

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

- Hilda Applbaum since 01-1999
- Alan Berro since 03-2006
- Paul Benjamin since 07-2014
- Alan Wilson since 01-2016
- John Queen since 07-2016
- Pramod Atluri since 03-2018
- Ritchie Tuazon since 10-2020
- Mathews Cherian since 05-2021
- Chit Purani since 03-2023
- Jin Lee since 03-2023
- Anirudh Samsi since 03-2026

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 27.26 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.25 is 73.68% lower than the Moderate Allocation category average.

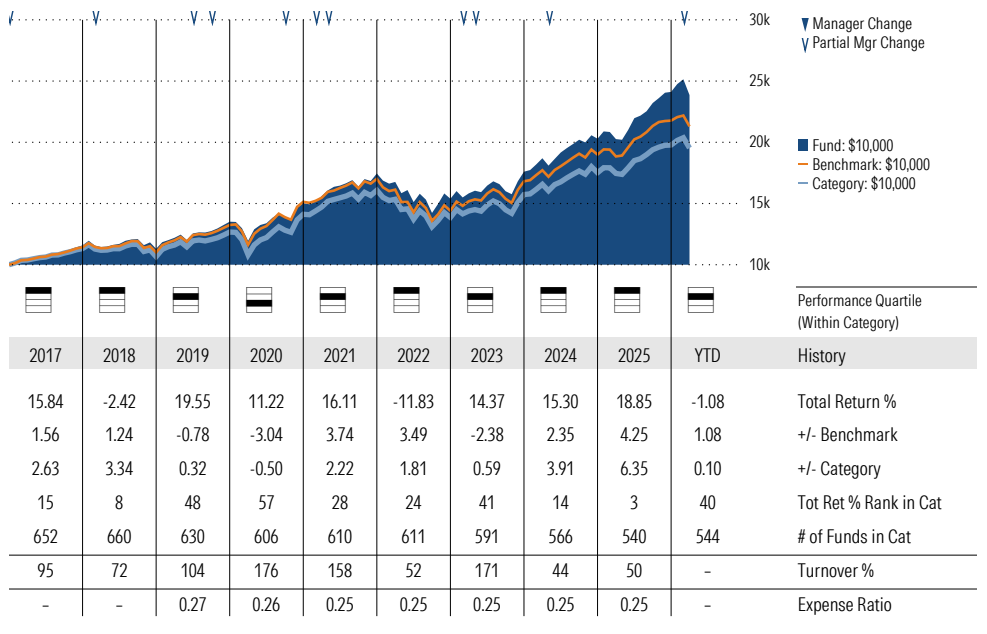
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

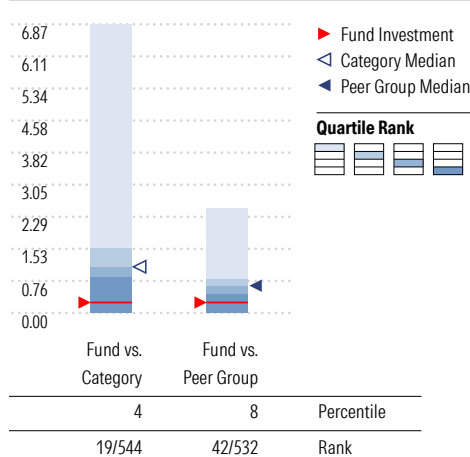
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 2.25 | - | -0.60 |
| Beta | 1.02 | - | 1.01 |
| R-Squared | 94.80 | - | 89.84 |
| Standard Deviation | 8.73 | 8.37 | 8.91 |
| Sharpe Ratio | 1.07 | 0.83 | 0.72 |
| Tracking Error | 2.00 | - | 2.66 |
| Information Ratio | 1.35 | - | -0.24 |
| Up Capture Ratio | 112.47 | - | 99.19 |
| Down Capture Ratio | 98.48 | - | 105.78 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 24.03 | 23.92 | 23.21 |
| Price/Book Ratio | 4.29 | 3.88 | 3.74 |
| Avg Eff Duration | 6.19 | 5.81 | 4.78 |

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2026
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|---------------|-------------|--------------|--------------|--------------------|
| ⊕ Capital Group Central Cash Fund | - | 6.83 | 6.83 | - | - |
| ⊖ Broadcom Inc | - | 3.36 | 10.19 | - | Technology |
| ⊕ Cap Grp Cent Fd Ser Ii | - | 2.81 | 13.00 | - | - |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR | - | 2.33 | 15.33 | - | Technology |
| ⊖ Philip Morris International Inc | - | 2.23 | 17.56 | - | Consumer Defensive |
| ⊕ NVIDIA Corp | - | 2.02 | 19.58 | - | Technology |
| ⊖ Microsoft Corp | - | 1.99 | 21.57 | - | Technology |
| ⊕ Alphabet Inc Class A | - | 1.74 | 23.31 | - | Communication Svc |
| ⊖ Alphabet Inc Class C | - | 1.42 | 24.73 | - | Communication Svc |
| ⊕ Eli Lilly and Co | - | 1.33 | 26.06 | - | Healthcare |

Total Holdings 3952

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

- Carl Kawaja since 06-2001
- Nicholas Grace since 06-2002
- Sung Lee since 06-2002
- Andrew Suzman since 06-2007
- Christopher Thomsen since 06-2008
- Lawrence Kymisis since 06-2014
- Lara Pellini since 10-2014
- Harold La since 06-2018
- Tomonori Tani since 12-2018
- Gerald Manoir since 01-2020
- Samir Parekh since 06-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 24.85 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 0.47 is 51.55% lower than the Foreign Large Growth category average.

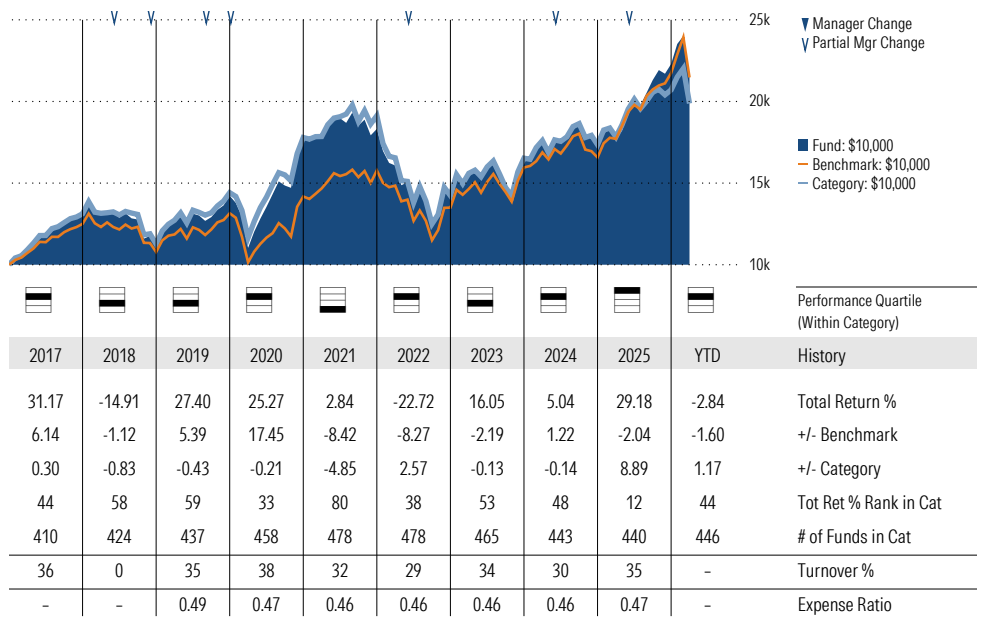
Morningstar Investment Management LLC Analysis

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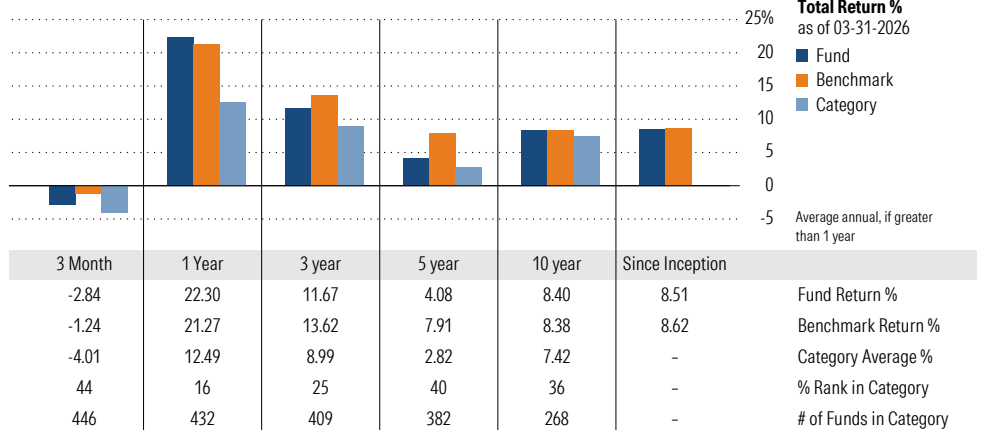
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

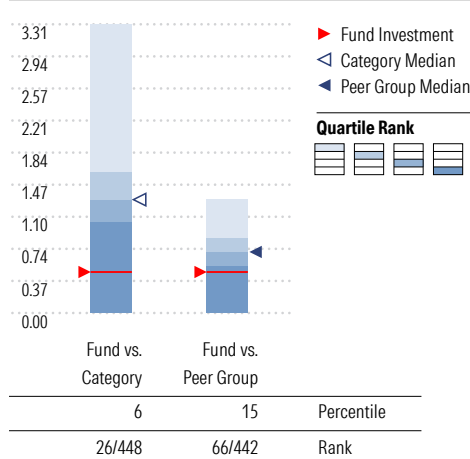
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.88 | - | -3.74 |
| Beta | 0.93 | - | 0.96 |
| R-Squared | 90.09 | - | 80.88 |
| Standard Deviation | 13.26 | 13.46 | 14.46 |
| Sharpe Ratio | 0.54 | 0.66 | 0.33 |
| Tracking Error | 4.27 | - | 6.38 |
| Information Ratio | -0.46 | - | -0.78 |
| Up Capture Ratio | 93.58 | - | 86.98 |
| Down Capture Ratio | 100.37 | - | 107.09 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.90 | 17.79 | 20.75 |
| Price/Book Ratio | 2.42 | 2.05 | 3.02 |
| Geom Avg Mkt Cap \$B | 85.61 | 65.61 | 87.24 |
| ROE | 20.62 | 17.75 | 22.42 |

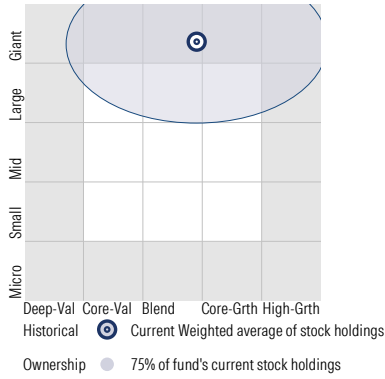
American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

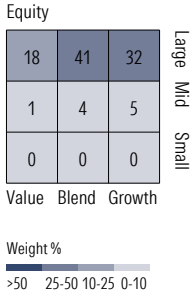
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

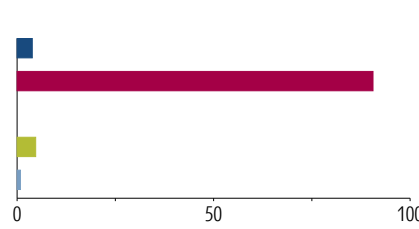
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 3.86 | 5.14 |
| Non-US Stocks | 90.56 | 92.31 |
| Bonds | 0.00 | 0.07 |
| Cash | 4.73 | 1.83 |
| Other | 0.84 | 0.67 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 36.54 | 39.75 | 33.47 | | | |
| Basic Materials | 11.11 | 5.84 | 6.46 | | | |
| Consumer Cyclical | 7.60 | 7.85 | 9.04 | | | |
| Financial Services | 17.25 | 24.17 | 17.62 | | | |
| Real Estate | 0.58 | 1.89 | 0.35 | | | |
| Sensitive | 48.83 | 37.84 | 48.09 | | | |
| Communication Services | 5.36 | 4.62 | 4.64 | | | |
| Energy | 6.80 | 4.42 | 2.08 | | | |
| Industrials | 18.50 | 19.51 | 22.29 | | | |
| Technology | 18.17 | 9.29 | 19.08 | | | |
| Defensive | 14.62 | 22.42 | 18.43 | | | |
| Consumer Defensive | 4.49 | 7.16 | 5.79 | | | |
| Healthcare | 6.54 | 11.23 | 10.39 | | | |
| Utilities | 3.59 | 4.03 | 2.25 | | | |

World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 34.63 | 31.81 | Americas | 17.65 | 12.84 | Greater Europe | 47.71 | 55.35 | Developed Markets | 87.40 |
| Japan | 11.32 | 14.37 | North America | 13.49 | 10.40 | United Kingdom | 12.67 | 13.79 | Emerging Markets | 12.60 |
| Australasia | 0.25 | 0.78 | Central/Latin | 4.16 | 2.44 | W euro-ex UK | 33.91 | 41.01 | Not Available | 0.00 |
| Asia-4 Tigers | 15.49 | 10.86 | | | | Emrgng Europe | 0.12 | 0.06 | | |
| Asia-ex 4 Tigers | 7.57 | 5.80 | | | | Africa | 1.01 | 0.49 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 7.13 | 7.13 | - | Technology |
| ⊕ Capital Group Central Cash Fund | 4.29 | 11.43 | - | - |
| ⊖ SK Hynix Inc | 2.20 | 13.62 | - | Technology |
| ⊕ Cenovus Energy Inc | 2.05 | 15.68 | - | Energy |
| ⊖ ASML Holding NV | 1.69 | 17.37 | - | Technology |
| ⊖ Airbus SE | 1.61 | 18.98 | - | Industrials |
| ⊕ AstraZeneca PLC | 1.59 | 20.57 | - | Healthcare |
| ⊖ UniCredit SpA | 1.36 | 21.93 | - | Financial Services |
| ⊖ SoftBank Group Corp | 1.22 | 23.15 | - | Communication Svc |
| ⊕ SSE PLC | 1.14 | 24.29 | - | Utilities |

Total Holdings 370

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 24.43 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 0.29 is 67.05% lower than the Large Growth category average.

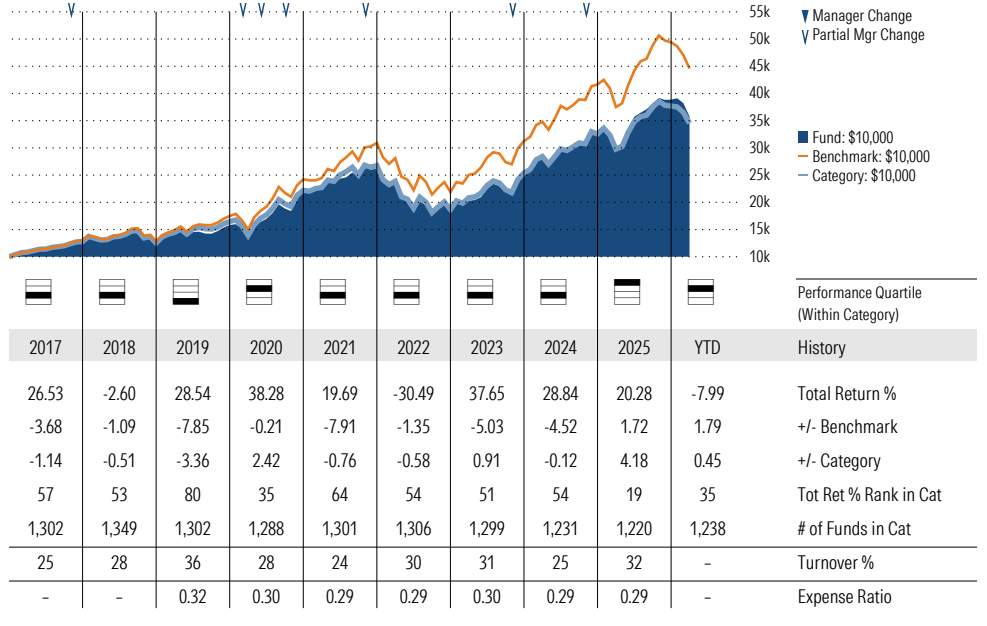
Morningstar Investment Management LLC Analysis

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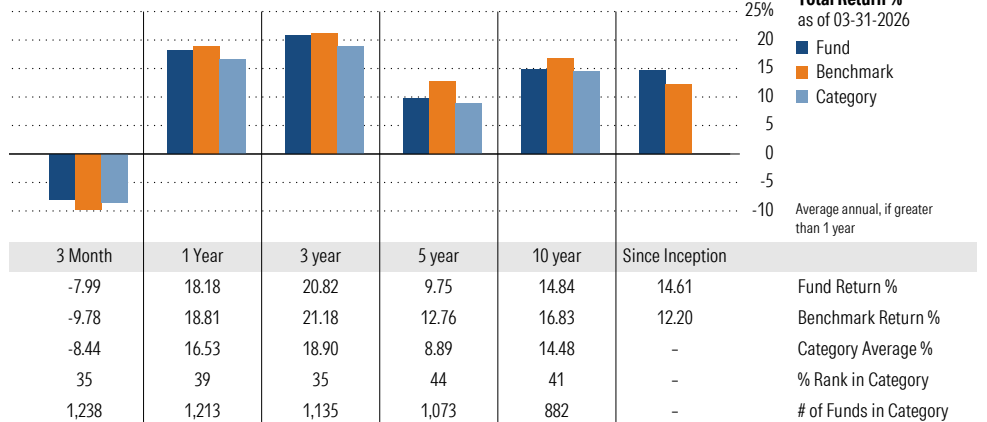
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 2 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 04-07-2022 |

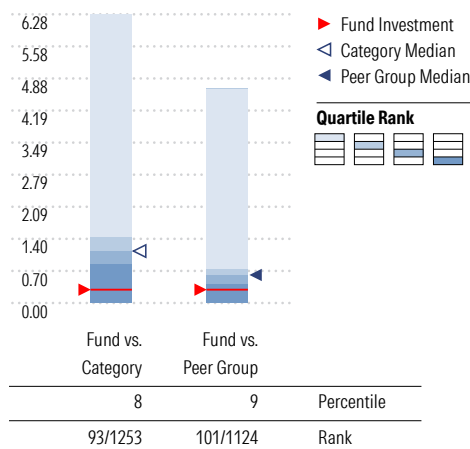
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | 1.09 | - | -2.08 |
| Beta | 0.93 | - | 1.00 |
| R-Squared | 90.48 | - | 89.10 |
| Standard Deviation | 14.82 | 15.16 | 16.17 |
| Sharpe Ratio | 1.04 | 1.04 | 0.84 |
| Tracking Error | 4.70 | - | 5.31 |
| Information Ratio | -0.08 | - | -0.58 |
| Up Capture Ratio | 94.52 | - | 94.76 |
| Down Capture Ratio | 89.21 | - | 104.31 |

Portfolio Metrics

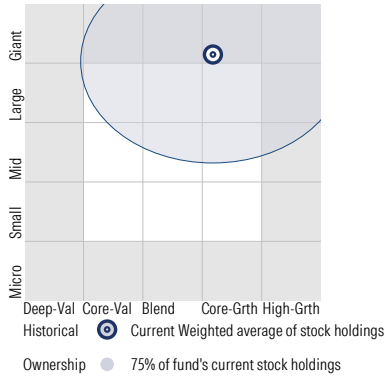
| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 28.08 | 31.91 | 31.18 |
| Price/Book Ratio | 5.86 | 11.35 | 8.36 |
| Geom Avg Mkt Cap \$B | 341.19 | 837.91 | 627.62 |
| ROE | 33.94 | 47.19 | 41.31 |

American Funds Growth Fund of Amer R6 RGAGX

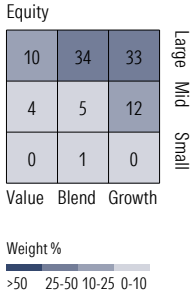
Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

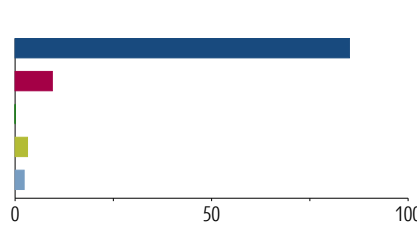
Style Analysis as of 03-31-2026
Morningstar Style Box™



Style Breakdown

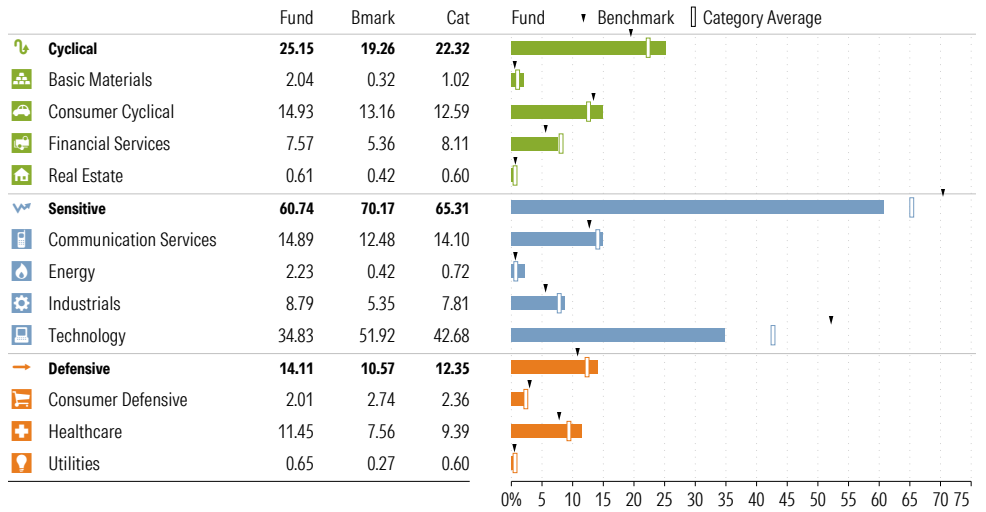


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 85.07 | 93.16 |
| Non-US Stocks | 9.47 | 4.84 |
| Bonds | 0.01 | 0.03 |
| Cash | 3.16 | 1.20 |
| Other | 2.30 | 0.75 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp | 6.04 | 6.04 | - | Technology |
| ⊖ Broadcom Inc | 4.31 | 10.35 | - | Technology |
| ⊕ Meta Platforms Inc Class A | 4.13 | 14.47 | - | Communication Svc |
| ⊕ Microsoft Corp | 4.05 | 18.52 | - | Technology |
| ⊕ Amazon.com Inc | 3.47 | 21.99 | - | Consumer Cyclical |
| ⊕ Capital Group Central Cash Fund | 3.36 | 25.35 | - | - |
| ⊖ Eli Lilly and Co | 3.01 | 28.35 | - | Healthcare |
| ⊖ Alphabet Inc Class A | 2.86 | 31.21 | - | Communication Svc |
| ⊖ Alphabet Inc Class C | 2.79 | 34.00 | - | Communication Svc |
| ⊖ Tesla Inc | 2.56 | 36.56 | - | Consumer Cyclical |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 2.17 | 38.72 | - | Technology |
| ⊕ Vertex Pharmaceuticals Inc | 2.03 | 40.75 | - | Healthcare |
| ⊖ Netflix Inc | 1.84 | 42.59 | - | Communication Svc |
| ⊖ Apple Inc | 1.67 | 44.26 | - | Technology |
| ⊖ Royal Caribbean Group | 1.60 | 45.86 | - | Consumer Cyclical |

Total Holdings 340

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 26.81 years.

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

✔ Net Expense: The fund's expense ratio of 0.57 is 45.19% lower than the Diversified Emerging Mkts category average.

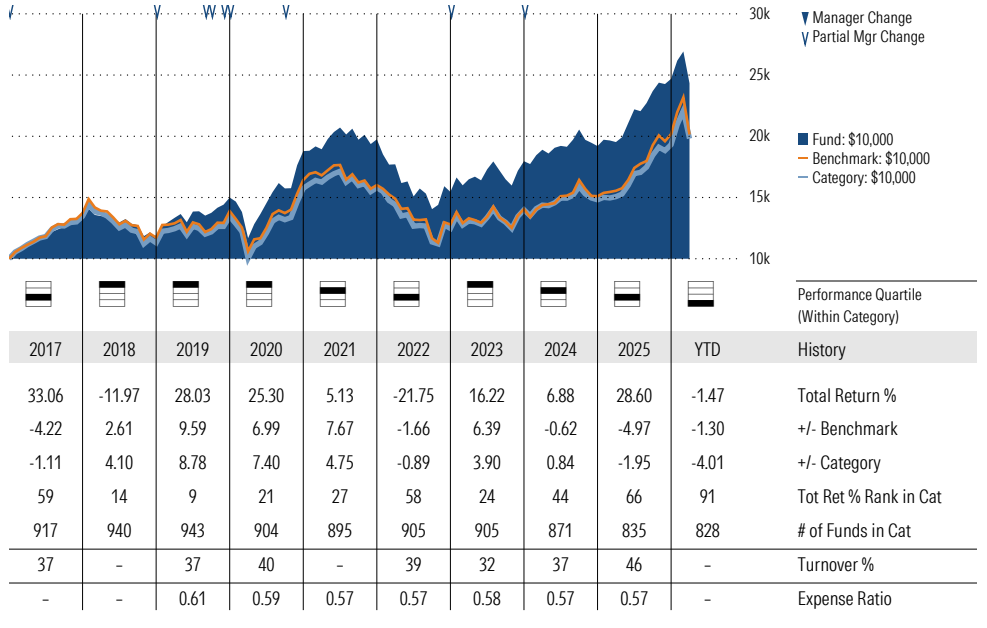
Morningstar Investment Management LLC Analysis

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ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

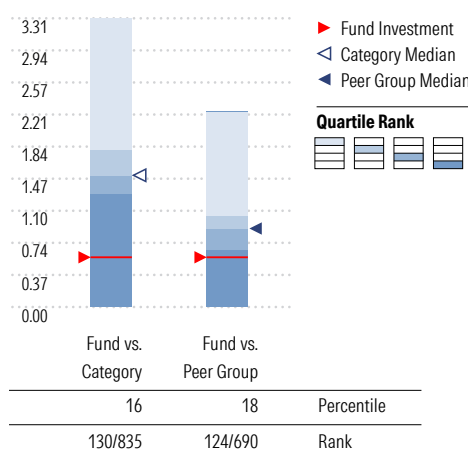
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 2.76 | - | 2.18 |
| Beta | 0.73 | - | 0.86 |
| R-Squared | 83.70 | - | 86.11 |
| Standard Deviation | 12.48 | 15.64 | 14.49 |
| Sharpe Ratio | 0.72 | 0.66 | 0.71 |
| Tracking Error | 6.58 | - | 5.74 |
| Information Ratio | -0.15 | - | 0.09 |
| Up Capture Ratio | 80.02 | - | 90.98 |
| Down Capture Ratio | 68.44 | - | 82.05 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.73 | 15.66 | 15.80 |
| Price/Book Ratio | 2.93 | 2.08 | 2.17 |
| Geom Avg Mkt Cap \$B | 99.51 | 75.69 | 81.05 |
| ROE | 26.33 | 20.12 | 20.73 |

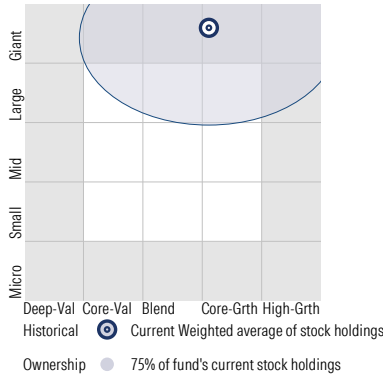
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2026

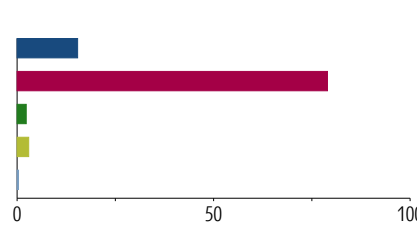
Morningstar Style Box™



Style Breakdown

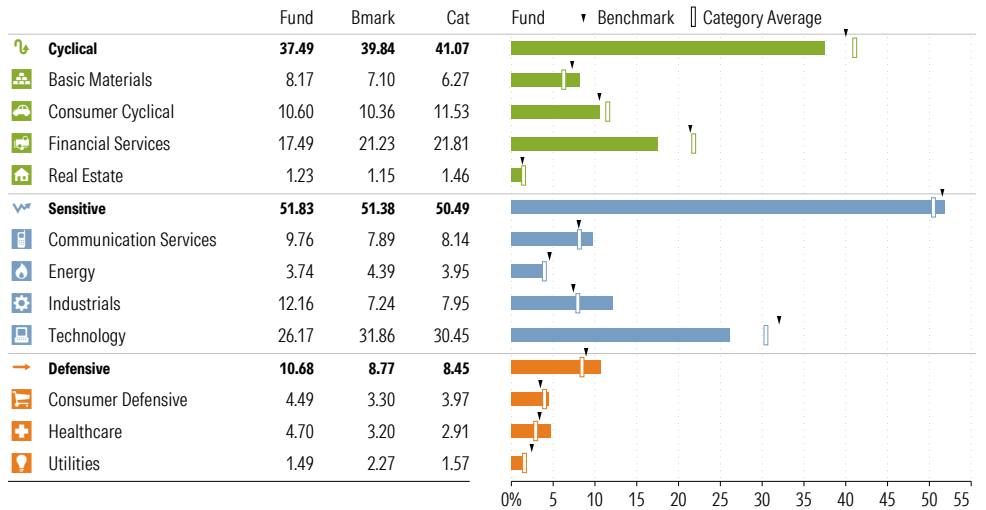


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 15.40 | 2.52 |
| Non-US Stocks | 78.97 | 95.70 |
| Bonds | 2.32 | 0.02 |
| Cash | 2.95 | 1.58 |
| Other | 0.35 | 0.19 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 48.67 | 75.11 | Americas | 29.92 | 13.89 | Greater Europe | 21.40 | 11.00 | Developed Markets | 59.50 |
| Japan | 3.20 | 0.10 | North America | 18.70 | 2.41 | United Kingdom | 3.44 | 0.57 | Emerging Markets | 40.50 |
| Australasia | 0.00 | 0.00 | Central/Latin | 11.22 | 11.48 | W euro-ex UK | 10.66 | 1.68 | Not Available | 0.00 |
| Asia-4 Tigers | 21.42 | 36.62 | | | | Emrgng Europe | 1.31 | 2.35 | | |
| Asia-ex 4 Tigers | 24.05 | 38.39 | | | | Africa | 5.99 | 6.40 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 8.68 | 8.68 | - | Technology |
| ⊖ SK Hynix Inc | 3.15 | 11.83 | - | Technology |
| ⊕ Tencent Holdings Ltd | 2.47 | 14.30 | - | Communication Svc |
| ⊕ Capital Group Central Cash Fund | 2.43 | 16.73 | - | - |
| ⊖ Broadcom Inc | 1.58 | 18.31 | - | Technology |
| ⊕ MercadoLibre Inc | 1.51 | 19.82 | - | Consumer Cyclical |
| ⊖ NVIDIA Corp | 1.26 | 21.08 | - | Technology |
| ⊖ Microsoft Corp | 1.24 | 22.32 | - | Technology |
| ⊖ International Container Terminal Services Inc | 1.18 | 23.51 | - | Industrials |
| ⊕ Samsung Electronics Co Ltd | 1.16 | 24.66 | - | Technology |

Total Holdings 599

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
Allen Pu since 02-2017
Mary Phillips since 02-2017
Ashish Bhagwanjee since 02-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Global Large-Stock 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 14.1 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.25 is 72.53% lower than the Global Large-Stock Blend category average.

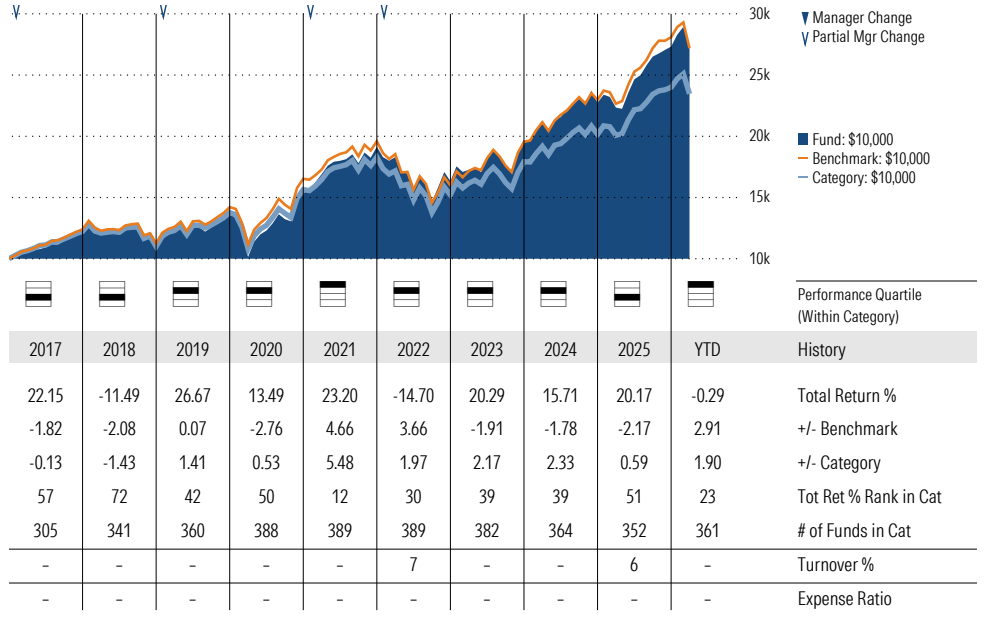
Morningstar Investment Management LLC Analysis

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.

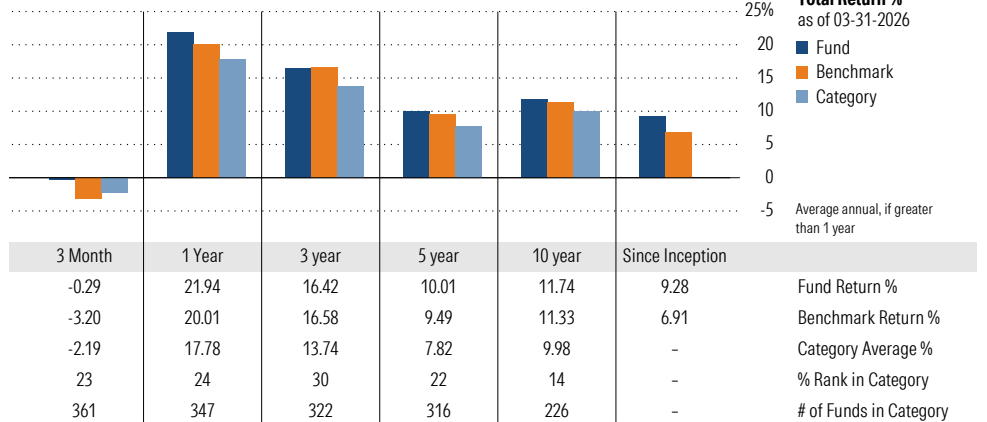
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 1 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |

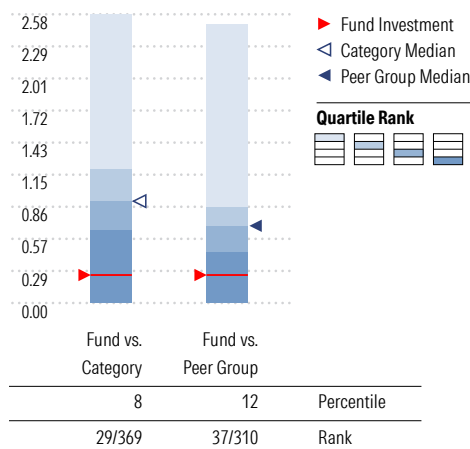
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.25 | - | -1.86 |
| Beta | 1.01 | - | 0.96 |
| R-Squared | 94.12 | - | 87.01 |
| Standard Deviation | 12.17 | 11.69 | 12.07 |
| Sharpe Ratio | 0.92 | 0.97 | 0.75 |
| Tracking Error | 2.95 | - | 4.18 |
| Information Ratio | -0.05 | - | -0.56 |
| Up Capture Ratio | 100.35 | - | 90.58 |
| Down Capture Ratio | 102.13 | - | 101.36 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|--------|--------|
| Price/Earnings Ratio | 21.16 | 21.82 | 21.76 |
| Price/Book Ratio | 2.86 | 3.26 | 3.41 |
| Geom Avg Mkt Cap \$B | 83.16 | 202.96 | 207.77 |
| ROE | 26.29 | 28.60 | 27.52 |

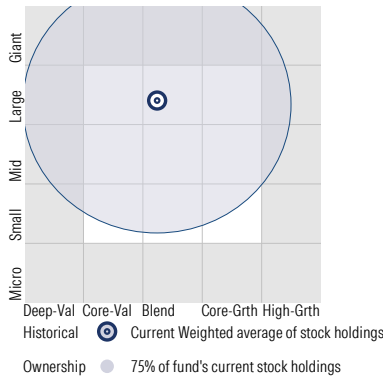
DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

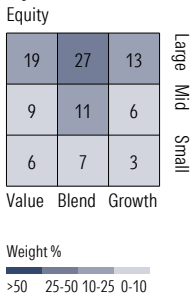
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 03-31-2026

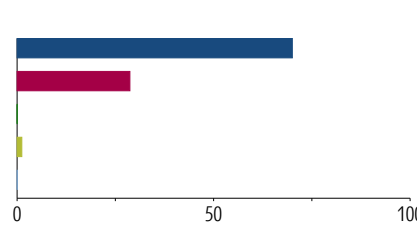
Morningstar Style Box™



Style Breakdown

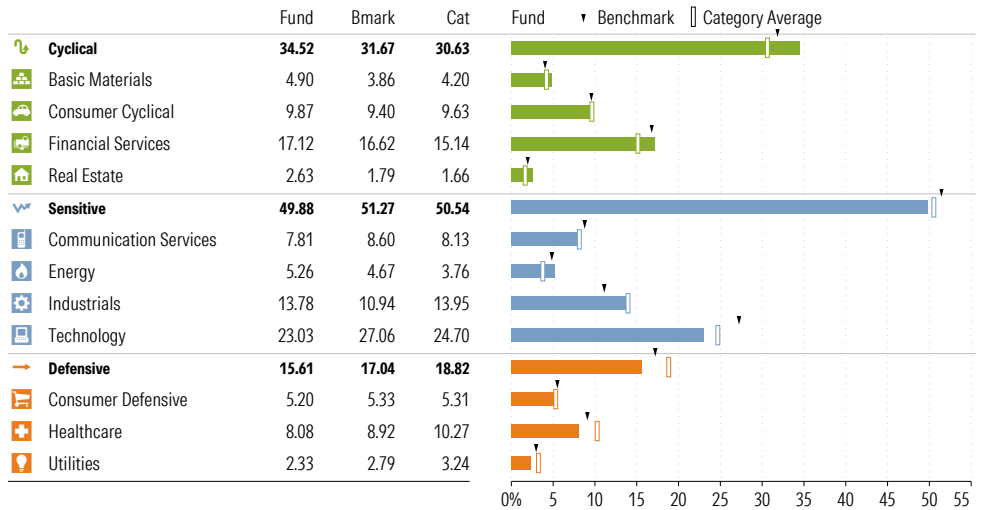


Asset Allocation as of 03-31-2026

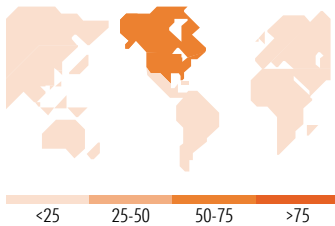


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 70.03 | 61.17 |
| Non-US Stocks | 28.70 | 36.21 |
| Bonds | 0.03 | 0.00 |
| Cash | 1.20 | 0.98 |
| Other | 0.04 | 1.63 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 13.90 | 13.95 | Americas | 73.96 | 66.16 | Greater Europe | 12.11 | 19.88 | Developed Markets | 94.04 |
| Japan | 4.29 | 5.26 | North America | 73.13 | 65.41 | United Kingdom | 2.33 | 5.22 | Emerging Markets | 5.96 |
| Australasia | 1.29 | 0.62 | Central/Latin | 0.83 | 0.75 | W euro-ex UK | 8.44 | 14.36 | Not Available | 0.00 |
| Asia-4 Tigers | 3.97 | 5.04 | | | | Emrgng Europe | 0.25 | 0.09 | | |
| Asia-ex 4 Tigers | 4.35 | 3.03 | | | | Africa | 1.09 | 0.21 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 7 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊖ DFA US Core Equity 2 I | 52.10 | 52.10 | - | - |
| DFA International Core Equity 2 I | 19.43 | 71.53 | - | - |
| ⊖ DFA US Core Equity 1 I | 17.41 | 88.95 | - | - |
| ⊖ DFA Emerging Markets Core Equity 2 I | 9.24 | 98.19 | - | - |
| DFA Real Estate Securities I | 1.33 | 99.52 | - | - |
| DFA International Real Estate Sec I | 0.48 | 100.00 | - | - |
| ⊕ Ssc Government Mm Gvmxx | 0.00 | 100.00 | - | - |

Total Holdings 7

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Inflation-Protected Securities I DIPSX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

David Plecha since 09-2006
Joseph Kolerich since 02-2012
Alan Hutchison since 02-2016

Quantitative Screens

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

✔ Management: The fund's management has been in place for 19.55 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.11 is 82.26% lower than the Inflation-Protected Bond category average.

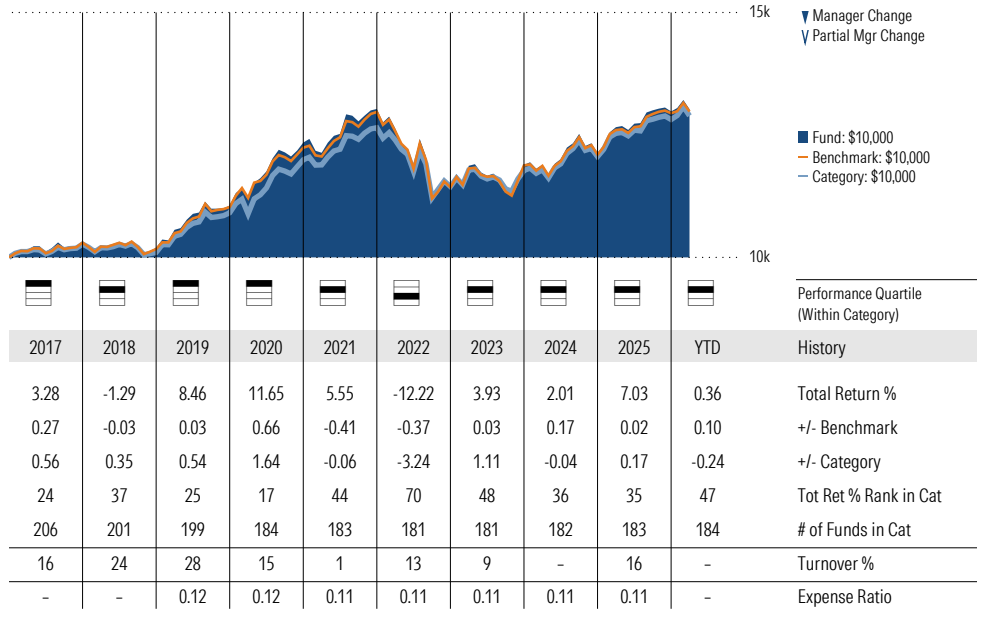
Morningstar Investment Management LLC Analysis

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

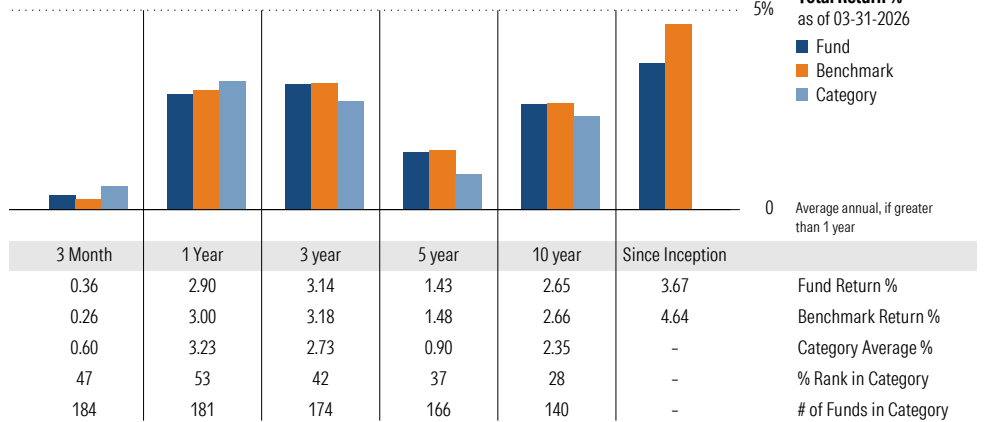
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2026 |

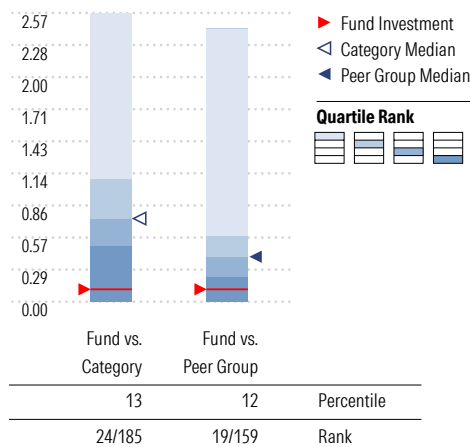
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.13 | - | -0.39 |
| Beta | 1.03 | - | 1.03 |
| R-Squared | 98.93 | - | 94.74 |
| Standard Deviation | 4.43 | 4.27 | 4.62 |
| Sharpe Ratio | -0.36 | -0.37 | -0.40 |
| Tracking Error | 0.48 | - | 1.06 |
| Information Ratio | -0.07 | - | -0.51 |
| Up Capture Ratio | 104.79 | - | 101.50 |
| Down Capture Ratio | 108.78 | - | 109.16 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.64 | 4.52 | 5.67 |
| Avg Eff Maturity | 7.26 | - | 6.25 |

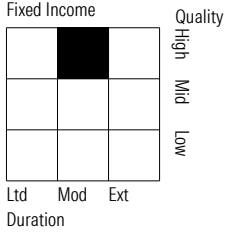
DFA Inflation-Protected Securities I DIPSX

Morningstar Category
Inflation-Protected Bond

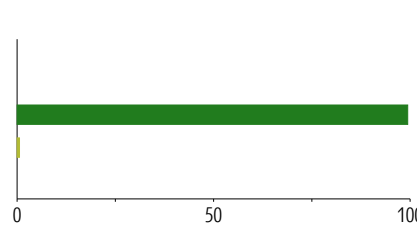
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

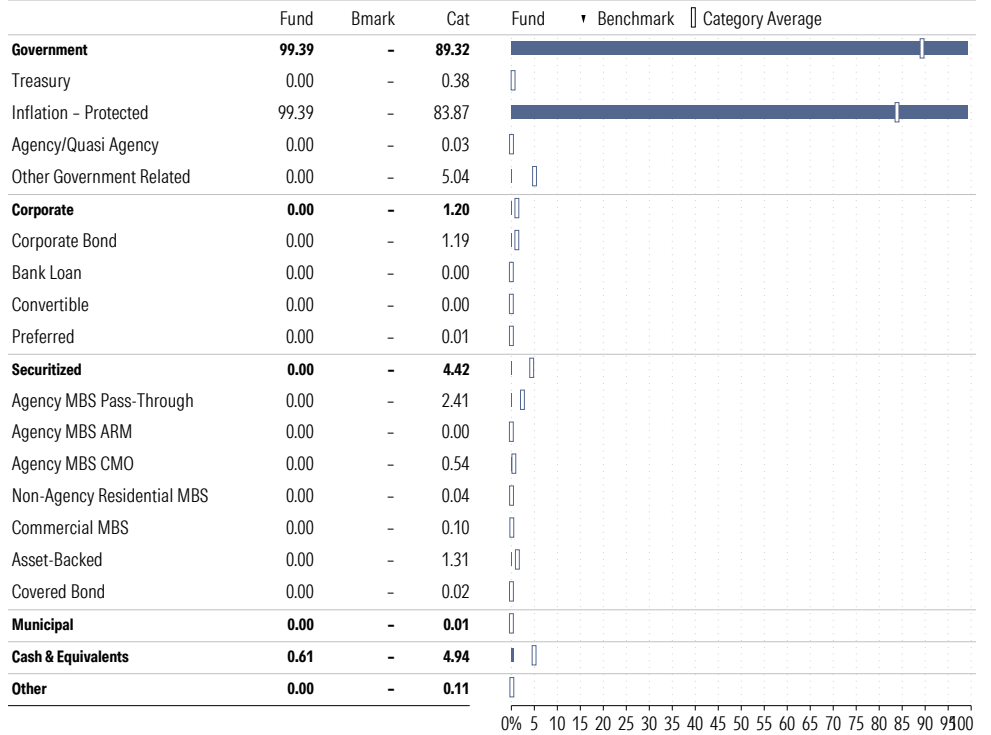


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.18 |
| Non-US Stocks | 0.00 | 0.02 |
| Bonds | 99.39 | 101.40 |
| Cash | 0.61 | 0.18 |
| Other | 0.00 | -1.78 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|--------|-------|-------|
| AAA | 0.00 | 0.00 | 21.74 |
| AA | 100.00 | 99.60 | 72.51 |
| A | 0.00 | 0.00 | 0.53 |
| BBB | 0.00 | 0.00 | 1.15 |
| BB | 0.00 | 0.00 | 0.39 |
| B | 0.00 | 0.00 | 0.11 |
| Below B | 0.00 | 0.00 | 0.11 |
| Not Rated | 0.00 | 0.40 | 3.46 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes 0.875% | 01-2029 | 9.81 | 9.81 | - |
| ⊖ United States Treasury Bonds 2.5% | 01-2029 | 9.55 | 19.36 | - |
| ⊖ United States Treasury Bonds 3.875% | 04-2029 | 9.31 | 28.67 | - |
| ⊖ United States Treasury Bonds 2.125% | 02-2040 | 8.05 | 36.72 | - |
| ⊕ United States Treasury Bonds 2.125% | 02-2041 | 7.89 | 44.61 | - |
| ⊖ United States Treasury Bonds 3.625% | 04-2028 | 6.51 | 51.12 | - |
| ⊖ United States Treasury Bonds 3.375% | 04-2032 | 6.39 | 57.51 | - |
| ⊖ United States Treasury Notes 0.125% | 01-2032 | 5.03 | 62.54 | - |
| ⊖ United States Treasury Notes 0.125% | 01-2030 | 4.63 | 67.17 | - |
| ⊖ United States Treasury Bonds 0.75% | 02-2042 | 4.21 | 71.38 | - |

Total Holdings 27

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012
John Hertzler since 02-2022
Allen Pu since 02-2024

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 14.1 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 0.18 is 82.86% lower than the Real Estate category average.

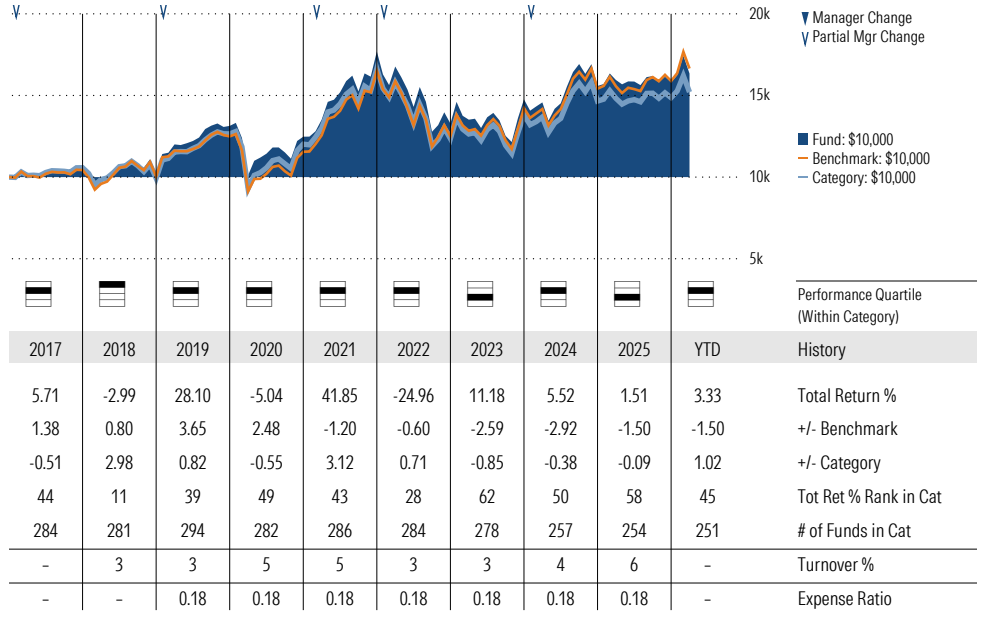
Morningstar Investment Management LLC Analysis

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 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

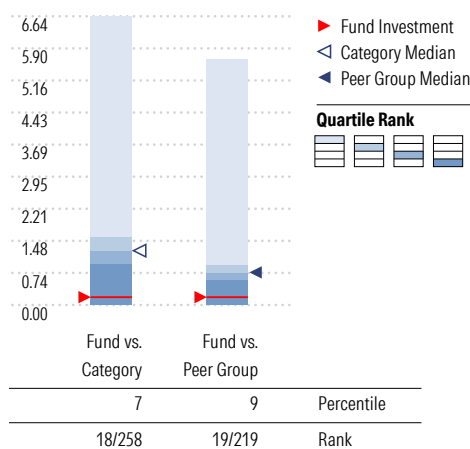
Growth of \$10,000



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 | -2.35 | - | -1.79 |
| Beta | 1.00 | - | 0.96 |
| R-Squared | 97.69 | - | 93.48 |
| Standard Deviation | 16.30 | 16.06 | 15.89 |
| Sharpe Ratio | 0.17 | 0.32 | 0.16 |
| Tracking Error | 2.48 | - | 3.64 |
| Information Ratio | -1.02 | - | -0.76 |
| Up Capture Ratio | 93.63 | - | 90.50 |
| Down Capture Ratio | 103.08 | - | 97.85 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 30.83 | 38.46 | 29.22 |
| Price/Book Ratio | 2.43 | 2.42 | 2.66 |
| Geom Avg Mkt Cap \$B | 29.75 | 9.35 | 36.91 |
| ROE | 15.02 | 9.56 | 16.13 |

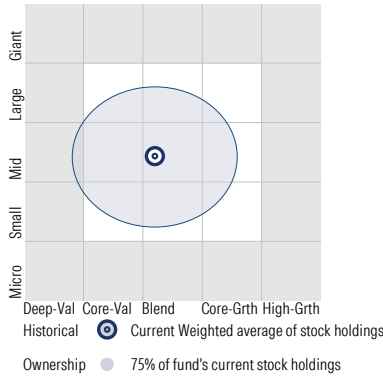
DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

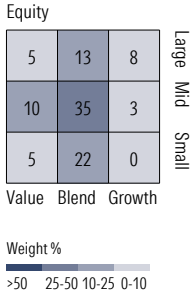
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2026

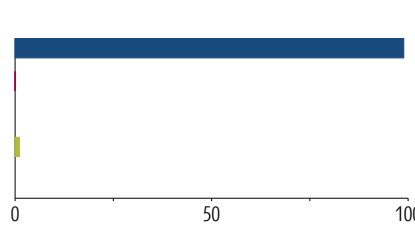
Morningstar Style Box™



Style Breakdown

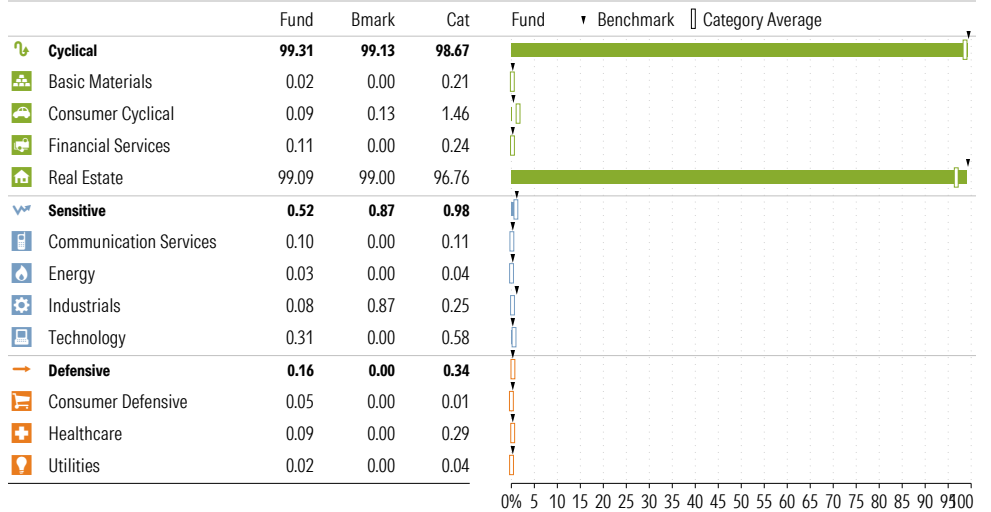


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 98.90 | 88.65 |
| Non-US Stocks | 0.01 | 1.07 |
| Bonds | 0.00 | 0.70 |
| Cash | 1.10 | 2.65 |
| Other | 0.00 | 6.94 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------------|-------------|--------------|--------------|--------------------|
| Welltower Inc | 7.70 | 7.70 | - | Real Estate |
| Prologis Inc | 7.25 | 14.94 | - | Real Estate |
| ⊖ Equinix Inc | 4.79 | 19.74 | - | Real Estate |
| ⊖ American Tower Corp | 4.61 | 24.35 | - | Real Estate |
| Simon Property Group Inc | 4.56 | 28.91 | - | Real Estate |
| ⊖ Realty Income Corp | 4.46 | 33.37 | - | Real Estate |
| ⊖ Digital Realty Trust Inc | 4.45 | 37.82 | - | Real Estate |
| ⊖ Public Storage | 3.68 | 41.50 | - | Real Estate |
| ⊖ Ventas Inc | 3.11 | 44.62 | - | Real Estate |
| ⊖ Crown Castle Inc | 2.96 | 47.58 | - | Real Estate |
| VICI Properties Inc Ordinary Shares | 2.46 | 50.04 | - | Real Estate |
| Iron Mountain Inc | 2.44 | 52.48 | - | Real Estate |
| ⊖ Extra Space Storage Inc | 2.44 | 54.92 | - | Real Estate |
| ⊖ AvalonBay Communities Inc | 1.91 | 56.83 | - | Real Estate |
| ⊖ Equity Residential | 1.74 | 58.56 | - | Real Estate |

Total Holdings 134

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DWS Enhanced Commodity Strategy R6 SKRRX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010
Jeff Morton since 07-2022
Jose Cerda since 11-2025

Quantitative Screens

✔ **Performance:** The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 16.01 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.85 is 10.53% lower than the Commodities Broad Basket category average.

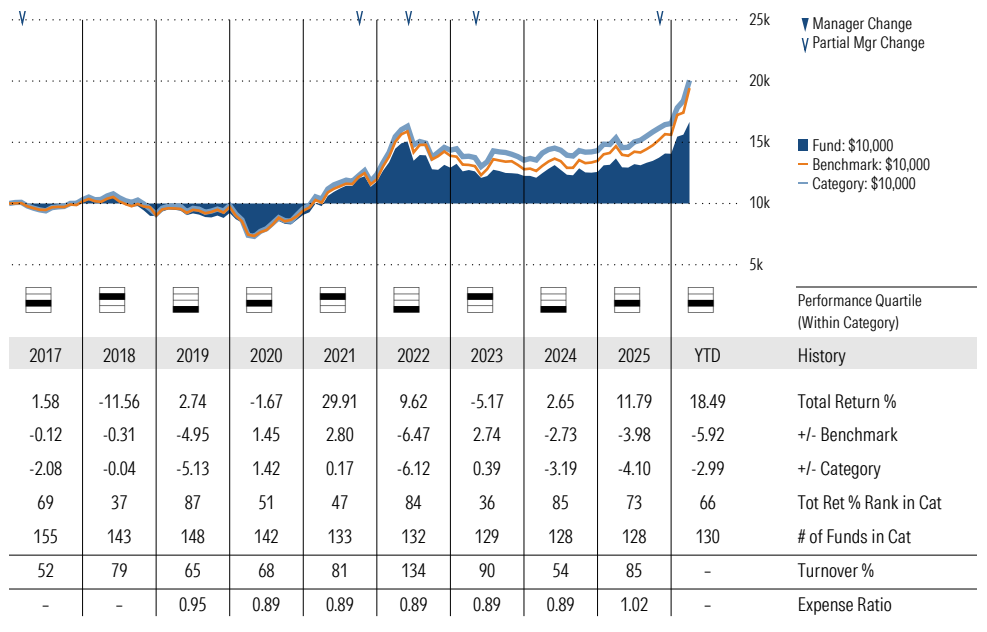
Morningstar Investment Management LLC Analysis

We are removing the DWS Enhanced Commodity Strategy from fiduciary coverage due to persistent underperformance. Over the prior decade the fund has only outperformed the median peer in the commodities broad-basket Morningstar Category in two calendar years and matched it in two others. As a result, trailing one-, three-, five-, and 10-year returns rank in the bottom quartile. As a result, we have lost conviction in the fund and are removing it from fiduciary coverage.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2026 |

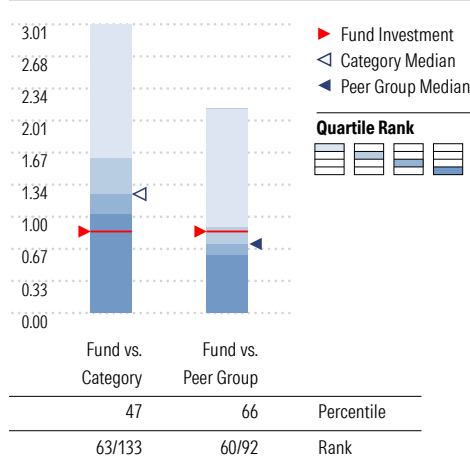
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | -1.47 | - | 1.40 |
| Beta | 0.80 | - | 0.87 |
| R-Squared | 91.03 | - | 82.40 |
| Standard Deviation | 10.41 | 12.47 | 12.28 |
| Sharpe Ratio | 0.45 | 0.72 | 0.70 |
| Tracking Error | 4.02 | - | 5.27 |
| Information Ratio | -1.12 | - | -0.22 |
| Up Capture Ratio | 77.57 | - | 88.72 |
| Down Capture Ratio | 90.11 | - | 77.95 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|------|-------|-------|
| Price/Earnings Ratio | - | - | 20.92 |
| Price/Book Ratio | - | - | 2.01 |
| Geom Avg Mkt Cap \$B | 0.87 | - | 30.36 |
| ROE | - | - | 12.77 |

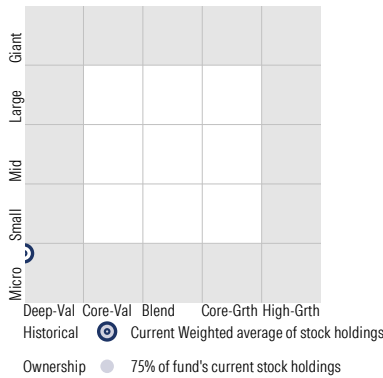
DWS Enhanced Commodity Strategy R6 SKRRX

Morningstar Category
Commodities Broad Basket

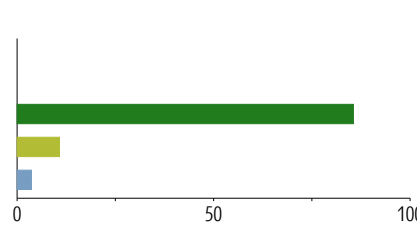
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™

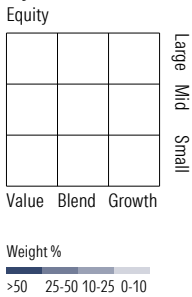


Asset Allocation as of 03-31-2026

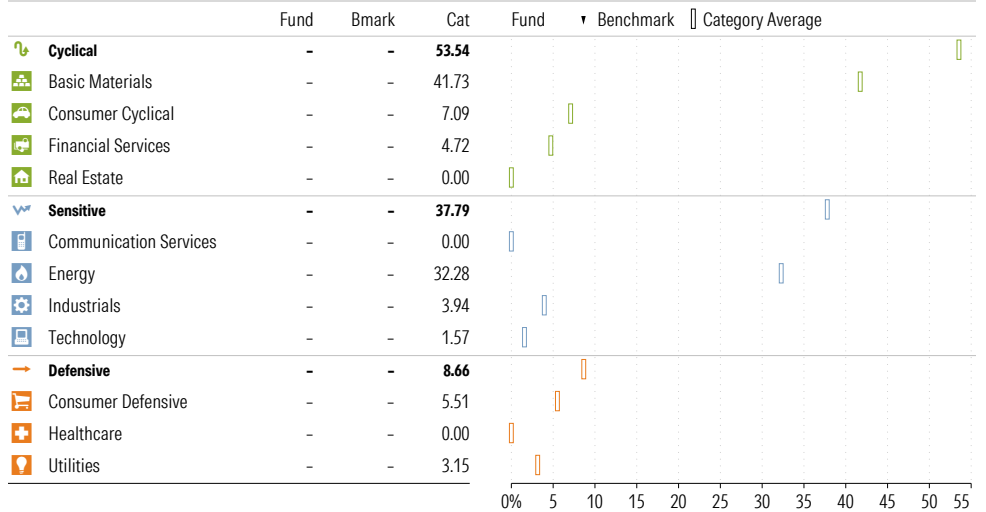


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.99 |
| Non-US Stocks | 0.00 | 0.67 |
| Bonds | 85.57 | 23.36 |
| Cash | 10.78 | 51.96 |
| Other | 3.65 | 23.02 |
| Total | 100.00 | 100.00 |

Style Breakdown



Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| United States Treasury Notes 3.7209% | 16.86 | 16.86 | - | - |
| Dws Central Cash Management Government Fund | 9.06 | 25.93 | - | - |
| Federal Home Loan Banks 3.775% | 7.00 | 32.93 | - | - |
| United States Treasury Notes 3.7829% | 6.54 | 39.47 | - | - |
| United States Treasury Notes 4.125% | 3.00 | 42.47 | - | - |
| United States Treasury Notes 4.625% | 2.99 | 45.45 | - | - |
| United States Treasury Notes 0.625% | 2.88 | 48.33 | - | - |
| United States Treasury Notes 4.375% | 2.40 | 50.74 | - | - |
| United States Treasury Notes 3.7219% | 2.37 | 53.11 | - | - |
| Bdwl62a2 Trs Usd R F 1.00000/Trs Usd P F .17500 | 1.19 | 54.30 | - | - |
| Venture Xxx Clo Ltd 5.2838% | 1.19 | 55.49 | - | - |
| United States Treasury Bills 4.1481% | 1.19 | 56.68 | - | - |
| Essent Group Ltd. 6.25% | 0.75 | 57.43 | - | - |
| Macquarie Group Ltd. 4.6103% | 0.71 | 58.14 | - | - |
| Bdwl62s3 Trs Usd R F 1.00000/Trs Usd P F .00000 | 0.65 | 58.79 | - | - |

Total Holdings 280

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity 500 Index FXAIX

Morningstar Category
 Large Blend

Morningstar Index
 S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the 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 17.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 76.47 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.02 is 97.01% lower than the Large Blend category average.

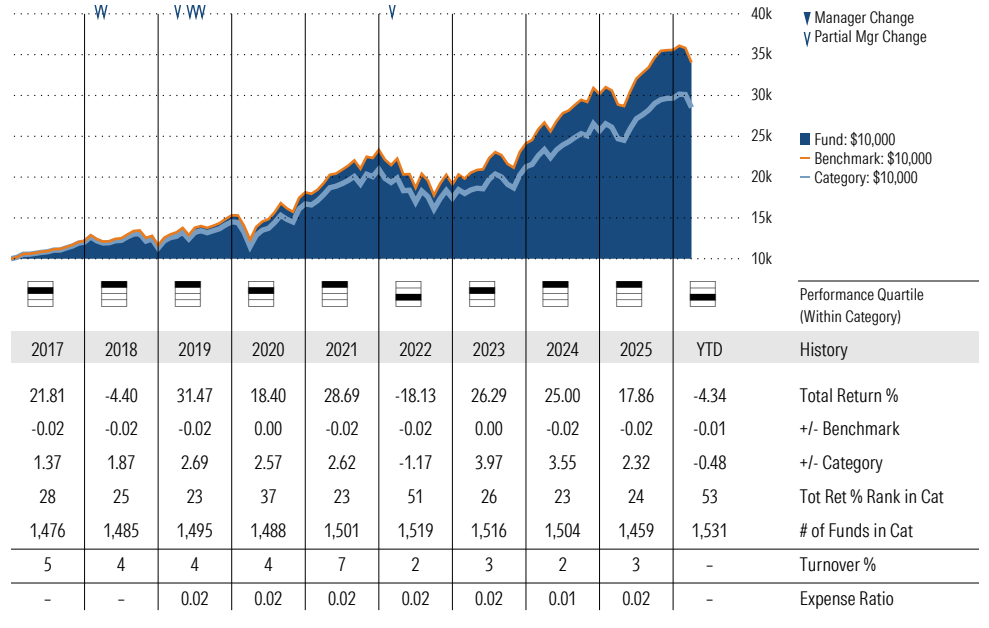
Morningstar Investment Management LLC Analysis

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.

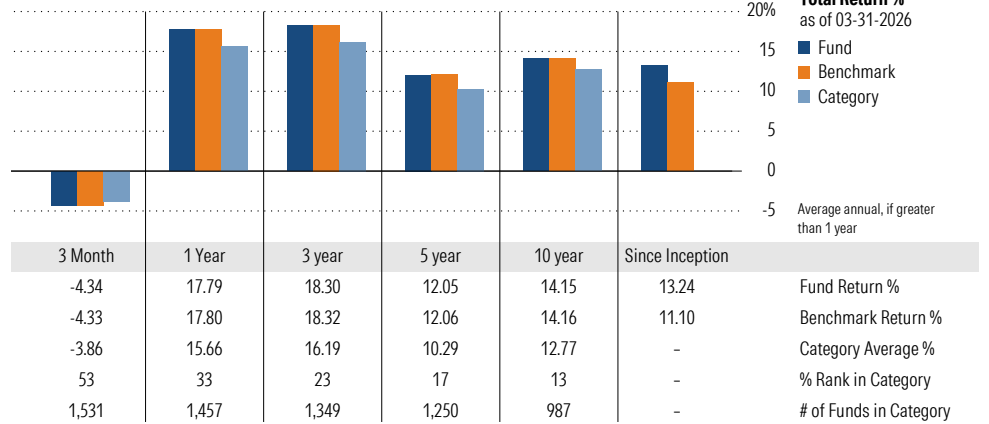
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| ESG Commitment | 1-Low | 07-19-2023 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

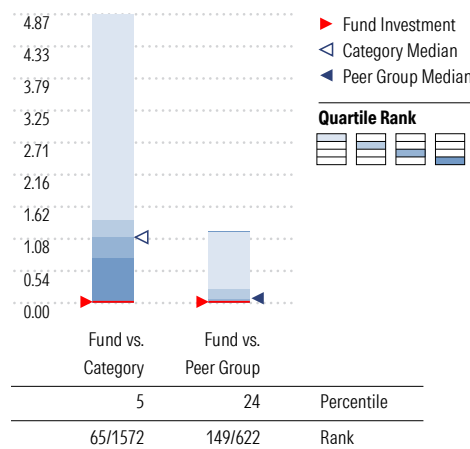
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 0.00 | - | -1.41 |
| Beta | 1.00 | - | 0.99 |
| R-Squared | 100.00 | - | 92.21 |
| Standard Deviation | 12.05 | 12.06 | 12.46 |
| Sharpe Ratio | 1.07 | 1.07 | 0.91 |
| Tracking Error | 0.01 | - | 2.97 |
| Information Ratio | -1.28 | - | -1.62 |
| Up Capture Ratio | 99.94 | - | 95.51 |
| Down Capture Ratio | 99.95 | - | 104.45 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 27.23 | 25.79 | 25.89 |
| Price/Book Ratio | 5.02 | 4.79 | 5.51 |
| Geom Avg Mkt Cap \$B | 422.35 | 404.52 | 498.09 |
| ROE | 34.85 | 34.76 | 40.59 |

Fidelity 500 Index FXAIX

Morningstar Category

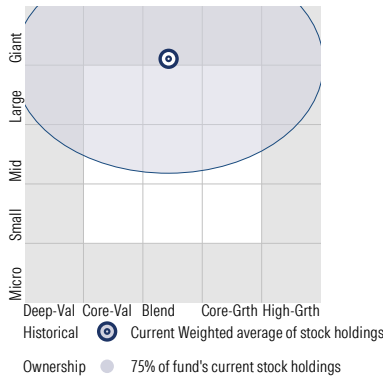
Large Blend

Morningstar Index

S&P 500 TR USD

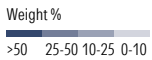
Style Analysis as of 03-31-2026

Morningstar Style Box™

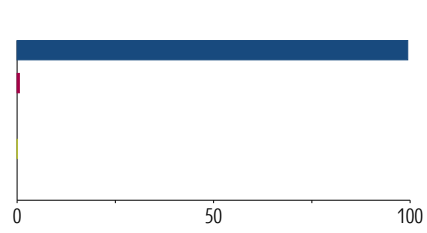


Style Breakdown

| Equity | | | Large Mid Small |
|--------|-------|--------|-----------------------|
| Value | Blend | Growth | |
| 23 | 38 | 21 | |
| 6 | 8 | 4 | |
| 0 | 0 | 0 | |



Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 99.40 | 95.18 |
| Non-US Stocks | 0.57 | 2.38 |
| Bonds | 0.00 | 0.23 |
| Cash | 0.03 | 0.42 |
| Other | 0.00 | 1.79 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 26.28 | 26.20 | 27.00 | | | |
| Basic Materials | 1.93 | 1.90 | 2.16 | | | |
| Consumer Cyclical | 10.11 | 10.00 | 9.91 | | | |
| Financial Services | 12.26 | 12.35 | 13.30 | | | |
| Real Estate | 1.98 | 1.95 | 1.63 | | | |
| Sensitive | 55.95 | 56.53 | 55.05 | | | |
| Communication Services | 10.73 | 10.48 | 10.06 | | | |
| Energy | 3.48 | 4.01 | 3.48 | | | |
| Industrials | 8.66 | 8.47 | 10.37 | | | |
| Technology | 33.08 | 33.57 | 31.14 | | | |
| Defensive | 17.76 | 17.26 | 17.94 | | | |
| Consumer Defensive | 5.43 | 5.25 | 5.05 | | | |
| Healthcare | 9.84 | 9.47 | 10.48 | | | |
| Utilities | 2.49 | 2.54 | 2.41 | | | |

Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ NVIDIA Corp | 7.31 | 7.31 | - | Technology |
| ⊕ Apple Inc | 6.63 | 13.95 | - | Technology |
| ⊕ Microsoft Corp | 4.96 | 18.91 | - | Technology |
| ⊕ Amazon.com Inc | 3.47 | 22.38 | - | Consumer Cyclical |
| ⊕ Alphabet Inc Class A | 3.08 | 25.46 | - | Communication Svc |
| ⊕ Broadcom Inc | 2.56 | 28.02 | - | Technology |
| ⊕ Alphabet Inc Class C | 2.46 | 30.48 | - | Communication Svc |
| ⊕ Meta Platforms Inc Class A | 2.40 | 32.88 | - | Communication Svc |
| ⊕ Tesla Inc | 1.92 | 34.80 | - | Consumer Cyclical |
| ⊕ Berkshire Hathaway Inc Class B | 1.57 | 36.37 | - | Financial Services |
| ⊕ Eli Lilly and Co | 1.42 | 37.79 | - | Healthcare |
| ⊕ JPMorgan Chase & Co | 1.39 | 39.18 | - | Financial Services |
| ⊕ Exxon Mobil Corp | 1.09 | 40.27 | - | Energy |
| ⊕ Johnson & Johnson | 1.02 | 41.29 | - | Healthcare |
| ⊕ Walmart Inc | 0.95 | 42.24 | - | Consumer Defensive |

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 17.22 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.04 is 94.74% lower than the Foreign Large Blend category average.

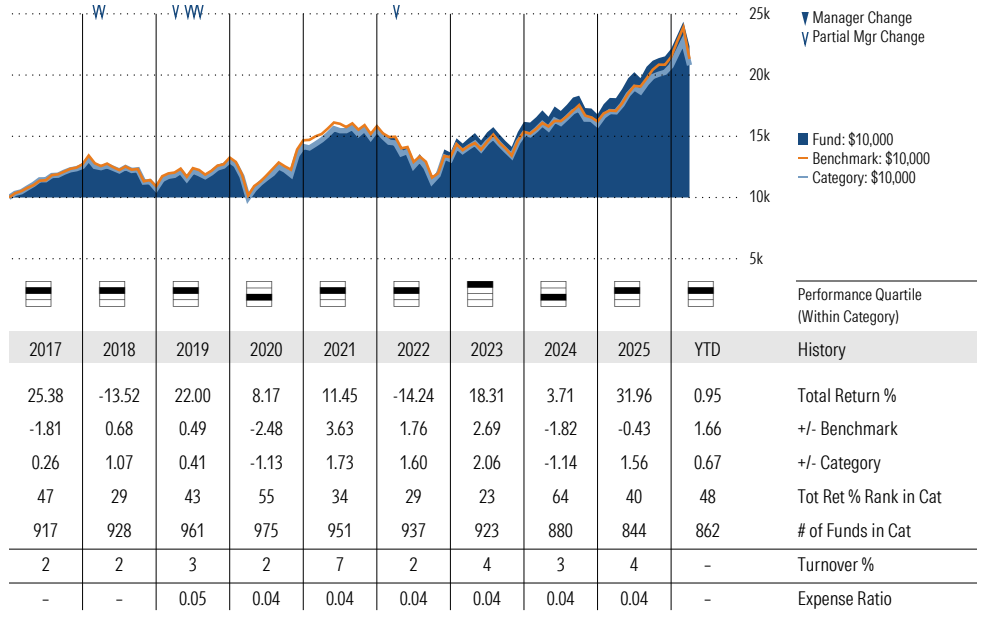
Morningstar Investment Management LLC Analysis

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 | 3 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

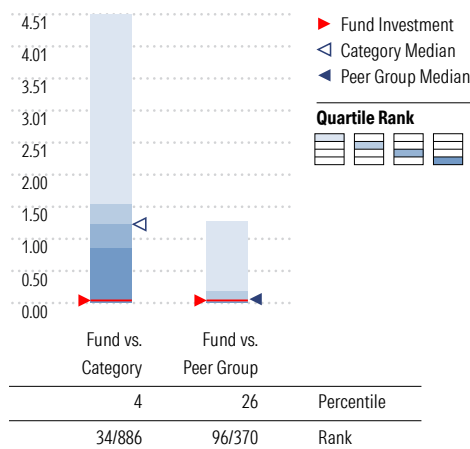
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.92 | - | 0.69 |
| Beta | 0.94 | - | 0.92 |
| R-Squared | 91.82 | - | 89.82 |
| Standard Deviation | 13.00 | 13.25 | 12.85 |
| Sharpe Ratio | 0.75 | 0.73 | 0.72 |
| Tracking Error | 3.80 | - | 4.13 |
| Information Ratio | 0.03 | - | -0.06 |
| Up Capture Ratio | 101.72 | - | 96.90 |
| Down Capture Ratio | 102.69 | - | 97.14 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 19.62 | 17.16 | 17.60 |
| Price/Book Ratio | 2.28 | 2.10 | 2.17 |
| Geom Avg Mkt Cap \$B | 73.77 | 67.98 | 77.46 |
| ROE | 17.58 | 18.32 | 18.15 |

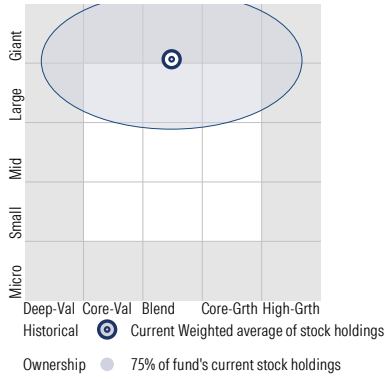
Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

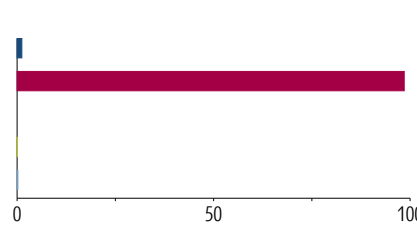
Morningstar Style Box™



Style Breakdown

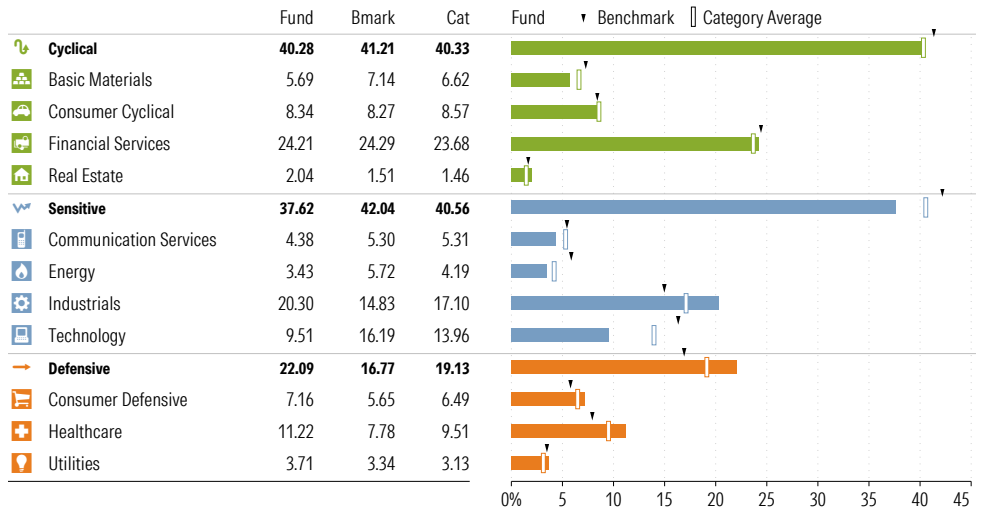


Asset Allocation as of 03-31-2026

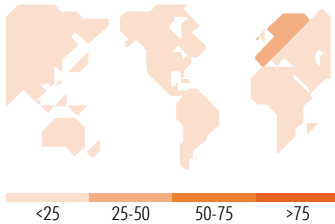


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 1.21 | 4.67 |
| Non-US Stocks | 98.50 | 93.40 |
| Bonds | 0.00 | 1.64 |
| Cash | 0.09 | -0.68 |
| Other | 0.20 | 0.97 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 33.79 | 36.31 | Americas | 1.27 | 10.68 | Greater Europe | 64.94 | 53.01 | Developed Markets | 99.69 |
| Japan | 23.25 | 18.28 | North America | 1.21 | 9.22 | United Kingdom | 14.54 | 13.02 | Emerging Markets | 0.31 |
| Australasia | 6.82 | 3.93 | Central/Latin | 0.06 | 1.46 | W euro-ex UK | 49.48 | 38.45 | Not Available | 0.00 |
| Asia-4 Tigers | 3.52 | 8.78 | | | | Emrgng Europe | 0.05 | 0.20 | | |
| Asia-ex 4 Tigers | 0.20 | 5.32 | | | | Africa | 0.87 | 1.34 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ ASML Holding NV | 2.48 | 2.48 | - | Technology |
| ⊕ Roche Holding AG Ordinary Shares new | 1.47 | 3.95 | - | Healthcare |
| ⊖ MSCI EAFE Index Future Mar 26 | 1.46 | 5.40 | - | - |
| ⊕ AstraZeneca PLC | 1.43 | 6.83 | - | Healthcare |
| ⊕ HSBC Holdings PLC | 1.41 | 8.24 | - | Financial Services |
| ⊕ Novartis AG Registered Shares | 1.40 | 9.65 | - | Healthcare |
| ⊕ Nestle SA | 1.24 | 10.89 | - | Consumer Defensive |
| ⊕ Fidelity Cash Central Fund | 1.11 | 12.00 | - | - |
| ⊕ Shell PLC | 1.07 | 13.06 | - | Energy |
| Cash | 1.06 | 14.12 | - | - |

Total Holdings 704

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Brandon Bettencourt since 05-2014
Mark Lande since 10-2024
Van Esvara since 10-2025

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 11.87 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.03 is 93.62% lower than the Intermediate Core Bond category average.

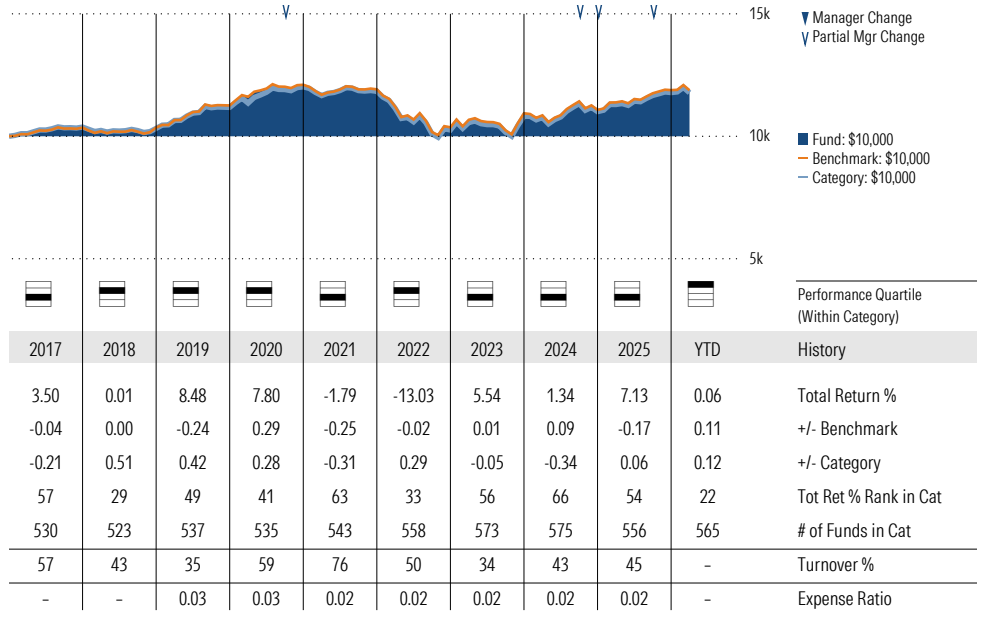
Morningstar Investment Management LLC Analysis

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.

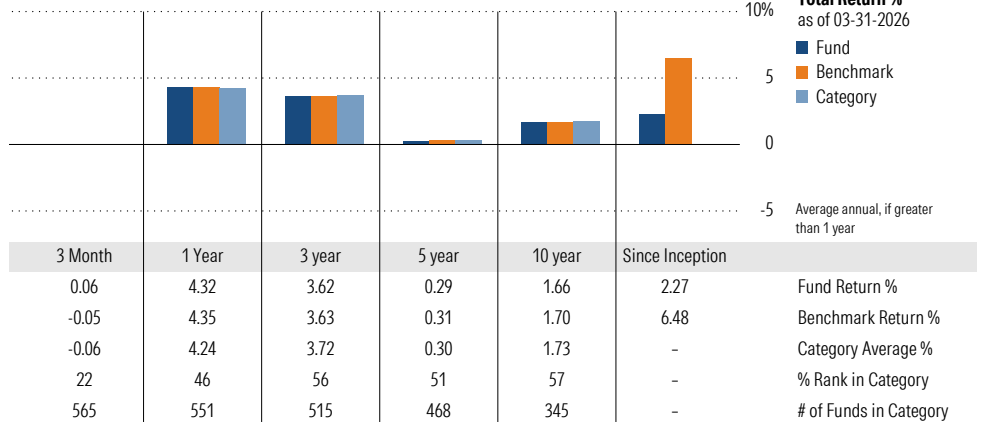
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| ESG Commitment | 1-Low | 02-15-2022 |

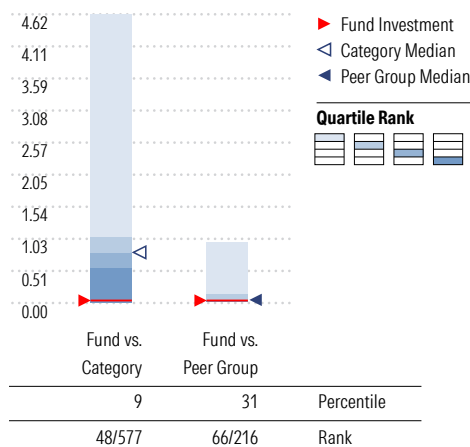
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.00 | - | 0.06 |
| Beta | 1.00 | - | 0.99 |
| R-Squared | 99.84 | - | 98.39 |
| Standard Deviation | 5.61 | 5.63 | 5.60 |
| Sharpe Ratio | -0.19 | -0.19 | -0.19 |
| Tracking Error | 0.23 | - | 0.64 |
| Information Ratio | -0.07 | - | -0.08 |
| Up Capture Ratio | 100.02 | - | 98.83 |
| Down Capture Ratio | 100.27 | - | 97.95 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 5.81 | 4.43 | 5.56 |
| Avg Eff Maturity | - | - | 8.14 |

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

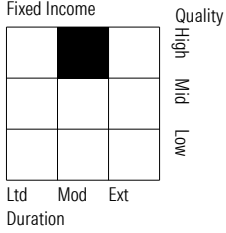
Fidelity U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

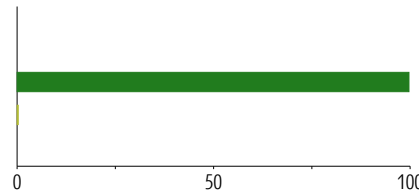
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

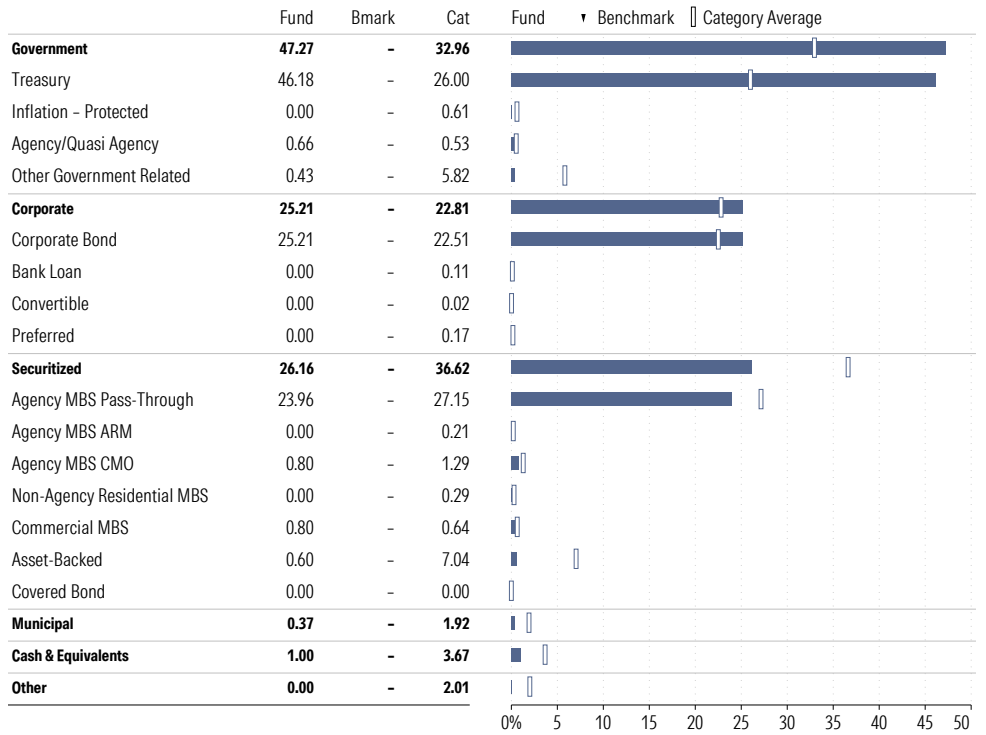


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.11 |
| Non-US Stocks | 0.00 | 0.02 |
| Bonds | 99.71 | 96.91 |
| Cash | 0.29 | 1.00 |
| Other | 0.00 | 1.96 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 73.01 | 3.53 | 14.73 |
| AA | 4.81 | 74.59 | 50.38 |
| A | 12.30 | 10.82 | 21.19 |
| BBB | 9.88 | 8.32 | 10.78 |
| BB | 0.00 | 0.28 | 1.09 |
| B | 0.00 | 0.00 | 0.54 |
| Below B | 0.00 | 0.00 | 0.14 |
| Not Rated | 0.00 | 2.46 | 1.15 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| United States Treasury Notes 1.5% | 02-2030 | 0.93 | 0.93 | - |
| United States Treasury Notes 2.75% | 08-2032 | 0.87 | 1.81 | - |
| United States Treasury Notes 2.625% | 07-2029 | 0.84 | 2.64 | - |
| ⊕ Fidelity Cash Central Fund | - | 0.83 | 3.47 | - |
| United States Treasury Notes 3.75% | 05-2028 | 0.82 | 4.29 | - |
| Cash | - | 0.76 | 5.04 | - |
| United States Treasury Notes 3.5% | 10-2028 | 0.73 | 5.77 | - |
| ⊕ United States Treasury Notes 3.5% | 01-2029 | 0.72 | 6.50 | - |
| ⊖ Federal Home Loan Mortgage Corp. 2% | 01-2051 | 0.65 | 7.15 | - |
| United States Treasury Notes 3.875% | 08-2033 | 0.64 | 7.79 | - |

Total Holdings 10428

⊕ Increase ⊖ Decrease ✱ New to Portfolio

MFS Mid Cap Growth R6 OTCKX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008
Eric Braz since 06-2021

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 17.37 years.
- ✔ **Style:** The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.65 is 35.64% lower than the Mid-Cap Growth category average.

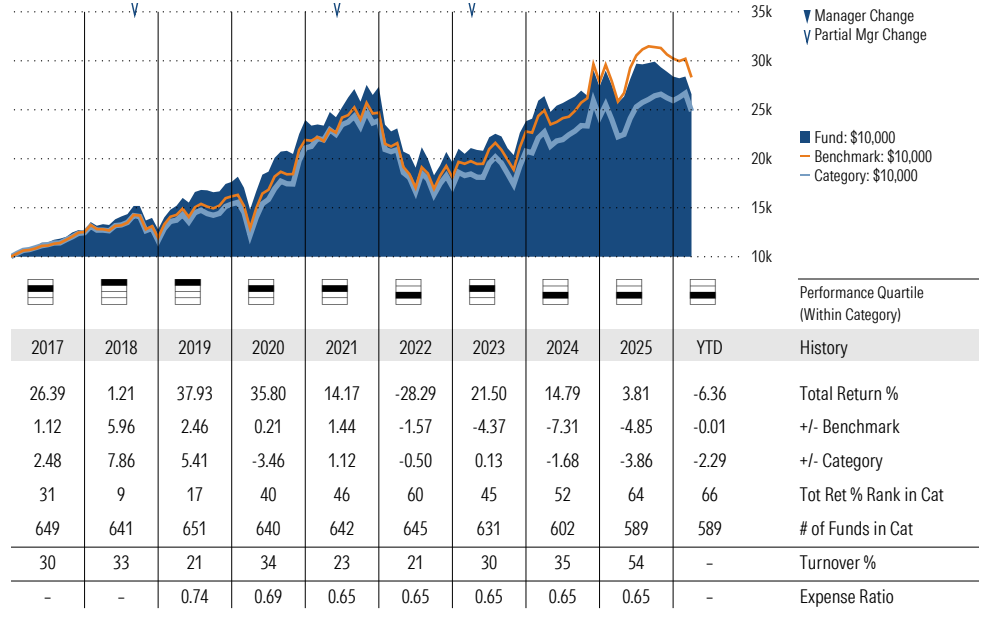
Morningstar Investment Management LLC Analysis

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.

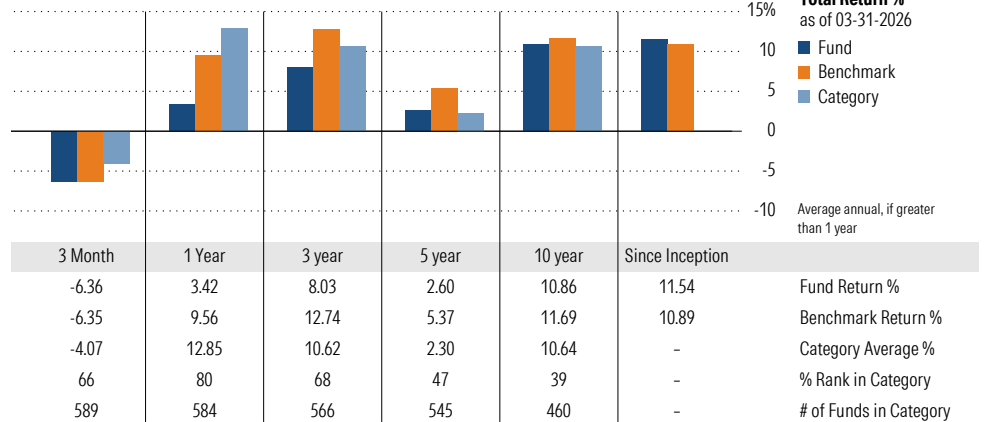
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 2-Basic | 02-15-2022 |

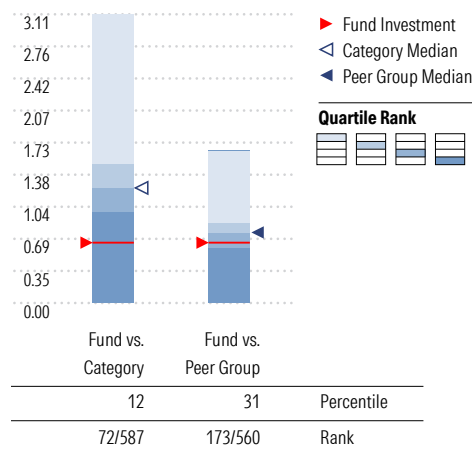
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | -2.58 | - | -1.79 |
| Beta | 0.85 | - | 0.94 |
| R-Squared | 93.60 | - | 85.72 |
| Standard Deviation | 15.66 | 17.87 | 18.45 |
| Sharpe Ratio | 0.26 | 0.49 | 0.31 |
| Tracking Error | 4.81 | - | 7.13 |
| Information Ratio | -0.98 | - | -0.63 |
| Up Capture Ratio | 77.77 | - | 89.68 |
| Down Capture Ratio | 87.66 | - | 98.40 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 37.68 | 30.89 | 30.94 |
| Price/Book Ratio | 6.50 | 8.50 | 6.17 |
| Geom Avg Mkt Cap \$B | 30.56 | 29.86 | 28.34 |
| ROE | 18.00 | 30.98 | 23.12 |

MFS Mid Cap Growth R6 OTCKX

Morningstar Category

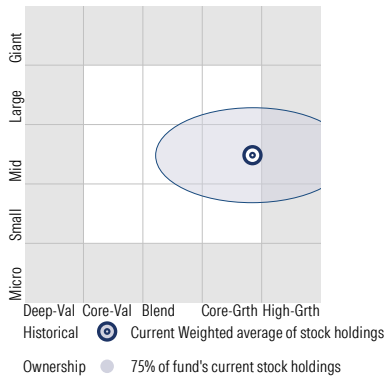
Mid-Cap Growth

Morningstar Index

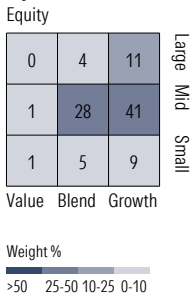
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2026

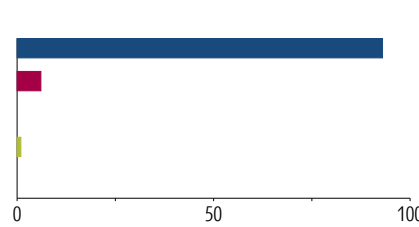
Morningstar Style Box™



Style Breakdown

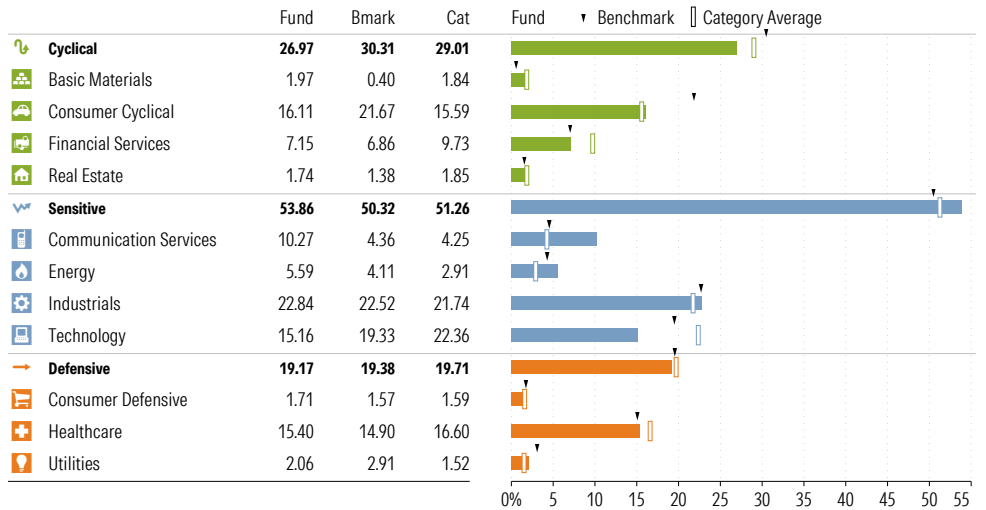


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 92.98 | 92.78 |
| Non-US Stocks | 6.05 | 4.60 |
| Bonds | 0.00 | 0.07 |
| Cash | 0.96 | 0.91 |
| Other | 0.00 | 1.65 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Howmet Aerospace Inc | 4.39 | 4.39 | - | Industrials |
| Monolithic Power Systems Inc | 3.20 | 7.58 | - | Technology |
| Take-Two Interactive Software Inc | 2.89 | 10.48 | - | Communication Svc |
| Quanta Services Inc | 2.73 | 13.21 | - | Industrials |
| Live Nation Entertainment Inc | 2.54 | 15.74 | - | Communication Svc |
| TKO Group Holdings Inc | 2.32 | 18.07 | - | Communication Svc |
| Ascendis Pharma AS ADR | 2.17 | 20.24 | - | Healthcare |
| Natera Inc | 2.14 | 22.38 | - | Healthcare |
| Masimo Corp | 2.09 | 24.47 | - | Healthcare |
| ⊖ Vistra Corp | 2.04 | 26.50 | - | Utilities |
| Cheniere Energy Inc | 1.99 | 28.50 | - | Energy |
| LPL Financial Holdings Inc | 1.96 | 30.46 | - | Financial Services |
| Axon Enterprise Inc | 1.89 | 32.34 | - | Industrials |
| ⊕ Burlington Stores Inc | 1.76 | 34.11 | - | Consumer Cyclical |
| ⊖ CBRE Group Inc Class A | 1.72 | 35.83 | - | Real Estate |

Total Holdings 104

⊕ 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 10.65 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 0.33 is 56.58% lower than the Foreign Large Blend category average.

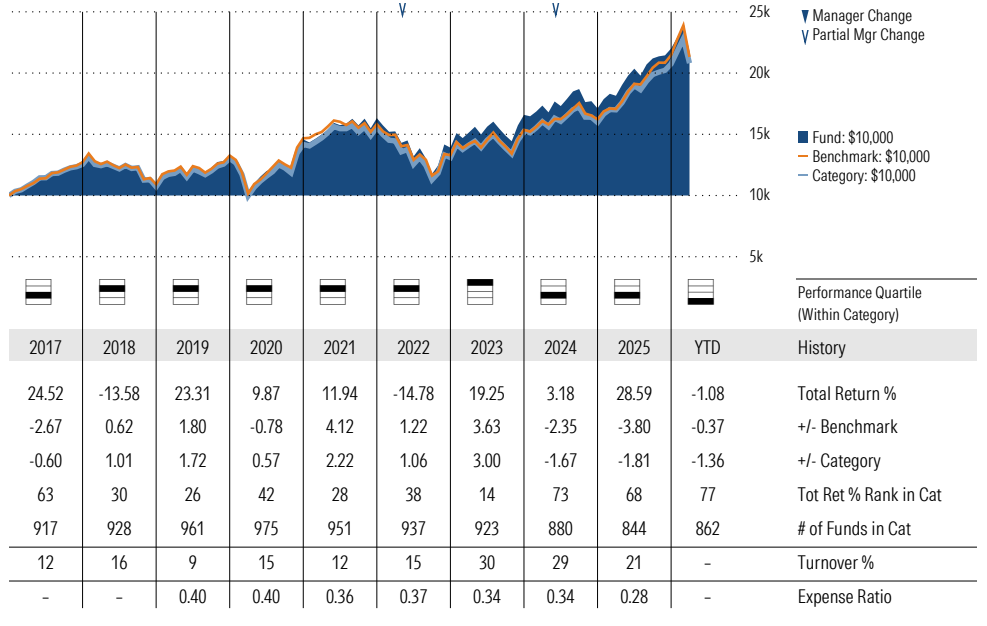
Morningstar Investment Management LLC Analysis

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 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 3-Advanced | 03-11-2022 |

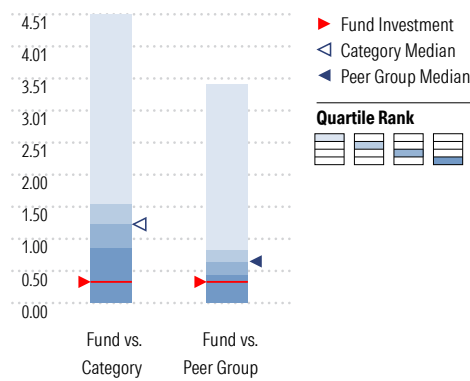
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -0.89 | - | 0.69 |
| Beta | 0.96 | - | 0.92 |
| R-Squared | 91.10 | - | 89.82 |
| Standard Deviation | 13.35 | 13.25 | 12.85 |
| Sharpe Ratio | 0.62 | 0.73 | 0.72 |
| Tracking Error | 4.02 | - | 4.13 |
| Information Ratio | -0.40 | - | -0.06 |
| Up Capture Ratio | 99.64 | - | 96.90 |
| Down Capture Ratio | 110.26 | - | 97.14 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 20.68 | 17.16 | 17.60 |
| Price/Book Ratio | 2.33 | 2.10 | 2.17 |
| Geom Avg Mkt Cap \$B | 55.01 | 67.98 | 77.46 |
| ROE | 16.26 | 18.32 | 18.15 |

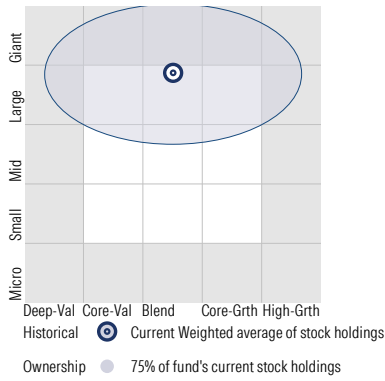
Nuveen International Res Eq R6 TSONX

Morningstar Category
Foreign Large Blend

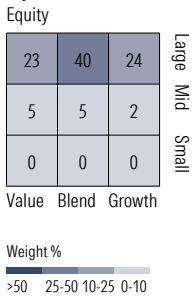
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

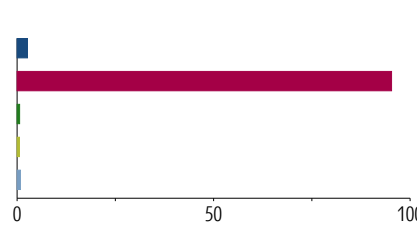
Morningstar Style Box™



Style Breakdown

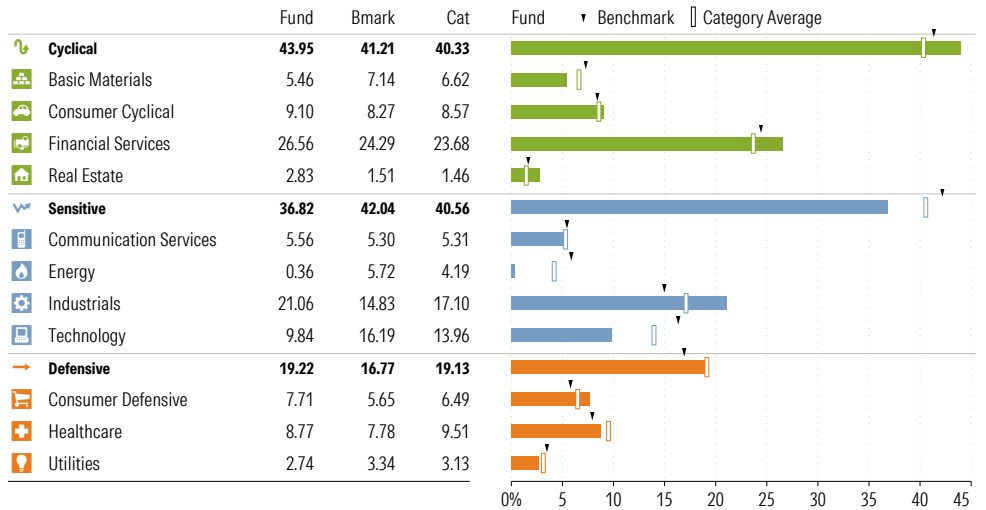


Asset Allocation as of 03-31-2026

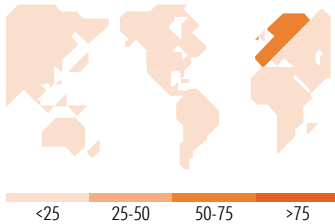


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 2.64 | 4.67 |
| Non-US Stocks | 95.28 | 93.40 |
| Bonds | 0.64 | 1.64 |
| Cash | 0.60 | -0.68 |
| Other | 0.84 | 0.97 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 34.75 | 36.31 | Americas | 1.45 | 10.68 | Greater Europe | 63.81 | 53.01 | Developed Markets | 99.28 |
| Japan | 23.23 | 18.28 | North America | 1.45 | 9.22 | United Kingdom | 13.18 | 13.02 | Emerging Markets | 0.72 |
| Australasia | 8.03 | 3.93 | Central/Latin | 0.00 | 1.46 | W euro-ex UK | 50.13 | 38.45 | Not Available | 0.00 |
| Asia-4 Tigers | 2.77 | 8.78 | | | | Emrgng Europe | 0.00 | 0.20 | | |
| Asia-ex 4 Tigers | 0.72 | 5.32 | | | | Africa | 0.50 | 1.34 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--------------------------------|-------------|--------------|--------------|--------------------|
| ASML Holding NV | 2.82 | 2.82 | - | Technology |
| HSBC Holdings PLC | 1.79 | 4.61 | - | Financial Services |
| Novartis AG Registered Shares | 1.75 | 6.36 | - | Healthcare |
| Nestle SA | 1.60 | 7.96 | - | Consumer Defensive |
| Siemens AG | 1.30 | 9.26 | - | Industrials |
| Commonwealth Bank of Australia | 1.25 | 10.51 | - | Financial Services |
| SAP SE | 1.24 | 11.74 | - | Technology |
| Schneider Electric SE | 1.14 | 12.88 | - | Industrials |
| Allianz SE | 1.11 | 13.99 | - | Financial Services |
| Unilever PLC | 1.03 | 15.02 | - | Consumer Defensive |

Total Holdings 243

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Nuveen Large Cap Responsible Eq R6 TISCX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Philip Campagna since 12-2005
Darren Tran since 05-2022
Nazar Romanyak since 06-2024

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 20.26 years.
- Style: The fund has landed in its primary style box — Large Blend — 75 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.17 is 74.63% lower than the Large Blend category average.

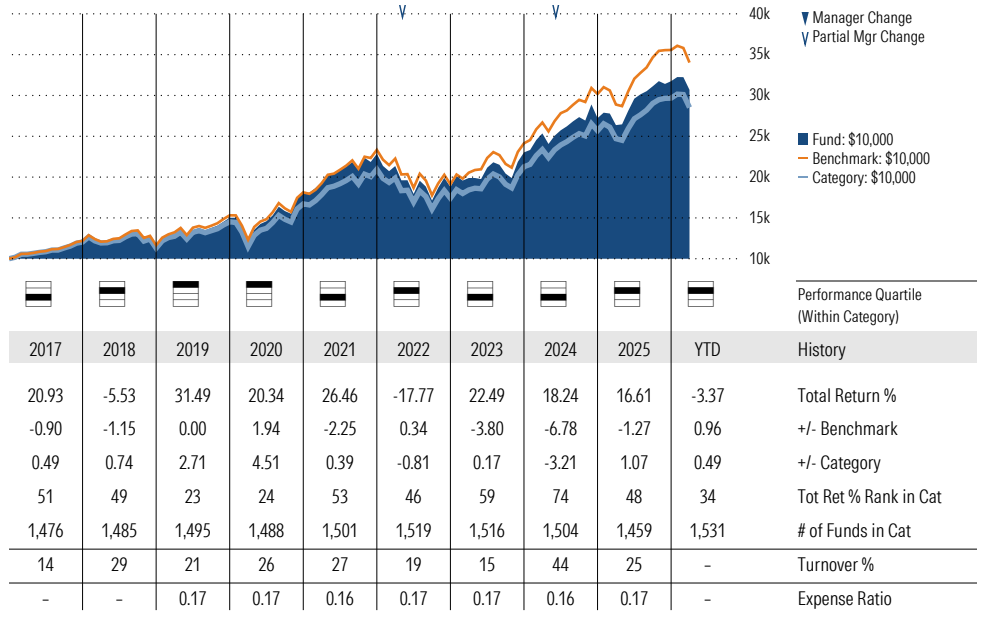
Morningstar Investment Management LLC Analysis

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.

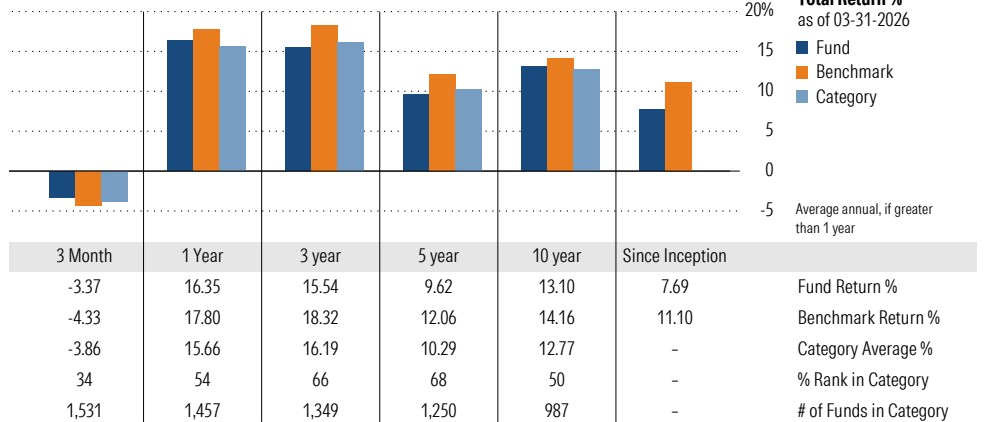
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|------------|------------|
| Sustainability Rating | 5 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |
| ESG Commitment | 3-Advanced | 03-11-2022 |

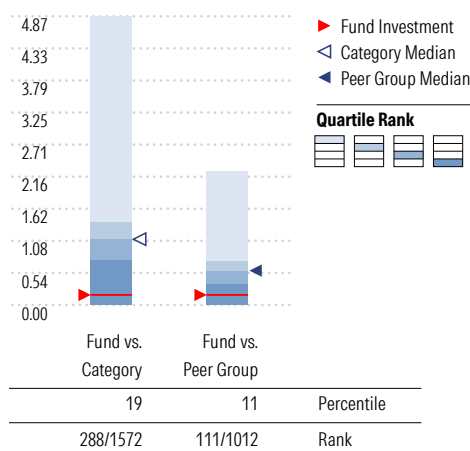
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -3.17 | - | -1.41 |
| Beta | 1.05 | - | 0.99 |
| R-Squared | 93.97 | - | 92.21 |
| Standard Deviation | 13.06 | 12.06 | 12.46 |
| Sharpe Ratio | 0.81 | 1.07 | 0.91 |
| Tracking Error | 3.26 | - | 2.97 |
| Information Ratio | -0.85 | - | -1.62 |
| Up Capture Ratio | 94.22 | - | 95.51 |
| Down Capture Ratio | 108.42 | - | 104.45 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 27.08 | 25.79 | 25.89 |
| Price/Book Ratio | 5.45 | 4.79 | 5.51 |
| Geom Avg Mkt Cap \$B | 259.21 | 404.52 | 498.09 |
| ROE | 34.22 | 34.76 | 40.59 |

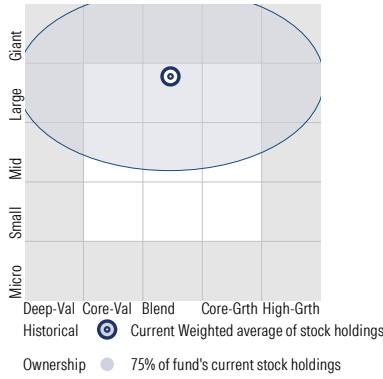
Nuveen Large Cap Responsible Eq R6 TISCX

Morningstar Category
Large Blend

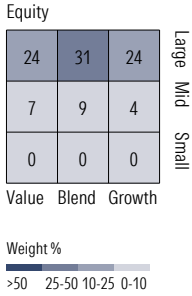
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

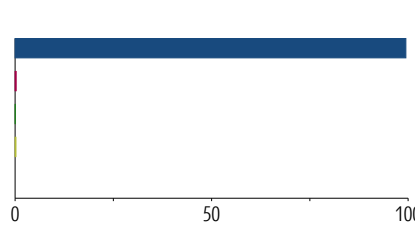
Morningstar Style Box™



Style Breakdown

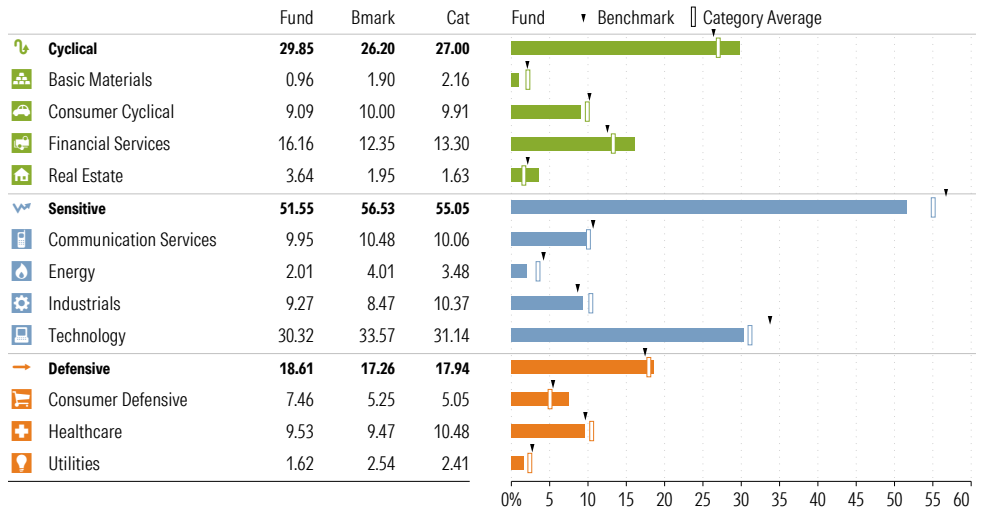


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 99.43 | 95.18 |
| Non-US Stocks | 0.27 | 2.38 |
| Bonds | 0.08 | 0.23 |
| Cash | 0.22 | 0.42 |
| Other | 0.00 | 1.79 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp | 8.03 | 8.03 | - | Technology |
| ⊕ Alphabet Inc Class A | 3.28 | 11.31 | - | Communication Svc |
| ⊕ Alphabet Inc Class C | 2.71 | 14.03 | - | Communication Svc |
| ⊕ Procter & Gamble Co | 2.56 | 16.59 | - | Consumer Defensive |
| Broadcom Inc | 2.41 | 19.00 | - | Technology |
| ⊖ Eli Lilly and Co | 2.23 | 21.23 | - | Healthcare |
| ⊖ JPMorgan Chase & Co | 2.16 | 23.39 | - | Financial Services |
| ⊕ Coca-Cola Co | 1.99 | 25.39 | - | Consumer Defensive |
| ⊕ Costco Wholesale Corp | 1.95 | 27.34 | - | Consumer Defensive |
| Visa Inc Class A | 1.71 | 29.05 | - | Financial Services |
| ⊕ Tesla Inc | 1.57 | 30.62 | - | Consumer Cyclical |
| Mastercard Inc Class A | 1.47 | 32.09 | - | Financial Services |
| The Home Depot Inc | 1.39 | 33.49 | - | Consumer Cyclical |
| ⊖ Caterpillar Inc | 1.37 | 34.86 | - | Industrials |
| ⊖ Cisco Systems Inc | 1.34 | 36.20 | - | Technology |

Total Holdings 132

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.35 years.

✘ **Style:** The fund has landed in its primary style box — Small Growth — 65.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 36.7% lower than the Small Growth category average.

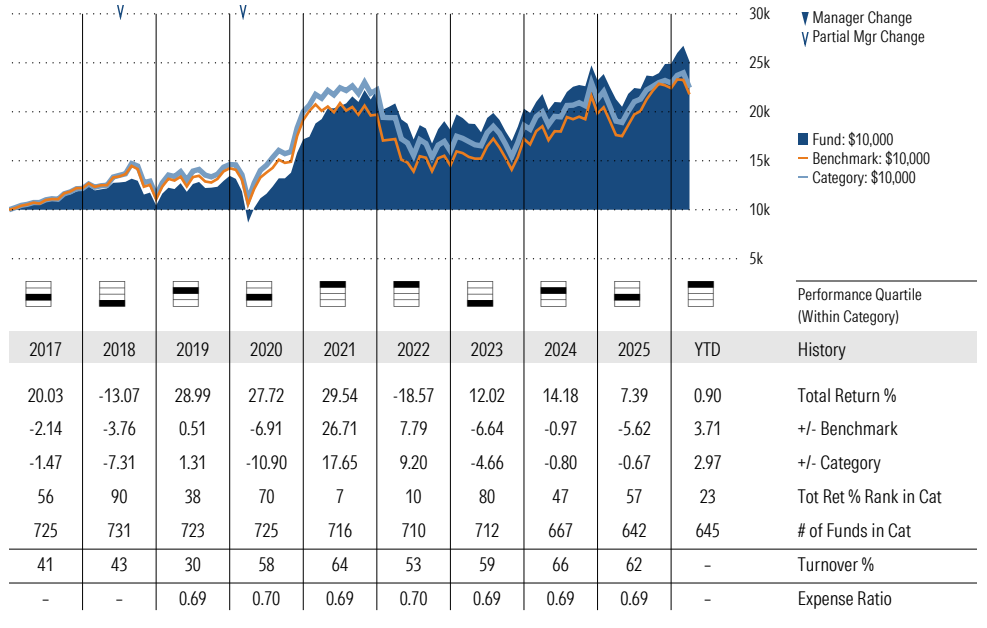
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |

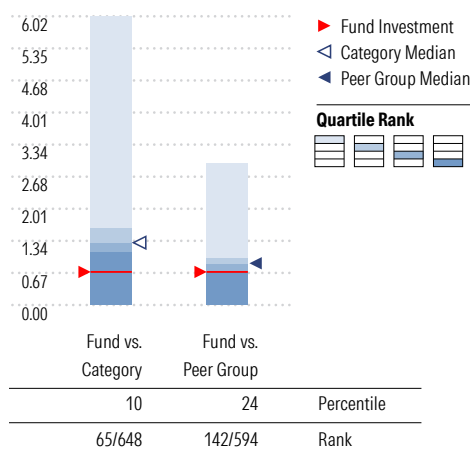
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.43 | - | -0.73 |
| Beta | 0.79 | - | 0.88 |
| R-Squared | 86.46 | - | 88.27 |
| Standard Deviation | 17.04 | 20.08 | 19.03 |
| Sharpe Ratio | 0.37 | 0.44 | 0.33 |
| Tracking Error | 7.57 | - | 6.95 |
| Information Ratio | -0.28 | - | -0.26 |
| Up Capture Ratio | 71.49 | - | 83.75 |
| Down Capture Ratio | 66.48 | - | 85.47 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 19.28 | 22.06 | 28.96 |
| Price/Book Ratio | 2.35 | 3.98 | 3.77 |
| Geom Avg Mkt Cap \$B | 6.14 | 4.13 | 8.30 |
| ROE | 11.81 | 8.12 | 12.07 |

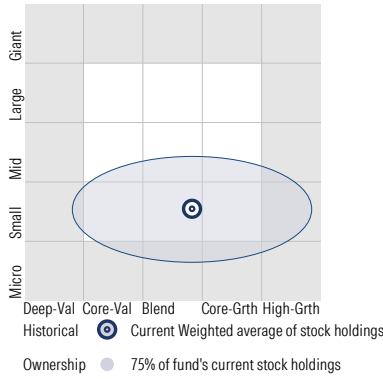
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

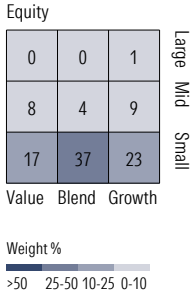
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2026

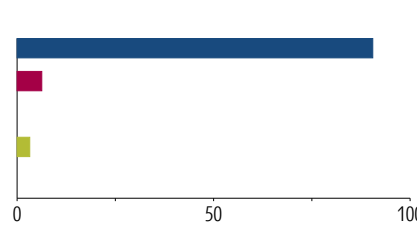
Morningstar Style Box™



Style Breakdown

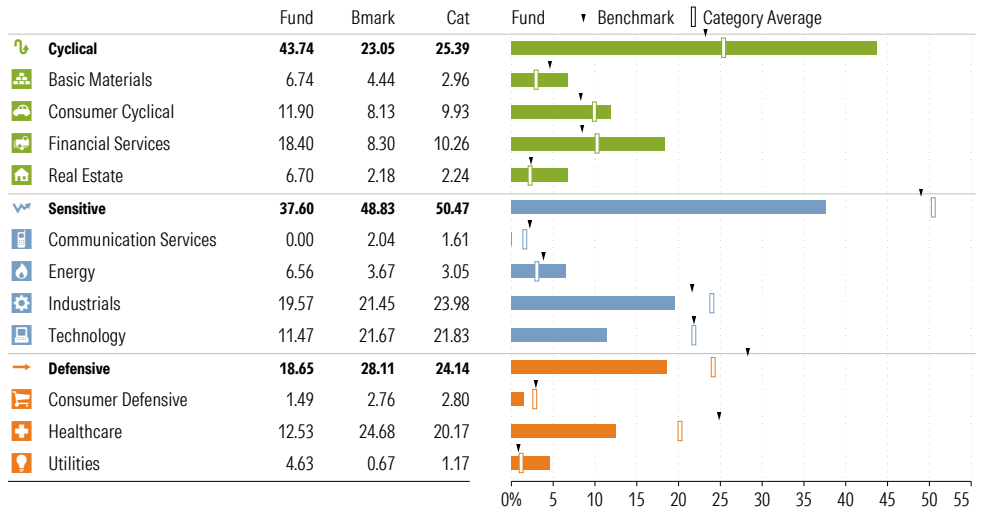


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 90.50 | 93.40 |
| Non-US Stocks | 6.28 | 4.39 |
| Bonds | 0.00 | 0.01 |
| Cash | 3.22 | 1.17 |
| Other | 0.00 | 1.03 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| Eldorado Gold Corp | 3.01 | 3.01 | - | Basic Materials |
| ⊖ Prudential Govt Money Mkt Fd | 3.01 | 6.02 | - | - |
| ⊖ Ralph Lauren Corp Class A | 2.53 | 8.55 | - | Consumer Cyclical |
| Idacorp Inc | 2.24 | 10.79 | - | Utilities |
| NiSource Inc | 2.15 | 12.94 | - | Utilities |
| ⊕ WESCO International Inc | 1.90 | 14.83 | - | Industrials |
| Markel Group Inc | 1.86 | 16.70 | - | Financial Services |
| ⊕ Gaming and Leisure Properties Inc | 1.78 | 18.48 | - | Real Estate |
| ⊕ Eastern Bankshares Inc Ordinary Shares | 1.74 | 20.22 | - | Financial Services |
| ⊖ Gulfport Energy Corp Ordinary Shares (New) | 1.59 | 21.81 | - | Energy |
| ⊖ MACOM Technology Solutions Holdings Inc | 1.57 | 23.38 | - | Technology |
| Onto Innovation Inc | 1.51 | 24.89 | - | Technology |
| ⊕ Regal Rexnord Corp | 1.49 | 26.38 | - | Industrials |
| ⊖ Lattice Semiconductor Corp | 1.47 | 27.85 | - | Technology |
| Axis Capital Holdings Ltd | 1.45 | 29.30 | - | Financial Services |

Total Holdings 119

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Michael Cudzil since 03-2026

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 15.25 years.

Style Consistency is not calculated for Fixed Income funds.

✘ Net Expense: The fund's expense ratio of 0.49 is 28.95% higher than the Ultrashort Bond category average.

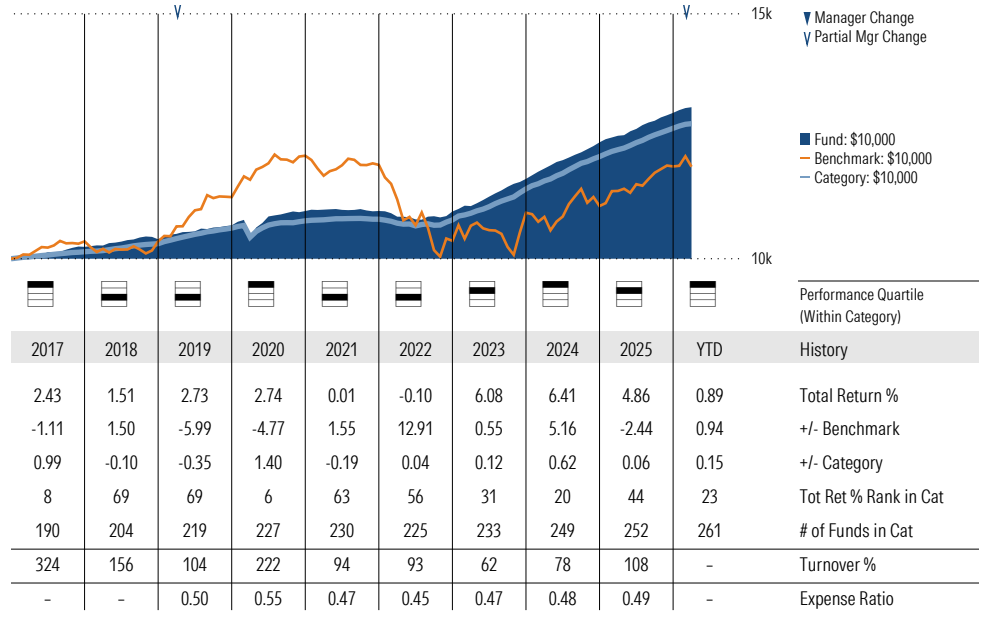
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

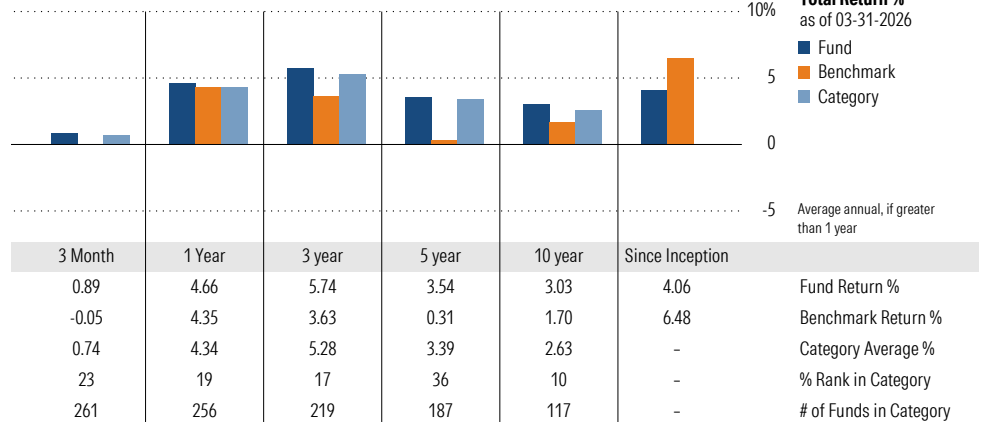
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2026 |

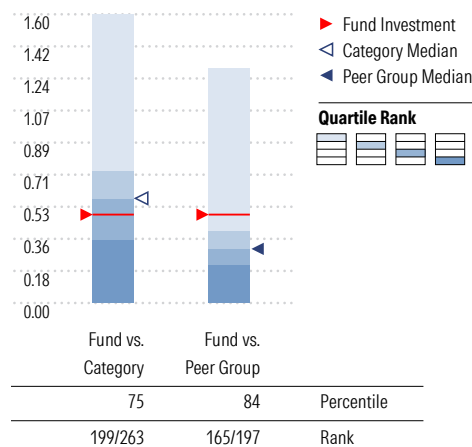
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 5.70 | - | 4.98 |
| Beta | -0.03 | - | 0.06 |
| R-Squared | 10.27 | - | 34.24 |
| Standard Deviation | 0.50 | 5.63 | 0.58 |
| Sharpe Ratio | 1.88 | -0.19 | 0.74 |
| Tracking Error | 5.81 | - | 5.34 |
| Information Ratio | 0.36 | - | 0.32 |
| Up Capture Ratio | 30.04 | - | 34.70 |
| Down Capture Ratio | -46.79 | - | -32.25 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 0.22 | 4.43 | 1.12 |
| Avg Eff Maturity | 0.43 | - | 1.65 |

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

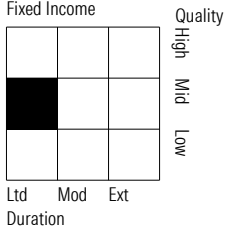
PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

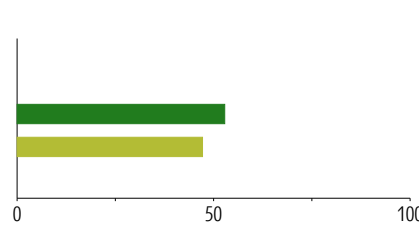
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.27 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 52.83 | 66.45 |
| Cash | 47.18 | 32.97 |
| Other | 0.00 | 0.30 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 32.82 | 3.53 | 23.73 |
| AA | 28.86 | 74.59 | 23.78 |
| A | 18.99 | 10.82 | 23.51 |
| BBB | 16.33 | 8.32 | 16.55 |
| BB | 2.67 | 0.28 | 1.88 |
| B | 0.08 | 0.00 | 0.68 |
| Below B | 0.25 | 0.00 | 0.17 |
| Not Rated | 0.00 | 2.46 | 9.71 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| Government | 24.72 | - | 30.14 | | | |
| Treasury | 6.85 | - | 23.87 | | | |
| Inflation - Protected | 1.71 | - | 0.04 | | | |
| Agency/Quasi Agency | 0.16 | - | 0.57 | | | |
| Other Government Related | 16.00 | - | 5.66 | | | |
| Corporate | 21.74 | - | 31.89 | | | |
| Corporate Bond | 21.74 | - | 31.59 | | | |
| Bank Loan | 0.00 | - | 0.23 | | | |
| Convertible | 0.00 | - | 0.02 | | | |
| Preferred | 0.00 | - | 0.05 | | | |
| Securitized | 21.82 | - | 20.43 | | | |
| Agency MBS Pass-Through | 2.17 | - | 2.13 | | | |
| Agency MBS ARM | 0.24 | - | 0.17 | | | |
| Agency MBS CMO | 7.33 | - | 3.45 | | | |
| Non-Agency Residential MBS | 2.56 | - | 0.66 | | | |
| Commercial MBS | 0.53 | - | 0.45 | | | |
| Asset-Backed | 8.99 | - | 13.57 | | | |
| Covered Bond | 0.00 | - | 0.00 | | | |
| Municipal | 0.16 | - | 0.13 | | | |
| Cash & Equivalents | 28.30 | - | 17.03 | | | |
| Other | 3.27 | - | 0.38 | | | |

Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ 5 Year Treasury Note Future Mar 26 | 04-2026 | 21.57 | 21.57 | - |
| ⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Pay | 02-2026 | 17.67 | 39.24 | - |
| ⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Receive | 02-2026 | 17.66 | 56.90 | - |
| ✱ Offset: Unsettled Trades | - | 16.97 | 73.87 | - |
| ⊖ 2 Year Treasury Note Future Mar 26 | 04-2026 | 14.09 | 87.96 | - |
| ⊕ United States Treasury Bills 0% | 03-2026 | 12.21 | 100.17 | - |
| ⊖ RFR USD SOFR/3.37500 03/31/26-4Y* LCH Receive | 05-2030 | 6.74 | 106.91 | - |
| ⊖ RFR USD SOFR/3.37500 03/31/26-4Y* LCH Pay | 05-2030 | 6.74 | 113.65 | - |
| ⊕ 3 Year Australian Treasury Bond Future Mar 26 | 03-2026 | 5.42 | 119.07 | - |
| ⊖ RFR USD SOFR/3.29000 03/31/26-4Y* LCH Receive | 05-2030 | 5.10 | 124.18 | - |

Total Holdings 1241

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Elizabeth Shortsleeve since 08-2022
Michael Chang since 08-2022

Quantitative Screens

✔ Performance: The fund has finished in the High Yield Bond category's top three quartiles in 8 of the 10 years it's been in existence.

✔ Management: The fund's management has been in place for 3.59 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.12 is 85.54% lower than the High Yield Bond category average.

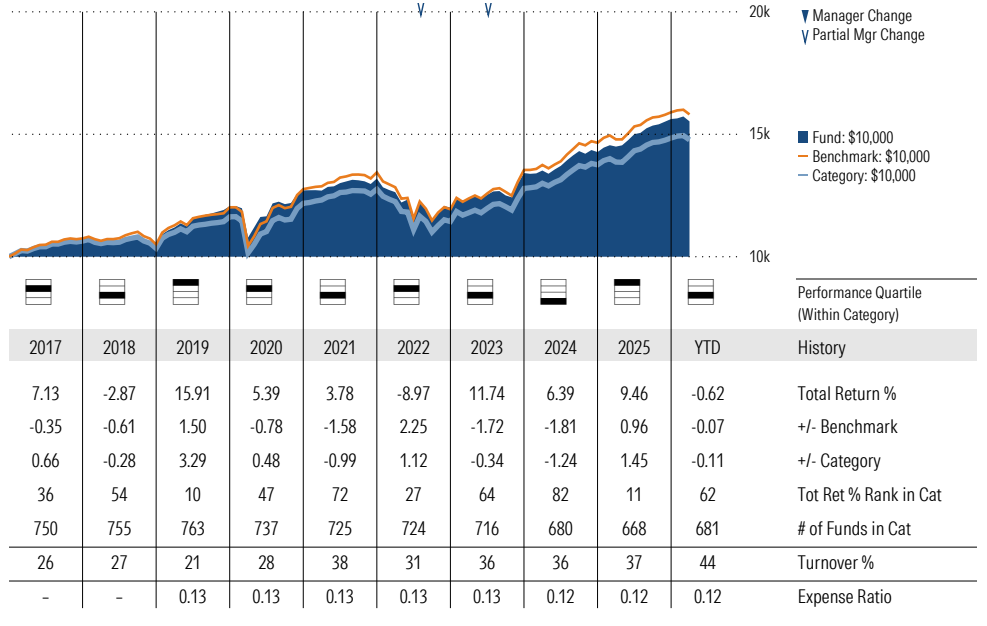
Morningstar Investment Management LLC Analysis

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.

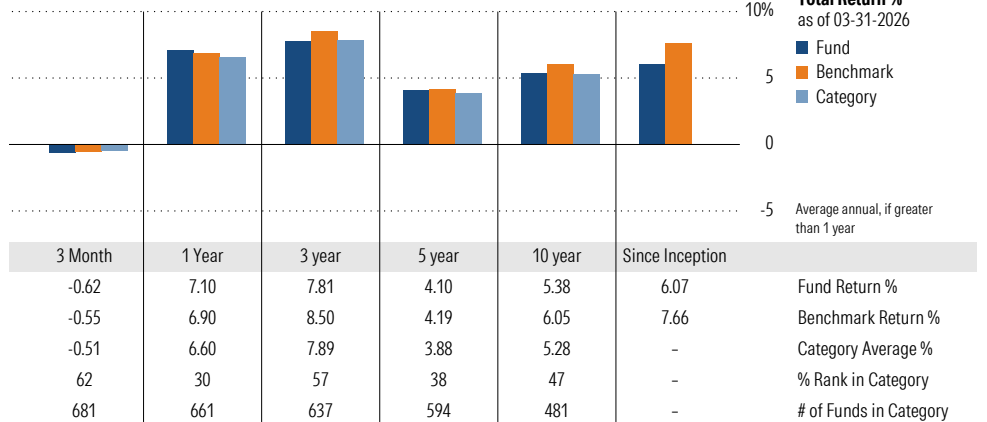
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 1 | 02-28-2026 |

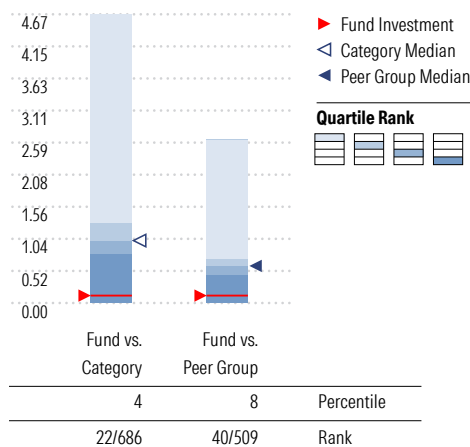
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.10 | - | 0.14 |
| Beta | 0.91 | - | 0.91 |
| R-Squared | 96.14 | - | 92.40 |
| Standard Deviation | 4.08 | 4.40 | 4.18 |
| Sharpe Ratio | 0.70 | 0.80 | 0.71 |
| Tracking Error | 0.90 | - | 1.22 |
| Information Ratio | -0.77 | - | -0.63 |
| Up Capture Ratio | 91.66 | - | 92.83 |
| Down Capture Ratio | 90.15 | - | 93.00 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 3.20 | - | 2.89 |
| Avg Eff Maturity | 3.80 | - | 5.20 |

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

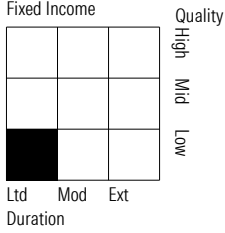
Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

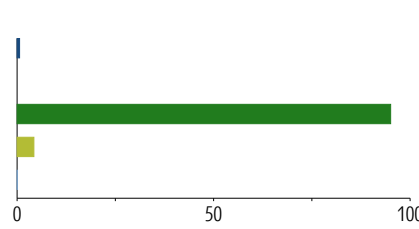
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

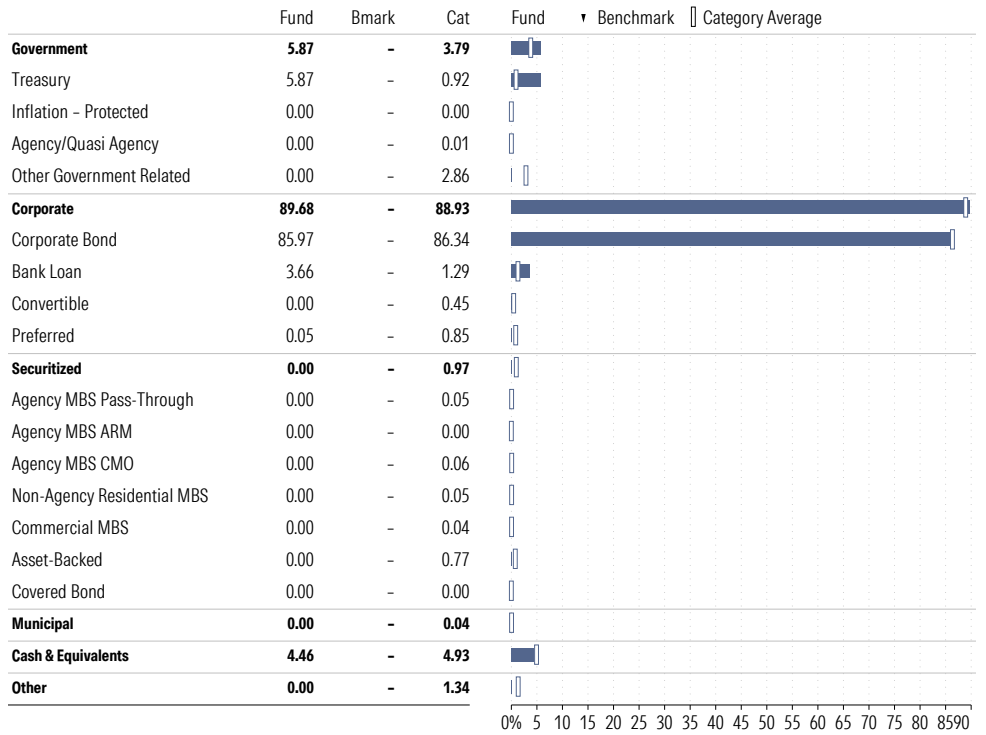


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.63 | 0.44 |
| Non-US Stocks | 0.00 | 0.05 |
| Bonds | 95.05 | 95.25 |
| Cash | 4.27 | 2.30 |
| Other | 0.05 | 1.97 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 5.85 | - | 1.77 |
| AA | 3.31 | - | 0.05 |
| A | 0.00 | - | 0.15 |
| BBB | 3.24 | - | 6.21 |
| BB | 51.39 | - | 46.66 |
| B | 30.90 | - | 32.19 |
| Below B | 4.55 | - | 9.21 |
| Not Rated | 0.76 | - | 3.75 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ Mktliq 12/31/2049 | - | 0.96 | 0.96 | - |
| United States Treasury Notes | - | 0.68 | 1.64 | - |
| ⊕ United States Treasury Notes | - | 0.65 | 2.29 | - |
| ⊕ Jpm Triparty Treas Ficc | - | 0.59 | 2.88 | - |
| Ingram Micro Inc. | - | 0.58 | 3.46 | - |
| ⊖ Nom Tsy Ficc | - | 0.51 | 3.98 | - |
| ⊖ Bk Amer Mtg Ficc | - | 0.51 | 4.49 | - |
| ⊕ Bk Amer Tsy Ficc | - | 0.51 | 5.01 | - |
| CCO Holdings, LLC/ CCO Holdings Capital Corp. | - | 0.47 | 5.47 | - |
| 1011778 B.C. Unlimited Liability Company / New Red Finance, Inc. | - | 0.46 | 5.93 | - |

Total Holdings 1010

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

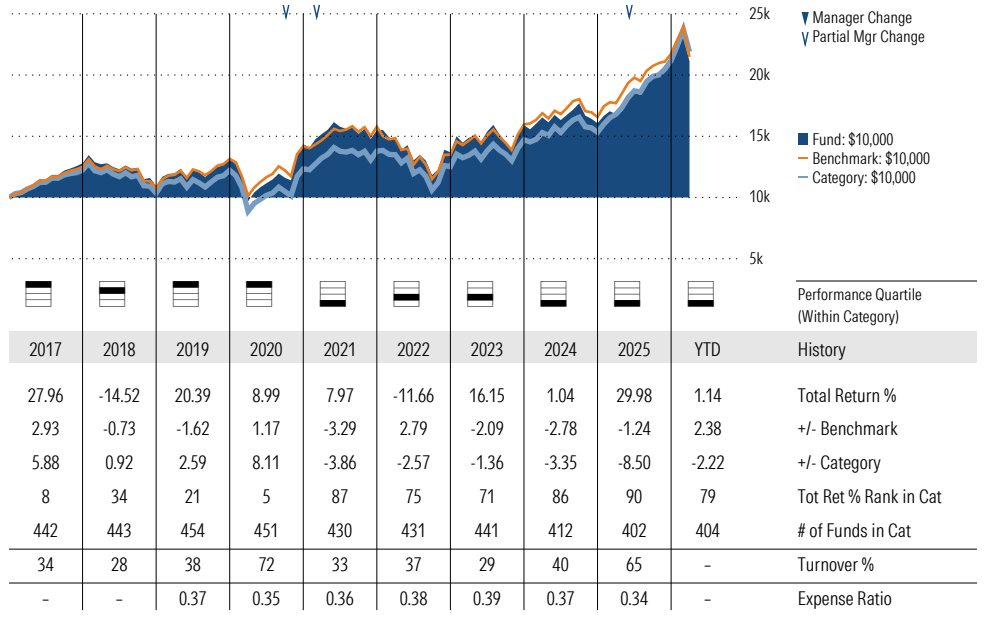
Portfolio Manager(s)

Steven Morrow since 08-2012
A. Rama Krishna since 12-2012
Arjun Kumar since 10-2020
Shirley Woo since 10-2020
Rich McCormick since 06-2025
John DeVita since 06-2025
John Hock since 06-2025

Quantitative Screens

- ✔ Performance: The fund has finished in the Foreign Large Value 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 13.67 years.
- ✘ Style: The fund has landed in its primary style box — Large Value — 27.27% of the time over the past three years.
- ✔ Net Expense: The fund's expense ratio of 0.36 is 60.87% lower than the Foreign Large Value category average.

Growth of \$10,000



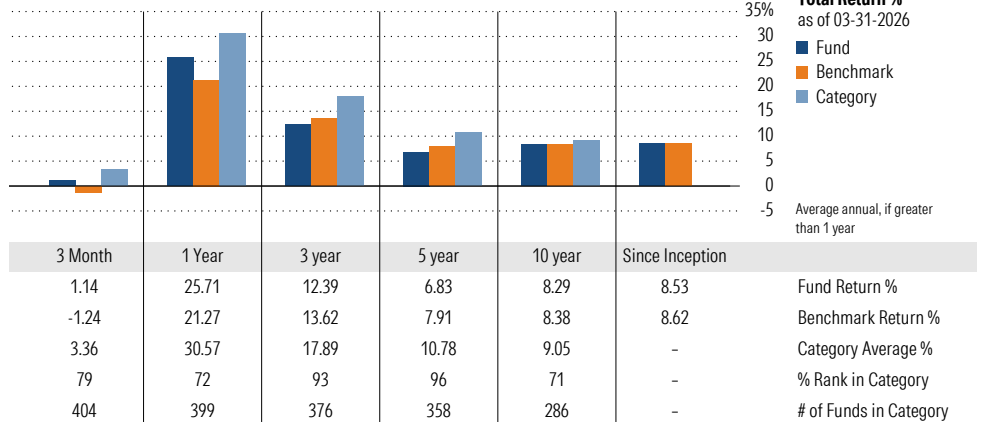
Morningstar Investment Management LLC Analysis

We are placing Vanguard International Value on watch due to a change in subadvisor. Vanguard announced on June 16th that they had replaced Lazard as a subadvisor with Altrinsic Global Investors, effectively immediately, due to performance concerns. Altrinsic, ARGA, and Sprucegrove will each manage 1/3 of the portfolio. We are placing the fund on watch while we monitor the new subadvisor mix.

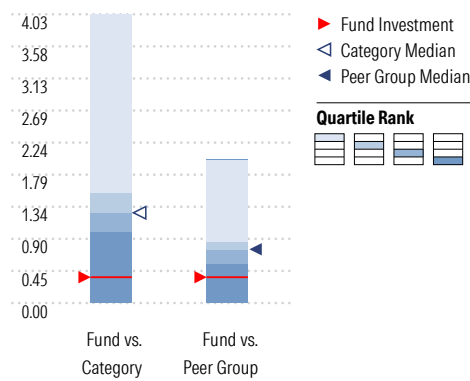
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |

Trailing Performance



Net Expense



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

3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.44 | - | 4.58 |
| Beta | 0.95 | - | 0.91 |
| R-Squared | 91.44 | - | 85.69 |
| Standard Deviation | 13.38 | 13.46 | 13.23 |
| Sharpe Ratio | 0.58 | 0.66 | 0.93 |
| Tracking Error | 3.97 | - | 5.10 |
| Information Ratio | -0.31 | - | 0.79 |
| Up Capture Ratio | 97.90 | - | 103.61 |
| Down Capture Ratio | 103.85 | - | 83.04 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.12 | 17.79 | 14.92 |
| Price/Book Ratio | 1.75 | 2.05 | 1.57 |
| Geom Avg Mkt Cap \$B | 33.51 | 65.61 | 48.79 |
| ROE | 15.17 | 17.75 | 14.66 |

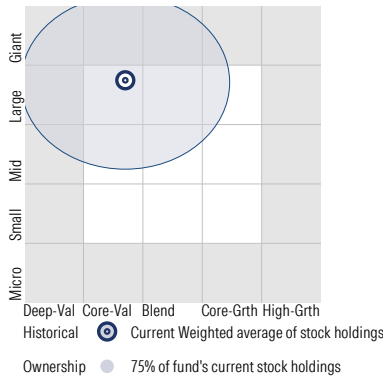
Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

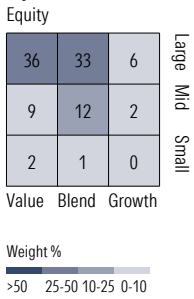
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

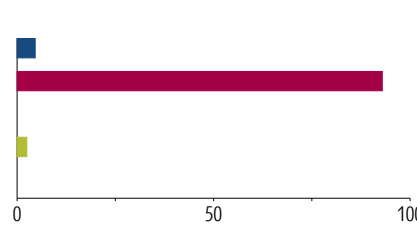
Morningstar Style Box™



Style Breakdown

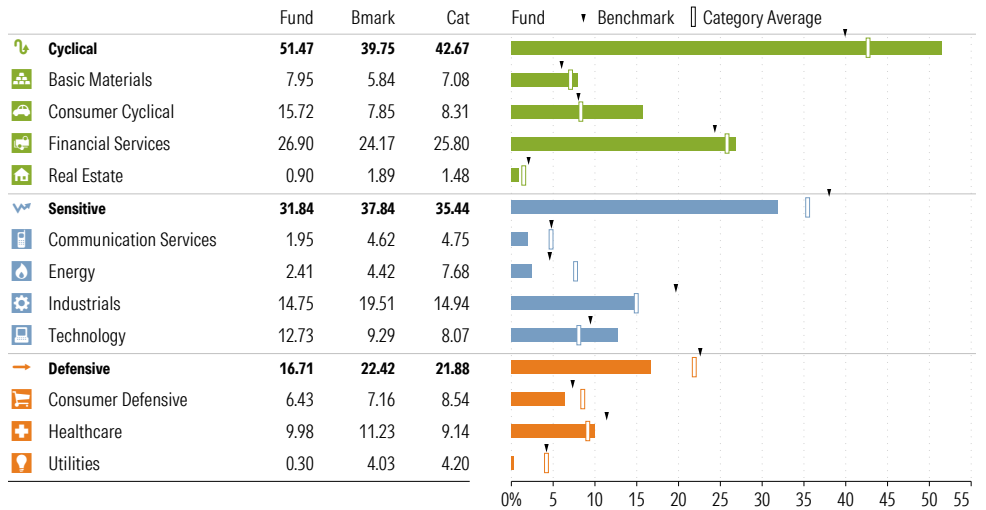


Asset Allocation as of 03-31-2026

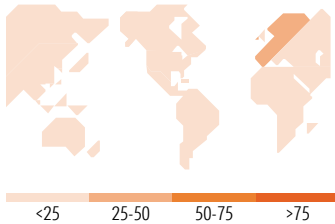


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 4.60 | 3.06 |
| Non-US Stocks | 92.92 | 94.95 |
| Bonds | 0.00 | 0.13 |
| Cash | 2.48 | 1.62 |
| Other | 0.00 | 0.23 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 39.32 | 30.50 | Americas | 12.87 | 8.95 | Greater Europe | 47.81 | 60.58 | Developed Markets | 83.76 |
| Japan | 12.02 | 17.02 | North America | 8.39 | 7.34 | United Kingdom | 9.29 | 17.11 | Emerging Markets | 16.24 |
| Australasia | 1.33 | 2.43 | Central/Latin | 4.48 | 1.61 | W euro-ex UK | 37.37 | 42.25 | Not Available | 0.00 |
| Asia-4 Tigers | 14.78 | 8.15 | | | | Emrgng Europe | 0.00 | 0.27 | | |
| Asia-ex 4 Tigers | 11.19 | 2.90 | | | | Africa | 1.15 | 0.95 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Mktliq 12/31/2049 | 2.51 | 2.51 | - | - |
| ⊖ Kering SA | 2.35 | 4.86 | - | Consumer Cyclical |
| ⊕ Nidec Corp | 1.73 | 6.59 | - | Industrials |
| ⊖ Samsung Electronics Co Ltd | 1.63 | 8.22 | - | Technology |
| STMicroelectronics NV | 1.61 | 9.83 | - | Technology |
| ⊕ Murata Manufacturing Co Ltd | 1.43 | 11.26 | - | Technology |
| ⊖ GSK PLC | 1.39 | 12.65 | - | Healthcare |
| ⊕ Julius Baer Gruppe AG | 1.37 | 14.02 | - | Financial Services |
| ⊕ Samsung Electronics Co Ltd DR | 1.27 | 15.30 | - | Technology |
| ⊖ TotalEnergies SE | 1.27 | 16.56 | - | Energy |

Total Holdings 215

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value 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 Value 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 Value — 100 % of the time over the past three years.

✔ Net Expense: The fund's expense ratio of 0.07 is 92.31% lower than the Mid-Cap Value category average.

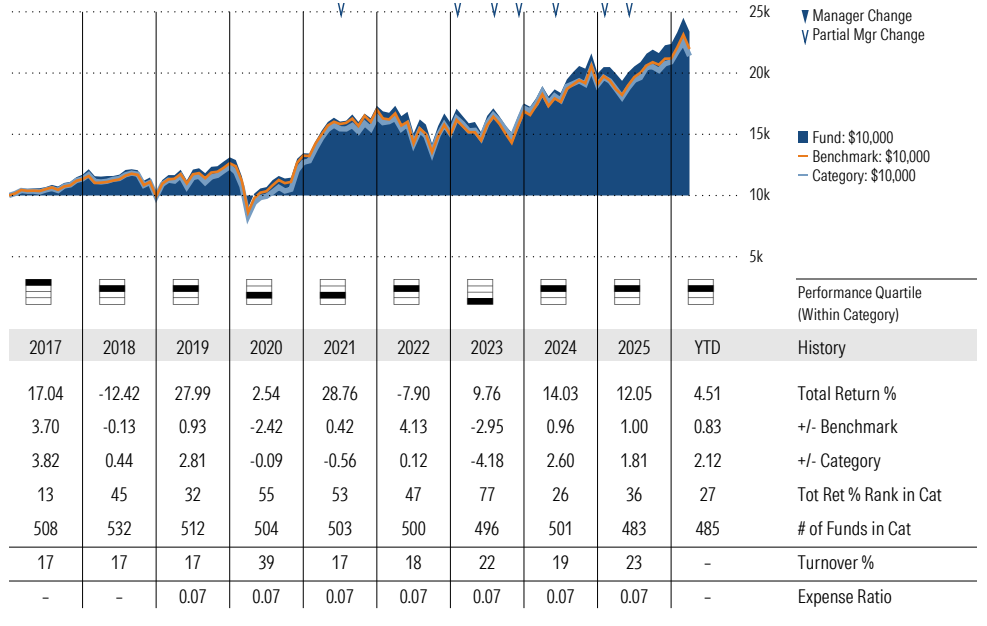
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen; however, the fund is managed passively, so we do not regard the screen failure as significant.

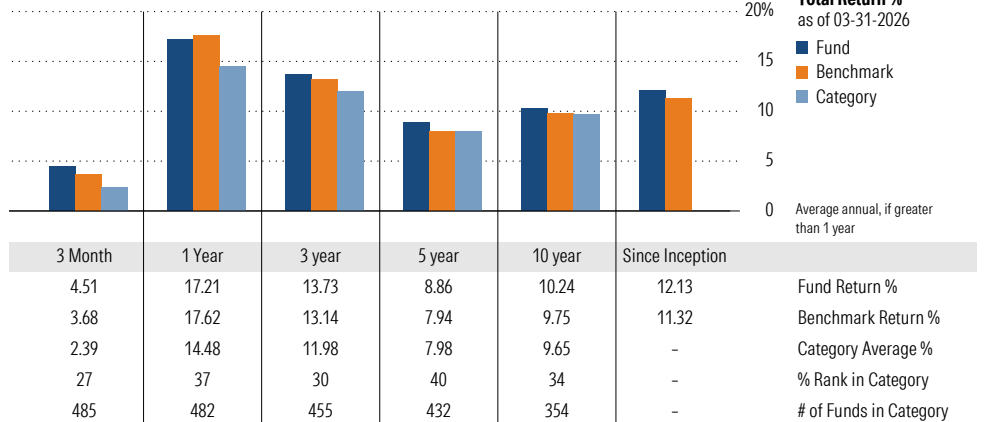
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 4 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

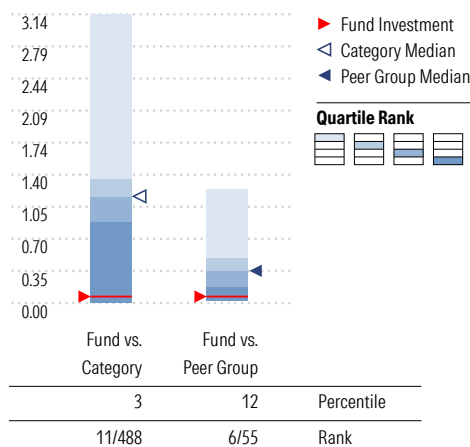
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.39 | - | -0.40 |
| Beta | 0.93 | - | 0.94 |
| R-Squared | 97.50 | - | 90.91 |
| Standard Deviation | 14.36 | 15.30 | 15.18 |
| Sharpe Ratio | 0.64 | 0.57 | 0.50 |
| Tracking Error | 2.53 | - | 4.61 |
| Information Ratio | 0.23 | - | -0.33 |
| Up Capture Ratio | 96.74 | - | 94.22 |
| Down Capture Ratio | 91.51 | - | 96.93 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.81 | 20.06 | 18.19 |
| Price/Book Ratio | 2.34 | 2.43 | 2.05 |
| Geom Avg Mkt Cap \$B | 40.89 | 23.65 | 20.87 |
| ROE | 16.97 | 13.74 | 15.24 |

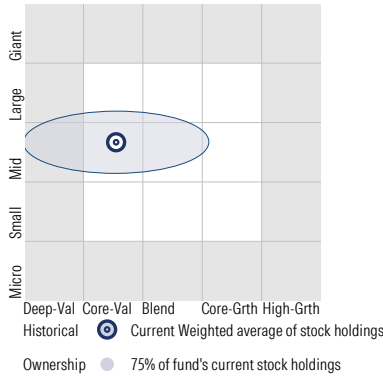
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

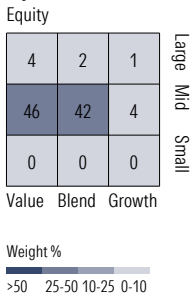
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2026

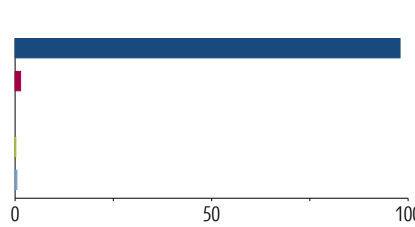
Morningstar Style Box™



Style Breakdown

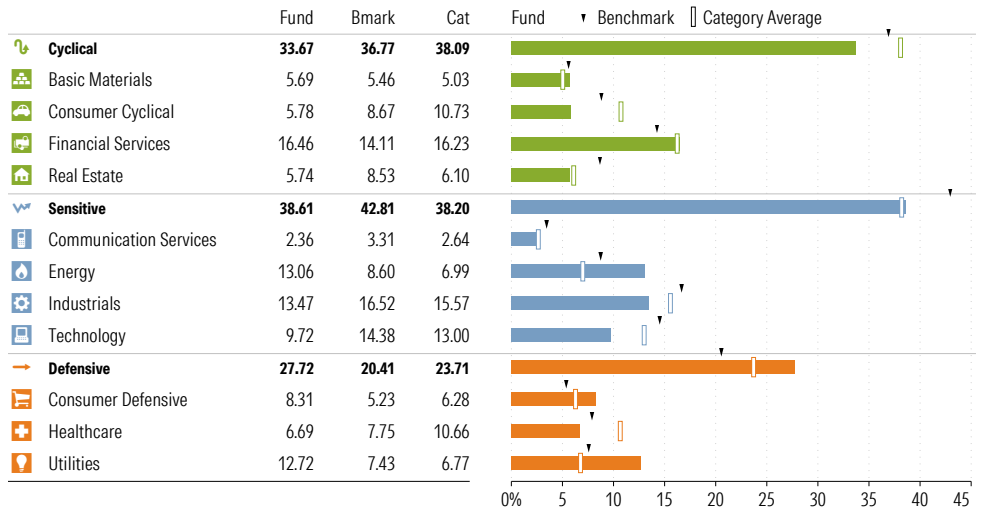


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 97.95 | 92.33 |
| Non-US Stocks | 1.40 | 5.53 |
| Bonds | 0.00 | 0.01 |
| Cash | 0.20 | 1.56 |
| Other | 0.45 | 0.56 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ SLB Ltd | 1.44 | 1.44 | - | Energy |
| ⊕ Cummins Inc | 1.39 | 2.83 | - | Industrials |
| ⊕ Valero Energy Corp | 1.38 | 4.21 | - | Energy |
| ⊕ Phillips 66 | 1.37 | 5.58 | - | Energy |
| ⊕ Marathon Petroleum Corp | 1.35 | 6.93 | - | Energy |
| ⊕ CRH PLC | 1.32 | 8.24 | - | Basic Materials |
| ⊕ General Motors Co | 1.26 | 9.50 | - | Consumer Cyclical |
| ⊕ Warner Bros. Discovery Inc Ordinary Shares - Class A | 1.21 | 10.72 | - | Communication Svc |
| ⊕ L3Harris Technologies Inc | 1.21 | 11.92 | - | Industrials |
| ⊕ Digital Realty Trust Inc | 1.16 | 13.08 | - | Real Estate |
| ⊕ TE Connectivity PLC Registered Shares | 1.15 | 14.23 | - | Technology |
| ⊕ PACCAR Inc | 1.14 | 15.37 | - | Industrials |
| ⊕ Baker Hughes Co Class A | 1.13 | 16.50 | - | Energy |
| ⊖ Newmont Corp | 1.10 | 17.60 | - | Basic Materials |
| ⊕ Cencora Inc | 1.09 | 18.69 | - | Healthcare |

Total Holdings 180

⊕ 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 9.93 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 93.33% lower than the Small Value category average.

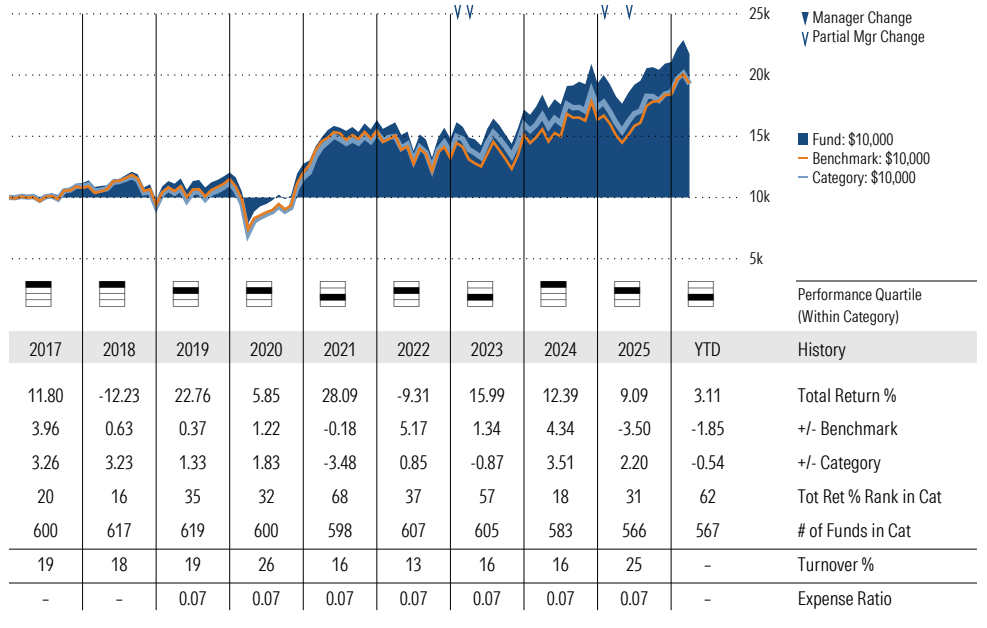
Morningstar Investment Management LLC Analysis

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.

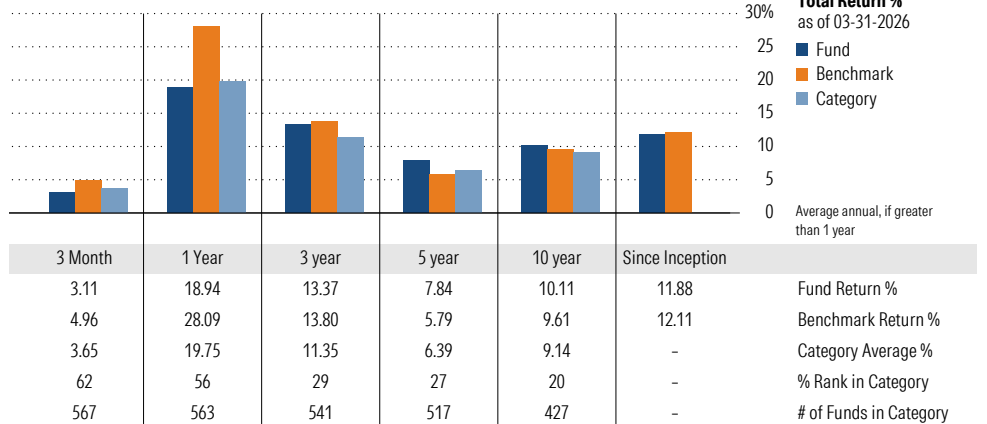
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 5 | 02-28-2026 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

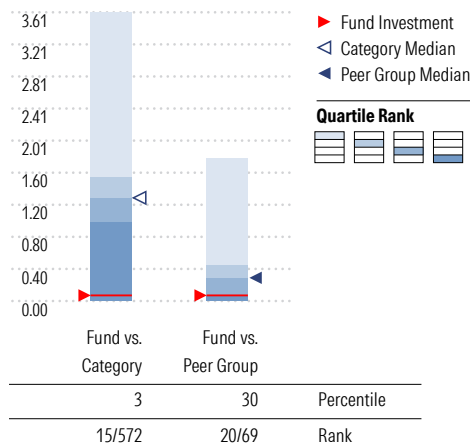
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.44 | - | -1.13 |
| Beta | 0.85 | - | 0.91 |
| R-Squared | 93.82 | - | 91.39 |
| Standard Deviation | 17.00 | 19.37 | 18.42 |
| Sharpe Ratio | 0.54 | 0.52 | 0.41 |
| Tracking Error | 5.13 | - | 5.54 |
| Information Ratio | -0.08 | - | -0.47 |
| Up Capture Ratio | 90.45 | - | 90.01 |
| Down Capture Ratio | 87.01 | - | 95.09 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.07 | 15.20 | 15.69 |
| Price/Book Ratio | 1.86 | 1.42 | 1.60 |
| Geom Avg Mkt Cap \$B | 8.32 | 2.63 | 5.54 |
| ROE | 12.17 | 2.55 | 11.20 |

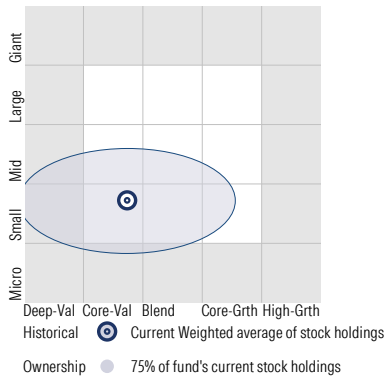
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

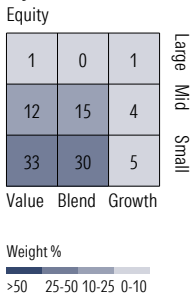
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2026

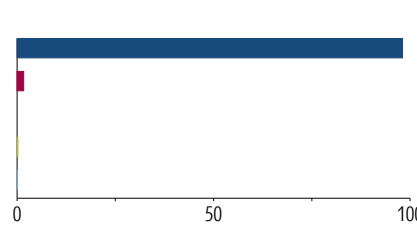
Morningstar Style Box™



Style Breakdown

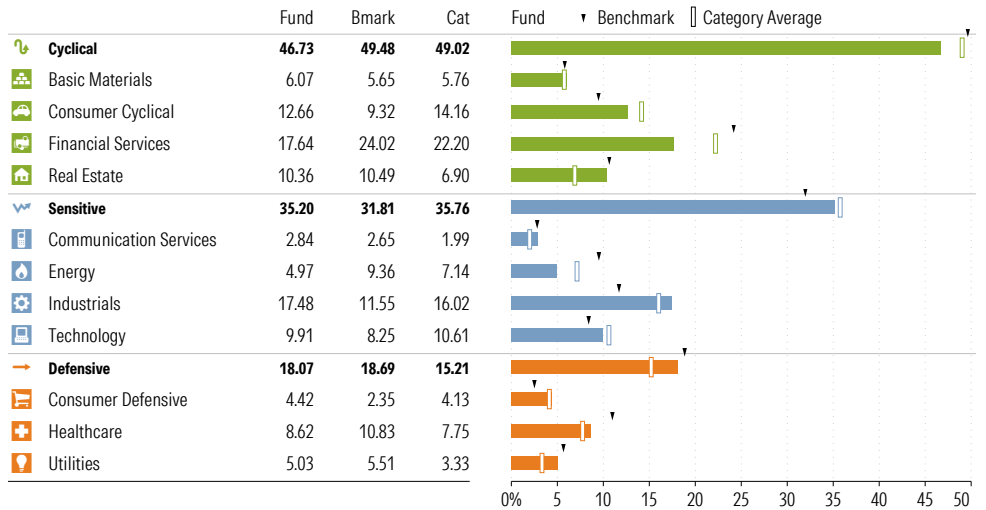


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 98.07 | 94.63 |
| Non-US Stocks | 1.67 | 3.30 |
| Bonds | 0.00 | 0.11 |
| Cash | 0.21 | 1.94 |
| Other | 0.04 | 0.02 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ NRG Energy Inc | 0.75 | 0.75 | - | Utilities |
| ⊕ Atmos Energy Corp | 0.74 | 1.49 | - | Utilities |
| ⊖ Tapestry Inc | 0.69 | 2.18 | - | Consumer Cyclical |
| ⊖ Jabil Inc | 0.64 | 2.83 | - | Technology |
| ⊕ United Therapeutics Corp | 0.63 | 3.45 | - | Healthcare |
| ⊕ Flex Ltd | 0.58 | 4.04 | - | Technology |
| ⊖ Omnicom Group Inc | 0.57 | 4.60 | - | Communication Svc |
| ⊕ Williams-Sonoma Inc | 0.53 | 5.13 | - | Consumer Cyclical |
| ⊕ Smurfit WestRock PLC | 0.50 | 5.63 | - | Consumer Cyclical |
| ⊖ US Foods Holding Corp | 0.49 | 6.12 | - | Consumer Defensive |
| ⊖ CF Industries Holdings Inc | 0.48 | 6.61 | - | Basic Materials |
| ⊕ C.H. Robinson Worldwide Inc | 0.48 | 7.08 | - | Industrials |
| ⊕ Bunge Global SA | 0.48 | 7.56 | - | Consumer Defensive |
| ⊖ Slcmt1142 | 0.46 | 8.02 | - | - |
| ⊖ DuPont de Nemours Inc | 0.45 | 8.48 | - | Basic Materials |

Total Holdings 843

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Windsor II Admiral VWNAX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

- George Davis since 12-2003
- John Mahedy since 01-2010
- Lewis Sanders since 01-2010
- Scott McBride since 01-2019
- Gregory Padilla since 12-2019
- Howard Gleicher since 12-2019
- Robert Bierig since 12-2025
- Michael Nicolas since 12-2025
- William Nygren since 12-2025

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 22.32 years.
- ✗ **Style:** The fund has landed in its primary style box — Large Value — 54.55 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.24 is 70.73% lower than the Large Value category average.

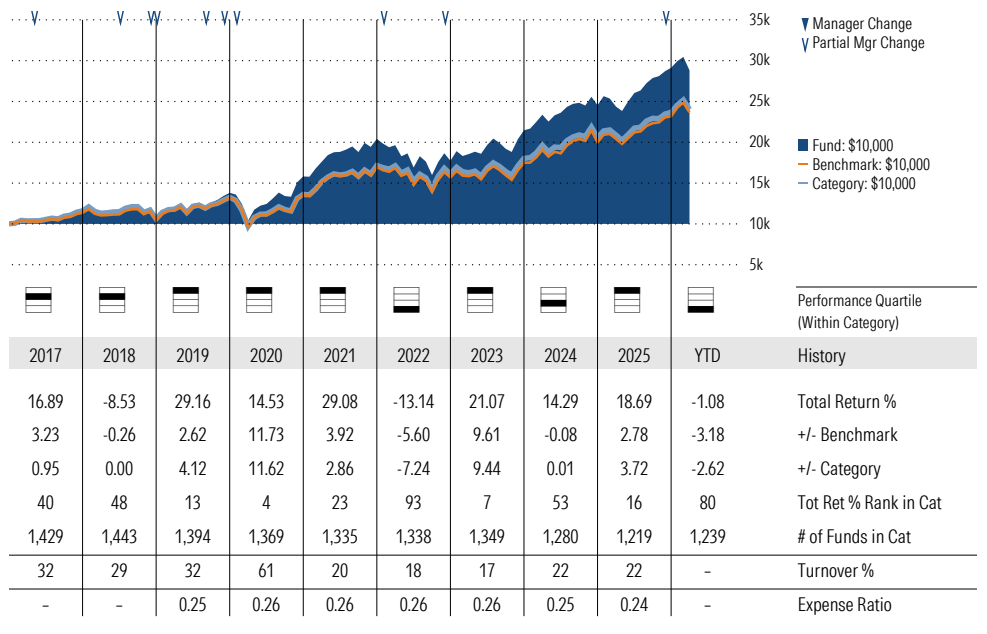
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

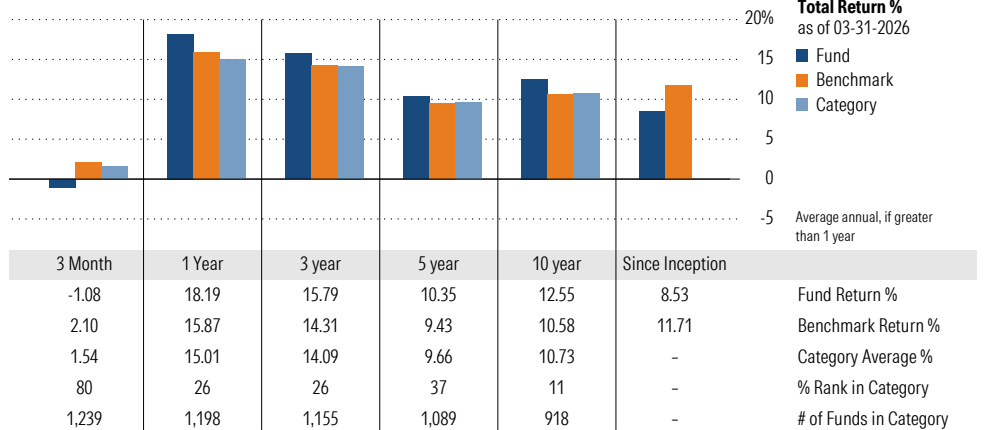
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 02-28-2026 |
| Carbon Risk Score | Low Risk | 12-31-2022 |

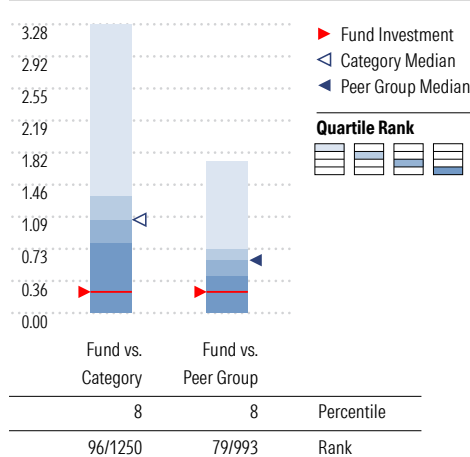
Growth of \$10,000



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 3.37 | - | 0.73 |
| Beta | 0.84 | - | 0.92 |
| R-Squared | 89.97 | - | 90.80 |
| Standard Deviation | 11.29 | 12.71 | 12.31 |
| Sharpe Ratio | 0.94 | 0.74 | 0.74 |
| Tracking Error | 4.09 | - | 3.77 |
| Information Ratio | 0.36 | - | -0.13 |
| Up Capture Ratio | 93.07 | - | 93.99 |
| Down Capture Ratio | 76.37 | - | 90.62 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 18.80 | 21.00 | 20.51 |
| Price/Book Ratio | 2.44 | 2.85 | 2.82 |
| Geom Avg Mkt Cap \$B | 111.94 | 121.46 | 168.11 |
| ROE | 20.45 | 19.17 | 22.75 |

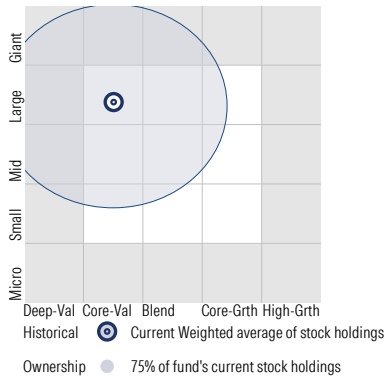
Vanguard Windsor II Admiral VWNAX

Morningstar Category
Large Value

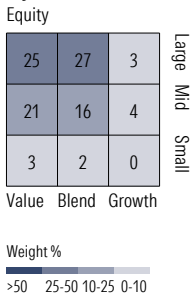
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 03-31-2026

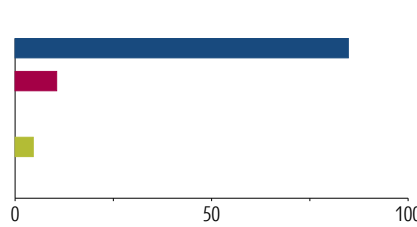
Morningstar Style Box™



Style Breakdown

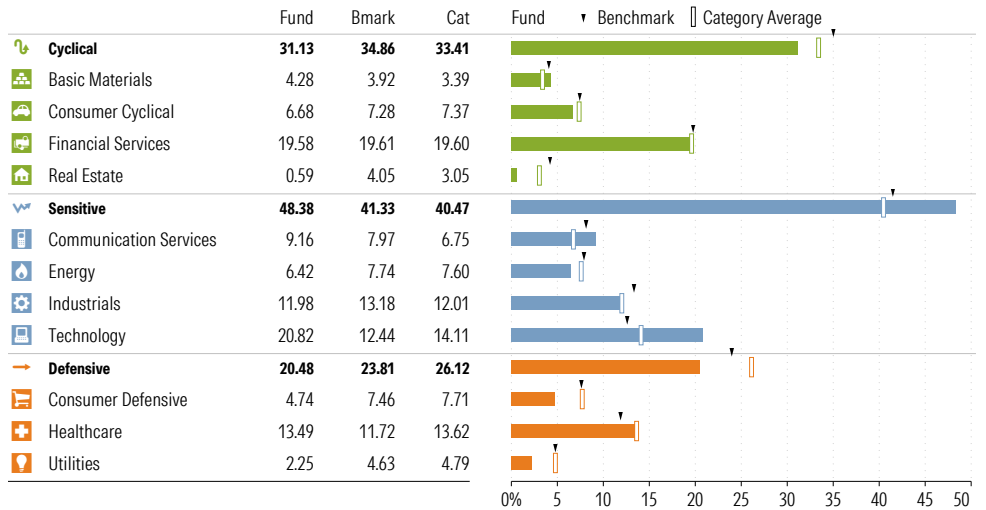


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 84.79 | 91.56 |
| Non-US Stocks | 10.58 | 5.66 |
| Bonds | 0.00 | 0.80 |
| Cash | 4.62 | 0.78 |
| Other | 0.00 | 1.21 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Mktliq 12/31/2049 | 4.35 | 4.35 | - | - |
| ⊖ Alphabet Inc Class C | 2.93 | 7.27 | - | Communication Svc |
| ⊖ Microsoft Corp | 2.36 | 9.63 | - | Technology |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR | 2.28 | 11.91 | - | Technology |
| ⊕ Salesforce Inc | 1.92 | 13.83 | - | Technology |
| ⊕ American International Group Inc | 1.90 | 15.73 | - | Financial Services |
| ⊖ Meta Platforms Inc Class A | 1.70 | 17.43 | - | Communication Svc |
| ⊖ Seagate Technology Holdings PLC | 1.67 | 19.10 | - | Technology |
| ⊕ Elevance Health Inc | 1.67 | 20.76 | - | Healthcare |
| ⊕ Capital One Financial Corp | 1.65 | 22.42 | - | Financial Services |
| ⊖ HCA Healthcare Inc | 1.61 | 24.03 | - | Healthcare |
| ⊕ Wells Fargo & Co | 1.56 | 25.60 | - | Financial Services |
| ⊖ Amazon.com Inc | 1.29 | 26.88 | - | Consumer Cyclical |
| ⊕ General Motors Co | 1.25 | 28.13 | - | Consumer Cyclical |
| ⊕ Workday Inc Class A | 1.24 | 29.36 | - | Technology |

Total Holdings 187

⊕ Increase ⊖ Decrease ✨ New to Portfolio