

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.

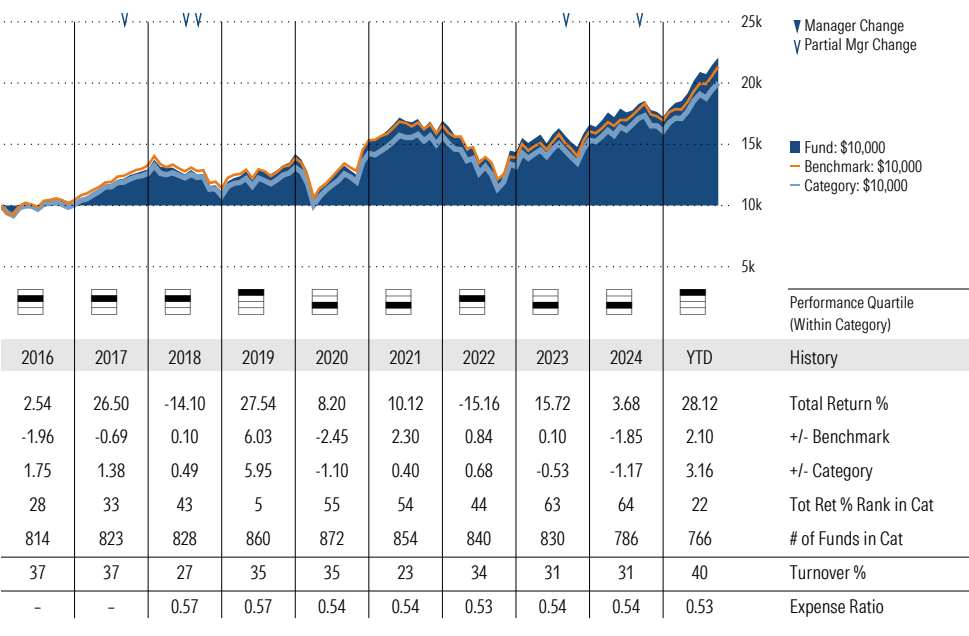
Morningstar Investment Management LLC Analysis

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.

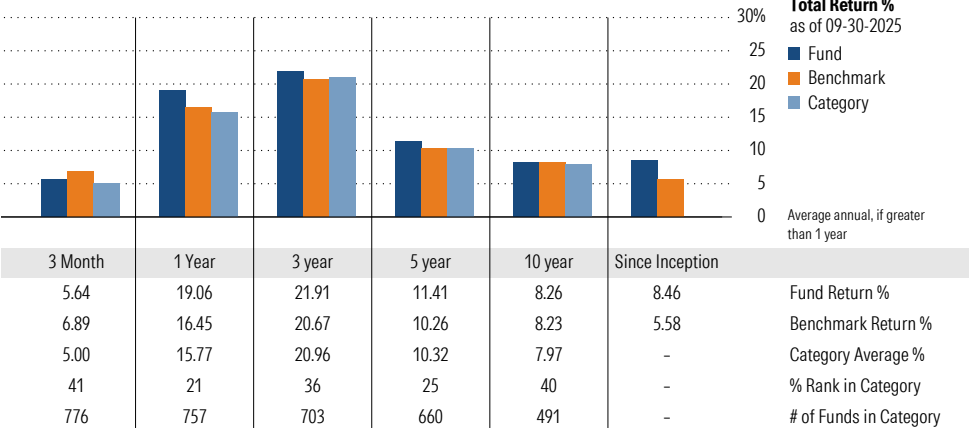
ESG Metrics

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

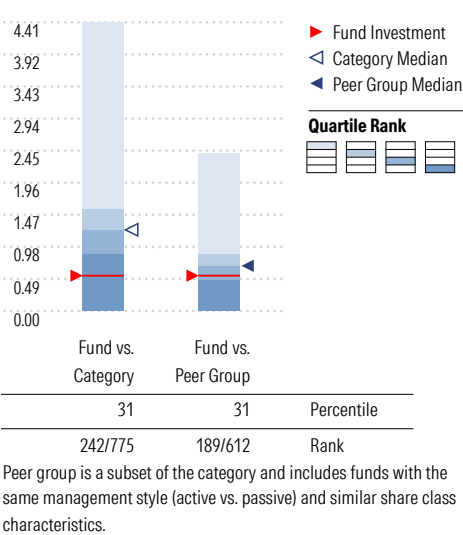
Growth of \$10,000



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 |

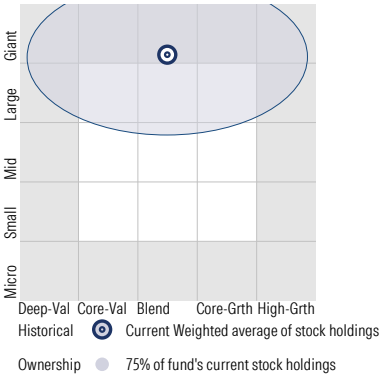
Portfolio Metrics

| | 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 |

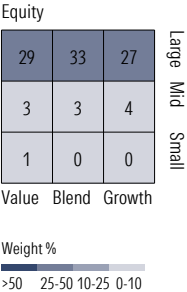
American Funds Intl Gr and Inc R6 RIGGX

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

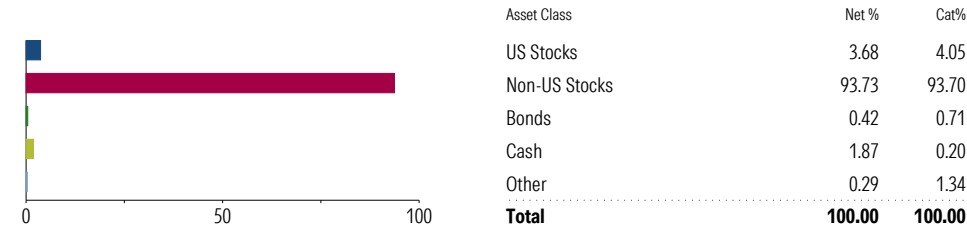
Style Analysis as of 09-30-2025
Morningstar Style Box™



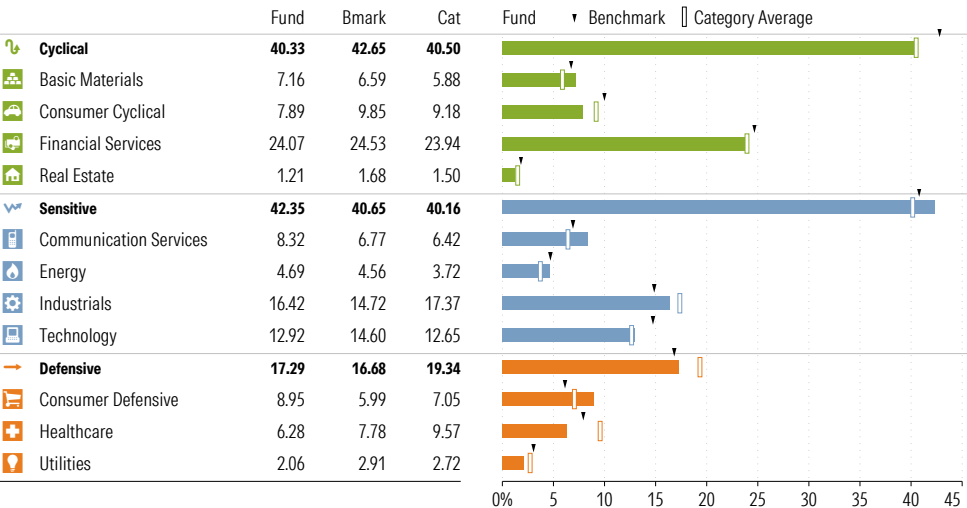
Style Breakdown



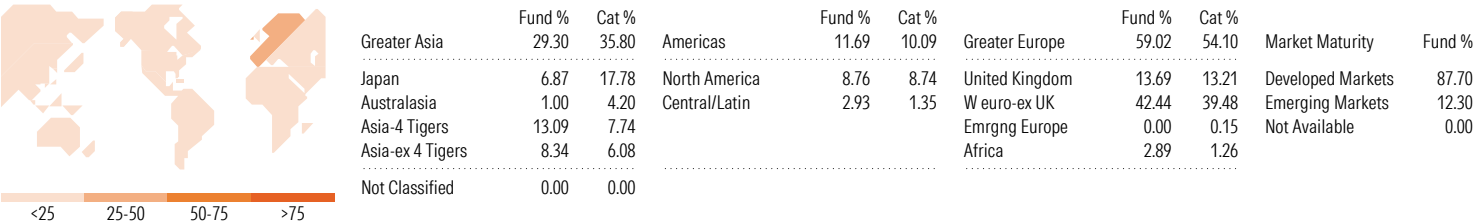
Asset Allocation as of 09-30-2025



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

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

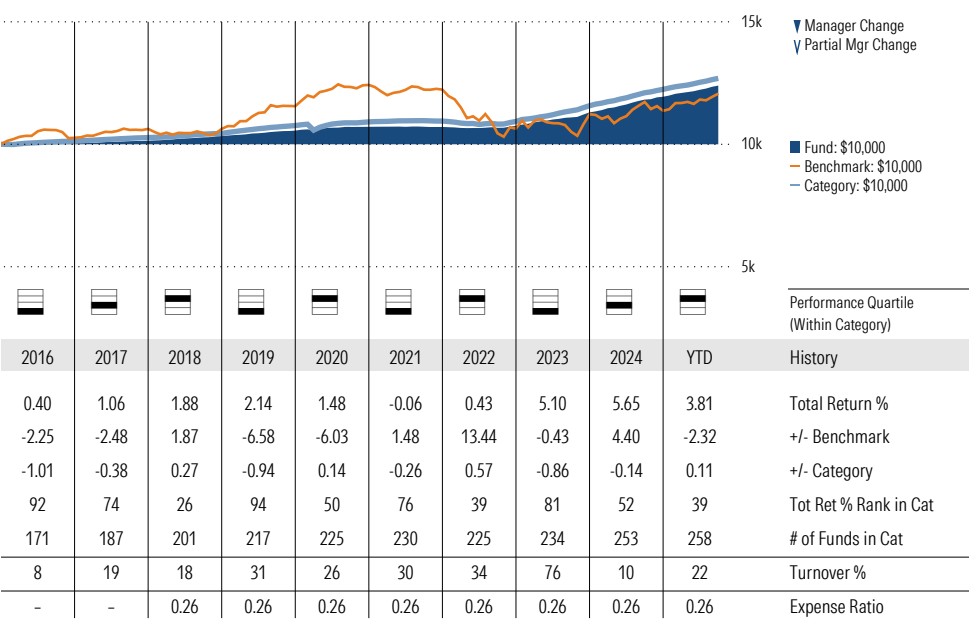
Quantitative Screens

- ✗ 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.

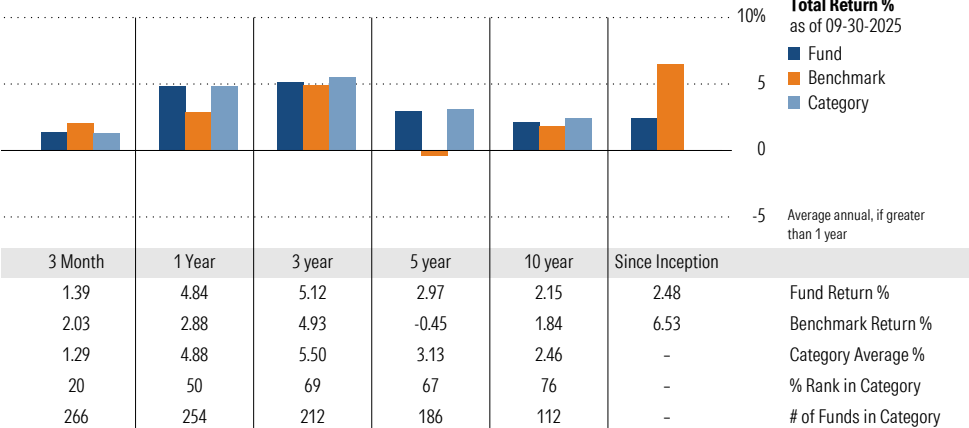
Morningstar Investment Management LLC Analysis

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.

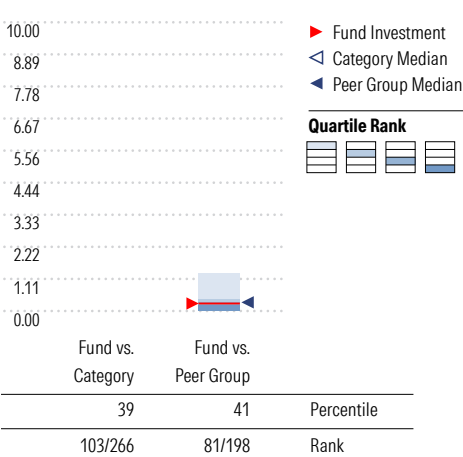
Growth of \$10,000



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 |

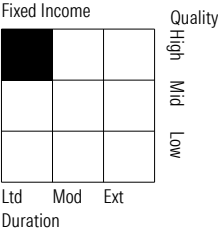
Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

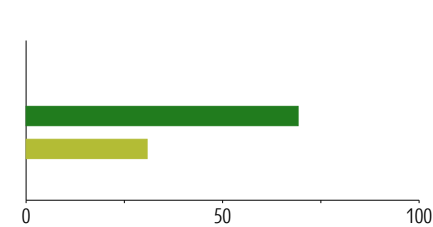
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025

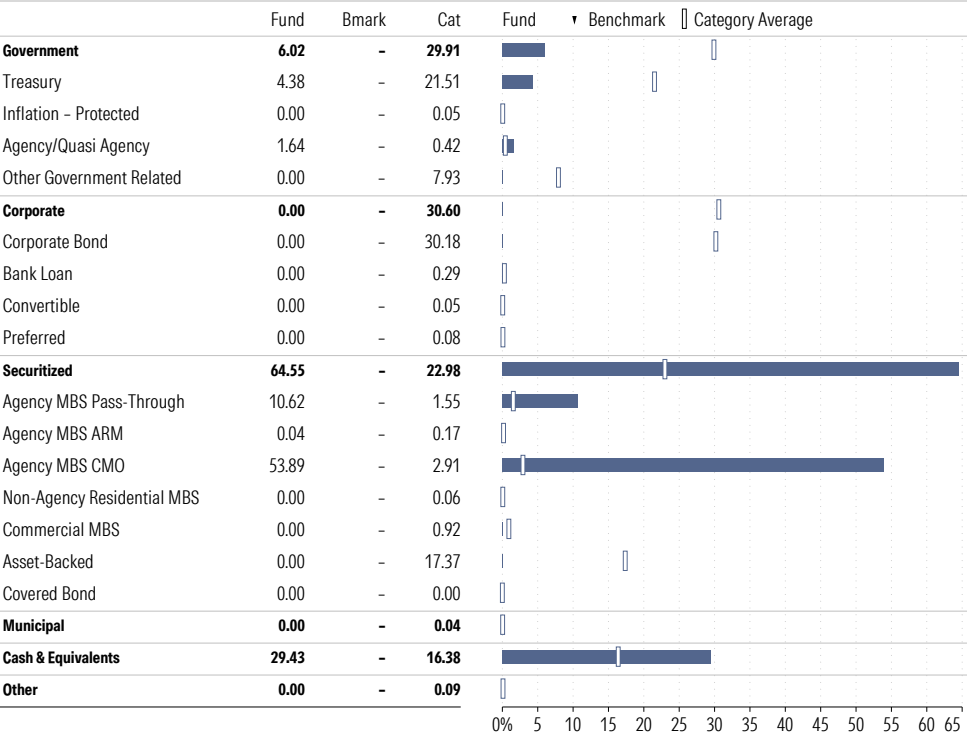


| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 0.00 | 6.88 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 69.21 | 63.84 |
| Cash | 30.79 | 29.26 |
| Other | 0.00 | 0.03 |
| Total | 100.00 | 100.00 |

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

JPMorgan Emerging Markets Equity R6 JEMWX

Morningstar Category Diversified Emerging Mkts
Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Austin Forey since 09-2005
Leon Eidelman since 02-2013
Amit Mehta since 02-2013
John Citron since 03-2025

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.09 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 31.48% lower than the Diversified Emerging Mkts category average.

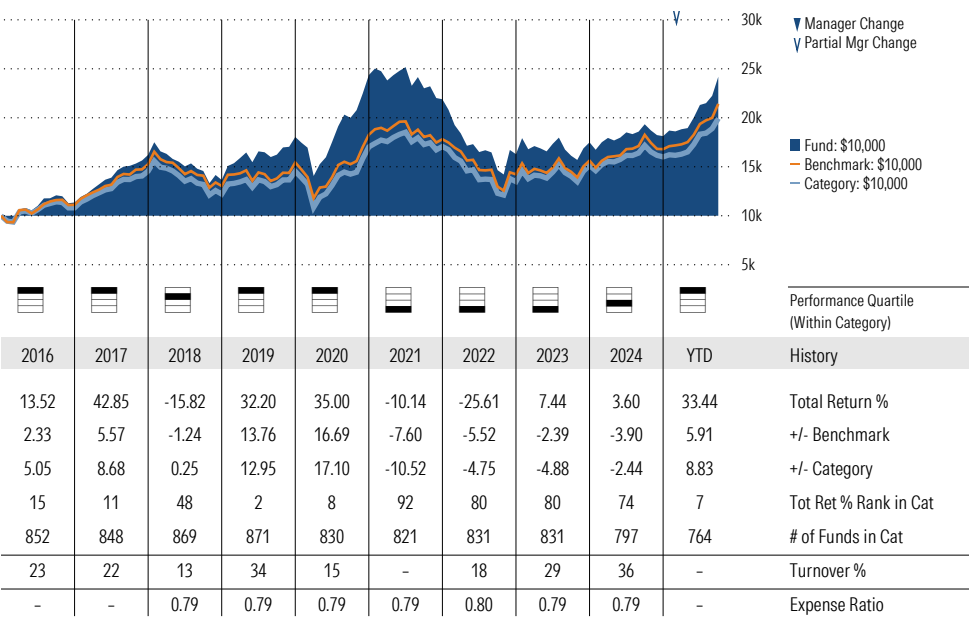
Morningstar Investment Management LLC Analysis

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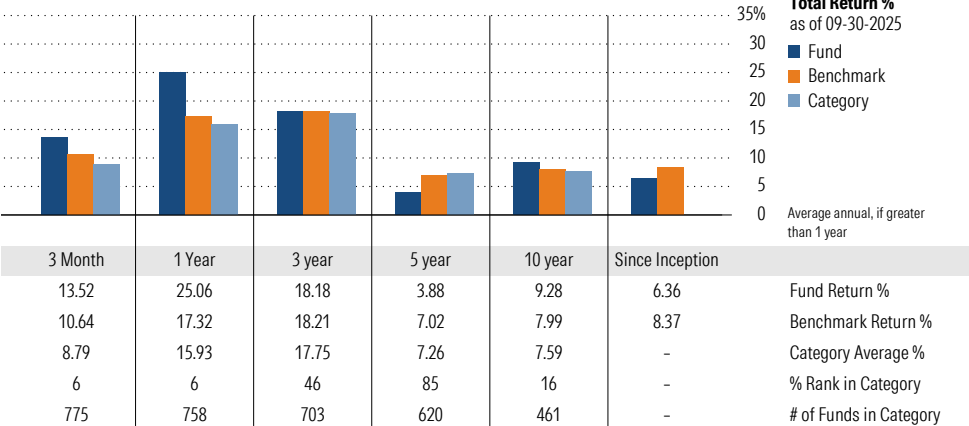
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 08-31-2025 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 2-Basic | 02-15-2022 |

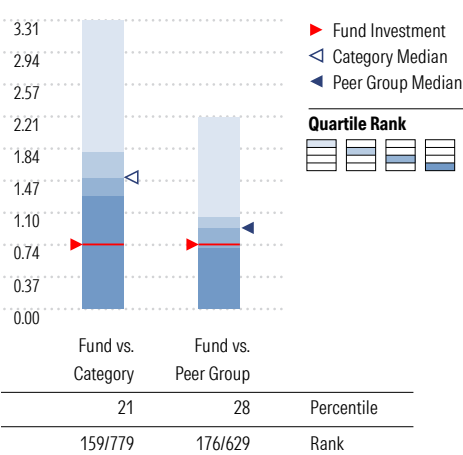
Growth of \$10,000



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 | -0.57 | - | 1.14 |
| Beta | 1.04 | - | 0.91 |
| R-Squared | 93.31 | - | 86.04 |
| Standard Deviation | 16.95 | 15.75 | 15.43 |
| Sharpe Ratio | 0.78 | 0.83 | 0.82 |
| Tracking Error | 4.43 | - | 5.72 |
| Information Ratio | -0.01 | - | -0.07 |
| Up Capture Ratio | 99.61 | - | 92.73 |
| Down Capture Ratio | 99.34 | - | 87.42 |

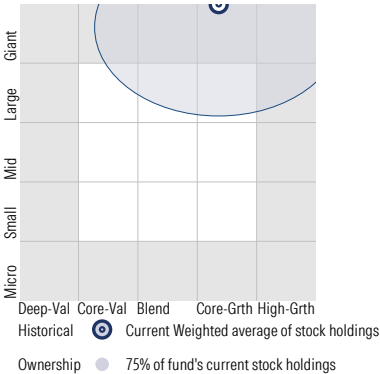
Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.82 | 14.23 | 13.69 |
| Price/Book Ratio | 3.31 | 2.02 | 2.08 |
| Geom Avg Mkt Cap \$B | 72.82 | 65.29 | 69.39 |
| ROE | 24.33 | 19.48 | 21.18 |

JPMorgan Emerging Markets Equity R6 JEMWX

Morningstar Category Diversified Emerging Mkts Morningstar Index MSCI EM NR USD

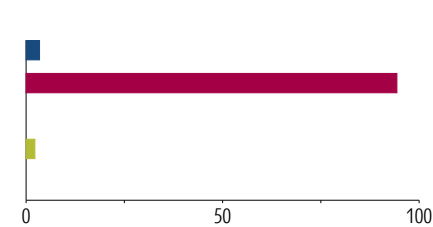
Style Analysis as of 09-30-2025 Morningstar Style Box™



Style Breakdown

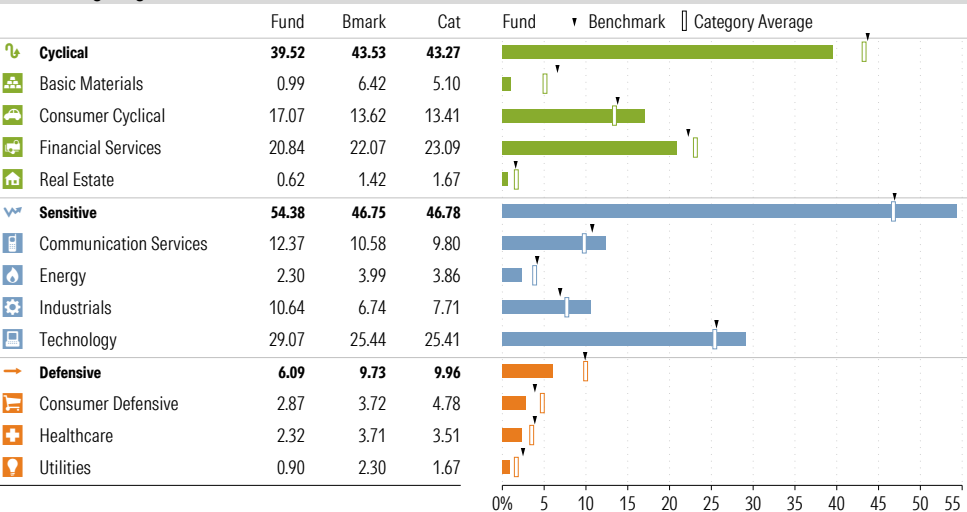


Asset Allocation as of 09-30-2025

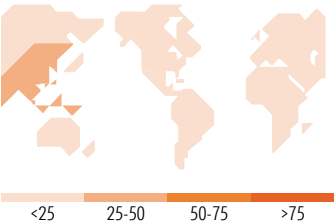


| Asset Class | Net % | Cat% |
|---------------|--------|--------|
| US Stocks | 3.42 | 2.47 |
| Non-US Stocks | 94.35 | 95.68 |
| Bonds | 0.00 | 0.03 |
| Cash | 2.23 | 1.64 |
| Other | 0.00 | 0.18 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 70.62 | 74.80 | Americas | 18.98 | 13.77 | Greater Europe | 10.40 | 11.42 | Market Maturity | |
| Japan | 0.00 | 0.04 | North America | 3.50 | 2.27 | United Kingdom | 0.00 | 0.50 | Developed Markets | 37.92 |
| Australasia | 0.00 | 0.03 | Central/Latin | 15.48 | 11.50 | W euro-ex UK | 4.03 | 1.86 | Emerging Markets | 62.08 |
| Asia-4 Tigers | 30.38 | 29.81 | | | | Emrgng Europe | 3.88 | 2.32 | Not Available | 0.00 |
| Asia-ex 4 Tigers | 40.24 | 44.92 | | | | Africa | 2.49 | 6.74 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊕ Tencent Holdings Ltd | 7.47 | 7.47 | - | Communication Svc |
| ⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR | 7.22 | 14.69 | 42.57 | Technology |
| ⊕ SK Hynix Inc | 4.28 | 18.97 | - | Technology |
| ⊕ Taiwan Semiconductor Manufacturing Co Ltd | 4.20 | 23.17 | - | Technology |
| ⊕ MercadoLibre Inc | 2.90 | 26.08 | 37.43 | Consumer Cyclical |
| ⊕ Nu Holdings Ltd Ordinary Shares Class A | 2.29 | 28.37 | - | Financial Services |
| ⊕ Hanwha Aerospace Co Ltd | 2.25 | 30.62 | - | Industrials |
| ⊕ Jpmorgan Prime Var 12/49 | 2.22 | 32.84 | - | - |
| ⊖ Banco Bilbao Vizcaya Argentaria SA | 2.19 | 35.03 | - | Financial Services |
| ⊕ Tencent Music Entertainment Group ADR | 2.14 | 37.17 | 107.22 | Communication Svc |

Total Holdings 77

⊕ 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.

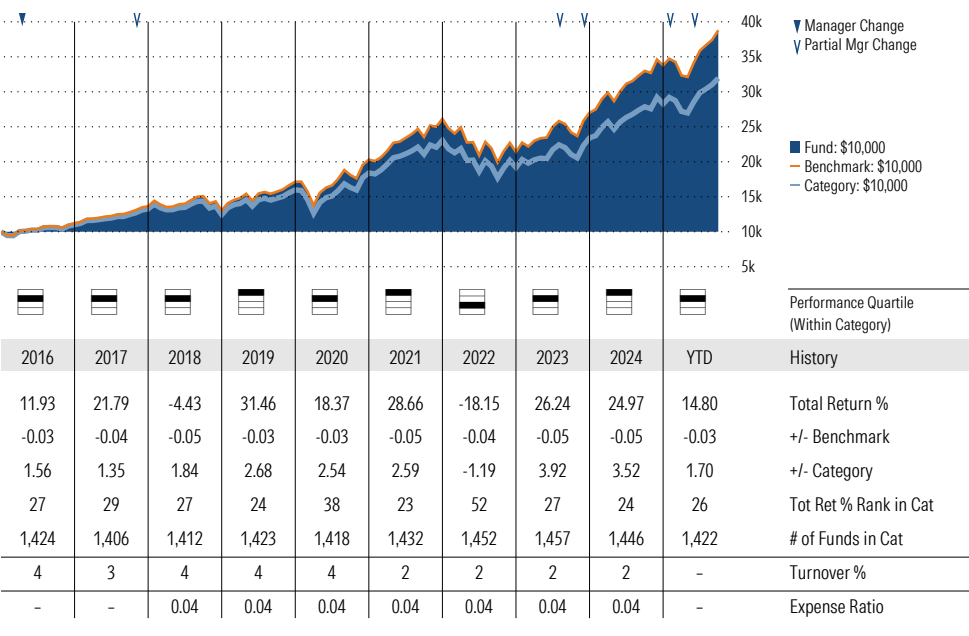
Morningstar Investment Management LLC Analysis

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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 |

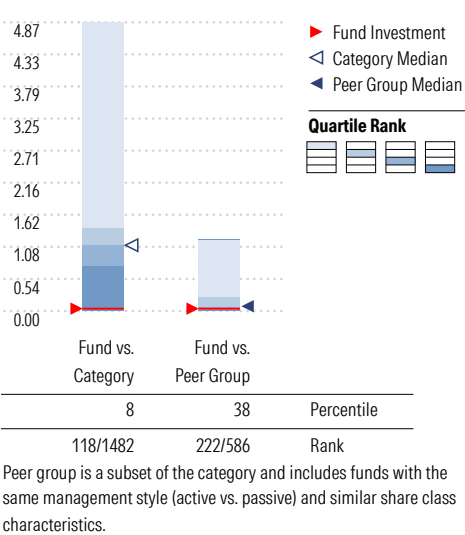
Growth of \$10,000



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 |

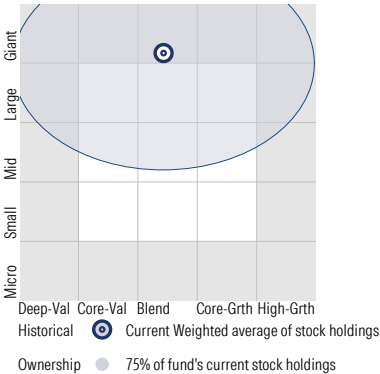
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

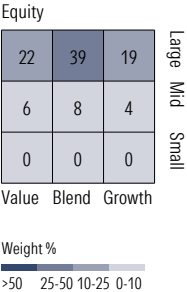
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2025

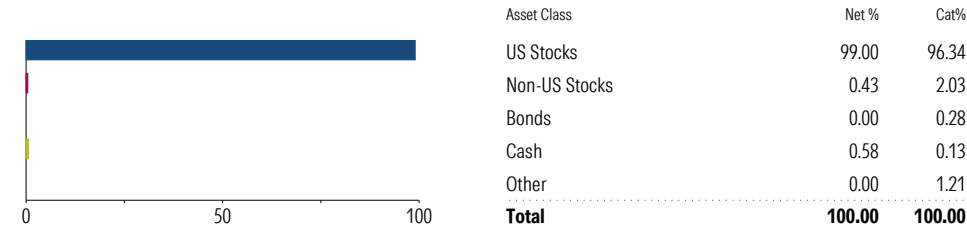
Morningstar Style Box™



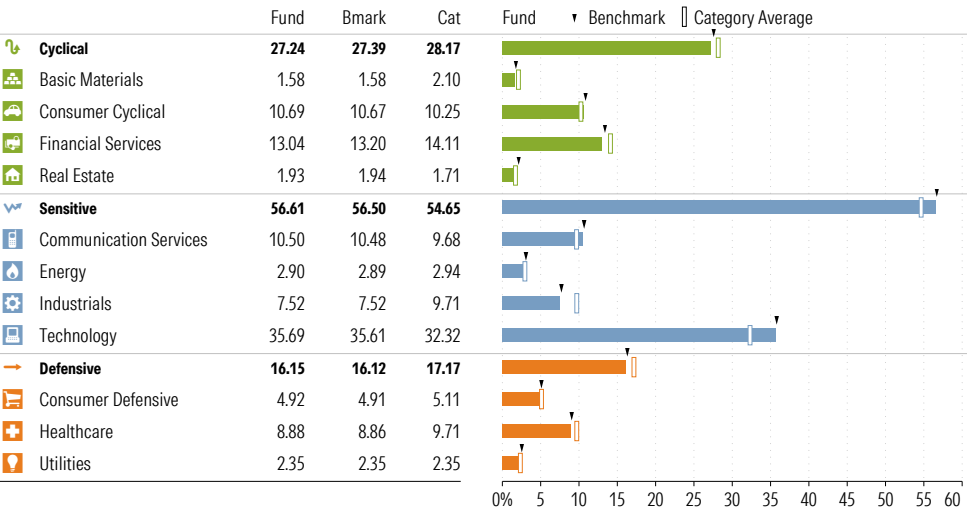
Style Breakdown



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 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.

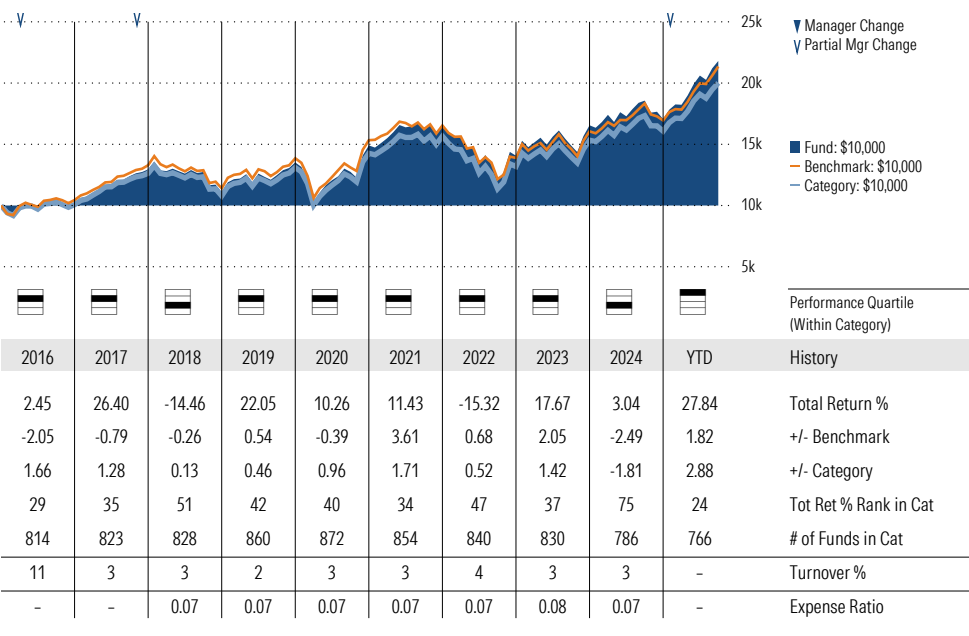
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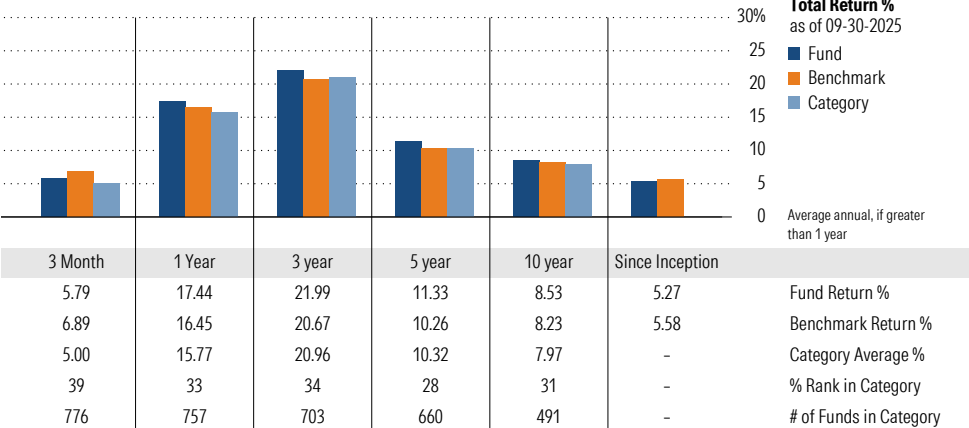
ESG Metrics

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

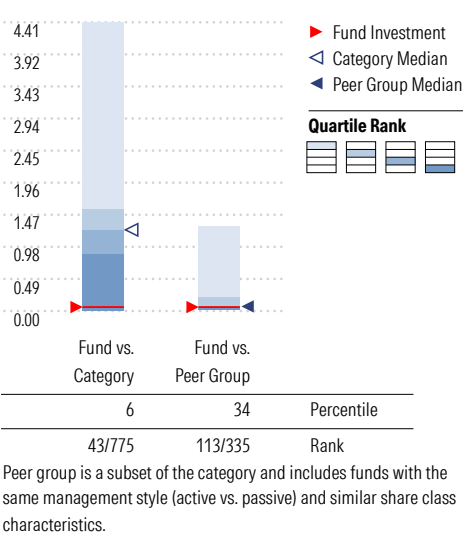
Growth of \$10,000



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 |

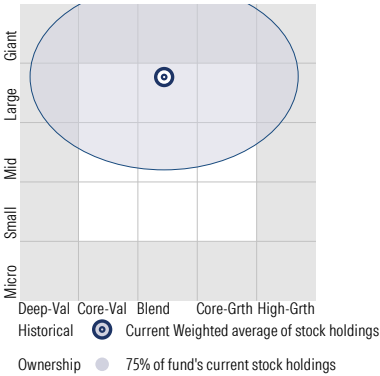
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

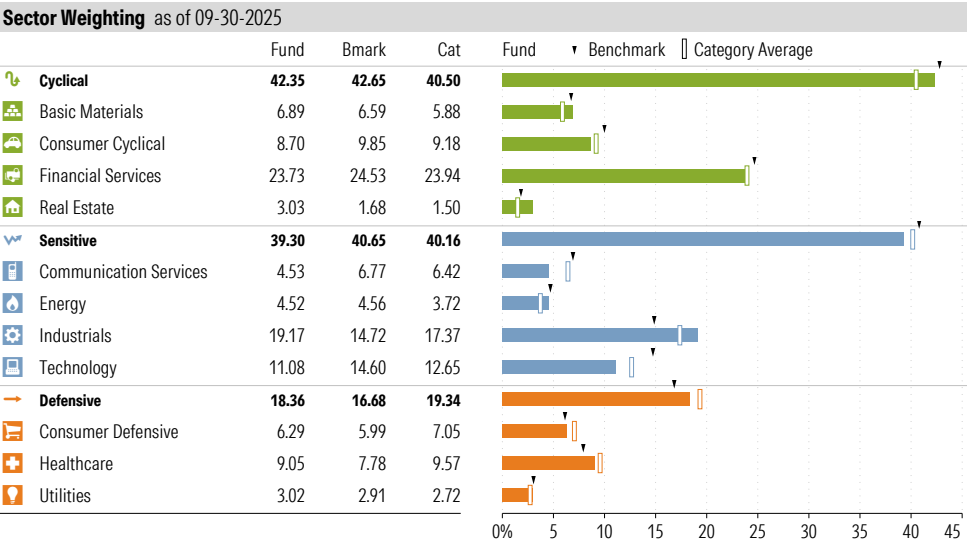
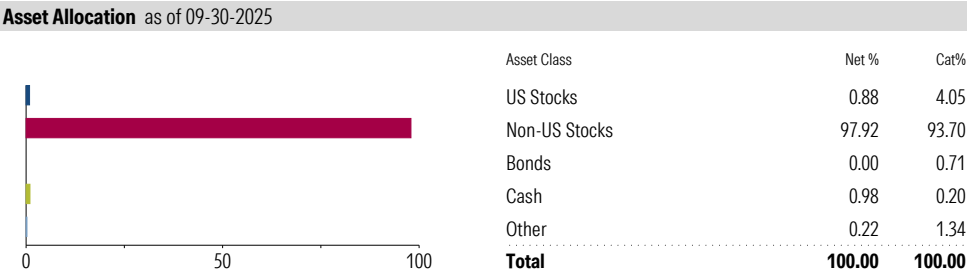
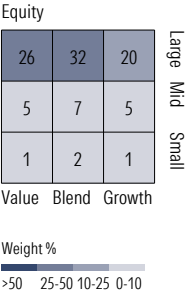
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

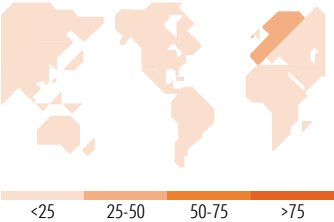
Morningstar Style Box™



Style Breakdown



World Regions % Equity 09-30-2025



| | | | | | | | | | | |
|------------------|-----------------|----------------|---------------|-----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| Greater Asia | Fund % 35.62 | Cat % 35.80 | Americas | Fund % 11.75 | Cat % 10.09 | Greater Europe | Fund % 52.62 | Cat % 54.10 | Market Maturity | Fund % |
| Japan | 21.17 | 17.78 | North America | 11.70 | 8.74 | United Kingdom | 11.73 | 13.21 | Developed Markets | 99.20 |
| Australasia | 6.46 | 4.20 | Central/Latin | 0.05 | 1.35 | W euro-ex UK | 39.52 | 39.48 | Emerging Markets | 0.80 |
| Asia-4 Tigers | 7.71 | 7.74 | | | | Emrgng Europe | 0.46 | 0.15 | Not Available | 0.00 |
| Asia-ex 4 Tigers | 0.28 | 6.08 | | | | Africa | 0.91 | 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 | 1.41 | 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 Growth Index Admiral VIGAX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994
Aaron Choi since 02-2025
Jena Stenger since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 30.77 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.51% lower than the Large Growth category average.

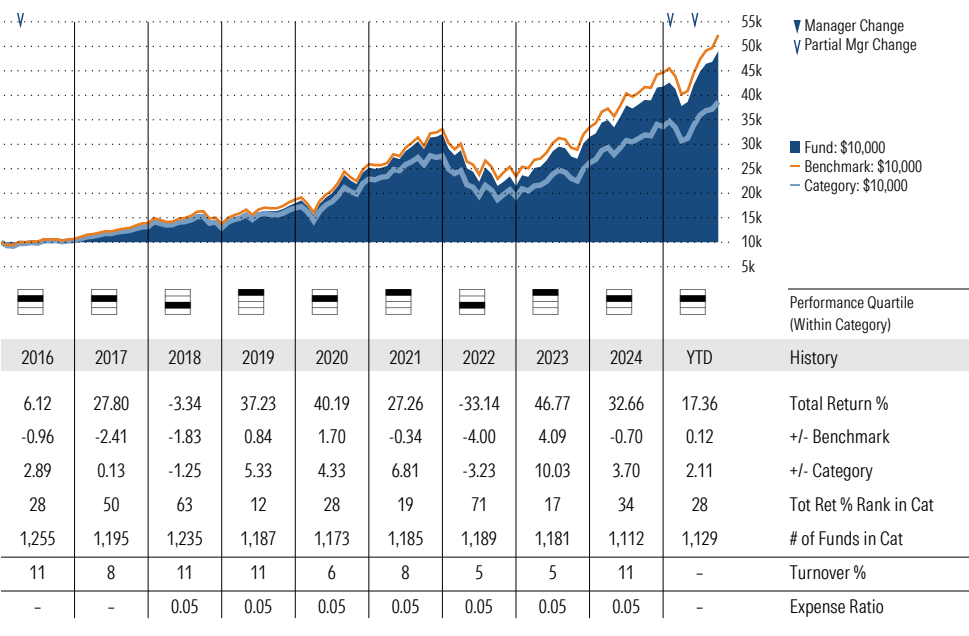
Morningstar Investment Management LLC Analysis

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

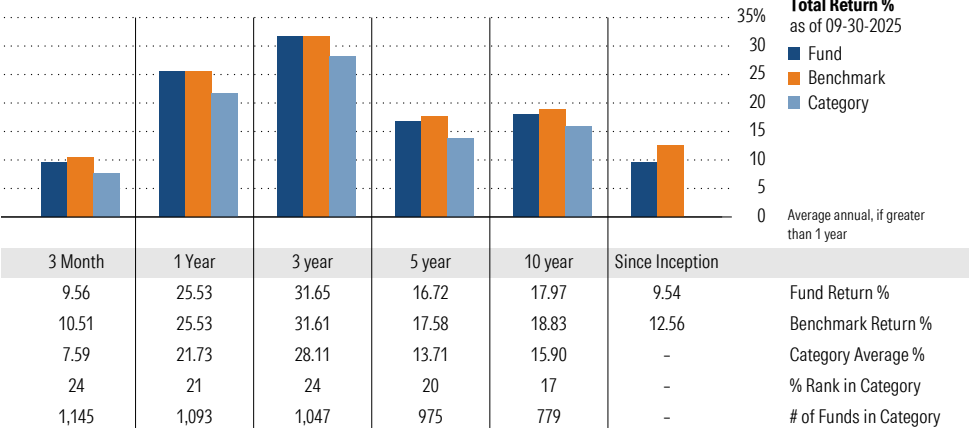
ESG Metrics

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

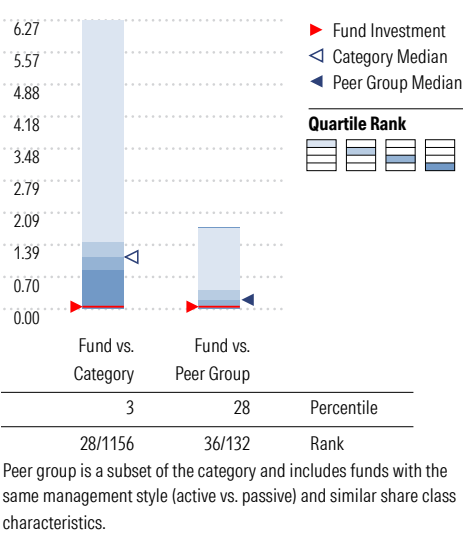
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -1.08 | - | -2.66 |
| Beta | 1.04 | - | 1.00 |
| R-Squared | 98.70 | - | 89.18 |
| Standard Deviation | 16.70 | 15.91 | 16.99 |
| Sharpe Ratio | 1.45 | 1.51 | 1.27 |
| Tracking Error | 2.02 | - | 5.53 |
| Information Ratio | 0.02 | - | -0.74 |
| Up Capture Ratio | 101.27 | - | 95.21 |
| Down Capture Ratio | 103.76 | - | 107.36 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 38.57 | 38.61 | 35.44 |
| Price/Book Ratio | 11.80 | 13.60 | 10.12 |
| Geom Avg Mkt Cap \$B | 832.91 | 897.90 | 697.70 |
| ROE | 42.35 | 45.99 | 39.98 |

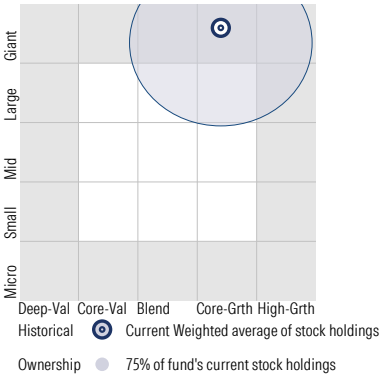
Vanguard Growth Index Admiral VIGAX

Morningstar Category
Large Growth

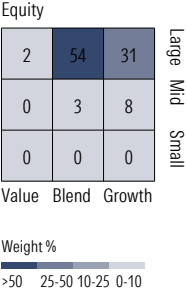
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

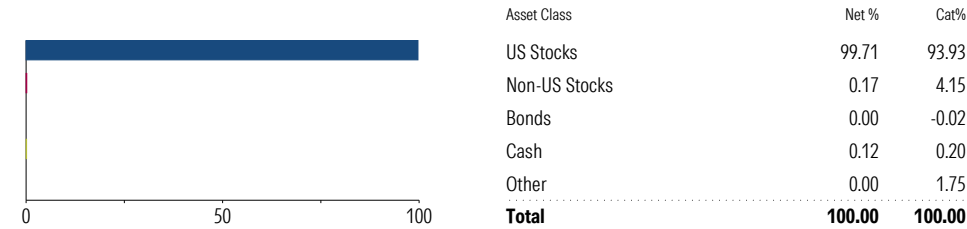
Morningstar Style Box™



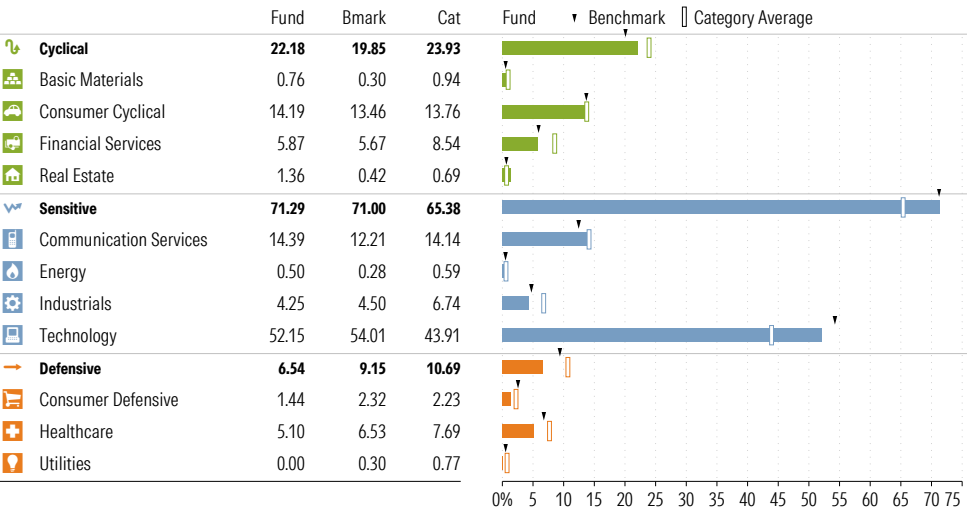
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp | 12.02 | 12.02 | 38.96 | Technology |
| ⊖ Microsoft Corp | 10.70 | 22.72 | 23.47 | Technology |
| ⊖ Apple Inc | 10.47 | 33.19 | 1.99 | Technology |
| ⊖ Amazon.com Inc | 5.55 | 38.74 | 0.08 | Consumer Cyclical |
| ⊖ Broadcom Inc | 4.26 | 43.00 | 43.06 | Technology |
| ⊕ Meta Platforms Inc Class A | 4.22 | 47.22 | 25.69 | Communication Svc |
| ⊖ Alphabet Inc Class A | 3.77 | 51.00 | 28.75 | Communication Svc |
| ⊕ Tesla Inc | 3.71 | 54.70 | 10.12 | Consumer Cyclical |
| ⊖ Alphabet Inc Class C | 3.00 | 57.70 | 28.21 | Communication Svc |
| ⊕ Eli Lilly and Co | 1.99 | 59.69 | -0.58 | Healthcare |
| ⊖ Visa Inc Class A | 1.70 | 61.39 | 8.58 | Financial Services |
| ⊕ Netflix Inc | 1.56 | 62.96 | 34.51 | Communication Svc |
| ⊕ Mastercard Inc Class A | 1.41 | 64.37 | 8.45 | Financial Services |
| ⊕ Costco Wholesale Corp | 1.27 | 65.63 | 1.43 | Consumer Defensive |
| ⊕ Palantir Technologies Inc Ordinary Shares - Class A | 1.23 | 66.86 | 141.20 | Technology |

Total Holdings 163

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

- Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.44 years.

Style Consistency is not calculated for Fixed Income funds.

- Net Expense: The fund's expense ratio of 0.06 is 88% lower than the Intermediate Core Bond category average.

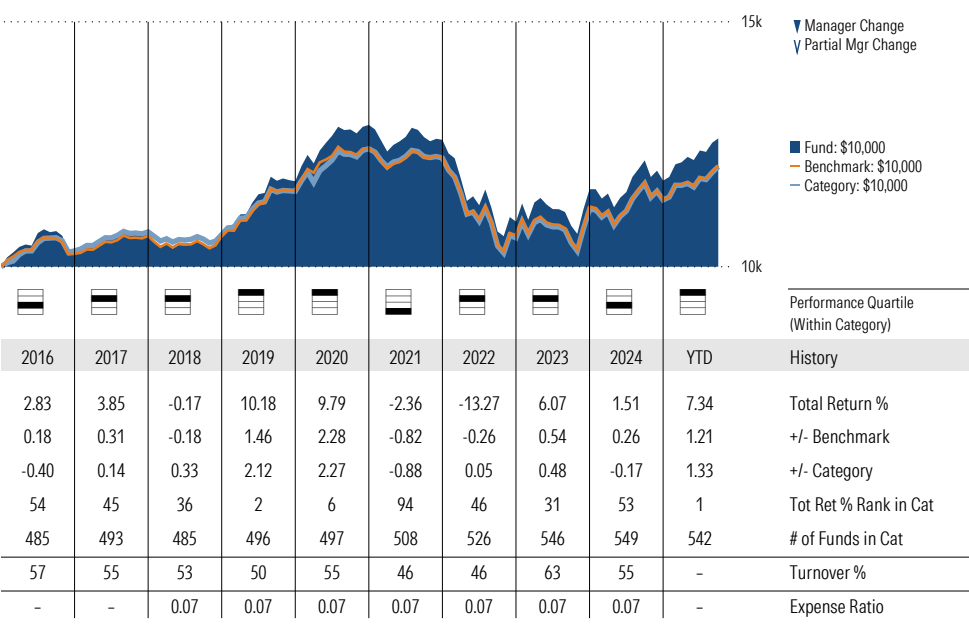
Morningstar Investment Management LLC Analysis

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.

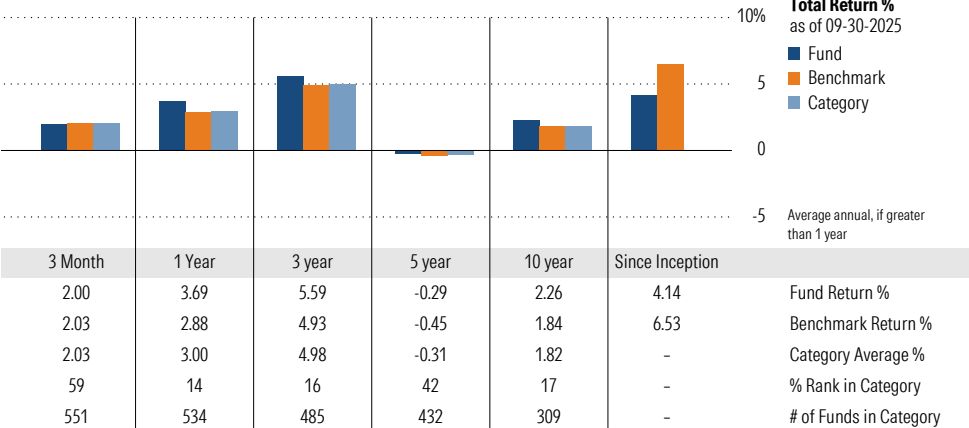
ESG Metrics

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

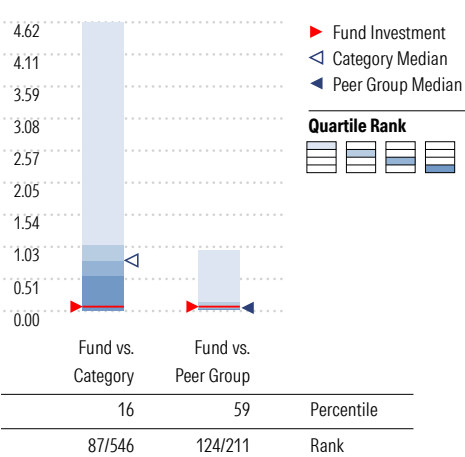
Growth of \$10,000



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 | 0.45 | - | 0.07 |
| Beta | 1.04 | - | 0.99 |
| R-Squared | 98.41 | - | 98.24 |
| Standard Deviation | 6.77 | 6.44 | 6.42 |
| Sharpe Ratio | 0.11 | 0.02 | 0.02 |
| Tracking Error | 0.89 | - | 0.79 |
| Information Ratio | 0.75 | - | -0.08 |
| Up Capture Ratio | 107.74 | - | 98.59 |
| Down Capture Ratio | 103.69 | - | 97.60 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.09 | 4.43 | 5.54 |
| Avg Eff Maturity | 7.20 | - | 8.01 |

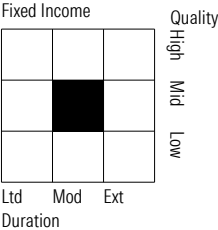
Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category
Intermediate Core Bond

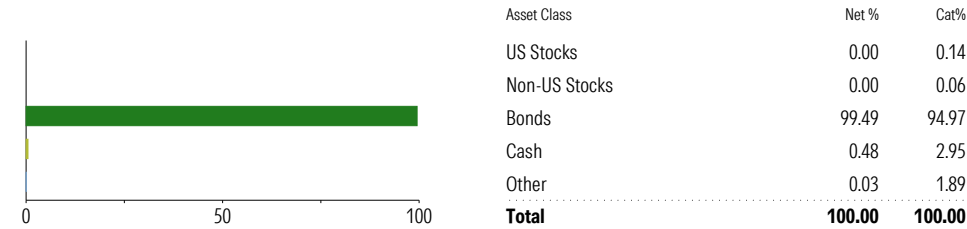
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown

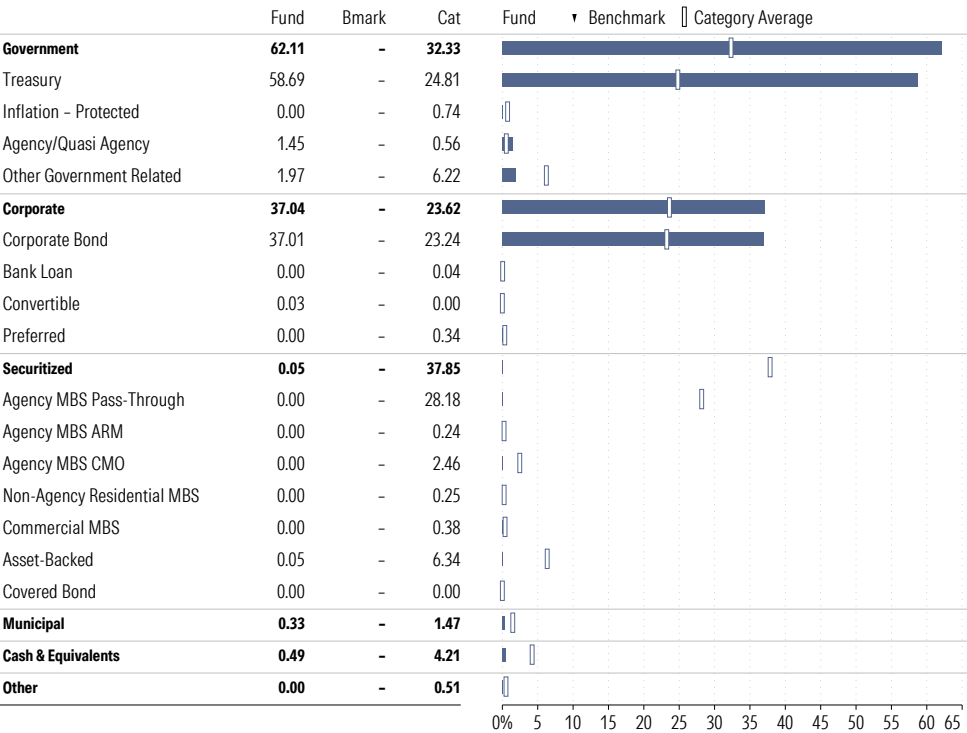


Asset Allocation as of 09-30-2025



| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 60.82 | 3.53 | 17.14 |
| AA | 2.55 | 74.59 | 47.02 |
| A | 16.53 | 10.82 | 21.22 |
| BBB | 20.12 | 8.32 | 12.53 |
| BB | 0.00 | 0.28 | 0.69 |
| B | 0.00 | 0.00 | 0.32 |
| Below B | 0.00 | 0.00 | 0.09 |
| Not Rated | -0.02 | 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 |
|--------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Notes | - | 2.29 | 2.29 | - |
| ⊕ United States Treasury Notes | - | 2.24 | 4.53 | - |
| ⊕ United States Treasury Notes | - | 2.23 | 6.77 | - |
| ⊕ United States Treasury Notes | - | 2.22 | 8.98 | - |
| ⊕ United States Treasury Notes | - | 2.17 | 11.15 | - |
| ⊕ United States Treasury Notes | - | 2.10 | 13.25 | - |
| ⊕ United States Treasury Notes | - | 2.05 | 15.31 | - |
| ⊕ United States Treasury Notes | - | 2.02 | 17.33 | - |
| ⊕ United States Treasury Notes | - | 1.90 | 19.23 | - |
| United States Treasury Notes | - | 1.86 | 21.09 | - |

Total Holdings 2247

⊕ 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.

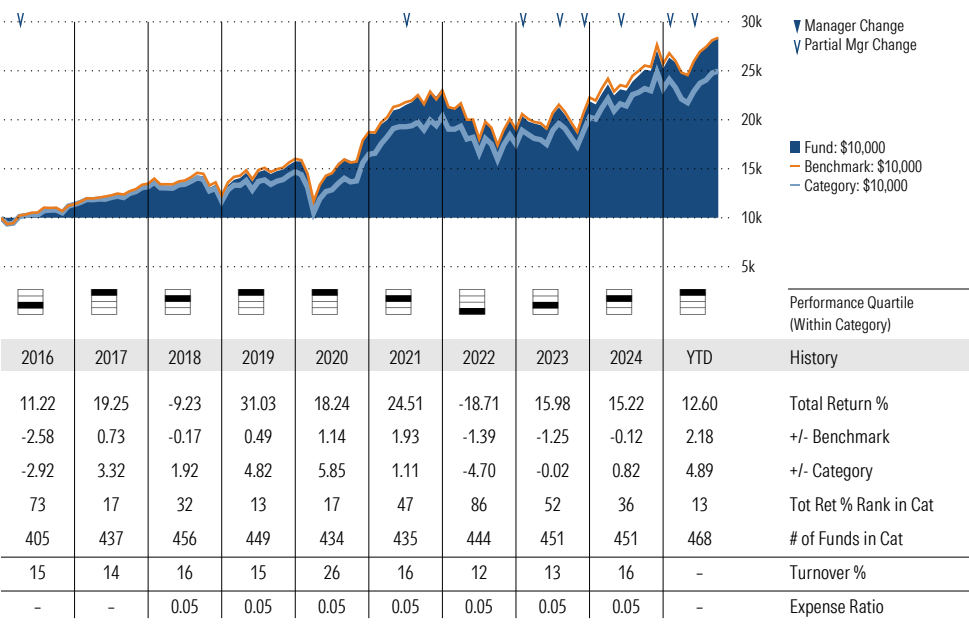
Morningstar Investment Management LLC Analysis

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.

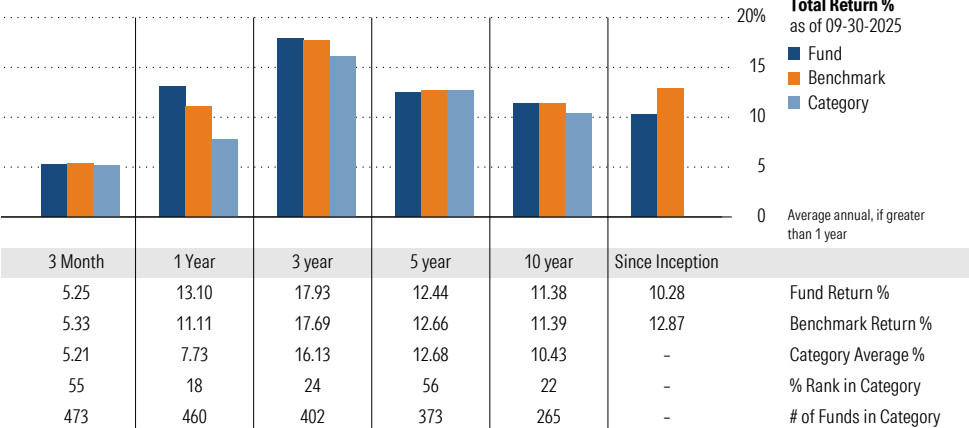
ESG Metrics

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

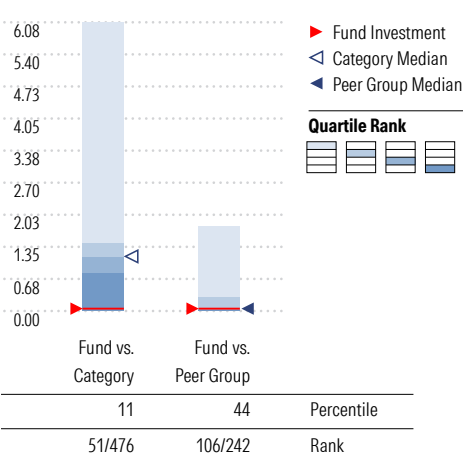
Growth of \$10,000



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

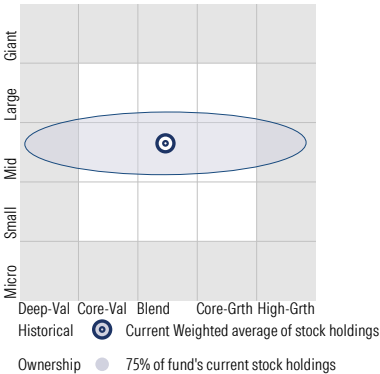
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 23.66 | 22.49 | 22.60 |
| Price/Book Ratio | 3.19 | 2.90 | 3.19 |
| Geom Avg Mkt Cap \$B | 41.12 | 23.77 | 16.47 |
| ROE | 20.06 | 17.82 | 20.59 |

Vanguard Mid Cap Index Admiral VIMAX

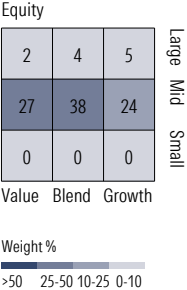
Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

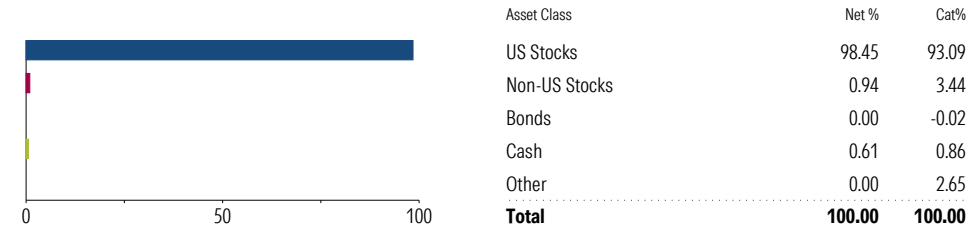
Style Analysis as of 09-30-2025
Morningstar Style Box™



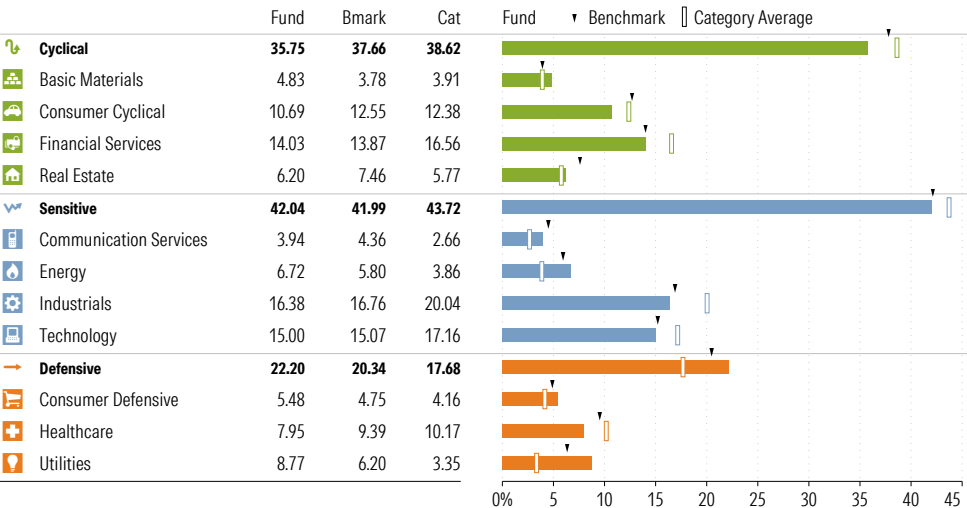
Style Breakdown



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 Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996
Chris Nieves since 02-2025
Jena Stenger since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.4 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 91.43 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.13 is 88.5% lower than the Real Estate category average.

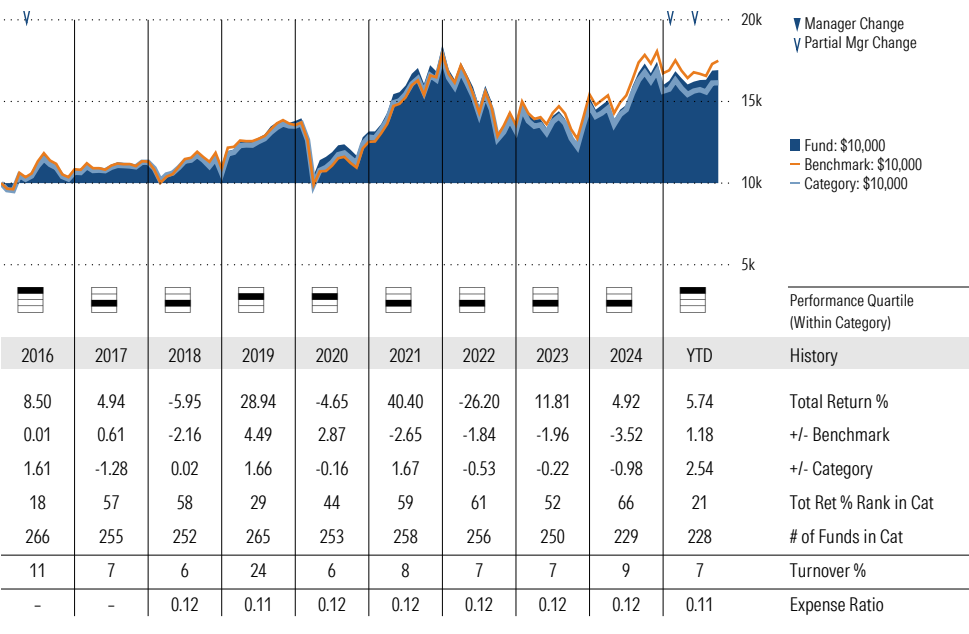
Morningstar Investment Management LLC Analysis

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

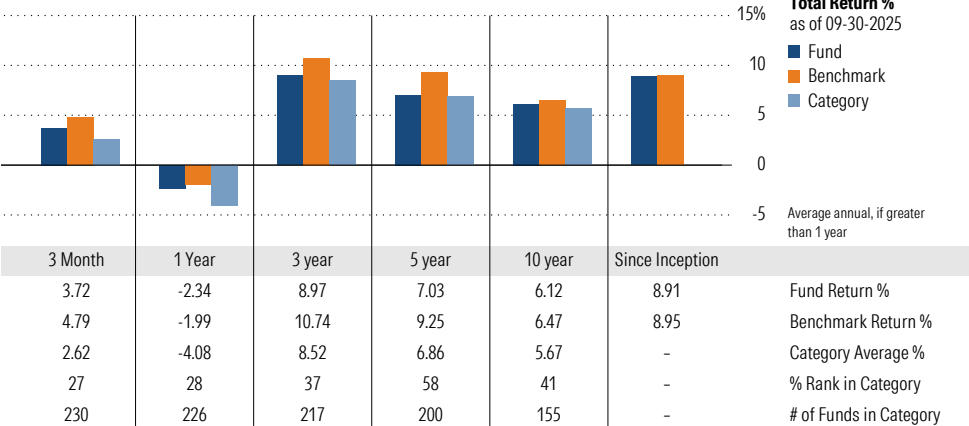
ESG Metrics

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

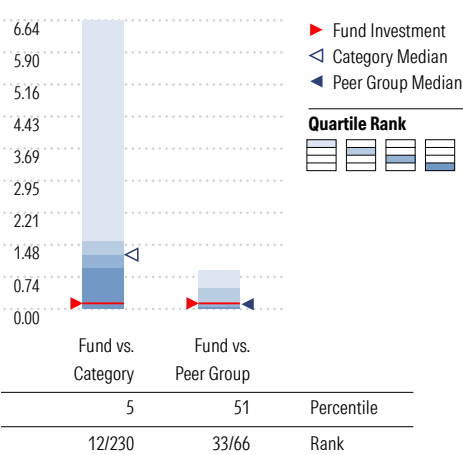
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -1.83 | - | -1.92 |
| Beta | 1.03 | - | 0.96 |
| R-Squared | 97.63 | - | 93.09 |
| Standard Deviation | 17.73 | 17.05 | 16.96 |
| Sharpe Ratio | 0.29 | 0.39 | 0.22 |
| Tracking Error | 2.77 | - | 4.02 |
| Information Ratio | -0.64 | - | -0.71 |
| Up Capture Ratio | 96.26 | - | 90.53 |
| Down Capture Ratio | 102.45 | - | 97.73 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 32.98 | 38.46 | 35.69 |
| Price/Book Ratio | 2.40 | 2.42 | 2.89 |
| Geom Avg Mkt Cap \$B | 26.99 | 9.35 | 37.63 |
| ROE | 11.89 | 9.56 | 14.86 |

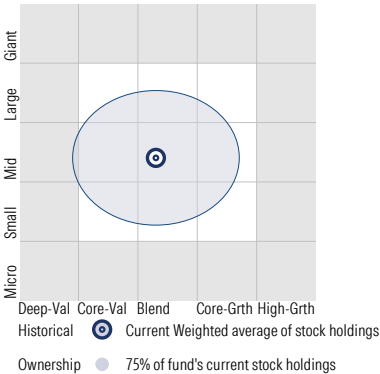
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

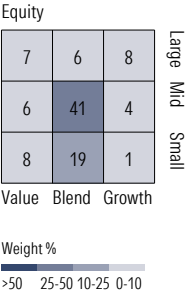
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2025

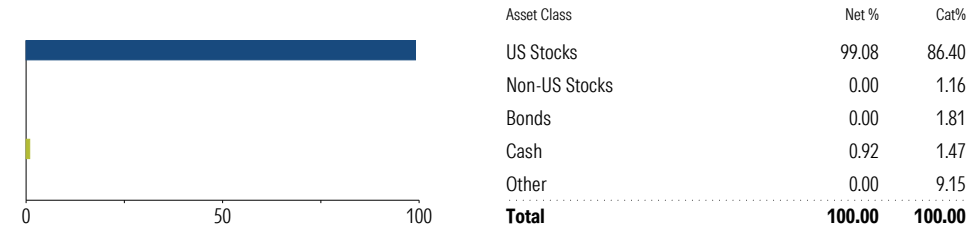
Morningstar Style Box™



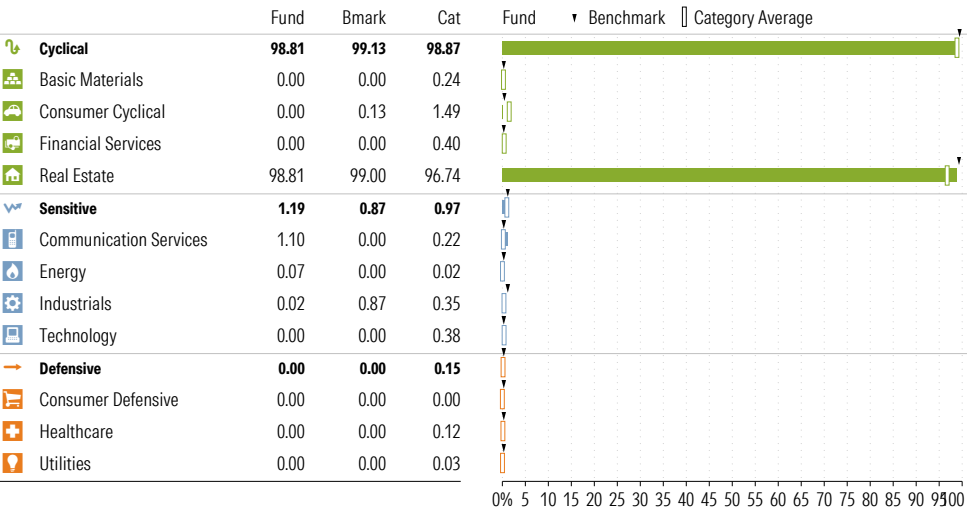
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Real Estate II Index | 14.43 | 14.43 | - | - |
| ⊕ Welltower Inc | 6.55 | 20.98 | 43.00 | Real Estate |
| ⊕ Prologis Inc | 5.97 | 26.95 | 11.21 | Real Estate |
| ⊕ American Tower Corp | 5.06 | 32.00 | 7.64 | Real Estate |
| ⊕ Equinix Inc | 4.30 | 36.31 | -15.44 | Real Estate |
| ⊕ Simon Property Group Inc | 3.44 | 39.75 | 12.66 | Real Estate |
| ⊕ Digital Realty Trust Inc | 3.27 | 43.02 | -0.45 | Real Estate |
| ⊕ Realty Income Corp | 3.08 | 46.11 | 18.33 | Real Estate |
| ⊕ CBRE Group Inc Class A | 2.64 | 48.74 | 20.01 | Real Estate |
| ⊕ Public Storage | 2.56 | 51.31 | -0.53 | Real Estate |
| ⊕ Crown Castle Inc | 2.36 | 53.67 | 10.38 | Real Estate |
| ⊕ CoStar Group Inc | 1.99 | 55.66 | 17.85 | Real Estate |
| ⊕ Ventas Inc | 1.77 | 57.43 | 21.29 | Real Estate |
| ⊕ VICI Properties Inc Ordinary Shares | 1.76 | 59.20 | 16.14 | Real Estate |
| ⊕ Iron Mountain Inc | 1.69 | 60.89 | -0.78 | Real Estate |

Total Holdings 158

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

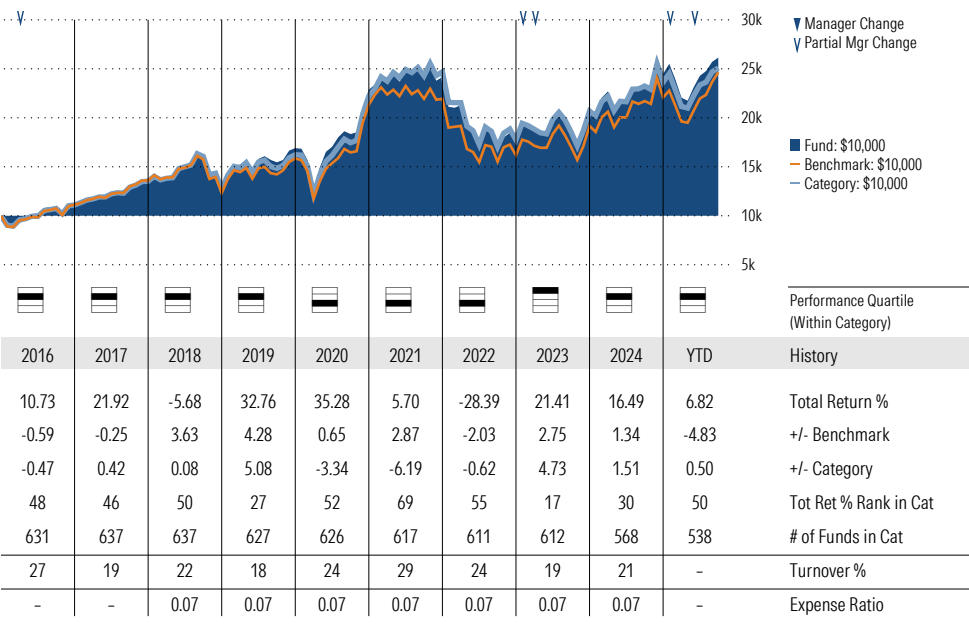
Morningstar Investment Management LLC Analysis

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

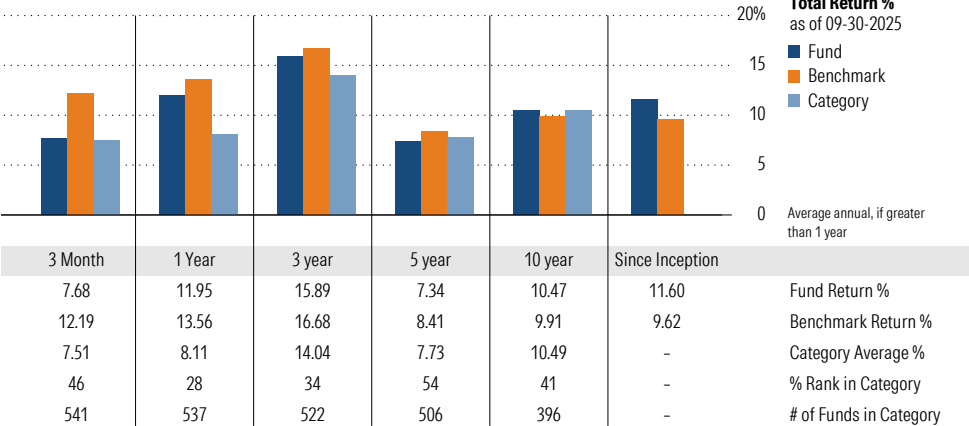
ESG Metrics

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

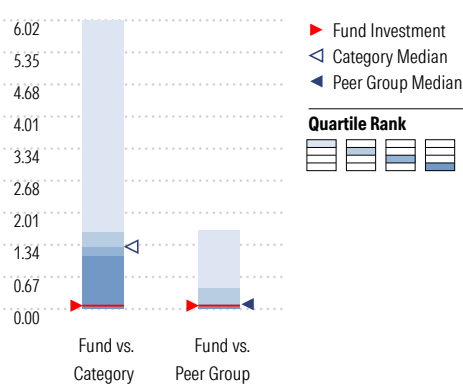
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

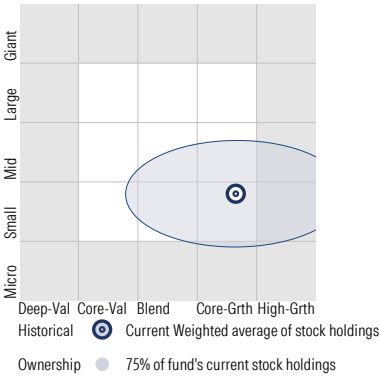
Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

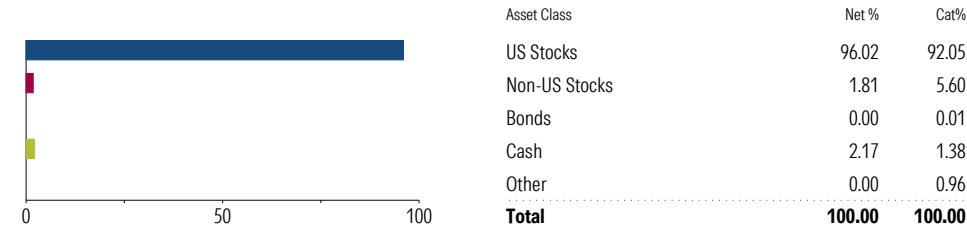
Morningstar Style Box™



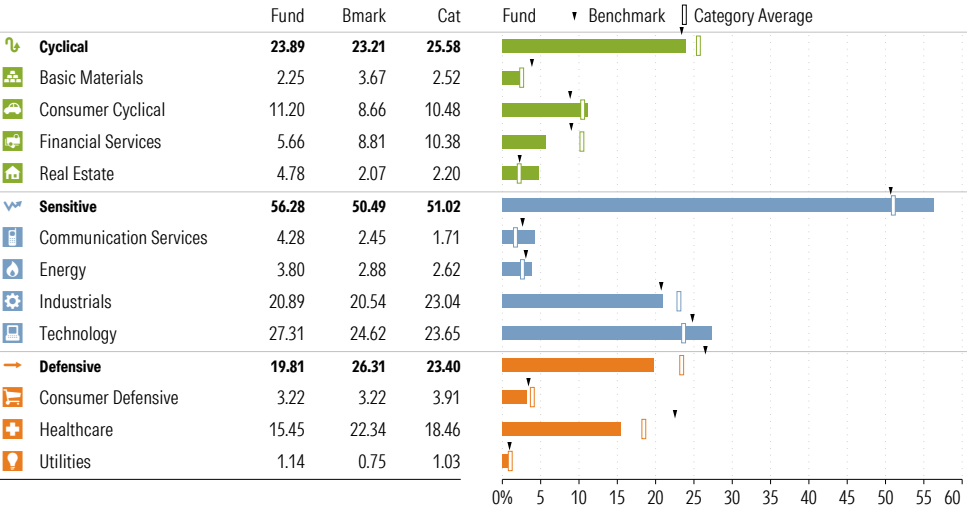
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

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

Total Holdings 573

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

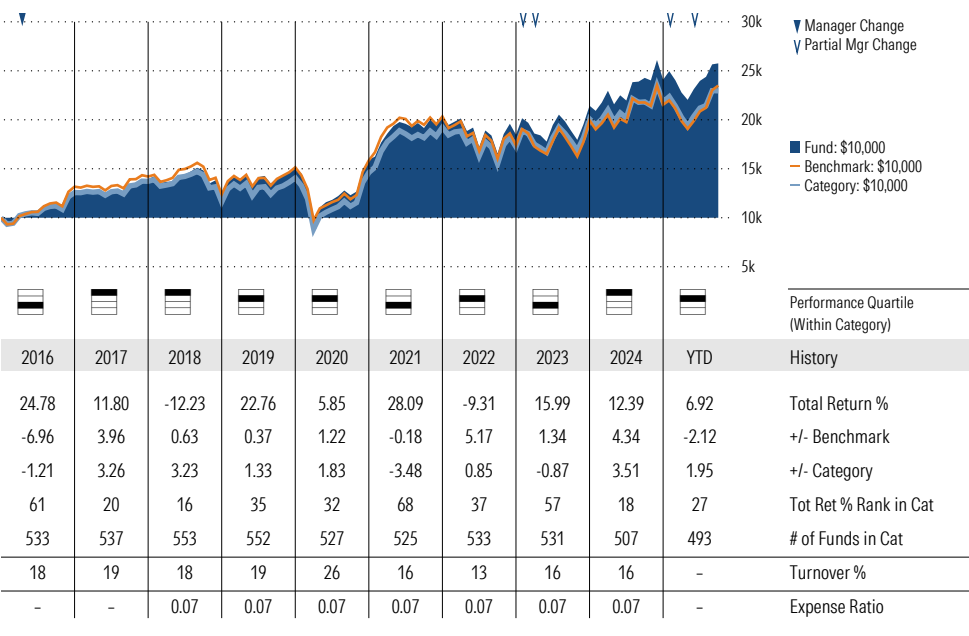
Morningstar Investment Management LLC Analysis

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

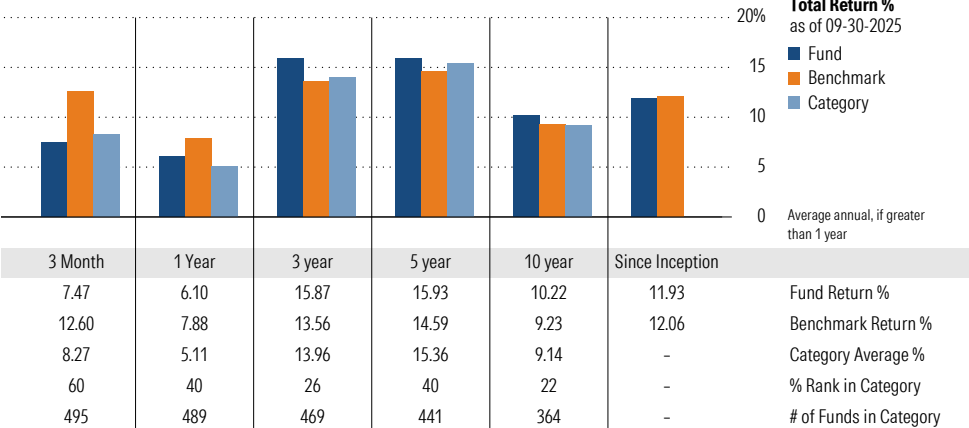
ESG Metrics

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

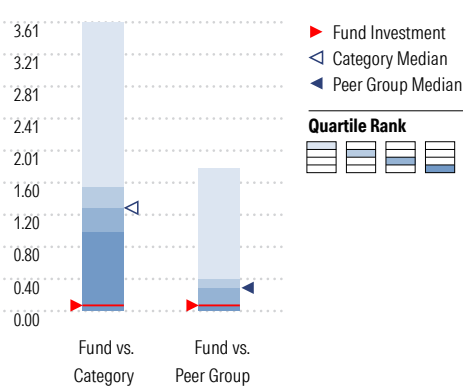
Growth of \$10,000



Trailing Performance



Net Expense



| Percentile | 2 | 23 |
|------------|--------|-------|
| Rank | 11/500 | 14/63 |

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

3-Year Risk Metrics

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

Portfolio Metrics

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

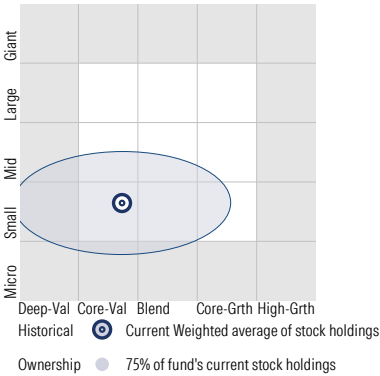
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

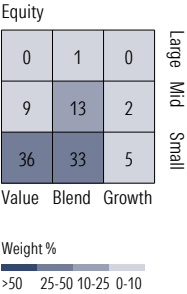
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2025

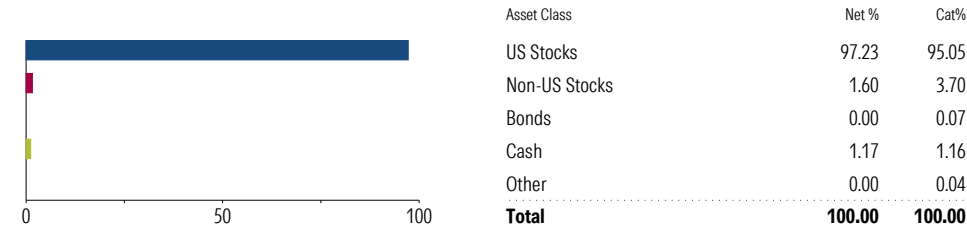
Morningstar Style Box™



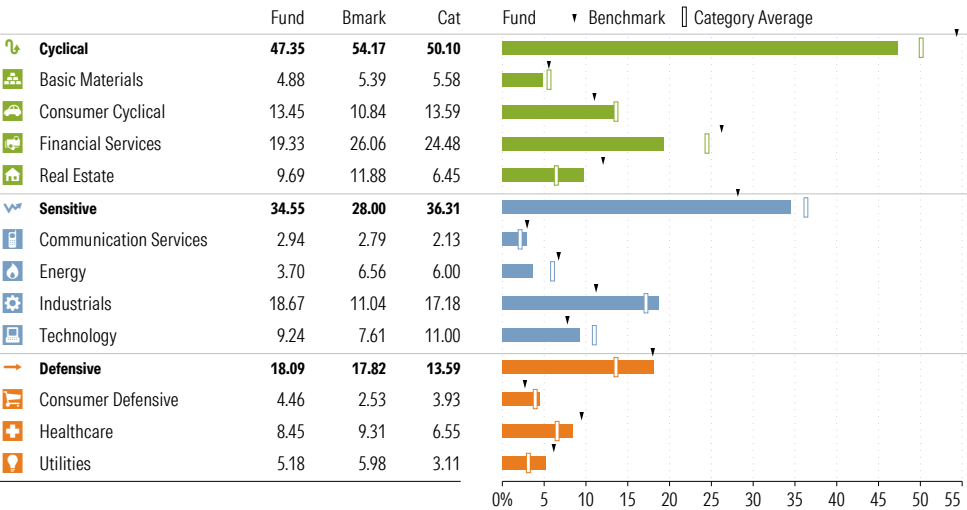
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

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

Total Holdings 845

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Value Index Adm VVIAX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994
Aaron Choi since 02-2025
Jena Stenger since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 30.77 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.12% lower than the Large Value category average.

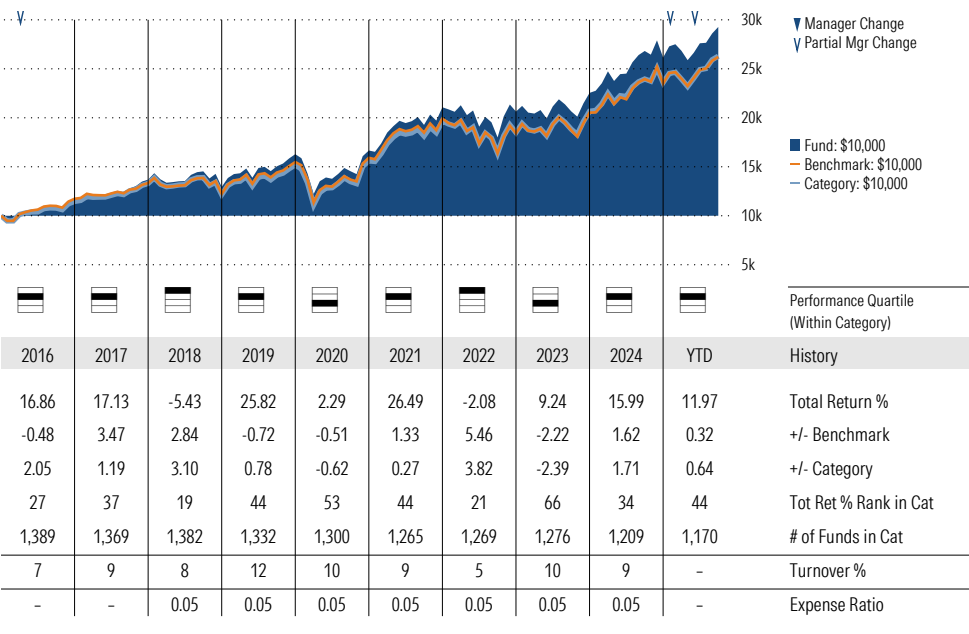
Morningstar Investment Management LLC Analysis

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

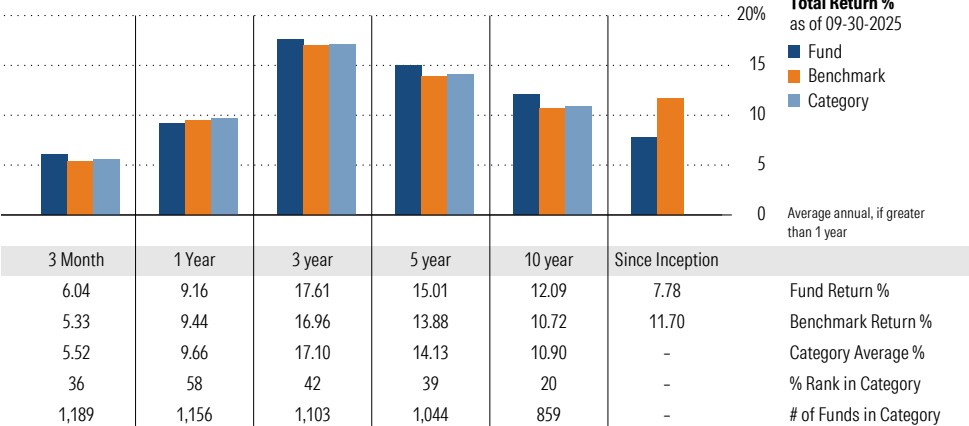
ESG Metrics

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

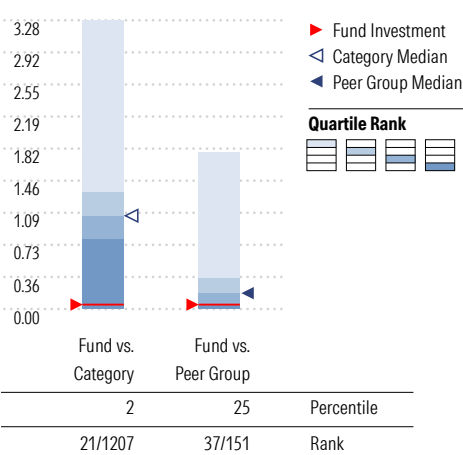
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.41 | - | 0.86 |
| Beta | 0.94 | - | 0.94 |
| R-Squared | 97.22 | - | 92.41 |
| Standard Deviation | 13.65 | 14.26 | 14.03 |
| Sharpe Ratio | 0.90 | 0.83 | 0.84 |
| Tracking Error | 2.41 | - | 3.94 |
| Information Ratio | 0.27 | - | -0.05 |
| Up Capture Ratio | 97.16 | - | 95.95 |
| Down Capture Ratio | 90.26 | - | 91.89 |

Portfolio Metrics

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

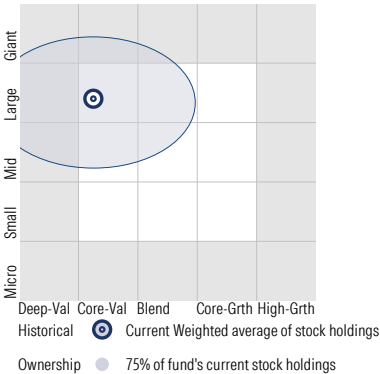
Vanguard Value Index Adm VVIAX

Morningstar Category
Large Value

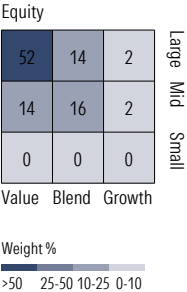
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2025

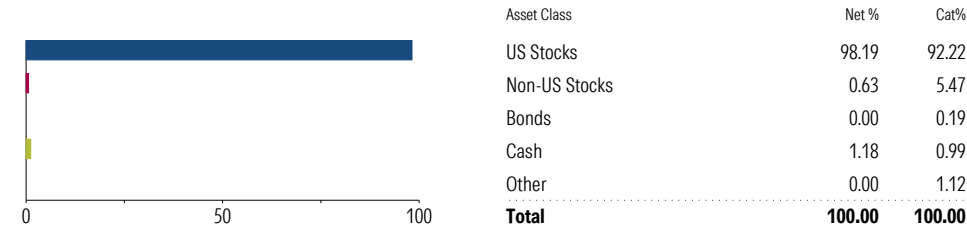
Morningstar Style Box™



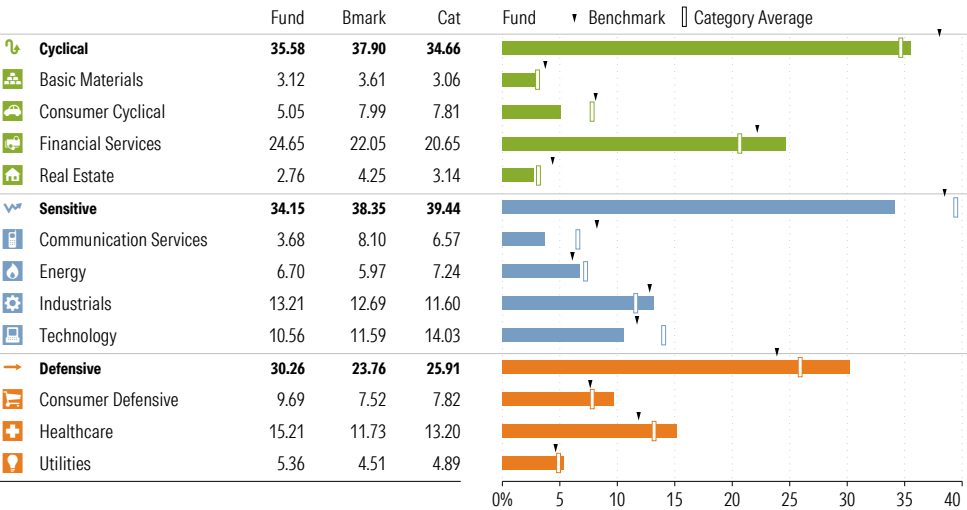
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

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

Total Holdings 317

⊕ Increase ⊖ Decrease ✨ New to Portfolio