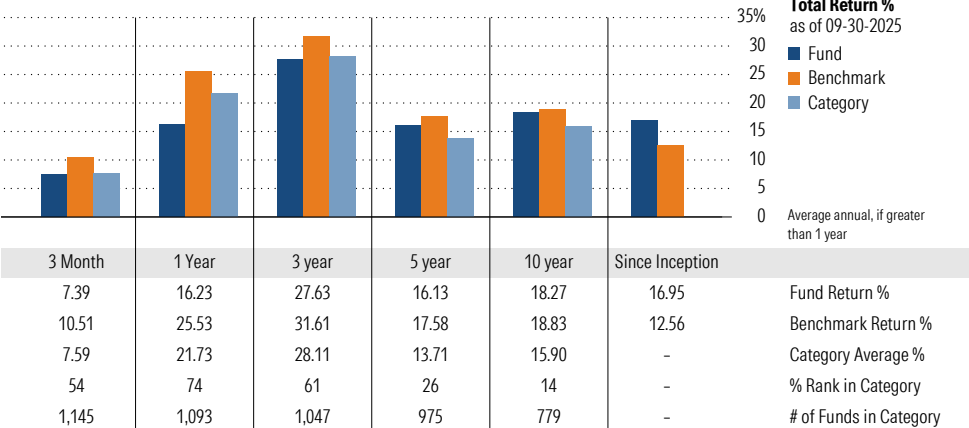
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022

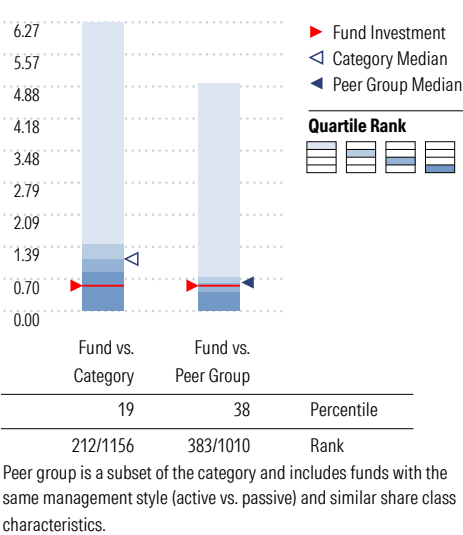
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.18	-	-2.66
Beta	0.93	-	1.00
R-Squared	95.21	-	89.18
Standard Deviation	15.14	15.91	16.99
Sharpe Ratio	1.38	1.51	1.27
Tracking Error	3.50	-	5.53
Information Ratio	-1.14	-	-0.74
Up Capture Ratio	90.78	-	95.21
Down Capture Ratio	95.97	-	107.36

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.16	38.61	35.44
Price/Book Ratio	8.45	13.60	10.12
Geom Avg Mkt Cap \$B	529.63	897.90	697.70
ROE	39.93	45.99	39.98

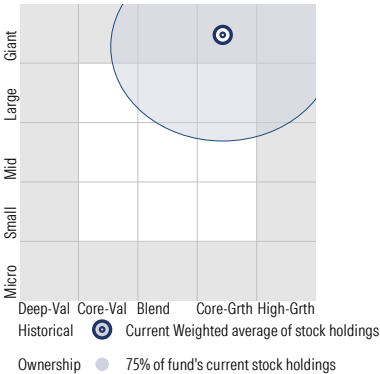
# Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category  
Large Growth

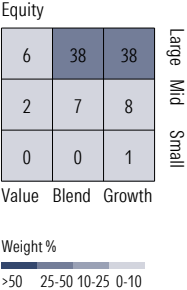
Morningstar Index  
Russell 1000 Growth TR USD

## Style Analysis as of 09-30-2025

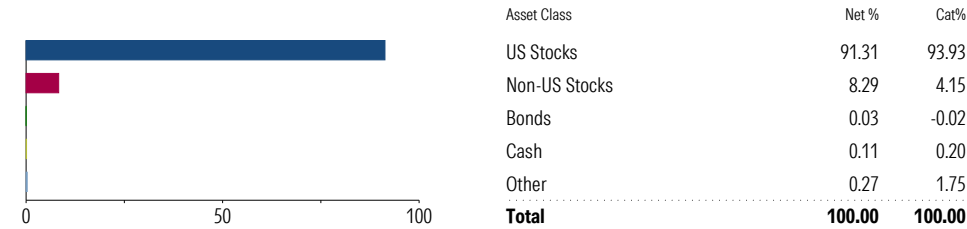
Morningstar Style Box™



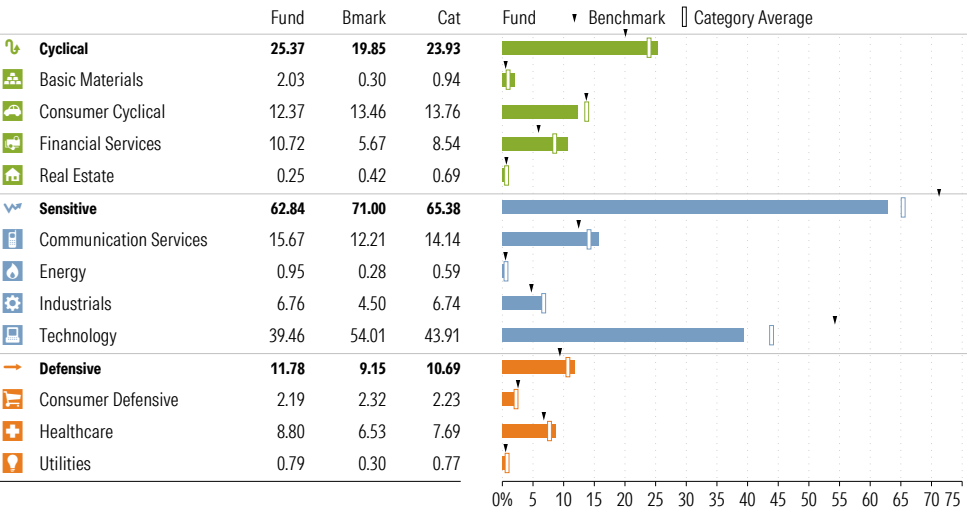
## Style Breakdown



## Asset Allocation as of 09-30-2025



## Sector Weighting as of 09-30-2025



## Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	13.01	13.01	38.96	Technology
⊕ Microsoft Corp	8.80	21.81	23.47	Technology
⊕ Meta Platforms Inc Class A	4.77	26.58	25.69	Communication Svc
⊖ Amazon.com Inc	4.59	31.17	0.08	Consumer Cyclical
⊖ Alphabet Inc Class A	4.39	35.56	28.75	Communication Svc
⊕ Mastercard Inc Class A	4.36	39.91	8.45	Financial Services
⊖ Apple Inc	4.33	44.24	1.99	Technology
⊕ Broadcom Inc	4.10	48.35	43.06	Technology
⊕ Netflix Inc	2.41	50.75	34.51	Communication Svc
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	2.20	52.95	42.57	Technology
⊕ Oracle Corp	1.79	54.74	69.61	Technology
⊖ Eli Lilly and Co	1.74	56.48	-0.58	Healthcare
⊖ Alnylam Pharmaceuticals Inc	1.53	58.01	93.79	Healthcare
⊖ Visa Inc Class A	1.41	59.42	8.58	Financial Services
⊖ Tencent Holdings Ltd	1.31	60.73	-	Communication Svc

Total Holdings 141

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity International Index FSPSX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.72 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 0.04 is 94.94% lower than the Foreign Large Blend category average.

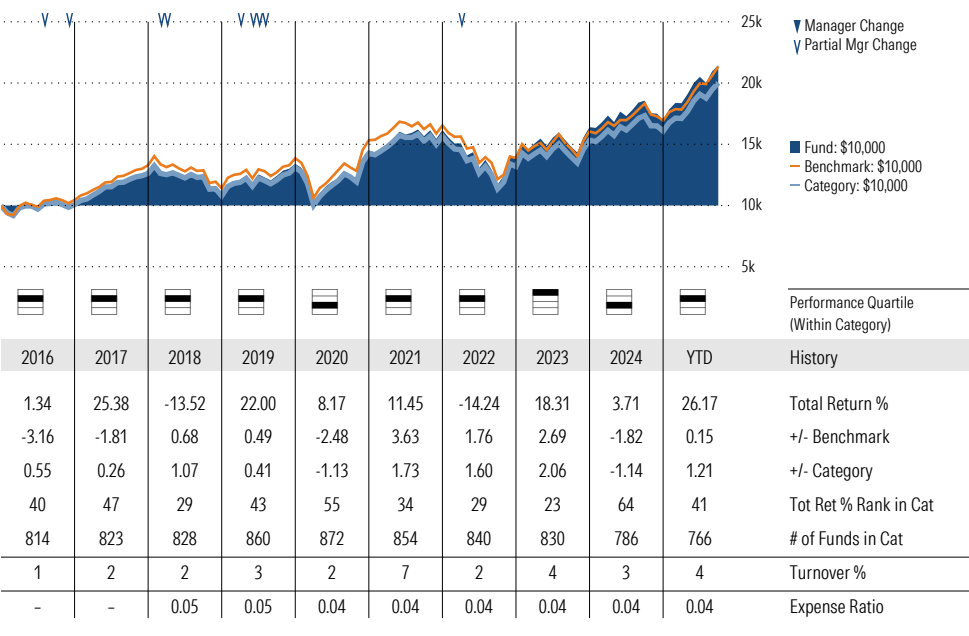
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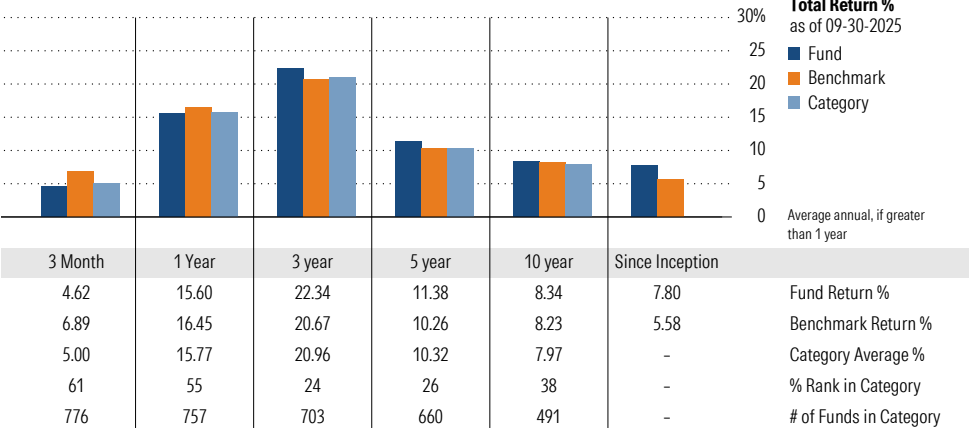
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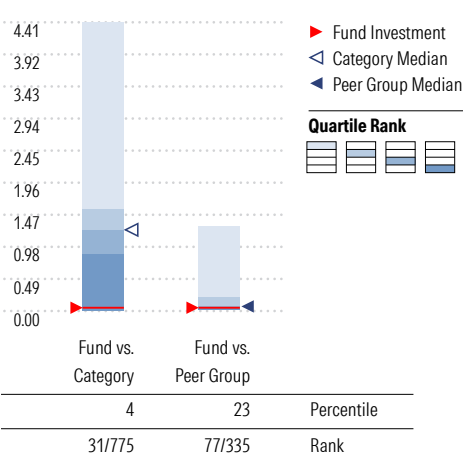
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.26	-	0.01
Beta	1.07	-	1.02
R-Squared	92.86	-	90.69
Standard Deviation	14.62	13.21	14.14
Sharpe Ratio	1.12	1.12	1.08
Tracking Error	4.00	-	4.25
Information Ratio	0.42	-	0.11
Up Capture Ratio	110.63	-	104.10
Down Capture Ratio	115.79	-	108.66

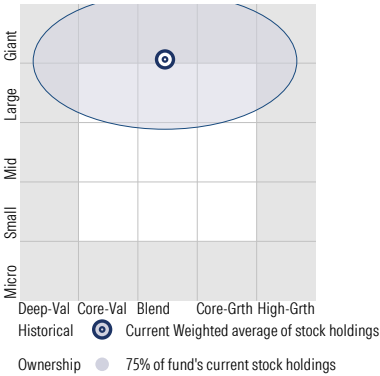
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.82	16.87	17.69
Price/Book Ratio	2.01	2.07	2.11
Geom Avg Mkt Cap \$B	61.02	62.76	67.92
ROE	17.55	18.05	18.02

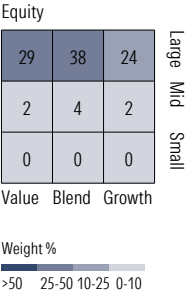
Fidelity International Index FSPSX

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

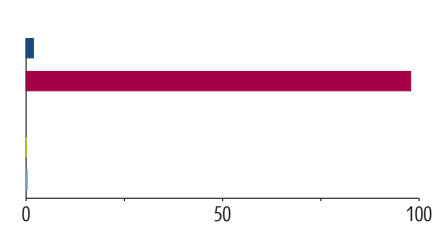
Style Analysis as of 09-30-2025  
Morningstar Style Box™



Style Breakdown

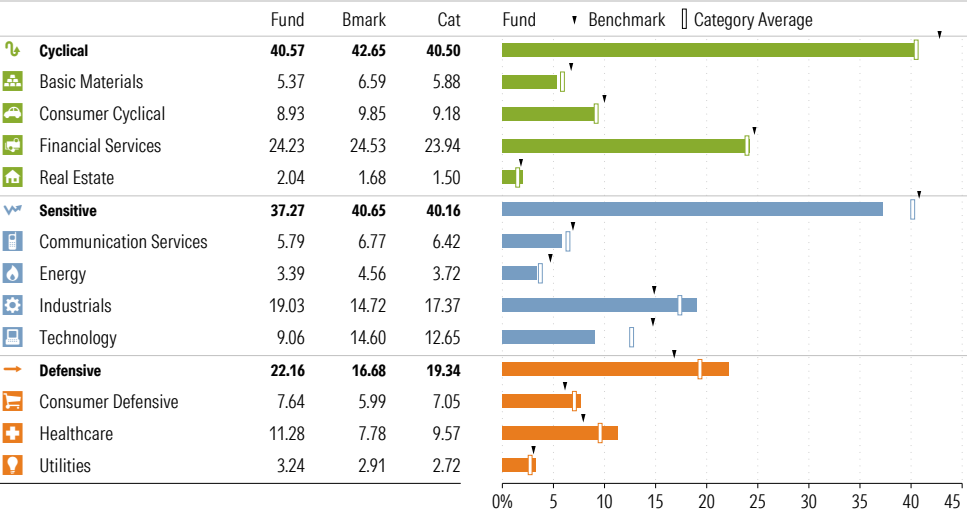


Asset Allocation as of 09-30-2025

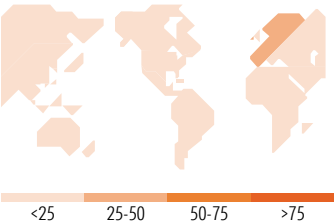


Asset Class	Net %	Cat%
US Stocks	1.85	4.05
Non-US Stocks	97.86	93.70
Bonds	0.00	0.71
Cash	0.01	0.20
Other	0.28	1.34
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		Fund %
Americas	1.89	10.09	Greater Europe	64.56	54.10	Market Maturity			Fund %	
North America	1.86	8.74	United Kingdom	14.46	13.21	Developed Markets	99.76			
Central/Latin	0.03	1.35	W euro-ex UK	49.28	39.48	Emerging Markets	0.24			
			Emrgng Europe	0.02	0.15	Not Available	0.00			
			Africa	0.80	1.26					

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MSCI EAFE Index Future Sept 25	2.36	2.36	-	-
Cash	1.83	4.18	-	-
⊕ Fidelity Cash Central Fund	1.77	5.95	-	-
⊕ ASML Holding NV	1.49	7.44	40.06	Technology
⊕ SAP SE	1.45	8.89	-	Technology
⊕ AstraZeneca PLC	1.26	10.15	-	Healthcare
⊖ Nestle SA	1.24	11.38	-	Consumer Defensive
⊕ Novartis AG Registered Shares	1.22	12.61	-	Healthcare
⊕ Roche Holding AG	1.17	13.77	-	Healthcare
⊖ HSBC Holdings PLC	1.14	14.91	-	Financial Services

Total Holdings 708

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Mid Cap Index FSMDX

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

Portfolio Manager(s)

Louis Bottari since 09-2011  
Peter Matthew since 08-2012  
Robert Regan since 12-2016  
Payal Gupta since 06-2019  
Navid Sohrabi since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.07 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.03 is 96.25% lower than the Mid-Cap Blend category average.

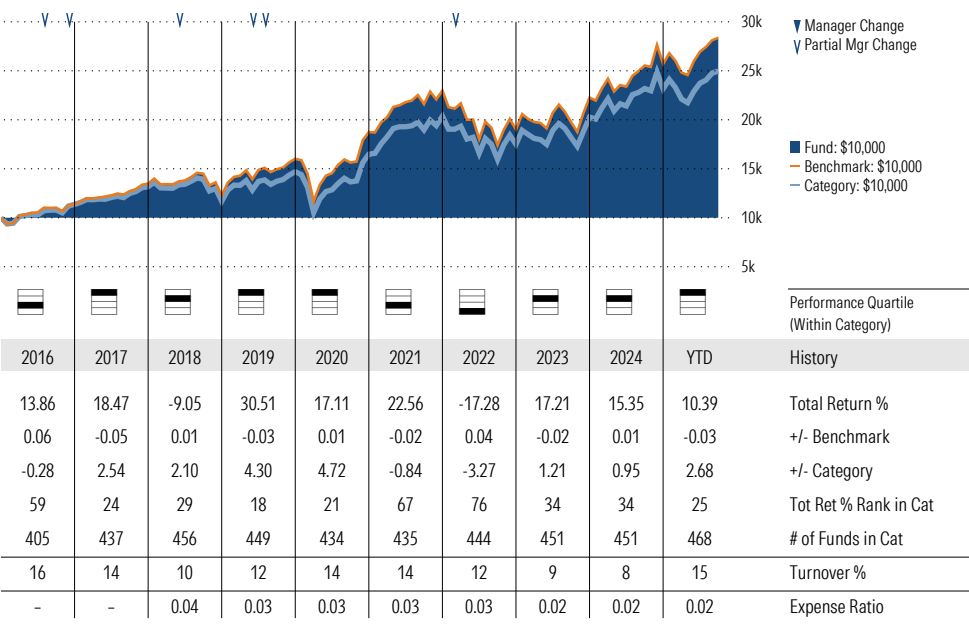
Morningstar Investment Management LLC Analysis

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	Medium Risk	12-31-2022

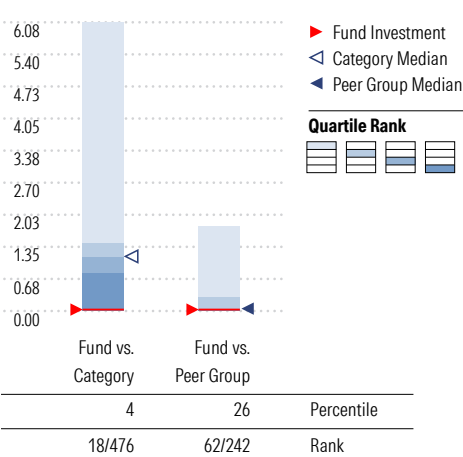
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.00	-	-1.41
Beta	1.00	-	0.99
R-Squared	100.00	-	92.88
Standard Deviation	16.74	16.74	17.29
Sharpe Ratio	0.77	0.77	0.65
Tracking Error	0.05	-	4.59
Information Ratio	-0.06	-	-0.56
Up Capture Ratio	99.95	-	97.27
Down Capture Ratio	99.91	-	104.00

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.39	22.49	22.60
Price/Book Ratio	2.88	2.90	3.19
Geom Avg Mkt Cap \$B	23.16	23.77	16.47
ROE	18.02	17.82	20.59

# Fidelity Mid Cap Index FSMDX

Morningstar Category

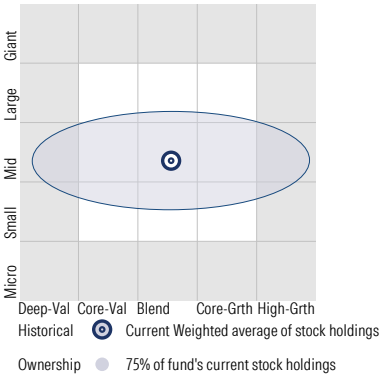
Mid-Cap Blend

Morningstar Index

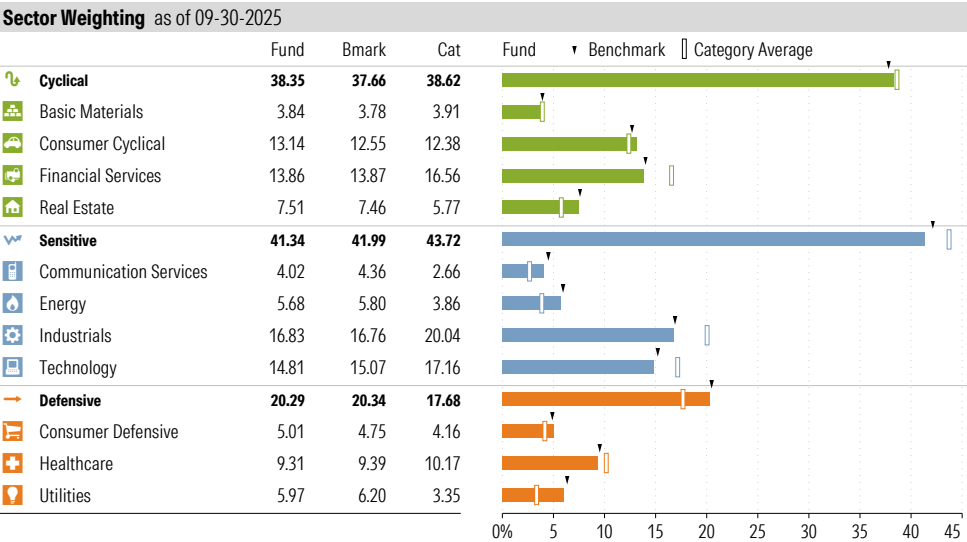
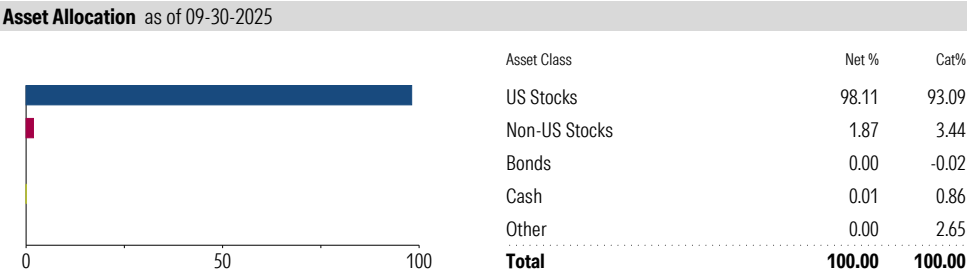
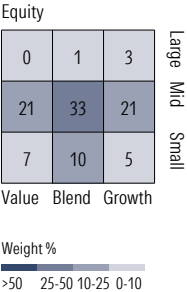
Russell Mid Cap TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Style Breakdown



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Royal Caribbean Group	0.73	0.73	41.35	Consumer Cyclical
⊕ Robinhood Markets Inc Class A	0.61	1.35	-	Financial Services
⊕ Bank of New York Mellon Corp	0.60	1.95	43.73	Financial Services
⊕ Roblox Corp Ordinary Shares - Class A	0.56	2.51	139.41	Communication Svc
⊕ Howmet Aerospace Inc	0.56	3.07	79.71	Industrials
⊕ Cloudflare Inc	0.51	3.59	99.28	Technology
⊕ Hilton Worldwide Holdings Inc	0.51	4.10	5.15	Consumer Cyclical
⊕ Vistra Corp	0.51	4.61	42.59	Utilities
⊕ Coinbase Global Inc Ordinary Shares - Class A	0.50	5.11	35.92	Financial Services
⊕ United Rentals Inc	0.50	5.61	36.28	Industrials
⊕ Simon Property Group Inc	0.47	6.07	12.66	Real Estate
⊕ Fastenal Co	0.46	6.53	38.21	Industrials
⊕ Digital Realty Trust Inc	0.45	6.98	-0.45	Real Estate
⊕ E-mini S&P MidCap 400 Future Sept 25	0.45	7.43	-	-
⊕ Marathon Petroleum Corp	0.45	7.88	40.12	Energy

Total Holdings 816

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# Hartford International Opportunities R6 IHOVX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

- ✔ Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 15.59 years.
- ✗ Style: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.
- ✔ Net Expense: The fund's expense ratio of 0.69 is 12.66% lower than the Foreign Large Blend category average.

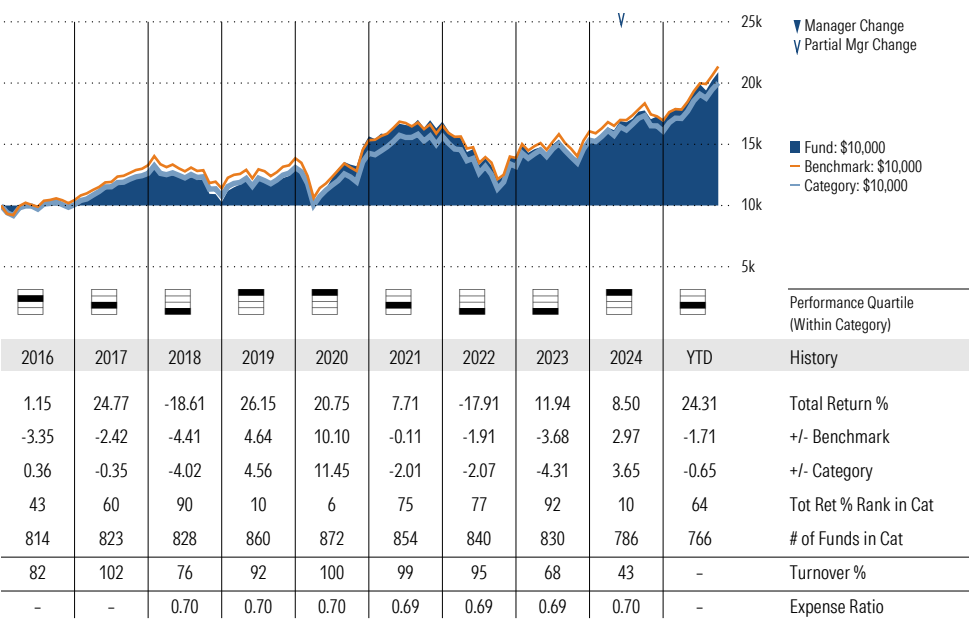
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen as it plots near the border of blend and growth in the Stylebox, but the investing process is steady and has not changed.

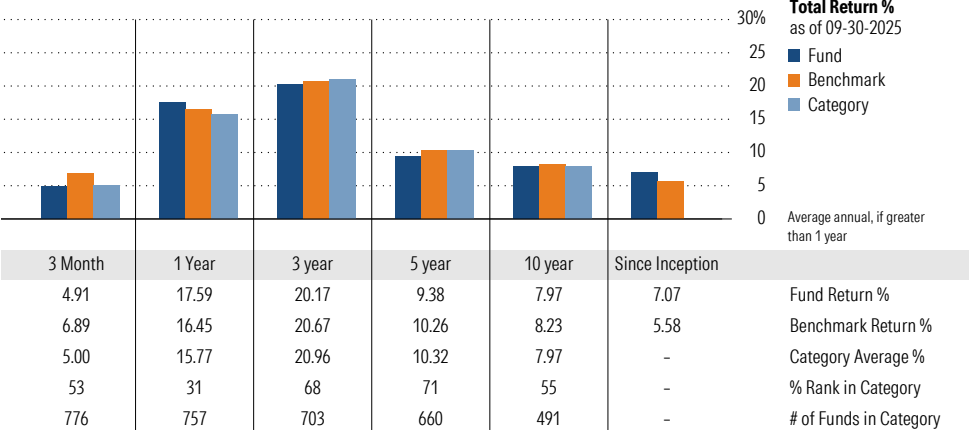
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

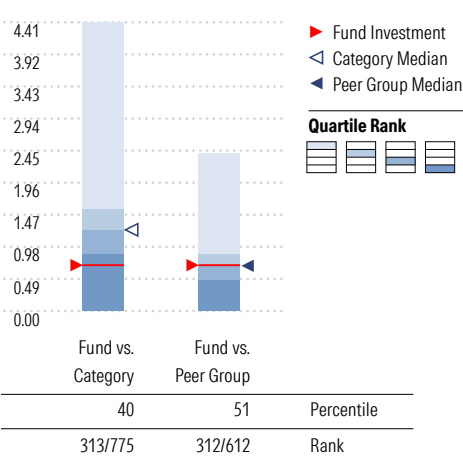
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.44	-	0.01
Beta	1.00	-	1.02
R-Squared	92.53	-	90.69
Standard Deviation	13.79	13.21	14.14
Sharpe Ratio	1.05	1.12	1.08
Tracking Error	3.77	-	4.25
Information Ratio	-0.13	-	0.11
Up Capture Ratio	99.76	-	104.10
Down Capture Ratio	103.29	-	108.66

Portfolio Metrics

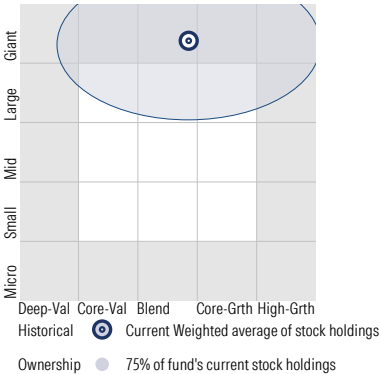
	Fund	Bmark	Cat
Price/Earnings Ratio	17.37	16.87	17.69
Price/Book Ratio	2.23	2.07	2.11
Geom Avg Mkt Cap \$B	76.89	62.76	67.92
ROE	17.59	18.05	18.02

# Hartford International Opportunities R6 IHOVX

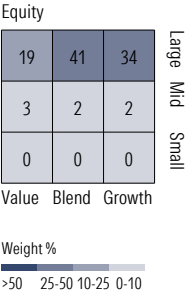
Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

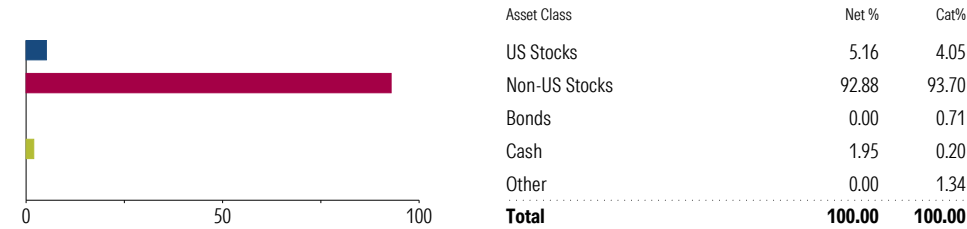
Style Analysis as of 09-30-2025  
Morningstar Style Box™



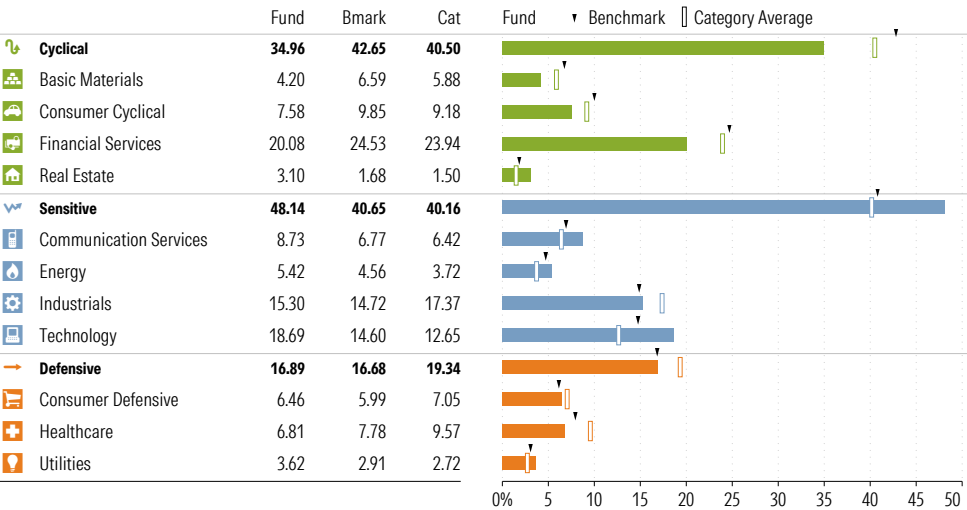
Style Breakdown



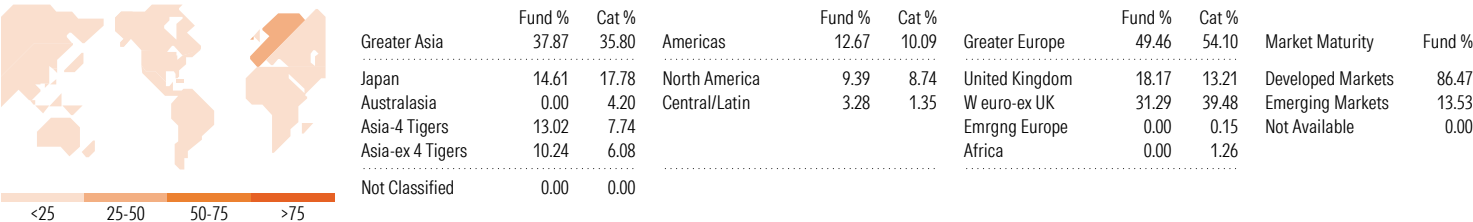
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	4.01	4.01	-	Technology
⊖ Tencent Holdings Ltd	2.80	6.81	-	Communication Svc
⊖ Shell PLC	2.36	9.18	-	Energy
⊕ ASML Holding NV	2.03	11.21	40.06	Technology
⊖ SAP SE	2.02	13.23	-	Technology
⊕ Unilever PLC	1.97	15.20	-	Consumer Defensive
⊖ Mitsubishi UFJ Financial Group Inc	1.97	17.16	-	Financial Services
⊖ Sony Group Corp	1.95	19.11	-	Technology
⊖ Siemens AG	1.91	21.02	-	Industrials
⊖ AstraZeneca PLC	1.91	22.93	-	Healthcare

Total Holdings 91

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category  
Large Blend

Morningstar Index  
S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014  
Shilpee Raina since 11-2021

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 11.13 years.
- ✗ Style: The fund has landed in its primary style box — Large Blend — 56.25 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.44 is 36.23% lower than the Large Blend category average.

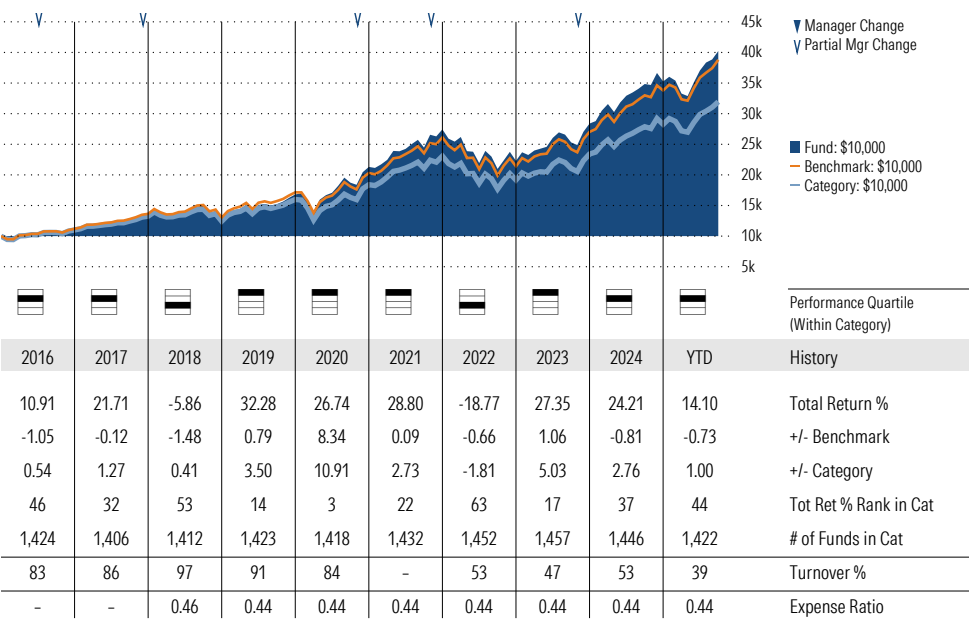
Morningstar Investment Management LLC Analysis

The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

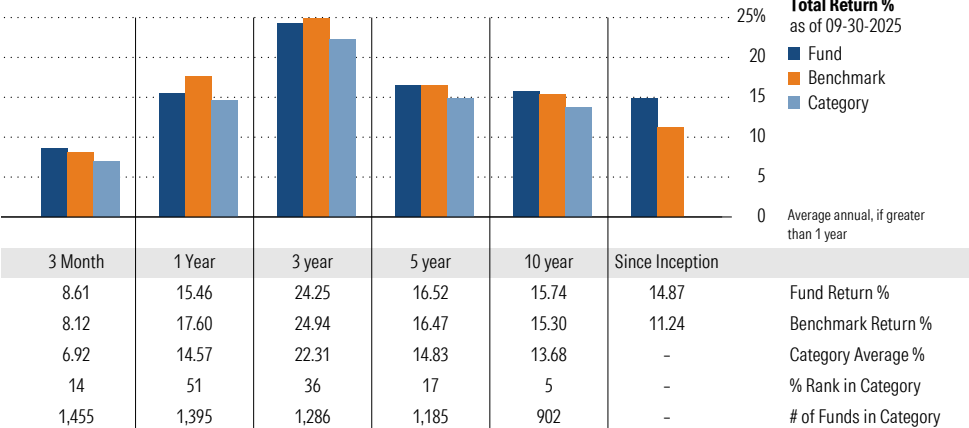
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

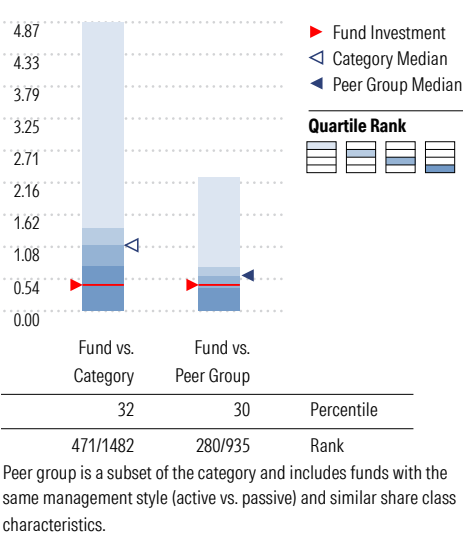
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.56	-	-1.59
Beta	1.00	-	0.99
R-Squared	97.73	-	93.13
Standard Deviation	13.54	13.37	13.72
Sharpe Ratio	1.32	1.38	1.21
Tracking Error	2.04	-	3.09
Information Ratio	-0.34	-	-1.71
Up Capture Ratio	100.01	-	95.42
Down Capture Ratio	105.09	-	103.55

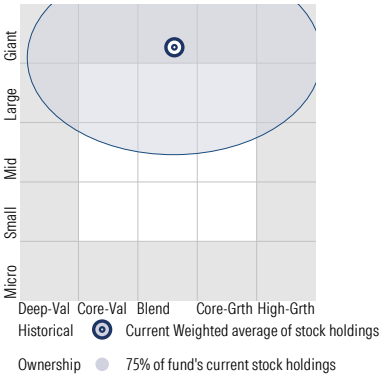
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	28.51	28.13	27.25
Price/Book Ratio	5.57	5.10	5.28
Geom Avg Mkt Cap \$B	470.91	439.39	477.25
ROE	36.20	35.20	34.08

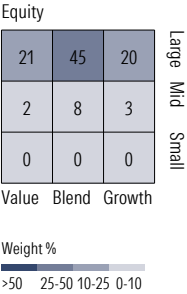
JPMorgan US Equity R6 JUEMX

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

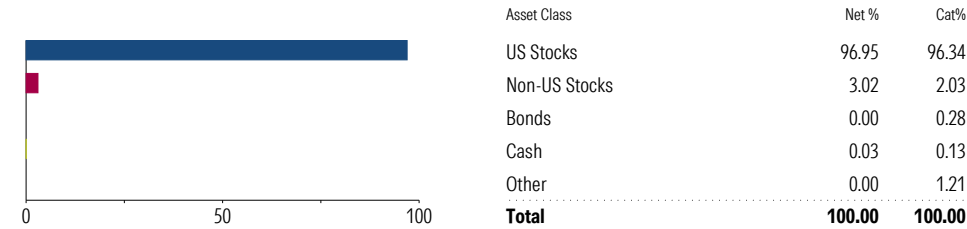
Style Analysis as of 09-30-2025  
Morningstar Style Box™



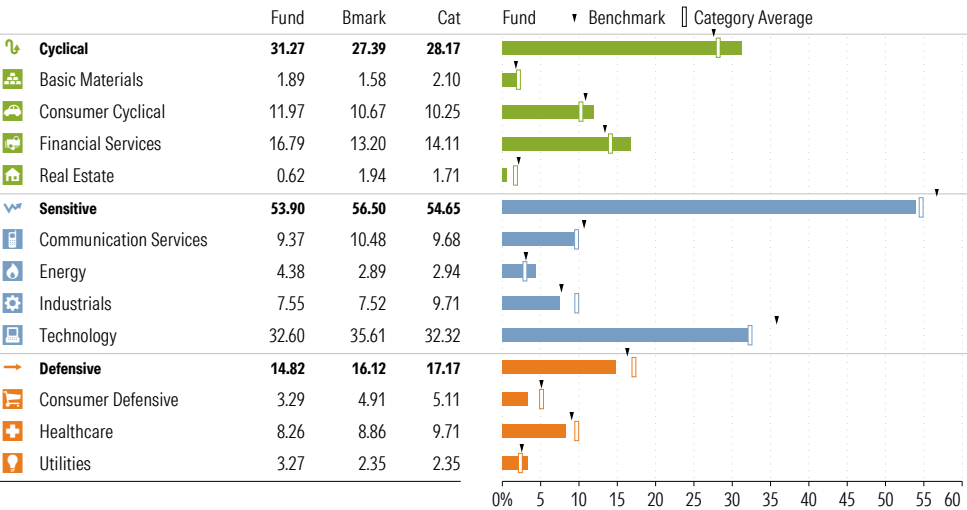
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	8.57	8.57	23.47	Technology
⊕ NVIDIA Corp	8.24	16.82	38.96	Technology
⊕ Apple Inc	6.31	23.13	1.99	Technology
⊖ Amazon.com Inc	4.56	27.69	0.08	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.71	31.40	25.69	Communication Svc
⊕ Alphabet Inc Class A	3.67	35.06	28.75	Communication Svc
⊕ Mastercard Inc Class A	3.06	38.12	8.45	Financial Services
⊖ Wells Fargo & Co	3.02	41.14	21.11	Financial Services
⊖ Broadcom Inc	2.93	44.07	43.06	Technology
⊕ Baker Hughes Co Class A	2.64	46.71	20.45	Energy
⊕ American Express Co	2.53	49.24	12.71	Financial Services
⊕ NXP Semiconductors NV	2.44	51.68	11.03	Technology
⊕ Lowe's Companies Inc	2.40	54.08	3.25	Consumer Cyclical
⊕ McDonald's Corp	2.13	56.21	6.66	Consumer Cyclical
⊕ Walmart Inc	2.06	58.27	14.85	Consumer Defensive

Total Holdings 53

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006  
Katherine Cannan since 12-2019  
Thomas Crowley since 12-2024

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 19.35 years.
- Style: The fund has landed in its primary style box — Large Value — 88.24 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 48.24% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

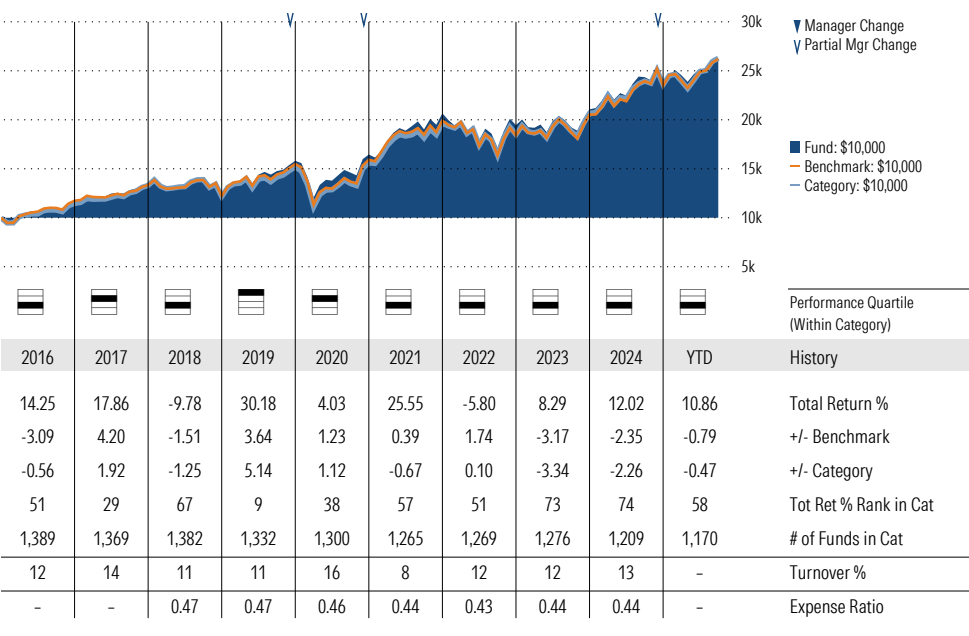
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

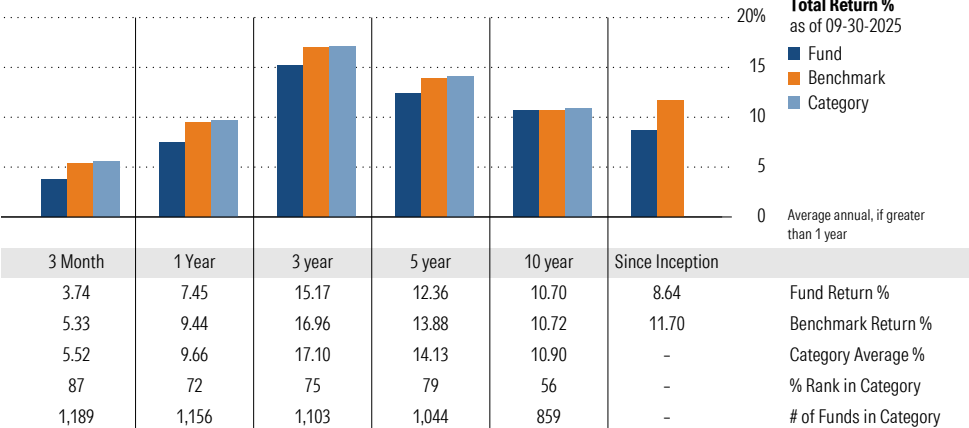
Metric	Rating	Updated
Sustainability Rating	2	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category	Morningstar Index
Large Value	Russell 1000 Value TR USD

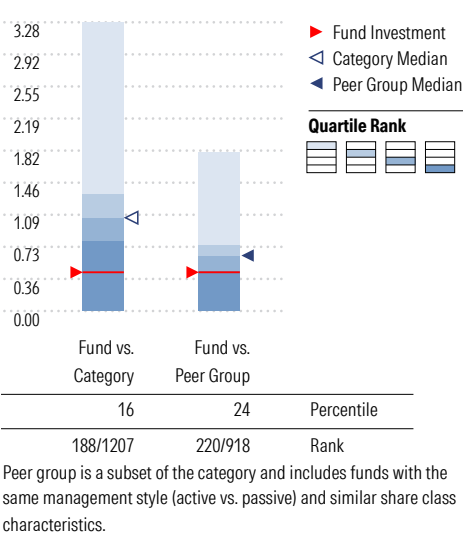
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.01	-	0.86
Beta	0.90	-	0.94
R-Squared	96.23	-	92.41
Standard Deviation	13.04	14.26	14.03
Sharpe Ratio	0.77	0.83	0.84
Tracking Error	2.92	-	3.94
Information Ratio	-0.61	-	-0.05
Up Capture Ratio	89.34	-	95.95
Down Capture Ratio	88.97	-	91.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.21	20.82	19.71
Price/Book Ratio	2.95	2.79	2.62
Geom Avg Mkt Cap \$B	126.96	112.02	150.33
ROE	22.78	18.80	21.04

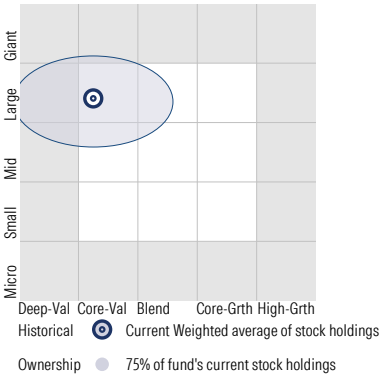
MFS Value R6 MEIKX

Morningstar Category  
Large Value

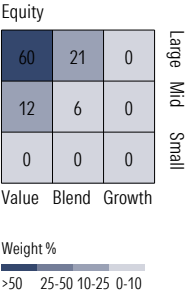
Morningstar Index  
Russell 1000 Value TR USD

Style Analysis as of 09-30-2025

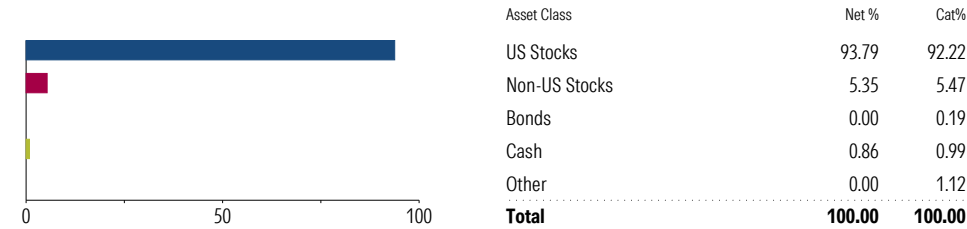
Morningstar Style Box™



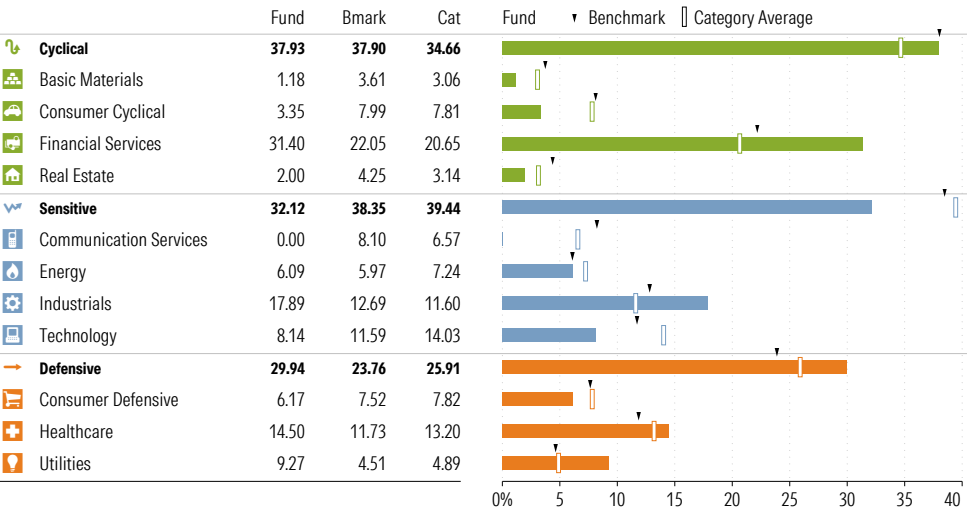
Style Breakdown



Asset Allocation as of 09-30-2025



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	4.72	4.72	33.28	Financial Services
Progressive Corp	3.75	8.47	5.07	Financial Services
The Cigna Group	2.88	11.35	6.03	Healthcare
McKesson Corp	2.80	14.15	35.95	Healthcare
Boeing Co	2.66	16.81	21.94	Industrials
RTX Corp	2.57	19.38	46.32	Industrials
American Express Co	2.47	21.86	12.71	Financial Services
Johnson & Johnson	2.30	24.16	30.87	Healthcare
Morgan Stanley	2.15	26.31	28.71	Financial Services
General Dynamics Corp	2.11	28.42	31.09	Industrials
Marsh & McLennan Companies Inc	2.10	30.51	-3.93	Financial Services
Duke Energy Corp	2.04	32.56	17.79	Utilities
Analog Devices Inc	2.03	34.59	17.04	Technology
Lowe's Companies Inc	2.03	36.61	3.25	Consumer Cyclical
Exxon Mobil Corp	1.95	38.57	7.58	Energy

Total Holdings 72

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category  
Small Growth  
Morningstar Index  
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.85 years.
- Style: The fund has landed in its primary style box — Small Growth — 51.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Growth category average.

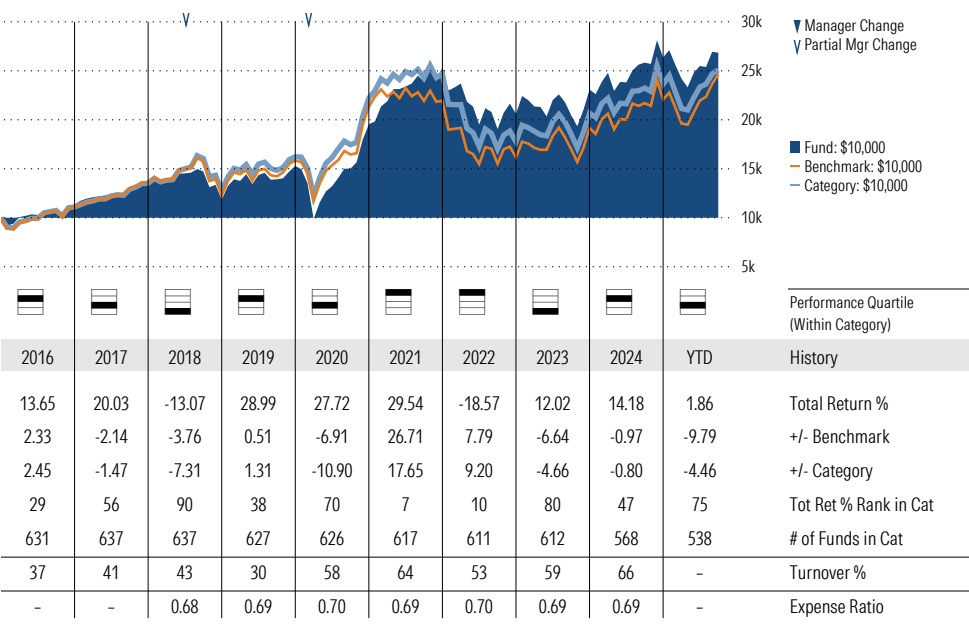
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging up into mid-cap territory but its portfolio positioning is consistent with the overall investment strategy.

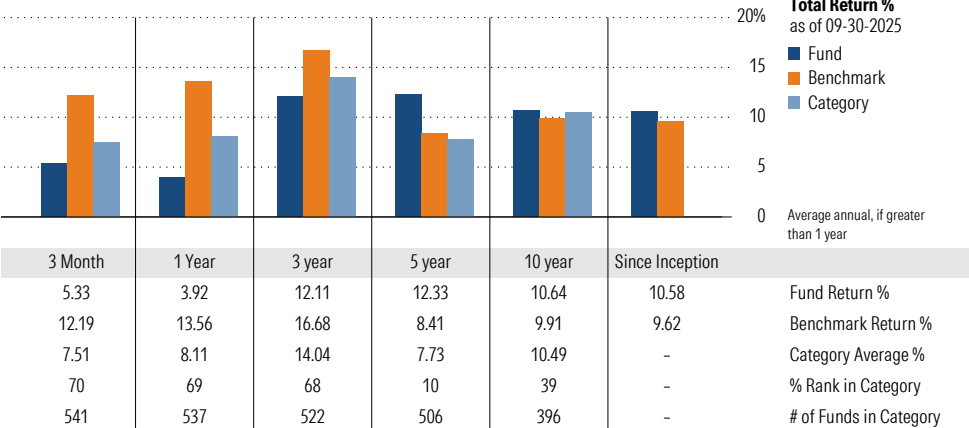
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

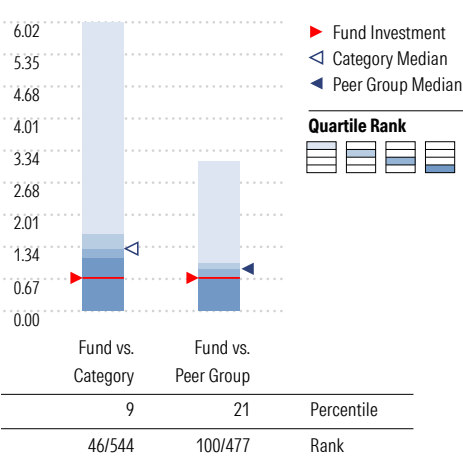
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.31	-	-0.72
Beta	0.81	-	0.89
R-Squared	90.17	-	89.69
Standard Deviation	18.18	21.24	20.12
Sharpe Ratio	0.45	0.60	0.50
Tracking Error	6.95	-	6.87
Information Ratio	-0.66	-	-0.37
Up Capture Ratio	76.80	-	86.34
Down Capture Ratio	79.81	-	88.37

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.57	25.25	27.21
Price/Book Ratio	2.39	4.35	3.81
Geom Avg Mkt Cap \$B	5.80	3.83	7.19
ROE	10.68	5.00	11.44

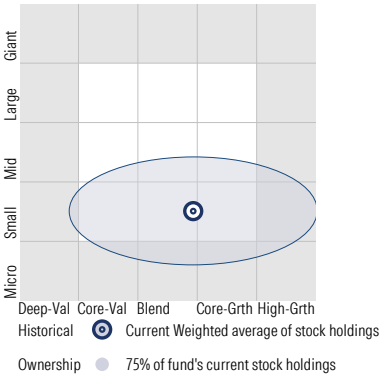
PGIM Jennison Small Company R6 PJSQX

Morningstar Category  
Small Growth

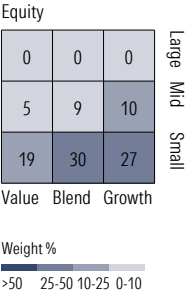
Morningstar Index  
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

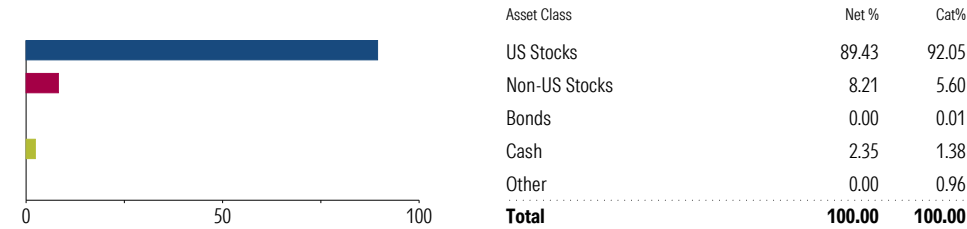
Morningstar Style Box™



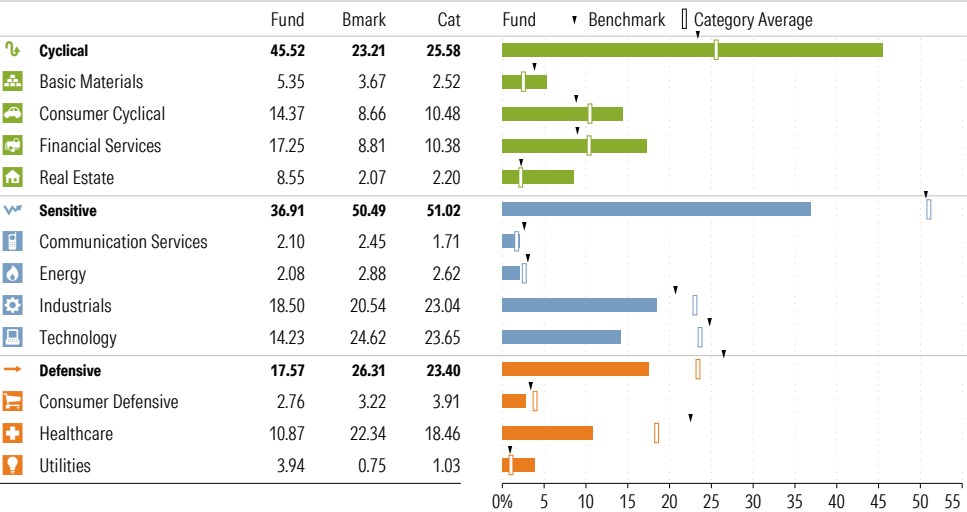
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Eldorado Gold Corp	2.93	2.93	87.98	Basic Materials
Ralph Lauren Corp Class A	2.48	5.41	36.90	Consumer Cyclical
Performance Food Group Co	2.16	7.57	23.05	Consumer Defensive
Tower Semiconductor Ltd	2.11	9.68	-	Technology
⊕ Prudential Govt Money Mkt Fd	2.10	11.78	-	-
⊖ NiSource Inc	2.09	13.87	20.08	Utilities
⊖ Gaming and Leisure Properties Inc	2.00	15.88	1.60	Real Estate
Arcutis Biotherapeutics Inc Ordinary Shares	1.86	17.74	35.32	Healthcare
⊖ Pinterest Inc Class A	1.76	19.50	10.93	Communication Svc
Idacorp Inc	1.76	21.26	23.29	Utilities
East West Bancorp Inc	1.74	23.00	13.04	Financial Services
Markel Group Inc	1.69	24.69	10.72	Financial Services
WESCO International Inc	1.69	26.38	17.63	Industrials
Crown Holdings Inc	1.68	28.06	17.75	Consumer Cyclical
Trinity Industries Inc	1.52	29.58	-17.55	Industrials

Total Holdings 120

⊕ 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.

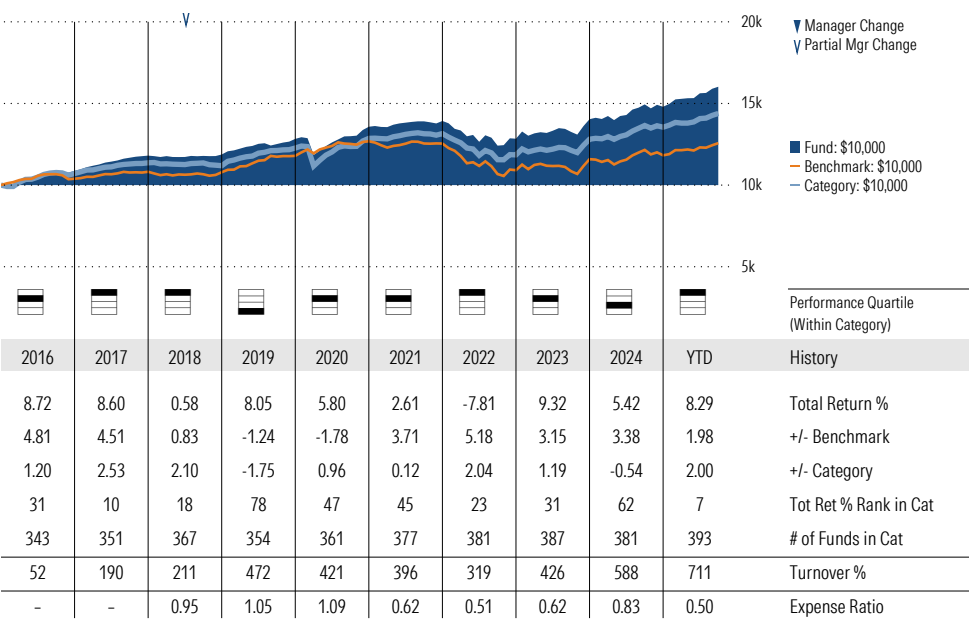
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025

Morningstar Category  
Multisector Bond

Morningstar Index  
Bloomberg US Universal TR USD

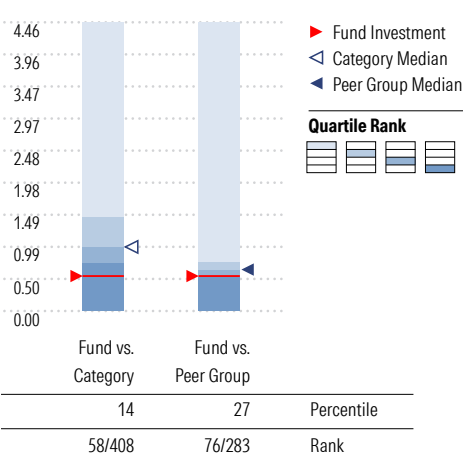
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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

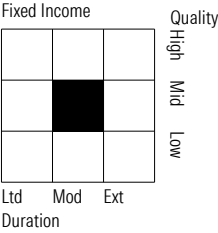
PIMCO Income Instl PIMIX

Morningstar Category  
Multisector Bond

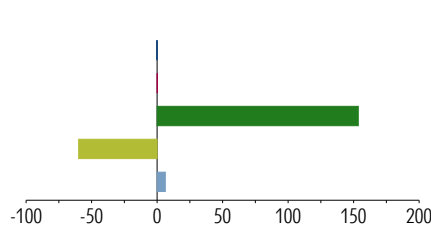
Morningstar Index  
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2025

Style Breakdown



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

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	12.85	67.64	9.38
AA	64.03	3.23	13.34
A	2.67	10.03	10.37
BBB	9.24	10.89	23.70
BB	4.56	3.19	17.81
B	2.47	3.64	11.00
Below B	4.18	1.38	5.37
Not Rated	0.00	0.00	9.03

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Government</b>	<b>30.67</b>	-	<b>24.18</b>			
Treasury	4.04	-	8.22			
Inflation - Protected	2.51	-	0.84			
Agency/Quasi Agency	0.01	-	0.26			
Other Government Related	24.11	-	14.86			
<b>Corporate</b>	<b>3.25</b>	-	<b>31.68</b>			
Corporate Bond	2.28	-	26.10			
Bank Loan	0.97	-	3.73			
Convertible	0.00	-	0.37			
Preferred	0.00	-	1.48			
<b>Securitized</b>	<b>30.30</b>	-	<b>26.65</b>			
Agency MBS Pass-Through	16.98	-	10.80			
Agency MBS ARM	0.00	-	0.04			
Agency MBS CMO	0.08	-	1.66			
Non-Agency Residential MBS	4.56	-	0.60			
Commercial MBS	0.24	-	1.62			
Asset-Backed	8.44	-	11.88			
Covered Bond	0.00	-	0.05			
<b>Municipal</b>	<b>0.02</b>	-	<b>0.24</b>			
<b>Cash &amp; Equivalents</b>	<b>25.97</b>	-	<b>12.64</b>			
<b>Other</b>	<b>9.56</b>	-	<b>4.60</b>			

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

PIMCO Real Return Instl PRRIX

Morningstar Category  
Inflation-Protected Bond

Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019  
Daniel He since 12-2019  
Michael Cudzil since 06-2025

Quantitative Screens

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

✔ Management: The fund's management has been in place for 6.73 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.55 is 19.12% lower than the Inflation-Protected Bond category average.

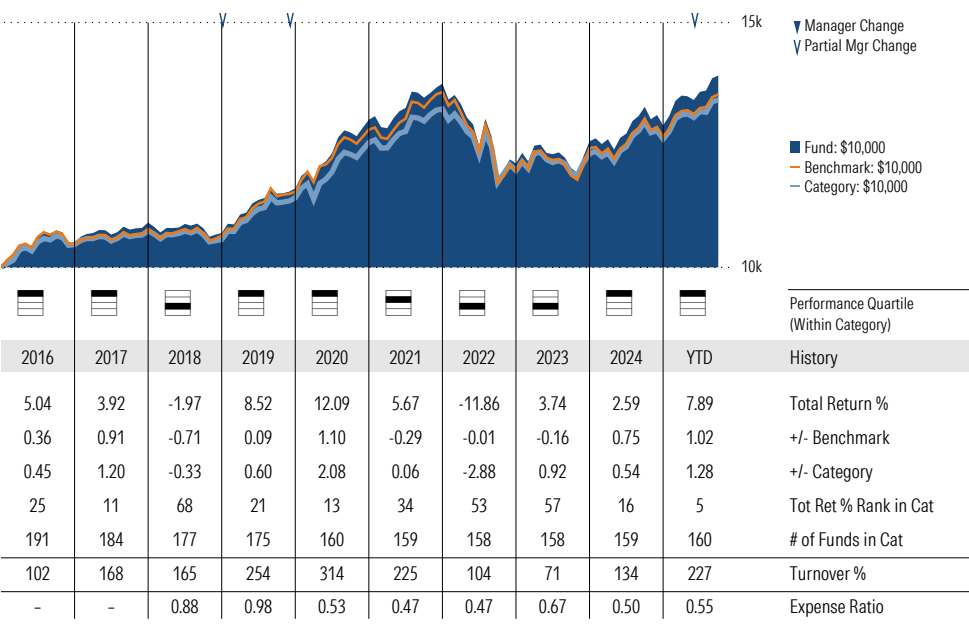
Morningstar Investment Management LLC Analysis

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.

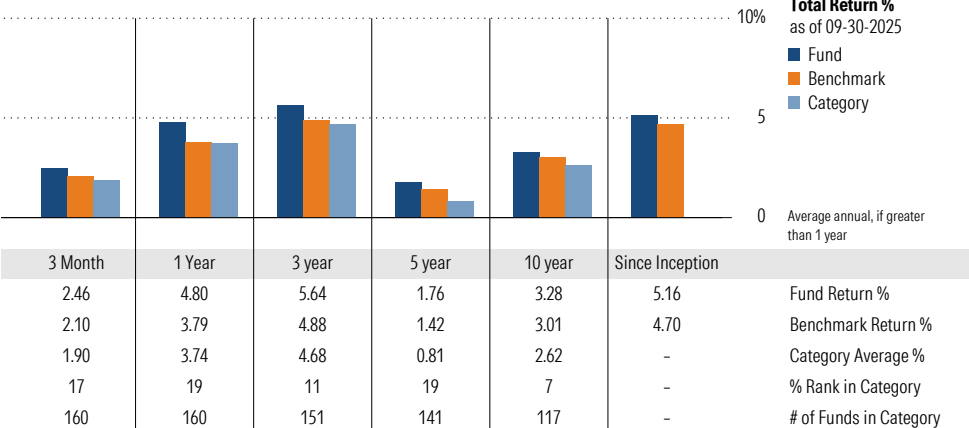
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

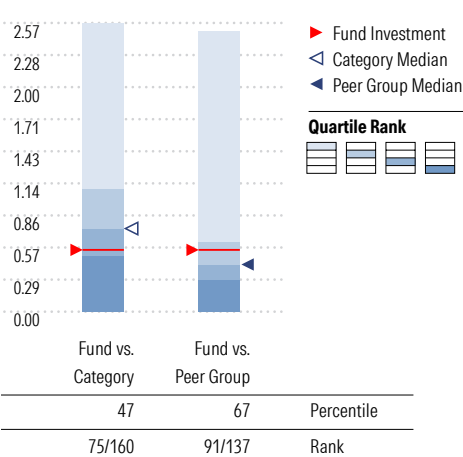
Growth of \$10,000



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	0.70	-	-0.08
Beta	1.01	-	0.99
R-Squared	98.65	-	94.42
Standard Deviation	4.80	4.73	5.36
Sharpe Ratio	0.15	-0.01	-0.04
Tracking Error	0.56	-	1.49
Information Ratio	1.36	-	-0.41
Up Capture Ratio	106.44	-	98.94
Down Capture Ratio	97.58	-	101.54

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.94	4.52	6.89
Avg Eff Maturity	6.27	-	7.77

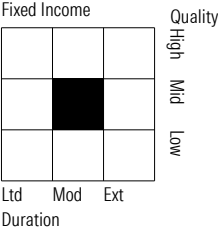
PIMCO Real Return Instl PRRIX

Morningstar Category  
Inflation-Protected Bond

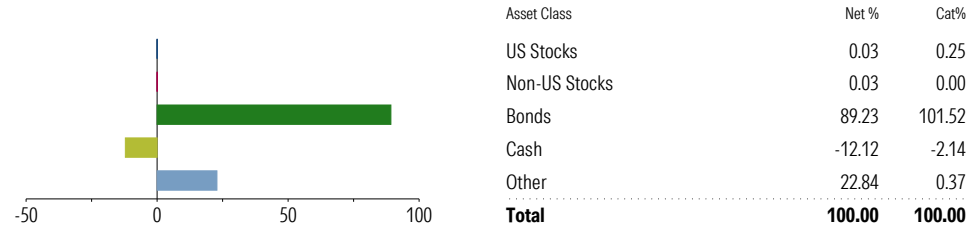
Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2025

Style Breakdown

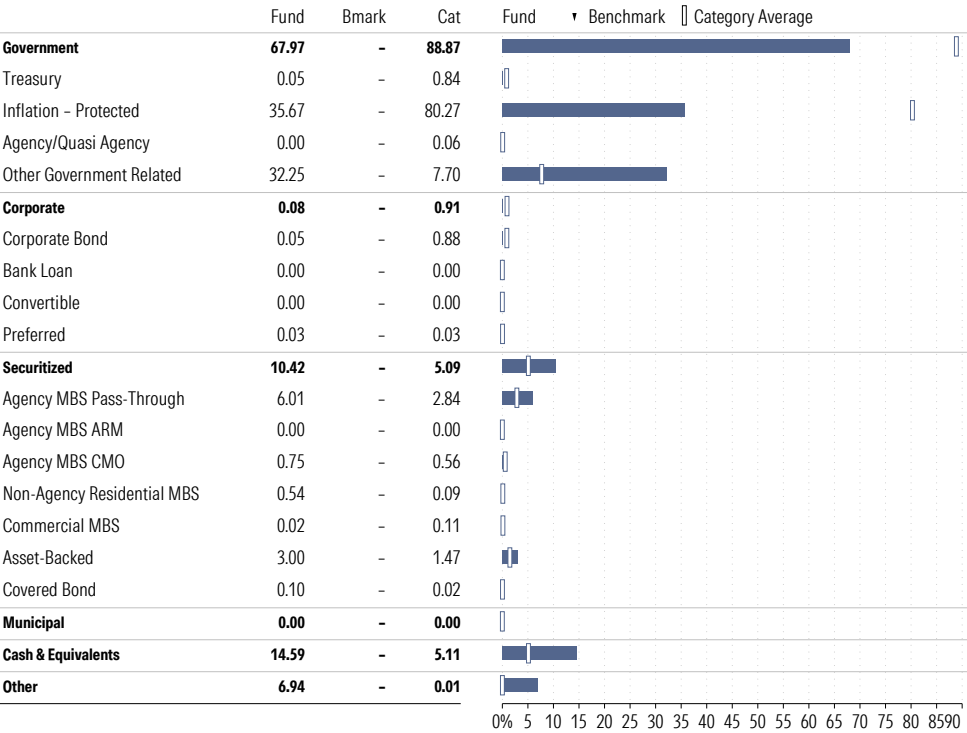


Asset Allocation as of 09-30-2025



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	8.55	0.00	10.05
AA	82.74	99.60	86.92
A	2.54	0.00	0.78
BBB	3.85	0.00	1.20
BB	0.54	0.00	0.27
B	0.31	0.00	0.04
Below B	1.47	0.00	0.06
Not Rated	0.00	0.40	0.68

Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 2 Year Treasury Note Future Sept 25	10-2025	22.41	22.41	-
⊕ 3 Month Euribor Future Sept26	09-2026	21.58	43.99	-
⊖ 3 Month Euribor Future Sept25	09-2025	21.57	65.56	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	09-2035	13.40	78.96	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	09-2035	12.98	91.94	-
⊕ Ultra 10 Year US Treasury Note Future Sept 25	09-2025	11.21	103.16	-
⊖ U S TIPS REV REPO	07-2025	10.19	113.35	-
⊖ U S TIPS REV REPO	07-2025	10.16	123.51	-
✱ Cash Offset	-	9.47	132.98	-
⊕ RFR GBP SONIO/3.50000 03/19/25-5Y LCH Pay	03-2030	6.83	139.81	-

Total Holdings 1025

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Short-Term Instl PTSHX

Morningstar Category  
Ultrashort Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011  
Nathan Chiaverini since 04-2019  
Andrew Wittkop since 04-2019

Quantitative Screens

- Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 25.64% higher than the Ultrashort Bond category average.

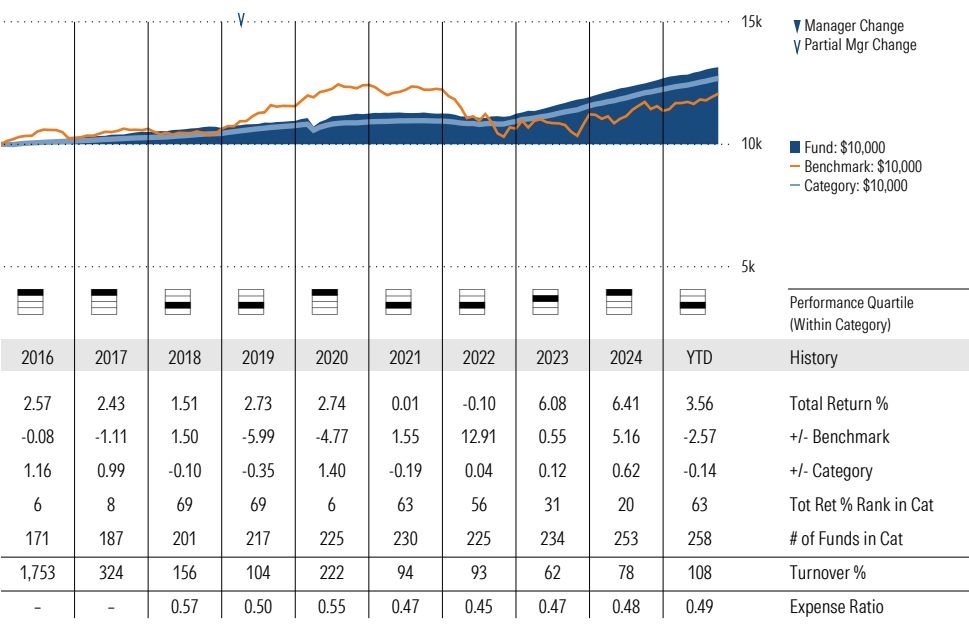
Morningstar Investment Management LLC Analysis

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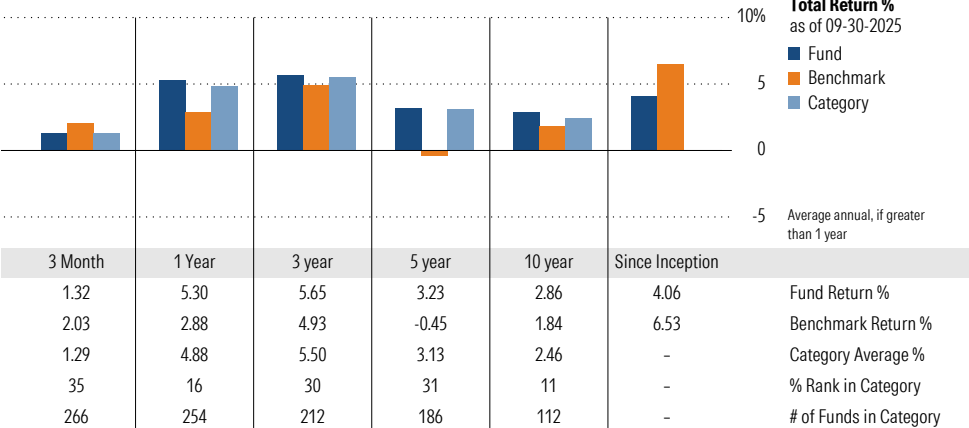
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

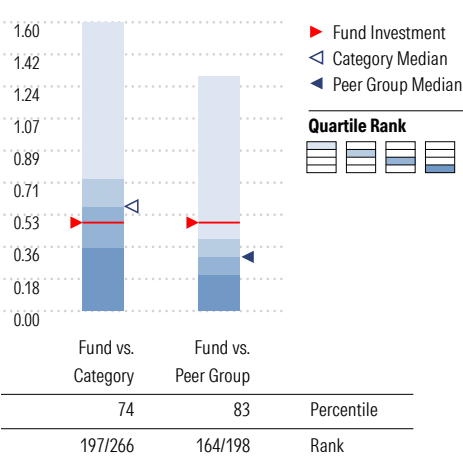
Growth of \$10,000



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	5.71	-	5.06
Beta	-0.04	-	0.06
R-Squared	11.44	-	33.96
Standard Deviation	0.73	6.44	0.70
Sharpe Ratio	0.89	0.02	0.51
Tracking Error	6.73	-	6.10
Information Ratio	0.11	-	0.09
Up Capture Ratio	21.81	-	29.25
Down Capture Ratio	-44.76	-	-29.31

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.46	4.43	0.95
Avg Eff Maturity	0.26	-	1.66

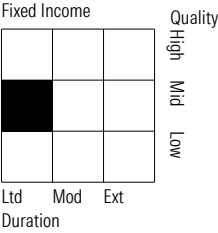
PIMCO Short-Term Instl PTSHX

Morningstar Category  
Ultrashort Bond

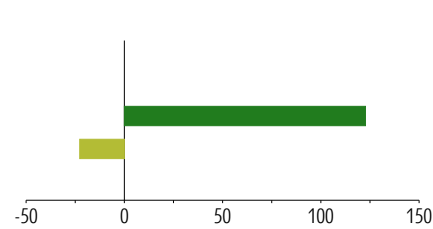
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	0.00	6.88
Non-US Stocks	0.00	0.00
Bonds	122.70	63.84
Cash	-22.71	29.26
Other	0.00	0.03
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	32.42	3.53	28.60
AA	26.29	74.59	23.21
A	23.05	10.82	18.99
BBB	15.81	8.32	22.91
BB	1.97	0.28	2.84
B	0.25	0.00	1.01
Below B	0.20	0.00	0.22
Not Rated	0.00	2.46	2.21

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Government</b>	<b>39.84</b>	-	<b>29.91</b>			
Treasury	2.96	-	21.51			
Inflation - Protected	0.27	-	0.05			
Agency/Quasi Agency	0.02	-	0.42			
Other Government Related	36.59	-	7.93			
<b>Corporate</b>	<b>16.11</b>	-	<b>30.60</b>			
Corporate Bond	16.11	-	30.18			
Bank Loan	0.00	-	0.29			
Convertible	0.00	-	0.05			
Preferred	0.00	-	0.08			
<b>Securitized</b>	<b>18.31</b>	-	<b>22.98</b>			
Agency MBS Pass-Through	1.22	-	1.55			
Agency MBS ARM	0.24	-	0.17			
Agency MBS CMO	5.97	-	2.91			
Non-Agency Residential MBS	1.78	-	0.06			
Commercial MBS	1.08	-	0.92			
Asset-Backed	8.01	-	17.37			
Covered Bond	0.01	-	0.00			
<b>Municipal</b>	<b>0.12</b>	-	<b>0.04</b>			
<b>Cash &amp; Equivalents</b>	<b>22.95</b>	-	<b>16.38</b>			
<b>Other</b>	<b>2.67</b>	-	<b>0.09</b>			

Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✱ Cash Offset	-	67.48	67.48	-
⊕ 5 Year Treasury Note Future Sept 25	10-2025	32.58	100.06	-
⊕ 3 Month SOFR Future June 25	09-2025	31.01	131.06	-
⊕ 3 Month SOFR Future Mar 26	06-2026	27.30	158.36	-
⊖ 2 Year Treasury Note Future Sept 25	10-2025	27.06	185.42	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Pay	11-2029	25.44	210.86	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Receive	11-2029	25.17	236.03	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Receive	02-2026	18.40	254.43	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Pay	02-2026	18.39	272.83	-
✱ Offset: Unsettled Trades	-	9.56	282.39	-

Total Holdings 1178

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category  
Real Estate

Morningstar Index  
S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000  
Anthony Kenkel since 06-2012  
Keith Bokota since 11-2013

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 24.83 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 91.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.81 is 28.32% lower than the Real Estate category average.

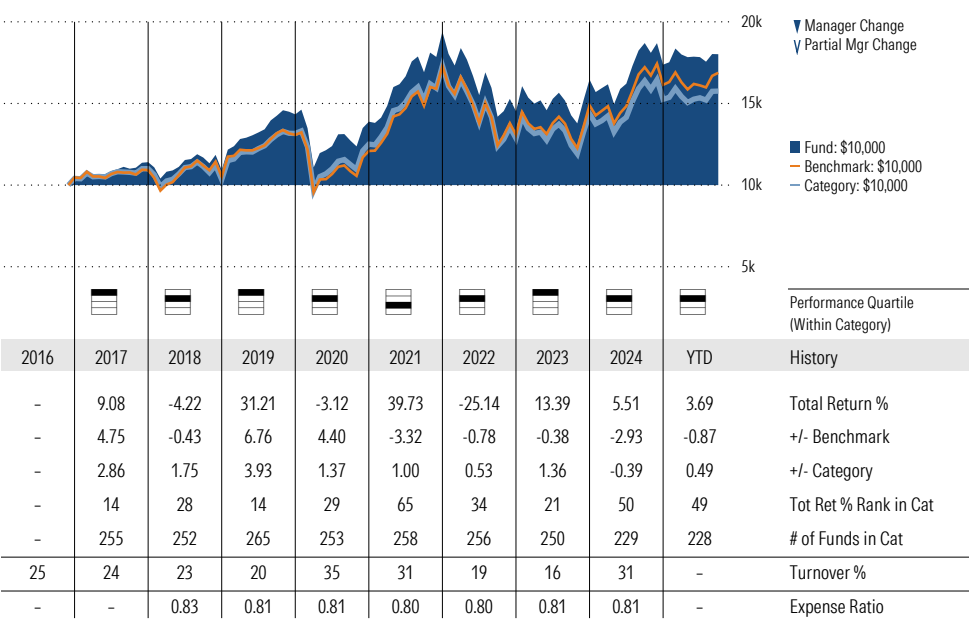
Morningstar Investment Management LLC Analysis

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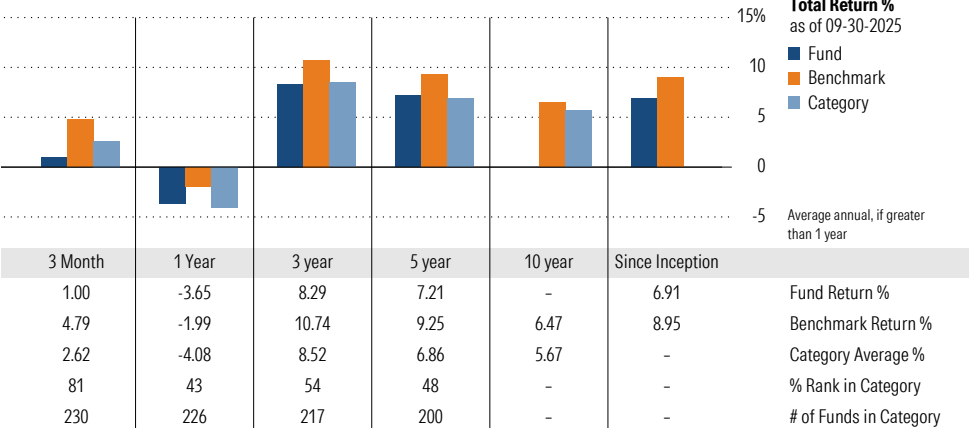
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

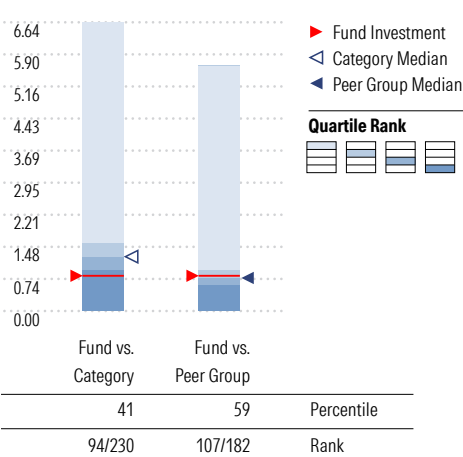
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.60	-	-1.92
Beta	0.93	-	0.96
R-Squared	96.22	-	93.09
Standard Deviation	16.21	17.05	16.96
Sharpe Ratio	0.27	0.39	0.22
Tracking Error	3.36	-	4.02
Information Ratio	-0.73	-	-0.71
Up Capture Ratio	88.44	-	90.53
Down Capture Ratio	94.17	-	97.73

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	31.58	38.46	35.69
Price/Book Ratio	2.43	2.42	2.89
Geom Avg Mkt Cap \$B	28.64	9.35	37.63
ROE	11.65	9.56	14.86

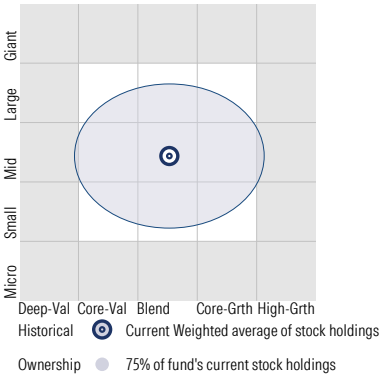
Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category  
Real Estate

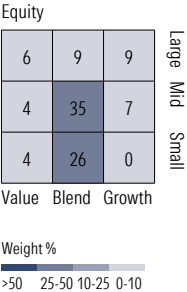
Morningstar Index  
S&P United States REIT TR USD

Style Analysis as of 09-30-2025

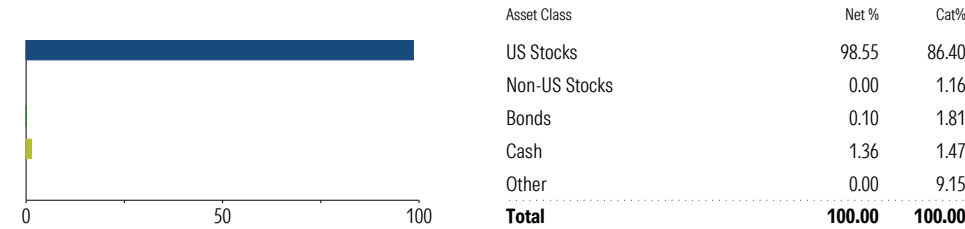
Morningstar Style Box™



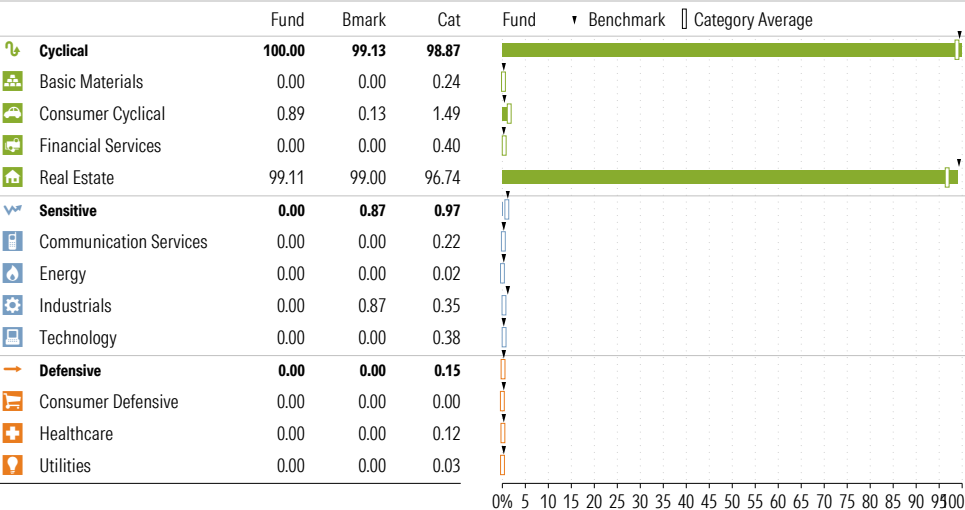
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Tower Corp	9.23	9.23	7.64	Real Estate
Welltower Inc	8.99	18.22	43.00	Real Estate
Equinix Inc	7.76	25.98	-15.44	Real Estate
Ventas Inc	5.95	31.92	21.29	Real Estate
Prologis Inc	5.71	37.63	11.21	Real Estate
Extra Space Storage Inc	4.93	42.56	-2.54	Real Estate
AvalonBay Communities Inc	4.43	47.00	-9.80	Real Estate
VICI Properties Inc Ordinary Shares	3.62	50.62	16.14	Real Estate
Digital Realty Trust Inc	3.48	54.09	-0.45	Real Estate
Regency Centers Corp	3.44	57.53	1.47	Real Estate
Healthpeak Properties Inc	3.06	60.59	-1.01	Real Estate
Invitation Homes Inc	2.79	63.38	-5.54	Real Estate
Simon Property Group Inc	2.70	66.08	12.66	Real Estate
SBA Communications Corp Class A	2.70	68.78	-3.49	Real Estate
American Homes 4 Rent Class A	2.46	71.24	-8.74	Real Estate

Total Holdings 38

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard FTSE Social Index Admiral VFTAX

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

Portfolio Manager(s)

Gerard O'Reilly since 12-2015  
Aaron Choi since 02-2025  
Chris Nieves since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 9.78 years.
- Style: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.13 is 81.16% lower than the Large Blend category average.

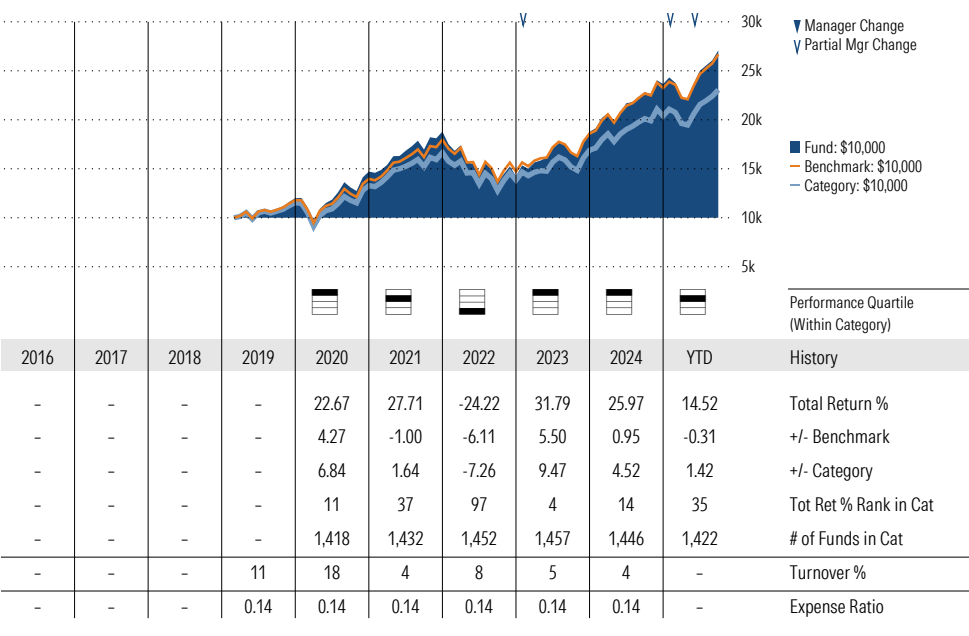
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen but because it is an index fund we do not regard the failure as significant.

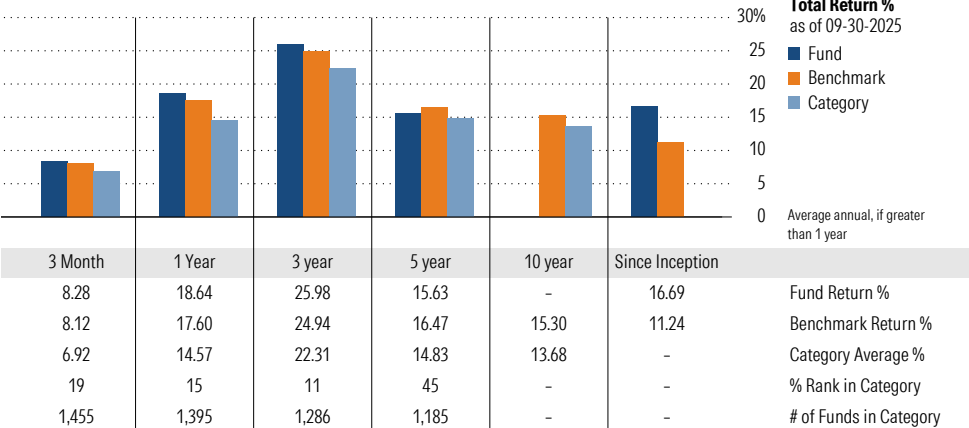
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

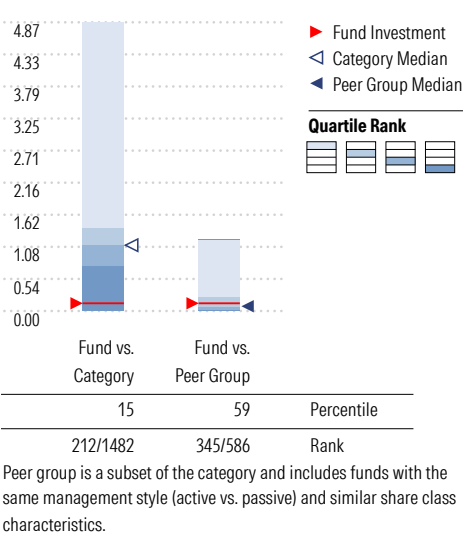
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.25	-	-1.59
Beta	1.05	-	0.99
R-Squared	97.73	-	93.13
Standard Deviation	14.23	13.37	13.72
Sharpe Ratio	1.36	1.38	1.21
Tracking Error	2.25	-	3.09
Information Ratio	0.46	-	-1.71
Up Capture Ratio	104.64	-	95.42
Down Capture Ratio	106.13	-	103.55

Portfolio Metrics

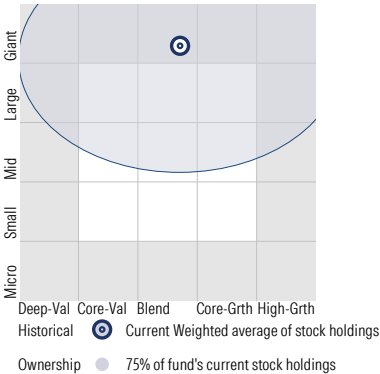
	Fund	Bmark	Cat
Price/Earnings Ratio	29.60	28.13	27.25
Price/Book Ratio	5.95	5.10	5.28
Geom Avg Mkt Cap \$B	519.46	439.39	477.25
ROE	37.40	35.20	34.08

# Vanguard FTSE Social Index Admiral VFTAX

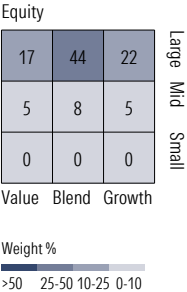
Morningstar Category  
Large Blend

Morningstar Index  
S&P 500 TR USD

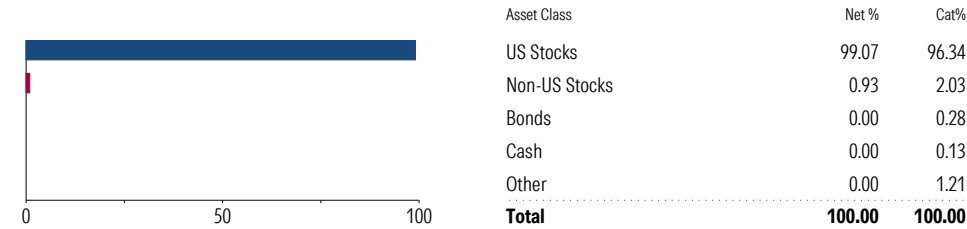
Style Analysis as of 09-30-2025  
Morningstar Style Box™



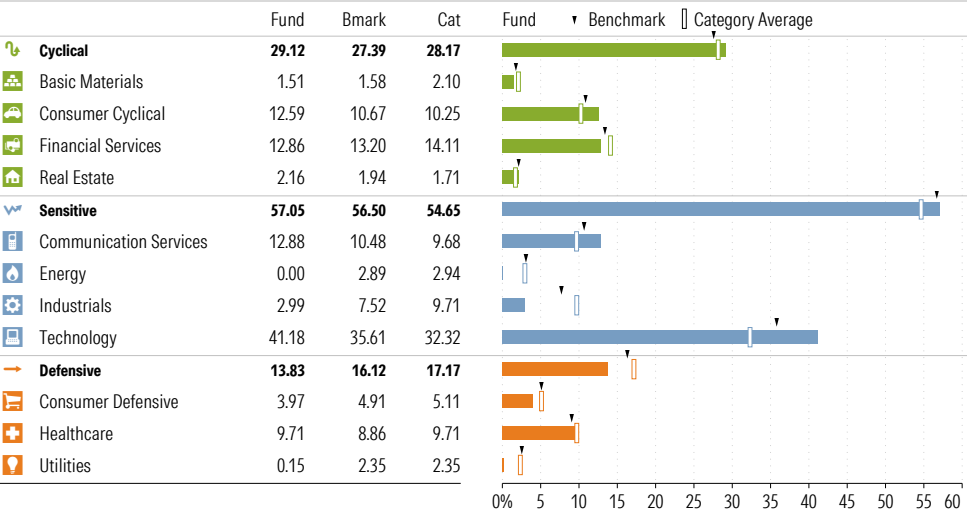
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	9.10	9.10	38.96	Technology
⊕ Microsoft Corp	8.00	17.10	23.47	Technology
⊖ Apple Inc	7.73	24.83	1.99	Technology
⊕ Amazon.com Inc	4.39	29.21	0.08	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.34	32.55	25.69	Communication Svc
⊕ Broadcom Inc	3.17	35.73	43.06	Technology
⊕ Alphabet Inc Class A	2.94	38.67	28.75	Communication Svc
⊕ Tesla Inc	2.61	41.28	10.12	Consumer Cyclical
⊕ Alphabet Inc Class C	2.40	43.68	28.21	Communication Svc
⊕ JPMorgan Chase & Co	1.82	45.50	33.28	Financial Services
⊕ Eli Lilly and Co	1.27	46.78	-0.58	Healthcare
⊕ Visa Inc Class A	1.21	47.99	8.58	Financial Services
⊕ Netflix Inc	1.06	49.04	34.51	Communication Svc
⊕ Oracle Corp	0.97	50.01	69.61	Technology
⊕ Mastercard Inc Class A	0.96	50.98	8.45	Financial Services

Total Holdings 390

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category  
Small Value  
Morningstar Index  
Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016  
Kenny Narzikul since 02-2025  
Aaron Choi since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.43 years.
- Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.52% lower than the Small Value category average.

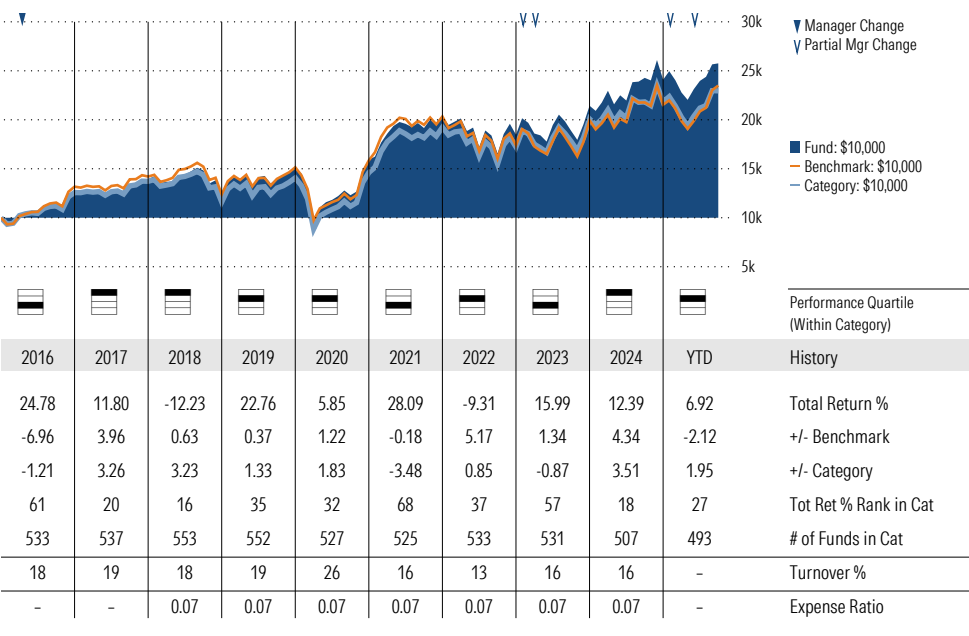
Morningstar Investment Management LLC Analysis

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.

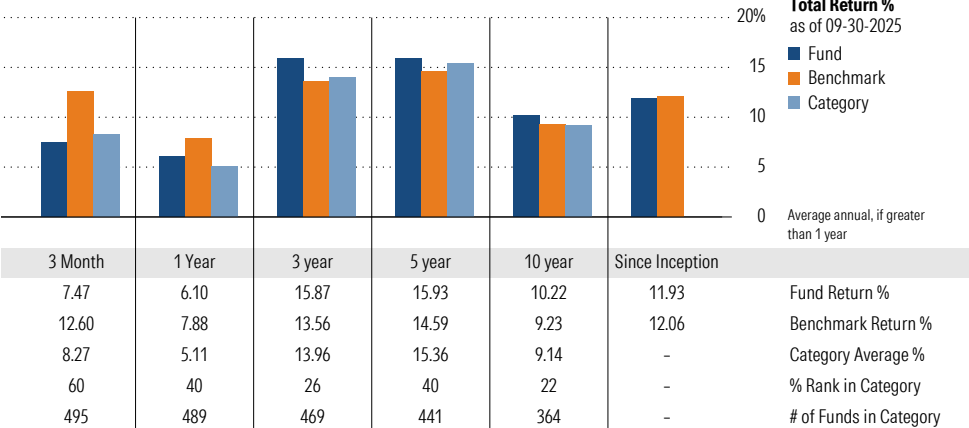
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

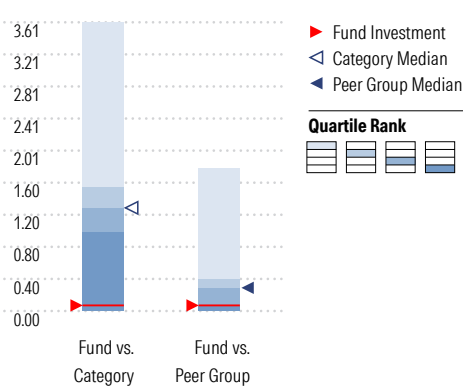
Growth of \$10,000



Trailing Performance



Net Expense



Percentile	2	23
Rank	11/500	14/63

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.62	-	1.21
Beta	0.86	-	0.91
R-Squared	95.05	-	93.09
Standard Deviation	19.24	21.74	20.56
Sharpe Ratio	0.61	0.47	0.49
Tracking Error	5.22	-	5.65
Information Ratio	0.44	-	0.01
Up Capture Ratio	94.17	-	93.62
Down Capture Ratio	83.97	-	90.38

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.49	14.44	15.18
Price/Book Ratio	1.86	1.29	1.58
Geom Avg Mkt Cap \$B	7.77	2.28	5.89
ROE	12.41	2.99	13.36

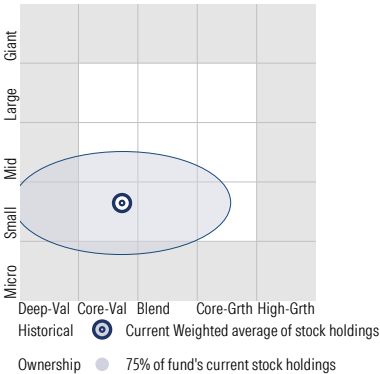
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category  
Small Value

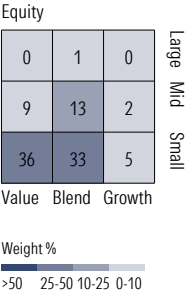
Morningstar Index  
Russell 2000 Value TR USD

Style Analysis as of 09-30-2025

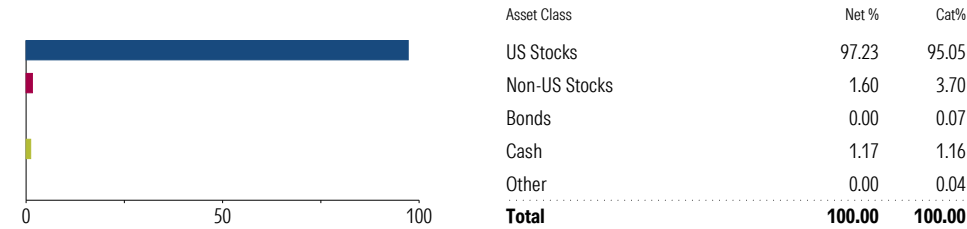
Morningstar Style Box™



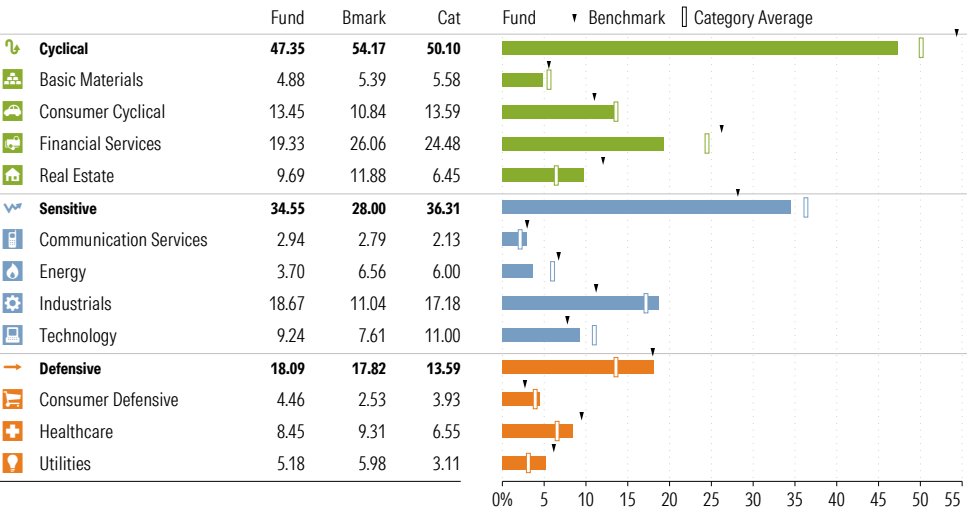
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NRG Energy Inc	0.80	0.80	80.97	Utilities
⊖ EMCOR Group Inc	0.74	1.53	43.27	Industrials
⊖ Atmos Energy Corp	0.66	2.19	24.48	Utilities
⊖ Slcmt1142	0.63	2.82	-	-
⊖ Williams-Sonoma Inc	0.61	3.43	6.57	Consumer Cyclical
⊖ Tapestry Inc	0.60	4.03	74.99	Consumer Cyclical
⊖ Smurfit WestRock PLC	0.56	4.59	-18.56	Consumer Cyclical
⊖ Jabil Inc	0.56	5.16	51.08	Technology
⊖ United Therapeutics Corp	0.48	5.64	18.81	Healthcare
⊖ Aptiv PLC	0.48	6.12	42.56	Consumer Cyclical
⊖ F5 Inc	0.47	6.59	28.52	Technology
⊖ Pentair PLC	0.46	7.05	10.80	Industrials
⊖ Tenet Healthcare Corp	0.46	7.50	60.85	Healthcare
⊖ AECOM	0.44	7.94	22.87	Industrials
⊖ US Foods Holding Corp	0.44	8.38	13.58	Consumer Defensive

Total Holdings 845

⊕ Increase ⊖ Decrease ✨ New to Portfolio