

# American Century Global Real Estate R6 ARYDX

**Morningstar Category**  
Global Real Estate

**Morningstar Index**  
S&P Global REIT TR USD

## Portfolio Manager(s)

Steven Brown since 04-2011  
Steven Rodriguez since 12-2011  
Vishal Govil since 01-2021

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 14.93 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 0.76 is 26.92% lower than the Global Real Estate category average.

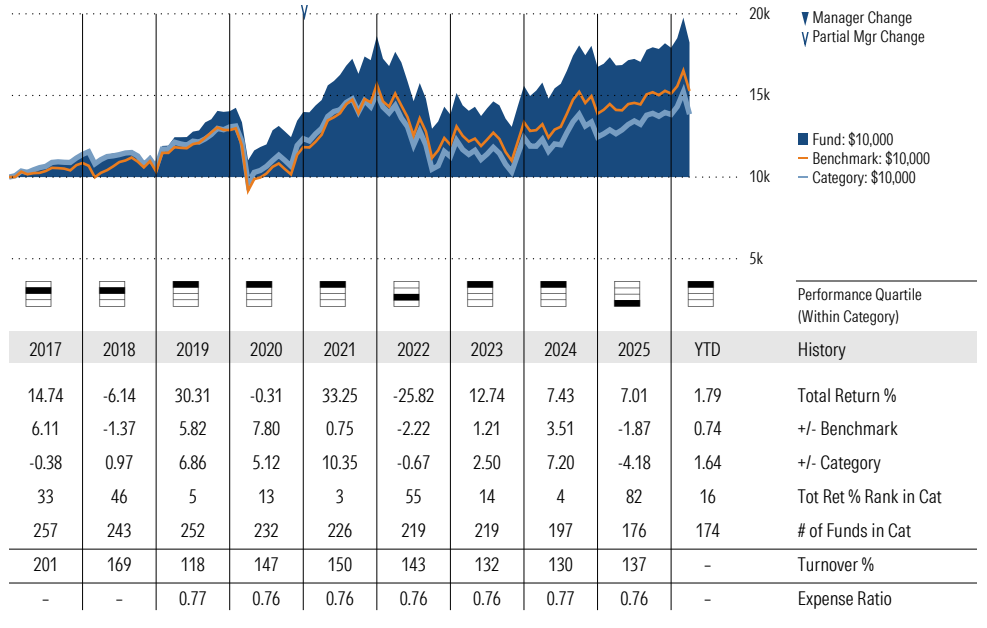
## Morningstar Investment Management LLC Analysis

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.

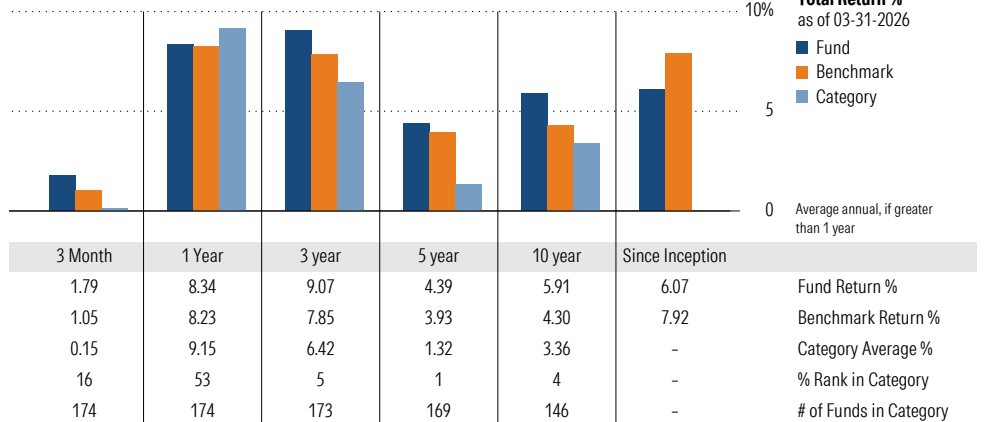
## ESG Metrics

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

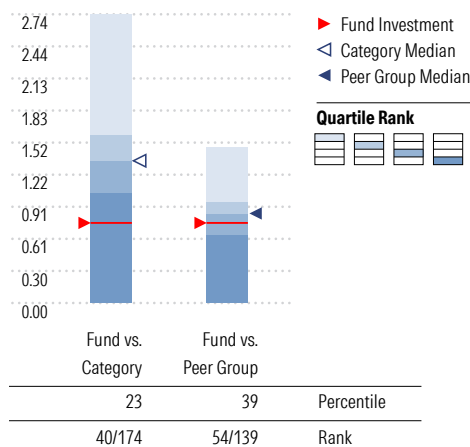
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.53	-	-1.33
Beta	0.94	-	0.99
R-Squared	97.97	-	93.80
Standard Deviation	14.71	15.46	15.91
Sharpe Ratio	0.34	0.26	0.16
Tracking Error	2.28	-	3.55
Information Ratio	0.53	-	-0.52
Up Capture Ratio	99.82	-	96.10
Down Capture Ratio	93.64	-	102.55

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.48	20.77	19.19
Price/Book Ratio	1.93	1.48	1.43
Geom Avg Mkt Cap \$B	22.19	16.11	17.48
ROE	9.89	7.56	11.49

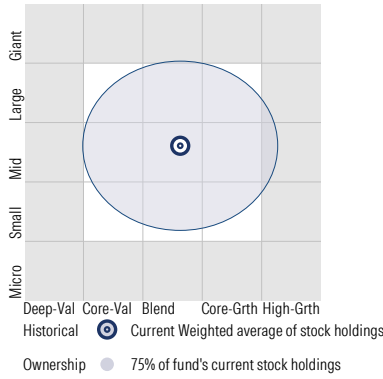
# American Century Global Real Estate R6 ARYDX

**Morningstar Category**  
Global Real Estate

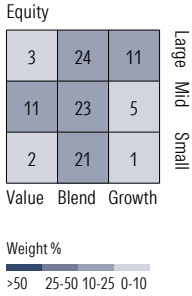
**Morningstar Index**  
S&P Global REIT TR USD

## Style Analysis as of 03-31-2026

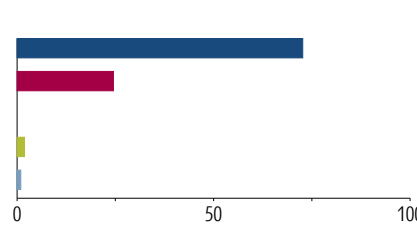
Morningstar Style Box™



## Style Breakdown

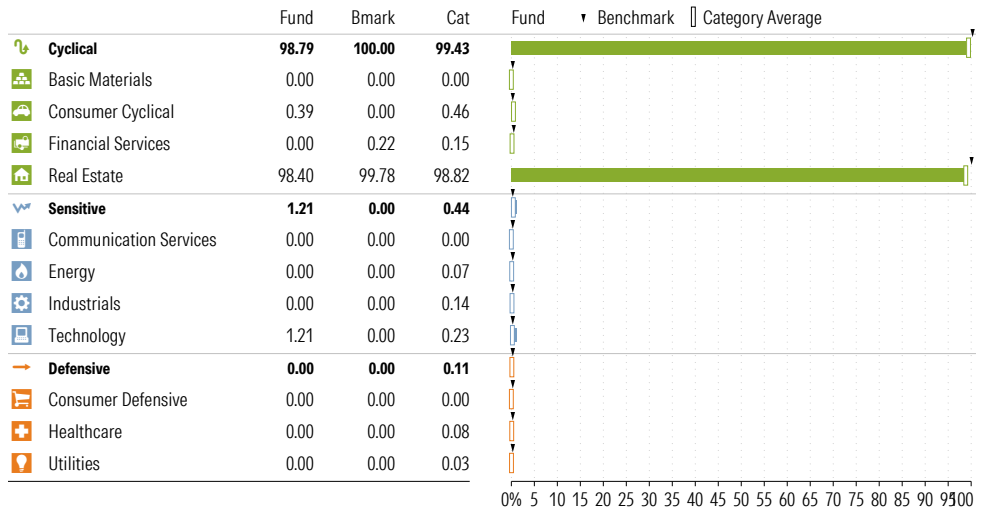


## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	72.68	54.34
Non-US Stocks	24.51	43.25
Bonds	0.00	0.05
Cash	1.87	0.61
Other	0.94	1.75
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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	9.69	9.69	-	Real Estate
Prologis Inc	7.77	17.46	-	Real Estate
Equinix Inc	7.08	24.54	-	Real Estate
Digital Realty Trust Inc	4.68	29.22	-	Real Estate
Ventas Inc	3.40	32.62	-	Real Estate
Simon Property Group Inc	3.21	35.82	-	Real Estate
Brixmor Property Group Inc	3.20	39.02	-	Real Estate
Goodman Group	2.57	41.59	-	Real Estate
Iron Mountain Inc	2.54	44.14	-	Real Estate
Essex Property Trust Inc	2.53	46.67	-	Real Estate
Phillips Edison & Co Inc Ordinary Shares - New	2.39	49.06	-	Real Estate
W.P. Carey Inc	2.39	51.45	-	Real Estate
Sumitomo Realty & Development Co Ltd	2.04	53.49	-	Real Estate
Sun Communities Inc	1.97	55.45	-	Real Estate
CareTrust REIT Inc	1.93	57.38	-	Real Estate

## Total Holdings 60

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Century Heritage R6 ATHDX

**Morningstar Category**  
Mid-Cap Growth

**Morningstar Index**  
Russell Mid Cap Growth TR USD

## Portfolio Manager(s)

Nalin Yogasundram since 03-2016  
Rahul Jadhav since 05-2025

## 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 10.09 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.

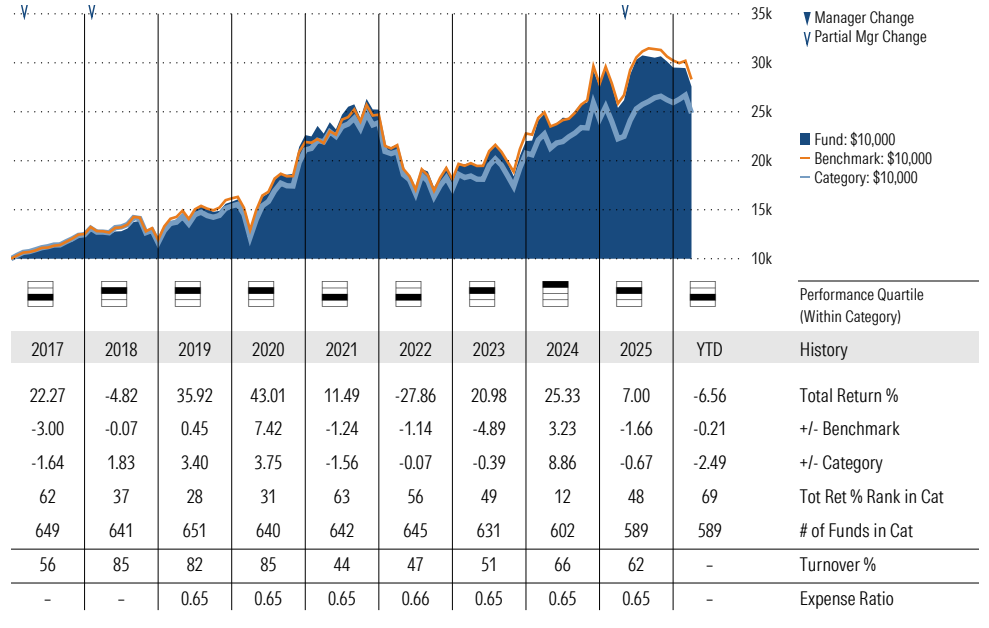
## Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager departure. Longtime lead portfolio manager Rob Brookby is leaving the firm at the end of August. Co-PM Nalim Yogasundrum, who has been with the firm for nine years, has been elevated to lead manager. Analyst Rahul Jadhav has been elevated to a co-PM. He joined the firm in 2021 along with another analyst, when two previous experienced analysts departed. While the fund is on watch we will monitor to make sure there are no significant changes to the fund's portfolio, process, or performance characteristics under the new management team.

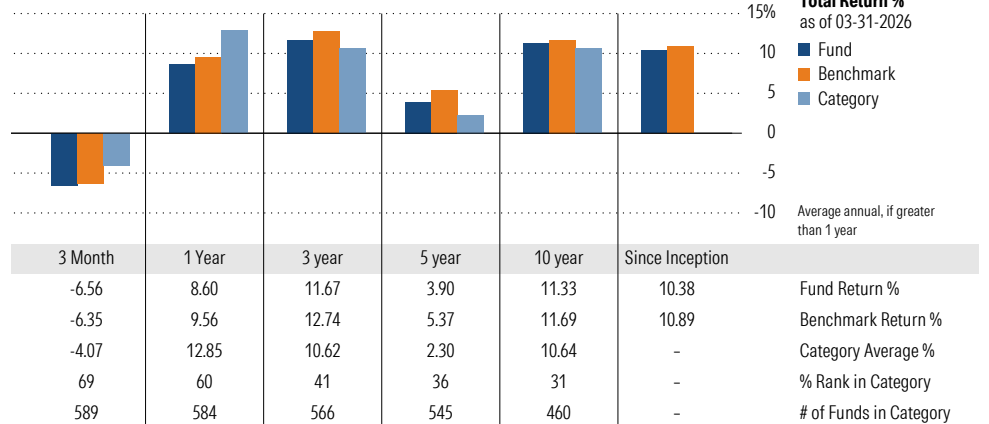
## ESG Metrics

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

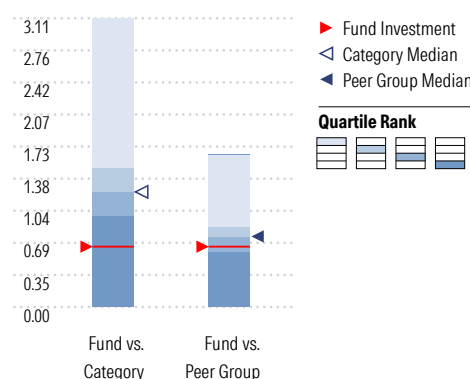
## Growth of \$10,000



## 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	-0.95	-	-1.79
Beta	1.00	-	0.94
R-Squared	97.67	-	85.72
Standard Deviation	18.13	17.87	18.45
Sharpe Ratio	0.43	0.49	0.31
Tracking Error	2.77	-	7.13
Information Ratio	-0.39	-	-0.63
Up Capture Ratio	97.30	-	89.68
Down Capture Ratio	100.96	-	98.40

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	36.86	30.89	30.94
Price/Book Ratio	7.47	8.50	6.17
Geom Avg Mkt Cap \$B	34.89	29.86	28.34
ROE	23.73	30.98	23.12

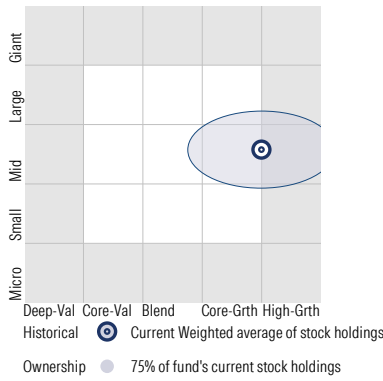
# American Century Heritage R6 ATHDX

**Morningstar Category**  
Mid-Cap Growth

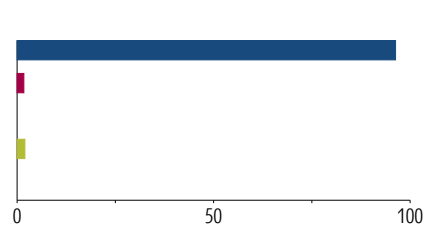
**Morningstar Index**  
Russell Mid Cap Growth TR USD

## Style Analysis as of 03-31-2026

Morningstar Style Box™



## Asset Allocation as of 03-31-2026

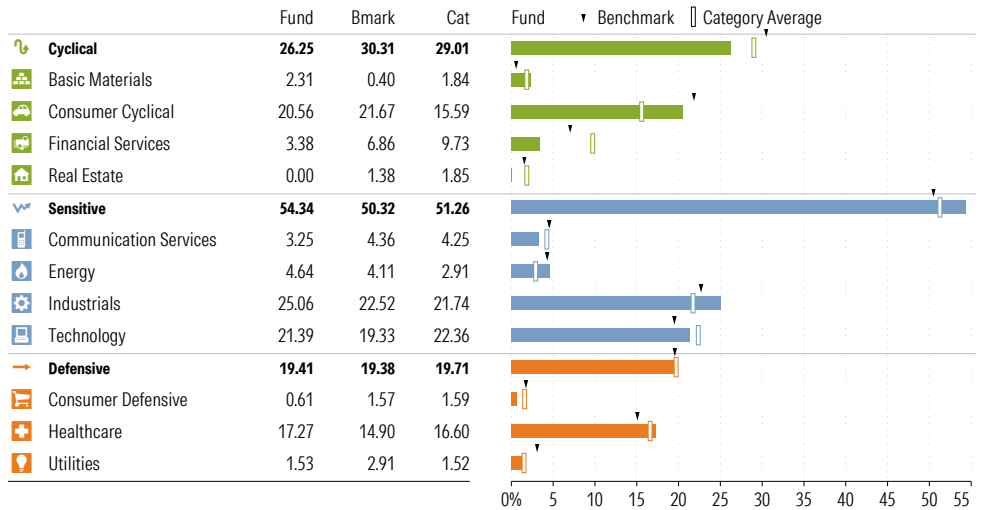


Asset Class	Net %	Cat%
US Stocks	96.30	92.78
Non-US Stocks	1.72	4.60
Bonds	0.00	0.07
Cash	1.98	0.91
Other	0.00	1.65
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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
Hilton Worldwide Holdings Inc	4.36	4.36	-	Consumer Cyclical
Howmet Aerospace Inc	4.03	8.39	-	Industrials
Vertiv Holdings Co Class A	3.78	12.17	-	Industrials
⊖ Royal Caribbean Group	3.14	15.31	-	Consumer Cyclical
⊖ Cloudflare Inc	2.88	18.19	-	Technology
⊕ Alnylam Pharmaceuticals Inc	2.70	20.89	-	Healthcare
⊕ Quanta Services Inc	2.68	23.57	-	Industrials
⊖ Monolithic Power Systems Inc	2.31	25.88	-	Technology
Targa Resources Corp	2.26	28.14	-	Energy
DexCom Inc	2.12	30.26	-	Healthcare
⊕ State Street Bank & Trust Co 3 Repo - 01apr26	1.97	32.23	-	-
⊕ Insmid Inc	1.95	34.18	-	Healthcare
Fastenal Co	1.88	36.06	-	Industrials
⊕ Tractor Supply Co	1.88	37.94	-	Consumer Cyclical
Burlington Stores Inc	1.82	39.75	-	Consumer Cyclical

## Total Holdings 83

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Funds American High-Inc R6 RITGX

**Morningstar Category**  
High Yield Bond

**Morningstar Index**  
ICE BofA US High Yield TR USD

## Portfolio Manager(s)

David Daigle since 12-2003  
Thomas Chow since 12-2014  
Shannon Ward since 12-2016  
Andy Moth since 12-2024

## Quantitative Screens

✔ Performance: The fund has finished in the High Yield 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 22.35 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.36 is 56.63% lower than the High Yield Bond category average.

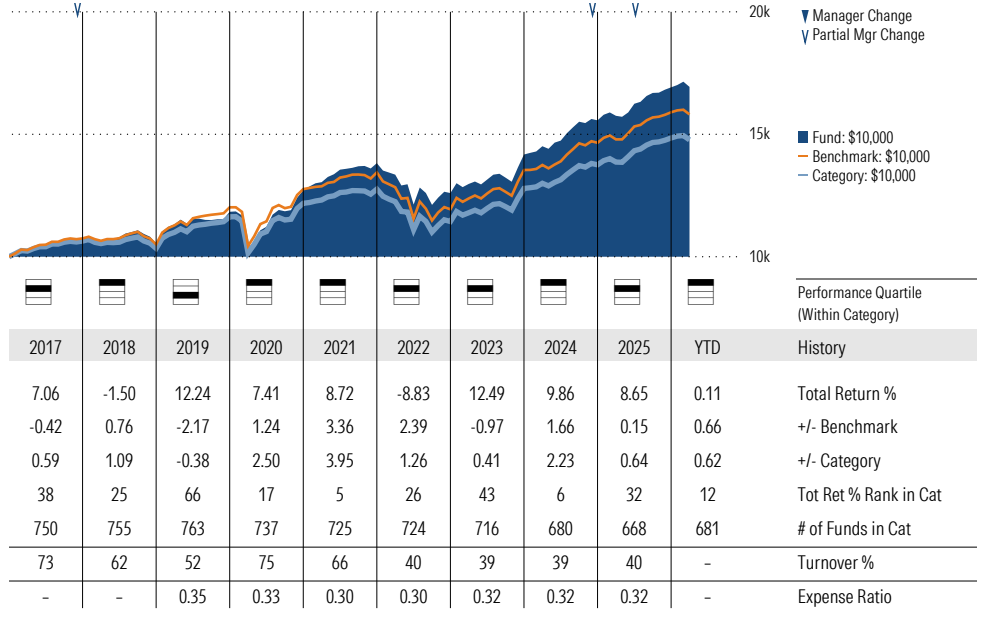
## Morningstar Investment Management LLC Analysis

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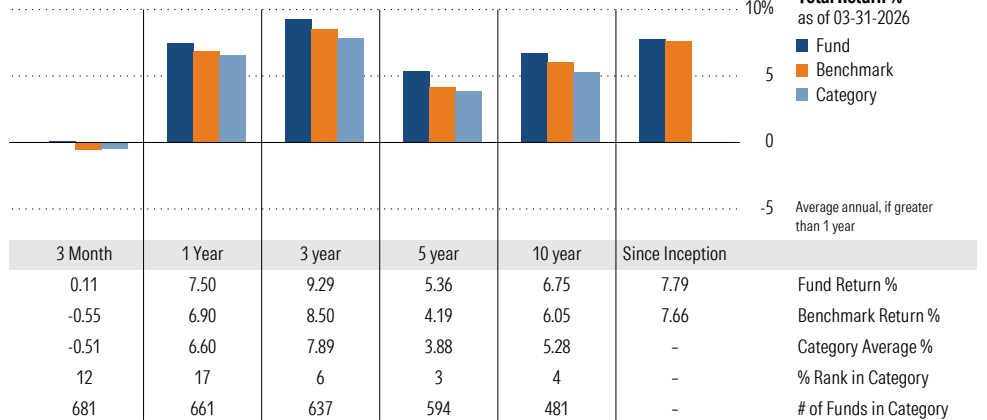
## ESG Metrics

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

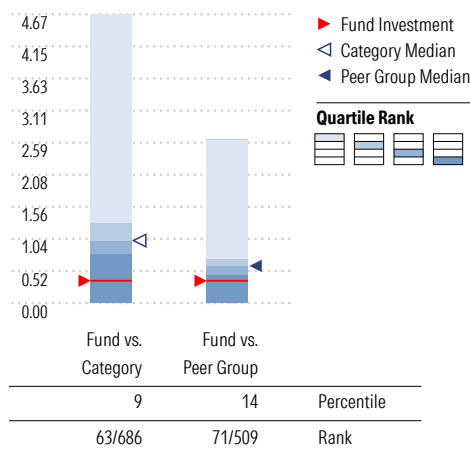
## Growth of \$10,000



## 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	0.90	-	0.14
Beta	0.98	-	0.91
R-Squared	96.26	-	92.40
Standard Deviation	4.40	4.40	4.18
Sharpe Ratio	0.97	0.80	0.71
Tracking Error	0.86	-	1.22
Information Ratio	0.92	-	-0.63
Up Capture Ratio	104.55	-	92.83
Down Capture Ratio	90.55	-	93.00

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	2.94	-	2.89
Avg Eff Maturity	-	-	5.20

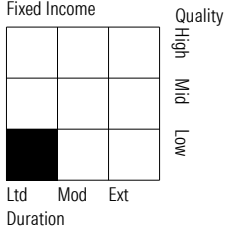
# American Funds American High-Inc R6 RITGX

**Morningstar Category**  
High Yield Bond

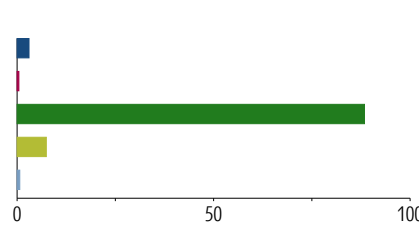
**Morningstar Index**  
ICE BofA US High Yield TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	3.03	0.44
Non-US Stocks	0.45	0.05
Bonds	88.39	95.25
Cash	7.43	2.30
Other	0.68	1.97
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	7.70	-	1.77
AA	0.00	-	0.05
A	0.11	-	0.15
BBB	3.54	-	6.21
BB	36.01	-	46.66
B	34.92	-	32.19
Below B	16.89	-	9.21
Not Rated	0.83	-	3.75

## Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Government</b>	<b>0.00</b>	<b>-</b>	<b>3.79</b>			
Treasury	0.00	-	0.92			
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.00	-	0.01			
Other Government Related	0.00	-	2.86			
<b>Corporate</b>	<b>92.24</b>	<b>-</b>	<b>88.93</b>			
Corporate Bond	87.59	-	86.34			
Bank Loan	4.01	-	1.29			
Convertible	0.24	-	0.45			
Preferred	0.40	-	0.85			
<b>Securitized</b>	<b>0.01</b>	<b>-</b>	<b>0.97</b>			
Agency MBS Pass-Through	0.00	-	0.05			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.06			
Non-Agency Residential MBS	0.01	-	0.05			
Commercial MBS	0.00	-	0.04			
Asset-Backed	0.00	-	0.77			
Covered Bond	0.00	-	0.00			
<b>Municipal</b>	<b>0.04</b>	<b>-</b>	<b>0.04</b>			
<b>Cash &amp; Equivalents</b>	<b>7.70</b>	<b>-</b>	<b>4.93</b>			
<b>Other</b>	<b>0.00</b>	<b>-</b>	<b>1.34</b>			

## Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Capital Group Central Cash Fund	-	6.33	6.33	-
⊕ Diebold Nixdorf Inc Ordinary Shares- New	-	1.61	7.94	Technology
DISH Network Corporation 11.75%	11-2027	0.96	8.90	-
✱ Cash And Other Assets Less Liabilities	-	0.83	9.73	-
⊕ Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.79	10.52	-
⊕ FXI Holdings Inc 11%	11-2030	0.77	11.29	-
NFE Financing LLC 12%	11-2029	0.71	12.00	-
⊖ EchoStar Corp. 10.75%	11-2029	0.71	12.71	-
⊖ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.69	13.40	-
⊕ Peraton Corp., Term Loan B, (3-month USD CME Term SOFR + 3.85%) 7.517% 2/1/	02-2028	0.53	13.93	-

**Total Holdings 1056**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# American Funds Invmt Co of Amer R6 RICGX

**Morningstar Category**  
Large Blend

**Morningstar Index**  
S&P 500 TR USD

## Portfolio Manager(s)

James Lovelace since 03-1992  
 Christopher Buchbinder since 03-2007  
 Grant Cambridge since 03-2014  
 Martin Romo since 07-2018  
 Martin Jacobs since 12-2019  
 Jessica Spaly since 03-2021  
 Greg Miliotes since 03-2025

## Quantitative Screens

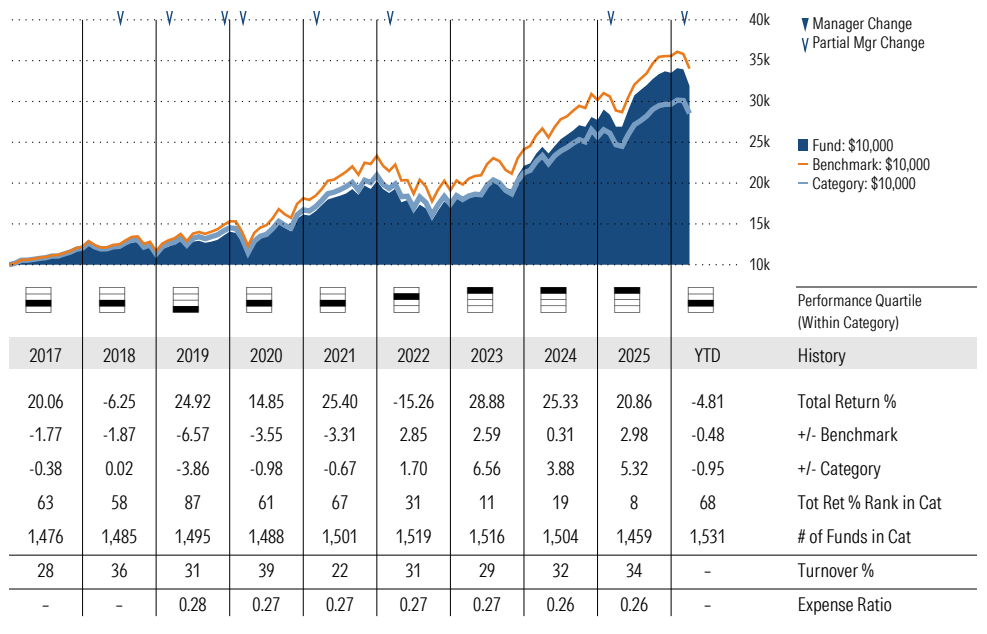
✓ **Performance:** The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

✓ **Management:** The fund's management has been in place for 34.1 years.

✓ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

✓ **Net Expense:** The fund's expense ratio of 0.27 is 59.7% lower than the Large Blend category average.

## Growth of \$10,000



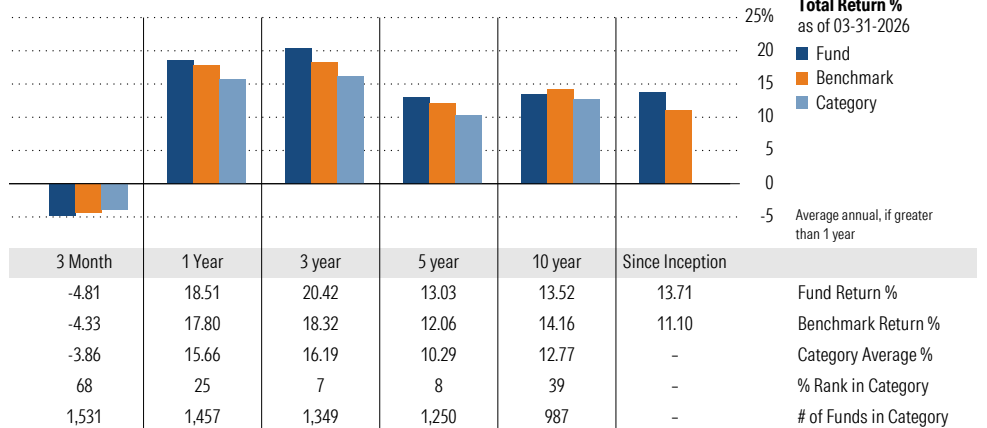
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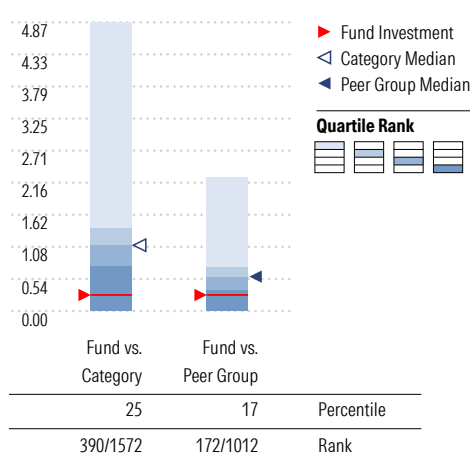
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Low 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	2.27	-	-1.41
Beta	0.97	-	0.99
R-Squared	95.15	-	92.21
Standard Deviation	12.02	12.06	12.46
Sharpe Ratio	1.22	1.07	0.91
Tracking Error	2.67	-	2.97
Information Ratio	0.79	-	-1.62
Up Capture Ratio	103.05	-	95.51
Down Capture Ratio	90.42	-	104.45

## Portfolio Metrics

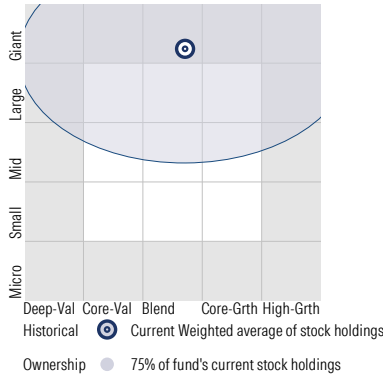
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.75	25.79	25.89
Price/Book Ratio	4.96	4.79	5.51
Geom Avg Mkt Cap \$B	409.08	404.52	498.09
ROE	35.58	34.76	40.59

# American Funds Invmt Co of Amer R6 RICGX

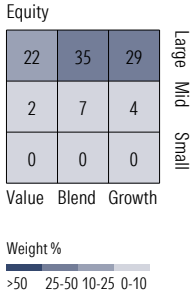
Morningstar Category  
Large Blend

Morningstar Index  
S&P 500 TR USD

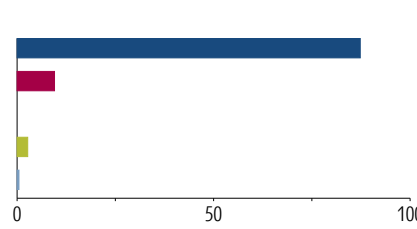
Style Analysis as of 03-31-2026  
Morningstar Style Box™



### Style Breakdown

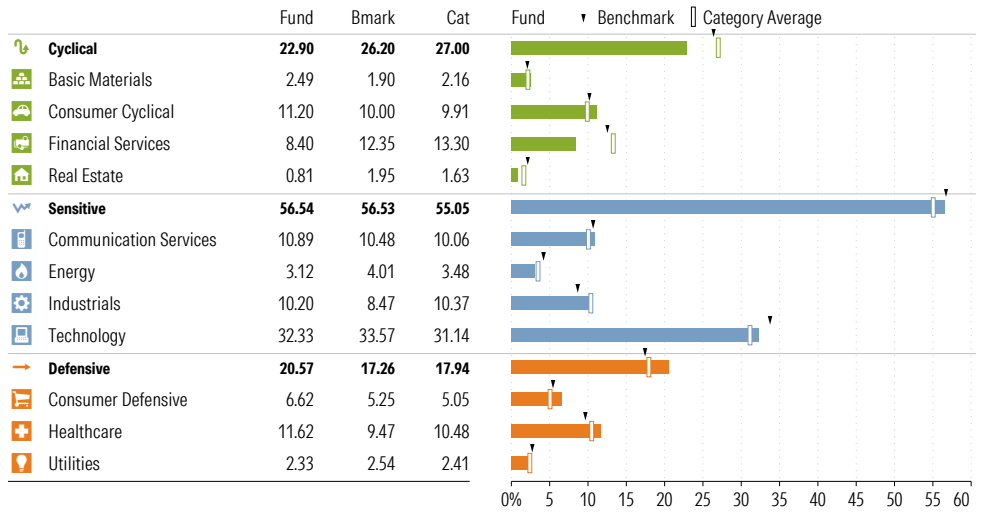


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	87.31	95.18
Non-US Stocks	9.52	2.38
Bonds	0.00	0.23
Cash	2.70	0.42
Other	0.47	1.79
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

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	6.59	6.59	-	Technology
⊖ Broadcom Inc	6.14	12.73	-	Technology
⊕ Microsoft Corp	5.65	18.39	-	Technology
⊕ Amazon.com Inc	4.85	23.24	-	Consumer Cyclical
⊖ Eli Lilly and Co	3.36	26.59	-	Healthcare
⊕ Capital Group Central Cash Fund	2.83	29.42	-	-
⊕ Meta Platforms Inc Class A	2.79	32.21	-	Communication Svc
⊖ British American Tobacco PLC	2.64	34.86	-	Consumer Defensive
⊖ Alphabet Inc Class A	2.50	37.35	-	Communication Svc
⊕ Philip Morris International Inc	2.29	39.64	-	Consumer Defensive
⊖ Apple Inc	2.23	41.88	-	Technology
⊖ GE Aerospace	2.15	44.02	-	Industrials
⊖ Alphabet Inc Class C	2.13	46.16	-	Communication Svc
⊕ Royal Caribbean Group	1.93	48.08	-	Consumer Cyclical
⊕ Vertex Pharmaceuticals Inc	1.69	49.77	-	Healthcare

Total Holdings 165

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Funds New Perspective R6 RNPGX

**Morningstar Category**  
Global Large-Stock Growth

**Morningstar Index**  
MSCI ACWI NR USD

## Portfolio Manager(s)

- Robert Lovelace since 12-2000
- Steven Watson since 12-2005
- Brady Enright since 12-2005
- Noriko Chen since 04-2012
- Andraz Razen since 07-2015
- Barbara Burtin since 12-2018
- Patrice Collette since 12-2018
- Kohei Higashi since 12-2020
- Anne-Marie Peterson since 12-2020
- Aline Avzaradel since 12-2025

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Global Large-Stock 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 25.35 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 0.4 is 62.62% lower than the Global Large-Stock Growth category average.

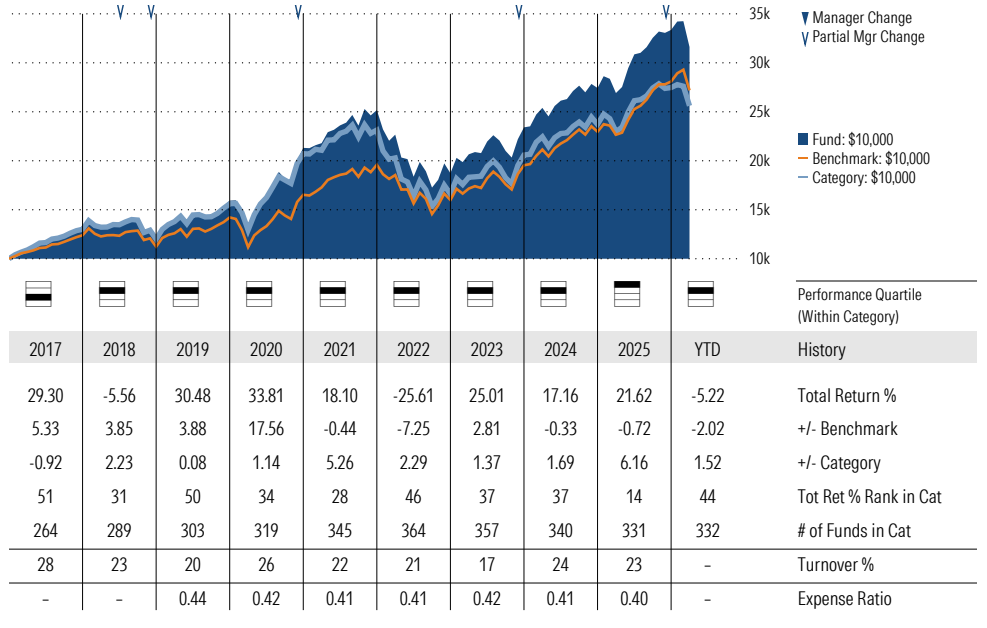
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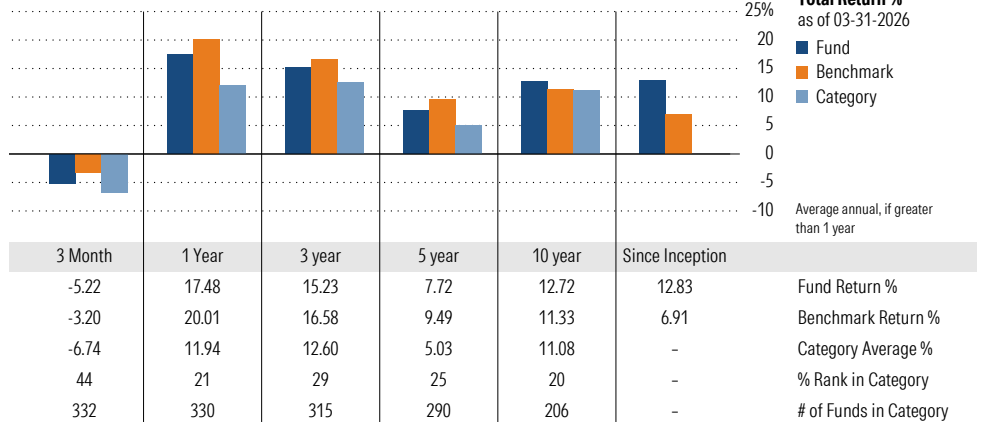
## ESG Metrics

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

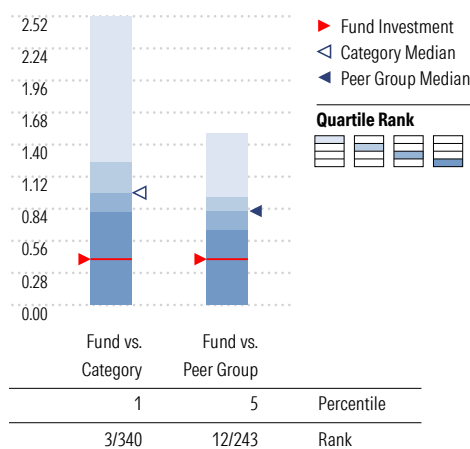
## Growth of \$10,000



## 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	-1.81	-	-4.29
Beta	1.04	-	1.10
R-Squared	96.88	-	82.45
Standard Deviation	12.40	11.69	14.32
Sharpe Ratio	0.83	0.97	0.60
Tracking Error	2.25	-	6.20
Information Ratio	-0.60	-	-0.72
Up Capture Ratio	97.96	-	95.58
Down Capture Ratio	106.09	-	118.00

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.14	21.82	25.19
Price/Book Ratio	3.91	3.26	4.44
Geom Avg Mkt Cap \$B	213.83	202.96	227.70
ROE	27.35	28.60	30.36

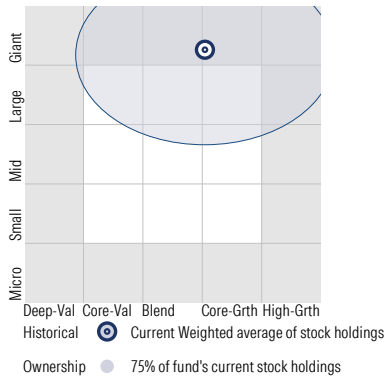
# American Funds New Perspective R6 RNPGX

**Morningstar Category**  
Global Large-Stock Growth

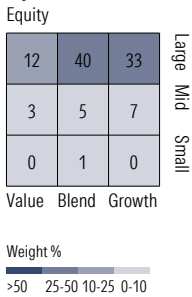
**Morningstar Index**  
MSCI ACWI NR USD

## Style Analysis as of 03-31-2026

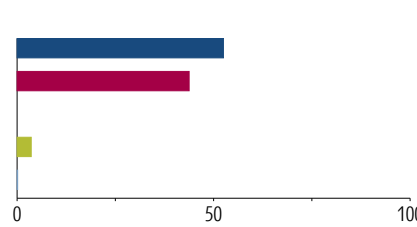
Morningstar Style Box™



## Style Breakdown



## Asset Allocation as of 03-31-2026

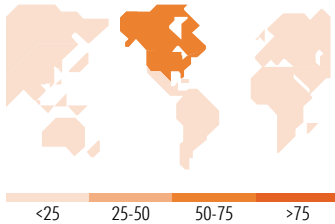


Asset Class	Net %	Cat%
US Stocks	52.50	58.24
Non-US Stocks	43.77	39.28
Bonds	0.00	0.03
Cash	3.59	1.73
Other	0.14	0.72
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Cyclical</b>	<b>27.95</b>	<b>31.67</b>	<b>27.72</b>			
Basic Materials	3.70	3.86	1.92			
Consumer Cyclical	12.25	9.40	11.19			
Financial Services	11.34	16.62	13.80			
Real Estate	0.66	1.79	0.81			
<b>Sensitive</b>	<b>53.38</b>	<b>51.27</b>	<b>56.78</b>			
Communication Services	10.29	8.60	10.31			
Energy	2.35	4.67	1.45			
Industrials	16.14	10.94	13.77			
Technology	24.60	27.06	31.25			
<b>Defensive</b>	<b>18.67</b>	<b>17.04</b>	<b>15.51</b>			
Consumer Defensive	5.62	5.33	3.65			
Healthcare	12.29	8.92	10.82			
Utilities	0.76	2.79	1.04			

## World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	13.97	15.23	Americas	59.31	63.71	Greater Europe	26.72	21.06	Developed Markets	96.96
Japan	4.28	4.16	North America	58.23	62.26	United Kingdom	5.75	4.99	Emerging Markets	3.04
Australasia	0.26	0.31	Central/Latin	1.08	1.45	W euro-ex UK	20.65	15.81	Not Available	0.00
Asia-4 Tigers	7.78	6.71				Emrgng Europe	0.00	0.03		
Asia-ex 4 Tigers	1.65	4.05				Africa	0.32	0.23		
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	4.12	4.12	-	Technology
⊕ Meta Platforms Inc Class A	3.67	7.79	-	Communication Svc
⊕ Capital Group Central Cash Fund	3.39	11.19	-	-
⊕ NVIDIA Corp	3.00	14.19	-	Technology
⊖ Broadcom Inc	2.86	17.05	-	Technology
⊖ Microsoft Corp	2.61	19.66	-	Technology
Tesla Inc	2.57	22.23	-	Consumer Cyclical
⊕ AstraZeneca PLC	2.03	24.26	-	Healthcare
⊖ Eli Lilly and Co	1.48	25.74	-	Healthcare
⊕ Alphabet Inc Class C	1.42	27.17	-	Communication Svc

**Total Holdings 270**

⊕ 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.

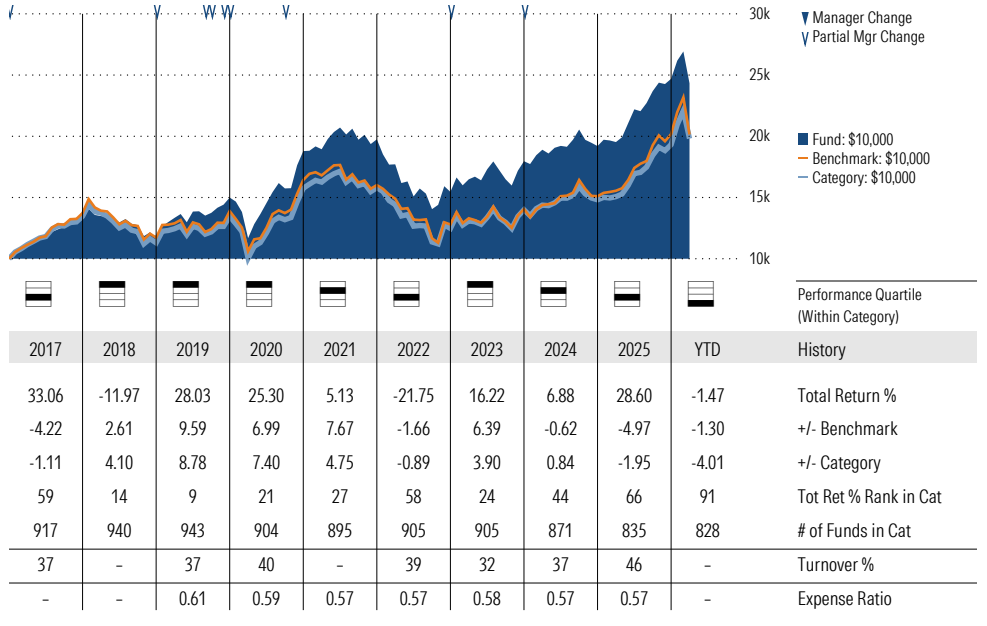
## Morningstar Investment Management LLC Analysis

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.

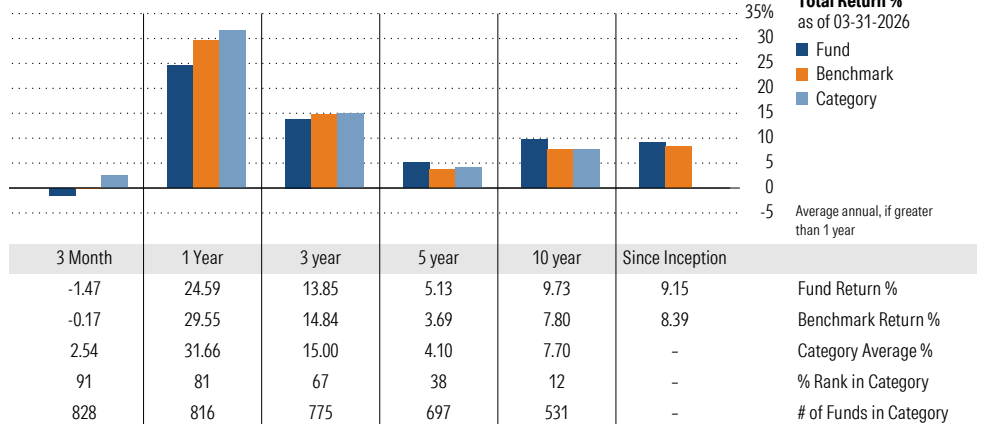
## ESG Metrics

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

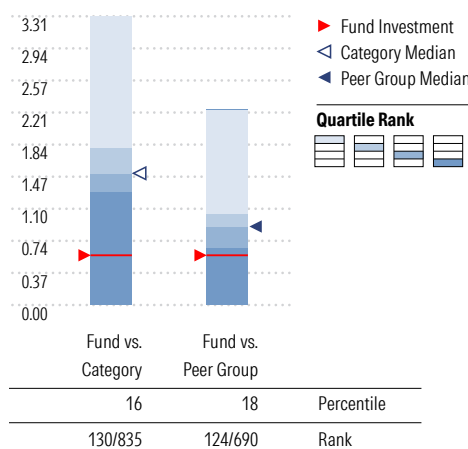
## Growth of \$10,000



## 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

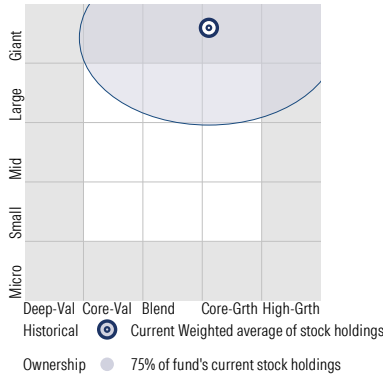
# American Funds New World R6 RNWGX

**Morningstar Category**  
Diversified Emerging Mkts

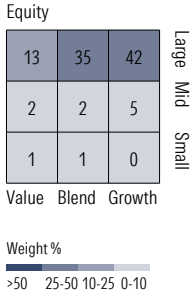
**Morningstar Index**  
MSCI EM NR USD

## Style Analysis as of 03-31-2026

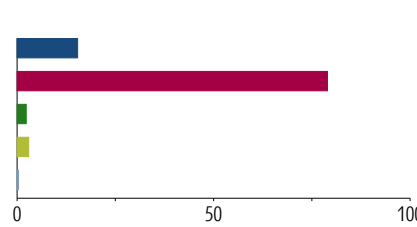
Morningstar Style Box™



## Style Breakdown

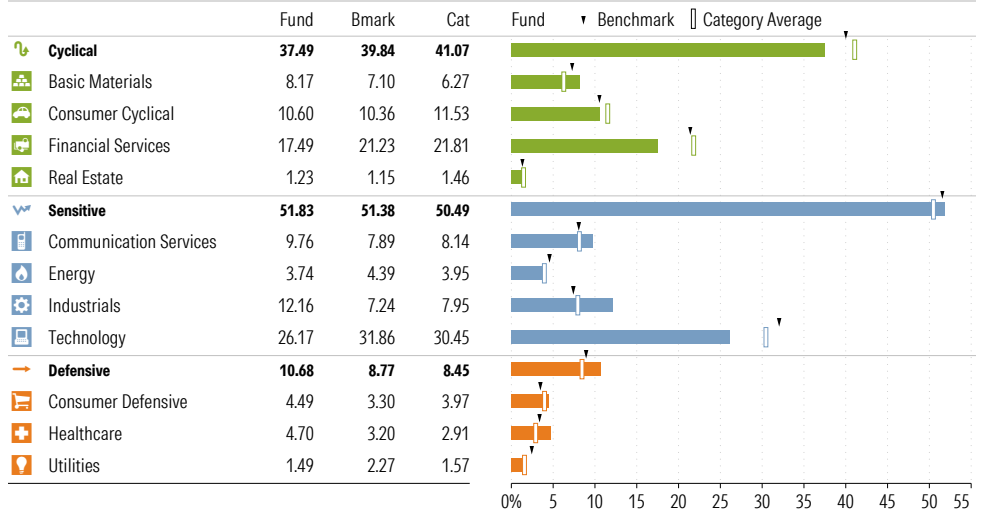


## Asset Allocation as of 03-31-2026

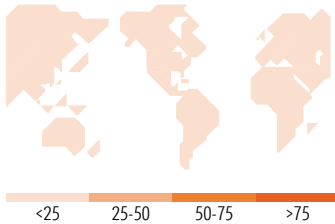


Asset Class	Net %	Cat%
US Stocks	15.40	2.52
Non-US Stocks	78.97	95.70
Bonds	2.32	0.02
Cash	2.95	1.58
Other	0.35	0.19
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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

# BlackRock 20/80 Target Allocation K BKCPX

**Morningstar Category**  
Conservative Allocation

**Morningstar Index**  
Morningstar US Con Tgt Alloc NR USD

## Portfolio Manager(s)

Michael Gates since 05-2015  
Lisa O'Connor since 01-2019  
Suzanne Ly since 01-2025

## Quantitative Screens

✔ **Performance:** The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 91.18 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.31 is 73.73% lower than the Conservative Allocation category average.

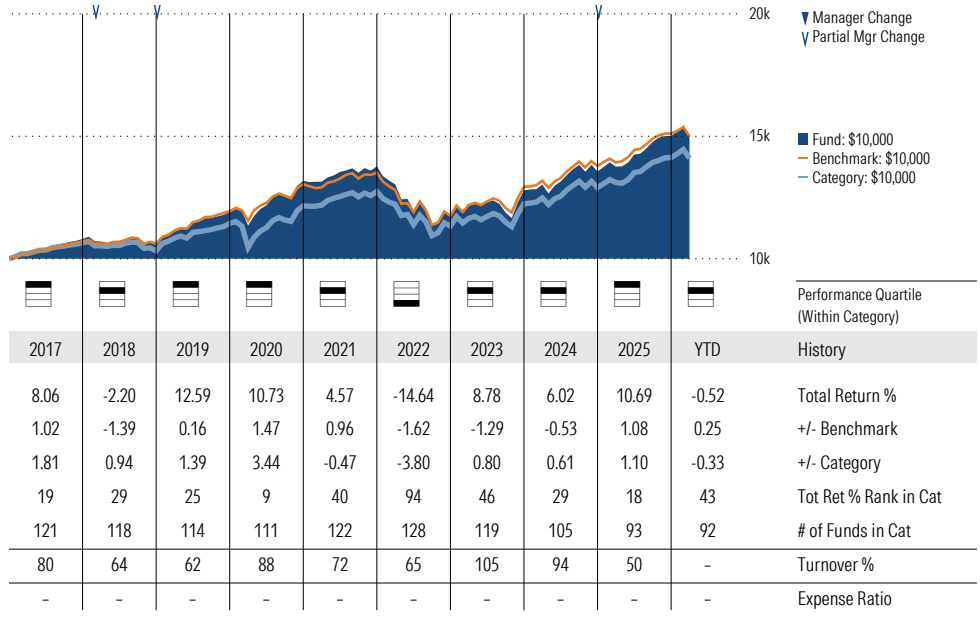
## Morningstar Investment Management LLC Analysis

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.

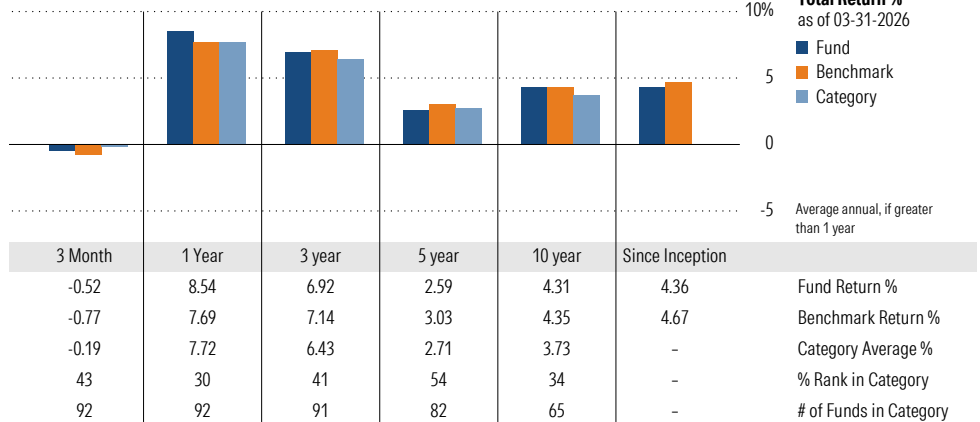
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

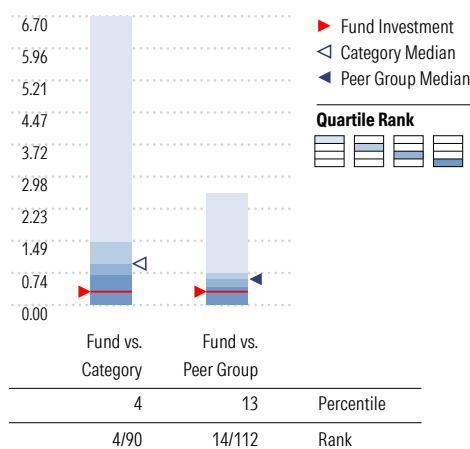
## Growth of \$10,000



## 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	-1.38	-	-0.82
Beta	1.18	-	1.08
R-Squared	98.51	-	89.64
Standard Deviation	6.55	5.53	6.38
Sharpe Ratio	0.33	0.41	0.33
Tracking Error	1.26	-	2.05
Information Ratio	-0.17	-	-0.21
Up Capture Ratio	109.89	-	104.14
Down Capture Ratio	127.77	-	115.75

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	23.15	23.67	22.45
Price/Book Ratio	3.79	3.76	3.25
Avg Eff Duration	4.50	5.81	4.73

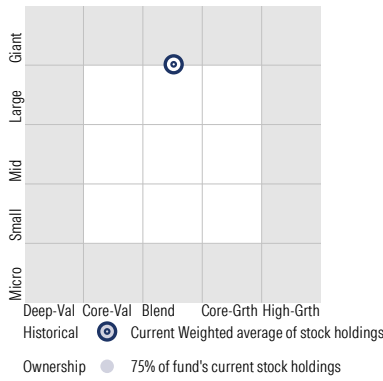
# BlackRock 20/80 Target Allocation K BKCPX

**Morningstar Category**  
Conservative Allocation

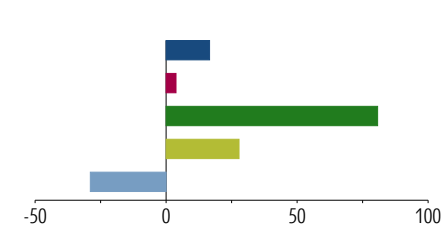
**Morningstar Index**  
Morningstar US Con Tgt Alloc NR USD

## Style Analysis as of 03-31-2026

Morningstar Style Box™

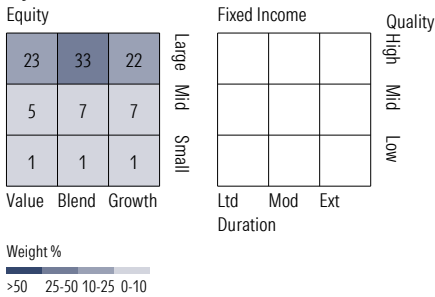


## Asset Allocation as of 03-31-2026

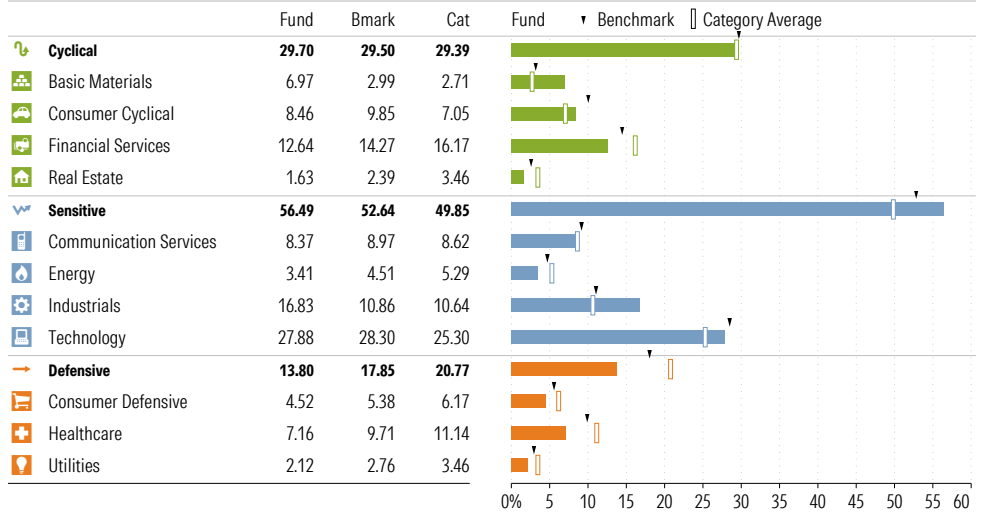


Asset Class	Net %	Cat%
US Stocks	16.59	14.57
Non-US Stocks	3.78	1.84
Bonds	80.73	49.64
Cash	27.83	6.65
Other	-28.92	27.30
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Style Breakdown



## 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
⊕ BlackRock Total Return K	-	17.04	17.04	-	-
⊕ BlackRock Strategic Income Opps K	-	12.04	29.08	-	-
⊕ iShares US Treasury Bond ETF	-	10.08	39.16	-	-
⊖ iShares 10-20 Year Treasury Bond ETF	-	10.00	49.16	-	-
⊕ iShares Securitized Income Active ETF	-	6.09	55.25	-	-
⊖ iShares Flexible Income Active ETF	-	6.05	61.30	-	-
⊕ iShares Core International Aggt Bd ETF	-	5.95	67.25	-	-
⊕ iShares Systematic Bond ETF	-	5.01	72.26	-	-
⊖ iShares S&P 500 Value ETF	-	4.03	76.29	-	-
⊕ iShares Core S&P 500 ETF	-	3.77	80.06	-	-

## Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# BlackRock 40/60 Target Allocation K BKMPX

**Morningstar Category**  
Moderately Conservative  
Allocation

**Morningstar Index**  
Morningstar US Mod Con Tgt Alloc NR  
USD

## Portfolio Manager(s)

Michael Gates since 05-2015  
Lisa O'Connor since 01-2019  
Suzanne Ly since 01-2025

## Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 9 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 67.01% lower than the Moderately Conservative Allocation category average.

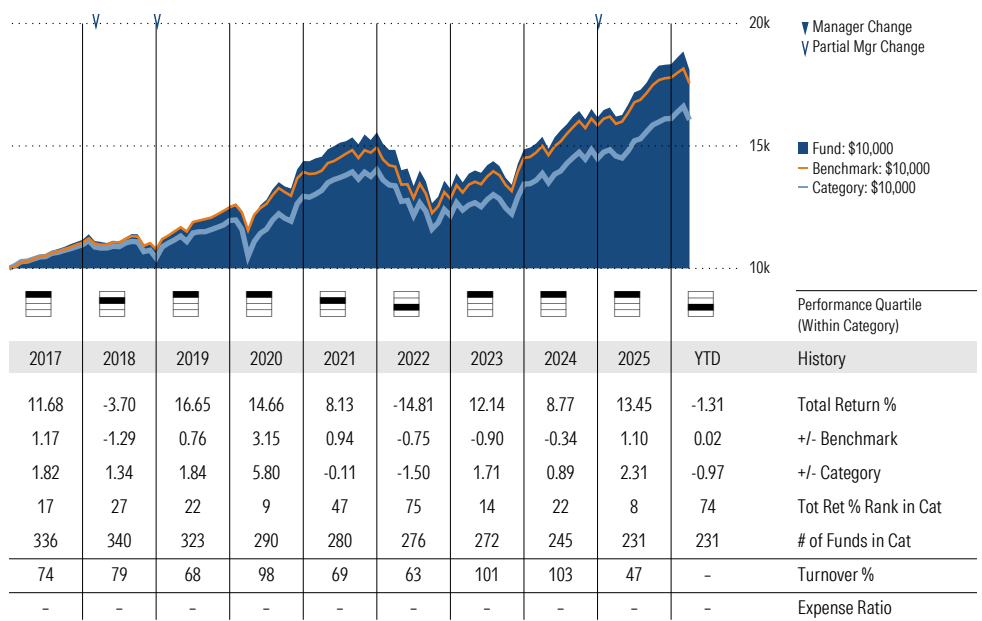
## Morningstar Investment Management LLC Analysis

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.

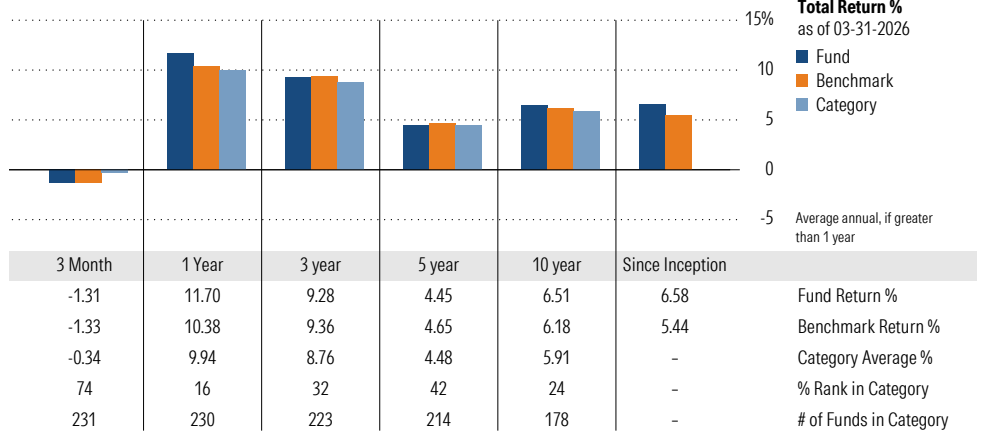
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	09-30-2022

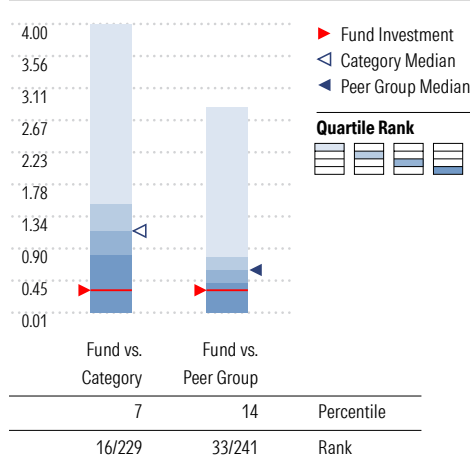
## Growth of \$10,000



## 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	-1.10	-	-0.54
Beta	1.12	-	1.00
R-Squared	98.59	-	88.81
Standard Deviation	7.65	6.80	7.27
Sharpe Ratio	0.58	0.65	0.55
Tracking Error	1.21	-	2.32
Information Ratio	-0.07	-	-0.37
Up Capture Ratio	107.12	-	99.25
Down Capture Ratio	118.69	-	106.95

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	23.31	21.98
Price/Book Ratio	4.24	3.64	3.37
Avg Eff Duration	3.46	5.81	3.93

# BlackRock 40/60 Target Allocation K BKMPX

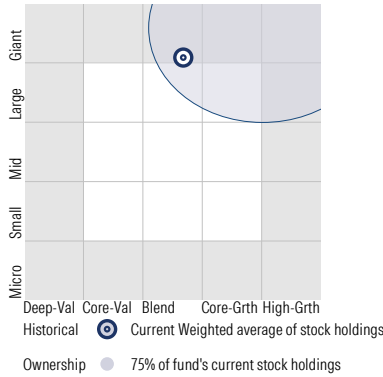
**Morningstar Category**  
Moderately Conservative

**Morningstar Index**  
Morningstar US Mod Con Tgt Alloc NR USD

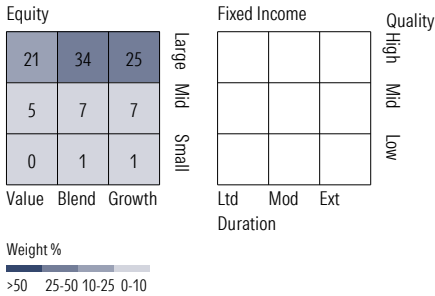
Allocation

## Style Analysis as of 03-31-2026

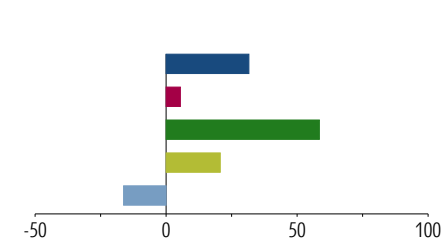
Morningstar Style Box™



## Style Breakdown

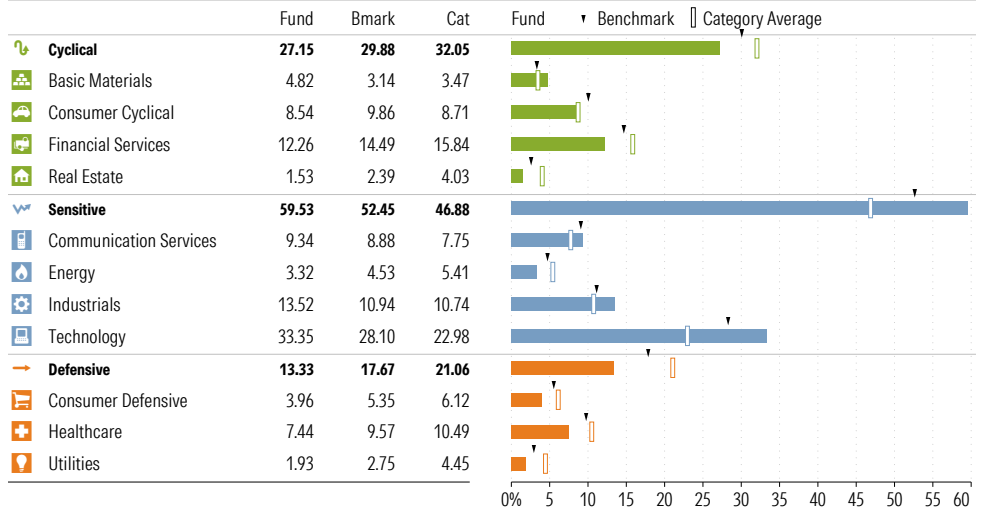


## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	31.60	29.26
Non-US Stocks	5.45	6.65
Bonds	58.50	46.84
Cash	20.67	4.25
Other	-16.23	13.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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
BlackRock Total Return K	-	13.92	13.92	- -	
iShares 10-20 Year Treasury Bond ETF	-	9.09	23.01	- -	
BlackRock Strategic Income Opps K	-	8.06	31.07	- -	
iShares US Treasury Bond ETF	-	7.09	38.15	- -	
Intl Tilts Master For Br_Mod	-	5.92	44.08	- -	
iShares Core S&P 500 ETF	-	5.74	49.82	- -	
iShares S&P 500 Value ETF	-	5.09	54.91	- -	
iShares Securitized Income Active ETF	-	5.07	59.98	- -	
iShares S&P 500 Growth ETF	-	4.78	64.76	- -	
iShares Flexible Income Active ETF	-	4.11	68.86	- -	

**Total Holdings 26**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# BlackRock 60/40 Target Allocation K BKGPIX

**Morningstar Category**  
Moderate Allocation

**Morningstar Index**  
Morningstar US Mod Tgt Alloc NR USD

## Portfolio Manager(s)

Michael Gates since 05-2015  
Lisa O'Connor since 01-2019  
Suzanne Ly since 01-2025

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 66.32% lower than the Moderate Allocation category average.

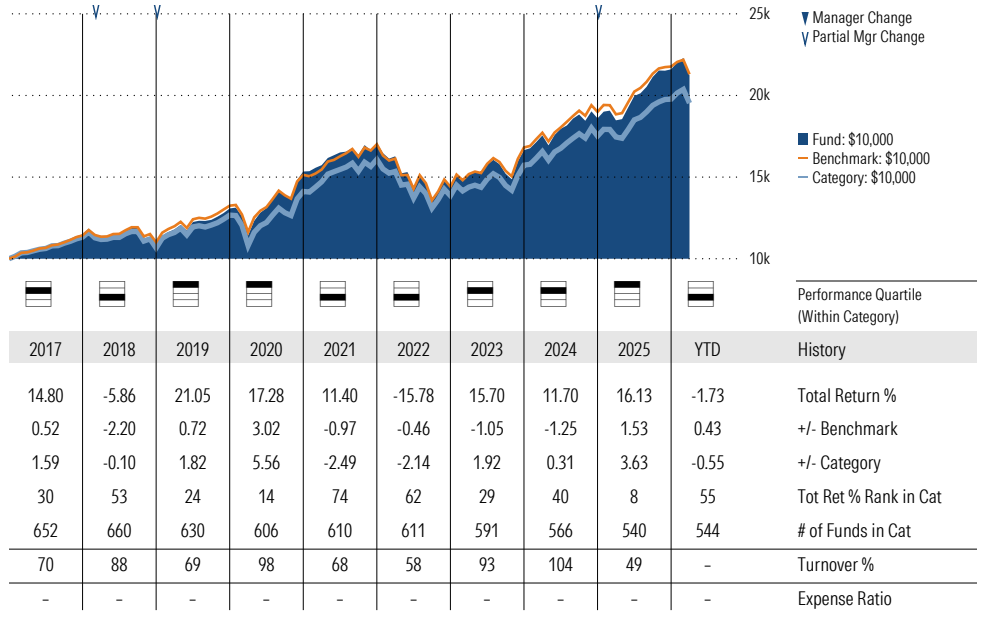
## Morningstar Investment Management LLC Analysis

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.

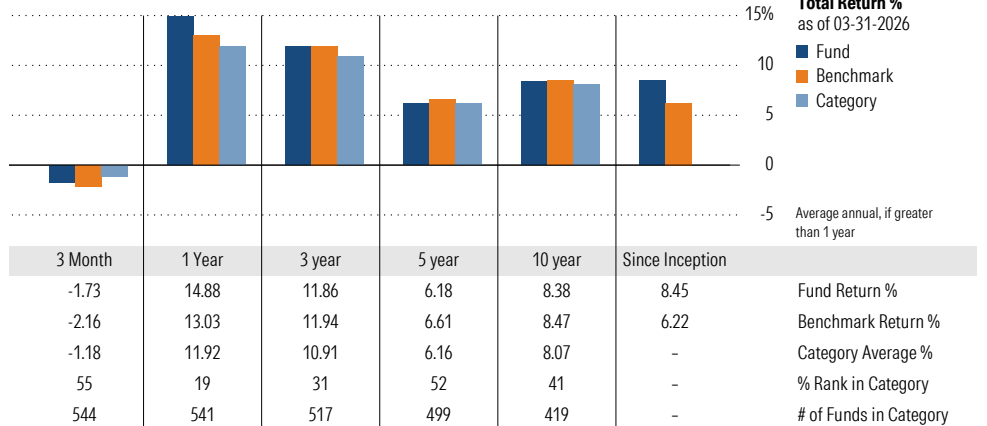
## ESG Metrics

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

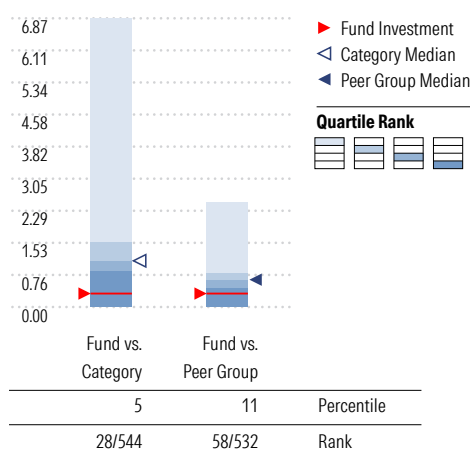
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.75	-	-0.60
Beta	1.06	-	1.01
R-Squared	98.18	-	89.84
Standard Deviation	8.97	8.37	8.91
Sharpe Ratio	0.77	0.83	0.72
Tracking Error	1.32	-	2.66
Information Ratio	-0.06	-	-0.24
Up Capture Ratio	103.75	-	99.19
Down Capture Ratio	110.42	-	105.78

## Portfolio Metrics

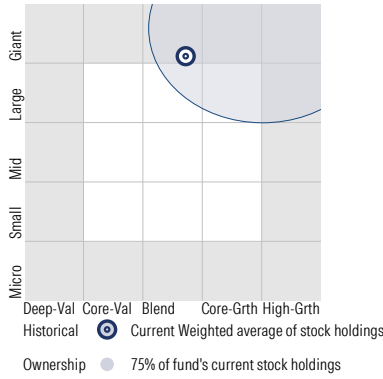
	Fund	Bmark	Cat
Price/Earnings Ratio	24.45	23.92	23.21
Price/Book Ratio	4.29	3.88	3.74
Avg Eff Duration	2.24	5.81	4.78

# BlackRock 60/40 Target Allocation K BKGPIX

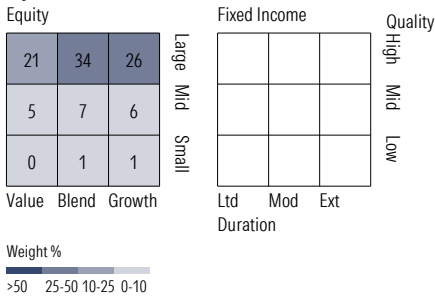
**Morningstar Category**  
Moderate Allocation

**Morningstar Index**  
Morningstar US Mod Tgt Alloc NR USD

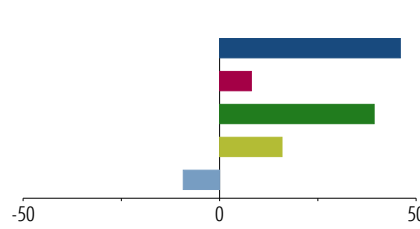
**Style Analysis** as of 03-31-2026  
Morningstar Style Box™



**Style Breakdown**

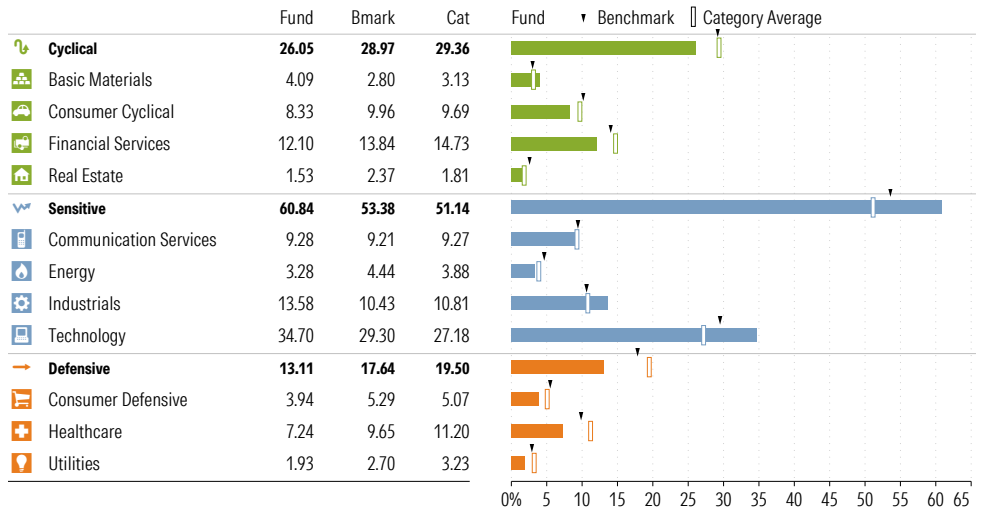


**Asset Allocation** as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	45.98	49.37
Non-US Stocks	8.08	8.70
Bonds	39.32	32.71
Cash	15.88	2.55
Other	-9.25	6.69
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**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
⊕ BlackRock Total Return K	-	11.12	11.12	-	-
⊕ Intl Tilts Master For Br_Grw	-	9.11	20.22	-	-
⊕ iShares Core S&P 500 ETF	-	7.85	28.07	-	-
⊖ iShares S&P 500 Value ETF	-	7.25	35.32	-	-
⊕ iShares S&P 500 Growth ETF	-	6.72	42.04	-	-
⊖ iShares Core MSCI Emerging Markets ETF	-	6.13	48.18	-	-
⊖ iShares U.S. Equity Fac Rotation Act ETF	-	6.12	54.29	-	-
⊕ BlackRock Strategic Income Opps K	-	6.06	60.35	-	-
⊖ iShares 10-20 Year Treasury Bond ETF	-	6.03	66.37	-	-
⊕ iShares Securitized Income Active ETF	-	4.08	70.46	-	-

**Total Holdings 24**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# BlackRock 80/20 Target Allocation K BKAPX

**Morningstar Category**  
Moderately Aggressive  
Allocation

**Morningstar Index**  
Morningstar US Mod Agg Tgt Alloc NR  
USD

## Portfolio Manager(s)

Michael Gates since 05-2015  
Lisa O'Connor since 01-2019  
Suzanne Ly since 01-2025

## Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 9 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 70% lower than the Moderately Aggressive Allocation category average.

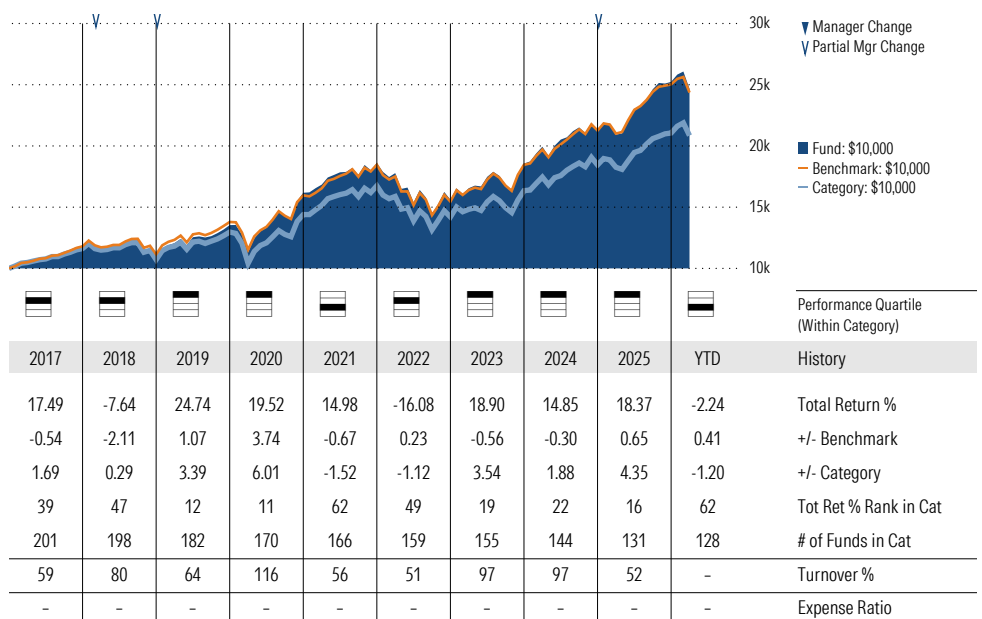
## Morningstar Investment Management LLC Analysis

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.

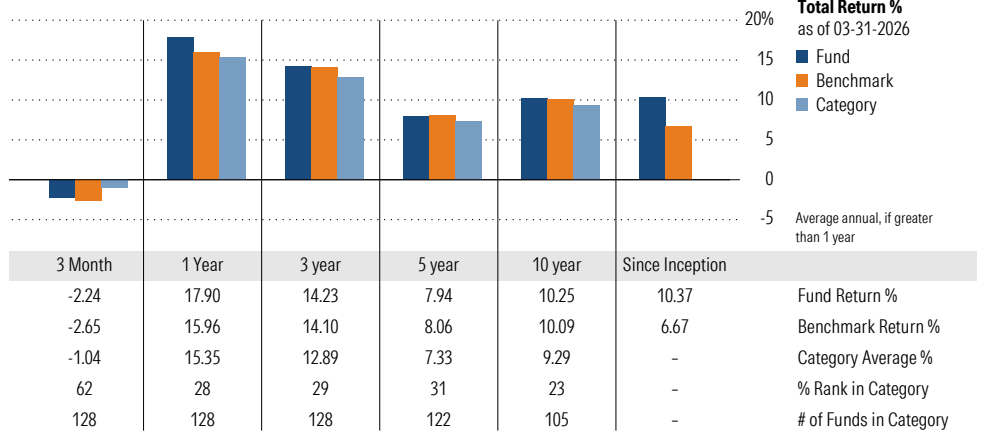
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

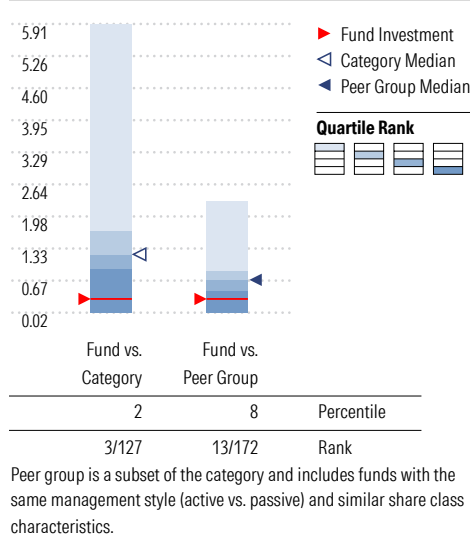
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.64	-	-0.38
Beta	1.06	-	1.02
R-Squared	98.37	-	89.26
Standard Deviation	10.39	9.73	10.62
Sharpe Ratio	0.88	0.92	0.83
Tracking Error	1.45	-	3.14
Information Ratio	0.09	-	-0.15
Up Capture Ratio	103.86	-	101.46
Down Capture Ratio	108.25	-	106.16

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.31	23.32	22.08
Price/Book Ratio	4.22	3.64	3.43
Avg Eff Duration	0.97	5.81	3.10

# BlackRock 80/20 Target Allocation K BKAPX

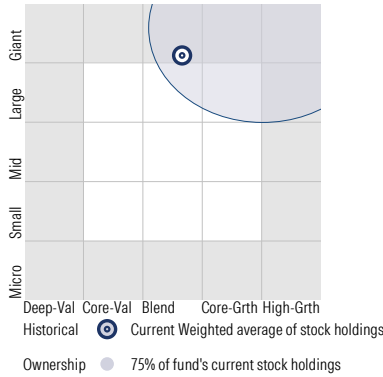
**Morningstar Category**  
Moderately Aggressive

**Morningstar Index**  
Morningstar US Mod Agg Tgt Alloc NR USD

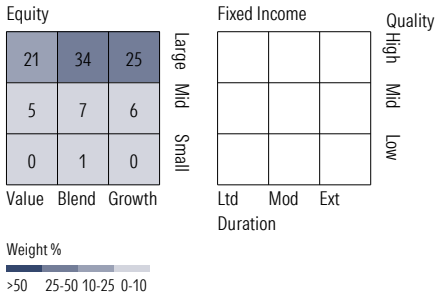
Allocation

## Style Analysis as of 03-31-2026

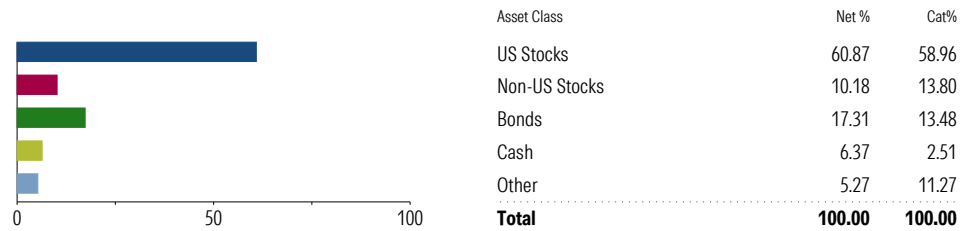
Morningstar Style Box™



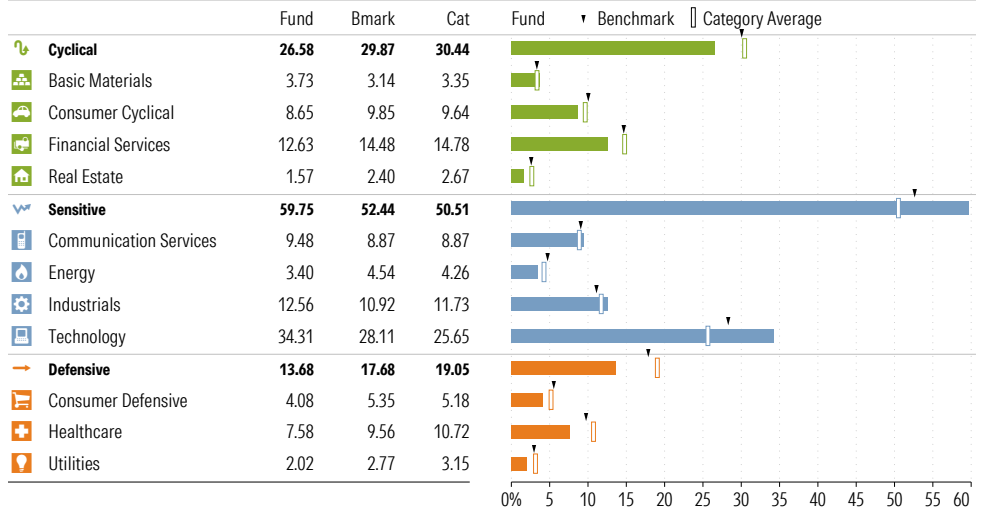
## Style Breakdown



## 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
⊕ Intl Tilts Master For Br_Agr	-	12.20	12.20	-	-
⊕ iShares Core S&P 500 ETF	-	11.83	24.04	-	-
⊖ iShares S&P 500 Value ETF	-	10.30	34.34	-	-
⊖ iShares U.S. Equity Fac Rotation Act ETF	-	9.10	43.44	-	-
⊕ iShares S&P 500 Growth ETF	-	8.67	52.11	-	-
⊖ iShares Core MSCI Emerging Markets ETF	-	8.16	60.26	-	-
⊕ BlackRock Total Return K	-	5.06	65.32	-	-
⊕ iShares MSCI USA Quality Factor ETF	-	4.08	69.40	-	-
⊕ iShares Large Cap Core Active ETF	-	3.99	73.39	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	3.99	77.38	-	-

## Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Diamond Hill Core Bond Y DHRYX

**Morningstar Category**  
Intermediate Core Bond

**Morningstar Index**  
Bloomberg US Agg Bond TR USD

**Portfolio Manager(s)**

Henry Song since 07-2016  
Mark Jackson since 07-2016

**Quantitative Screens**

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

✔ **Management:** The fund's management has been in place for 9.74 years.

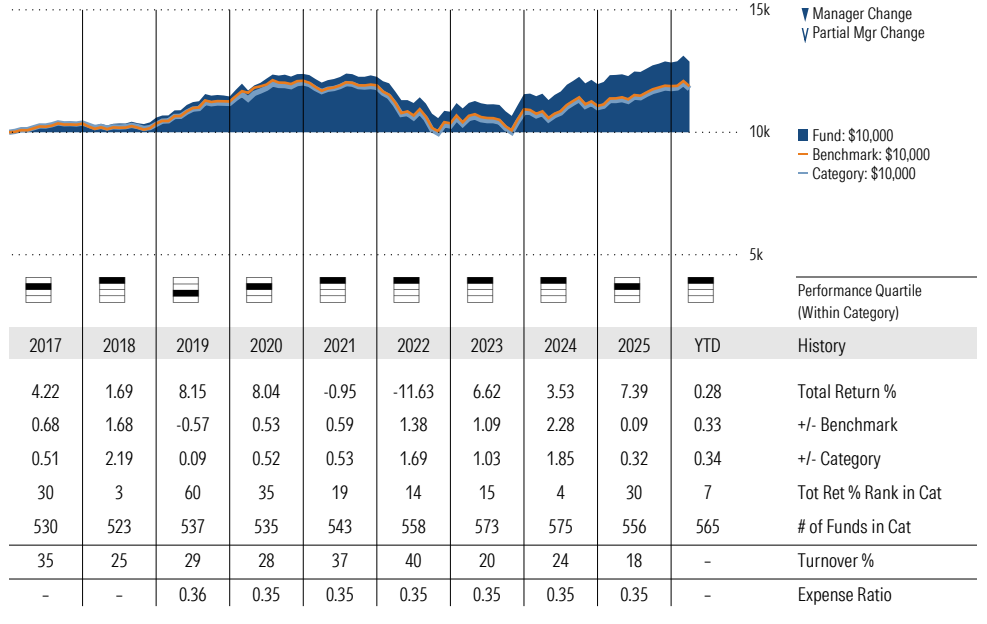
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 25.53% lower than the Intermediate Core Bond category average.

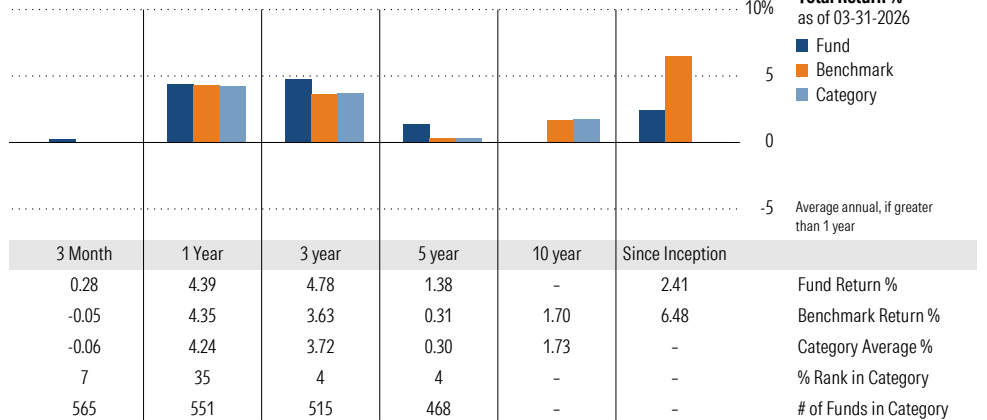
**Morningstar Investment Management LLC Analysis**

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.

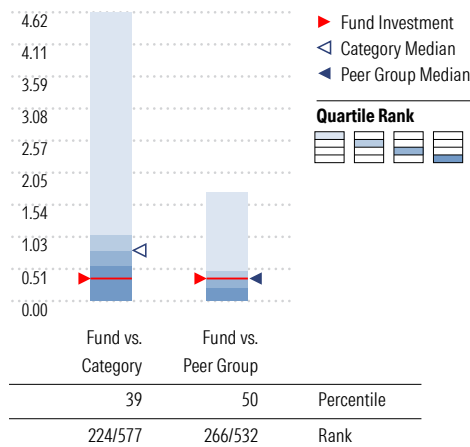
**Growth of \$10,000**



**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	1.27	-	0.06
Beta	0.95	-	0.99
R-Squared	98.76	-	98.39
Standard Deviation	5.40	5.63	5.60
Sharpe Ratio	0.01	-0.19	-0.19
Tracking Error	0.66	-	0.64
Information Ratio	1.75	-	-0.08
Up Capture Ratio	102.93	-	98.83
Down Capture Ratio	86.00	-	97.95

**Portfolio Metrics**

Metric	Fund	Bmark	Cat
Avg Eff Duration	5.58	4.43	5.56
Avg Eff Maturity	-	-	8.14

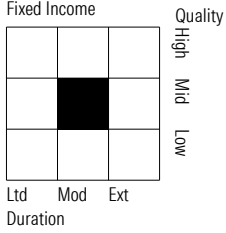
# Diamond Hill Core Bond Y DHRYX

**Morningstar Category**  
Intermediate Core Bond

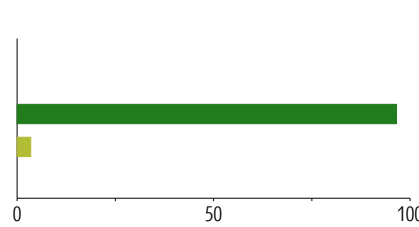
**Morningstar Index**  
Bloomberg US Agg Bond TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

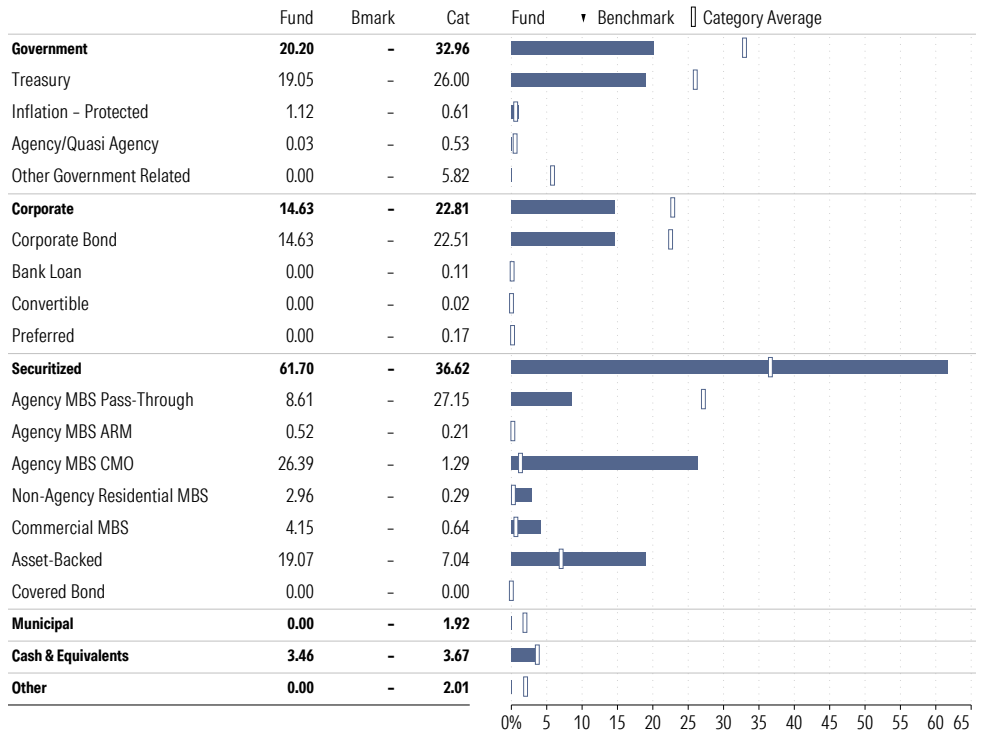


Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.02
Bonds	96.53	96.91
Cash	3.47	1.00
Other	0.00	1.96
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

### Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	6.01	3.53	14.73
AA	62.14	74.59	50.38
A	13.95	10.82	21.19
BBB	15.35	8.32	10.78
BB	0.06	0.28	1.09
B	0.00	0.00	0.54
Below B	0.07	0.00	0.14
Not Rated	2.42	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 Bonds 3%	02-2048	3.71	3.71	-
⊕ State Street Instl US Govt MMkt Premier	-	2.89	6.60	-
United States Treasury Notes 4%	02-2034	2.48	9.08	-
United States Treasury Notes 0.625%	08-2030	2.20	11.29	-
United States Treasury Bonds 1.625%	11-2050	1.47	12.76	-
United States Treasury Bonds 2.25%	08-2046	1.23	13.99	-
United States Treasury Bonds 1.125%	08-2040	1.17	15.17	-
⊖ United States Treasury Bonds 0.625%	02-2043	1.12	16.29	-
United States Treasury Bonds 1.375%	11-2040	0.91	17.20	-
United States Treasury Notes 1.25%	09-2028	0.88	18.08	-

### Total Holdings 1118

⊕ 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.

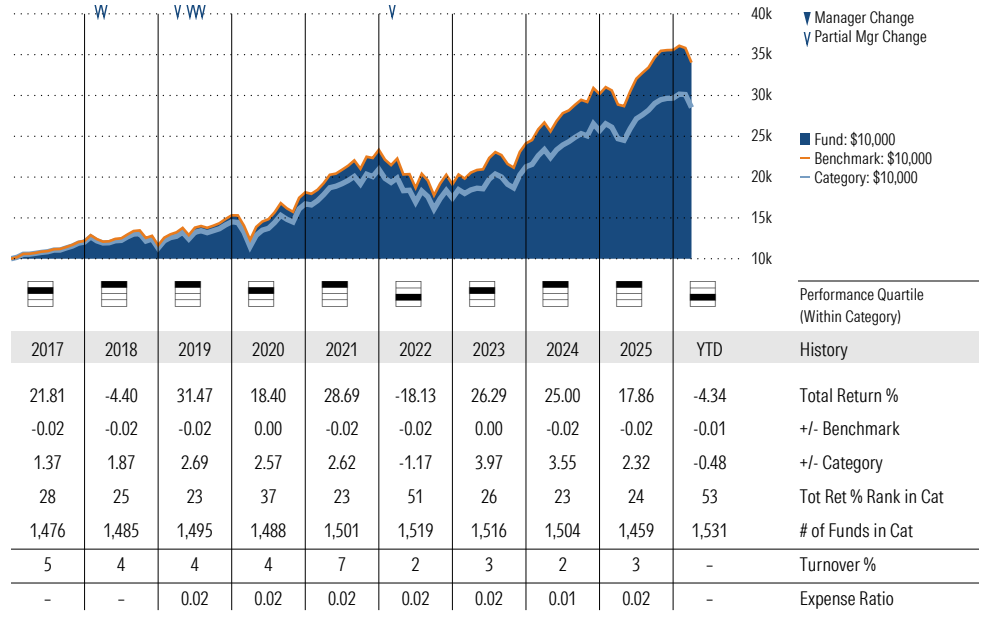
## Morningstar Investment Management LLC Analysis

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.

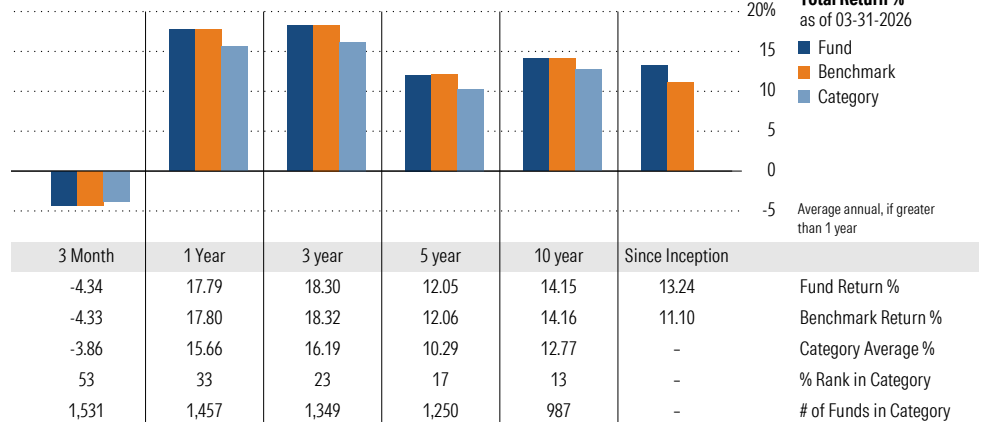
## ESG Metrics

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

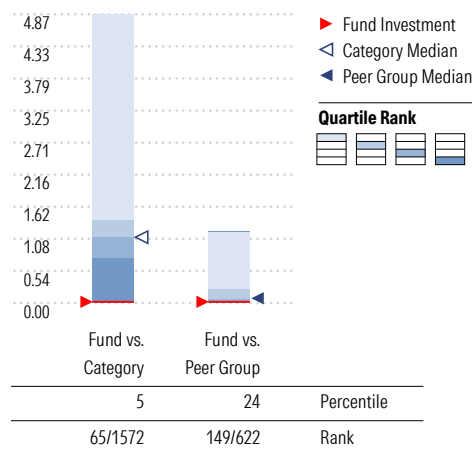
## Growth of \$10,000



## 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

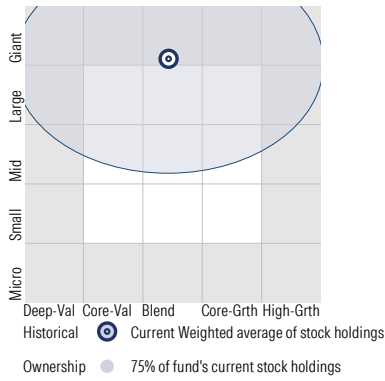
# Fidelity 500 Index FXAIX

Morningstar Category  
Large Blend

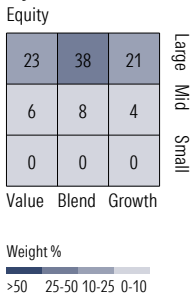
Morningstar Index  
S&P 500 TR USD

## Style Analysis as of 03-31-2026

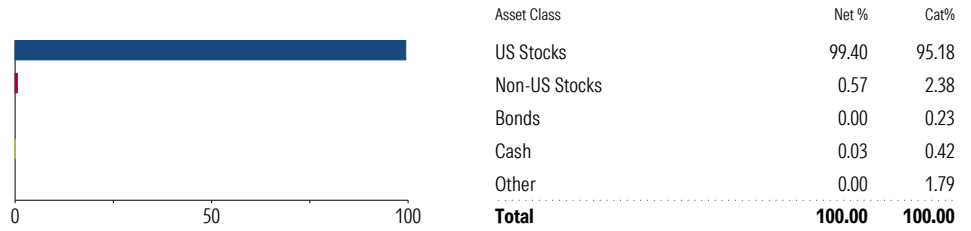
Morningstar Style Box™



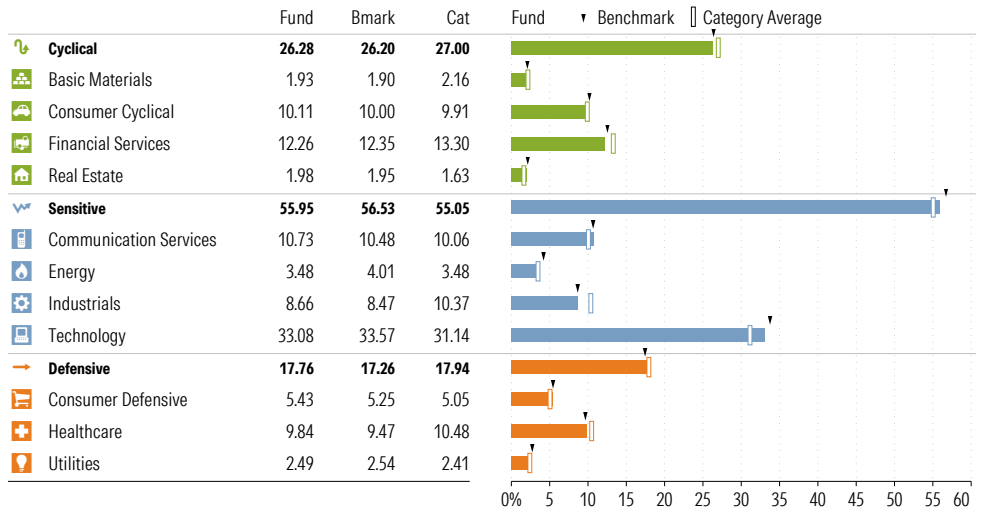
## Style Breakdown



## Asset Allocation as of 03-31-2026



## 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	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.

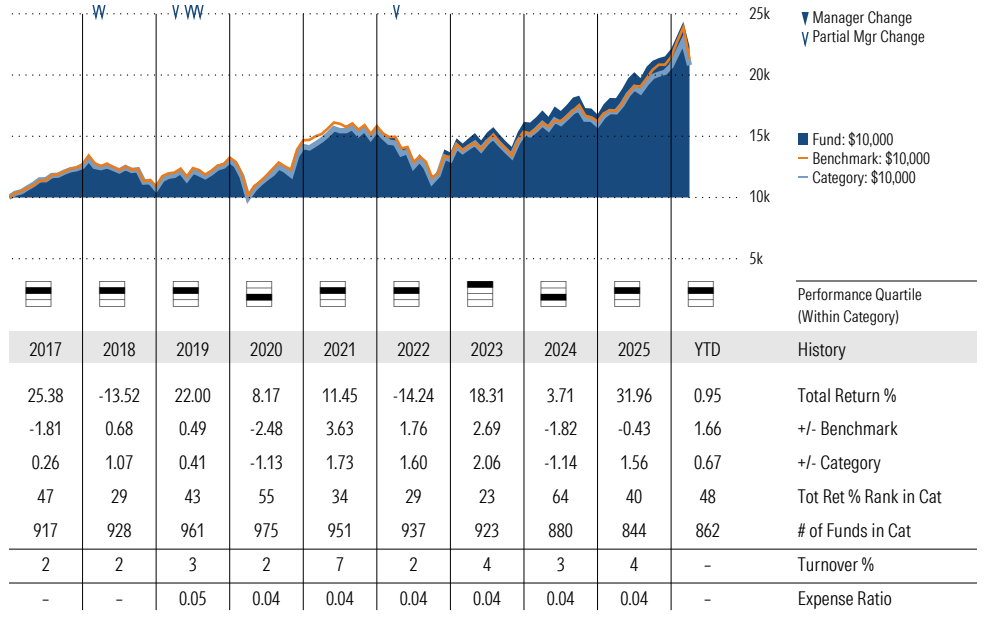
## Morningstar Investment Management LLC Analysis

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

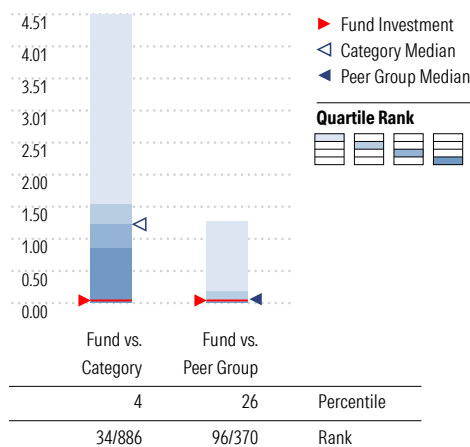
## Growth of \$10,000



## 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

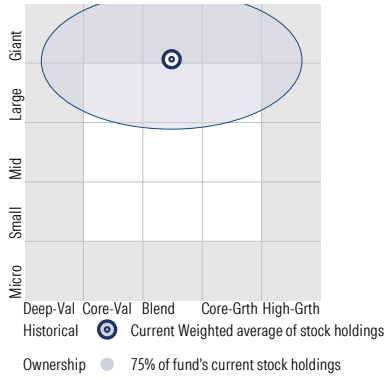
# Fidelity International Index FSPSX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 03-31-2026

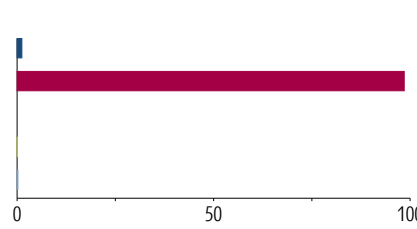
Morningstar Style Box™



## Style Breakdown

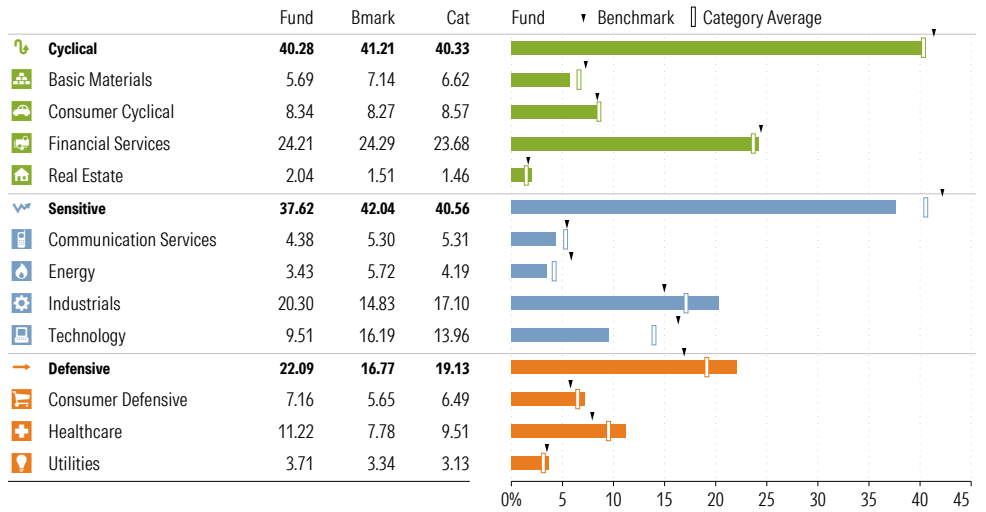


## Asset Allocation as of 03-31-2026



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
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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

# Hartford International Value R6 HILUX

**Morningstar Category**  
Foreign Large Value

**Morningstar Index**  
MSCI EAFE NR USD

## Portfolio Manager(s)

James Shakin since 08-2013  
 Andrew Corry since 03-2015  
 Tarit Rao-Chakravorti since 12-2018  
 Tyler J. Brown since 12-2022  
 Keith White since 09-2024

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 5 of the 6 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 12.59 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.8 is 13.04% lower than the Foreign Large Value category average.

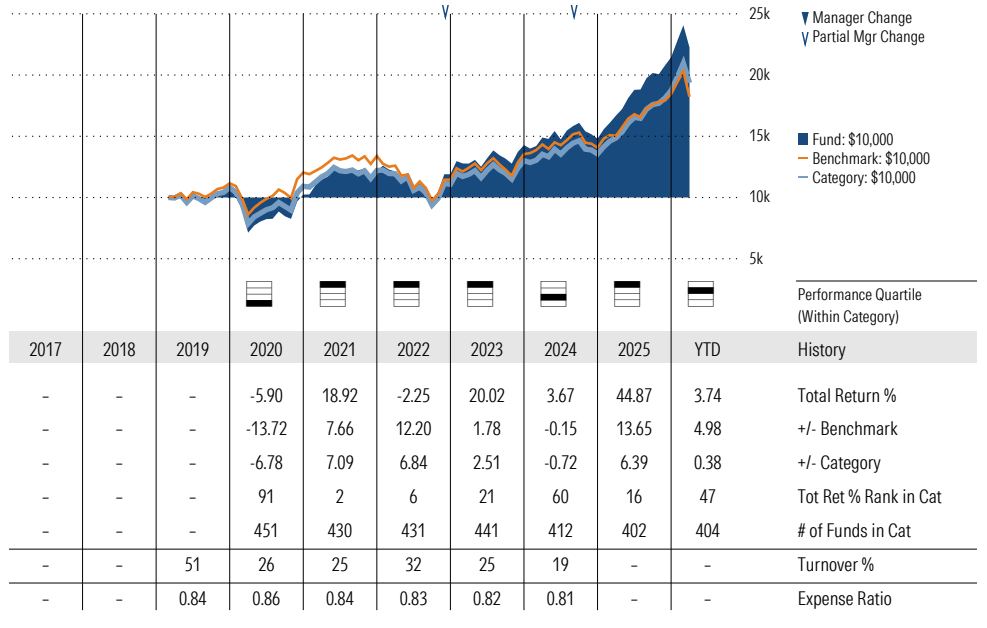
## Morningstar Investment Management LLC Analysis

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

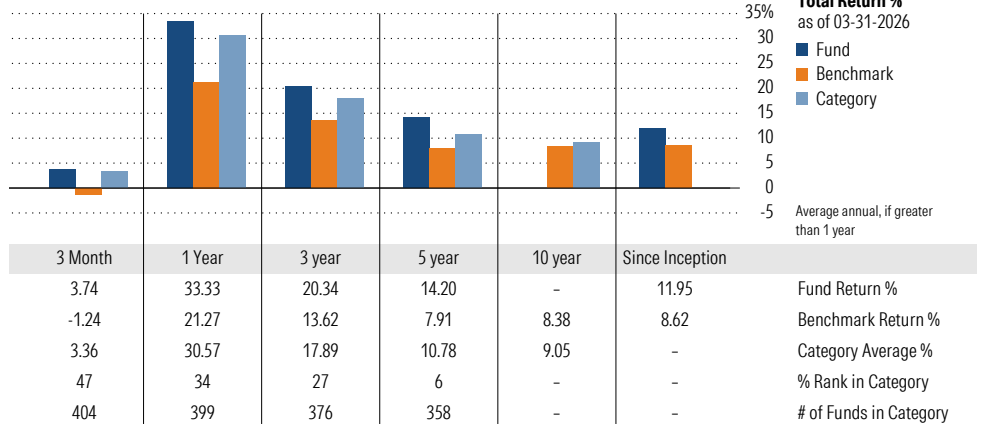
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

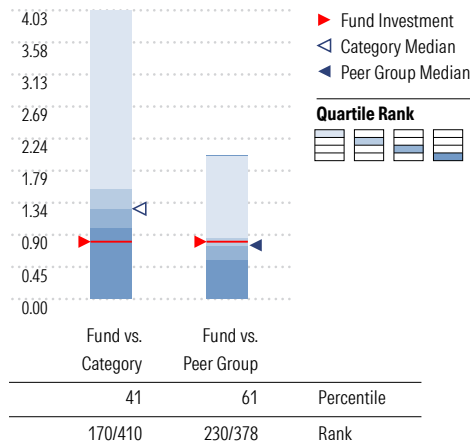
## Growth of \$10,000



## 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

	Fund	Bmark	Cat
Alpha	7.30	-	4.58
Beta	0.89	-	0.91
R-Squared	85.10	-	85.69
Standard Deviation	12.94	13.46	13.23
Sharpe Ratio	1.13	0.66	0.93
Tracking Error	5.22	-	5.10
Information Ratio	1.29	-	0.79
Up Capture Ratio	108.10	-	103.61
Down Capture Ratio	73.81	-	83.04

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.24	17.79	14.92
Price/Book Ratio	1.17	2.05	1.57
Geom Avg Mkt Cap \$B	21.02	65.61	48.79
ROE	8.63	17.75	14.66

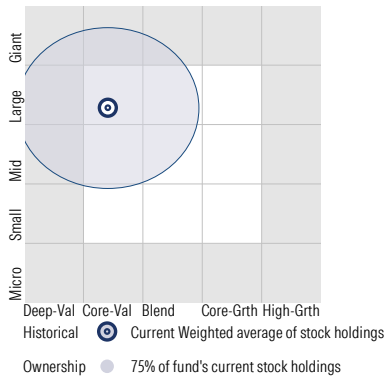
# Hartford International Value R6 HILUX

**Morningstar Category**  
Foreign Large Value

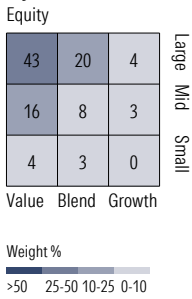
**Morningstar Index**  
MSCI EAFE NR USD

## Style Analysis as of 03-31-2026

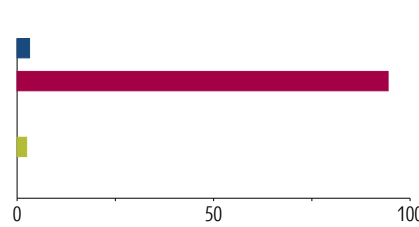
Morningstar Style Box™



## Style Breakdown

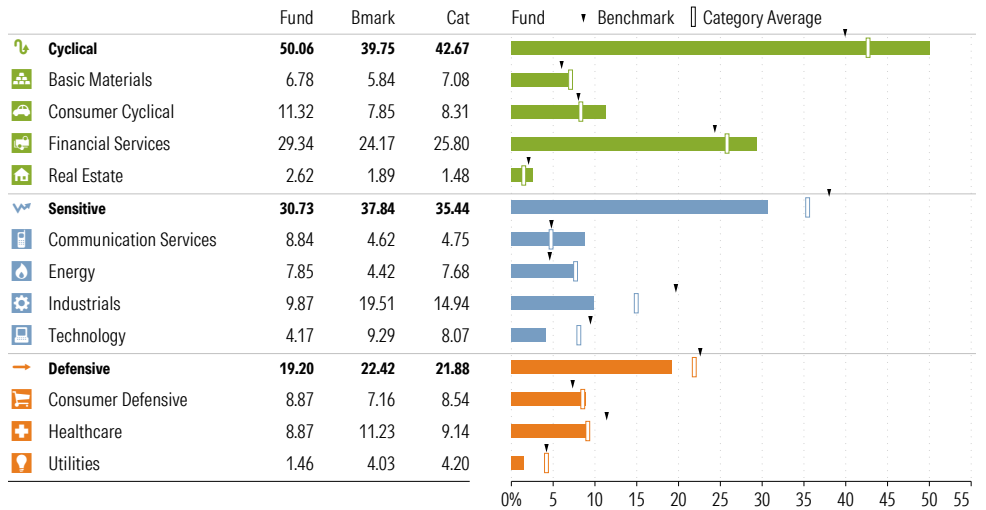


## Asset Allocation as of 03-31-2026

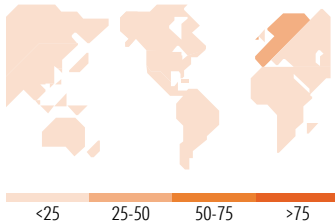


Asset Class	Net %	Cat%
US Stocks	3.17	3.06
Non-US Stocks	94.40	94.95
Bonds	0.00	0.13
Cash	2.43	1.62
Other	0.00	0.23
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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	32.47	30.50	Americas	6.69	8.95	Greater Europe	60.82	60.58	Market Maturity	
Japan	20.83	17.02	North America	1.57	7.34	United Kingdom	19.26	17.11	Developed Markets	87.72
Australasia	0.00	2.43	Central/Latin	5.12	1.61	W euro-ex UK	39.49	42.25	Emerging Markets	12.28
Asia-4 Tigers	6.57	8.15				Emrgng Europe	0.34	0.27	Not Available	0.00
Asia-ex 4 Tigers	5.07	2.90				Africa	1.73	0.95		
Not Classified	0.00	0.00								

## Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ British American Tobacco PLC	2.22	2.22	-	Consumer Defensive
⊕ Shell PLC	2.22	4.44	-	Energy
⊕ GSK PLC	2.17	6.61	-	Healthcare
⊕ Societe Generale SA	2.01	8.61	-	Financial Services
⊖ UniCredit SpA	1.94	10.55	-	Financial Services
⊕ Usd	1.93	12.48	-	-
⊕ Standard Chartered PLC	1.88	14.36	-	Financial Services
⊕ TotalEnergies SE	1.86	16.22	-	Energy
⊕ BNP Paribas Act. Cat.A	1.53	17.76	-	Financial Services
⊕ Sanofi SA	1.51	19.27	-	Healthcare

**Total Holdings 249**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Hartford Schrodgers International Stk SDR SCIIX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Portfolio Manager(s)

Simon Webber since 03-2010  
James Gautrey since 12-2014

## Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 16.09 years.

✗ **Style:** The fund has landed in its primary style box — Large Blend — 5.88 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 9.21% lower than the Foreign Large Blend category average.

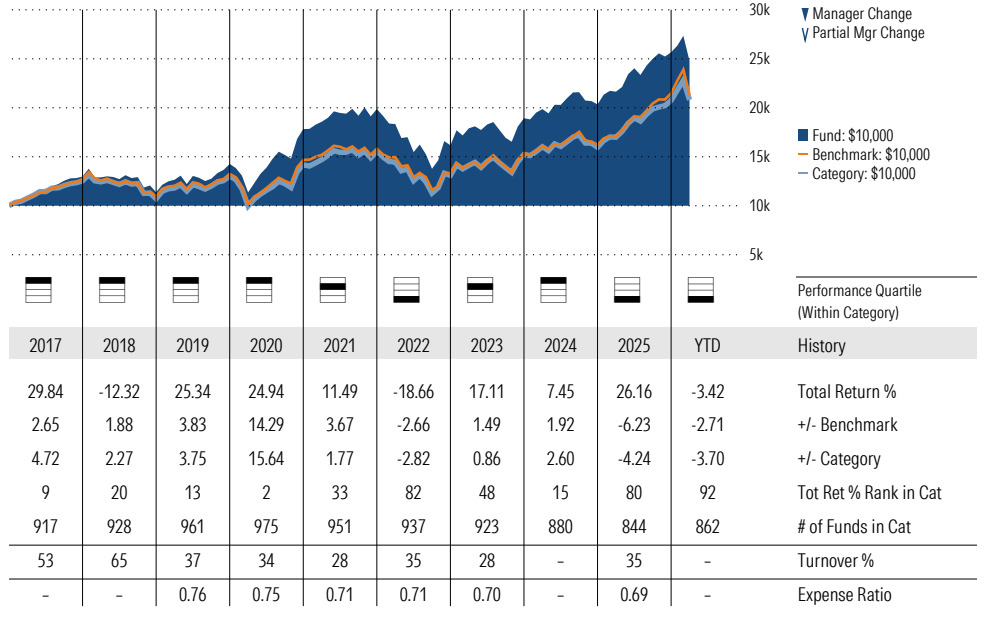
## Morningstar Investment Management LLC Analysis

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.

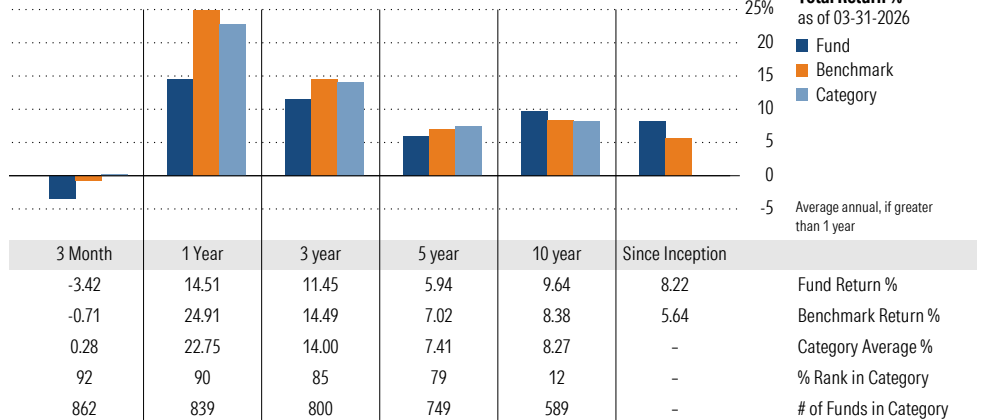
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

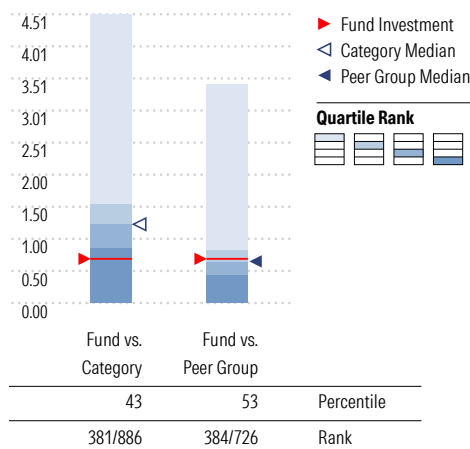
## Growth of \$10,000



## 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	-1.02	-	0.69
Beta	0.87	-	0.92
R-Squared	88.03	-	89.82
Standard Deviation	12.34	13.25	12.85
Sharpe Ratio	0.55	0.73	0.72
Tracking Error	4.58	-	4.13
Information Ratio	-0.66	-	-0.06
Up Capture Ratio	87.31	-	96.90
Down Capture Ratio	95.36	-	97.14

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.75	17.16	17.60
Price/Book Ratio	3.33	2.10	2.17
Geom Avg Mkt Cap \$B	125.87	67.98	77.46
ROE	19.94	18.32	18.15

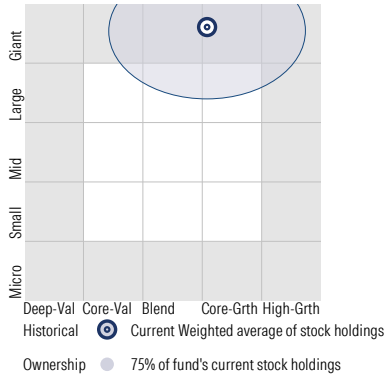
# Hartford Schrodgers International Stk SDR SCIIX

**Morningstar Category**  
Foreign Large Blend

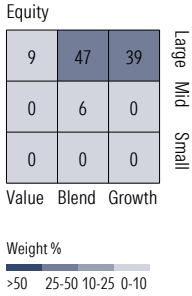
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 03-31-2026

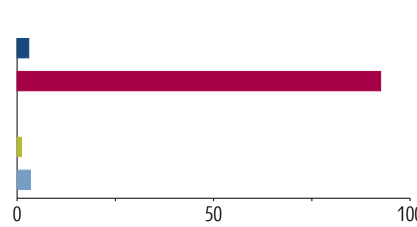
Morningstar Style Box™



## Style Breakdown

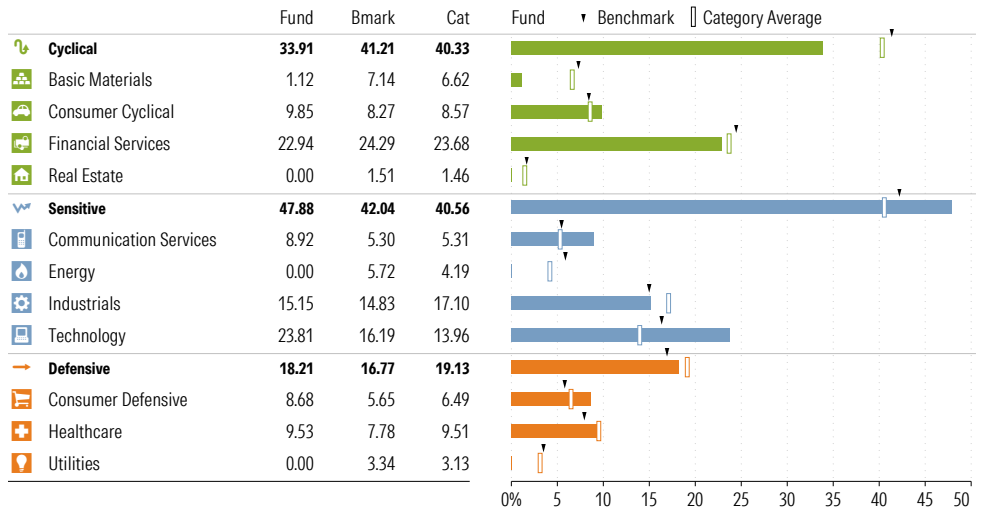


## Asset Allocation as of 03-31-2026

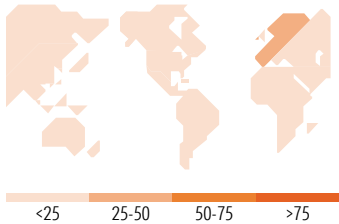


Asset Class	Net %	Cat%
US Stocks	2.97	4.67
Non-US Stocks	92.50	93.40
Bonds	0.00	1.64
Cash	1.13	-0.68
Other	3.40	0.97
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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	40.96	36.31	Americas	7.72	10.68	Greater Europe	51.32	53.01	Developed Markets	88.90
Japan	17.25	18.28	North America	6.41	9.22	United Kingdom	19.32	13.02	Emerging Markets	11.10
Australasia	0.00	3.93	Central/Latin	1.31	1.46	W euro-ex UK	32.00	38.45	Not Available	0.00
Asia-4 Tigers	13.92	8.78				Emrgng Europe	0.00	0.20		
Asia-ex 4 Tigers	9.79	5.32				Africa	0.00	1.34		
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	7.42	7.42	-	Technology
ASML Holding NV	3.93	11.35	-	Technology
Roche Holding AG 0%	3.40	14.75	-	-
AstraZeneca PLC	2.85	17.59	-	Healthcare
Samsung Electronics Co Ltd	2.84	20.43	-	Technology
Chocoladefabriken Lindt & Spruengli AG Ordinary Shares - Non Voting	2.50	22.93	-	Consumer Defensive
SAP SE	2.46	25.39	-	Technology
Unilever PLC	2.45	27.84	-	Consumer Defensive
Mitsubishi UFJ Financial Group Inc	2.39	30.23	-	Financial Services
HSBC Holdings PLC	2.35	32.58	-	Financial Services

## Total Holdings 60

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Invesco Balanced-Risk Commodity Strat R6 IBRFX

**Morningstar Category**  
Commodities Broad Basket

**Morningstar Index**  
Bloomberg Commodity TR USD

## Portfolio Manager(s)

Scott Hixon since 11-2010  
 Scott Wolle since 11-2010  
 Chris Devine since 11-2010  
 John Burrello since 12-2024

## Quantitative Screens

✔ **Performance:** The fund has finished in the Commodities Broad Basket category's top three quartiles in 7 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 15.34 years.

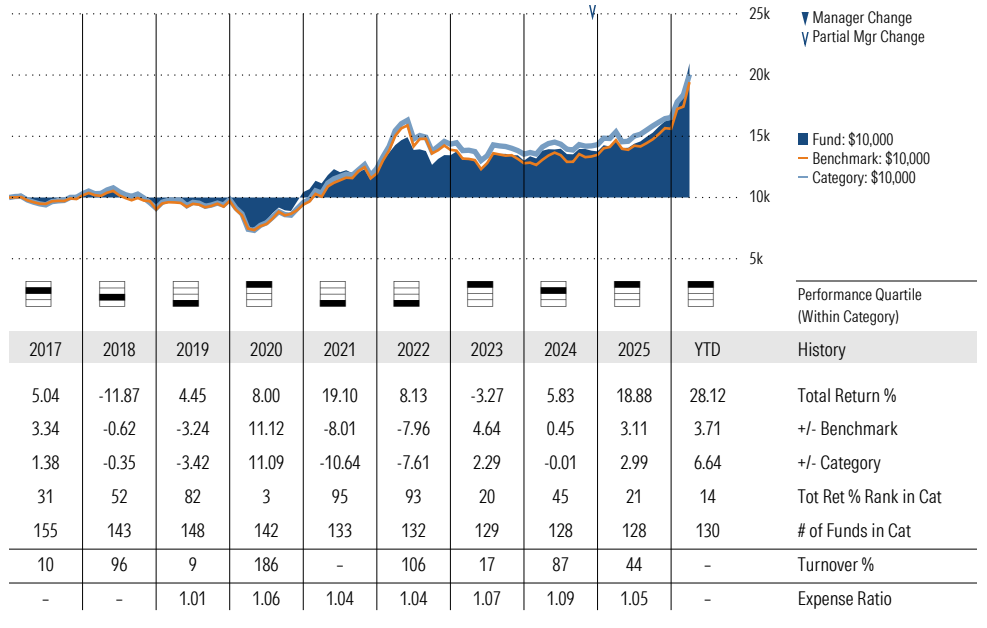
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.98 is 3.16% higher than the Commodities Broad Basket category average.

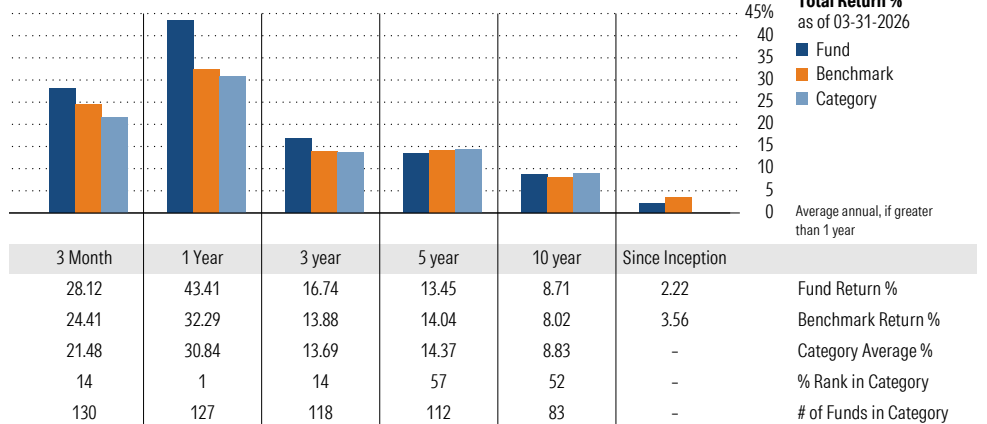
## Morningstar Investment Management LLC Analysis

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.

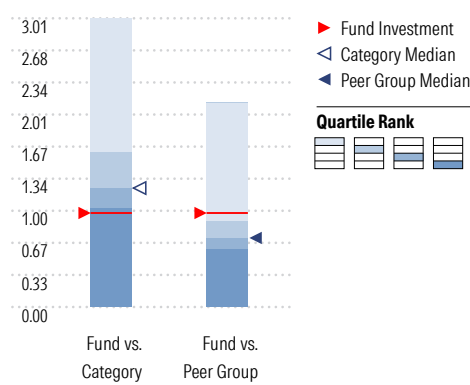
## Growth of \$10,000



## 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	4.52	-	1.40
Beta	0.85	-	0.87
R-Squared	83.83	-	82.40
Standard Deviation	11.52	12.47	12.28
Sharpe Ratio	0.98	0.72	0.70
Tracking Error	5.01	-	5.27
Information Ratio	0.57	-	-0.22
Up Capture Ratio	90.49	-	88.72
Down Capture Ratio	51.75	-	77.95

## Portfolio Metrics

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

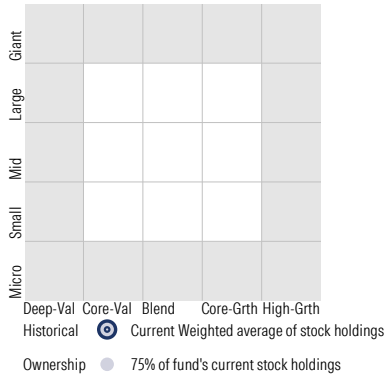
# Invesco Balanced-Risk Commodity Strat R6 IBRFX

**Morningstar Category**  
Commodities Broad Basket

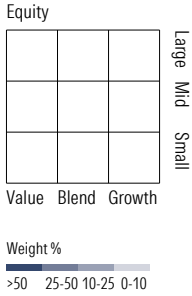
**Morningstar Index**  
Bloomberg Commodity TR USD

## Style Analysis as of 03-31-2026

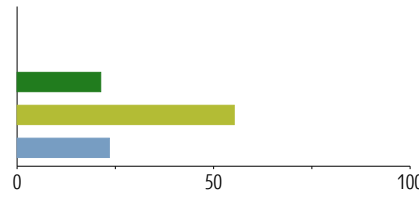
Morningstar Style Box™



## Style Breakdown

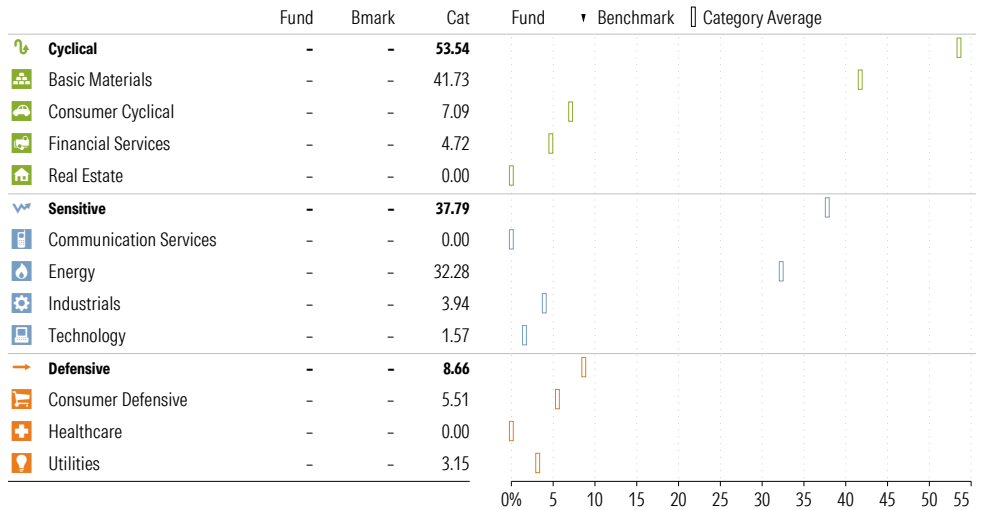


## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	0.00	0.99
Non-US Stocks	0.00	0.67
Bonds	21.28	23.36
Cash	55.25	51.96
Other	23.47	23.02
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 03-31-2026



## Top 11 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Invesco Shrt-Trm Inv Treasury Instl	30.50	30.50	-	-
⊖ Invesco Cayman Commodity Fund Iii Hf Hedge	23.47	53.97	-	-
⊖ Invesco Shrt-Trm Inv Gov&Agcy Instl	16.47	70.44	-	-
⊕ United States Treasury Notes 3.74225%	6.37	76.81	-	-
United States Treasury Notes 3.79325%	6.01	82.82	-	-
United States Treasury Notes 3.82525%	5.79	88.61	-	-
Bank of Montreal 0.03%	4.15	92.77	-	-
CIBC 0.0001%	2.50	95.26	-	-
Royal Bk Cda Medium Term Sr Bk Nts 144A 0%	2.47	97.73	-	-
Societe Generale S.A. 0%	1.46	99.20	-	-
⊖ Usd Currency Cash	0.80	100.00	-	-

## Total Holdings 11

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# JHancock Disciplined Value Mid Cap R6 JVMRX

Morningstar Category  
Mid-Cap Value

Morningstar Index  
Russell Mid Cap Value TR USD

## Portfolio Manager(s)

Steven Pollack since 07-2001  
Timothy Collard since 01-2023

## 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 has been in place for 24.76 years.
- ✗ Style: The fund has landed in its primary style box — Mid-Cap Value — 0% of the time over the past three years.
- ✔ Net Expense: The fund's expense ratio of 0.74 is 18.68% lower than the Mid-Cap Value category average.

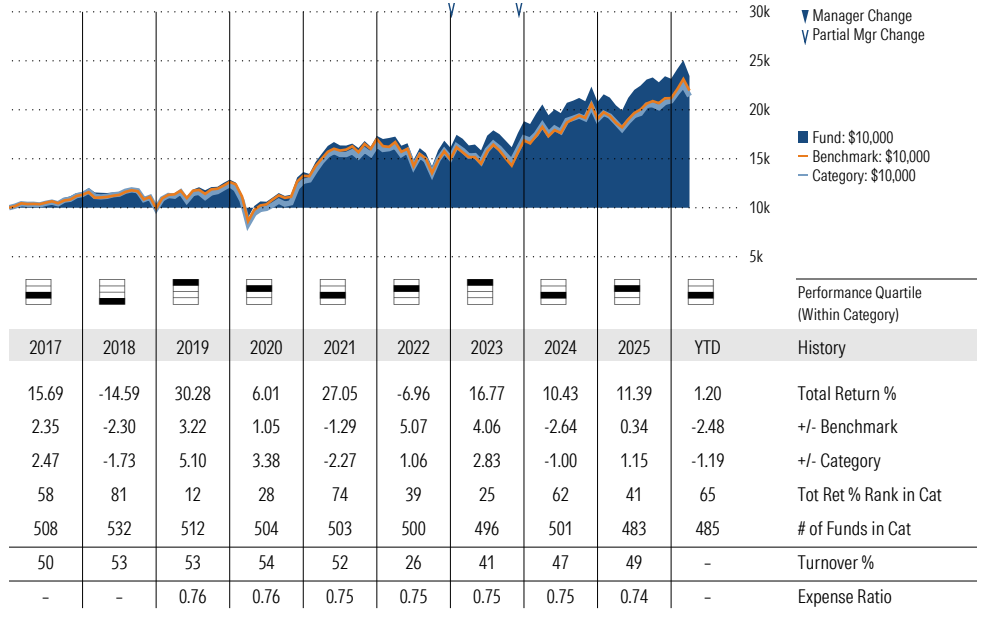
## Morningstar Investment Management LLC Analysis

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.

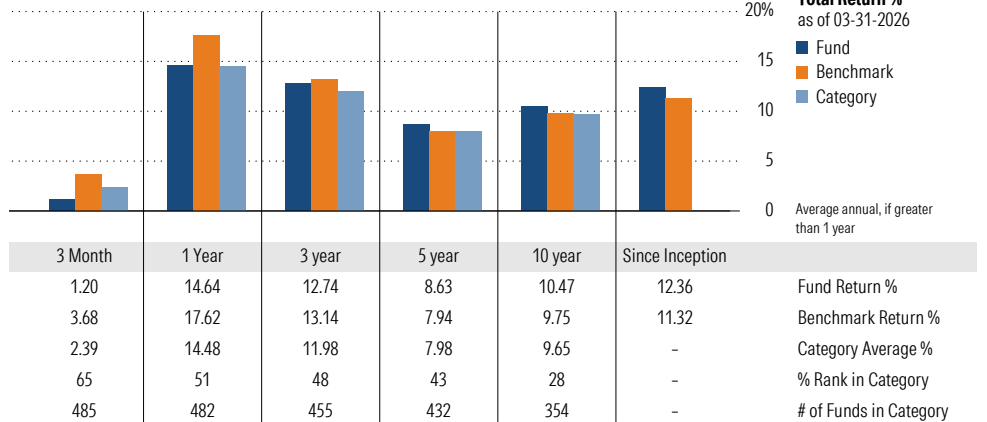
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

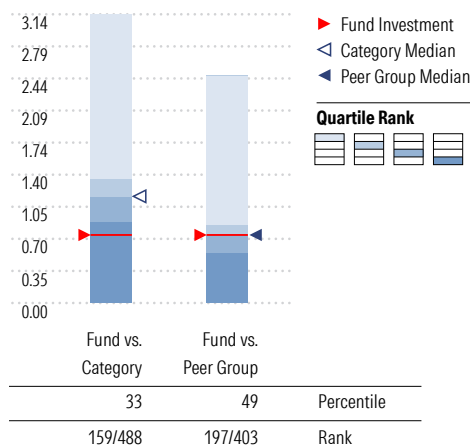
## Growth of \$10,000



## 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	0.07	-	-0.40
Beta	0.97	-	0.94
R-Squared	96.69	-	90.91
Standard Deviation	15.01	15.30	15.18
Sharpe Ratio	0.56	0.57	0.50
Tracking Error	2.78	-	4.61
Information Ratio	-0.14	-	-0.33
Up Capture Ratio	96.39	-	94.22
Down Capture Ratio	96.02	-	96.93

## Portfolio Metrics

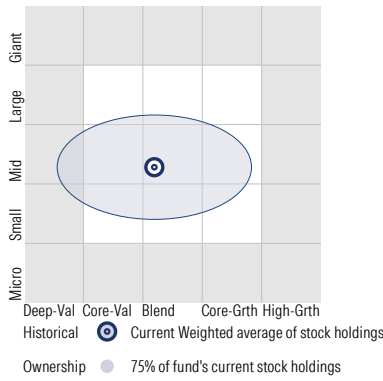
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.74	20.06	18.19
Price/Book Ratio	3.31	2.43	2.05
Geom Avg Mkt Cap \$B	21.79	23.65	20.87
ROE	24.85	13.74	15.24

# JHancock Disciplined Value Mid Cap R6 JVMRX

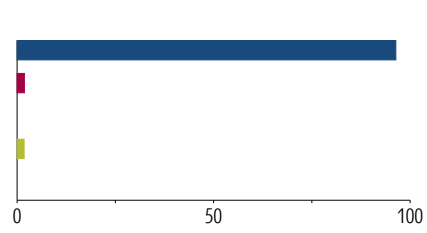
**Morningstar Category**  
Mid-Cap Value

**Morningstar Index**  
Russell Mid Cap Value TR USD

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

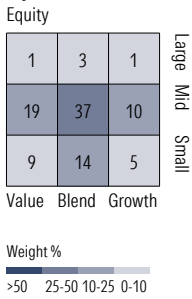


**Asset Allocation** as of 03-31-2026

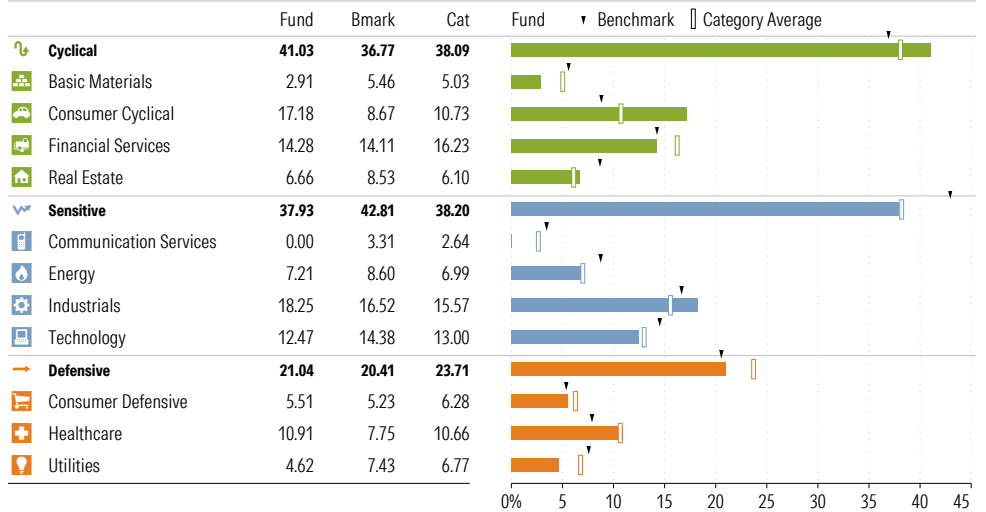


Asset Class	Net %	Cat%
US Stocks	96.37	92.33
Non-US Stocks	1.85	5.53
Bonds	0.00	0.01
Cash	1.78	1.56
Other	0.00	0.56
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**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
⊕ Ssc Government Mm Gvmxx	1.77	1.77	-	-
⊖ Keysight Technologies Inc	1.70	3.47	-	Technology
⊖ TechnipFMC PLC	1.66	5.13	-	Energy
US Foods Holding Corp	1.65	6.79	-	Consumer Defensive
⊕ Ameriprise Financial Inc	1.63	8.42	-	Financial Services
AutoZone Inc	1.54	9.96	-	Consumer Cyclical
Cencora Inc	1.49	11.45	-	Healthcare
⊕ LPL Financial Holdings Inc	1.42	12.87	-	Financial Services
Simon Property Group Inc	1.42	14.29	-	Real Estate
Marathon Petroleum Corp	1.25	15.54	-	Energy
Textron Inc	1.23	16.77	-	Industrials
Coca-Cola Consolidated Inc	1.23	17.99	-	Consumer Defensive
Allegion PLC	1.21	19.20	-	Industrials
Tenet Healthcare Corp	1.20	20.41	-	Healthcare
Old Dominion Freight Line Inc Ordinary Shares	1.20	21.60	-	Industrials

**Total Holdings 140**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# JPMorgan Large Cap Growth R6 JLGMX

**Morningstar Category**  
Large Growth

**Morningstar Index**  
Russell 1000 Growth TR USD

## Portfolio Manager(s)

Giri Devulapally since 08-2004  
Holly Morris since 11-2020  
Joseph Wilson since 11-2020  
Larry Lee since 11-2020  
Robert Maloney since 11-2022

## 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 21.67 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 0.44 is 50% lower than the Large Growth category average.

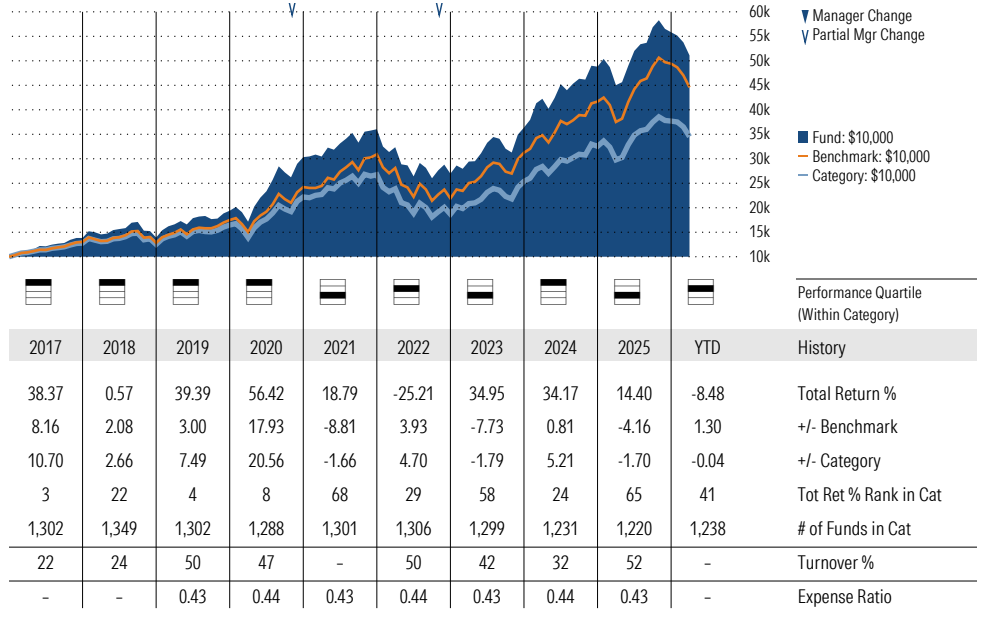
## Morningstar Investment Management LLC Analysis

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

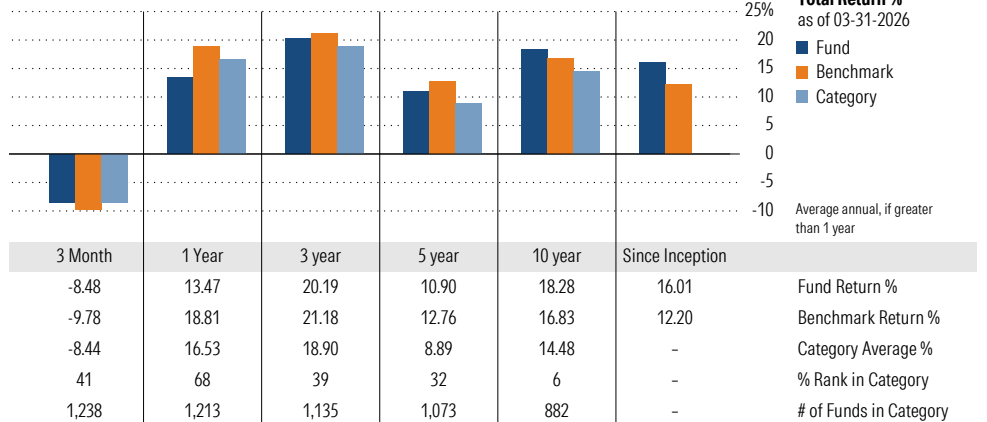
## ESG Metrics

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

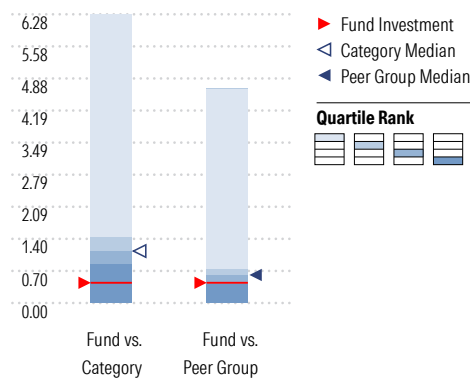
## Growth of \$10,000



## 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

	Fund	Bmark	Cat
Alpha	-1.01	-	-2.08
Beta	1.01	-	1.00
R-Squared	96.21	-	89.10
Standard Deviation	15.64	15.16	16.17
Sharpe Ratio	0.96	1.04	0.84
Tracking Error	3.05	-	5.31
Information Ratio	-0.33	-	-0.58
Up Capture Ratio	100.17	-	94.76
Down Capture Ratio	106.54	-	104.31

## Portfolio Metrics

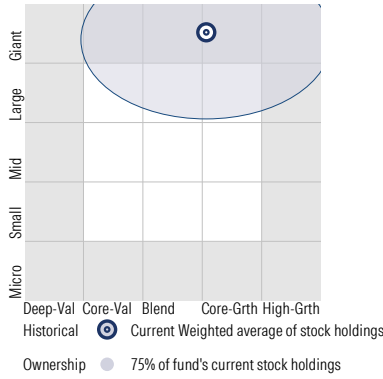
	Fund	Bmark	Cat
Price/Earnings Ratio	31.07	31.91	31.18
Price/Book Ratio	8.76	11.35	8.36
Geom Avg Mkt Cap \$B	719.38	837.91	627.62
ROE	41.32	47.19	41.31

# JPMorgan Large Cap Growth R6 JLGMX

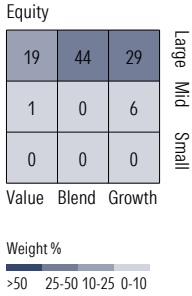
**Morningstar Category**  
Large Growth

**Morningstar Index**  
Russell 1000 Growth TR USD

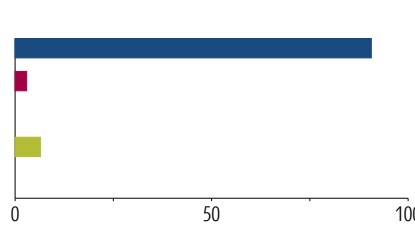
**Style Analysis** as of 03-31-2026  
Morningstar Style Box™



**Style Breakdown**

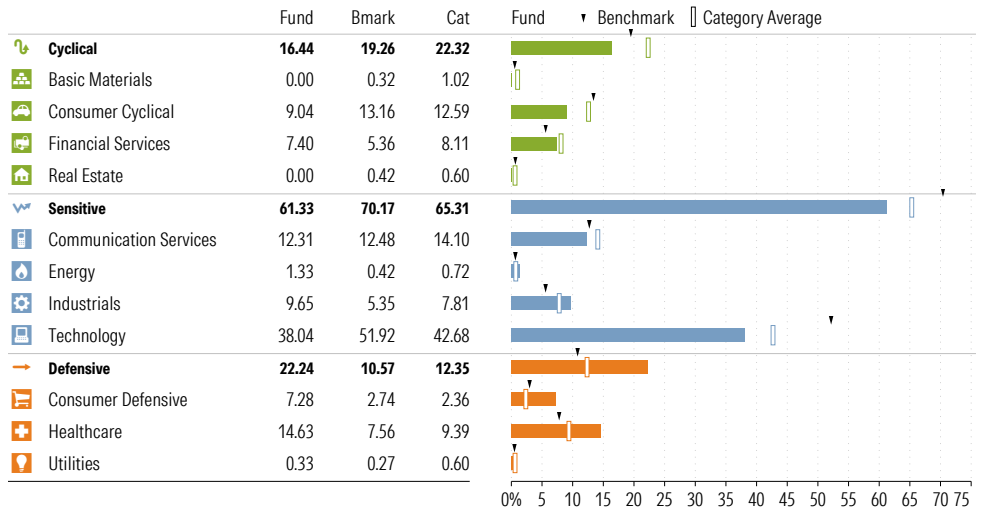


**Asset Allocation** as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	90.63	93.16
Non-US Stocks	2.94	4.84
Bonds	0.00	0.03
Cash	6.43	1.20
Other	0.00	0.75
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**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	9.40	9.40	-	Technology
⊕ Apple Inc	8.56	17.96	-	Technology
⊕ Alphabet Inc Class C	8.17	26.13	-	Communication Svc
⊖ Microsoft Corp	4.46	30.59	-	Technology
⊖ JPMorgan Prime Money Market IM	4.39	34.99	-	-
⊖ Tesla Inc	3.42	38.41	-	Consumer Cyclical
Meta Platforms Inc Class A	3.20	41.61	-	Communication Svc
⊖ Broadcom Inc	2.75	44.35	-	Technology
⊖ Mastercard Inc Class A	2.20	46.55	-	Financial Services
Eli Lilly and Co	2.15	48.70	-	Healthcare
The Goldman Sachs Group Inc	2.14	50.84	-	Financial Services
GE Vernova Inc	2.10	52.94	-	Industrials
⊕ Johnson & Johnson	2.07	55.01	-	Healthcare
⊕ JPMorgan US Government MMkt IM	2.03	57.05	-	-
Walmart Inc	1.90	58.95	-	Consumer Defensive

**Total Holdings 86**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# MFS International Growth R6 MGRDX

**Morningstar Category**  
Foreign Large Growth

**Morningstar Index**  
MSCI EAFE NR USD

## Portfolio Manager(s)

Kevin Dwan since 01-2012  
Matthew Barrett since 03-2015

## 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 14.25 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 0.69 is 28.87% lower than the Foreign Large Growth category average.

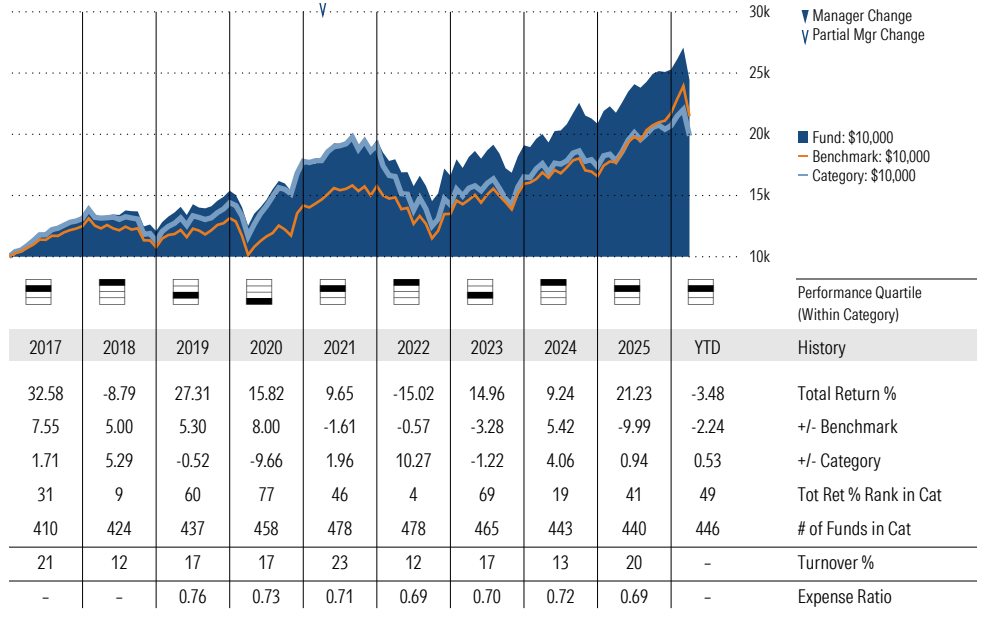
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

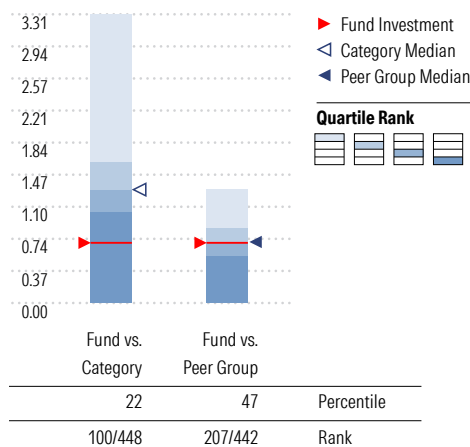
## Growth of \$10,000



## 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	-1.62	-	-3.74
Beta	0.90	-	0.96
R-Squared	88.83	-	80.88
Standard Deviation	12.87	13.46	14.46
Sharpe Ratio	0.46	0.66	0.33
Tracking Error	4.50	-	6.38
Information Ratio	-0.71	-	-0.78
Up Capture Ratio	89.05	-	86.98
Down Capture Ratio	100.10	-	107.09

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.22	17.79	20.75
Price/Book Ratio	3.63	2.05	3.02
Geom Avg Mkt Cap \$B	82.02	65.61	87.24
ROE	20.25	17.75	22.42

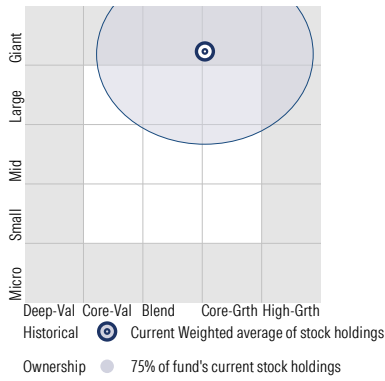
# MFS International Growth R6 MGRDX

**Morningstar Category**  
Foreign Large Growth

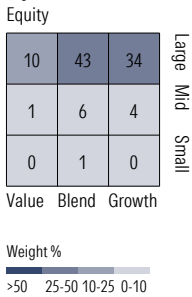
**Morningstar Index**  
MSCI EAFE NR USD

## Style Analysis as of 03-31-2026

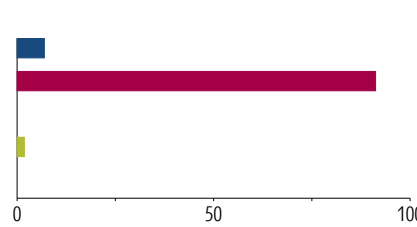
Morningstar Style Box™



## Style Breakdown

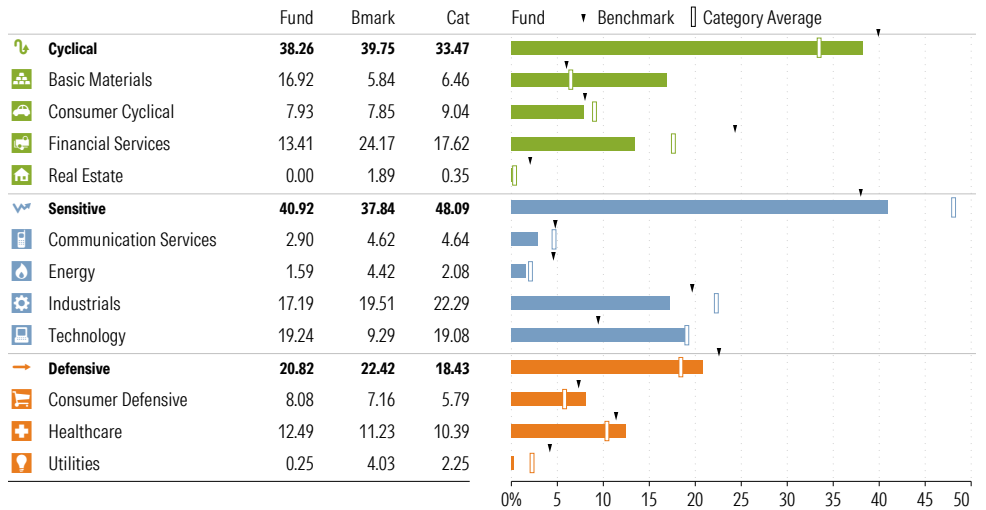


## Asset Allocation as of 03-31-2026

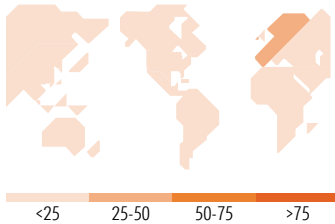


Asset Class	Net %	Cat%
US Stocks	6.93	5.14
Non-US Stocks	91.22	92.31
Bonds	0.00	0.07
Cash	1.85	1.83
Other	0.00	0.67
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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	31.46	31.81	Americas	19.26	12.84	Greater Europe	49.28	55.35	Developed Markets	87.58
Japan	9.21	14.37	North America	13.83	10.40	United Kingdom	11.47	13.79	Emerging Markets	12.42
Australasia	1.84	0.78	Central/Latin	5.43	2.44	W euro-ex UK	37.81	41.01	Not Available	0.00
Asia-4 Tigers	13.43	10.86				Emrgng Europe	0.00	0.06		
Asia-ex 4 Tigers	6.98	5.80				Africa	0.00	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	5.82	5.82	-	Technology
Schneider Electric SE	3.99	9.81	-	Industrials
⊕ SAP SE	3.39	13.20	-	Technology
Agnico Eagle Mines Ltd	3.12	16.32	-	Basic Materials
Nestle SA	3.06	19.38	-	Consumer Defensive
AstraZeneca PLC	3.02	22.40	-	Healthcare
AIA Group Ltd	2.71	25.11	-	Financial Services
Franco-Nevada Corp	2.57	27.68	-	Basic Materials
Rolls-Royce Holdings PLC	2.30	29.98	-	Industrials
Linde PLC	2.26	32.24	-	Basic Materials

**Total Holdings 94**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# PIMCO Income Instl PIMIX

**Morningstar Category**  
Multisector Bond

**Morningstar Index**  
Bloomberg US Universal TR USD

## Portfolio Manager(s)

Daniel Ivascyn since 03-2007

Alfred Murata since 03-2013

Joshua Anderson since 07-2018

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 19.02 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.54 is 40% lower than the Multisector Bond category average.

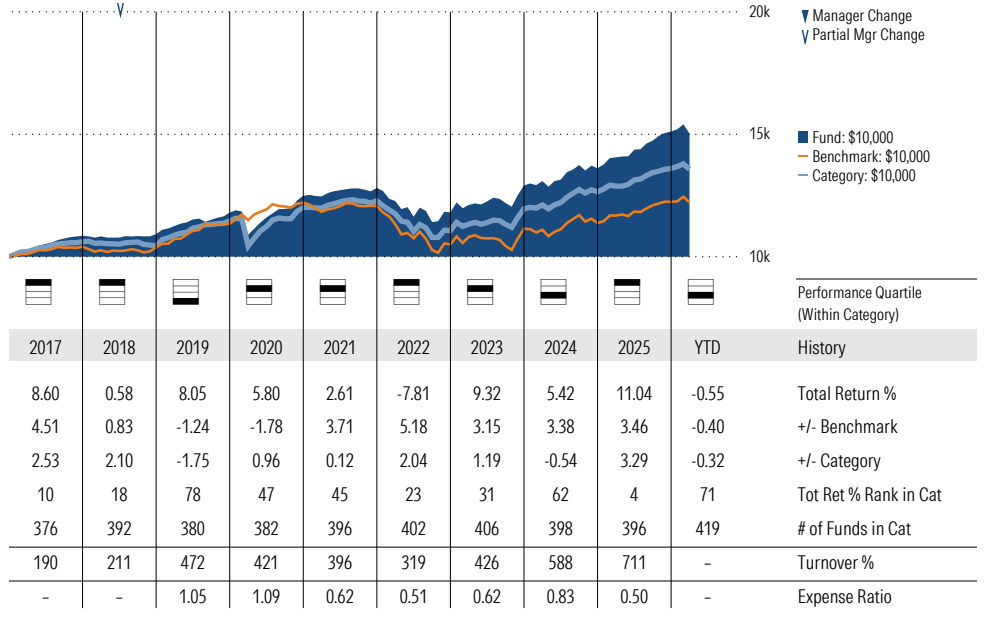
## Morningstar Investment Management LLC Analysis

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

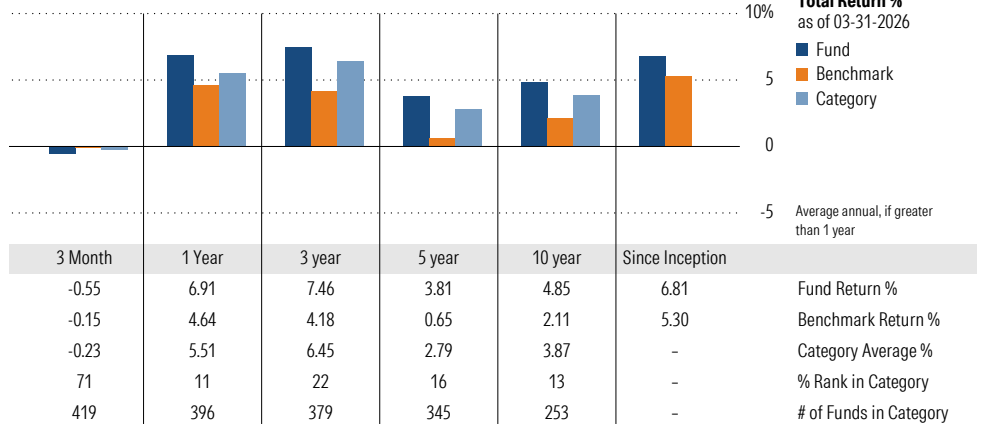
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026

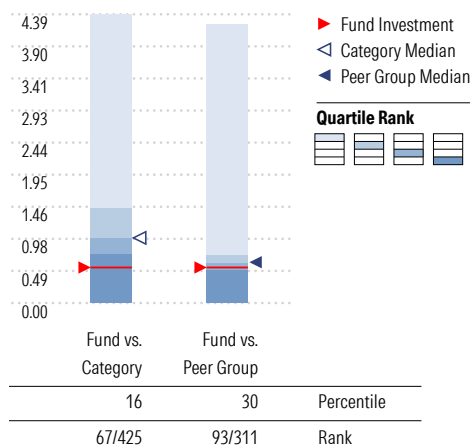
## Growth of \$10,000



## 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	3.84	-	3.08
Beta	0.82	-	0.77
R-Squared	90.76	-	84.54
Standard Deviation	4.65	5.42	4.52
Sharpe Ratio	0.54	-0.10	0.41
Tracking Error	1.72	-	2.23
Information Ratio	1.90	-	1.10
Up Capture Ratio	105.13	-	94.04
Down Capture Ratio	50.78	-	49.07

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	4.95	4.55	4.04
Avg Eff Maturity	7.35	7.69	6.83

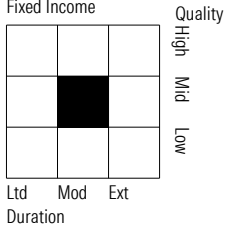
# PIMCO Income Instl PIMIX

**Morningstar Category**  
Multisector Bond

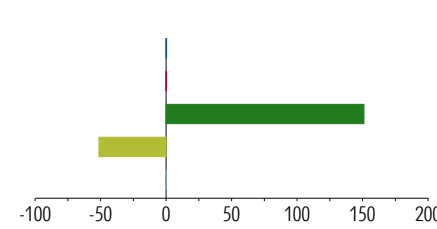
**Morningstar Index**  
Bloomberg US Universal TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	0.39	0.57
Non-US Stocks	0.12	0.09
Bonds	151.00	83.04
Cash	-51.29	11.10
Other	-0.22	5.20
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

### Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	13.52	67.64	11.79
AA	60.28	3.23	11.69
A	3.59	10.03	10.13
BBB	10.63	10.89	25.41
BB	4.69	3.19	17.05
B	3.01	3.64	8.95
Below B	4.28	1.38	3.46
Not Rated	0.00	0.00	11.52

## Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
<b>Government</b>	<b>30.86</b>	-	<b>20.58</b>			
Treasury	4.22	-	10.29			
Inflation - Protected	2.09	-	0.51			
Agency/Quasi Agency	0.01	-	0.30			
Other Government Related	24.54	-	9.48			
<b>Corporate</b>	<b>3.33</b>	-	<b>34.22</b>			
Corporate Bond	2.46	-	27.81			
Bank Loan	0.86	-	2.89			
Convertible	0.00	-	0.57			
Preferred	0.01	-	2.95			
<b>Securitized</b>	<b>31.60</b>	-	<b>25.20</b>			
Agency MBS Pass-Through	17.44	-	11.16			
Agency MBS ARM	0.00	-	0.06			
Agency MBS CMO	0.08	-	2.01			
Non-Agency Residential MBS	4.35	-	0.35			
Commercial MBS	0.25	-	0.72			
Asset-Backed	9.48	-	10.79			
Covered Bond	0.00	-	0.11			
<b>Municipal</b>	<b>0.01</b>	-	<b>0.24</b>			
<b>Cash &amp; Equivalents</b>	<b>23.42</b>	-	<b>12.04</b>			
<b>Other</b>	<b>10.59</b>	-	<b>7.74</b>			

## Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	51.86	51.86	-
✳ Cash Offset	-	33.89	85.74	-
⊕ 10 Year Treasury Note Future Mar 26	03-2026	16.51	102.25	-
⊕ 5 Year Treasury Note Future Mar 26	04-2026	15.20	117.45	-
⊕ Federal National Mortgage Association 6%	02-2056	9.34	126.79	-
⊕ Federal National Mortgage Association 6.5%	02-2056	7.42	134.21	-
⊕ Federal National Mortgage Association 6%	03-2056	6.82	141.03	-
⊕ Federal National Mortgage Association 5.5%	02-2056	6.68	147.71	-
⊖ Pimco Fds	03-2026	6.64	154.35	-
⊖ 2 Year Treasury Note Future Mar 26	04-2026	6.12	160.47	-

**Total Holdings 10722**

⊕ Increase ⊖ Decrease ✳ New to Portfolio

# PIMCO Real Return Instl PRRIX

**Morningstar Category**  
Inflation-Protected Bond

**Morningstar Index**  
Bloomberg US Treasury US TIPS TR USD

## Portfolio Manager(s)

Daniel He since 12-2019

Michael Cudzil since 06-2025

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 6.31 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.55 is 11.29% lower than the Inflation-Protected Bond category average.

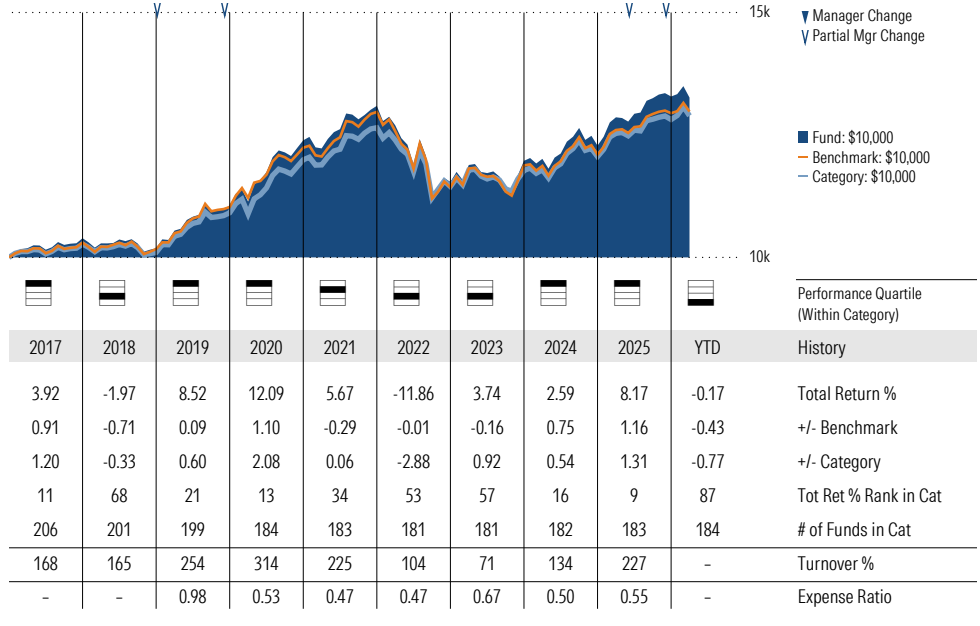
## Morningstar Investment Management LLC Analysis

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.

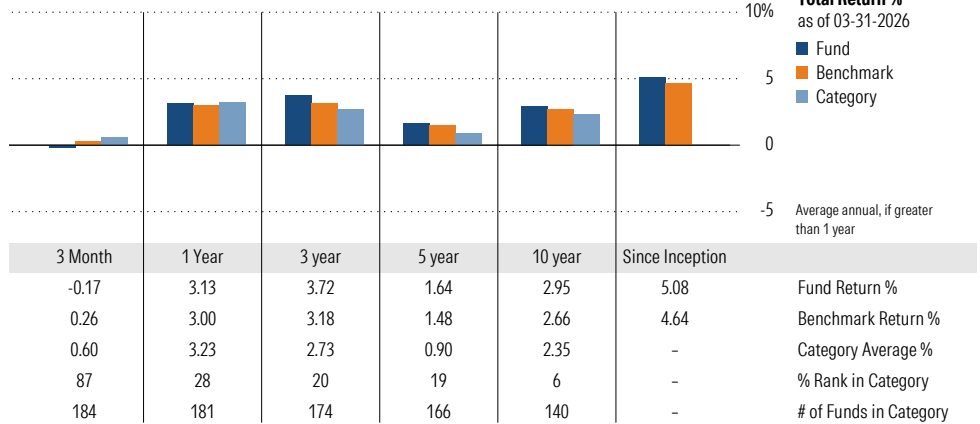
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

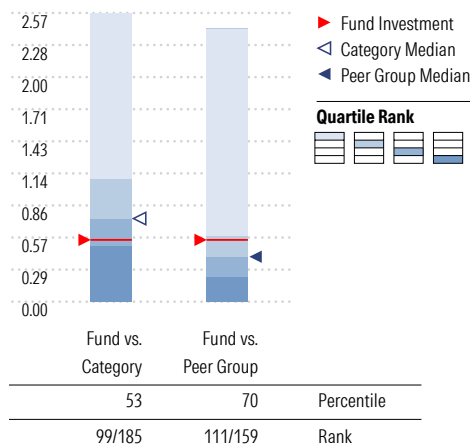
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.39	-	-0.39
Beta	1.04	-	1.03
R-Squared	98.62	-	94.74
Standard Deviation	4.48	4.27	4.62
Sharpe Ratio	-0.23	-0.37	-0.40
Tracking Error	0.55	-	1.06
Information Ratio	0.97	-	-0.51
Up Capture Ratio	108.89	-	101.50
Down Capture Ratio	103.46	-	109.16

## Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.24	4.52	5.67
Avg Eff Maturity	6.88	-	6.25

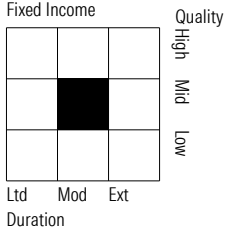
# PIMCO Real Return Instl PRRIX

**Morningstar Category**  
Inflation-Protected Bond

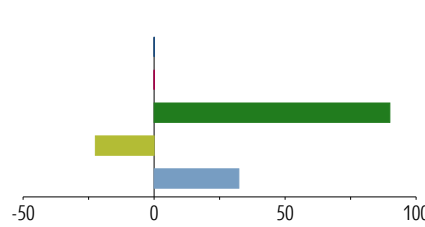
**Morningstar Index**  
Bloomberg US Treasury US TIPS TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

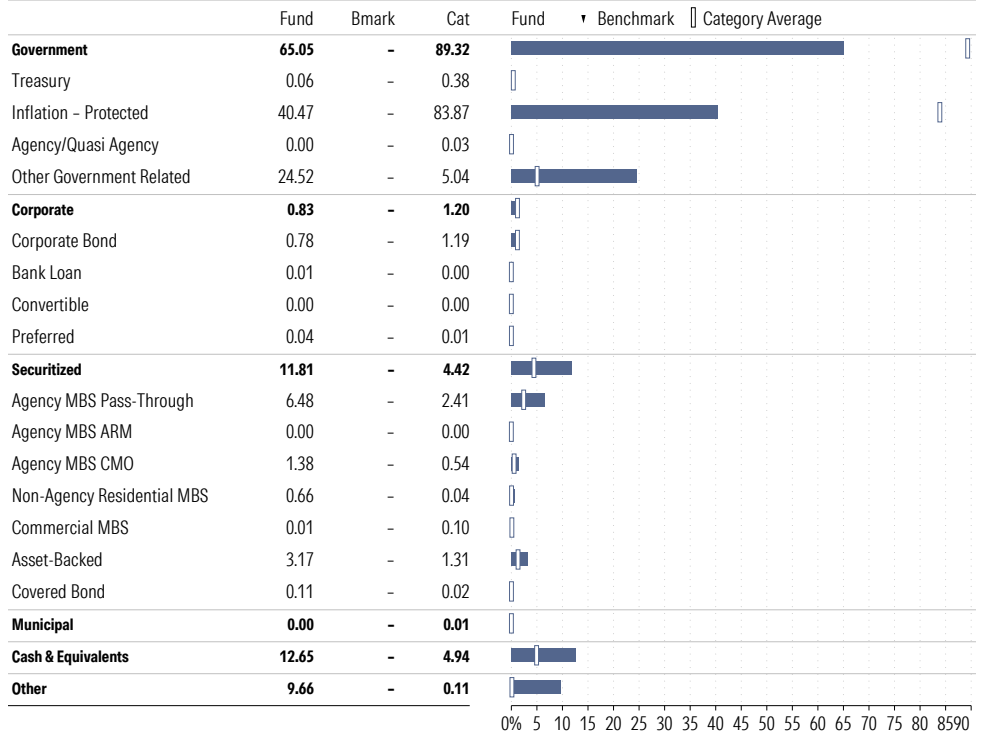


Asset Class	Net %	Cat%
US Stocks	0.05	0.18
Non-US Stocks	0.04	0.02
Bonds	89.98	101.40
Cash	-22.42	0.18
Other	32.35	-1.78
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

### Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	7.17	0.00	21.74
AA	85.39	99.60	72.51
A	2.76	0.00	0.53
BBB	2.39	0.00	1.15
BB	0.54	0.00	0.39
B	0.30	0.00	0.11
Below B	1.45	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
⊖ 2 Year Treasury Note Future Mar 26	04-2026	21.76	21.76	-
✱ Offset: Unsettled Trades	-	10.40	32.15	-
✱ Cash Offset	-	10.10	42.25	-
⊕ Ultra 10 Year US Treasury Note Future Mar 26	03-2026	7.06	49.31	-
⊖ US Treasury Bond Future Mar 26	03-2026	6.92	56.23	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Pay	03-2036	6.53	62.76	-
⊕ Federal National Mortgage Association 4.5%	02-2056	6.48	69.24	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Receive	03-2036	6.42	75.65	-
⊕ RFR GBP SONIO/3.75000 09/17/25-5Y LCH Receive	09-2030	5.96	81.61	-
⊕ RFR GBP SONIO/3.75000 09/17/25-5Y LCH Pay	09-2030	5.93	87.54	-

### Total Holdings 1063

⊕ 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.

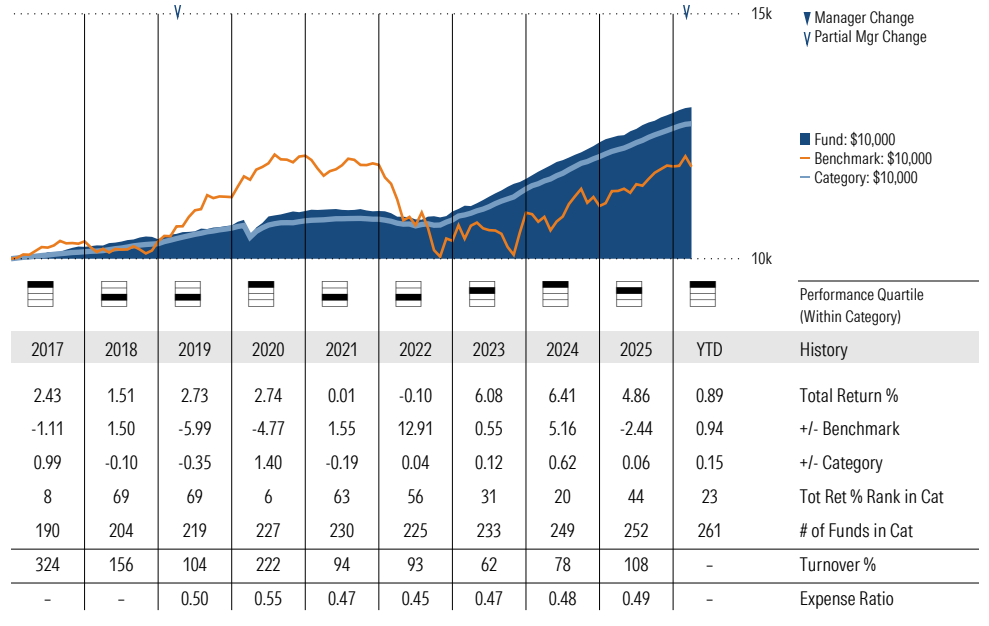
## Morningstar Investment Management LLC Analysis

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.

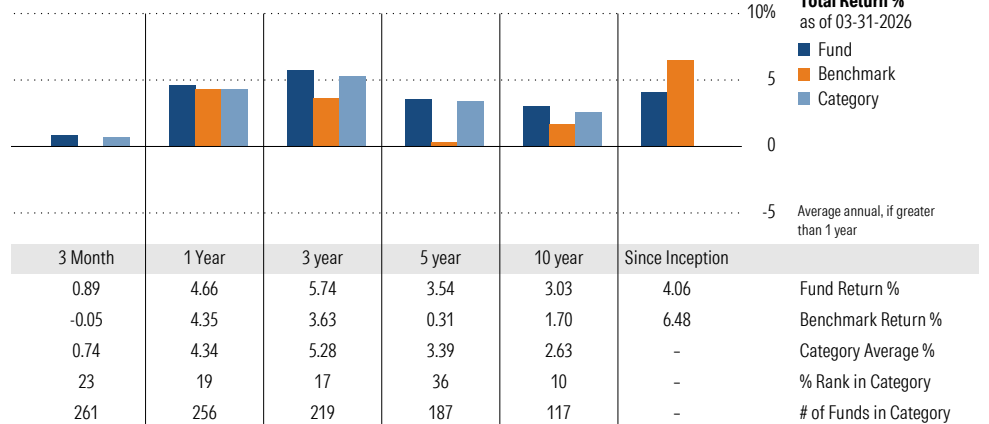
## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

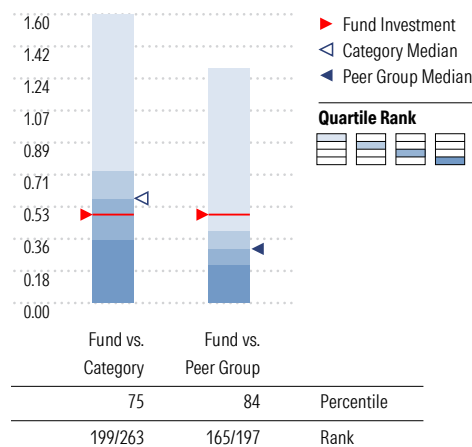
## Growth of \$10,000



## Trailing Performance



## Net Expense



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	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

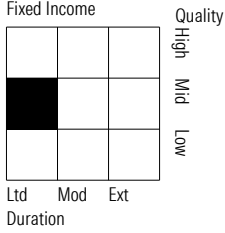
# PIMCO Short-Term Instl PTSHX

**Morningstar Category**  
Ultrashort Bond

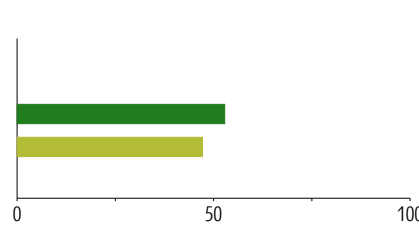
**Morningstar Index**  
Bloomberg US Agg Bond TR USD

## 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
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## 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



## 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

# Putnam Large Cap Value R6 PEQSX

**Morningstar Category**  
Large Value

**Morningstar Index**  
Russell 1000 Value TR USD

## Portfolio Manager(s)

Darren Jaroch since 08-2012

Lauren DeMore since 08-2019

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 13.59 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.52 is 36.59% lower than the Large Value category average.

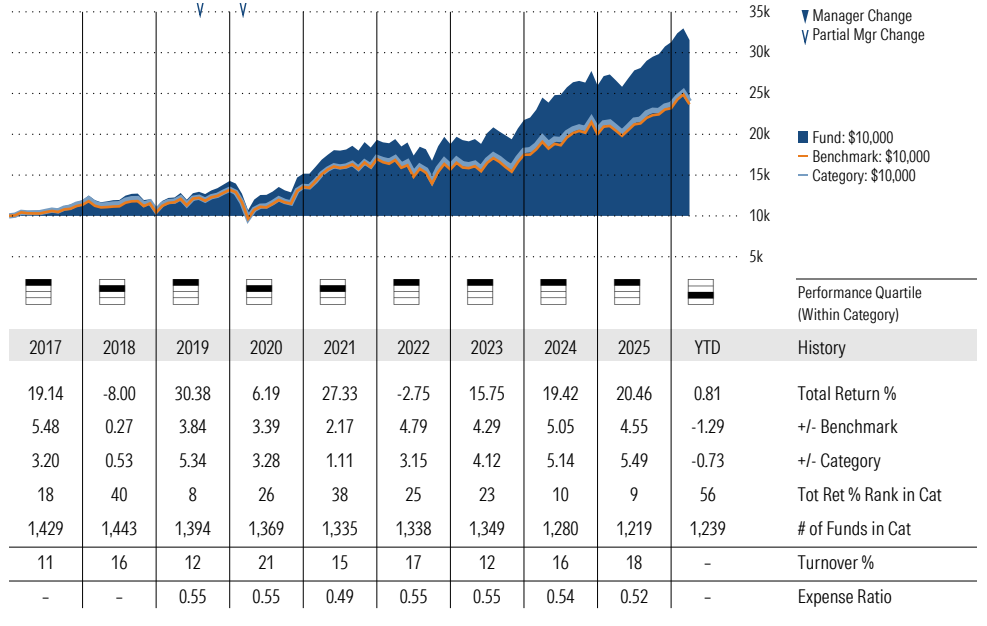
## Morningstar Investment Management LLC Analysis

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

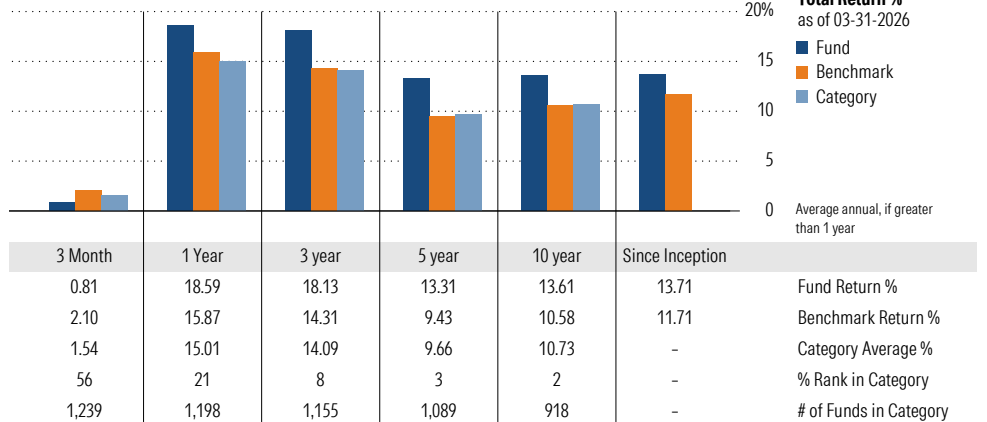
## ESG Metrics

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

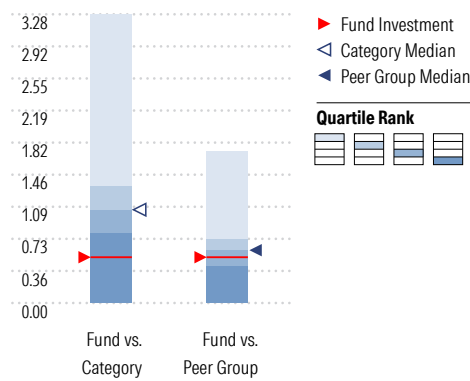
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	4.76	-	0.73
Beta	0.89	-	0.92
R-Squared	96.22	-	90.80
Standard Deviation	11.53	12.71	12.31
Sharpe Ratio	1.10	0.74	0.74
Tracking Error	2.64	-	3.77
Information Ratio	1.45	-	-0.13
Up Capture Ratio	102.04	-	93.99
Down Capture Ratio	78.77	-	90.62

## Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.44	21.00	20.51
Price/Book Ratio	2.59	2.85	2.82
Geom Avg Mkt Cap \$B	159.79	121.46	168.11
ROE	18.94	19.17	22.75

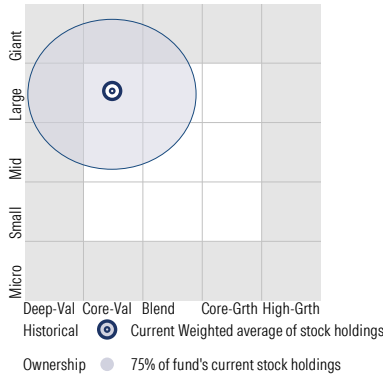
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

# Putnam Large Cap Value R6 PEQXS

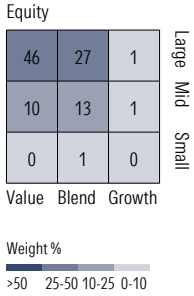
**Morningstar Category**  
Large Value

**Morningstar Index**  
Russell 1000 Value TR USD

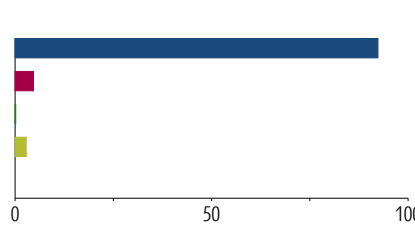
**Style Analysis** as of 03-31-2026  
Morningstar Style Box™



**Style Breakdown**

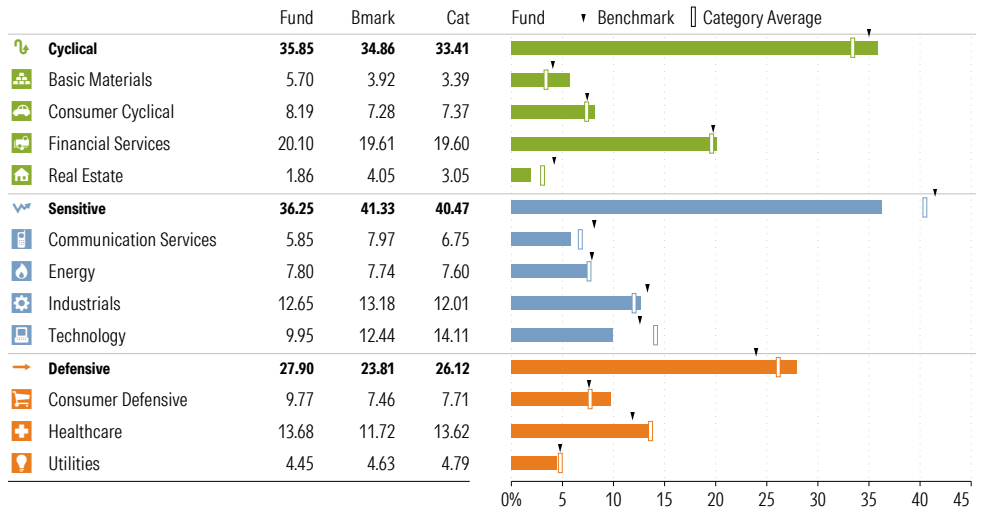


**Asset Allocation** as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	92.33	91.56
Non-US Stocks	4.68	5.66
Bonds	0.16	0.80
Cash	2.82	0.78
Other	0.00	1.21
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Sector Weighting** as of 03-31-2026



**Top 15 Holdings** as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Citigroup Inc	3.95	3.95	-	Financial Services
⊕ Alphabet Inc Class A	3.56	7.51	-	Communication Svc
⊕ Exxon Mobil Corp	3.46	10.97	-	Energy
⊕ Cisco Systems Inc	3.09	14.06	-	Technology
⊕ NextEra Energy Inc	2.48	16.54	-	Utilities
⊕ Coca-Cola Co	2.40	18.94	-	Consumer Defensive
⊕ Philip Morris International Inc	2.36	21.29	-	Consumer Defensive
⊕ General Motors Co	2.31	23.61	-	Consumer Cyclical
⊕ McKesson Corp	2.24	25.85	-	Healthcare
⊕ Amazon.com Inc	2.13	27.98	-	Consumer Cyclical
⊕ Bank of America Corp	2.10	30.09	-	Financial Services
⊕ Microsoft Corp	2.09	32.18	-	Technology
⊕ Honeywell International Inc	2.05	34.23	-	Industrials
⊕ FedEx Corp	1.88	36.11	-	Industrials
⊕ Regeneron Pharmaceuticals Inc	1.86	37.97	-	Healthcare

**Total Holdings 130**

⊕ 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.

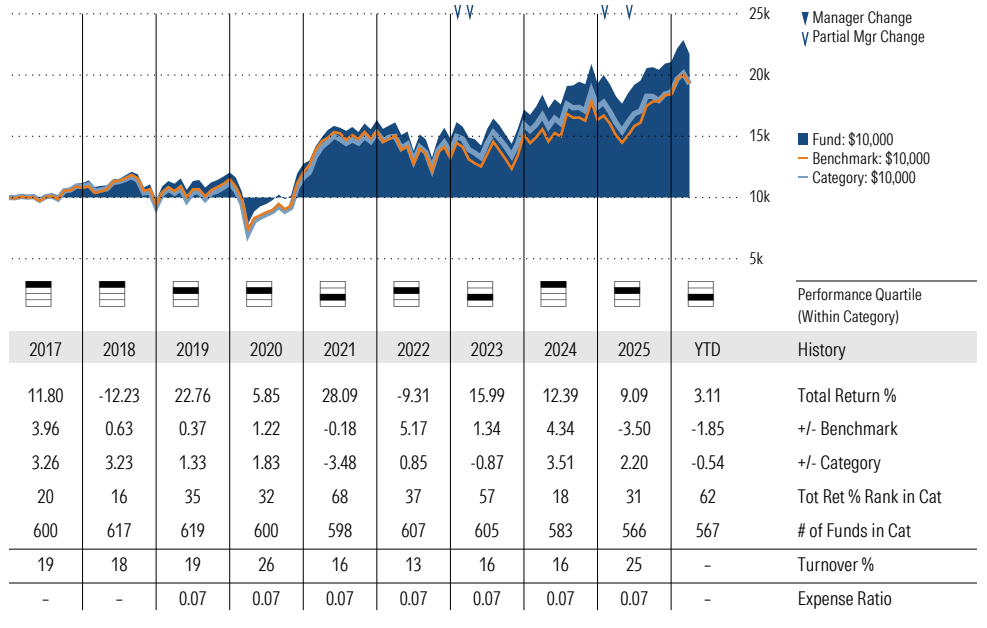
## Morningstar Investment Management LLC Analysis

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.

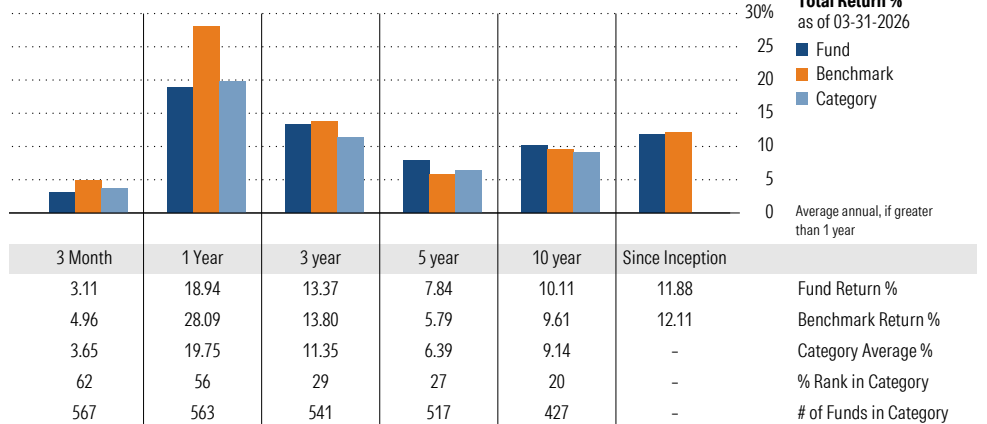
## ESG Metrics

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

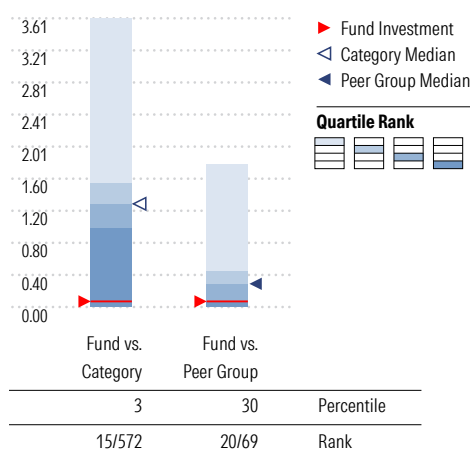
## Growth of \$10,000



## 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

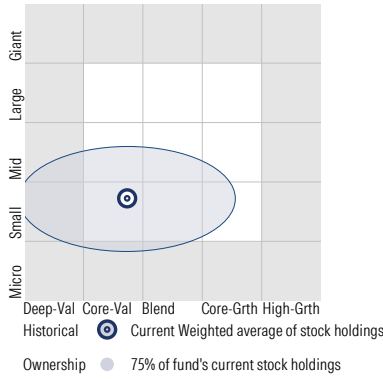
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.07	15.20	15.69
Price/Book Ratio	1.86	1.42	1.60
Geom Avg Mkt Cap \$B	8.32	2.63	5.54
ROE	12.17	2.55	11.20

# Vanguard Small Cap Value Index Admiral VSIAX

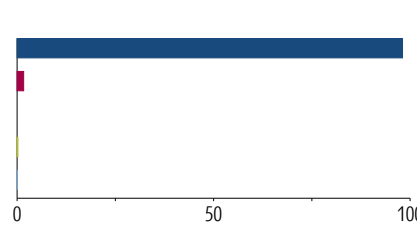
**Morningstar Category**  
Small Value

**Morningstar Index**  
Russell 2000 Value TR USD

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

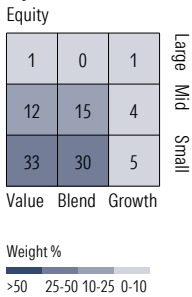


**Asset Allocation** as of 03-31-2026

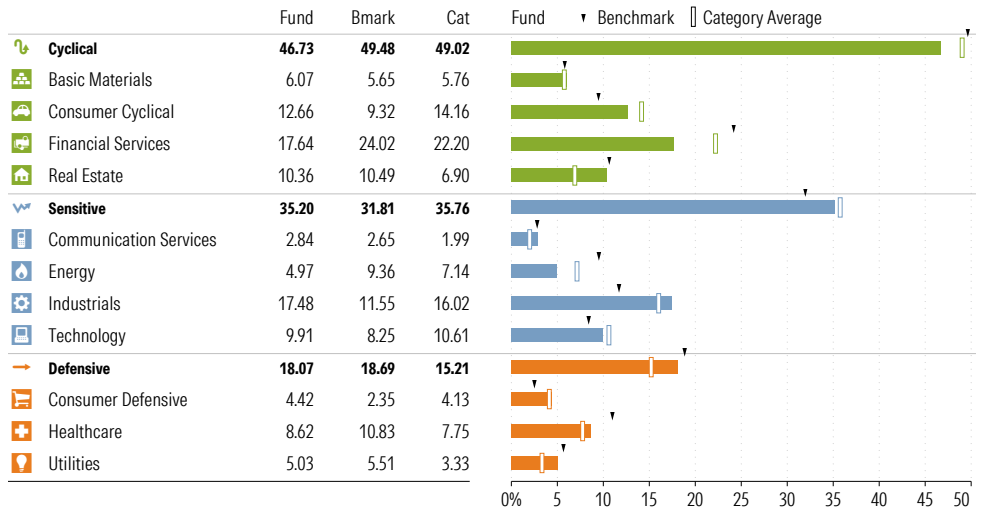


Asset Class	Net %	Cat%
US Stocks	98.07	94.63
Non-US Stocks	1.67	3.30
Bonds	0.00	0.11
Cash	0.21	1.94
Other	0.04	0.02
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**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
⊕ 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

# Voya Small Cap Growth R6 VLNPX

**Morningstar Category**  
Small Growth

**Morningstar Index**  
Russell 2000 Growth TR USD

## Portfolio Manager(s)

Michael Coyne since 10-2004  
Mitchell Brivic since 10-2004  
Joel Rubenstein since 11-2024

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 3 of the 3 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 21.51 years.
- ✔ **Style:** The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.86 is 21.1% lower than the Small Growth category average.

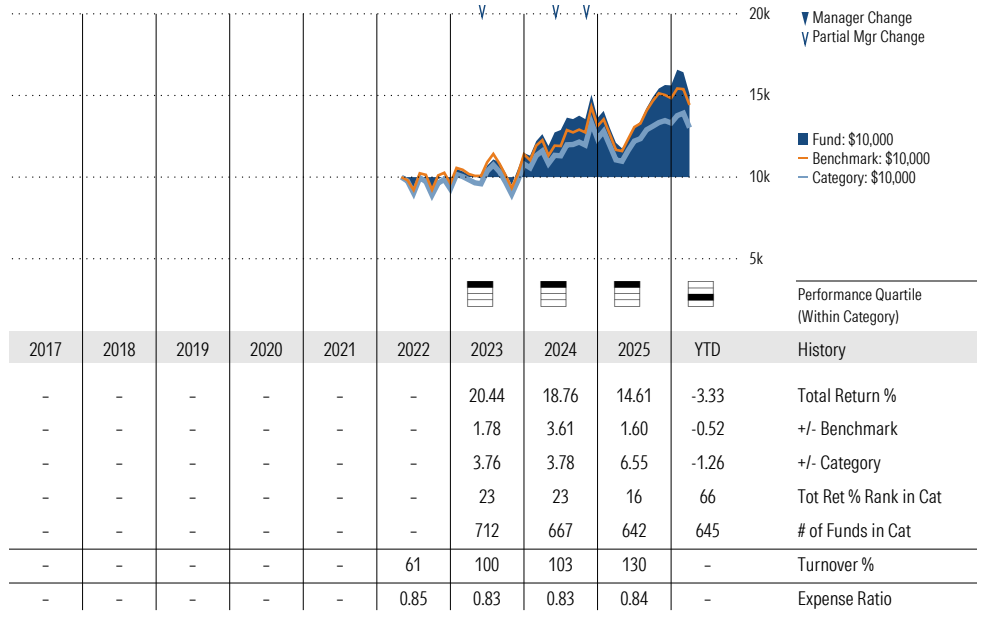
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

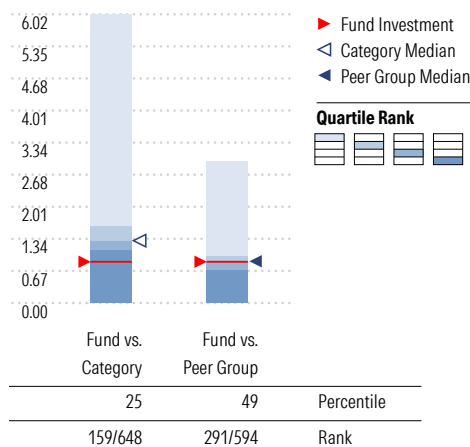
## Growth of \$10,000



## 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

	Fund	Bmark	Cat
Alpha	2.47	-	-0.73
Beta	0.93	-	0.88
R-Squared	94.07	-	88.27
Standard Deviation	19.25	20.08	19.03
Sharpe Ratio	0.54	0.44	0.33
Tracking Error	4.90	-	6.95
Information Ratio	0.38	-	-0.26
Up Capture Ratio	97.53	-	83.75
Down Capture Ratio	89.29	-	85.47

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	33.13	22.06	28.96
Price/Book Ratio	4.27	3.98	3.77
Geom Avg Mkt Cap \$B	6.16	4.13	8.30
ROE	7.50	8.12	12.07

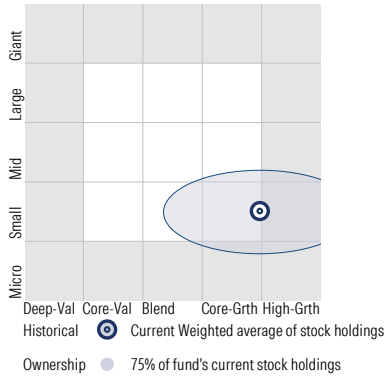
# Voya Small Cap Growth R6 VLNPX

**Morningstar Category**  
Small Growth

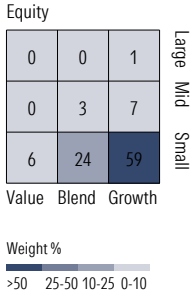
**Morningstar Index**  
Russell 2000 Growth TR USD

## Style Analysis as of 03-31-2026

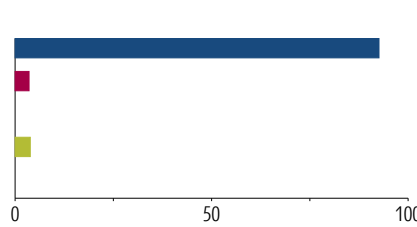
Morningstar Style Box™



## Style Breakdown

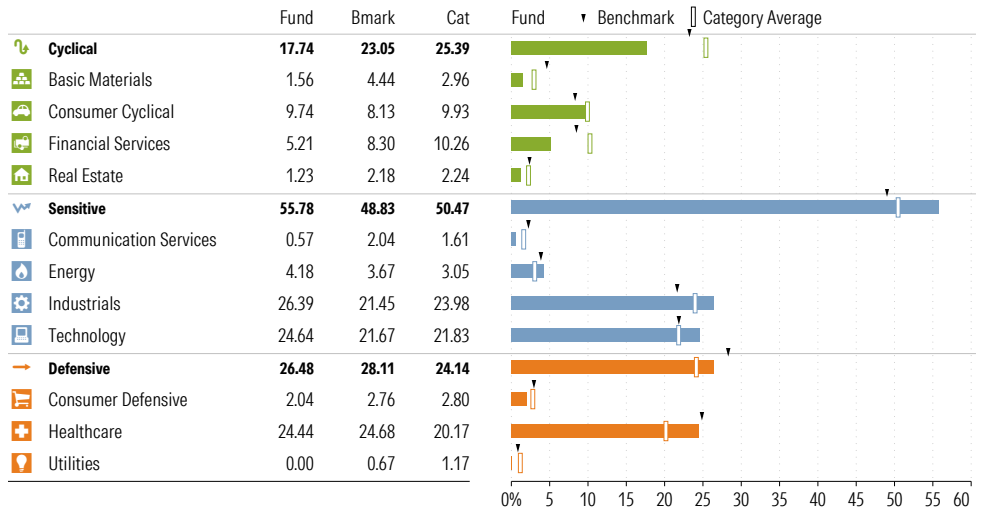


## Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	92.59	93.40
Non-US Stocks	3.55	4.39
Bonds	0.00	0.01
Cash	3.86	1.17
Other	0.00	1.03
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

## Sector Weighting as of 03-31-2026



## Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Morgan Stanley Instl Lqudy Govt Instl	3.86	3.86	-	-
⊕ Onto Innovation Inc	2.69	6.54	-	Technology
Standex International Corp	2.42	8.96	-	Industrials
⊕ BrightSpring Health Services Inc	2.36	11.33	-	Healthcare
Five Below Inc	2.05	13.38	-	Consumer Cyclical
Granite Construction Inc	2.04	15.41	-	Industrials
⊕ Casella Waste Systems Inc Class A	2.00	17.41	-	Industrials
Modine Manufacturing Co	1.95	19.36	-	Consumer Cyclical
Nextpower Inc Class A	1.71	21.08	-	Technology
⊕ Glacier Bancorp Inc	1.66	22.74	-	Financial Services
Allegro Microsystems Inc Ordinary Shares	1.62	24.35	-	Technology
Bloom Energy Corp Class A	1.58	25.93	-	Industrials
⊕ Solaris Energy Infrastructure Inc Class A	1.56	27.50	-	Energy
⊕ Repligen Corp	1.55	29.04	-	Healthcare
⊕ Silicon Motion Technology Corp ADR	1.51	30.56	-	Technology

## Total Holdings 96

⊕ Increase ⊖ Decrease ✨ New to Portfolio