

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend
Morningstar 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.

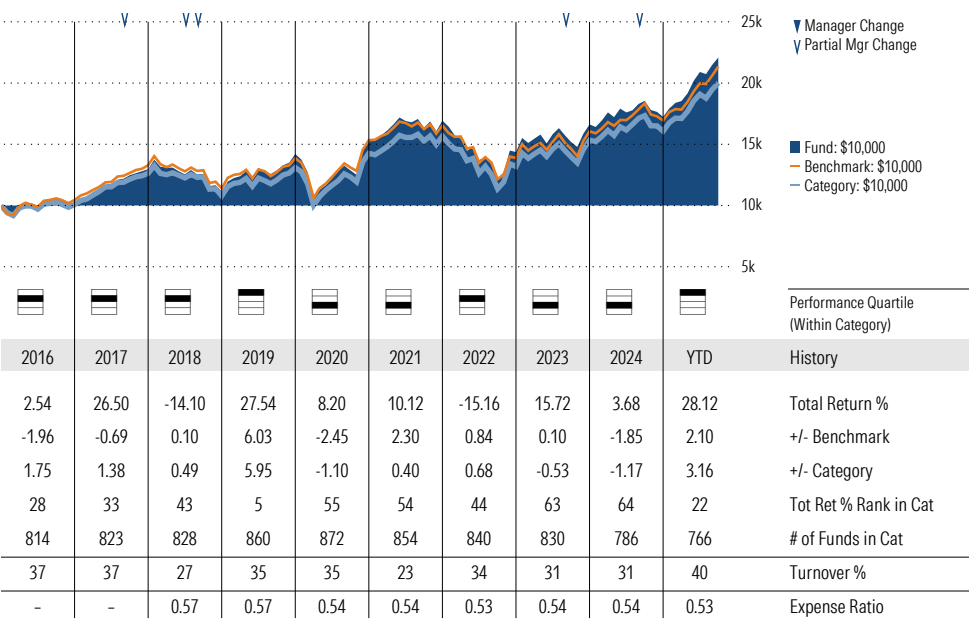
Morningstar Investment Management LLC Analysis

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.

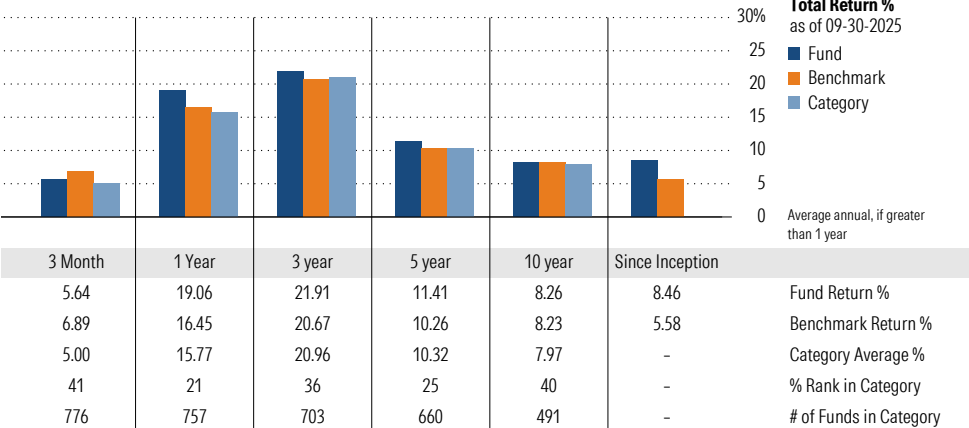
ESG Metrics

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

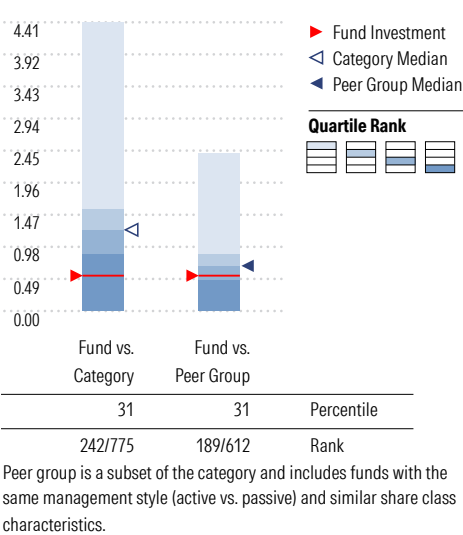
Growth of \$10,000



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 |

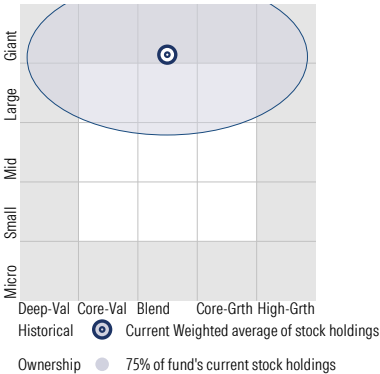
Portfolio Metrics

| | 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 |

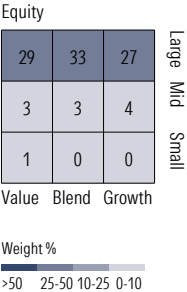
American Funds Intl Gr and Inc R6 RIGGX

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

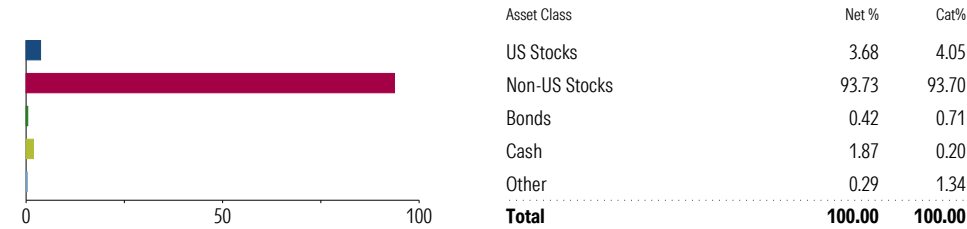
Style Analysis as of 09-30-2025
Morningstar Style Box™



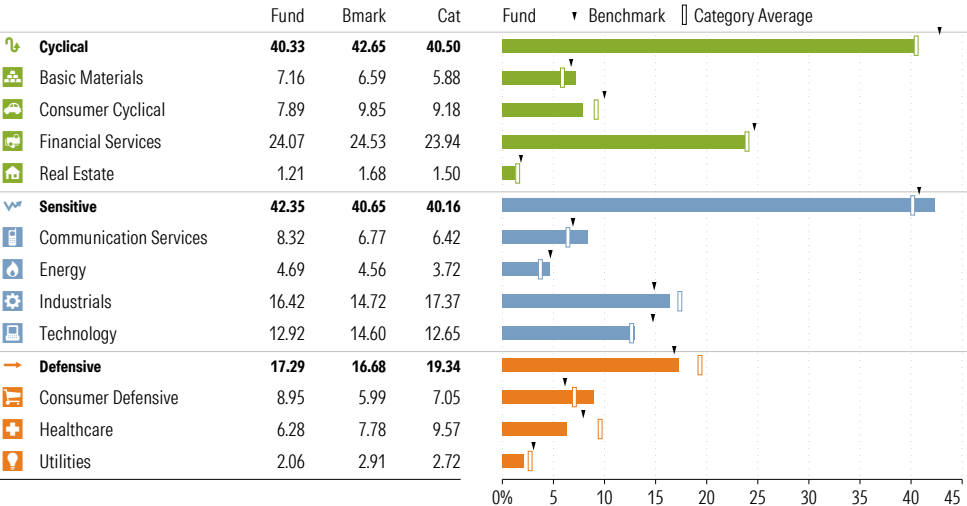
Style Breakdown



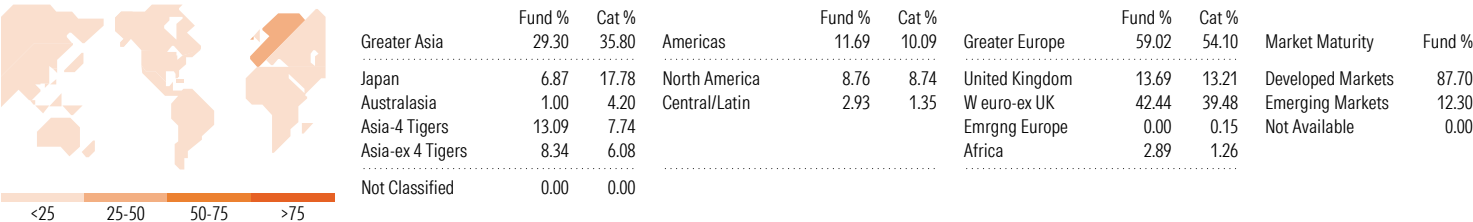
Asset Allocation as of 09-30-2025



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 | 4.18 | 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 Groeschell 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.

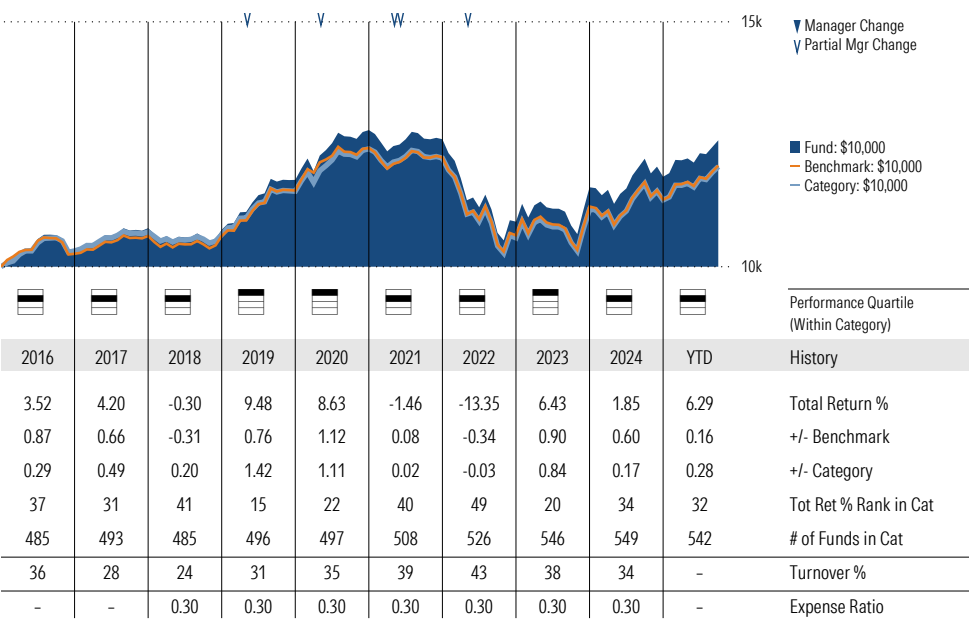
Morningstar Investment Management LLC Analysis

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.

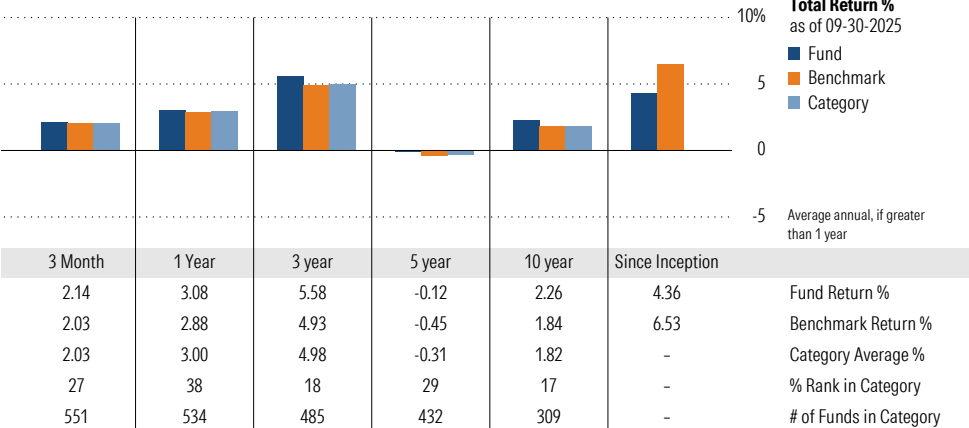
ESG Metrics

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

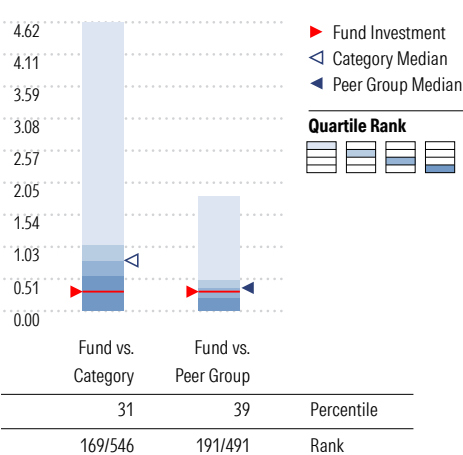
Growth of \$10,000



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 | 0.56 | - | 0.07 |
| Beta | 1.01 | - | 0.99 |
| R-Squared | 99.66 | - | 98.24 |
| Standard Deviation | 6.54 | 6.44 | 6.42 |
| Sharpe Ratio | 0.11 | 0.02 | 0.02 |
| Tracking Error | 0.39 | - | 0.79 |
| Information Ratio | 1.67 | - | -0.08 |
| Up Capture Ratio | 102.81 | - | 98.59 |
| Down Capture Ratio | 95.58 | - | 97.60 |

Portfolio Metrics

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

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

Style Breakdown



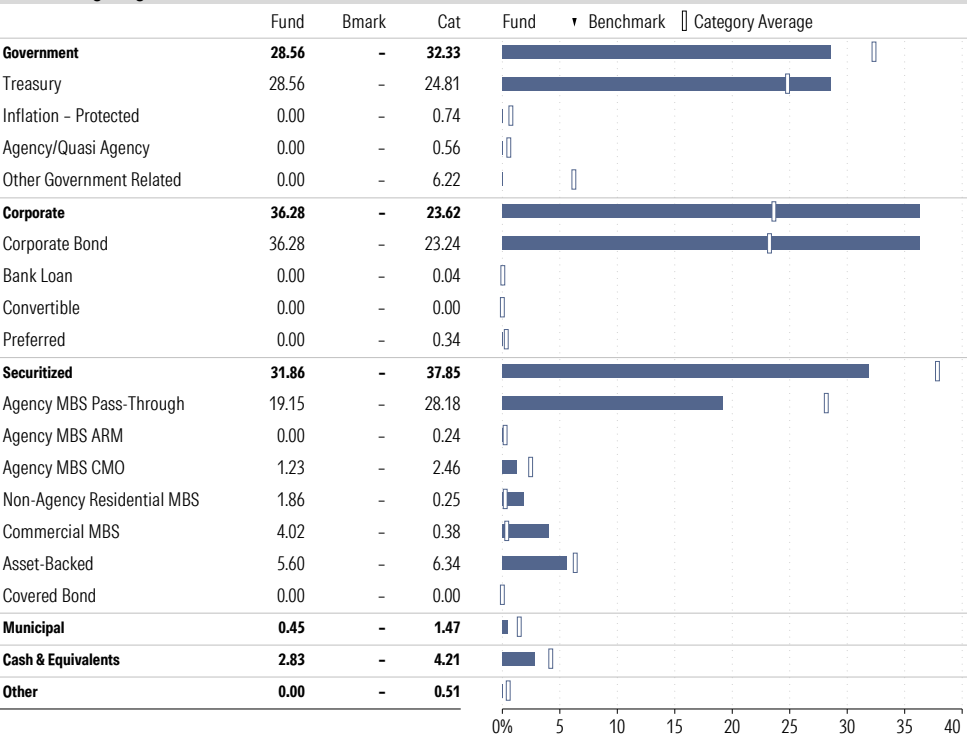
Asset Allocation as of 09-30-2025



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



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

BlackRock Global Allocation Instl

MALOX

Morningstar Category
Global Moderate Allocation

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017
Rick Rieder since 04-2019

Quantitative Screens

- ✓ Performance: The fund has finished in the Global Moderate 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 8.75 years.
- ✗ Style: The fund has landed in its primary style box — Large Blend — 65.38 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.87 is 14.71% lower than the Global Moderate Allocation category average.

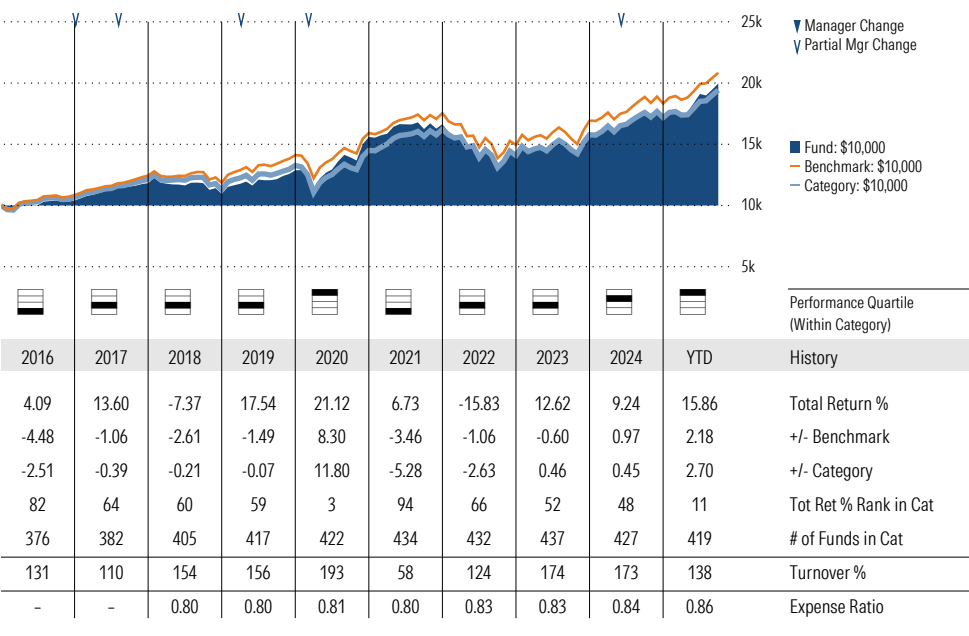
Morningstar Investment Management LLC Analysis

This allocation fund fails the style consistency screen because the equity portion of the fund can move within the Stylebox at times. This is not surprising, given that part of the equity bucket is dedicated to a thematic sleeve, that can lead to different parts of the stock market depending on which themes are in play. But, as a broad, global allocation fund, we are not concerned with this screen failure.

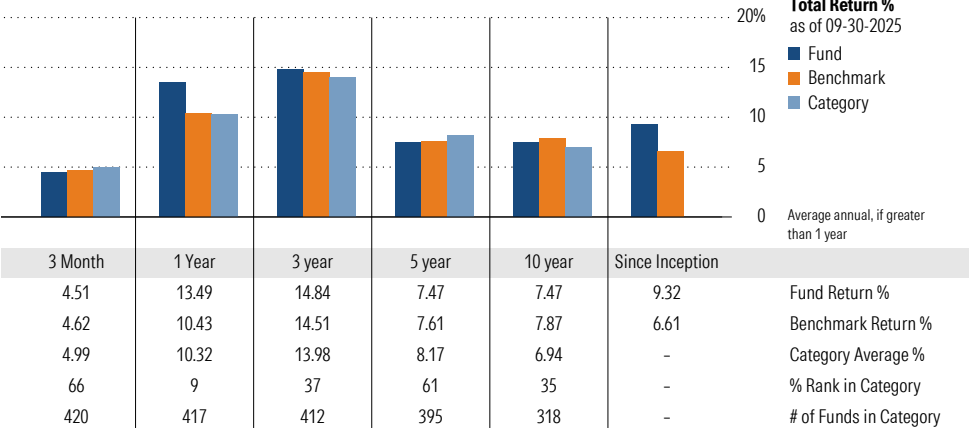
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 2 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 09-30-2022 |

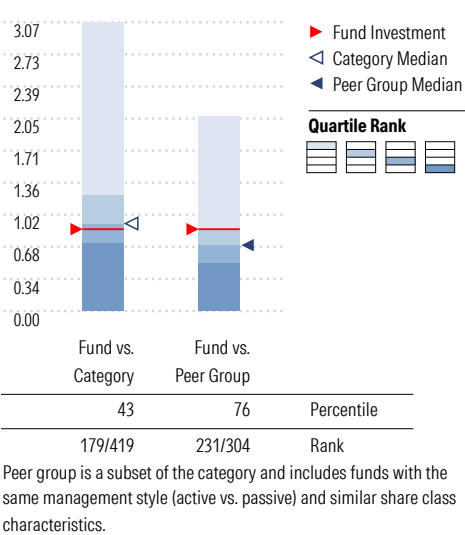
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.49 | - | 0.11 |
| Beta | 0.99 | - | 0.95 |
| R-Squared | 93.53 | - | 90.64 |
| Standard Deviation | 9.93 | 9.73 | 9.72 |
| Sharpe Ratio | 0.95 | 0.94 | 0.89 |
| Tracking Error | 2.53 | - | 2.85 |
| Information Ratio | 0.13 | - | -0.22 |
| Up Capture Ratio | 102.45 | - | 96.05 |
| Down Capture Ratio | 102.86 | - | 96.72 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 23.83 | 20.75 | 21.91 |
| Price/Book Ratio | 3.44 | 2.63 | 2.94 |
| Avg Eff Duration | 8.23 | - | 4.94 |

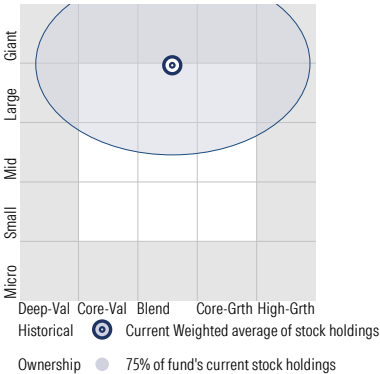
BlackRock Global Allocation Instl MALOX

Morningstar Category
Global Moderate Allocation

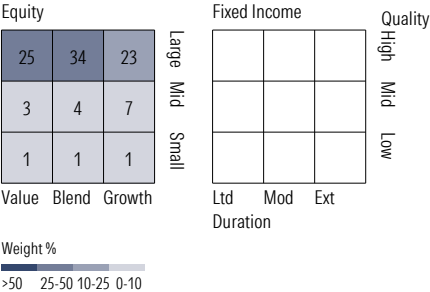
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2025

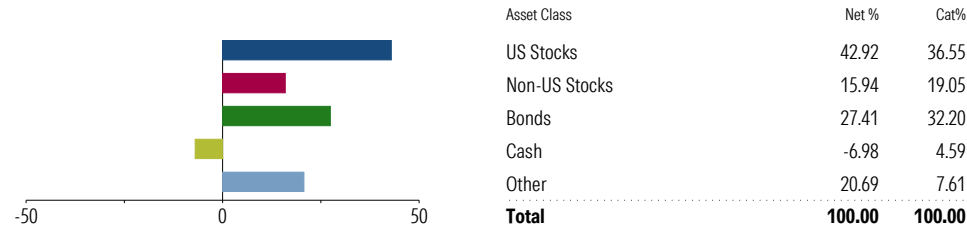
Morningstar Style Box™



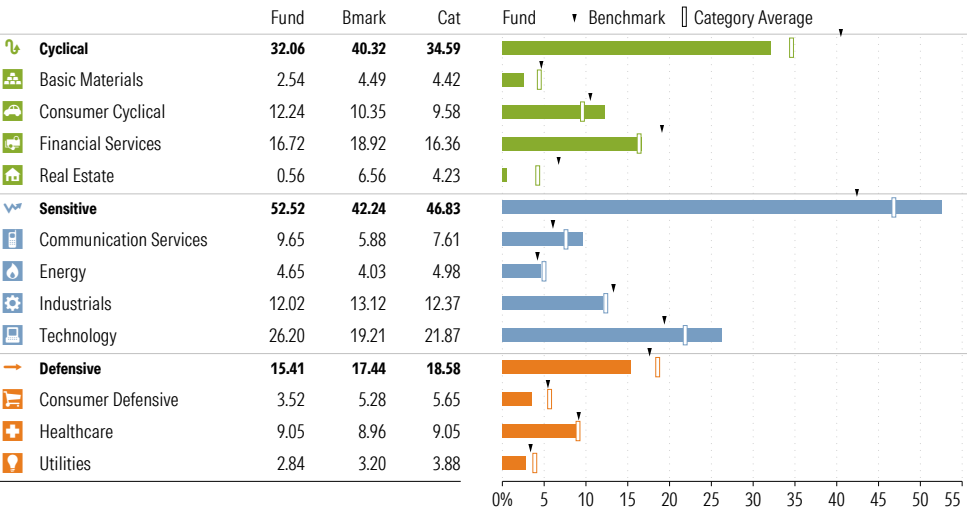
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|------------------------------------|---------------|-------------|--------------|--------------|--------------------|
| ✱ Cash Offset | - | 11.32 | 11.32 | - | - |
| ⊖ JPY/USD Purchased | 09-2025 | 6.56 | 17.88 | - | - |
| ⊕ JPY/USD Purchased | 09-2025 | 6.28 | 24.16 | - | - |
| 1Y Rtr 3.600000 01-May-2026 1 | 05-2026 | 4.88 | 29.03 | - | - |
| ⊖ E-mini Nasdaq 100 Future Sept 25 | 09-2025 | 3.55 | 32.58 | - | - |
| 1Y Rtr 3.500000 22-Apr-2026 1 | 04-2026 | 3.46 | 36.04 | - | - |
| ⊕ USD CASH(Committed) | 08-2025 | 3.10 | 39.15 | - | - |
| ⊕ NVIDIA Corp | - | 2.91 | 42.05 | 38.96 | Technology |
| ⊕ Microsoft Corp | - | 2.87 | 44.92 | 23.47 | Technology |
| ⊖ E-mini S&P 500 Future Sept 25 | 09-2025 | 2.71 | 47.63 | - | - |

Total Holdings 3298

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Harrison Segall since 02-2024
Johan Sjogren since 02-2024
Russell Brownback since 09-2025

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

✗ Net Expense: The fund's expense ratio of 1.09 is 60.29% higher than the Inflation-Protected Bond category average.

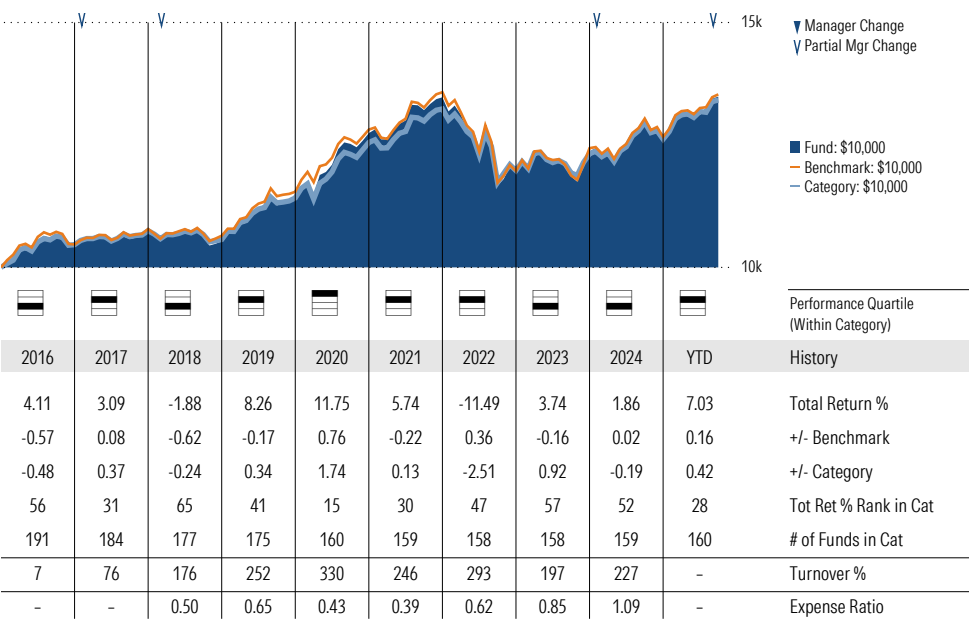
Morningstar Investment Management LLC Analysis

We are placing BlackRock Inflation Protected Bond on watch following the abrupt departure of its lead and longest-tenured manager, David Rogal. While the fund is on watch, we'll assess the ability of the current team--comanagers Harrison Segall, Johan Sjorgren, who joined the fund in February 2024, and newly appointed comanager Russell Brownback--to deliver competitive risk-adjusted results comparable to those the fund achieved during Rogal's tenure.

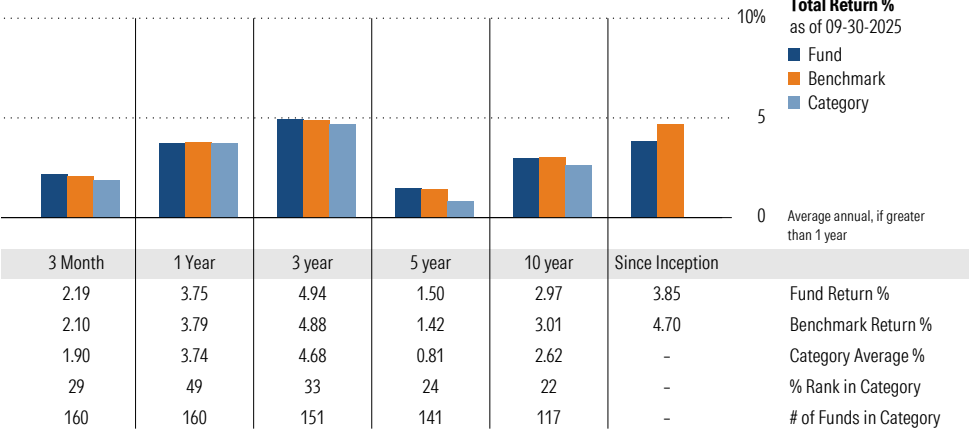
ESG Metrics

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

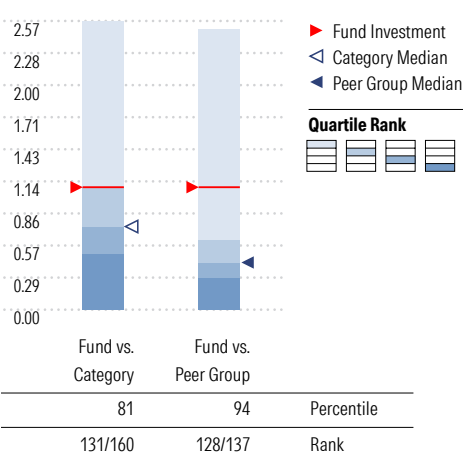
Growth of \$10,000



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 | 0.03 | - | -0.08 |
| Beta | 1.01 | - | 0.99 |
| R-Squared | 98.65 | - | 94.42 |
| Standard Deviation | 4.80 | 4.73 | 5.36 |
| Sharpe Ratio | 0.01 | -0.01 | -0.04 |
| Tracking Error | 0.56 | - | 1.49 |
| Information Ratio | 0.11 | - | -0.41 |
| Up Capture Ratio | 100.68 | - | 98.94 |
| Down Capture Ratio | 100.14 | - | 101.54 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.73 | 4.52 | 6.89 |
| Avg Eff Maturity | - | - | 7.77 |

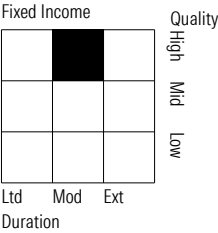
BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

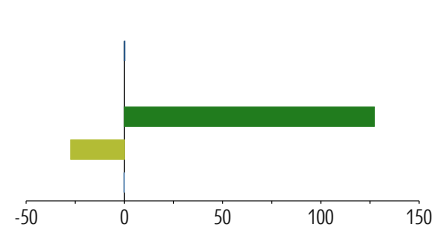
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025



| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.22 | 0.25 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 127.21 | 101.52 |
| Cash | -27.28 | -2.14 |
| Other | -0.15 | 0.37 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|--------|-------|-------|
| AAA | 2.99 | 0.00 | 10.05 |
| AA | 113.77 | 99.60 | 86.92 |
| A | 0.81 | 0.00 | 0.78 |
| BBB | 1.57 | 0.00 | 1.20 |
| BB | 0.80 | 0.00 | 0.27 |
| B | 0.09 | 0.00 | 0.04 |
| Below B | 0.00 | 0.00 | 0.06 |
| Not Rated | -20.03 | 0.40 | 0.68 |

Sector Weighting as of 09-30-2025

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| Government | 75.96 | - | 88.87 | | | |
| Treasury | 2.42 | - | 0.84 | | | |
| Inflation - Protected | 72.91 | - | 80.27 | | | |
| Agency/Quasi Agency | 0.00 | - | 0.06 | | | |
| Other Government Related | 0.63 | - | 7.70 | | | |
| Corporate | 0.75 | - | 0.91 | | | |
| Corporate Bond | 0.75 | - | 0.88 | | | |
| Bank Loan | 0.00 | - | 0.00 | | | |
| Convertible | 0.00 | - | 0.00 | | | |
| Preferred | 0.00 | - | 0.03 | | | |
| Securitized | 13.42 | - | 5.09 | | | |
| Agency MBS Pass-Through | 8.35 | - | 2.84 | | | |
| Agency MBS ARM | 0.00 | - | 0.00 | | | |
| Agency MBS CMO | 1.25 | - | 0.56 | | | |
| Non-Agency Residential MBS | 0.44 | - | 0.09 | | | |
| Commercial MBS | 0.88 | - | 0.11 | | | |
| Asset-Backed | 2.50 | - | 1.47 | | | |
| Covered Bond | 0.00 | - | 0.02 | | | |
| Municipal | 0.00 | - | 0.00 | | | |
| Cash & Equivalents | 0.99 | - | 5.11 | | | |
| Other | 8.90 | - | 0.01 | | | |

Top 10 Holdings as of 09-30-2025

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ USD CASH(Alpha Committed) | 09-2025 | 11.54 | 11.54 | - |
| ⊕ Federal National Mortgage Association | 09-2025 | 6.03 | 17.57 | - |
| ⊕ United States Treasury Notes | 01-2035 | 4.60 | 22.17 | - |
| ⊕ United States Treasury Notes | 04-2030 | 4.59 | 26.76 | - |
| ⊖ RRP TREASURY (CPI) NOTE 1.625 15-A BNPNR | 09-2025 | 4.58 | 31.34 | - |
| ⊕ Federal National Mortgage Association | 09-2025 | 4.44 | 35.78 | - |
| ⊖ RRP TREASURY (CPI) NOTE 2.125 15-J BNPNR | 09-2025 | 4.05 | 39.83 | - |
| ⊕ United States Treasury Notes | 07-2034 | 3.94 | 43.76 | - |
| ⊖ United States Treasury Notes | 01-2034 | 3.75 | 47.51 | - |
| ⊖ United States Treasury Notes | 10-2029 | 3.52 | 51.04 | - |

Total Holdings 442

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Federated Hermes Govt Ultrashort IS FGUSX

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

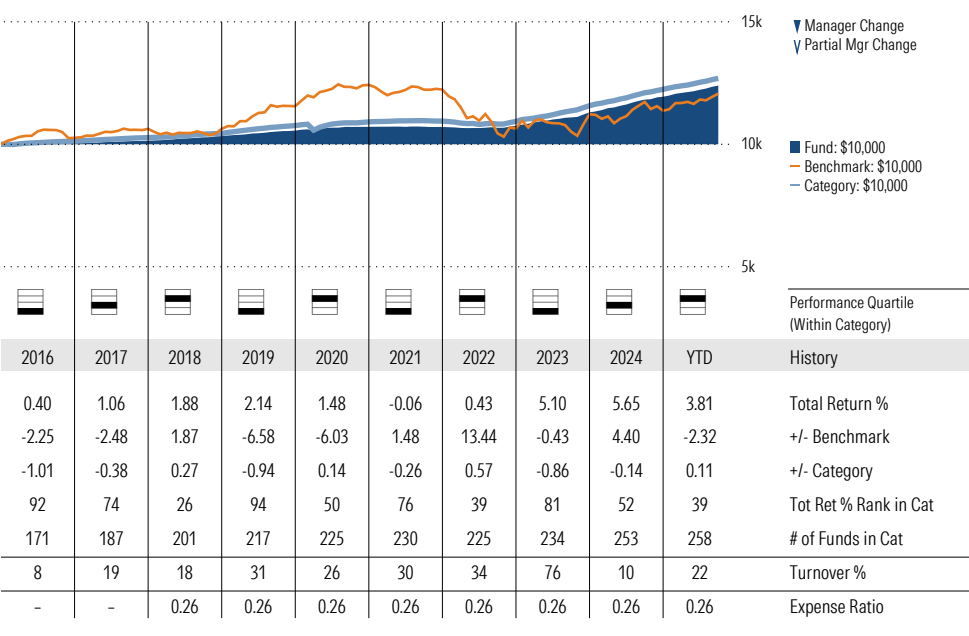
Quantitative Screens

- ✗ Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 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 0.26 is 33.33% lower than the Ultrashort Bond category average.

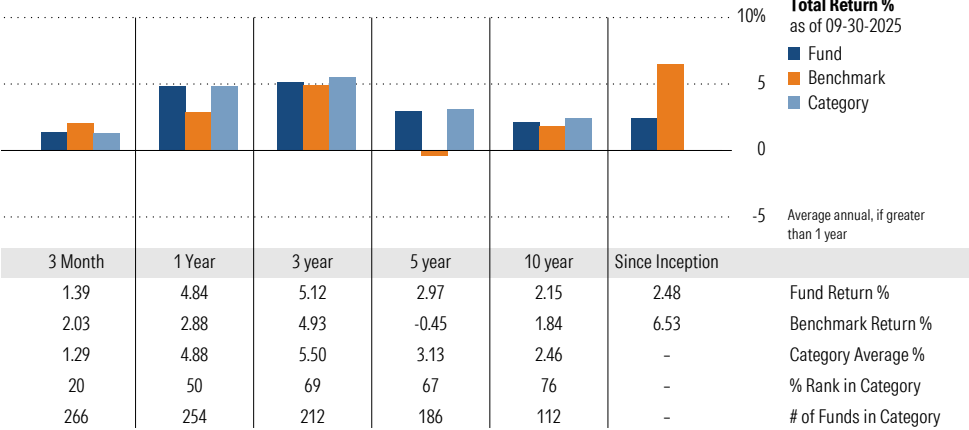
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments. We believe those results are consistent with the strategy and do not merit putting the fund on watch at this time.

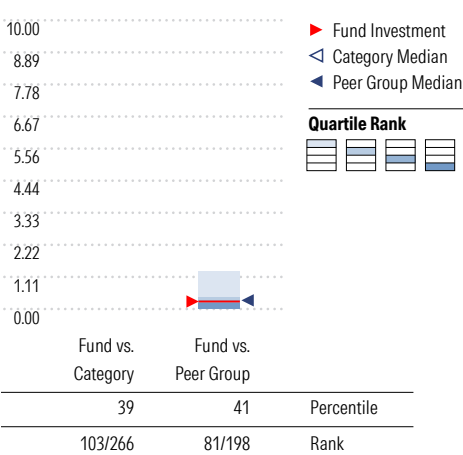
Growth of \$10,000



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 | 4.62 | - | 5.06 |
| Beta | 0.08 | - | 0.06 |
| R-Squared | 60.84 | - | 33.96 |
| Standard Deviation | 0.64 | 6.44 | 0.70 |
| Sharpe Ratio | 0.15 | 0.02 | 0.51 |
| Tracking Error | 5.96 | - | 6.10 |
| Information Ratio | 0.03 | - | 0.09 |
| Up Capture Ratio | 30.22 | - | 29.25 |
| Down Capture Ratio | -22.42 | - | -29.31 |

Portfolio Metrics

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

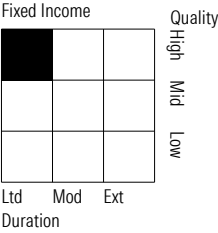
Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

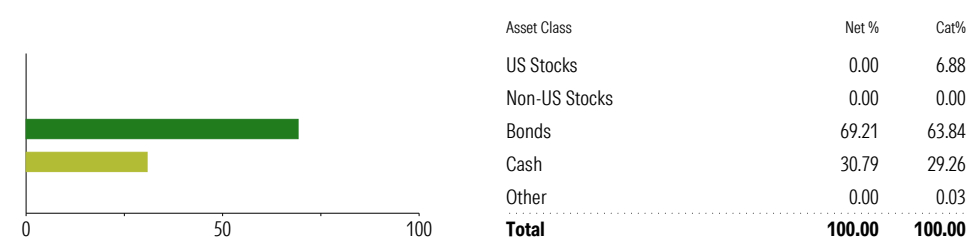
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown

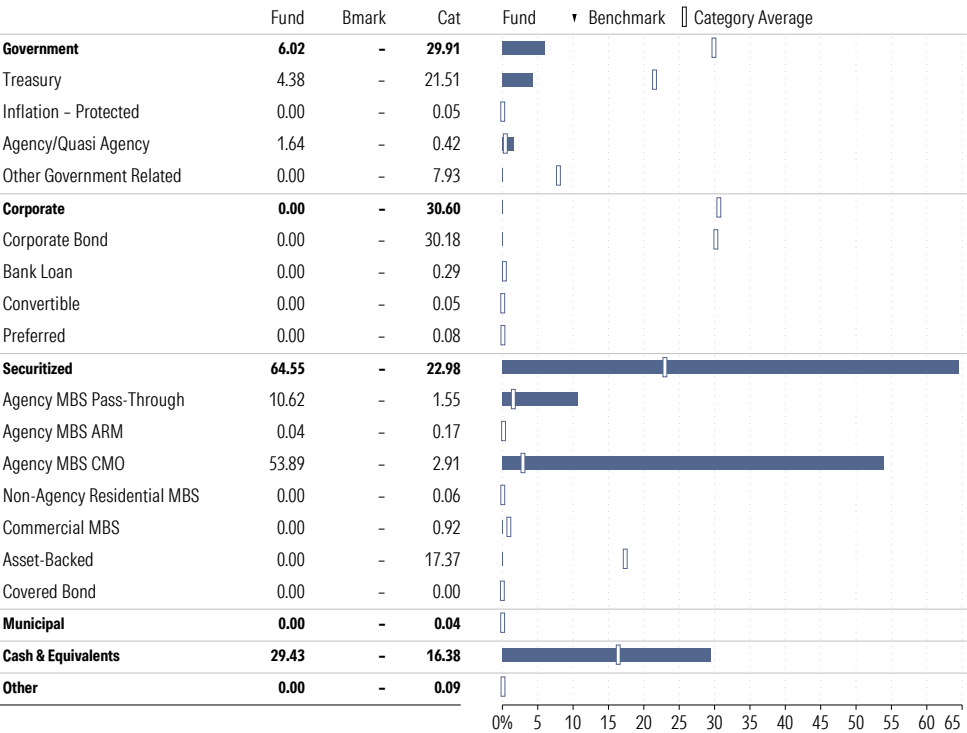


Asset Allocation as of 09-30-2025



| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|--------|-------|-------|
| AAA | 100.00 | 3.53 | 28.60 |
| AA | 0.00 | 74.59 | 23.21 |
| A | 0.00 | 10.82 | 18.99 |
| BBB | 0.00 | 8.32 | 22.91 |
| BB | 0.00 | 0.28 | 2.84 |
| B | 0.00 | 0.00 | 1.01 |
| Below B | 0.00 | 0.00 | 0.22 |
| Not Rated | 0.00 | 2.46 | 2.21 |

Sector Weighting as of 09-30-2025



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

T. Rowe Price Dividend Growth PRDGX

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

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

- Performance: The fund has finished in the Large Blend 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 25.52 years.
- Style: The fund has landed in its primary style box — Large Blend — 82.35 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.64 is 7.25% lower than the Large Blend category average.

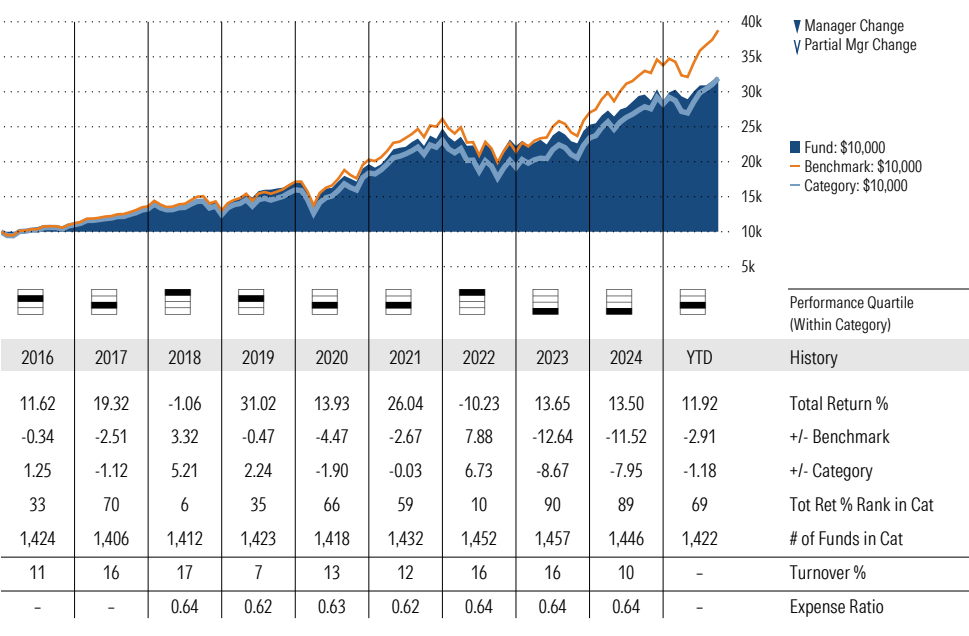
Morningstar Investment Management LLC Analysis

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.

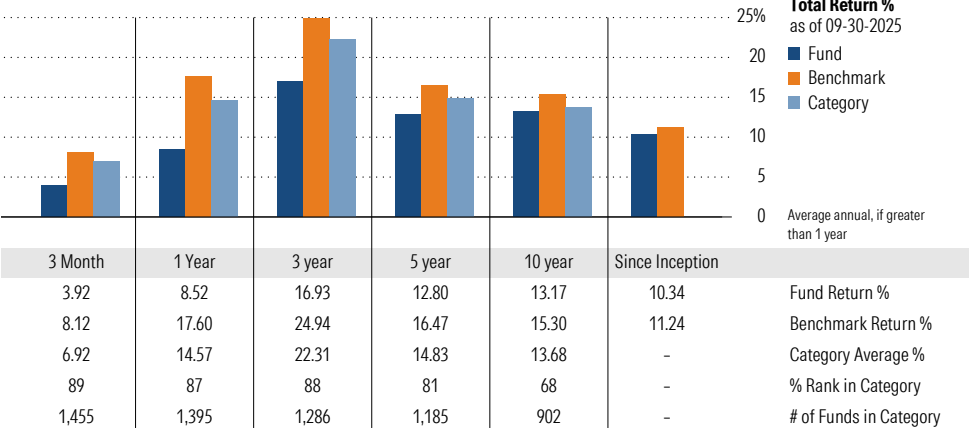
ESG Metrics

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

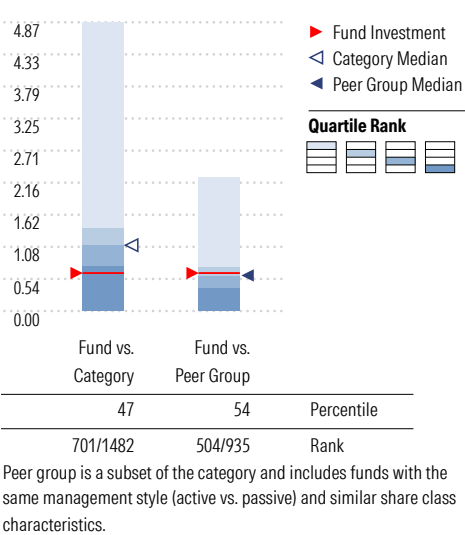
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | -2.98 | - | -1.59 |
| Beta | 0.83 | - | 0.99 |
| R-Squared | 83.66 | - | 93.13 |
| Standard Deviation | 12.18 | 13.37 | 13.72 |
| Sharpe Ratio | 0.95 | 1.38 | 1.21 |
| Tracking Error | 5.41 | - | 3.09 |
| Information Ratio | -1.48 | - | -1.71 |
| Up Capture Ratio | 76.75 | - | 95.42 |
| Down Capture Ratio | 91.34 | - | 103.55 |

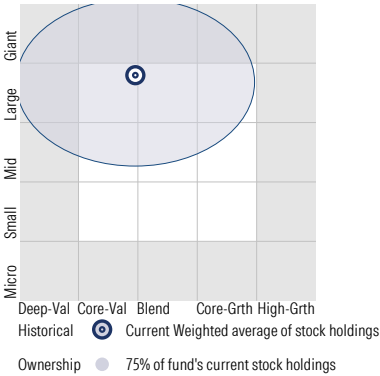
Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 26.18 | 28.13 | 27.25 |
| Price/Book Ratio | 4.75 | 5.10 | 5.28 |
| Geom Avg Mkt Cap \$B | 230.59 | 439.39 | 477.25 |
| ROE | 31.39 | 35.20 | 34.08 |

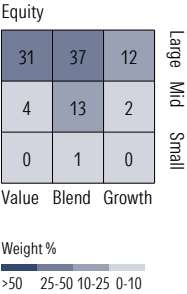
T. Rowe Price Dividend Growth PRDGX

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

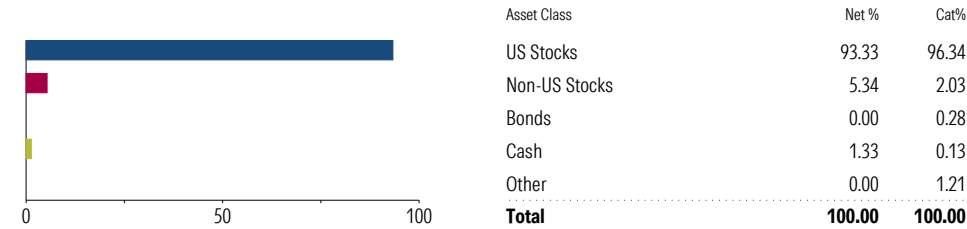
Style Analysis as of 09-30-2025
Morningstar Style Box™



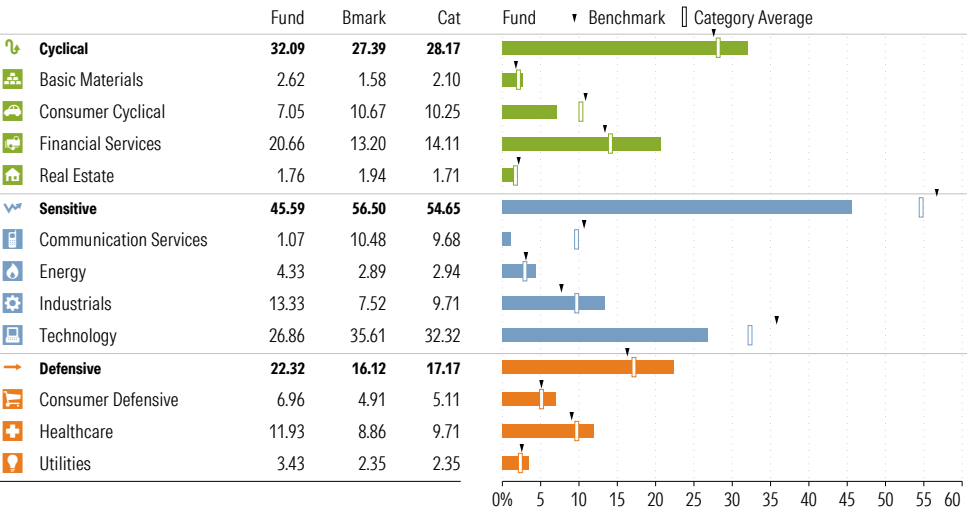
Style Breakdown



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 | 7.01 | 7.01 | 23.47 | Technology |
| Apple Inc | 4.95 | 11.96 | 1.99 | Technology |
| JPMorgan Chase & Co | 3.25 | 15.21 | 33.28 | Financial Services |
| ⊕ Broadcom Inc | 3.03 | 18.23 | 43.06 | Technology |
| Visa Inc Class A | 2.76 | 21.00 | 8.58 | Financial Services |
| ⊖ GE Aerospace | 2.33 | 23.33 | 81.01 | Industrials |
| Chubb Ltd | 1.81 | 25.14 | 3.18 | Financial Services |
| Bank of America Corp | 1.76 | 26.90 | 19.20 | Financial Services |
| Walmart Inc | 1.75 | 28.65 | 14.85 | Consumer Defensive |
| ⊖ Amphenol Corp Class A | 1.53 | 30.17 | 78.90 | Technology |
| American Express Co | 1.53 | 31.70 | 12.71 | Financial Services |
| Marsh & McLennan Companies Inc | 1.51 | 33.21 | -3.93 | Financial Services |
| The Home Depot Inc | 1.47 | 34.68 | 5.94 | Consumer Cyclical |
| ⊖ Morgan Stanley | 1.46 | 36.14 | 28.71 | Financial Services |
| ⊖ Charles Schwab Corp | 1.41 | 37.55 | 30.09 | Financial Services |

Total Holdings 97

⊕ 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
Aur lie 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 |

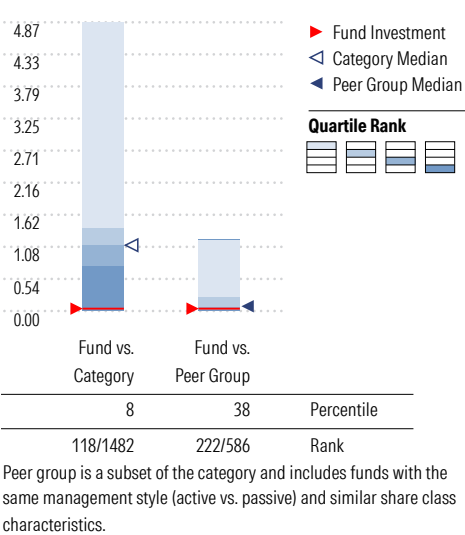
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.04 | - | -1.59 |
| Beta | 1.00 | - | 0.99 |
| R-Squared | 100.00 | - | 93.13 |
| Standard Deviation | 13.37 | 13.37 | 13.72 |
| Sharpe Ratio | 1.37 | 1.38 | 1.21 |
| Tracking Error | 0.00 | - | 3.09 |
| Information Ratio | -12.27 | - | -1.71 |
| Up Capture Ratio | 99.91 | - | 95.42 |
| Down Capture Ratio | 100.11 | - | 103.55 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 28.17 | 28.13 | 27.25 |
| Price/Book Ratio | 5.13 | 5.10 | 5.28 |
| Geom Avg Mkt Cap \$B | 439.63 | 439.39 | 477.25 |
| ROE | 35.24 | 35.20 | 34.08 |

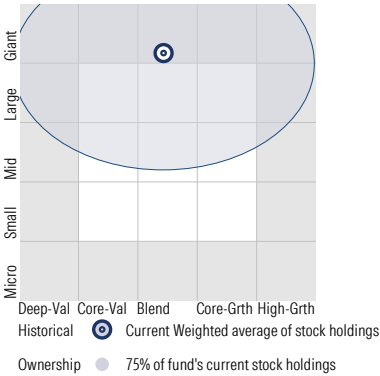
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

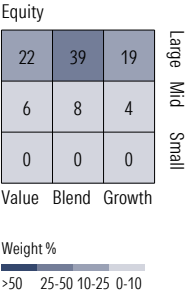
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



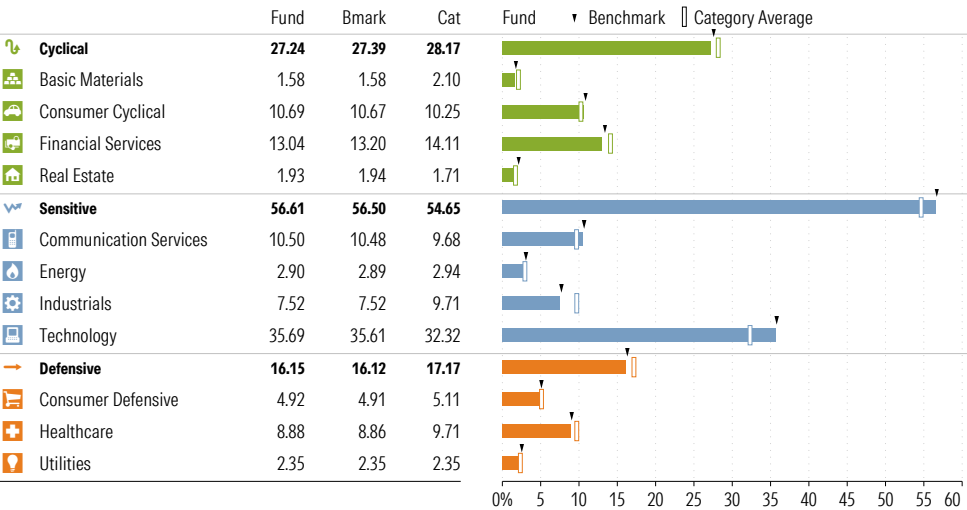
Style Breakdown



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 | 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 Mid Cap Index Admiral VIMAX

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

Portfolio Manager(s)

Aaron Choi since 08-2023
Kenny Narzikul since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 93.75% lower than the Mid-Cap Blend category average.

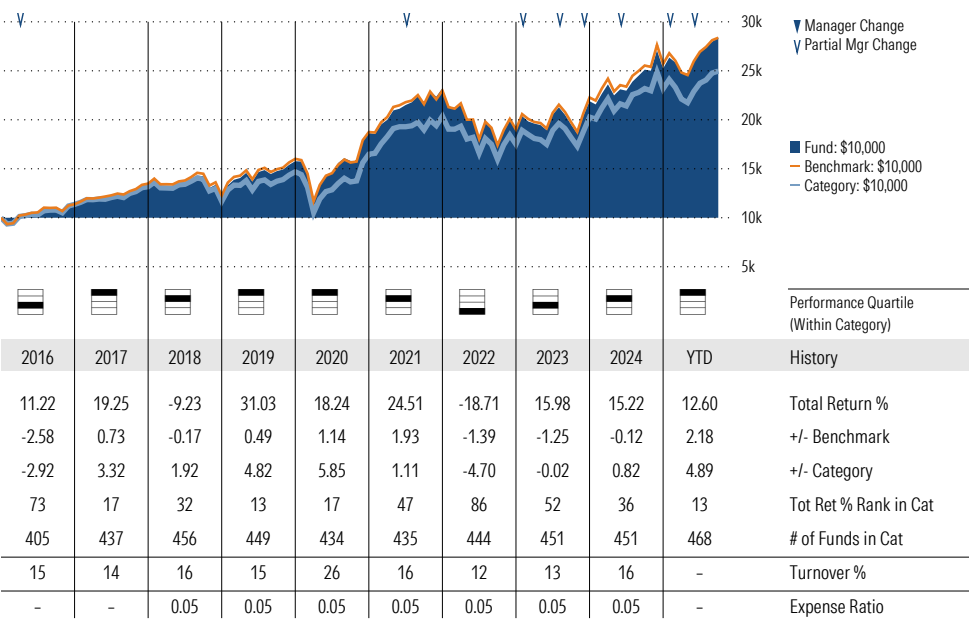
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a team-managed index fund, we are not concerned about the change.

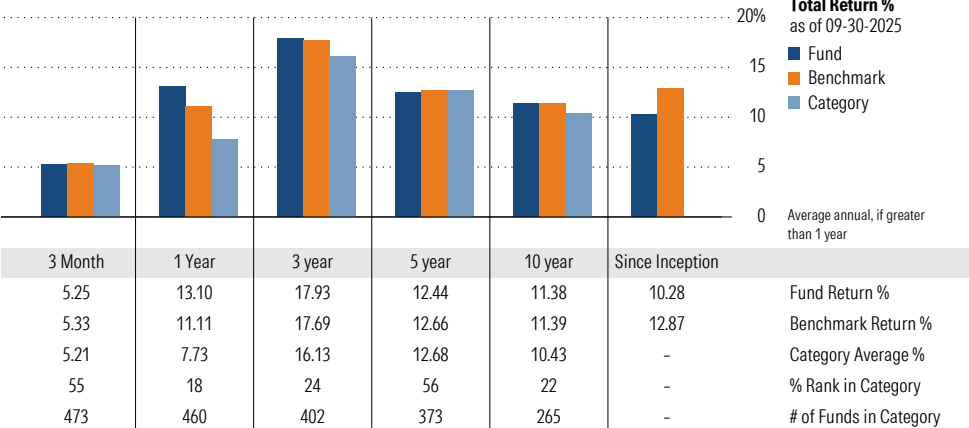
ESG Metrics

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

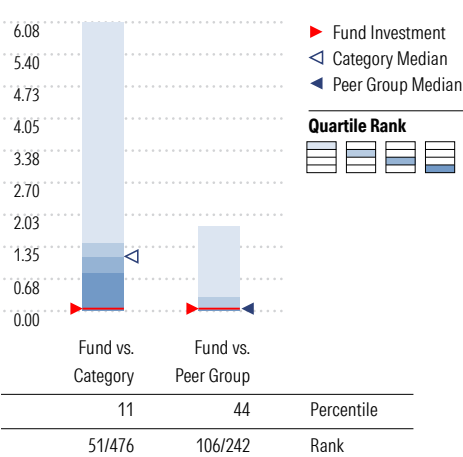
Growth of \$10,000



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 | 0.91 | - | -1.41 |
| Beta | 0.95 | - | 0.99 |
| R-Squared | 99.40 | - | 92.88 |
| Standard Deviation | 16.02 | 16.74 | 17.29 |
| Sharpe Ratio | 0.81 | 0.77 | 0.65 |
| Tracking Error | 1.46 | - | 4.59 |
| Information Ratio | 0.17 | - | -0.56 |
| Up Capture Ratio | 97.38 | - | 97.27 |
| Down Capture Ratio | 93.85 | - | 104.00 |

Portfolio Metrics

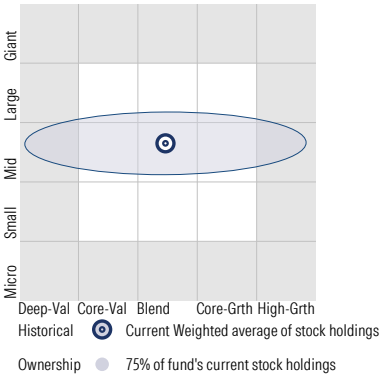
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 23.66 | 22.49 | 22.60 |
| Price/Book Ratio | 3.19 | 2.90 | 3.19 |
| Geom Avg Mkt Cap \$B | 41.12 | 23.77 | 16.47 |
| ROE | 20.06 | 17.82 | 20.59 |

Vanguard Mid Cap Index Admiral VIMAX

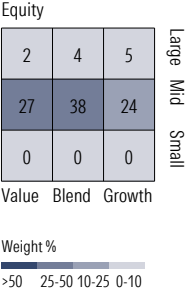
Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

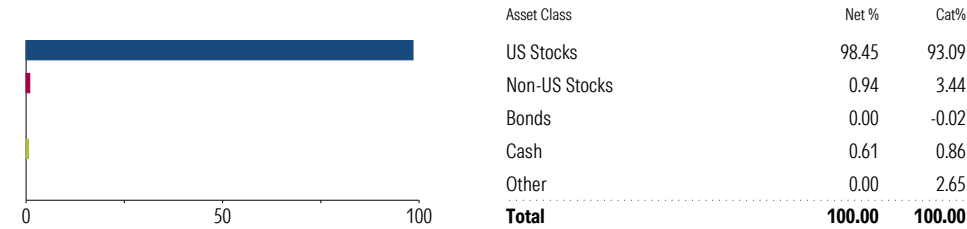
Style Analysis as of 09-30-2025
Morningstar Style Box™



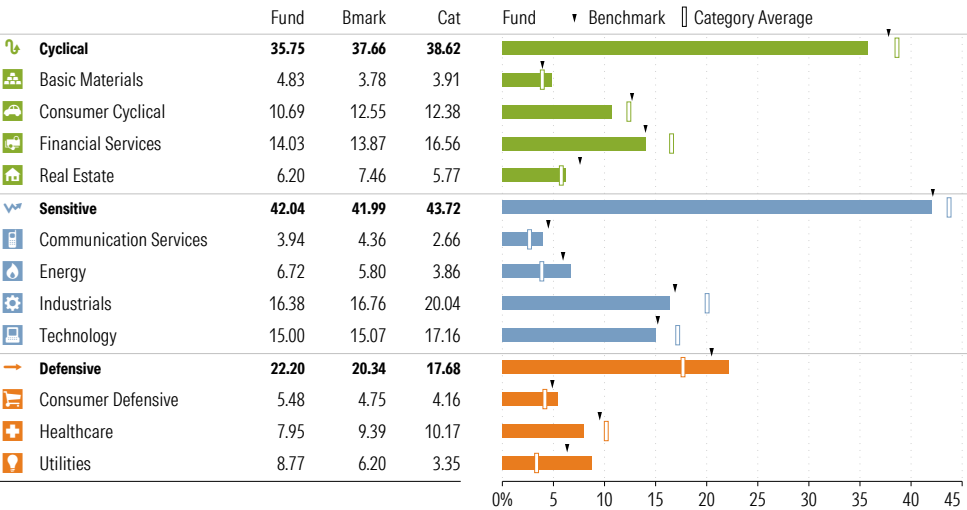
Style Breakdown



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 |
|---|-------------|--------------|--------------|--------------------|
| ⊕ Robinhood Markets Inc Class A | 1.21 | 1.21 | - | Financial Services |
| ⊖ Constellation Energy Corp | 1.13 | 2.34 | - | Utilities |
| ⊖ Newmont Corp | 1.01 | 3.35 | 128.53 | Basic Materials |
| ⊖ DoorDash Inc Ordinary Shares - Class A | 1.01 | 4.36 | 62.14 | Consumer Cyclical |
| ⊕ Roblox Corp Ordinary Shares - Class A | 0.93 | 5.29 | 139.41 | Communication Svc |
| ⊖ CRH PLC | 0.88 | 6.17 | 30.79 | Basic Materials |
| ⊖ Arthur J. Gallagher & Co | 0.87 | 7.04 | 9.81 | Financial Services |
| ⊖ Howmet Aerospace Inc | 0.87 | 7.91 | 79.71 | Industrials |
| ⊖ Royal Caribbean Group | 0.87 | 8.78 | 41.35 | Consumer Cyclical |
| ⊖ Motorola Solutions Inc | 0.83 | 9.61 | -0.36 | Technology |
| ⊖ TransDigm Group Inc | 0.81 | 10.42 | 11.11 | Industrials |
| ⊕ Coinbase Global Inc Ordinary Shares - Class A | 0.73 | 11.15 | 35.92 | Financial Services |
| ⊖ Vistra Corp | 0.73 | 11.88 | 42.59 | Utilities |
| ⊖ TE Connectivity PLC Registered Shares | 0.71 | 12.59 | 55.00 | Technology |
| ⊕ Cloudflare Inc | 0.70 | 13.28 | 99.28 | Technology |

Total Holdings 293

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Index Admiral Shares VSMAX

Morningstar Category
Small Blend

Morningstar Index
Russell 2000 TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016
Kenny Narzikul since 02-2023
Aaron Choi since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.43 years.
- Style: The fund has landed in its primary style box — Small Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.74% lower than the Small Blend category average.

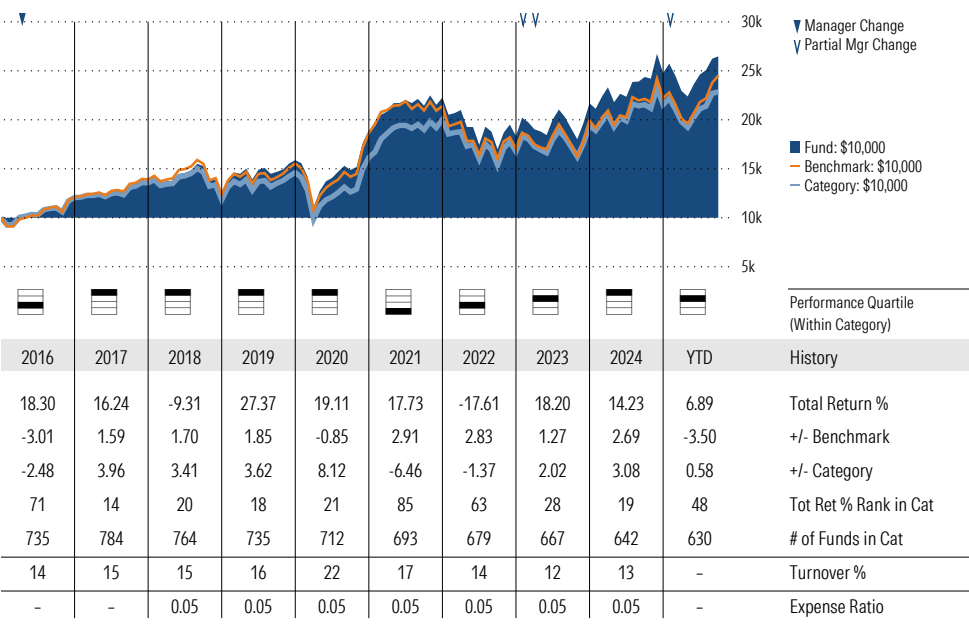
Morningstar Investment Management LLC Analysis

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

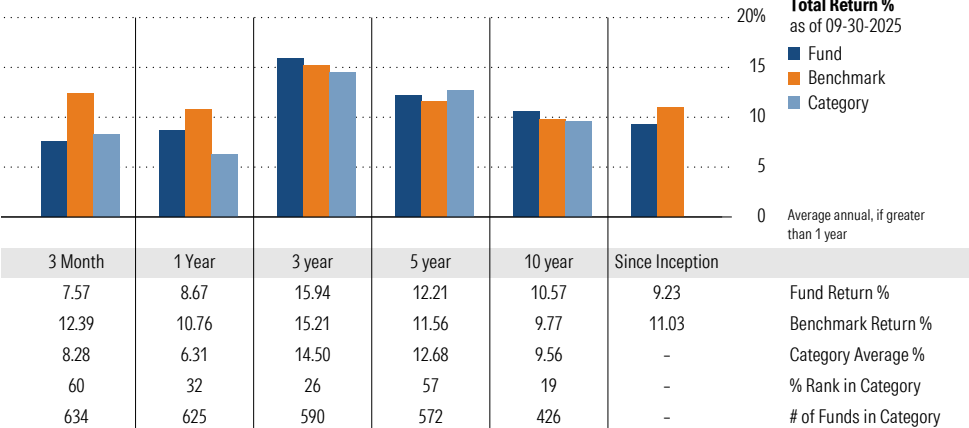
ESG Metrics

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

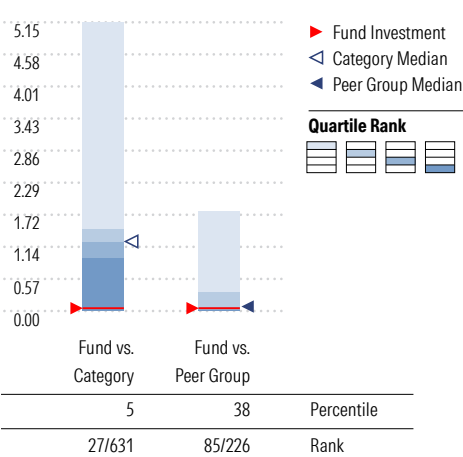
Growth of \$10,000



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 | 2.06 | - | 0.59 |
| Beta | 0.89 | - | 0.90 |
| R-Squared | 96.52 | - | 93.71 |
| Standard Deviation | 19.18 | 21.18 | 19.72 |
| Sharpe Ratio | 0.61 | 0.54 | 0.53 |
| Tracking Error | 4.28 | - | 5.07 |
| Information Ratio | 0.17 | - | -0.29 |
| Up Capture Ratio | 93.50 | - | 91.44 |
| Down Capture Ratio | 87.66 | - | 90.05 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 20.54 | 18.35 | 19.20 |
| Price/Book Ratio | 2.44 | 2.02 | 2.36 |
| Geom Avg Mkt Cap \$B | 8.52 | 2.99 | 5.97 |
| ROE | 11.55 | 4.01 | 13.64 |

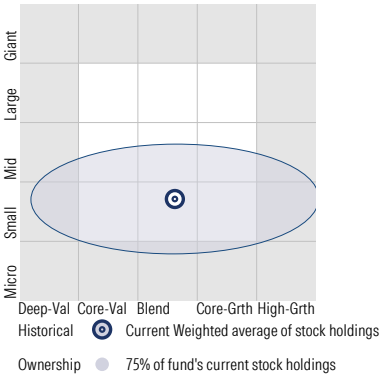
Vanguard Small Cap Index Admiral Shares VSMAX

Morningstar Category
Small Blend

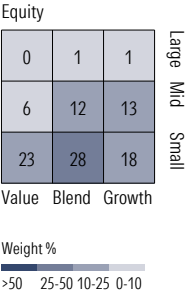
Morningstar Index
Russell 2000 TR USD

Style Analysis as of 09-30-2025

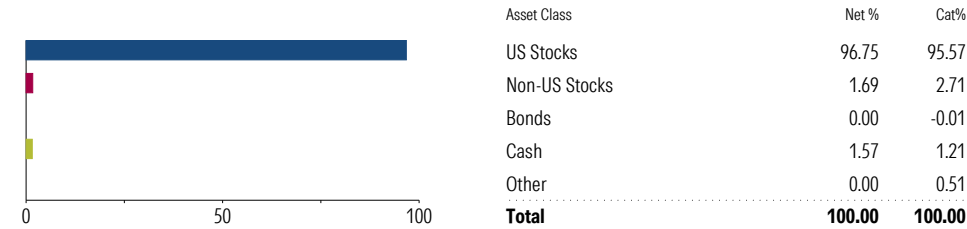
Morningstar Style Box™



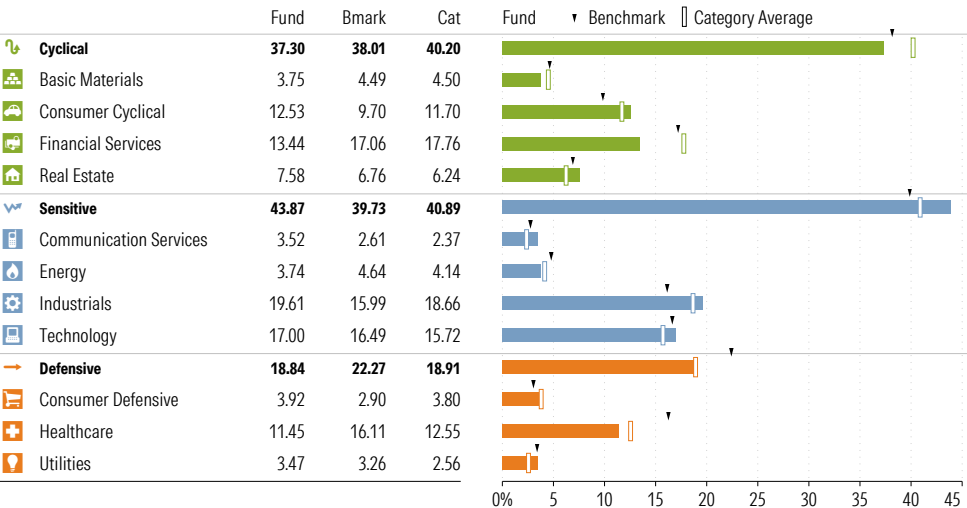
Style Breakdown



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 |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Slcmt1142 | 1.17 | 1.17 | - | - |
| ⊖ NRG Energy Inc | 0.45 | 1.62 | 80.97 | Utilities |
| ⊕ Insmed Inc | 0.44 | 2.06 | 108.59 | Healthcare |
| ⊖ SoFi Technologies Inc Ordinary Shares | 0.43 | 2.49 | 71.56 | Financial Services |
| ⊖ Comfort Systems USA Inc | 0.42 | 2.91 | 94.91 | Industrials |
| ⊖ EMCOR Group Inc | 0.42 | 3.33 | 43.27 | Industrials |
| ⊖ Atmos Energy Corp | 0.39 | 3.72 | 24.48 | Utilities |
| ⊖ Astera Labs Inc | 0.37 | 4.10 | 47.83 | Technology |
| ⊖ Pure Storage Inc Class A | 0.37 | 4.47 | 36.43 | Technology |
| ⊖ PTC Inc | 0.35 | 4.82 | 10.41 | Technology |
| ⊖ Williams-Sonoma Inc | 0.35 | 5.17 | 6.57 | Consumer Cyclical |
| ⊖ Expand Energy Corp Ordinary Shares - New | 0.35 | 5.52 | 9.35 | Energy |
| ⊖ Tapestry Inc | 0.34 | 5.85 | 74.99 | Consumer Cyclical |
| ⊖ Smurfit WestRock PLC | 0.32 | 6.17 | -18.56 | Consumer Cyclical |
| ⊖ Liberty Media Corp Registered Shs Series -C- Formula One | 0.32 | 6.49 | 12.72 | Communication Svc |

Total Holdings 1334

⊕ Increase ⊖ Decrease ✱ New to Portfolio