

American Funds Capital Income Bldr R6 RIRGX

Morningstar Category  
Global Moderately  
Aggressive Allocation

Morningstar Index  
Morningstar Mod Agg Tgt Risk TR USD

Portfolio Manager(s)

James Lovelace since 01-1992  
David Hoag since 01-2004  
Steven Watson since 01-2007  
Winnie Kwan since 01-2007  
Alfonso Barroso since 01-2010  
Grant Cambridge since 01-2013  
Philip Winston since 01-2014  
Fergus MacDonald since 01-2015  
Aline Avzaradel since 01-2016  
Caroline Randall since 01-2021  
Charles Ellwein since 01-2023  
William Robbins since 01-2024  
Saurav Jain since 01-2025  
Brian Wong since 01-2025

Quantitative Screens

✗ Performance: The fund has finished in the Global Moderately Aggressive Allocation 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 33.77 years.

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

✓ Net Expense: The fund's expense ratio of 0.27 is 73% lower than the Global Moderately Aggressive Allocation category average.

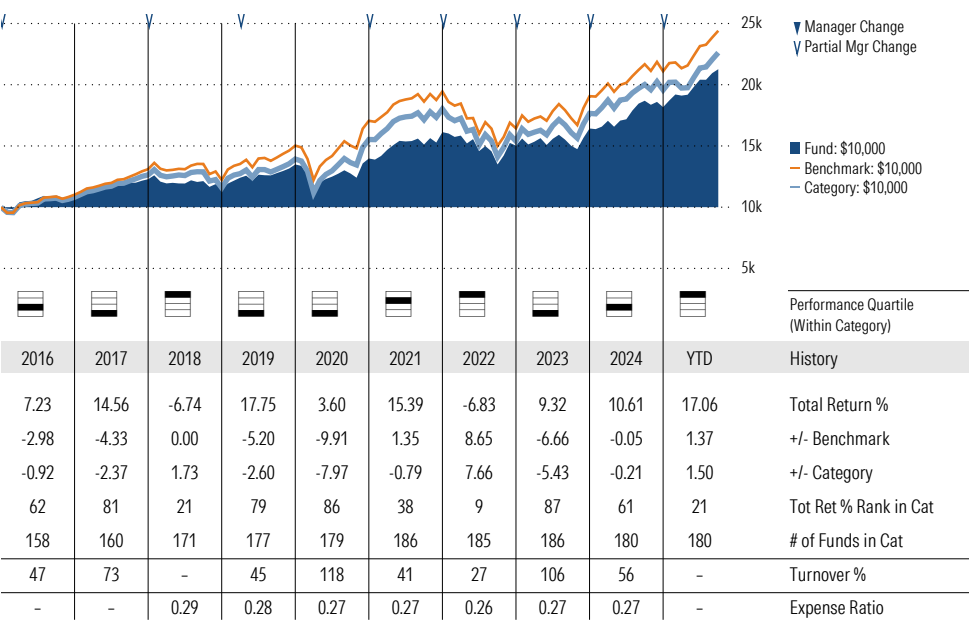
Morningstar Investment Management LLC Analysis

This fund fails the performance consistency screen, but its long-term returns remain strong with low Morningstar Risk, so we remain comfortable recommending the fund.

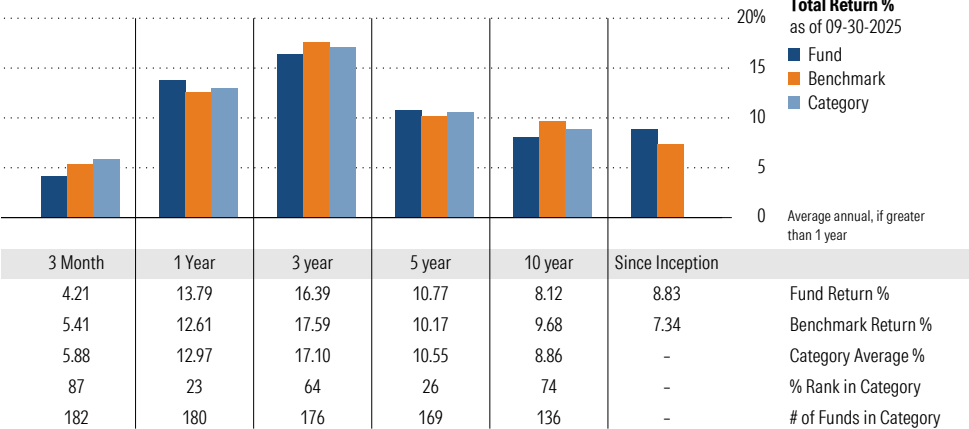
ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 2           | 08-31-2025 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |

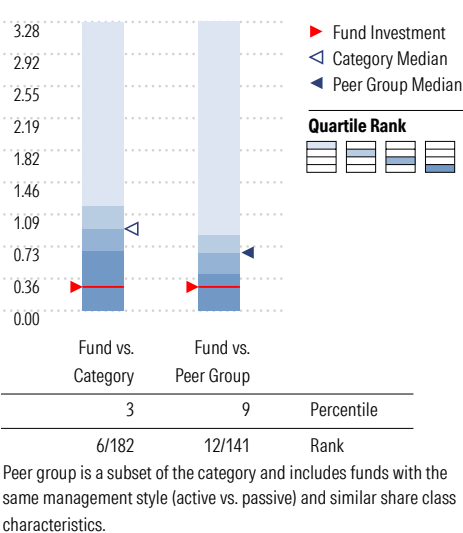
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 1.96  | -     | -0.23 |
| Beta               | 0.81  | -     | 0.96  |
| R-Squared          | 88.72 | -     | 91.23 |
| Standard Deviation | 9.71  | 11.24 | 11.32 |
| Sharpe Ratio       | 1.11  | 1.07  | 0.99  |
| Tracking Error     | 3.87  | -     | 3.18  |
| Information Ratio  | -0.31 | -     | -0.41 |
| Up Capture Ratio   | 88.62 | -     | 95.44 |
| Down Capture Ratio | 80.87 | -     | 97.59 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 19.05 | 20.68 | 22.01 |
| Price/Book Ratio     | 2.55  | 2.61  | 2.99  |
| Avg Eff Duration     | 4.78  | -     | 5.60  |

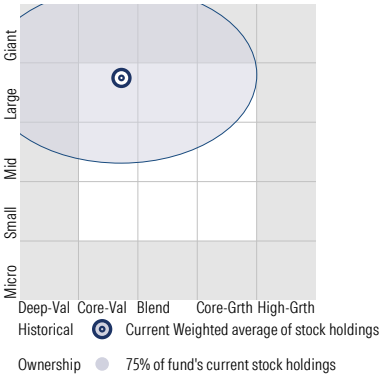
American Funds Capital Income Bldr R6 RIRGX

Morningstar Category  
Global Moderately  
Aggressive Allocation

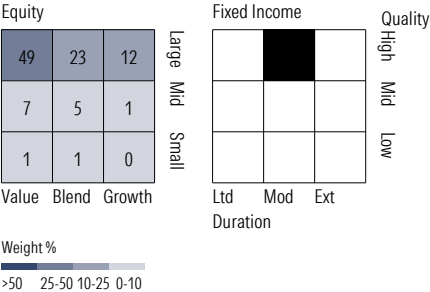
Morningstar Index  
Morningstar Mod Agg Tgt Risk TR USD

Style Analysis as of 09-30-2025

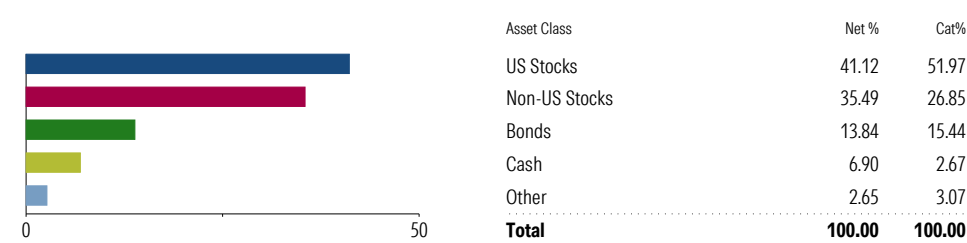
Morningstar Style Box™



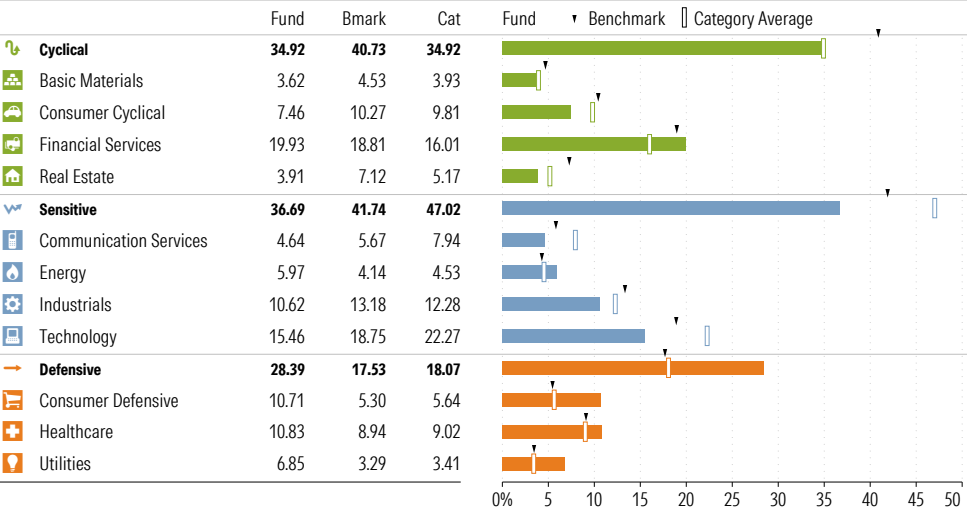
Style Breakdown



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           | -             | 7.32        | 7.32         | -            | -                  |
| ⊖ Broadcom Inc                              | -             | 4.45        | 11.76        | 43.06        | Technology         |
| ⊖ Philip Morris International Inc           | -             | 2.30        | 14.06        | 37.02        | Consumer Defensive |
| ⊕ Cap Grp Cent Fd Ser Ii                    | -             | 2.27        | 16.33        | -            | -                  |
| ⊕ Taiwan Semiconductor Manufacturing Co Ltd | -             | 2.26        | 18.59        | -            | Technology         |
| ⊖ RTX Corp                                  | -             | 2.02        | 20.62        | 46.32        | Industrials        |
| ⊕ British American Tobacco PLC              | -             | 1.75        | 22.37        | -            | Consumer Defensive |
| ⊖ JPMorgan Chase & Co                       | -             | 1.60        | 23.97        | 33.28        | Financial Services |
| ⊖ AbbVie Inc                                | -             | 1.57        | 25.54        | 33.07        | Healthcare         |
| Microsoft Corp                              | -             | 1.53        | 27.07        | 23.47        | Technology         |

Total Holdings 2351

⊕ 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.

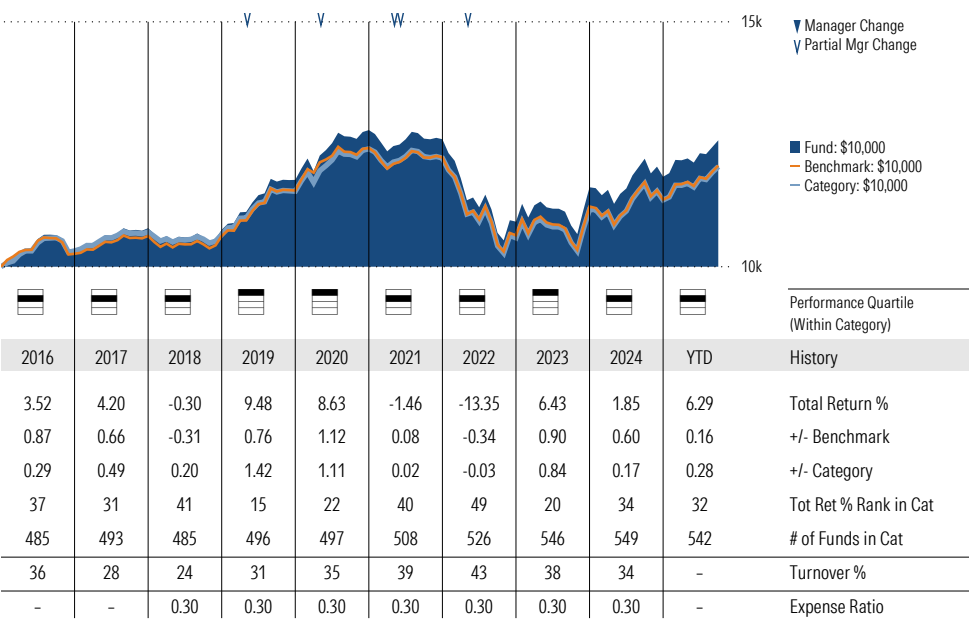
Morningstar Investment Management LLC Analysis

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.

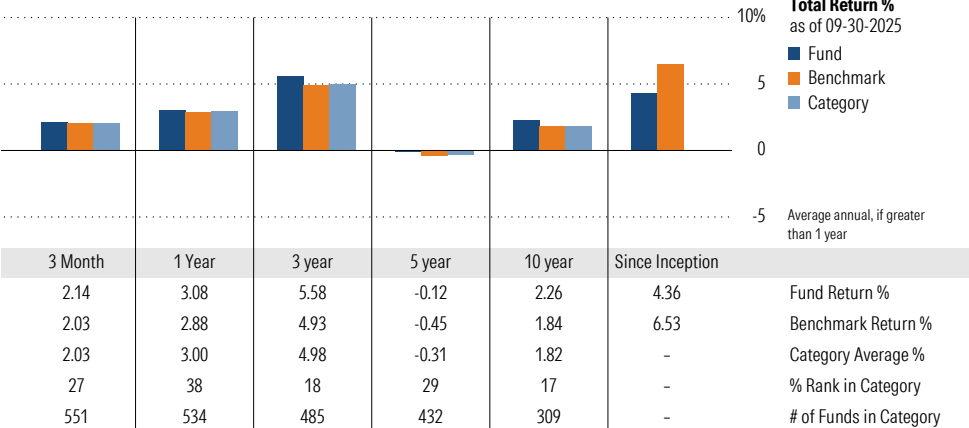
ESG Metrics

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

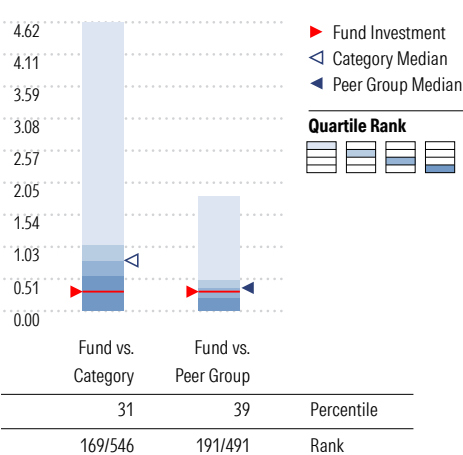
Growth of \$10,000



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

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category  
Ultrashort Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013  
Mary Ellen Stanek since 12-2013  
Charles Groeschell since 12-2013  
Warren Pierson since 12-2013  
Meghan Dean since 05-2019  
Jay Schwister since 05-2019  
Jeffrey Schrom since 05-2019  
Patrick Brown since 05-2021  
Abhishek Pulakanti since 05-2022  
Andrew O'Connell since 05-2022

Quantitative Screens

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

✔ Management: The fund's management has been in place for 11.76 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.15 is 61.54% lower than the Ultrashort Bond category average.

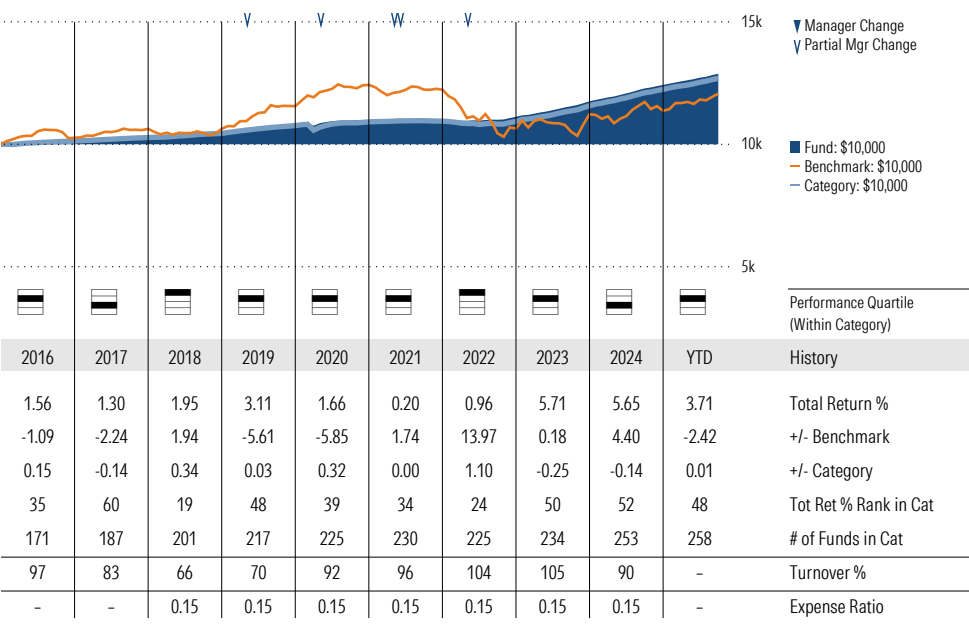
Morningstar Investment Management LLC Analysis

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

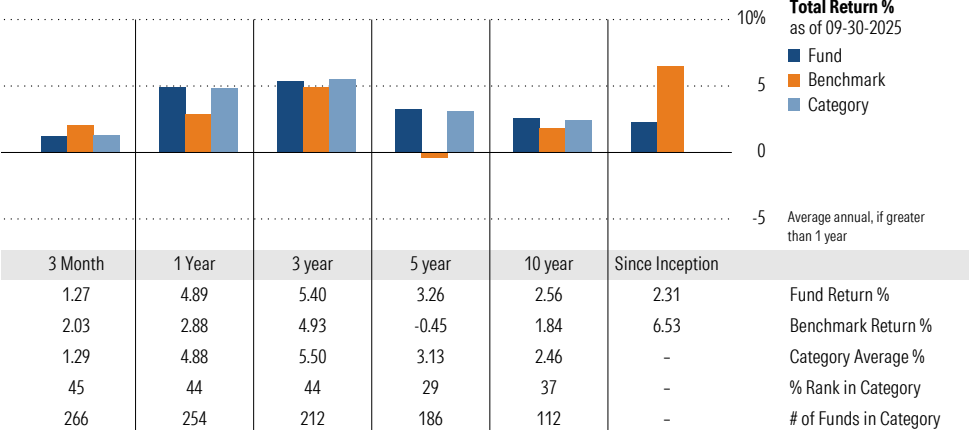
ESG Metrics

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

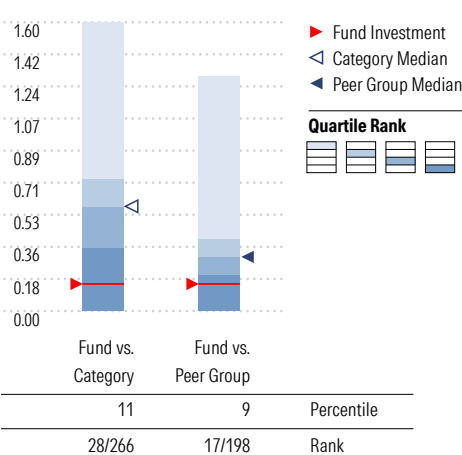
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | 5.05   | -     | 5.06   |
| Beta               | 0.04   | -     | 0.06   |
| R-Squared          | 48.65  | -     | 33.96  |
| Standard Deviation | 0.39   | 6.44  | 0.70   |
| Sharpe Ratio       | 1.00   | 0.02  | 0.51   |
| Tracking Error     | 6.17   | -     | 6.10   |
| Information Ratio  | 0.08   | -     | 0.09   |
| Up Capture Ratio   | 28.31  | -     | 29.25  |
| Down Capture Ratio | -29.73 | -     | -29.31 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 0.52 | 4.43  | 0.95 |
| Avg Eff Maturity | 0.54 | -     | 1.66 |

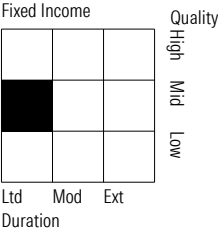
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category  
Ultrashort Bond

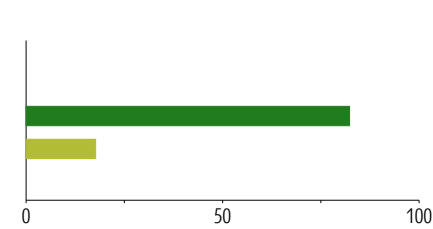
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025

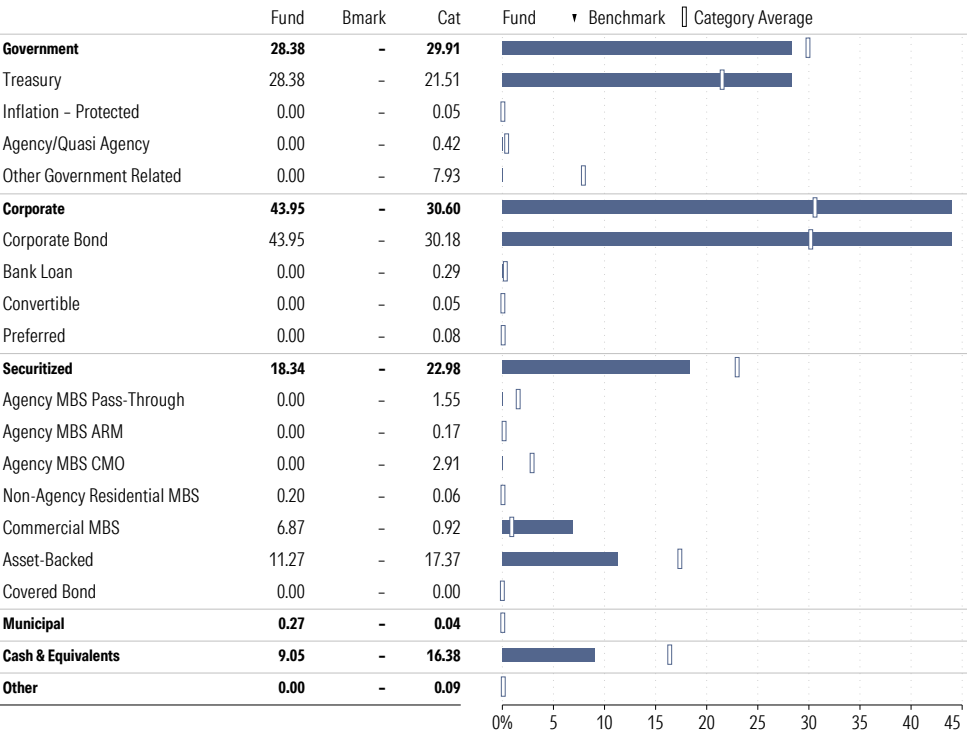


| Asset Class   | Net %  | Cat%   |
|---------------|--------|--------|
| US Stocks     | 0.00   | 6.88   |
| Non-US Stocks | 0.00   | 0.00   |
| Bonds         | 82.30  | 63.84  |
| Cash          | 17.70  | 29.26  |
| Other         | 0.00   | 0.03   |
| Total         | 100.00 | 100.00 |

Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 47.90 | 3.53  | 28.60 |
| AA        | 1.10  | 74.59 | 23.21 |
| A         | 14.20 | 10.82 | 18.99 |
| BBB       | 36.70 | 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 | 0.10  | 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 |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| United States Treasury Bills 0%      | 10-2025       | 4.38        | 4.38         | -                   |
| United States Treasury Notes 4.88%   | 05-2026       | 3.89        | 8.26         | -                   |
| United States Treasury Notes 4.88%   | 04-2026       | 3.51        | 11.78        | -                   |
| United States Treasury Notes 4.5%    | 03-2026       | 3.45        | 15.23        | -                   |
| United States Treasury Notes 4.63%   | 02-2026       | 3.43        | 18.66        | -                   |
| ⊖ First American Government Obligs U | 02-2030       | 2.83        | 21.49        | -                   |
| ⊕ United States Treasury Notes 3.75% | 08-2026       | 2.65        | 24.14        | -                   |
| ⊕ United States Treasury Bills 0%    | 10-2025       | 1.85        | 25.99        | -                   |
| ⊕ United States Treasury Bills 0%    | 12-2025       | 1.84        | 27.82        | -                   |
| United States Treasury Notes 0.38%   | 01-2026       | 1.79        | 29.62        | -                   |

Total Holdings 363

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Inflation Protected Bond K BPLBX

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 1.04 is 52.94% higher than the Inflation-Protected Bond category average.

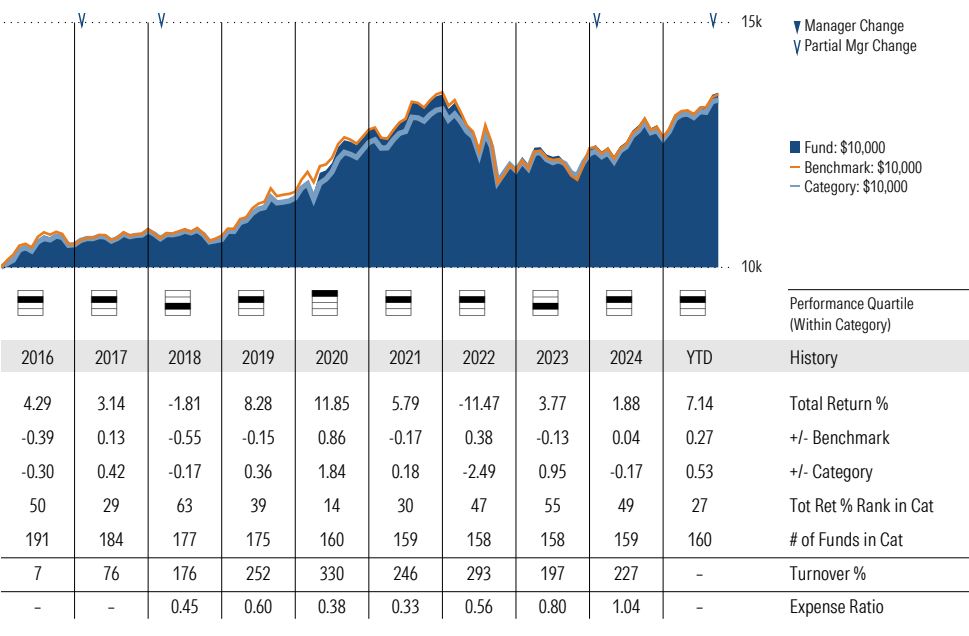
Morningstar Investment Management LLC Analysis

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 Sjogren, 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.

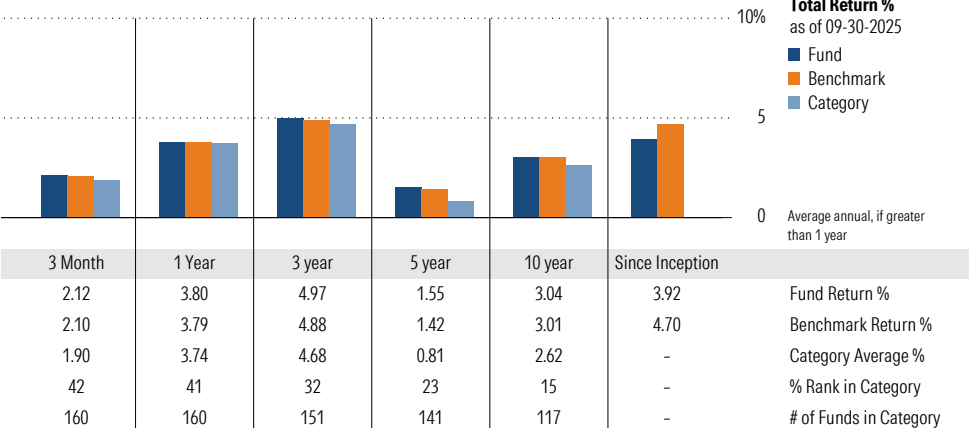
ESG Metrics

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

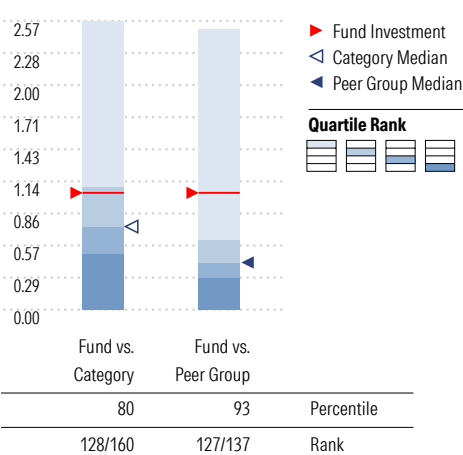
Growth of \$10,000



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              | 0.04   | -     | -0.08  |
| Beta               | 1.01   | -     | 0.99   |
| R-Squared          | 98.26  | -     | 94.42  |
| Standard Deviation | 4.82   | 4.73  | 5.36   |
| Sharpe Ratio       | 0.01   | -0.01 | -0.04  |
| Tracking Error     | 0.64   | -     | 1.49   |
| Information Ratio  | 0.13   | -     | -0.41  |
| Up Capture Ratio   | 101.38 | -     | 98.94  |
| Down Capture Ratio | 101.05 | -     | 101.54 |

Portfolio Metrics

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

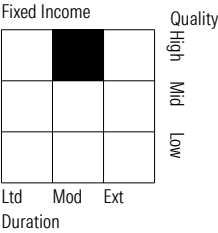
BlackRock Inflation Protected Bond K BPLBX

Morningstar Category  
Inflation-Protected Bond

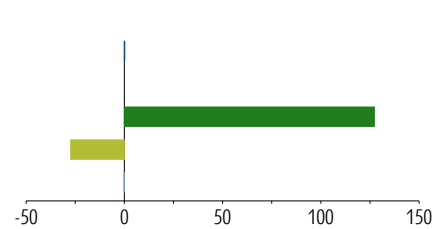
Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

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 |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| <b>Government</b>             | <b>75.96</b> | -     | <b>88.87</b> |      |           |                  |
| 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         |      |           |                  |
| <b>Corporate</b>              | <b>0.75</b>  | -     | <b>0.91</b>  |      |           |                  |
| Corporate Bond                | 0.75         | -     | 0.88         |      |           |                  |
| Bank Loan                     | 0.00         | -     | 0.00         |      |           |                  |
| Convertible                   | 0.00         | -     | 0.00         |      |           |                  |
| Preferred                     | 0.00         | -     | 0.03         |      |           |                  |
| <b>Securitized</b>            | <b>13.42</b> | -     | <b>5.09</b>  |      |           |                  |
| 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         |      |           |                  |
| <b>Municipal</b>              | <b>0.00</b>  | -     | <b>0.00</b>  |      |           |                  |
| <b>Cash &amp; Equivalents</b> | <b>0.99</b>  | -     | <b>5.11</b>  |      |           |                  |
| <b>Other</b>                  | <b>8.90</b>  | -     | <b>0.01</b>  |      |           |                  |

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



Nuveen International Res Eq R6 TSONX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Philip Campagna since 08-2015  
Darren Tran since 05-2022  
Nazar Romanyak since 06-2024

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 10.16 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 0.34 is 56.96% lower than the Foreign Large Blend category average.

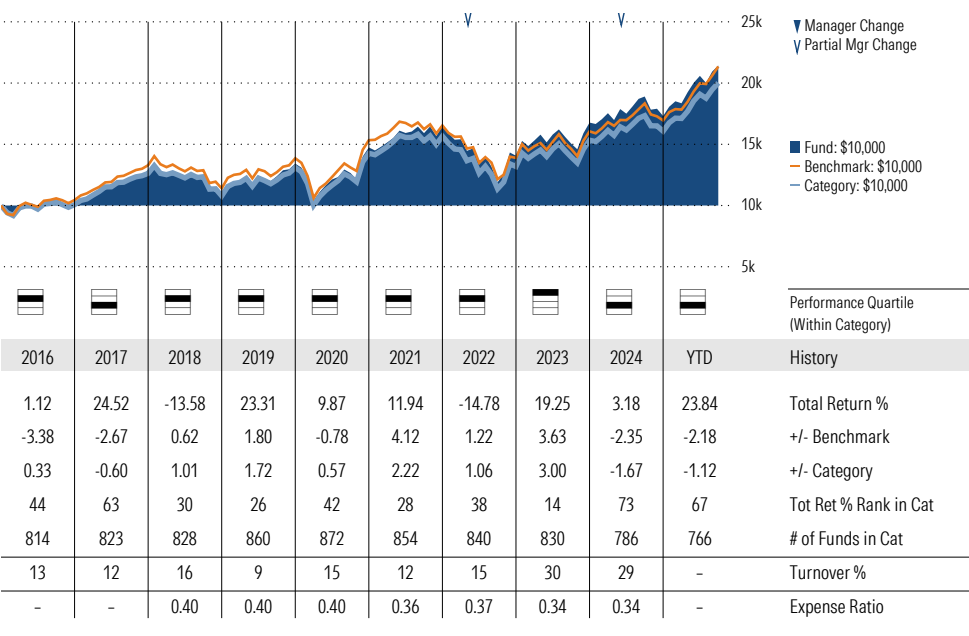
Morningstar Investment Management LLC Analysis

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

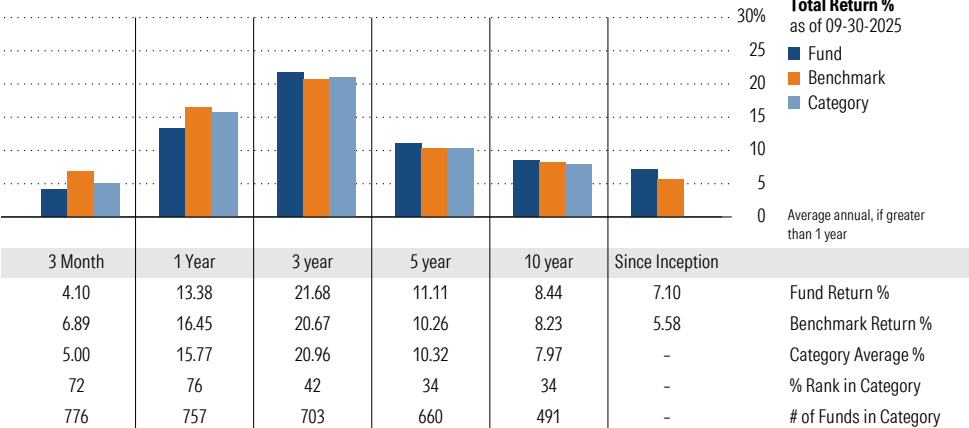
ESG Metrics

| Metric                | Rating     | Updated    |
|-----------------------|------------|------------|
| Sustainability Rating | 4          | 08-31-2025 |
| Carbon Risk Score     | Low Risk   | 12-31-2022 |
| ESG Commitment        | 3-Advanced | 03-11-2022 |

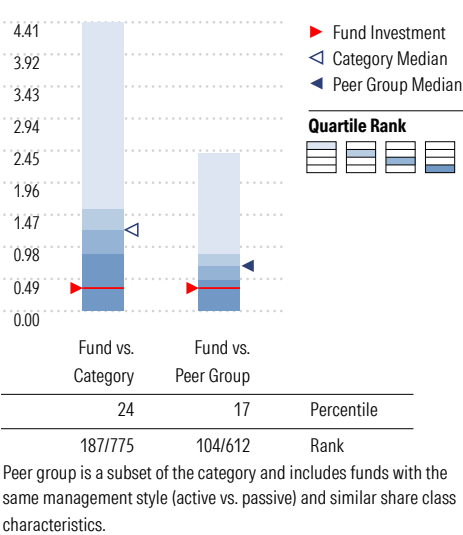
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.44  | -     | 0.01   |
| Beta               | 1.08   | -     | 1.02   |
| R-Squared          | 92.01  | -     | 90.69  |
| Standard Deviation | 14.81  | 13.21 | 14.14  |
| Sharpe Ratio       | 1.07   | 1.12  | 1.08   |
| Tracking Error     | 4.30   | -     | 4.25   |
| Information Ratio  | 0.23   | -     | 0.11   |
| Up Capture Ratio   | 110.38 | -     | 104.10 |
| Down Capture Ratio | 120.17 | -     | 108.66 |

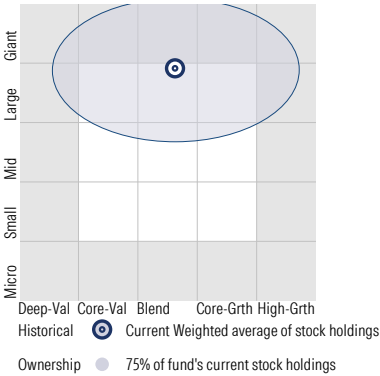
Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 19.54 | 16.87 | 17.69 |
| Price/Book Ratio     | 2.20  | 2.07  | 2.11  |
| Geom Avg Mkt Cap \$B | 48.70 | 62.76 | 67.92 |
| ROE                  | 17.29 | 18.05 | 18.02 |

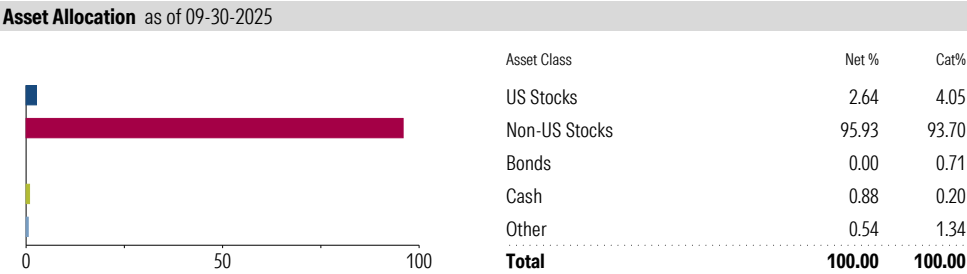
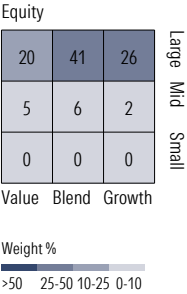
Nuveen International Res Eq R6 TSONX

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

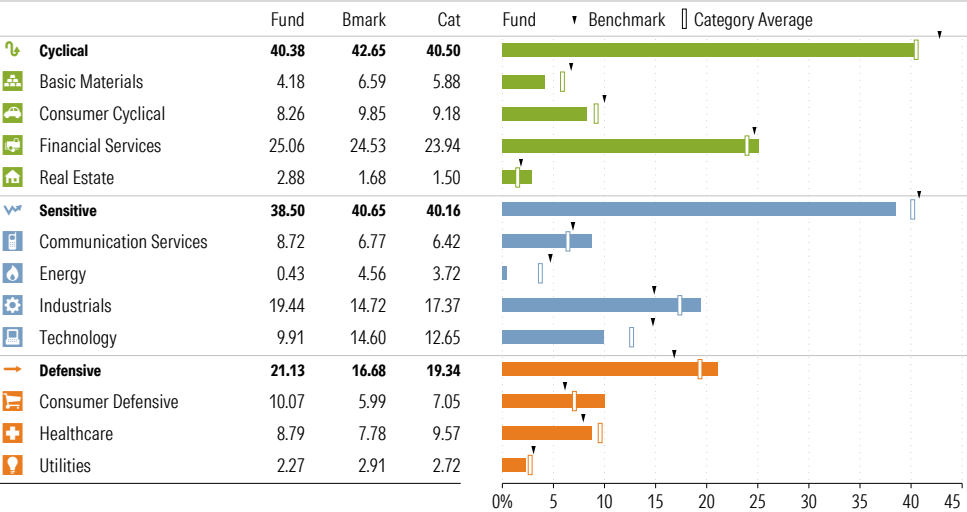
Style Analysis as of 09-30-2025  
Morningstar Style Box™



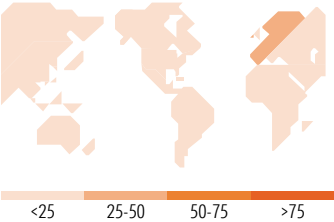
Style Breakdown



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



|                  |                 |                |               |                |                |                |                 |                |                   |        |
|------------------|-----------------|----------------|---------------|----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| Greater Asia     | Fund %<br>34.62 | Cat %<br>35.80 | Americas      | Fund %<br>1.87 | Cat %<br>10.09 | Greater Europe | Fund %<br>63.52 | Cat %<br>54.10 | Market Maturity   | Fund % |
| Japan            | 22.71           | 17.78          | North America | 1.87           | 8.74           | United Kingdom | 13.44           | 13.21          | Developed Markets | 99.28  |
| Australasia      | 9.12            | 4.20           | Central/Latin | 0.00           | 1.35           | W euro-ex UK   | 49.65           | 39.48          | Emerging Markets  | 0.72   |
| Asia-4 Tigers    | 2.07            | 7.74           |               |                |                | Emrgng Europe  | 0.00            | 0.15           | Not Available     | 0.00   |
| Asia-ex 4 Tigers | 0.72            | 6.08           |               |                |                | Africa         | 0.43            | 1.26           |                   |        |
| Not Classified   | 0.00            | 0.00           |               |                |                |                |                 |                |                   |        |

Top 10 Holdings as of 09-30-2025

| Name                             | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ ASML Holding NV                | 1.79        | 1.79         | 40.06        | Technology         |
| ⊕ SAP SE                         | 1.73        | 3.51         | -            | Technology         |
| Novartis AG Registered Shares    | 1.55        | 5.06         | -            | Healthcare         |
| Nestle SA                        | 1.49        | 6.55         | -            | Consumer Defensive |
| ⊕ HSBC Holdings PLC              | 1.44        | 7.99         | -            | Financial Services |
| Siemens AG                       | 1.39        | 9.38         | -            | Industrials        |
| ⊕ Commonwealth Bank of Australia | 1.24        | 10.62        | -            | Financial Services |
| ⊕ AstraZeneca PLC                | 1.23        | 11.85        | -            | Healthcare         |
| ⊕ Sony Group Corp                | 1.16        | 13.01        | -            | Technology         |
| ⊕ Allianz SE                     | 1.12        | 14.13        | -            | Financial Services |

Total Holdings 263

⊕ 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 |

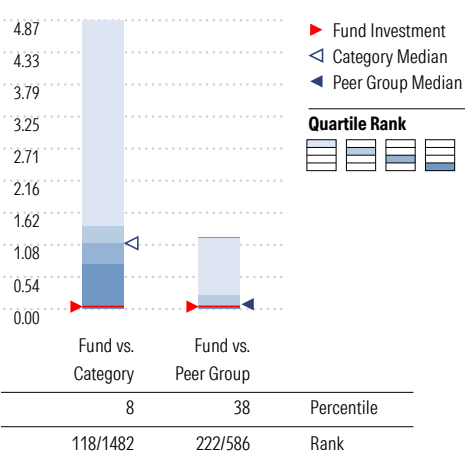
## Growth of \$10,000



## Trailing Performance



## Net Expense



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              | -0.04  | -     | -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  |

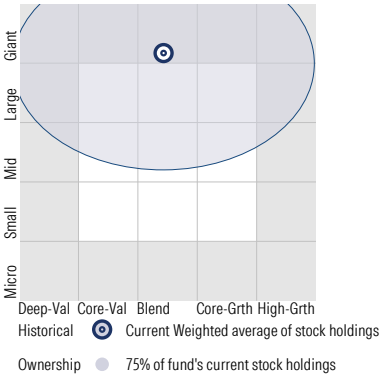
Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

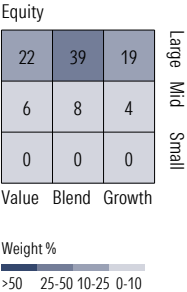
Morningstar Index  
S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



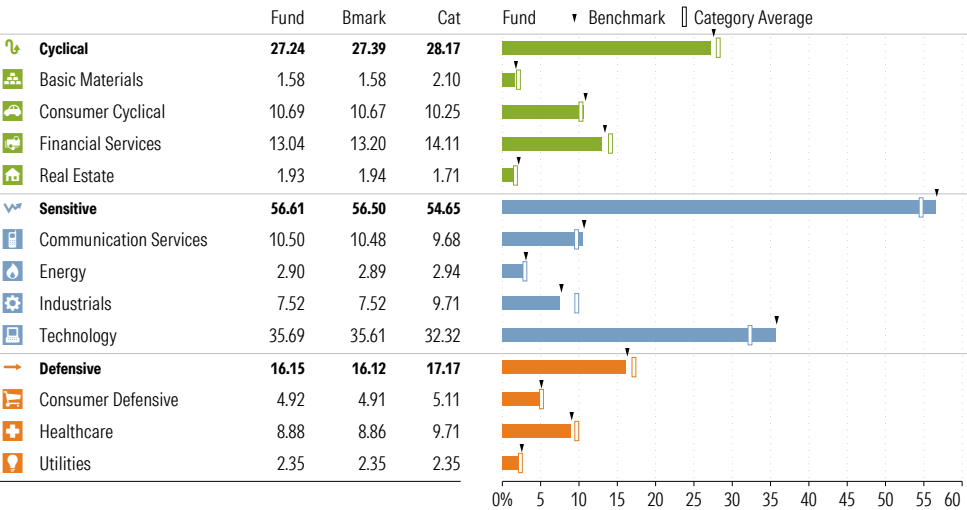
Style Breakdown



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 Developed Markets Index Admiral VTMGX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

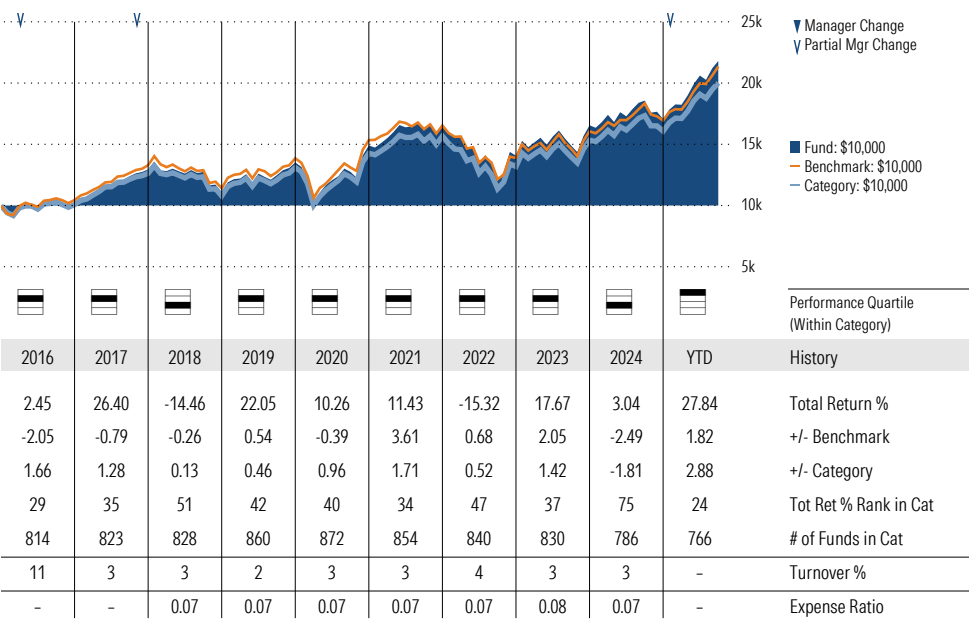
Morningstar Investment Management LLC Analysis

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

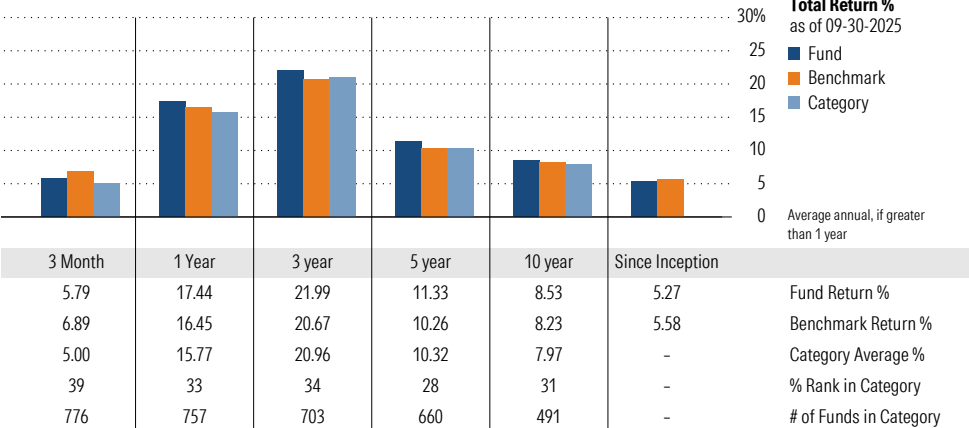
ESG Metrics

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

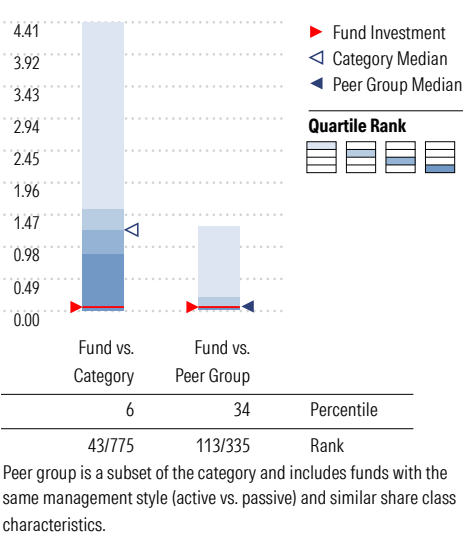
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

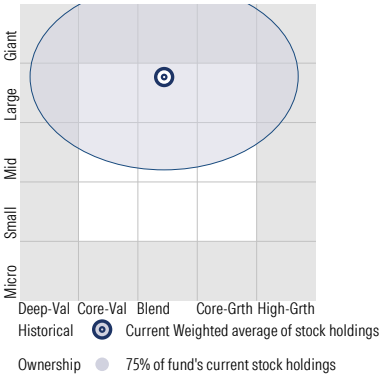
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.43 | 16.87 | 17.69 |
| Price/Book Ratio     | 1.88  | 2.07  | 2.11  |
| Geom Avg Mkt Cap \$B | 39.11 | 62.76 | 67.92 |
| ROE                  | 16.48 | 18.05 | 18.02 |

# Vanguard Developed Markets Index Admiral VTMGX

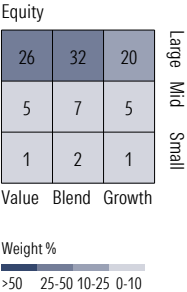
Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

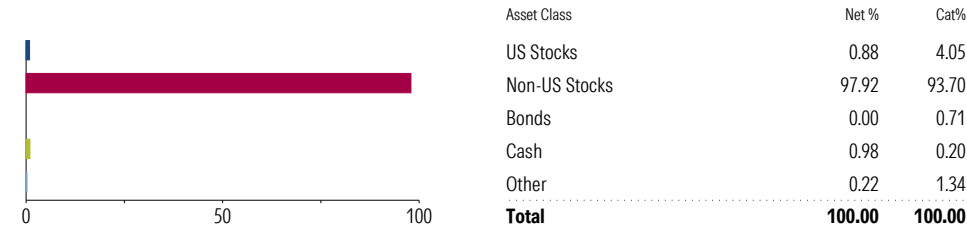
Style Analysis as of 09-30-2025  
Morningstar Style Box™



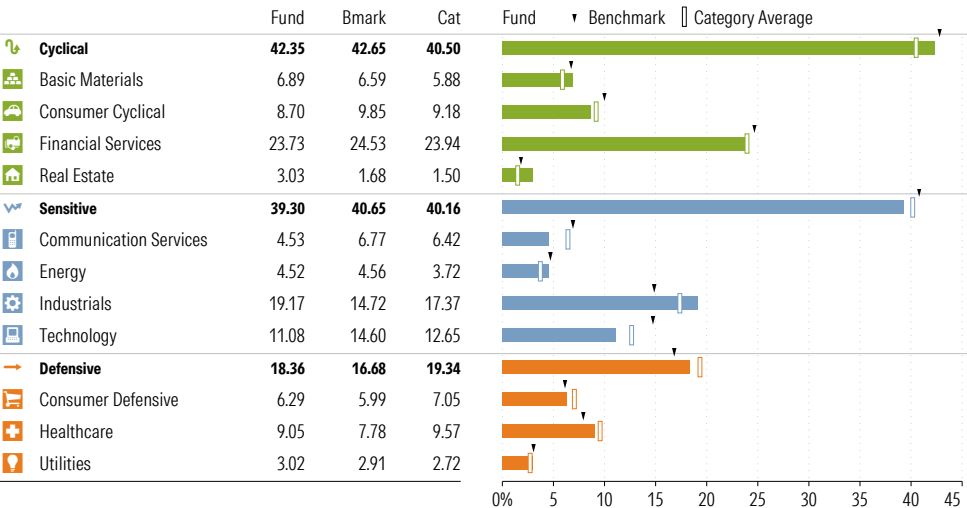
Style Breakdown



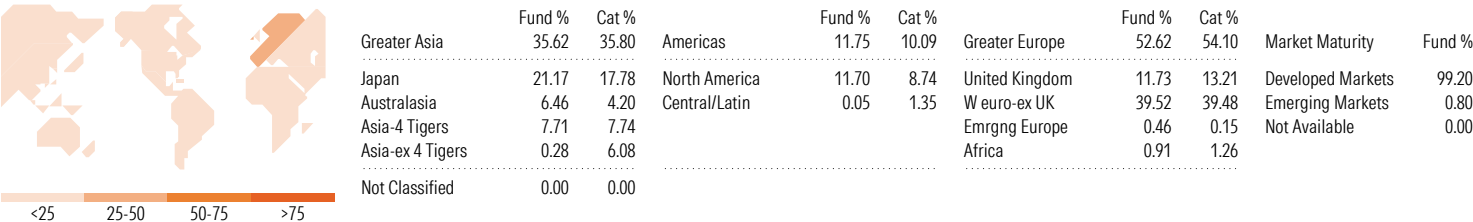
Asset Allocation as of 09-30-2025



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

Total Holdings 3923

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Dividend Growth Inv VDIGX

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

Portfolio Manager(s)

Peter Fisher since 07-2022

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 3.25 years.
- Style: The fund has landed in its primary style box — Large Blend — 83.33 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.22 is 68.12% lower than the Large Blend category average.

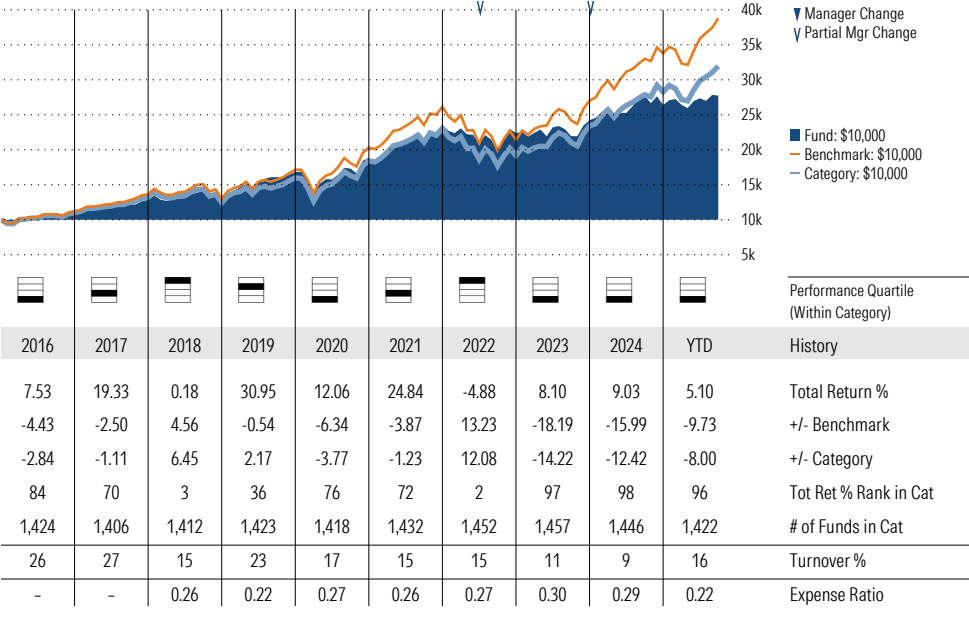
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. The team's conservative approach has led to bottom-quartile rankings in years when market performance has been driven by growth-oriented stocks. However, the fund's performance pattern aligns with our expectations, and we are comfortable with this screen failure.

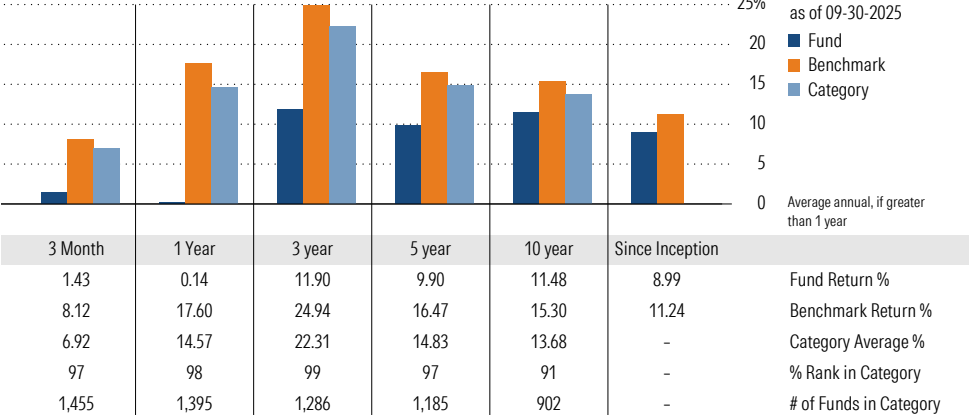
ESG Metrics

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

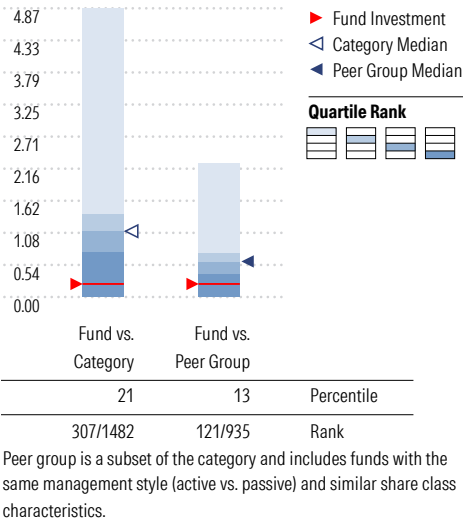
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat    |
|--------------------|-------|-------|--------|
| Alpha              | -5.08 | -     | -1.59  |
| Beta               | 0.73  | -     | 0.99   |
| R-Squared          | 67.28 | -     | 93.13  |
| Standard Deviation | 11.92 | 13.37 | 13.72  |
| Sharpe Ratio       | 0.59  | 1.38  | 1.21   |
| Tracking Error     | 7.71  | -     | 3.09   |
| Information Ratio  | -1.69 | -     | -1.71  |
| Up Capture Ratio   | 62.07 | -     | 95.42  |
| Down Capture Ratio | 87.58 | -     | 103.55 |

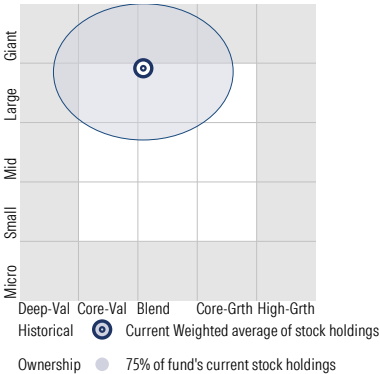
Portfolio Metrics

|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 27.24  | 28.13  | 27.25  |
| Price/Book Ratio     | 7.45   | 5.10   | 5.28   |
| Geom Avg Mkt Cap \$B | 254.29 | 439.39 | 477.25 |
| ROE                  | 37.41  | 35.20  | 34.08  |

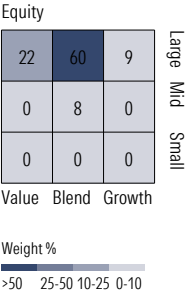
Vanguard Dividend Growth Inv VDIGX

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

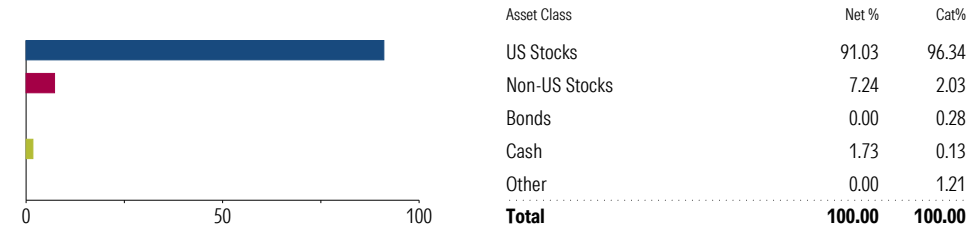
Style Analysis as of 09-30-2025  
Morningstar Style Box™



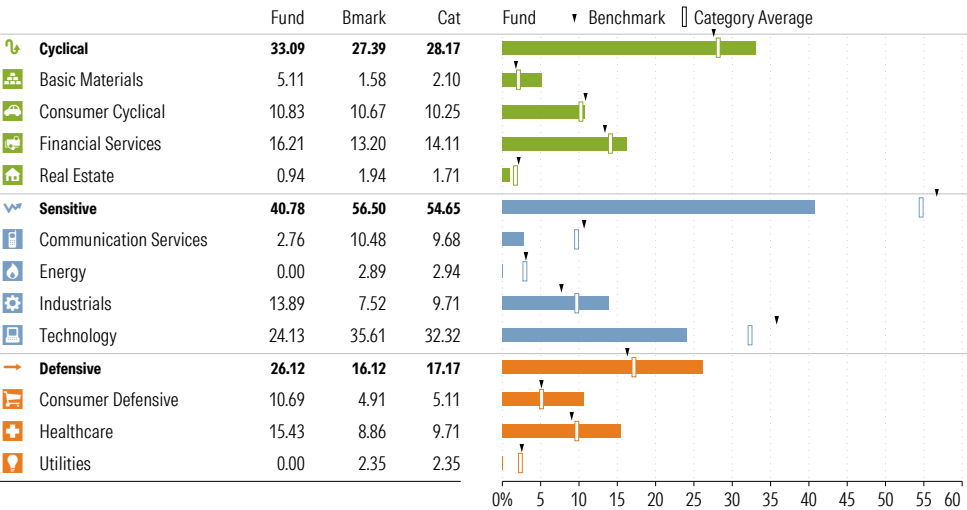
Style Breakdown



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              | 4.95        | 4.95         | 23.47        | Technology         |
| ⊖ Broadcom Inc                | 3.82        | 8.77         | 43.06        | Technology         |
| ⊕ Intuit Inc                  | 3.54        | 12.31        | 9.15         | Technology         |
| ⊕ Texas Instruments Inc       | 3.49        | 15.80        | 0.16         | Technology         |
| ⊖ American Express Co         | 3.33        | 19.13        | 12.71        | Financial Services |
| ⊖ Mastercard Inc Class A      | 3.25        | 22.37        | 8.45         | Financial Services |
| ⊕ TJX Companies Inc           | 3.23        | 25.61        | 20.66        | Consumer Cyclical  |
| ⊖ Apple Inc                   | 3.12        | 28.72        | 1.99         | Technology         |
| ⊖ Visa Inc Class A            | 3.11        | 31.83        | 8.58         | Financial Services |
| ⊖ Linde PLC                   | 2.93        | 34.76        | 14.53        | Basic Materials    |
| ⊖ Honeywell International Inc | 2.83        | 37.58        | -5.31        | Industrials        |
| ⊖ Danaher Corp                | 2.80        | 40.38        | -13.21       | Healthcare         |
| ⊕ Alphabet Inc Class A        | 2.70        | 43.08        | 28.75        | Communication Svc  |
| ⊖ Stryker Corp                | 2.66        | 45.73        | 3.37         | Healthcare         |
| ⊖ Accenture PLC Class A       | 2.59        | 48.32        | -28.64       | Technology         |

Total Holdings 58

⊕ 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.

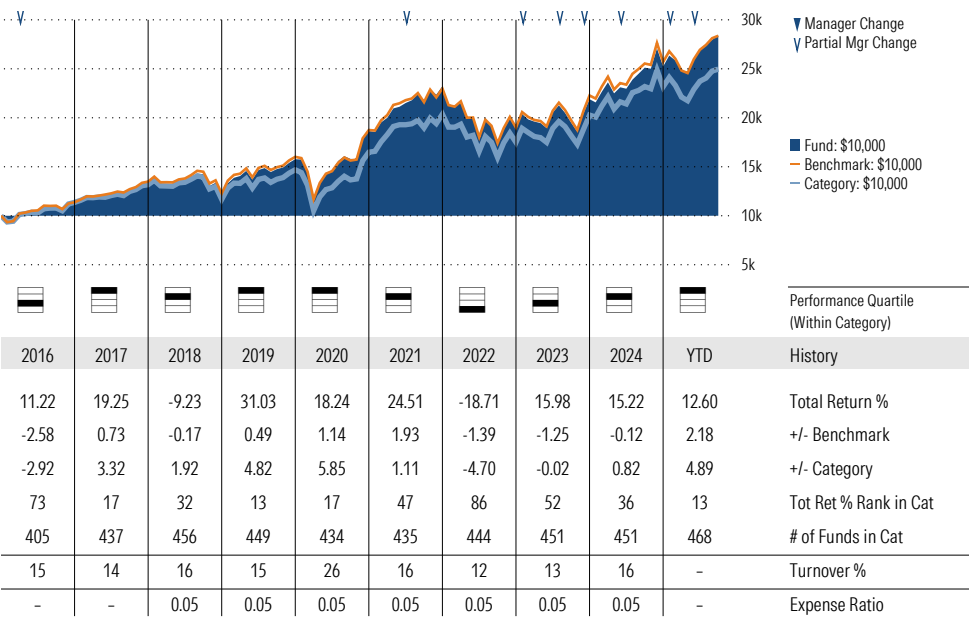
## Morningstar Investment Management LLC Analysis

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.

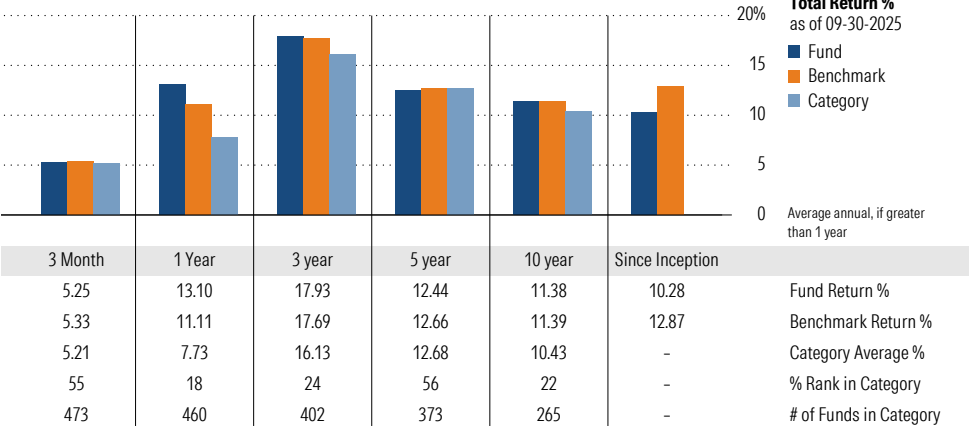
## ESG Metrics

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

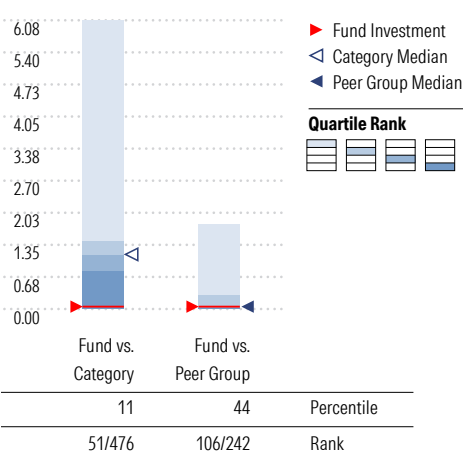
## Growth of \$10,000



## 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

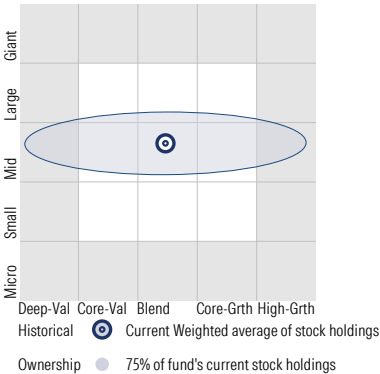
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 23.66 | 22.49 | 22.60 |
| Price/Book Ratio     | 3.19  | 2.90  | 3.19  |
| Geom Avg Mkt Cap \$B | 41.12 | 23.77 | 16.47 |
| ROE                  | 20.06 | 17.82 | 20.59 |

Vanguard Mid Cap Index Admiral VIMAX

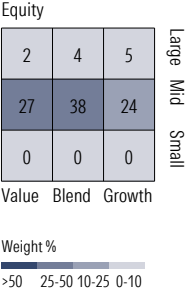
Morningstar Category  
Mid-Cap Blend

Morningstar Index  
Russell Mid Cap TR USD

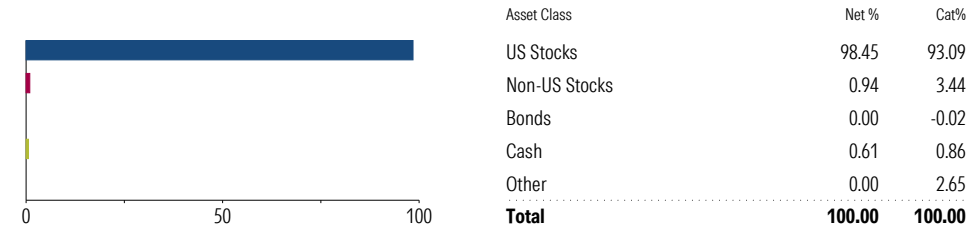
Style Analysis as of 09-30-2025  
Morningstar Style Box™



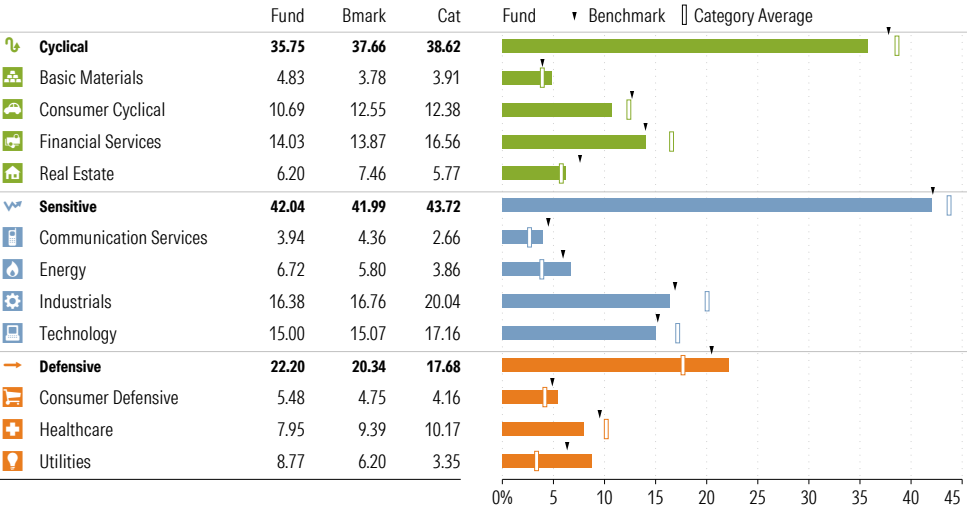
Style Breakdown



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 Strategic Small-Cap Equity Inv VSTCX

Morningstar Category  
Small Blend

Morningstar Index  
Russell 2000 TR USD

Portfolio Manager(s)

Cesar Orosco since 02-2021

Quantitative Screens

- Performance: The fund has finished in the Small 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 4.59 years.
- Style: The fund has landed in its primary style box — Small Blend — 75 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.21 is 77.89% lower than the Small Blend category average.

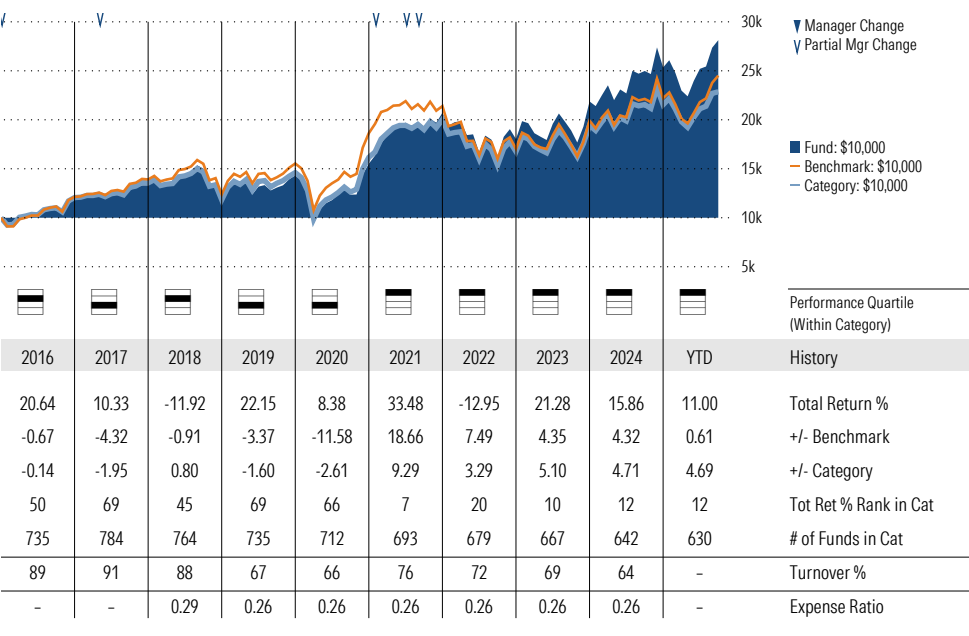
Morningstar Investment Management LLC Analysis

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.

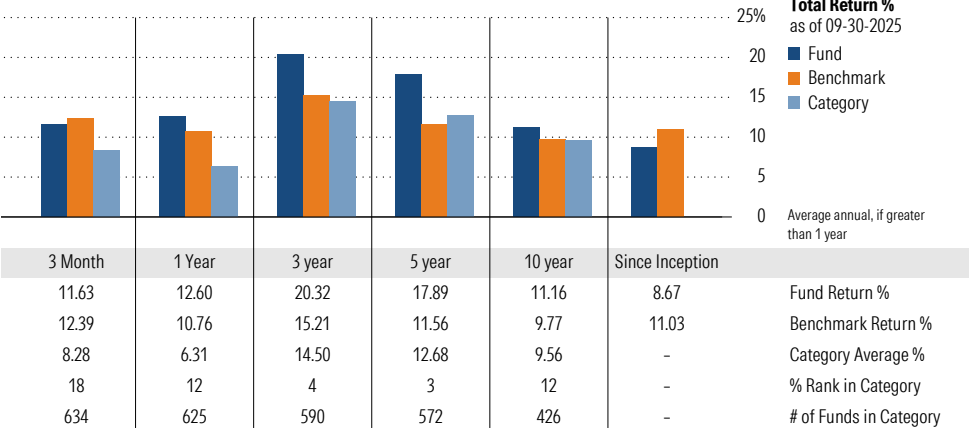
ESG Metrics

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

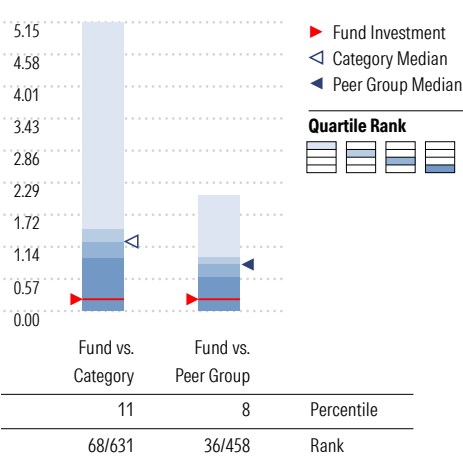
Growth of \$10,000



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              | 4.37   | -     | 0.59  |
| Beta               | 1.00   | -     | 0.90  |
| R-Squared          | 98.33  | -     | 93.71 |
| Standard Deviation | 21.44  | 21.18 | 19.72 |
| Sharpe Ratio       | 0.74   | 0.54  | 0.53  |
| Tracking Error     | 2.77   | -     | 5.07  |
| Information Ratio  | 1.84   | -     | -0.29 |
| Up Capture Ratio   | 106.47 | -     | 91.44 |
| Down Capture Ratio | 92.24  | -     | 90.05 |

Portfolio Metrics

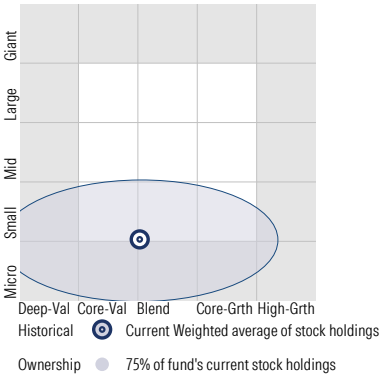
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 15.74 | 18.35 | 19.20 |
| Price/Book Ratio     | 1.81  | 2.02  | 2.36  |
| Geom Avg Mkt Cap \$B | 2.95  | 2.99  | 5.97  |
| ROE                  | 9.74  | 4.01  | 13.64 |

Vanguard Strategic Small-Cap Equity Inv VSTCX

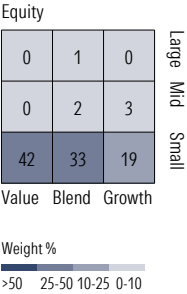
Morningstar Category  
Small Blend

Morningstar Index  
Russell 2000 TR USD

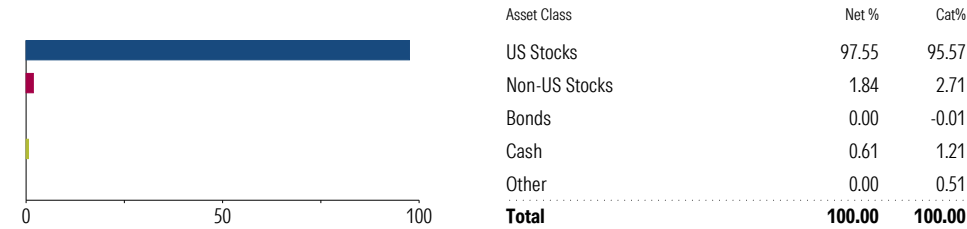
Style Analysis as of 09-30-2025  
Morningstar Style Box™



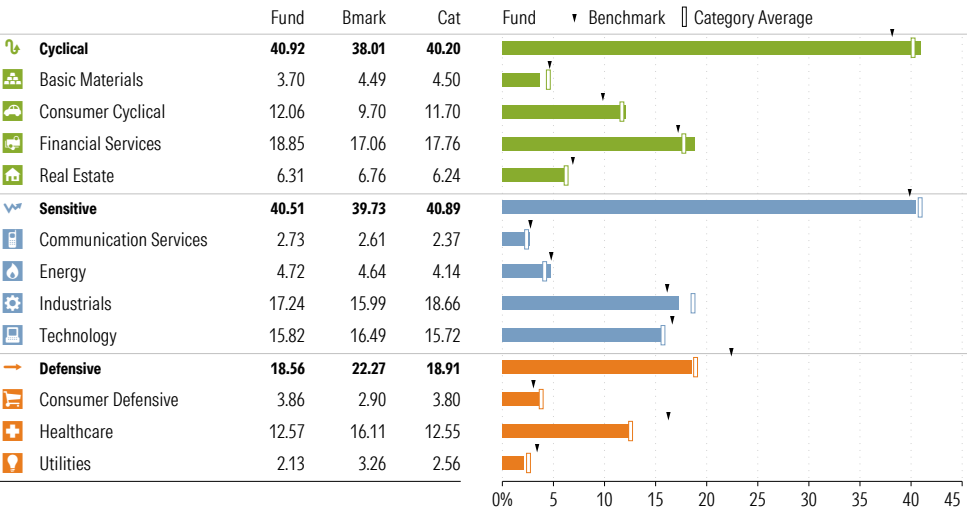
Style Breakdown



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 |
|--------------------------------------|-------------|--------------|--------------|--------------------|
| Popular Inc                          | 0.81        | 0.81         | 37.32        | Financial Services |
| ⊖ Axis Capital Holdings Ltd          | 0.79        | 1.59         | 9.59         | Financial Services |
| Brixmor Property Group Inc           | 0.73        | 2.32         | 2.52         | Real Estate        |
| ⊕ Zions Bancorp NA                   | 0.72        | 3.04         | 6.71         | Financial Services |
| Allison Transmission Holdings Inc    | 0.72        | 3.77         | -20.70       | Consumer Cyclical  |
| National Fuel Gas Co                 | 0.72        | 4.49         | 54.84        | Energy             |
| Essent Group Ltd                     | 0.71        | 5.20         | 18.46        | Financial Services |
| Primoris Services Corp               | 0.70        | 5.90         | 80.07        | Industrials        |
| Hancock Whitney Corp                 | 0.69        | 6.59         | 16.89        | Financial Services |
| Kyndryl Holdings Inc Ordinary Shares | 0.69        | 7.28         | -            | Technology         |
| ⊖ Cousins Properties Inc             | 0.68        | 7.96         | -2.42        | Real Estate        |
| ⊖ Enova International Inc            | 0.68        | 8.64         | 20.04        | Financial Services |
| ⊖ BWX Technologies Inc               | 0.67        | 9.31         | 66.19        | Industrials        |
| NMI Holdings Inc                     | 0.66        | 9.98         | 4.30         | Financial Services |
| ⊖ Exelixis Inc                       | 0.66        | 10.64        | 24.02        | Healthcare         |

Total Holdings 564

⊕ Increase ⊖ Decrease ✨ New to Portfolio