

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



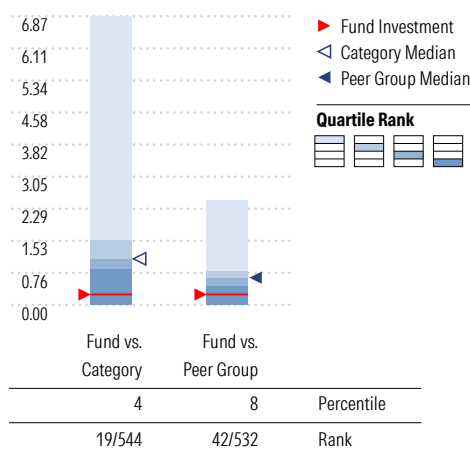
| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | History |
|--|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----------------------|
| Performance Quartile (Within Category) | III | III | III | III | III | III | III | III | III | III | History |
| Total Return % | 15.84 | -2.42 | 19.55 | 11.22 | 16.11 | -11.83 | 14.37 | 15.30 | 18.85 | -1.08 | Total Return % |
| +/- Benchmark | 1.56 | 1.24 | -0.78 | -3.04 | 3.74 | 3.49 | -2.38 | 2.35 | 4.25 | 1.08 | +/- Benchmark |
| +/- Category | 2.63 | 3.34 | 0.32 | -0.50 | 2.22 | 1.81 | 0.59 | 3.91 | 6.35 | 0.10 | +/- Category |
| Tot Ret % Rank in Cat | 15 | 8 | 48 | 57 | 28 | 24 | 41 | 14 | 3 | 40 | Tot Ret % Rank in Cat |
| # of Funds in Cat | 652 | 660 | 630 | 606 | 610 | 611 | 591 | 566 | 540 | 544 | # of Funds in Cat |
| Turnover % | 95 | 72 | 104 | 176 | 158 | 52 | 171 | 44 | 50 | - | Turnover % |
| Expense Ratio | - | - | 0.27 | 0.26 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | - | Expense Ratio |

Trailing Performance



| | 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | |
|------------------------|---------|--------|--------|--------|---------|-----------------|------------------------|
| Fund Return % | -1.08 | 17.76 | 14.65 | 8.86 | 9.82 | 10.97 | Fund Return % |
| Benchmark Return % | -2.16 | 13.03 | 11.94 | 6.61 | 8.47 | 6.22 | Benchmark Return % |
| Category Average % | -1.18 | 11.92 | 10.91 | 6.16 | 8.07 | - | Category Average % |
| % Rank in Category | 40 | 8 | 5 | 4 | 8 | - | % Rank in Category |
| # of Funds in Category | 544 | 541 | 517 | 499 | 419 | - | # of Funds in Category |

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

Portfolio Metrics

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

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

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



Style Breakdown



Asset Allocation as of 03-31-2026



Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

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

Total Holdings 3952

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 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.

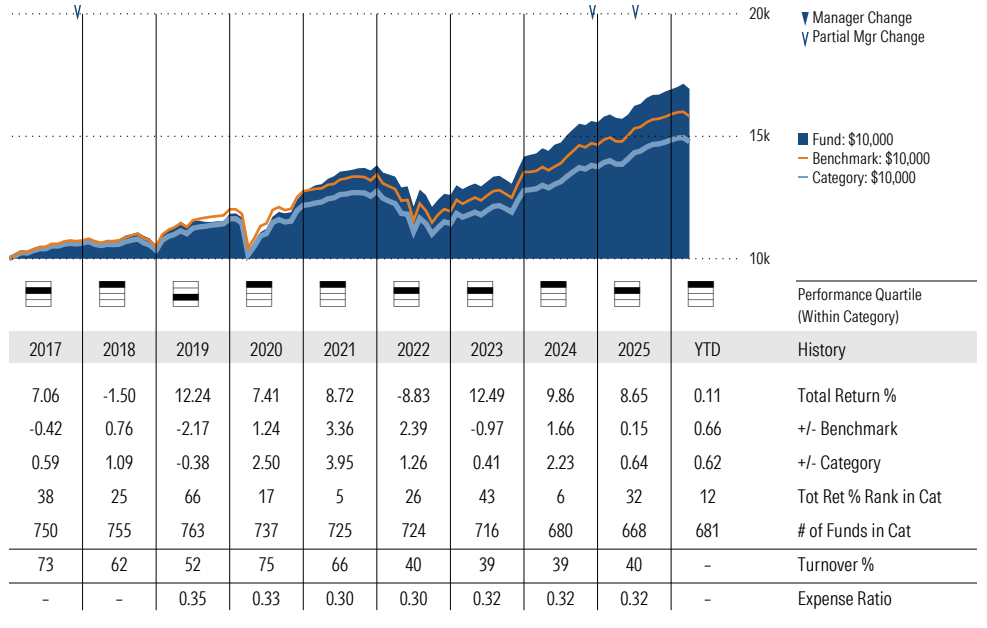
Morningstar Investment Management LLC Analysis

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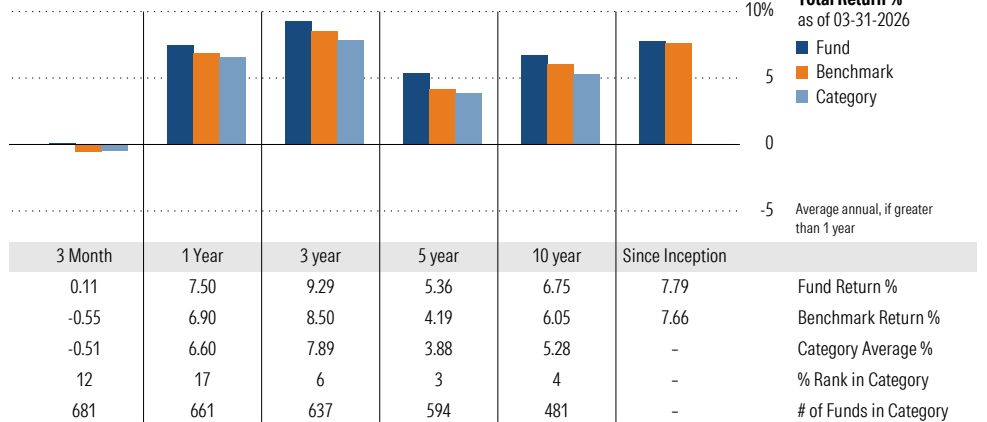
ESG Metrics

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

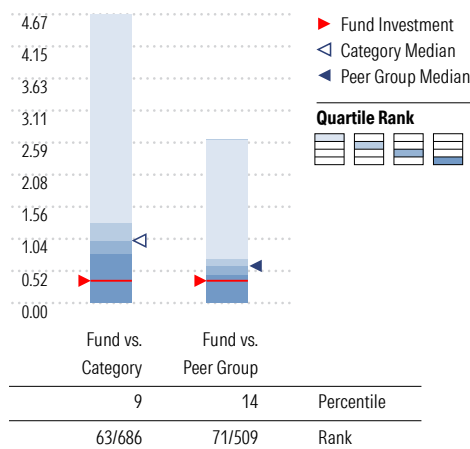
Growth of \$10,000



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 |

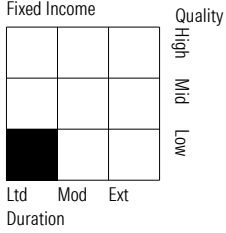
American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

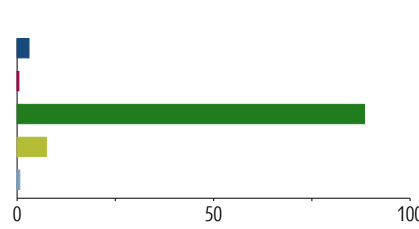
Morningstar Index
ICE BofA US High Yield TR USD

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 |
| Total | 100.00 | 100.00 |

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 |
|-------------------------------|--------------|----------|--------------|------|-----------|------------------|
| Government | 0.00 | - | 3.79 | | | |
| 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 | | | |
| Corporate | 92.24 | - | 88.93 | | | |
| Corporate Bond | 87.59 | - | 86.34 | | | |
| Bank Loan | 4.01 | - | 1.29 | | | |
| Convertible | 0.24 | - | 0.45 | | | |
| Preferred | 0.40 | - | 0.85 | | | |
| Securitized | 0.01 | - | 0.97 | | | |
| 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 | | | |
| Municipal | 0.04 | - | 0.04 | | | |
| Cash & Equivalents | 7.70 | - | 4.93 | | | |
| Other | 0.00 | - | 1.34 | | | |

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 Bond Fund of Amer R6 RBF6GX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009
Fergus MacDonald since 10-2015
Pramod Atluri since 01-2016
Chit Purani since 03-2023
John Queen since 03-2025

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.09 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.23 is 51.06% lower than the Intermediate Core Bond category average.

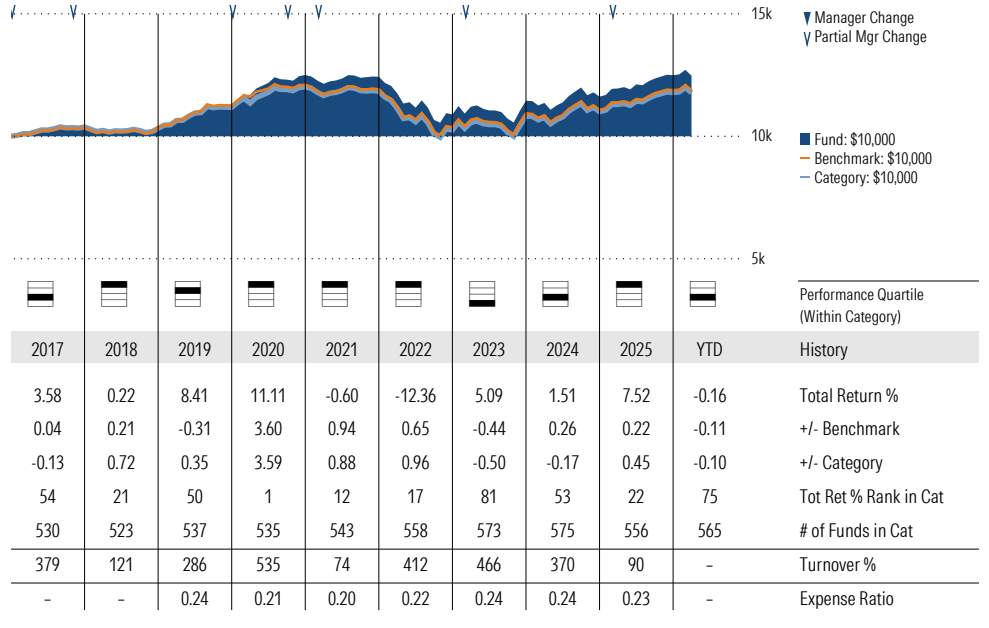
Morningstar Investment Management LLC Analysis

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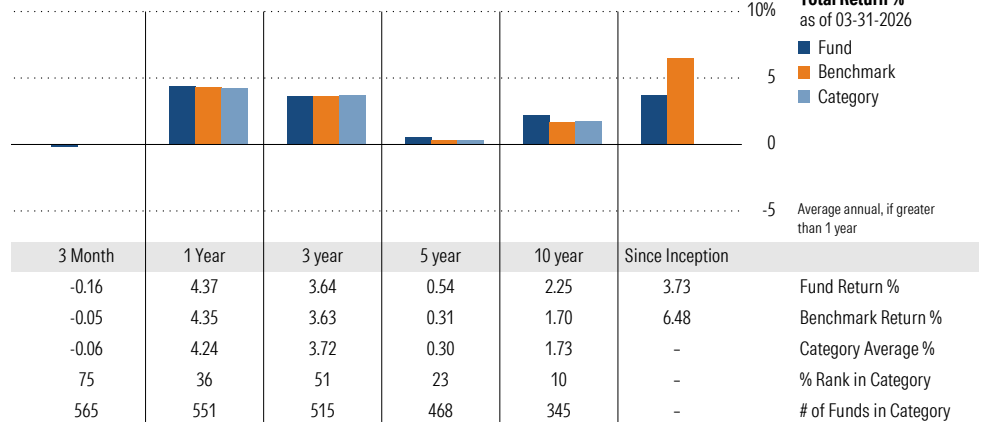
ESG Metrics

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

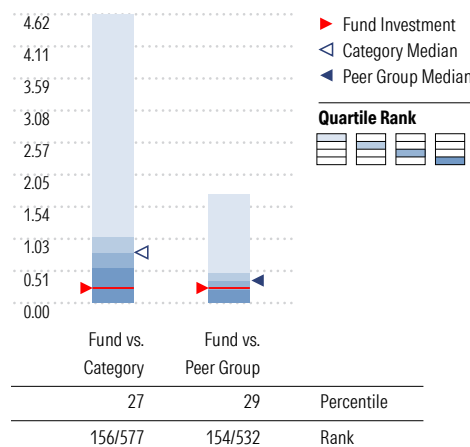
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.03 | - | 0.06 |
| Beta | 0.99 | - | 0.99 |
| R-Squared | 99.44 | - | 98.39 |
| Standard Deviation | 5.61 | 5.63 | 5.60 |
| Sharpe Ratio | -0.19 | -0.19 | -0.19 |
| Tracking Error | 0.42 | - | 0.64 |
| Information Ratio | 0.01 | - | -0.08 |
| Up Capture Ratio | 100.54 | - | 98.83 |
| Down Capture Ratio | 100.77 | - | 97.95 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.14 | 4.43 | 5.56 |
| Avg Eff Maturity | - | - | 8.14 |

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

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

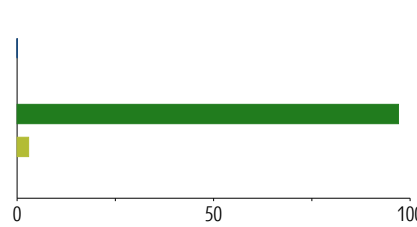
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

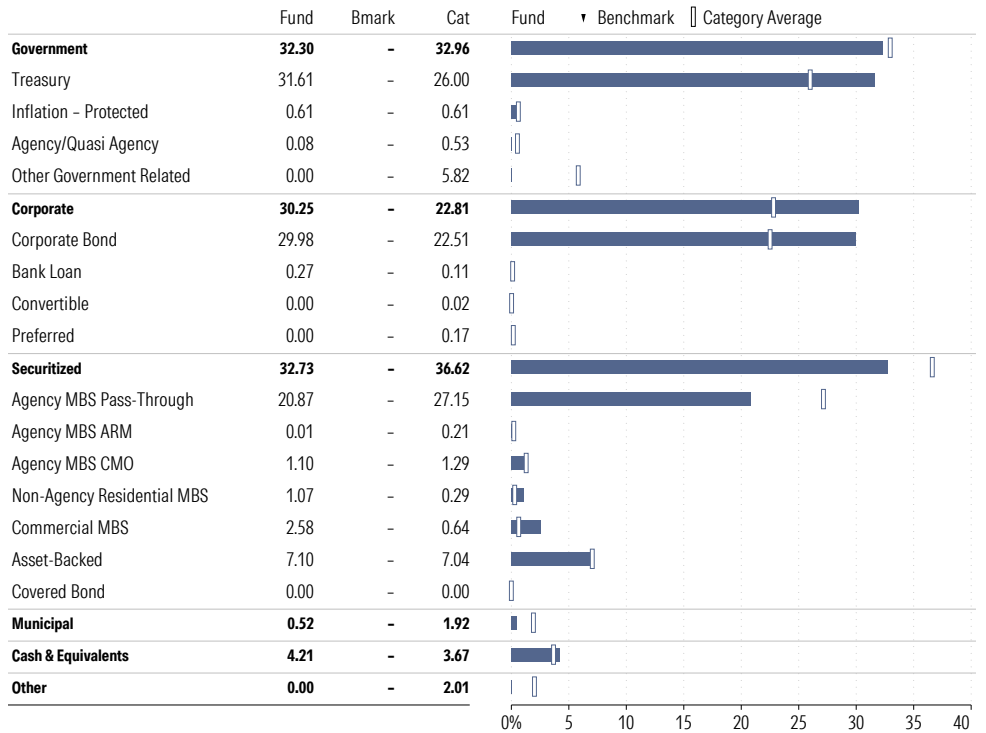


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.02 | 0.11 |
| Non-US Stocks | 0.00 | 0.02 |
| Bonds | 97.03 | 96.91 |
| Cash | 2.93 | 1.00 |
| Other | 0.00 | 1.96 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 42.28 | 3.53 | 14.73 |
| AA | 26.81 | 74.59 | 50.38 |
| A | 13.01 | 10.82 | 21.19 |
| BBB | 14.28 | 8.32 | 10.78 |
| BB | 2.40 | 0.28 | 1.09 |
| B | 0.13 | 0.00 | 0.54 |
| Below B | 0.04 | 0.00 | 0.14 |
| Not Rated | 1.05 | 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 |
|--|---------------|-------------|--------------|---------------------|
| ⊖ Capital Group Central Cash Fund | - | 3.99 | 3.99 | - |
| ⊖ United States Treasury Notes 3.875% | 07-2030 | 1.42 | 5.41 | - |
| ⊖ United States Treasury Notes 3.875% | 07-2027 | 1.37 | 6.79 | - |
| ✱ Cash And Other Assets Less Liabilities | - | 1.37 | 8.15 | - |
| ⊕ United States Treasury Bonds 4.625% | 11-2055 | 1.26 | 9.41 | - |
| United States Treasury Notes 4.375% | 07-2026 | 1.23 | 10.64 | - |
| United States Treasury Notes 3.5% | 10-2027 | 1.04 | 11.68 | - |
| ⊕ Federal National Mortgage Association 2.5% | 05-2056 | 1.04 | 12.71 | - |
| United States Treasury Notes 3.75% | 06-2027 | 0.89 | 13.60 | - |
| ⊕ United States Treasury Notes 3.5% | 09-2027 | 0.82 | 14.42 | - |

Total Holdings 5648

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Capital World Bond R6 RCWGX

Morningstar Category
Global Bond

Morningstar Index
Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

Andrew Cormack since 03-2019
Philip Chitty since 12-2019
Tomas Reithinger since 03-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Global 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 7.09 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.48 is 45.45% lower than the Global Bond category average.

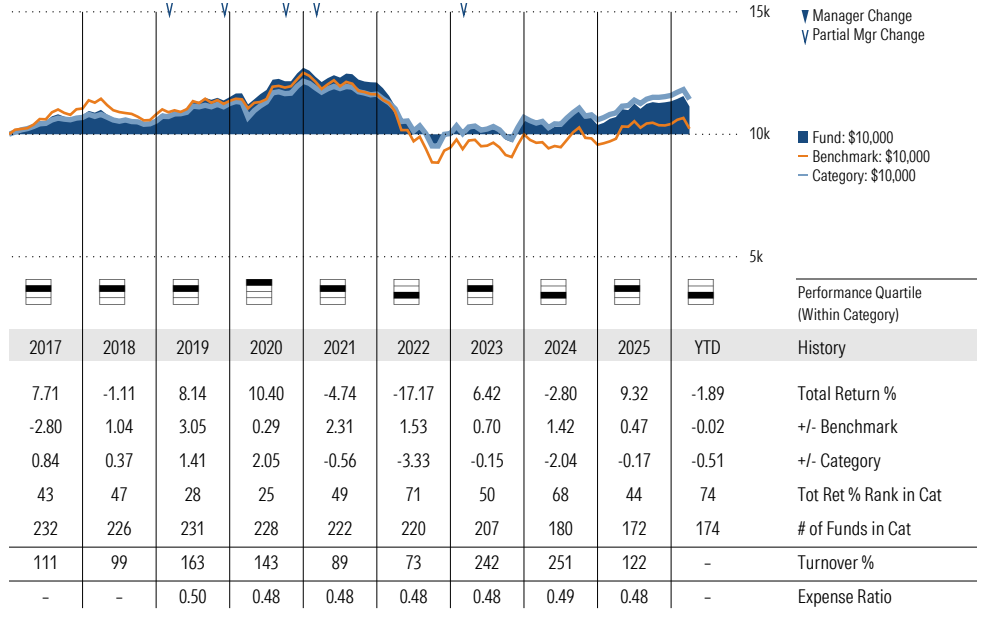
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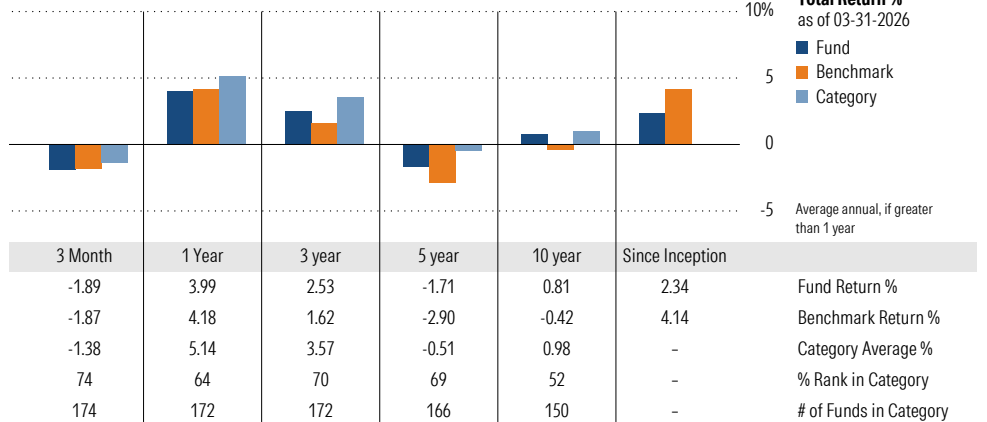
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 02-28-2026 |
| ESG Commitment | 1-Low | 02-15-2022 |

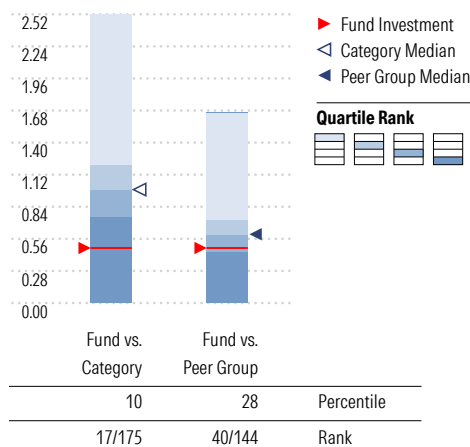
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 1.07 | - | 2.15 |
| Beta | 0.87 | - | 0.78 |
| R-Squared | 95.49 | - | 84.90 |
| Standard Deviation | 7.40 | 8.28 | 6.95 |
| Sharpe Ratio | -0.27 | -0.34 | -0.15 |
| Tracking Error | 1.89 | - | 3.41 |
| Information Ratio | 0.48 | - | 0.54 |
| Up Capture Ratio | 93.84 | - | 89.28 |
| Down Capture Ratio | 84.33 | - | 70.11 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.24 | - | 5.08 |
| Avg Eff Maturity | - | - | 8.45 |

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American Funds Capital World Bond R6 RCWGX

Morningstar Category
Global Bond

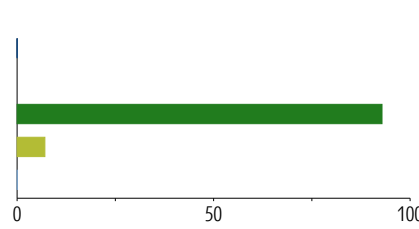
Morningstar Index
Bloomberg Gbl Agg Ex USD TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

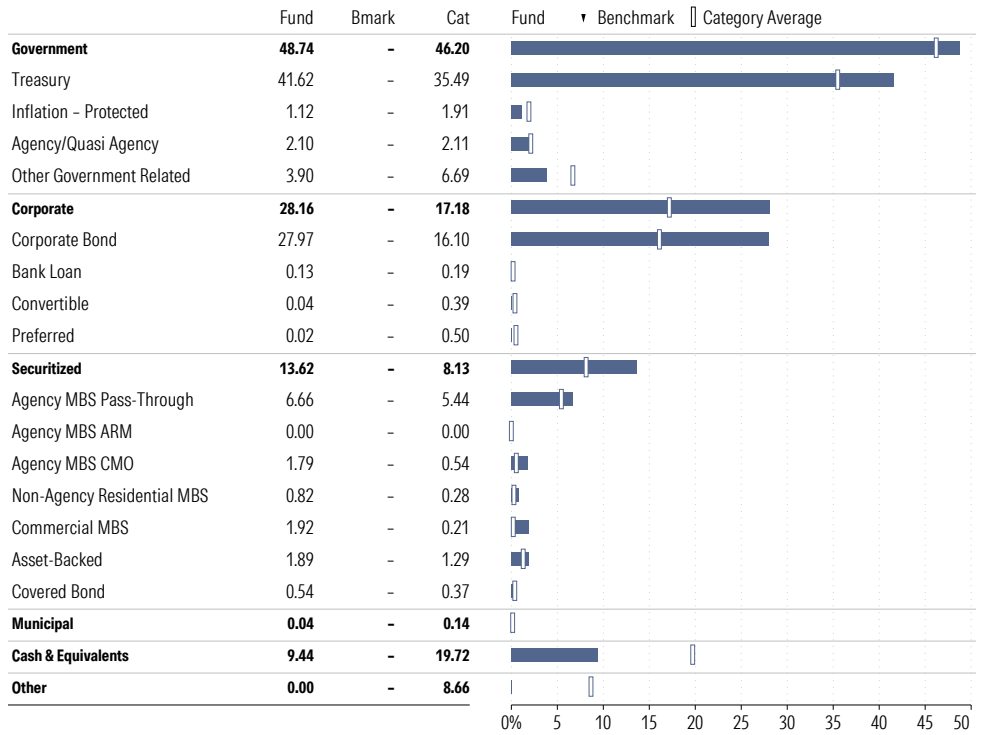


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.02 | 0.17 |
| Non-US Stocks | 0.00 | 0.07 |
| Bonds | 92.85 | 72.31 |
| Cash | 7.07 | 28.06 |
| Other | 0.06 | -0.60 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 31.58 | - | 13.10 |
| AA | 19.72 | - | 26.31 |
| A | 18.78 | - | 19.90 |
| BBB | 20.19 | - | 22.02 |
| BB | 5.59 | - | 9.22 |
| B | 2.17 | - | 3.15 |
| Below B | 0.67 | - | 0.83 |
| Not Rated | 1.30 | - | 5.48 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊕ Capital Group Central Cash Fund | - | 9.22 | 9.22 | - |
| ✱ Cash And Other Assets Less Liabilities | - | 2.66 | 11.88 | - |
| United States Treasury Notes 3.625% | 08-2027 | 1.80 | 13.68 | - |
| United States Treasury Notes 3.875% | 06-2030 | 1.66 | 15.34 | - |
| ⊕ Petroleos Mexicanos Sa De CV 6.84% | 01-2030 | 1.63 | 16.96 | - |
| ⊕ Korea (Republic Of) 3.25% | 12-2035 | 1.46 | 18.43 | - |
| ⊕ United States Treasury Notes 4.125% | 02-2036 | 1.27 | 19.70 | - |
| ⊕ Peru (Republic Of) 7.6% | 08-2039 | 1.04 | 20.74 | - |
| ⊕ Federal National Mortgage Association 3.5% | 04-2056 | 1.00 | 21.75 | - |
| ⊖ Japan (Government Of) 0.1% | 09-2028 | 0.82 | 22.56 | - |

Total Holdings 2248

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 24.85 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.47 is 51.55% lower than the Foreign Large Growth category average.

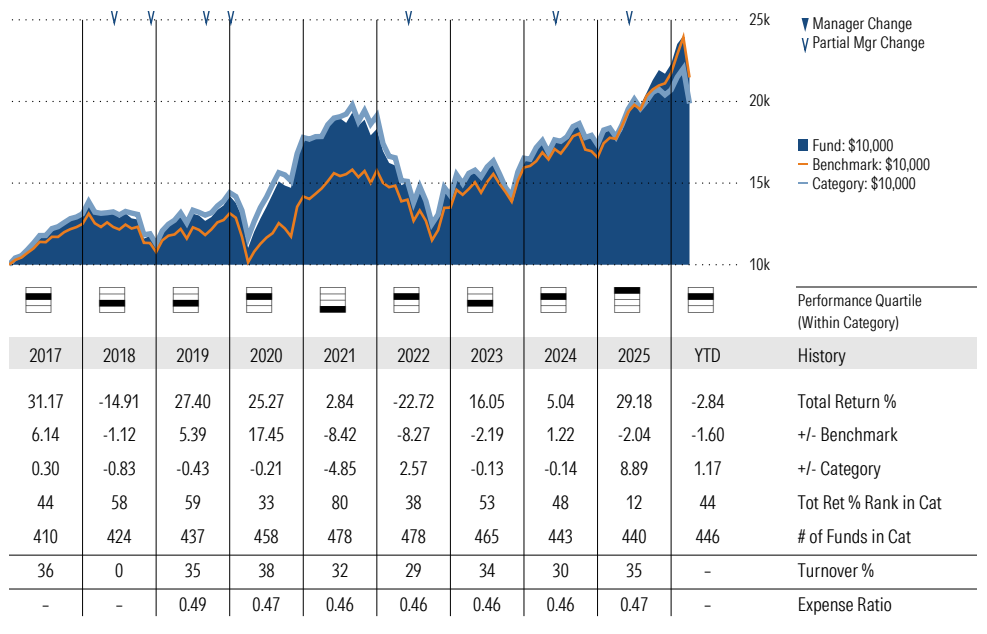
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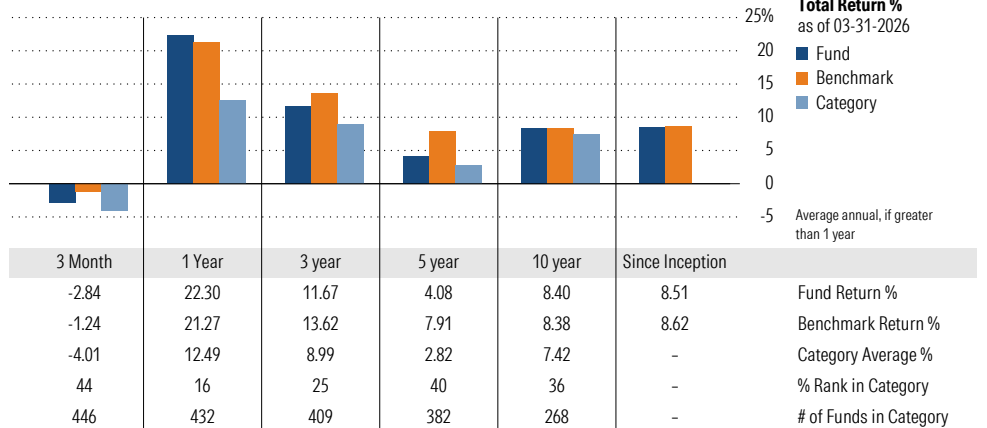
ESG Metrics

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

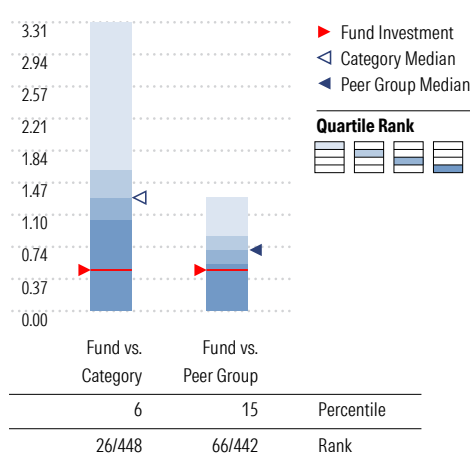
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

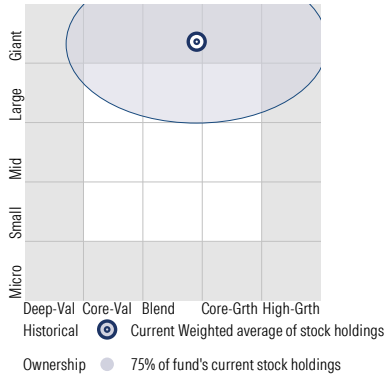
American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

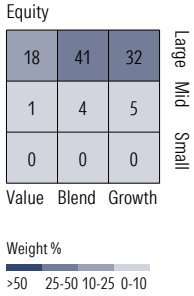
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

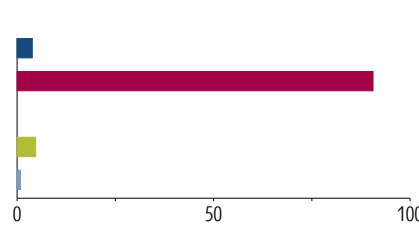
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026

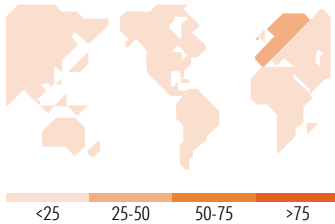


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 3.86 | 5.14 |
| Non-US Stocks | 90.56 | 92.31 |
| Bonds | 0.00 | 0.07 |
| Cash | 4.73 | 1.83 |
| Other | 0.84 | 0.67 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

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

World Regions % Equity 03-31-2026



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

Top 10 Holdings as of 03-31-2026

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

Total Holdings 370

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 24.43 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.29 is 67.05% lower than the Large Growth category average.

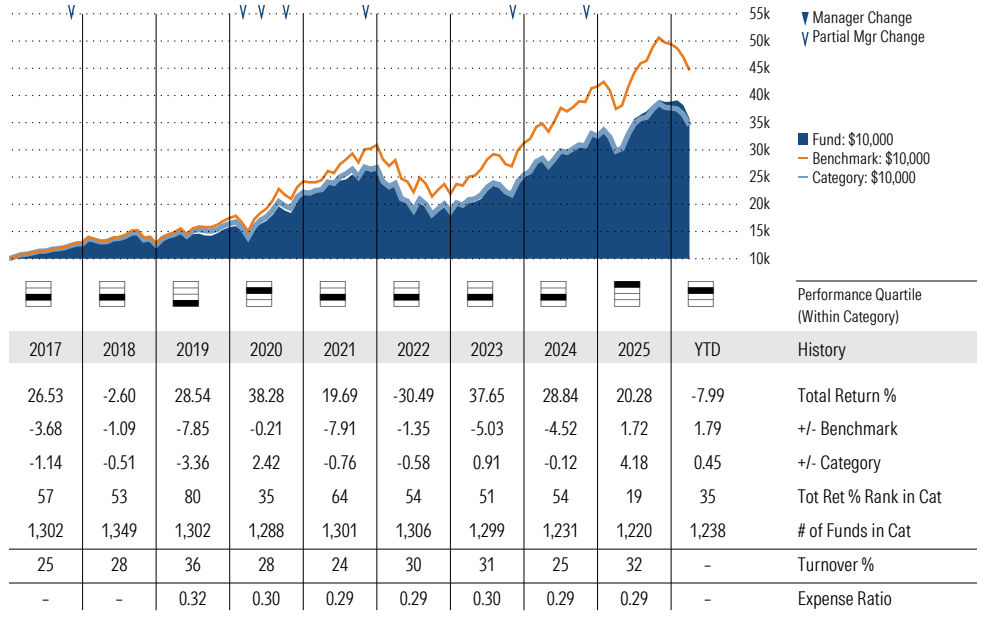
Morningstar Investment Management LLC Analysis

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.

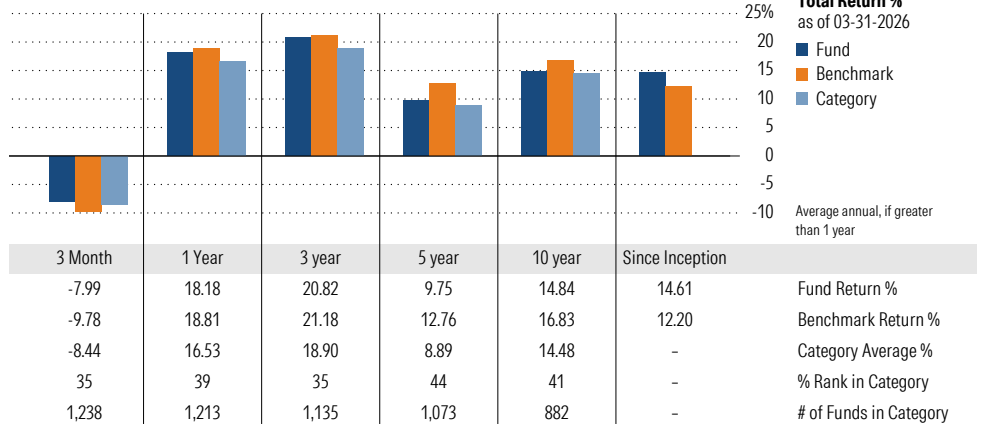
ESG Metrics

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

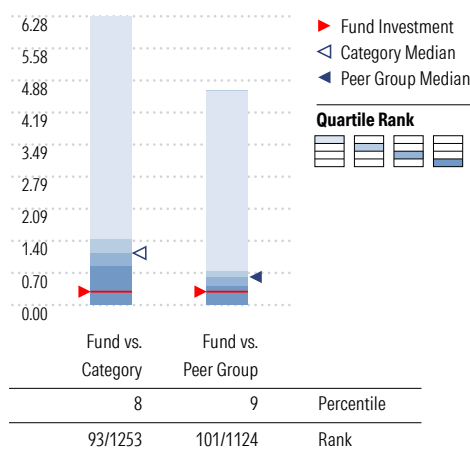
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

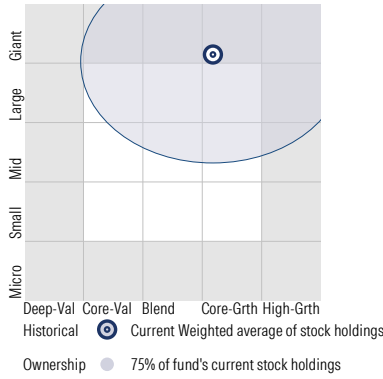
American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category
Large Growth

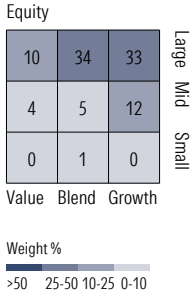
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2026

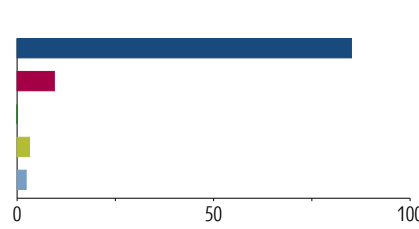
Morningstar Style Box™



Style Breakdown

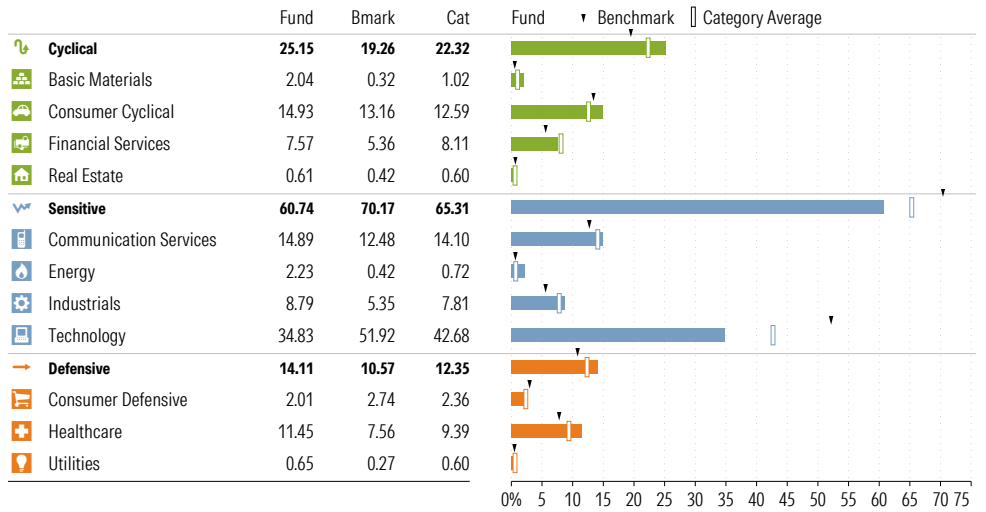


Asset Allocation as of 03-31-2026



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

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

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

Total Holdings 340

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Ritchie Tuazon since 11-2013
Timothy Ng since 02-2021

Quantitative Screens

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

✔ Management: The fund's management has been in place for 12.42 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.29 is 53.23% lower than the Inflation-Protected Bond category average.

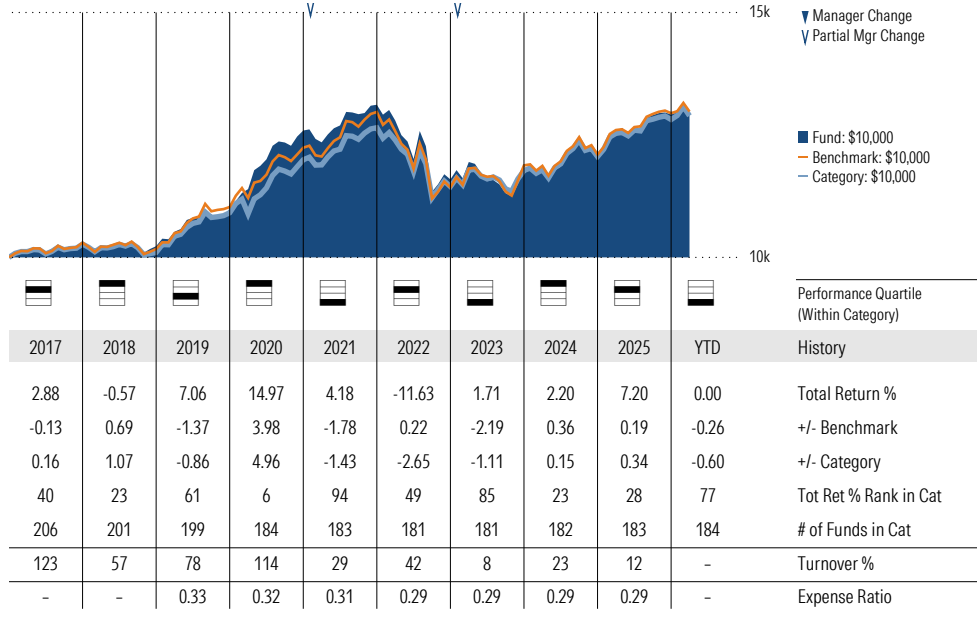
Morningstar Investment Management LLC Analysis

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

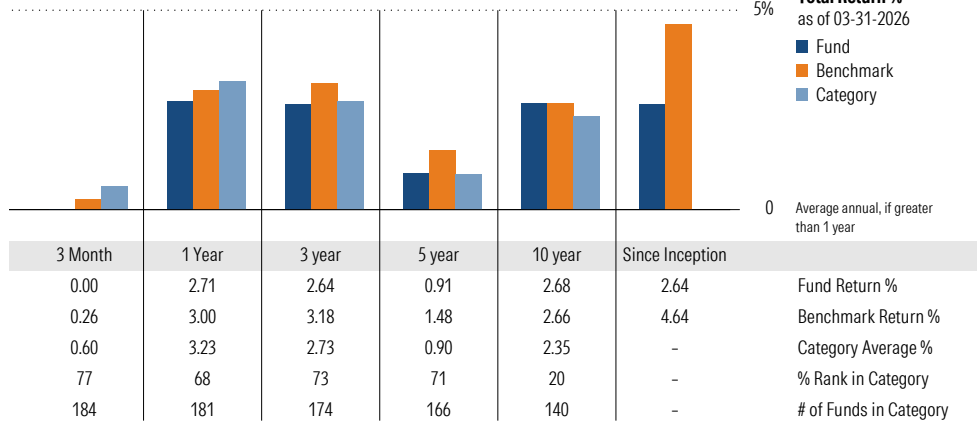
ESG Metrics

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

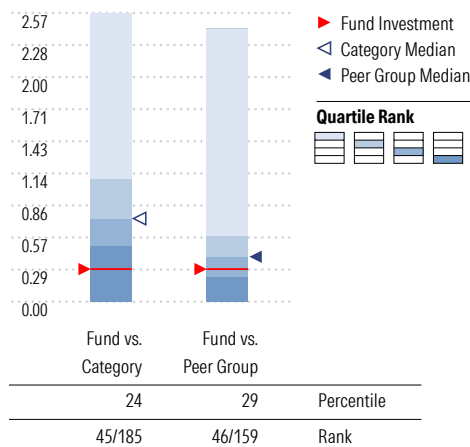
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.48 | - | -0.39 |
| Beta | 0.99 | - | 1.03 |
| R-Squared | 95.33 | - | 94.74 |
| Standard Deviation | 4.31 | 4.27 | 4.62 |
| Sharpe Ratio | -0.48 | -0.37 | -0.40 |
| Tracking Error | 0.93 | - | 1.06 |
| Information Ratio | -0.58 | - | -0.51 |
| Up Capture Ratio | 97.85 | - | 101.50 |
| Down Capture Ratio | 108.02 | - | 109.16 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 5.16 | 4.52 | 5.67 |
| Avg Eff Maturity | - | - | 6.25 |

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

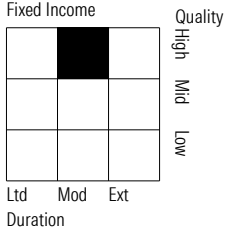
American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

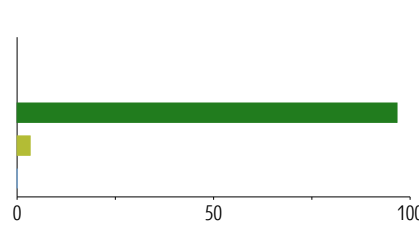
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

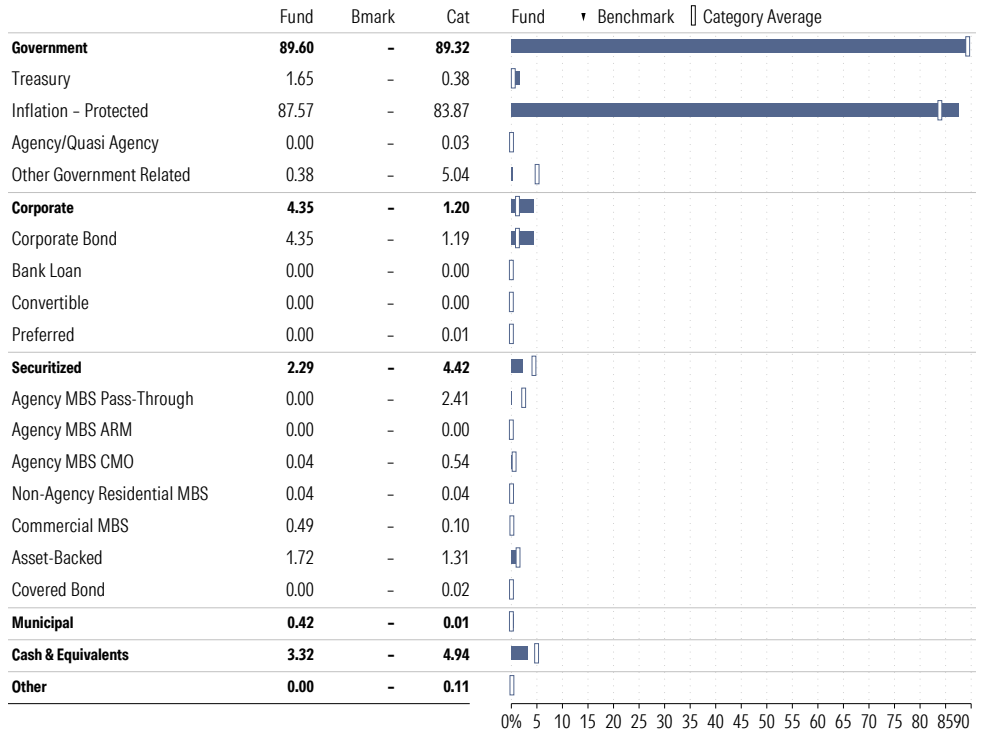


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.18 |
| Non-US Stocks | 0.00 | 0.02 |
| Bonds | 96.67 | 101.40 |
| Cash | 3.32 | 0.18 |
| Other | 0.01 | -1.78 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 92.55 | 0.00 | 21.74 |
| AA | 0.76 | 99.60 | 72.51 |
| A | 3.59 | 0.00 | 0.53 |
| BBB | 2.67 | 0.00 | 1.15 |
| BB | 0.00 | 0.00 | 0.39 |
| B | 0.00 | 0.00 | 0.11 |
| Below B | 0.00 | 0.00 | 0.11 |
| Not Rated | 0.43 | 0.40 | 3.46 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes 0.156% | 01-2031 | 8.19 | 8.19 | - |
| ⊖ United States Treasury Notes 0.159% | 07-2030 | 6.05 | 14.24 | - |
| ⊖ United States Treasury Notes 1.852% | 01-2034 | 5.03 | 19.26 | - |
| ⊖ United States Treasury Notes 0.659% | 01-2028 | 4.66 | 23.92 | - |
| ⊖ United States Treasury Notes 0.158% | 01-2030 | 4.43 | 28.35 | - |
| ⊖ United States Treasury Notes 0.144% | 04-2027 | 4.16 | 32.51 | - |
| ⊖ United States Treasury Notes 1.9% | 07-2035 | 3.88 | 36.39 | - |
| ⊖ United States Treasury Notes 1.784% | 10-2027 | 3.73 | 40.12 | - |
| ⊖ United States Treasury Notes 0.505% | 01-2027 | 3.00 | 43.12 | - |
| ⊖ United States Treasury Bonds 2.252% | 02-2054 | 2.98 | 46.10 | - |

Total Holdings 152

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Steven Watson since 10-2008
 Andrew Suzman since 10-2008
 Patrice Collette since 09-2010
 Leo Hee since 07-2015
 Michael Cohen since 07-2018
 Lisa Thompson since 09-2018
 Bobby Chada since 09-2024
 Barbara Burtin since 09-2024

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.51 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.53 is 30.26% lower than the Foreign Large Blend category average.

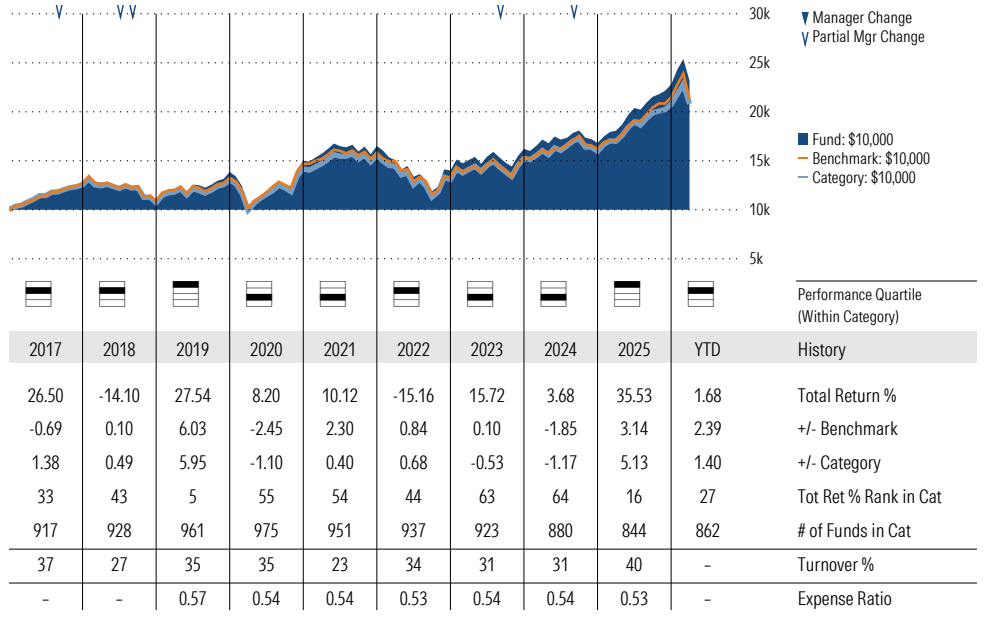
Morningstar Investment Management LLC Analysis

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.

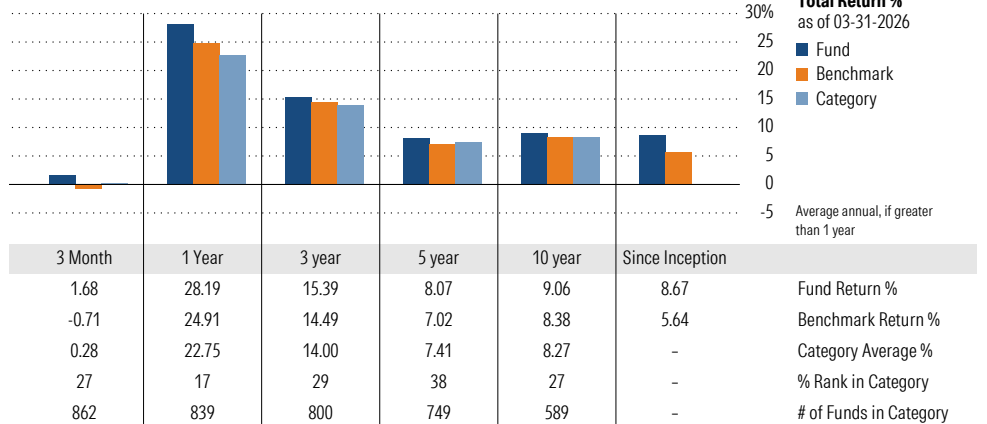
ESG Metrics

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

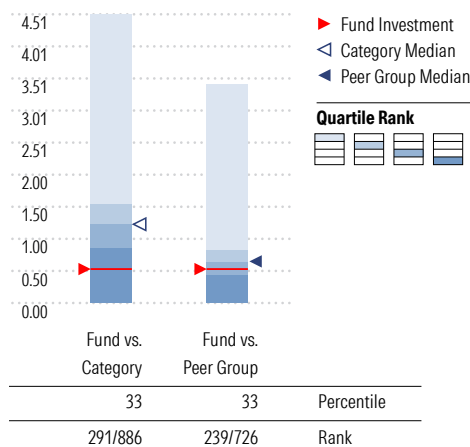
Growth of \$10,000



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 | 2.01 | - | 0.69 |
| Beta | 0.91 | - | 0.92 |
| R-Squared | 94.20 | - | 89.82 |
| Standard Deviation | 12.39 | 13.25 | 12.85 |
| Sharpe Ratio | 0.84 | 0.73 | 0.72 |
| Tracking Error | 3.22 | - | 4.13 |
| Information Ratio | 0.28 | - | -0.06 |
| Up Capture Ratio | 98.18 | - | 96.90 |
| Down Capture Ratio | 90.37 | - | 97.14 |

Portfolio Metrics

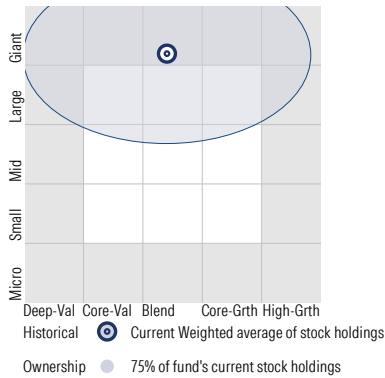
| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.20 | 17.16 | 17.60 |
| Price/Book Ratio | 2.10 | 2.10 | 2.17 |
| Geom Avg Mkt Cap \$B | 71.52 | 67.98 | 77.46 |
| ROE | 18.82 | 18.32 | 18.15 |

American Funds Intl Gr and Inc R6 RIGGX

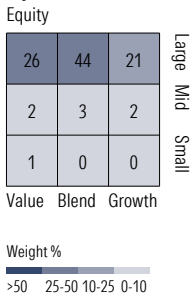
Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

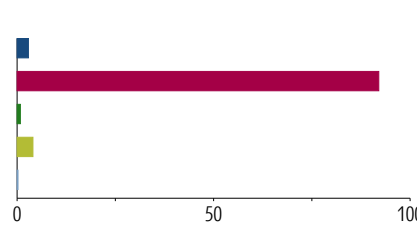
Style Analysis as of 03-31-2026
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026

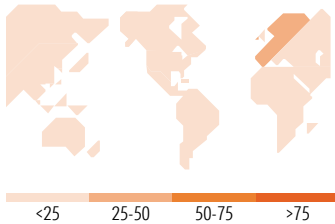


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 2.88 | 4.67 |
| Non-US Stocks | 92.03 | 93.40 |
| Bonds | 0.83 | 1.64 |
| Cash | 4.03 | -0.68 |
| Other | 0.23 | 0.97 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 37.58 | 41.21 | 40.33 | | | |
| Basic Materials | 8.64 | 7.14 | 6.62 | | | |
| Consumer Cyclical | 7.68 | 8.27 | 8.57 | | | |
| Financial Services | 19.54 | 24.29 | 23.68 | | | |
| Real Estate | 1.72 | 1.51 | 1.46 | | | |
| Sensitive | 42.88 | 42.04 | 40.56 | | | |
| Communication Services | 7.02 | 5.30 | 5.31 | | | |
| Energy | 6.45 | 5.72 | 4.19 | | | |
| Industrials | 15.08 | 14.83 | 17.10 | | | |
| Technology | 14.33 | 16.19 | 13.96 | | | |
| Defensive | 19.55 | 16.77 | 19.13 | | | |
| Consumer Defensive | 8.26 | 5.65 | 6.49 | | | |
| Healthcare | 7.03 | 7.78 | 9.51 | | | |
| Utilities | 4.26 | 3.34 | 3.13 | | | |

World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 31.86 | 36.31 | Americas | 11.30 | 10.68 | Greater Europe | 56.82 | 53.01 | Developed Markets | 88.47 |
| Japan | 8.10 | 18.28 | North America | 8.52 | 9.22 | United Kingdom | 13.60 | 13.02 | Emerging Markets | 11.53 |
| Australasia | 0.63 | 3.93 | Central/Latin | 2.78 | 1.46 | W euro-ex UK | 39.69 | 38.45 | Not Available | 0.00 |
| Asia-4 Tigers | 16.19 | 8.78 | | | | Emrgng Europe | 0.28 | 0.20 | | |
| Asia-ex 4 Tigers | 6.94 | 5.32 | | | | Africa | 3.25 | 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 | 4.77 | 4.77 | - | Technology |
| ⊕ Capital Group Central Cash M | 4.15 | 8.92 | - | - |
| ⊕ TotalEnergies SE | 2.16 | 11.08 | - | Energy |
| ⊖ ASML Holding NV | 2.10 | 13.18 | - | Technology |
| ⊕ AstraZeneca PLC | 2.02 | 15.21 | - | Healthcare |
| ⊕ BAE Systems PLC | 1.97 | 17.18 | - | Industrials |
| ⊖ Samsung Electronics Co Ltd | 1.38 | 18.56 | - | Technology |
| ⊖ British American Tobacco PLC | 1.25 | 19.81 | - | Consumer Defensive |
| ⊕ Industria De Diseno Textil SA Share From Split | 1.24 | 21.05 | - | Consumer Cyclical |
| ⊕ Nestle SA | 1.20 | 22.24 | - | Consumer Defensive |

Total Holdings 298

⊕ 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

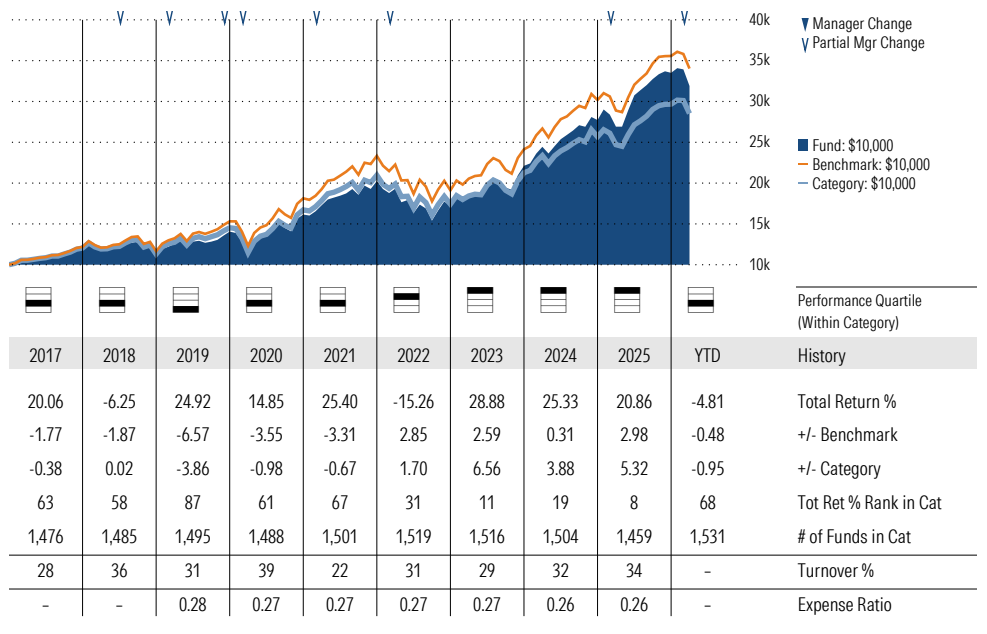
✓ Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

✓ 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



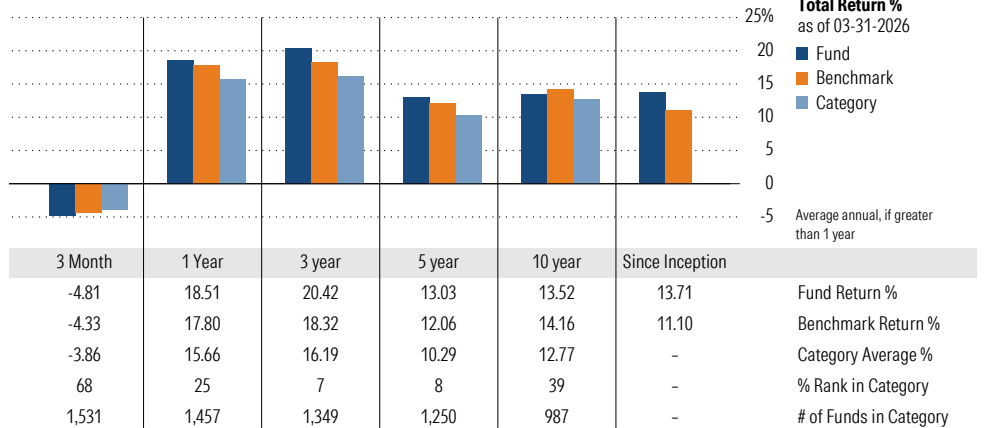
Morningstar Investment Management LLC Analysis

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.

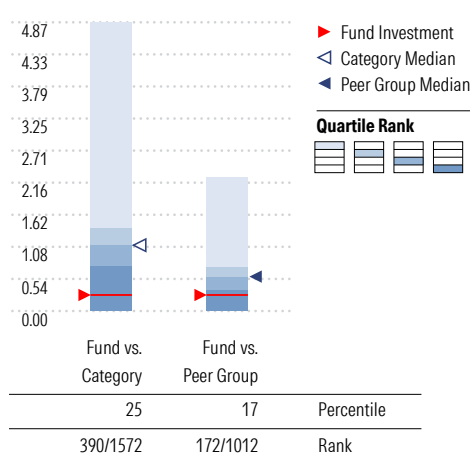
ESG Metrics

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

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 |

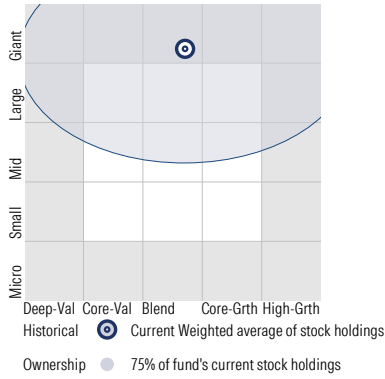
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

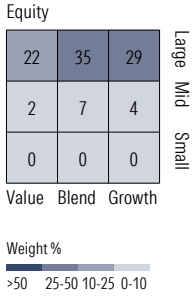
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

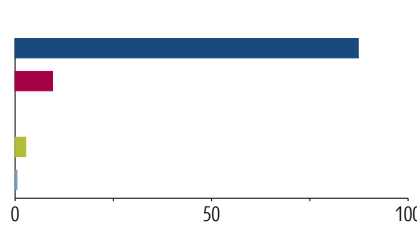
Morningstar Style Box™



Style Breakdown

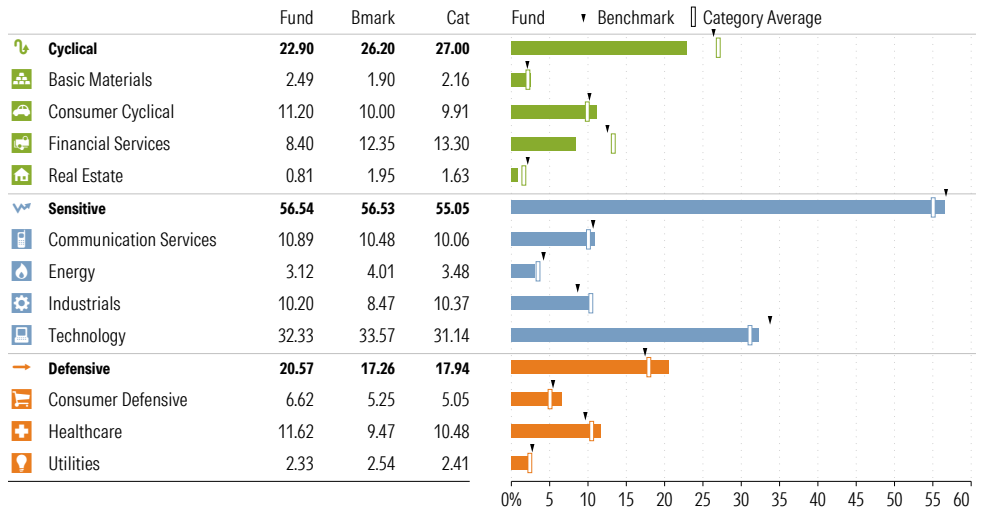


Asset Allocation as of 03-31-2026



| 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 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ NVIDIA Corp | 6.59 | 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.

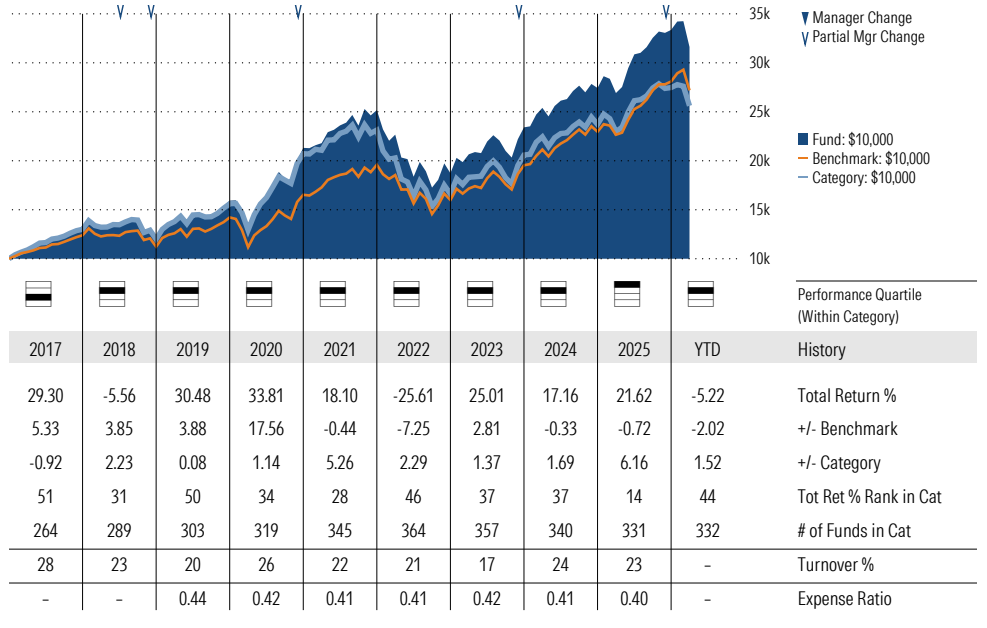
Morningstar Investment Management LLC Analysis

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

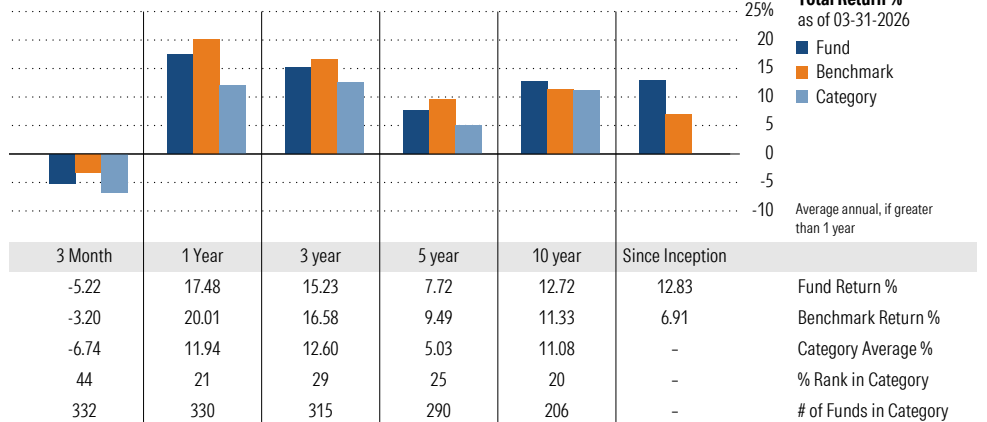
ESG Metrics

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

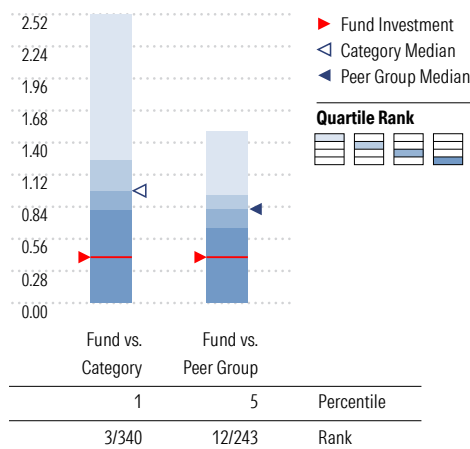
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -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 |

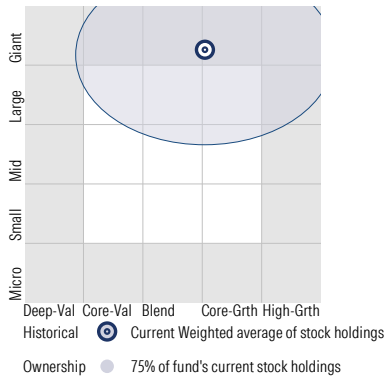
American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

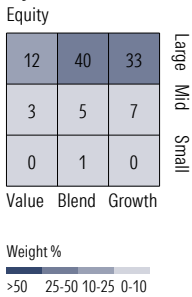
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 03-31-2026

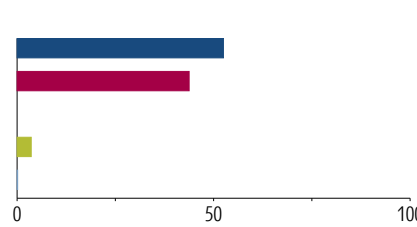
Morningstar Style Box™



Style Breakdown

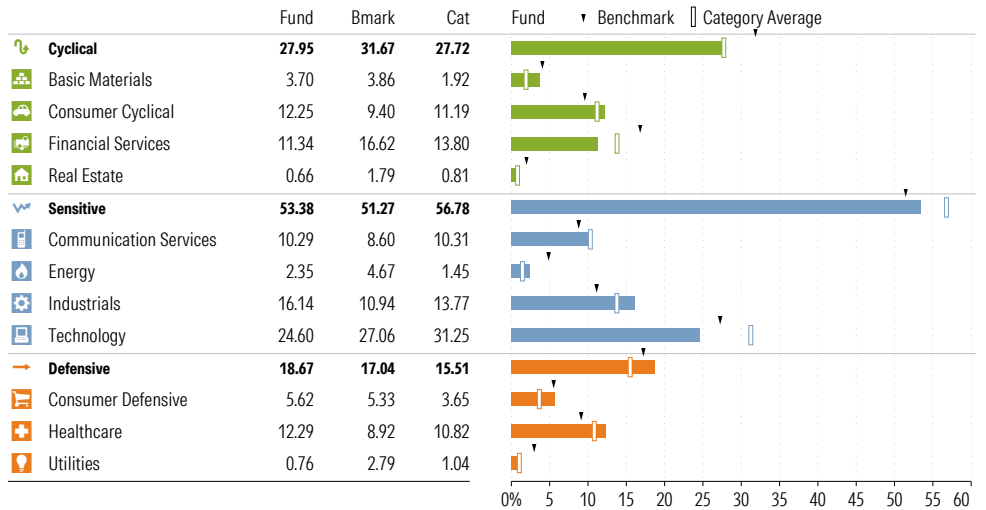


Asset Allocation as of 03-31-2026

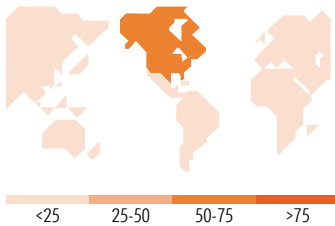


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 52.50 | 58.24 |
| Non-US Stocks | 43.77 | 39.28 |
| Bonds | 0.00 | 0.03 |
| Cash | 3.59 | 1.73 |
| Other | 0.14 | 0.72 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 13.97 | 15.23 | Americas | 59.31 | 63.71 | Greater Europe | 26.72 | 21.06 | Market Maturity | |
| Japan | 4.28 | 4.16 | North America | 58.23 | 62.26 | United Kingdom | 5.75 | 4.99 | Developed Markets | 96.96 |
| Australasia | 0.26 | 0.31 | Central/Latin | 1.08 | 1.45 | W euro-ex UK | 20.65 | 15.81 | Emerging Markets | 3.04 |
| Asia-4 Tigers | 7.78 | 6.71 | | | | Emrgng Europe | 0.00 | 0.03 | Not Available | 0.00 |
| 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.

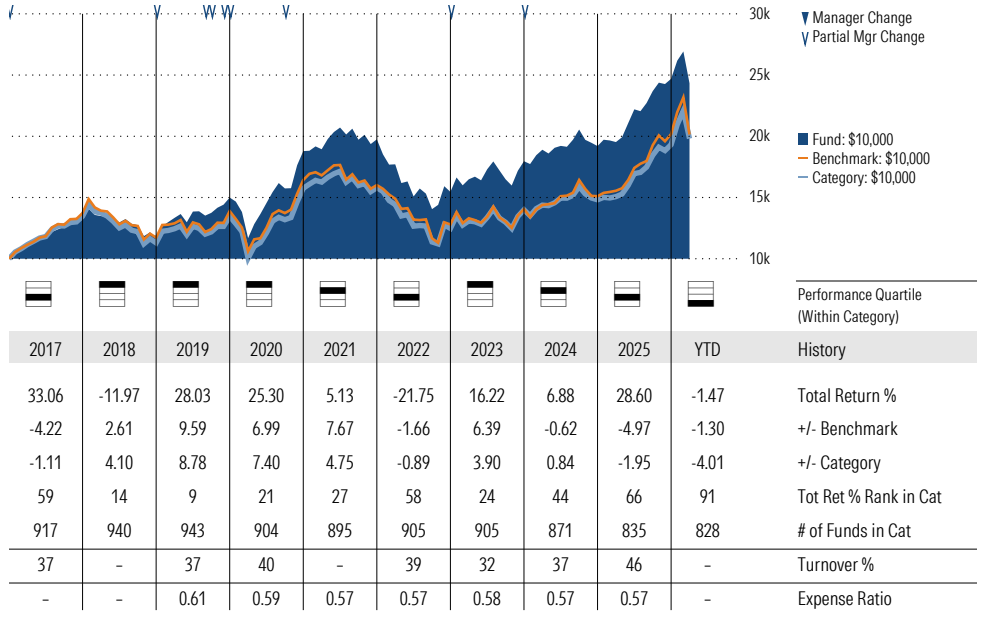
Morningstar Investment Management LLC Analysis

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.

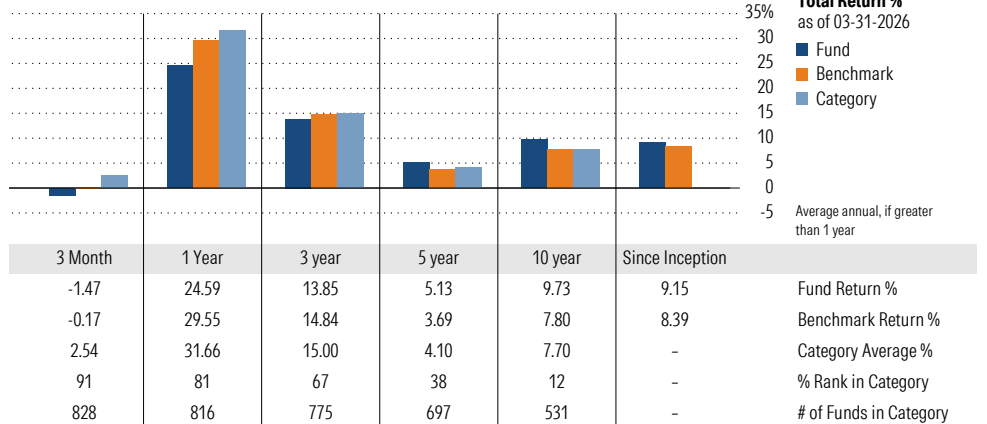
ESG Metrics

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

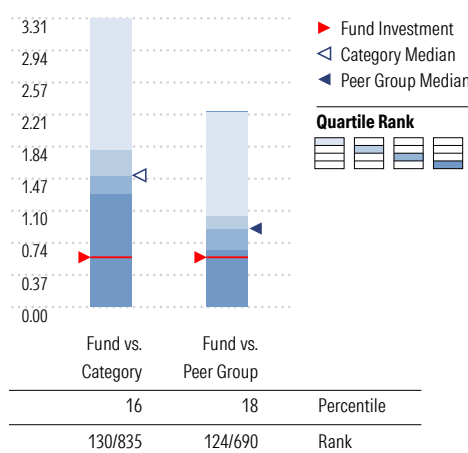
Growth of \$10,000



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

| Metric | 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

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

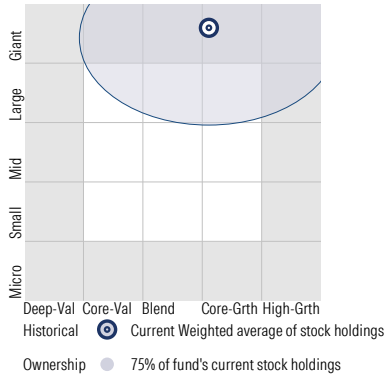
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

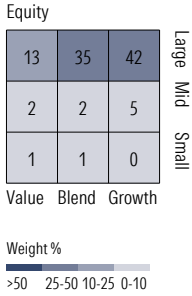
Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2026

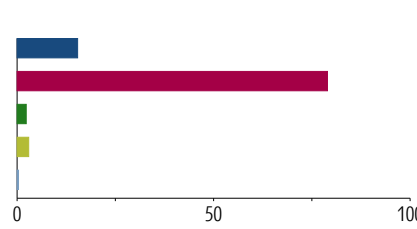
Morningstar Style Box™



Style Breakdown

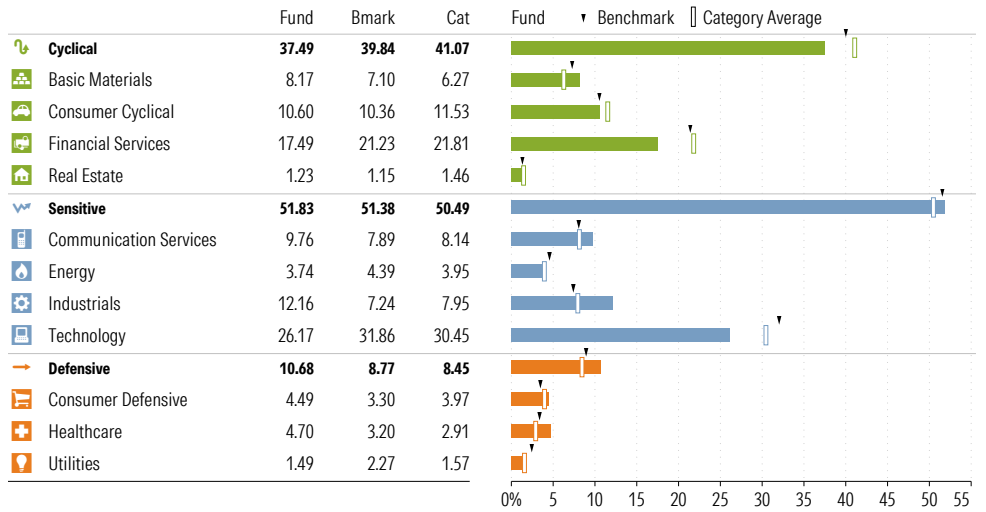


Asset Allocation as of 03-31-2026

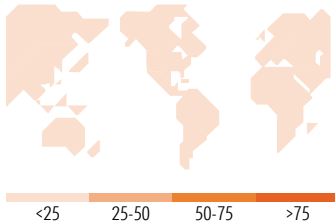


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 15.40 | 2.52 |
| Non-US Stocks | 78.97 | 95.70 |
| Bonds | 2.32 | 0.02 |
| Cash | 2.95 | 1.58 |
| Other | 0.35 | 0.19 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



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

Top 10 Holdings as of 03-31-2026

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

Total Holdings 599

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Strategic Bond R-6 RANGX

Morningstar Category
Intermediate Core-Plus Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Ritchie Tuazon since 03-2016
Damien McCann since 03-2016
Xavier Goss since 03-2021
Timothy Ng since 03-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 6 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 10.04 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.31 is 56.34% lower than the Intermediate Core-Plus Bond category average.

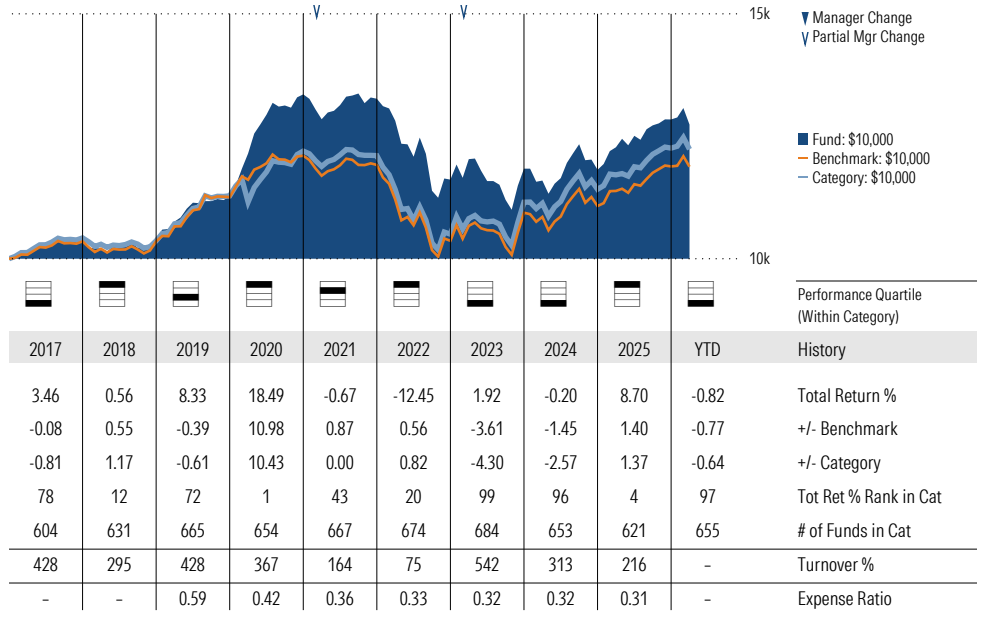
Morningstar Investment Management LLC Analysis

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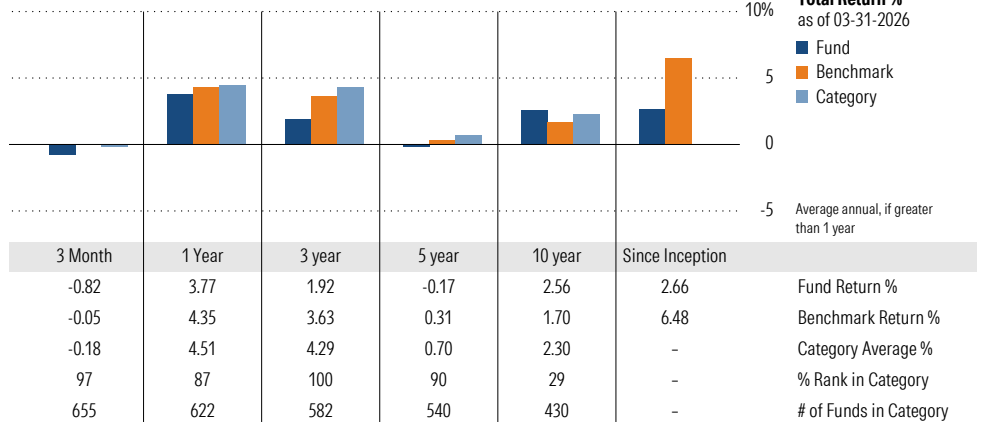
ESG Metrics

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

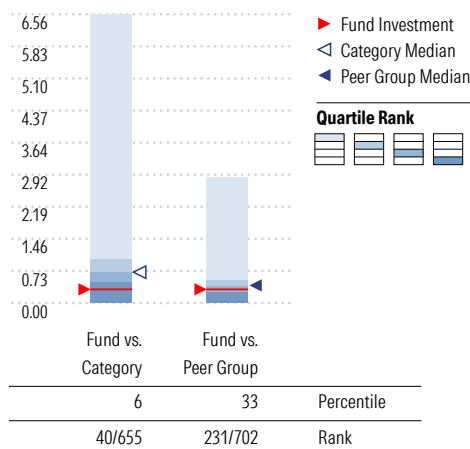
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -1.79 | - | 0.54 |
| Beta | 1.04 | - | 0.99 |
| R-Squared | 91.78 | - | 97.14 |
| Standard Deviation | 6.10 | 5.63 | 5.67 |
| Sharpe Ratio | -0.44 | -0.19 | -0.09 |
| Tracking Error | 1.76 | - | 0.92 |
| Information Ratio | -0.97 | - | 0.75 |
| Up Capture Ratio | 99.45 | - | 101.10 |
| Down Capture Ratio | 127.29 | - | 93.01 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 7.51 | 4.43 | 5.79 |
| Avg Eff Maturity | - | - | 8.72 |

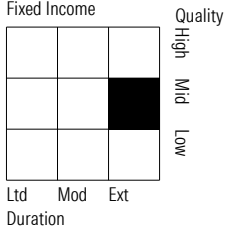
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

American Funds Strategic Bond R-6 RANGX

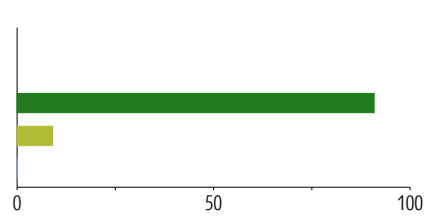
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

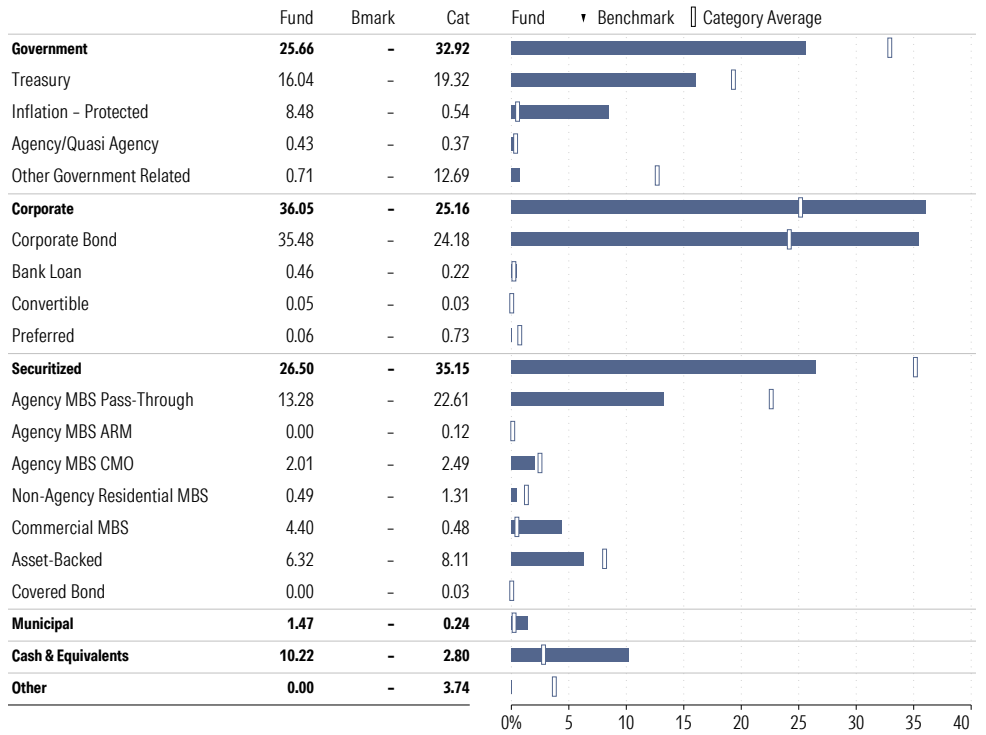


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.60 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 90.85 | 104.38 |
| Cash | 9.03 | -6.28 |
| Other | 0.11 | 1.31 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 33.47 | 3.53 | 21.53 |
| AA | 19.06 | 74.59 | 38.32 |
| A | 14.35 | 10.82 | 10.67 |
| BBB | 16.18 | 8.32 | 17.91 |
| BB | 7.98 | 0.28 | 5.15 |
| B | 3.53 | 0.00 | 1.93 |
| Below B | 0.95 | 0.00 | 0.76 |
| Not Rated | 4.48 | 2.46 | 3.73 |

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ Capital Group Central Cash Fund | - | 10.29 | 10.29 | - |
| ⊕ United States Treasury Notes 1.877% | 01-2036 | 3.43 | 13.72 | - |
| ⊕ United States Treasury Bonds 4.625% | 11-2055 | 3.31 | 17.03 | - |
| ✱ Cash And Other Assets Less Liabilities | - | 1.32 | 18.34 | - |
| United States Treasury Bonds 4.75% | 02-2045 | 1.14 | 19.48 | - |
| ⊕ United States Treasury Bonds 2.448% | 02-2055 | 1.11 | 20.59 | - |
| Japan (Government Of) 2.4% | 03-2045 | 1.10 | 21.69 | - |
| ⊖ United States Treasury Bonds 0.156% | 02-2051 | 1.05 | 22.73 | - |
| ⊖ United States Treasury Notes 1.944% | 07-2034 | 0.94 | 23.67 | - |
| United States Treasury Bonds 4.25% | 02-2054 | 0.92 | 24.59 | - |

Total Holdings 2366

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Washington Mutual R6 RWMGX

Morningstar Category
 Large Value

Morningstar Index
 Russell 1000 Value TR USD

Portfolio Manager(s)

- Alan Berro since 07-1997
- Diana Wagner since 06-2014
- Jin Lee since 07-2014
- Eric Stern since 11-2014
- Irfan Furniturewala since 06-2015
- Mark Casey since 07-2016
- Emme Kozloff since 07-2016
- Aline Avzaradel since 07-2021

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Large Value category's top three quartiles in 7 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 28.77 years.
- ✘ **Style:** The fund has landed in its primary style box — Large Value — 0% of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.26 is 68.29% lower than the Large Value category average.

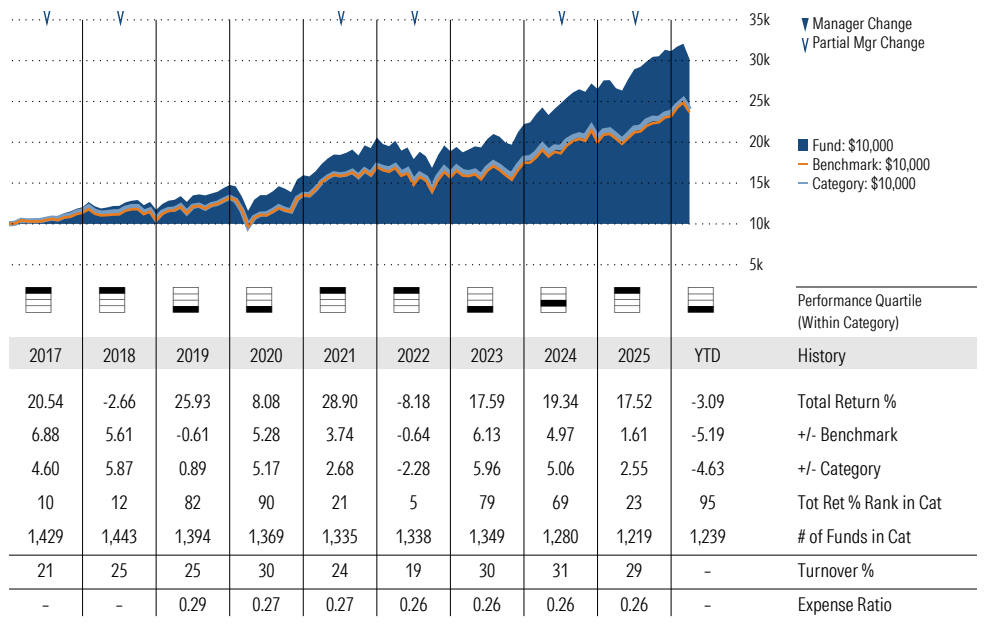
Morningstar Investment Management LLC Analysis

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

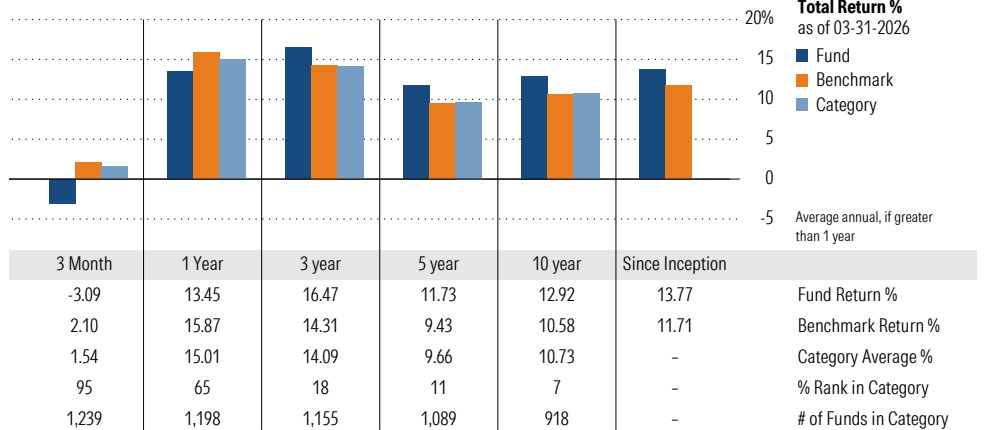
ESG Metrics

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

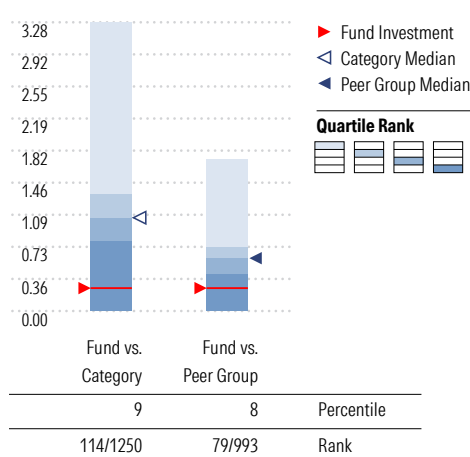
Growth of \$10,000



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 | 5.33 | - | 0.73 |
| Beta | 0.74 | - | 0.92 |
| R-Squared | 81.79 | - | 90.80 |
| Standard Deviation | 10.40 | 12.71 | 12.31 |
| Sharpe Ratio | 1.07 | 0.74 | 0.74 |
| Tracking Error | 5.53 | - | 3.77 |
| Information Ratio | 0.39 | - | -0.13 |
| Up Capture Ratio | 86.93 | - | 93.99 |
| Down Capture Ratio | 59.57 | - | 90.62 |

Portfolio Metrics

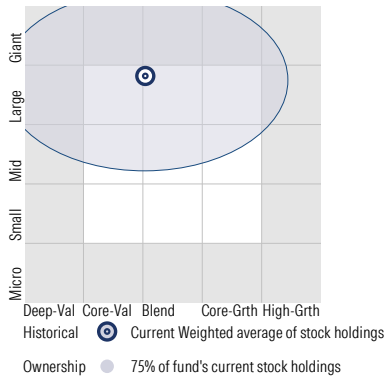
| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 24.37 | 21.00 | 20.51 |
| Price/Book Ratio | 3.89 | 2.85 | 2.82 |
| Geom Avg Mkt Cap \$B | 238.80 | 121.46 | 168.11 |
| ROE | 31.27 | 19.17 | 22.75 |

American Funds Washington Mutual R6 RWMGX

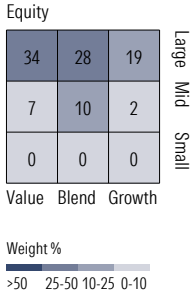
Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

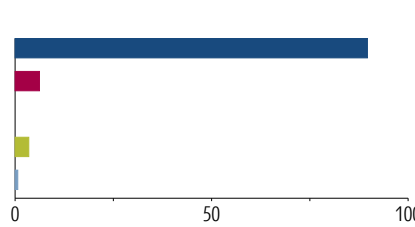
Style Analysis as of 03-31-2026
Morningstar Style Box™



Style Breakdown

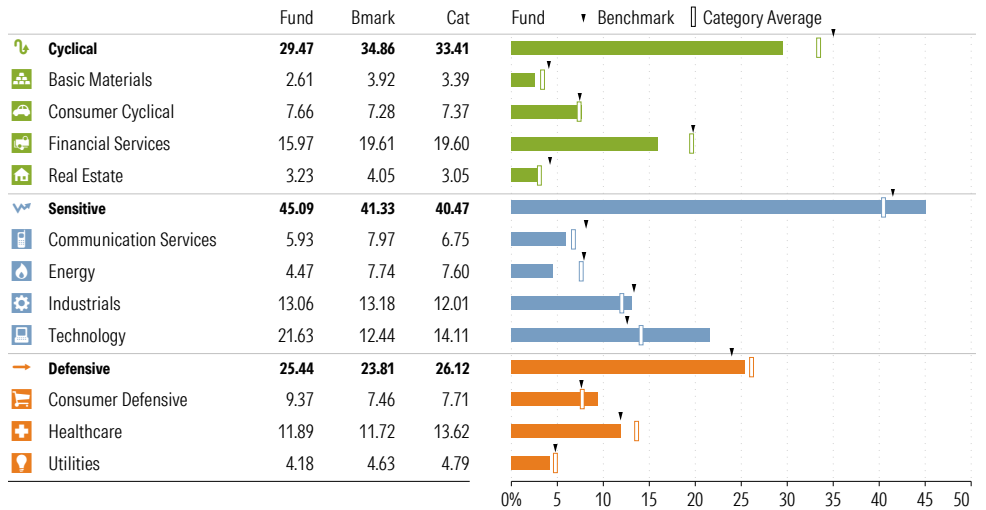


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 89.65 | 91.56 |
| Non-US Stocks | 6.20 | 5.66 |
| Bonds | 0.00 | 0.80 |
| Cash | 3.48 | 0.78 |
| Other | 0.68 | 1.21 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Broadcom Inc | 5.99 | 5.99 | - | Technology |
| ⊕ Microsoft Corp | 4.57 | 10.56 | - | Technology |
| ⊕ Philip Morris International Inc | 3.70 | 14.26 | - | Consumer Defensive |
| ⊕ Capital Group Central Cash Fund | 3.35 | 17.61 | - | - |
| ⊖ Apple Inc | 2.44 | 20.05 | - | Technology |
| ⊕ Marsh | 1.74 | 21.79 | - | Financial Services |
| ⊖ Eli Lilly and Co | 1.73 | 23.53 | - | Healthcare |
| ⊖ Welltower Inc | 1.68 | 25.20 | - | Real Estate |
| ⊖ RTX Corp | 1.62 | 26.83 | - | Industrials |
| ⊕ Northrop Grumman Corp | 1.60 | 28.43 | - | Industrials |
| ⊕ Alphabet Inc Class A | 1.57 | 30.01 | - | Communication Svc |
| ⊖ NVIDIA Corp | 1.54 | 31.55 | - | Technology |
| ⊕ Bank of America Corp | 1.52 | 33.07 | - | Financial Services |
| ⊖ Amgen Inc | 1.52 | 34.60 | - | Healthcare |
| ⊖ JPMorgan Chase & Co | 1.46 | 36.05 | - | Financial Services |

Total Holdings 190

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
 Andrew Dewitt since 02-2022
 Daniel He since 06-2025
 Michael Cudzil since 06-2025

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 7.42 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.9 is 5.26% lower than the Commodities Broad Basket category average.

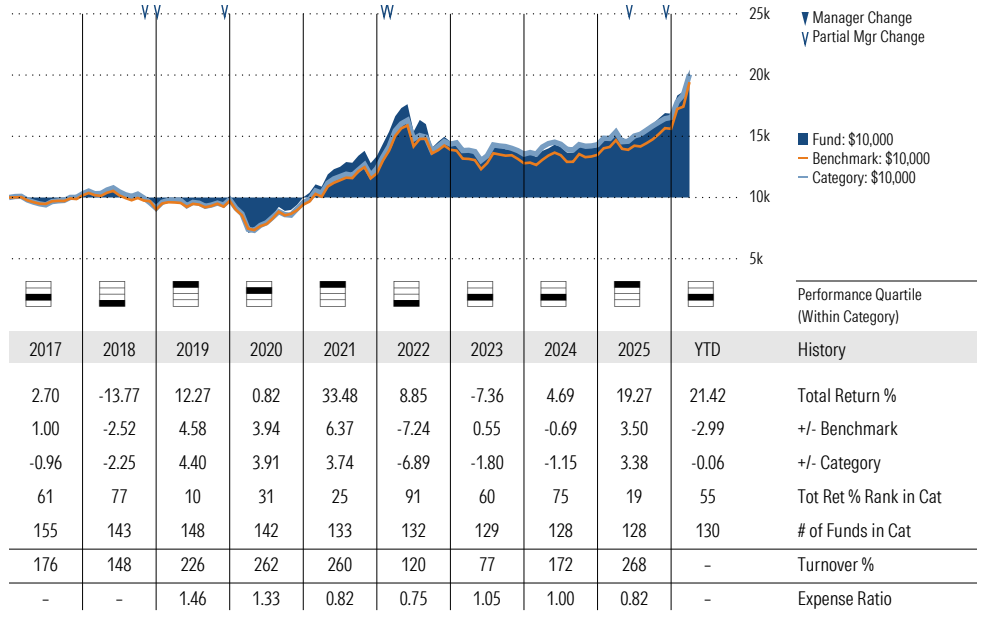
Morningstar Investment Management LLC Analysis

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.

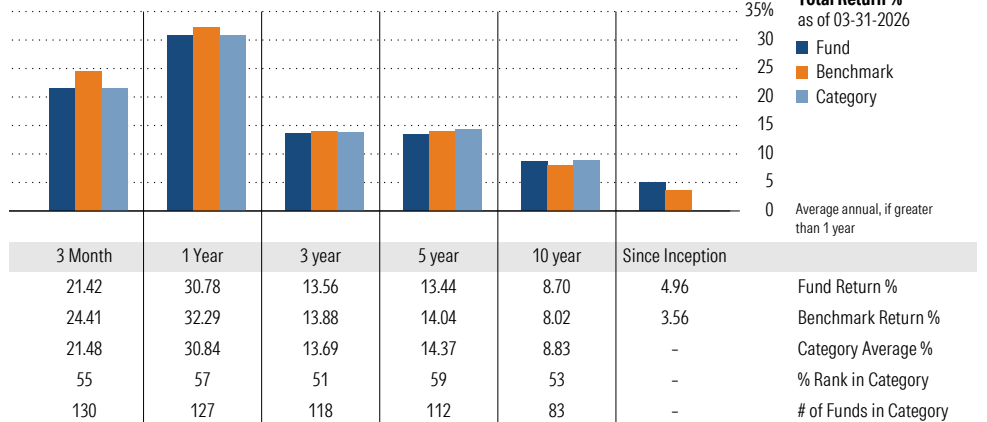
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 02-28-2026 |

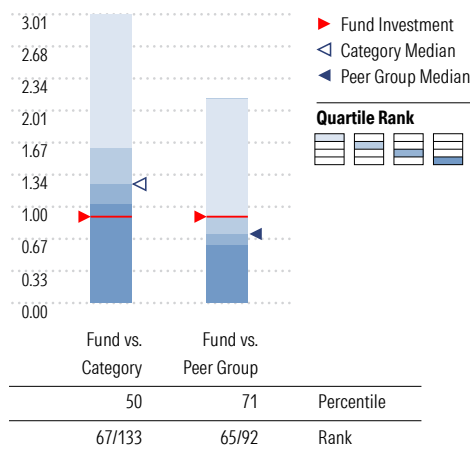
Growth of \$10,000



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 | 0.43 | - | 1.40 |
| Beta | 0.95 | - | 0.87 |
| R-Squared | 95.59 | - | 82.40 |
| Standard Deviation | 12.05 | 12.47 | 12.28 |
| Sharpe Ratio | 0.72 | 0.72 | 0.70 |
| Tracking Error | 2.62 | - | 5.27 |
| Information Ratio | -0.12 | - | -0.22 |
| Up Capture Ratio | 99.97 | - | 88.72 |
| Down Capture Ratio | 102.92 | - | 77.95 |

Portfolio Metrics

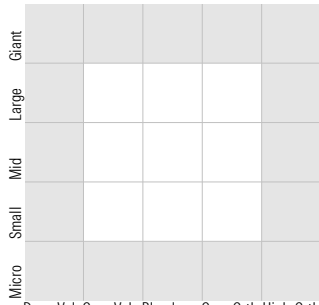
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 12.27 | - | 20.92 |
| Price/Book Ratio | 3.56 | - | 2.01 |
| Geom Avg Mkt Cap \$B | 16.44 | - | 30.36 |
| ROE | 29.97 | - | 12.77 |

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

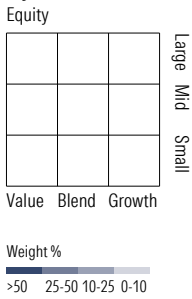
Morningstar Index
Bloomberg Commodity TR USD

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

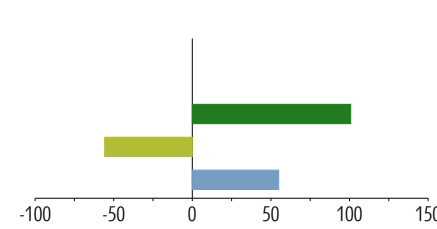


Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings
Ownership 75% of fund's current stock holdings

Style Breakdown

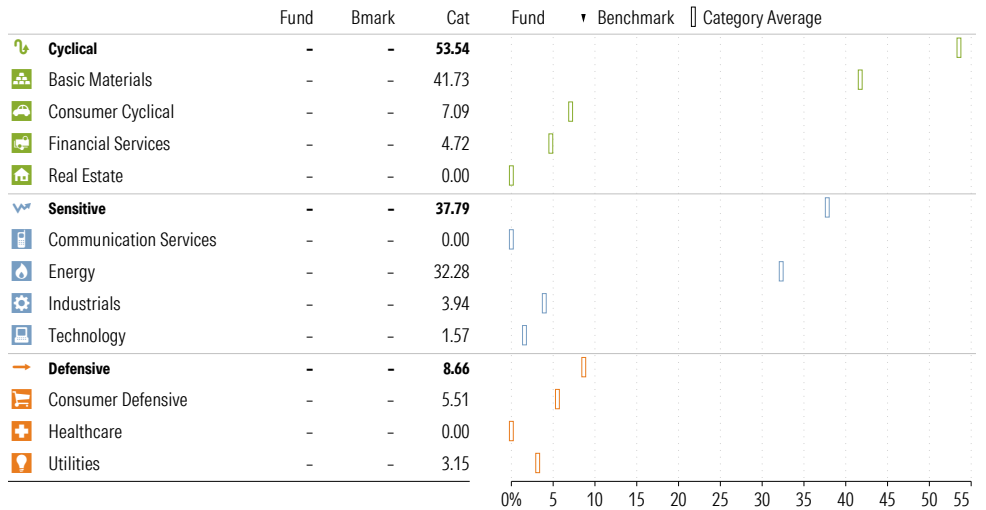


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.99 |
| Non-US Stocks | 0.00 | 0.67 |
| Bonds | 100.76 | 23.36 |
| Cash | -55.72 | 51.96 |
| Other | 54.96 | 23.02 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ✳ Cash Offset | 23.73 | 23.73 | - | - |
| ⊕ Pimco Cayman Cmnty Fd Ltd Instl | 21.08 | 44.80 | - | - |
| ⊖ 2 Year Treasury Note Future Mar 26 | 15.81 | 60.61 | - | - |
| ⊕ JAPANESE YEN Sold | 13.17 | 73.78 | - | - |
| ⊕ JAPANESE YEN Purchased | 13.10 | 86.88 | - | - |
| ⊖ U S TIPS REV REPO | 13.09 | 99.97 | - | - |
| ⊖ U S TIPS REV REPO | 12.86 | 112.84 | - | - |
| ⊕ TRS R SOFRRATE+22/91282CDC2 BPS | 11.73 | 124.56 | - | - |
| ⊕ 5 Year Treasury Note Future Mar 26 | 11.18 | 135.74 | - | - |
| ⊕ TRS R SOFRRATE+15/9128283R9 SOG | 9.44 | 145.18 | - | - |
| ⊕ IRS EUR 2.75000 03/18/26-10Y LCH Pay | 8.64 | 153.82 | - | - |
| ⊕ IRS EUR 2.75000 03/18/26-10Y LCH Receive | 8.49 | 162.30 | - | - |
| ⊖ US Treasury Bond Future Mar 26 | 8.17 | 170.47 | - | - |
| ⊖ U S TIPS REV REPO | 7.55 | 178.02 | - | - |
| ⊕ TRS R SOFRRATE+22/91282CFR7 BPS | 7.34 | 185.36 | - | - |

Total Holdings 693

⊕ Increase ⊖ Decrease ✳ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Michelle Louie since 11-2017
Nick Birkett since 08-2023
Aurélie Denis since 02-2025

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 8.34 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 77.78 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.04 is 94.03% lower than the Large Blend category average.

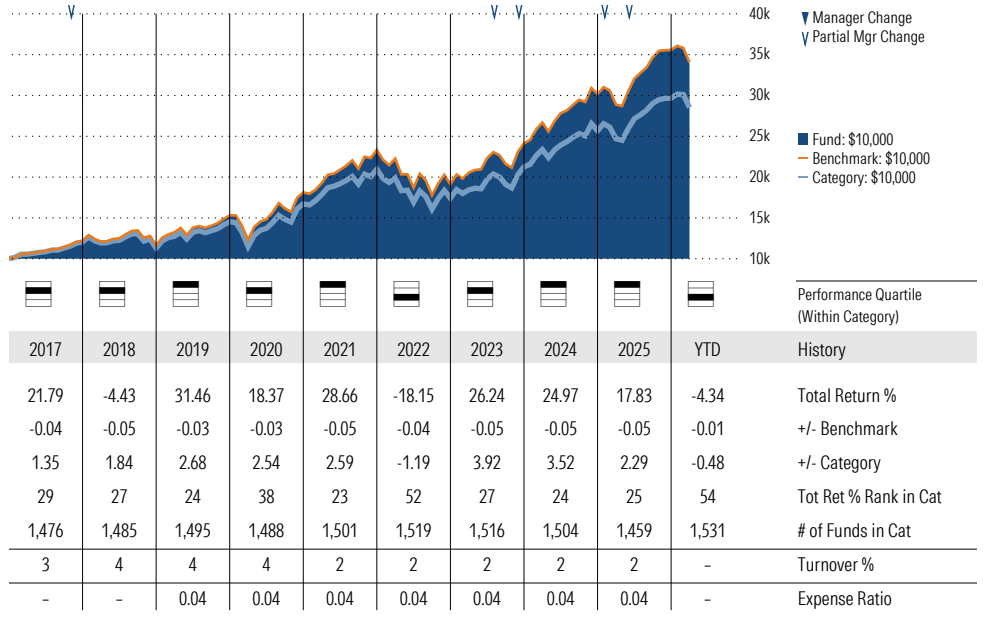
Morningstar Investment Management LLC Analysis

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.

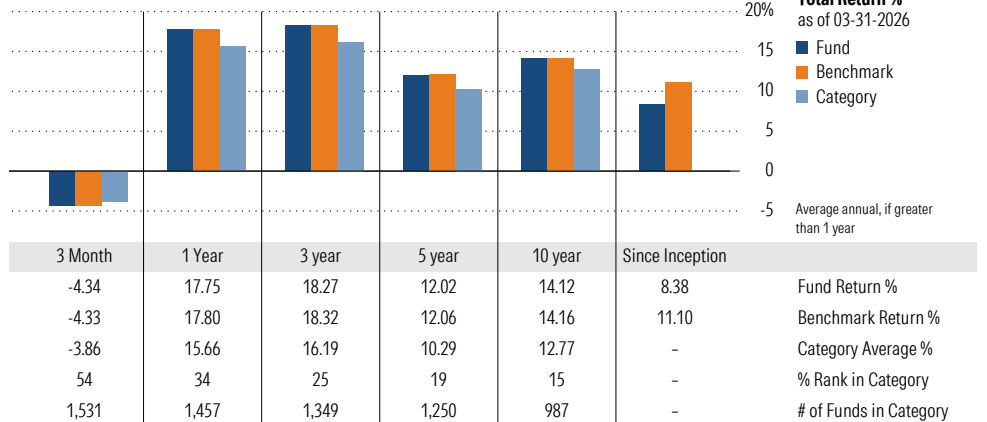
ESG Metrics

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

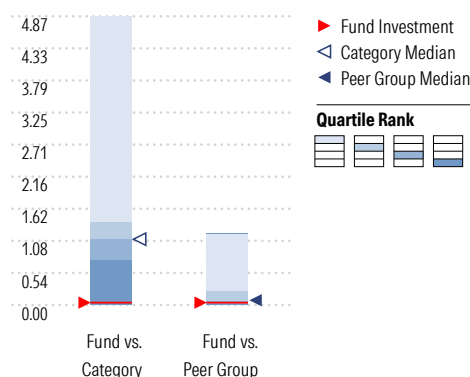
Growth of \$10,000



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 | -0.04 | - | -1.41 |
| Beta | 1.00 | - | 0.99 |
| R-Squared | 100.00 | - | 92.21 |
| Standard Deviation | 12.06 | 12.06 | 12.46 |
| Sharpe Ratio | 1.07 | 1.07 | 0.91 |
| Tracking Error | 0.00 | - | 2.97 |
| Information Ratio | -11.34 | - | -1.62 |
| Up Capture Ratio | 99.88 | - | 95.51 |
| Down Capture Ratio | 100.11 | - | 104.45 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 25.81 | 25.79 | 25.89 |
| Price/Book Ratio | 4.80 | 4.79 | 5.51 |
| Geom Avg Mkt Cap \$B | 404.54 | 404.52 | 498.09 |
| ROE | 34.79 | 34.76 | 40.59 |

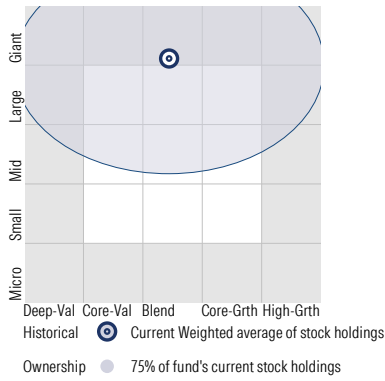
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

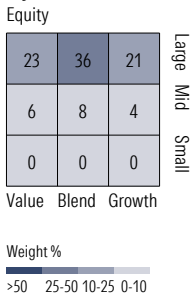
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

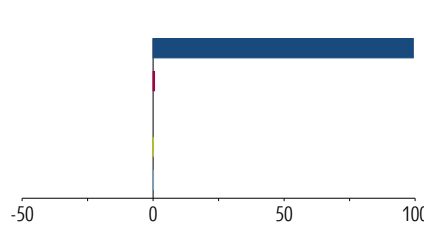
Morningstar Style Box™



Style Breakdown

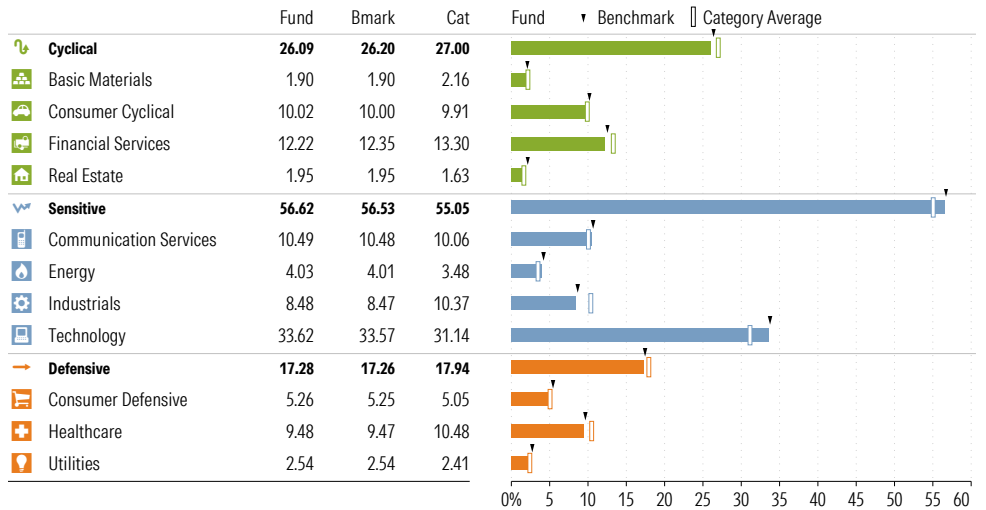


Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 99.31 | 95.18 |
| Non-US Stocks | 0.55 | 2.38 |
| Bonds | 0.00 | 0.23 |
| Cash | -0.03 | 0.42 |
| Other | 0.17 | 1.79 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ NVIDIA Corp | 7.58 | 7.58 | - | Technology |
| ⊖ Apple Inc | 6.67 | 14.25 | - | Technology |
| ⊖ Microsoft Corp | 4.92 | 19.17 | - | Technology |
| ⊖ Amazon.com Inc | 3.64 | 22.81 | - | Consumer Cyclical |
| ⊖ Alphabet Inc Class A | 3.00 | 25.81 | - | Communication Svc |
| ⊖ Broadcom Inc | 2.63 | 28.43 | - | Technology |
| ⊖ Alphabet Inc Class C | 2.40 | 30.83 | - | Communication Svc |
| ⊖ Meta Platforms Inc Class A | 2.24 | 33.07 | - | Communication Svc |
| ⊖ Tesla Inc | 1.87 | 34.94 | - | Consumer Cyclical |
| ⊖ Berkshire Hathaway Inc Class B | 1.57 | 36.52 | - | Financial Services |
| ⊖ JPMorgan Chase & Co | 1.34 | 37.86 | - | Financial Services |
| ⊖ Eli Lilly and Co | 1.30 | 39.16 | - | Healthcare |
| ⊖ Exxon Mobil Corp | 1.27 | 40.43 | - | Energy |
| ⊖ Johnson & Johnson | 1.05 | 41.48 | - | Healthcare |
| ⊖ Walmart Inc | 0.97 | 42.46 | - | Consumer Defensive |

Total Holdings 518

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 13.11 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 93.42% lower than the Foreign Large Blend category average.

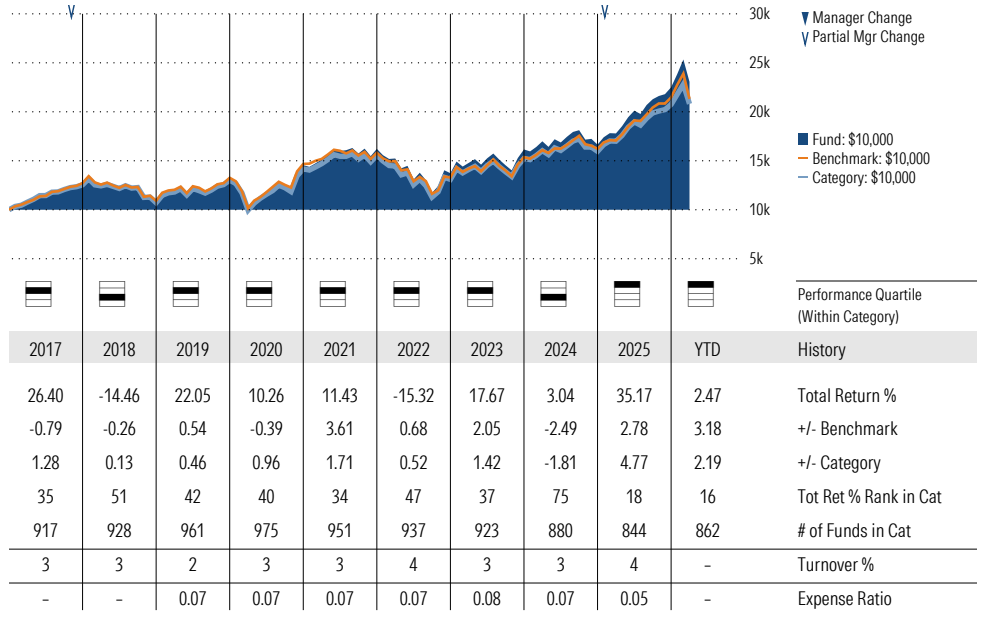
Morningstar Investment Management LLC Analysis

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

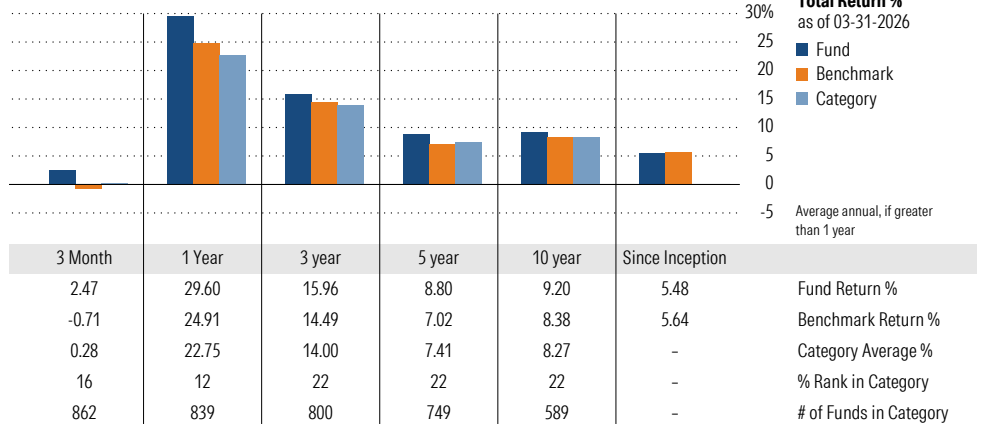
ESG Metrics

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

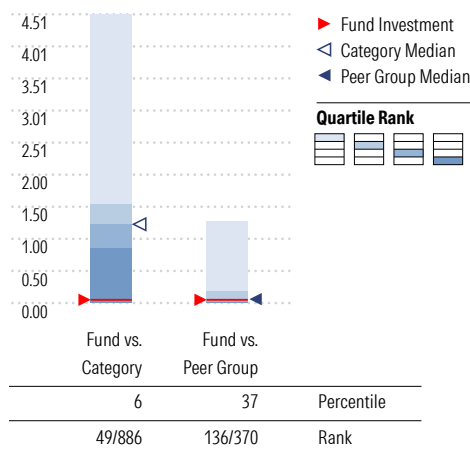
Growth of \$10,000



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 | 1.30 | - | 0.69 |
| Beta | 1.00 | - | 0.92 |
| R-Squared | 94.26 | - | 89.82 |
| Standard Deviation | 13.68 | 13.25 | 12.85 |
| Sharpe Ratio | 0.80 | 0.73 | 0.72 |
| Tracking Error | 3.28 | - | 4.13 |
| Information Ratio | 0.45 | - | -0.06 |
| Up Capture Ratio | 107.87 | - | 96.90 |
| Down Capture Ratio | 105.88 | - | 97.14 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.42 | 17.16 | 17.60 |
| Price/Book Ratio | 1.95 | 2.10 | 2.17 |
| Geom Avg Mkt Cap \$B | 43.04 | 67.98 | 77.46 |
| ROE | 16.56 | 18.32 | 18.15 |

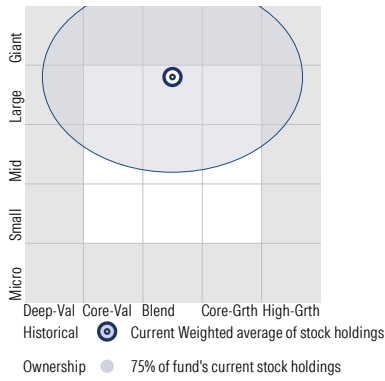
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

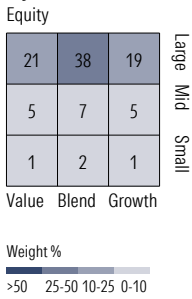
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

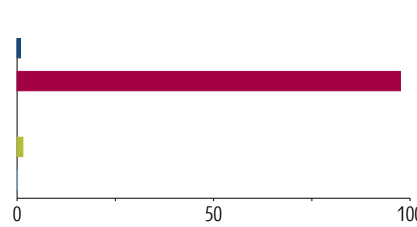
Morningstar Style Box™



Style Breakdown

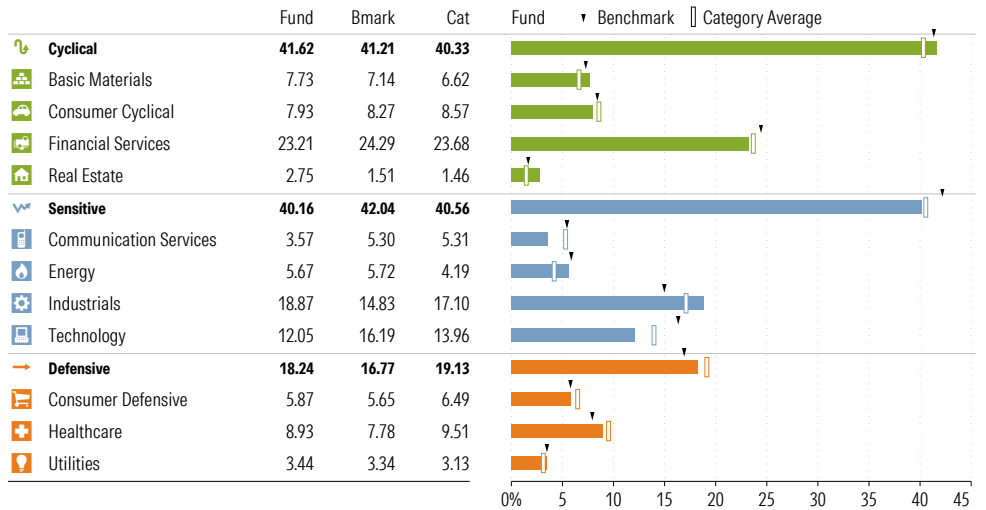


Asset Allocation as of 03-31-2026

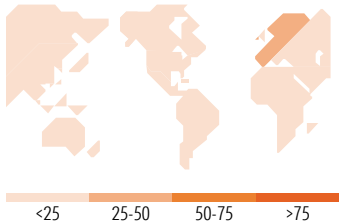


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 97.54 | 4.67 |
| Non-US Stocks | 0.86 | 93.40 |
| Bonds | 0.00 | 1.64 |
| Cash | 1.47 | -0.68 |
| Other | 0.13 | 0.97 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 37.00 | 36.31 | Americas | 11.96 | 10.68 | Greater Europe | 51.03 | 53.01 | Developed Markets | 99.12 |
| Japan | 20.90 | 18.28 | North America | 11.91 | 9.22 | United Kingdom | 11.34 | 13.02 | Emerging Markets | 0.88 |
| Australasia | 6.13 | 3.93 | Central/Latin | 0.05 | 1.46 | W euro-ex UK | 38.01 | 38.45 | Not Available | 0.00 |
| Asia-4 Tigers | 9.68 | 8.78 | | | | Emrgng Europe | 0.52 | 0.20 | | |
| Asia-ex 4 Tigers | 0.29 | 5.32 | | | | Africa | 1.16 | 1.34 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Samsung Electronics Co Ltd | 1.87 | 1.87 | - | Technology |
| ⊖ ASML Holding NV | 1.76 | 3.63 | - | Technology |
| ⊖ Slbbh1142 | 1.08 | 4.71 | - | - |
| ⊕ SK Hynix Inc | 1.05 | 5.76 | - | Technology |
| ⊕ Novartis AG Registered Shares | 1.00 | 6.77 | - | Healthcare |
| ⊕ AstraZeneca PLC | 1.00 | 7.76 | - | Healthcare |
| ⊕ HSBC Holdings PLC | 0.96 | 8.73 | - | Financial Services |
| ⊕ Roche Holding AG Ordinary Shares new | 0.96 | 9.68 | - | Healthcare |
| ⊖ Shell PLC | 0.90 | 10.58 | - | Energy |
| ⊕ Nestle SA | 0.86 | 11.44 | - | Consumer Defensive |

Total Holdings 3906

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

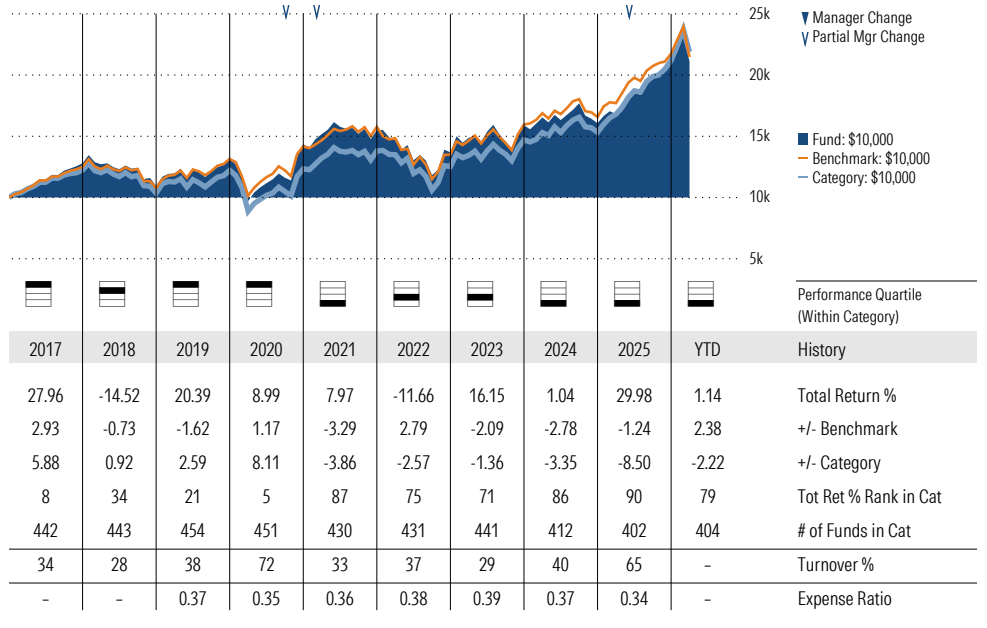
Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 7 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 13.67 years.
- ✗ **Style:** The fund has landed in its primary style box — Large Value — 27.27% of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.36 is 60.87% lower than the Foreign Large Value category average.

Growth of \$10,000



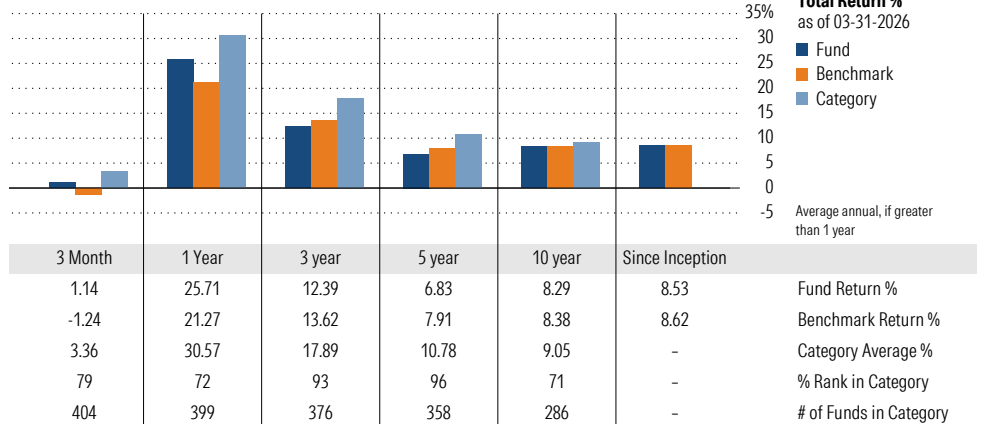
Morningstar Investment Management LLC Analysis

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

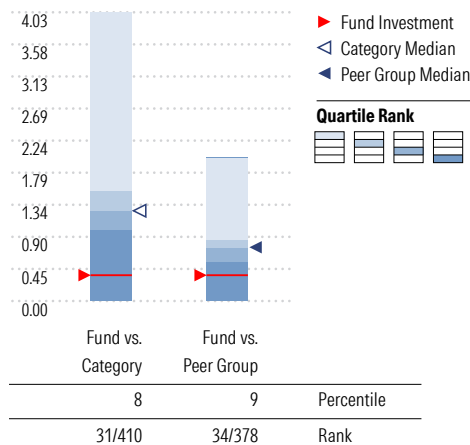
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

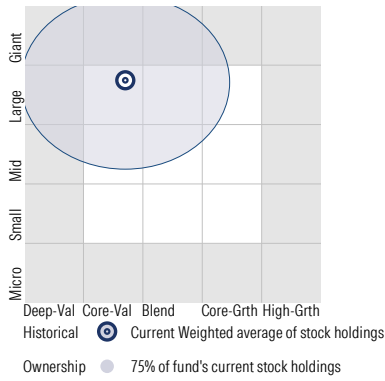
Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

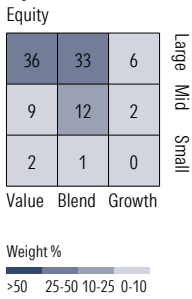
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

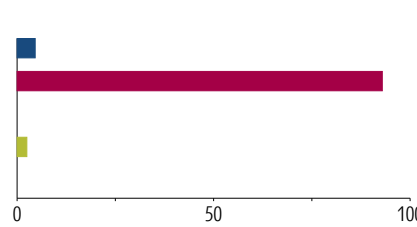
Morningstar Style Box™



Style Breakdown

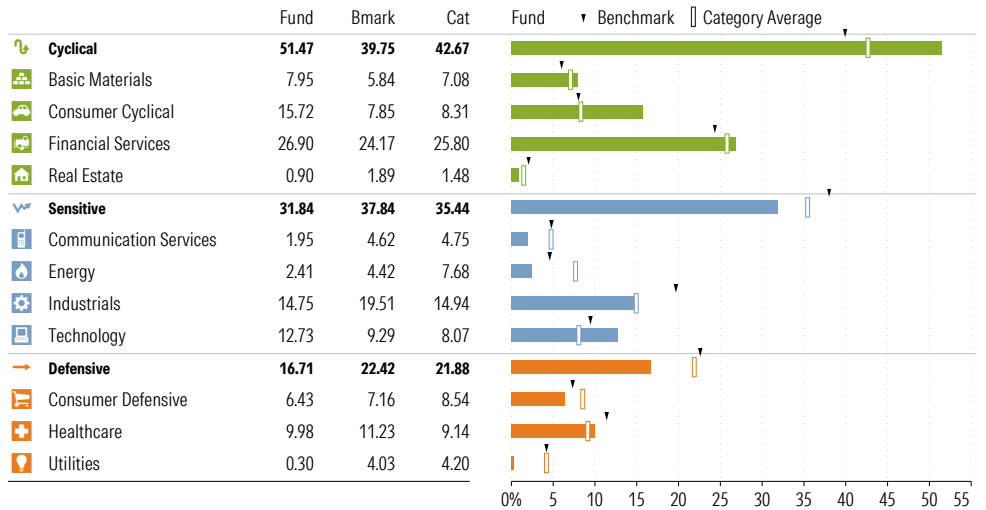


Asset Allocation as of 03-31-2026

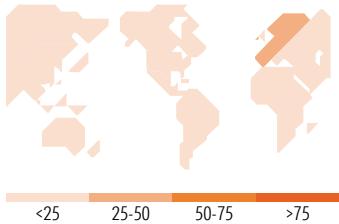


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 4.60 | 3.06 |
| Non-US Stocks | 92.92 | 94.95 |
| Bonds | 0.00 | 0.13 |
| Cash | 2.48 | 1.62 |
| Other | 0.00 | 0.23 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



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

Top 10 Holdings as of 03-31-2026

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

Total Holdings 215

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023

Kenny Narzikul since 02-2025

Quantitative Screens

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

✘ **Management:** The fund's management team has been in place for less than three years.

✔ **Style:** 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 0.07 is 93.07% lower than the Mid-Cap Growth category average.

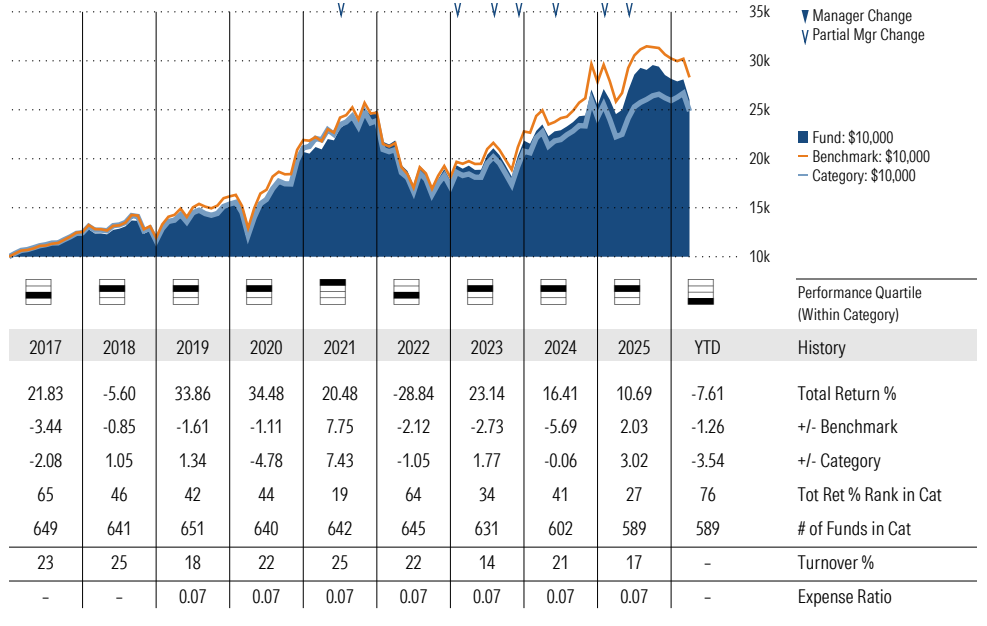
Morningstar Investment Management LLC Analysis

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

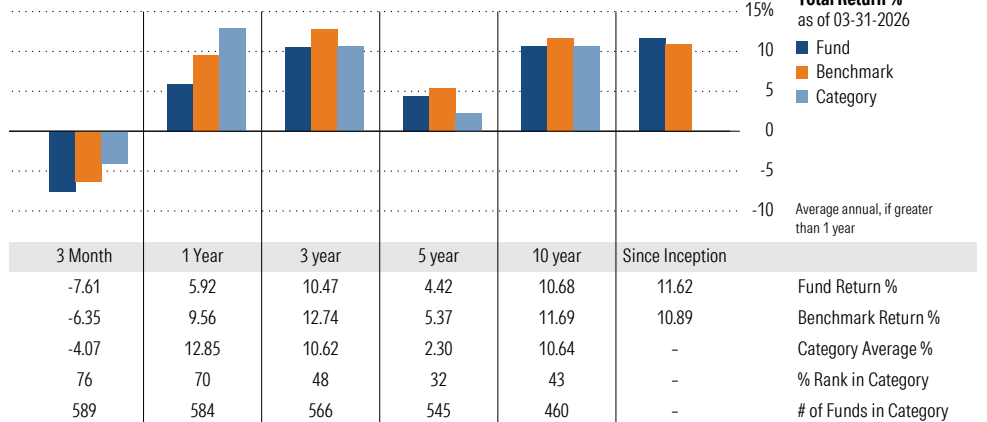
ESG Metrics

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

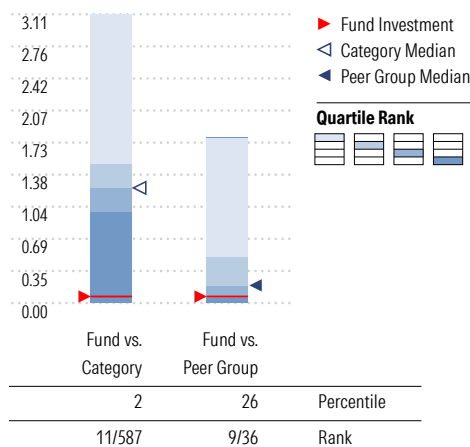
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | -1.18 | - | -1.79 |
| Beta | 0.92 | - | 0.94 |
| R-Squared | 95.72 | - | 85.72 |
| Standard Deviation | 16.88 | 17.87 | 18.45 |
| Sharpe Ratio | 0.39 | 0.49 | 0.31 |
| Tracking Error | 3.75 | - | 7.13 |
| Information Ratio | -0.61 | - | -0.63 |
| Up Capture Ratio | 91.67 | - | 89.68 |
| Down Capture Ratio | 97.85 | - | 98.40 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 33.12 | 30.89 | 30.94 |
| Price/Book Ratio | 6.23 | 8.50 | 6.17 |
| Geom Avg Mkt Cap \$B | 44.25 | 29.86 | 28.34 |
| ROE | 23.06 | 30.98 | 23.12 |

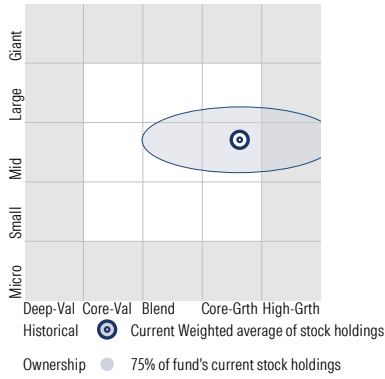
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category
Mid-Cap Growth

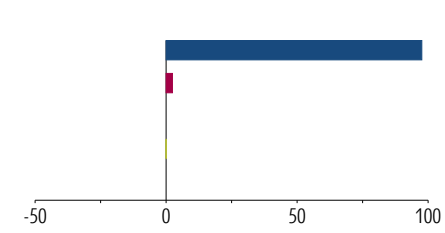
Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Asset Allocation as of 03-31-2026

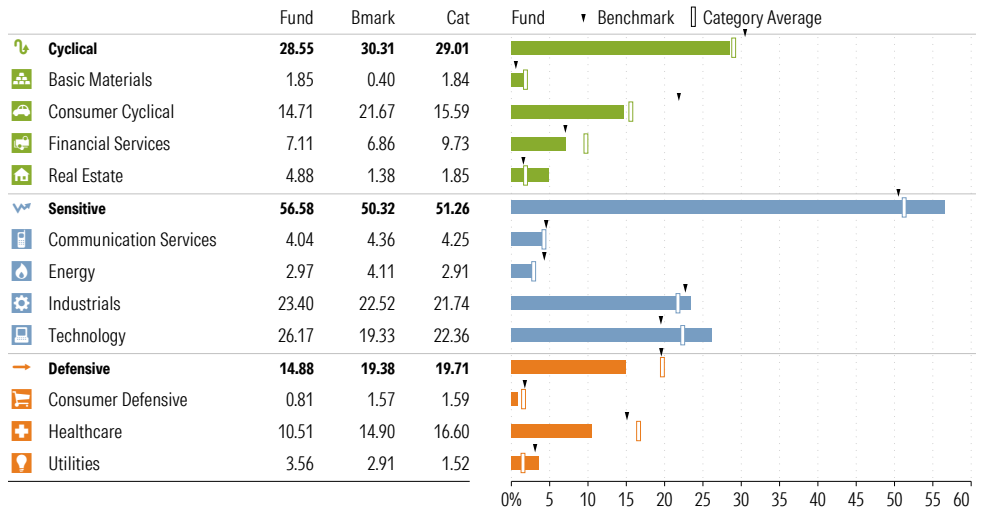


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 97.60 | 92.78 |
| Non-US Stocks | 2.42 | 4.60 |
| Bonds | 0.00 | 0.07 |
| Cash | -0.02 | 0.91 |
| Other | 0.00 | 1.65 |
| Total | 100.00 | 100.00 |

Style Breakdown



Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊖ Vertiv Holdings Co Class A | 2.50 | 2.50 | - | Industrials |
| ⊖ Howmet Aerospace Inc | 2.41 | 4.90 | - | Industrials |
| ⊖ Constellation Energy Corp | 2.24 | 7.14 | - | Utilities |
| ⊖ Seagate Technology Holdings PLC | 2.22 | 9.36 | - | Technology |
| ⊖ Quanta Services Inc | 2.14 | 11.50 | - | Industrials |
| ⊖ Motorola Solutions Inc | 1.87 | 13.37 | - | Technology |
| ⊖ Ross Stores Inc | 1.82 | 15.20 | - | Consumer Cyclical |
| ⊖ Royal Caribbean Group | 1.74 | 16.94 | - | Consumer Cyclical |
| ⊖ TransDigm Group Inc | 1.70 | 18.65 | - | Industrials |
| ⊖ Cloudflare Inc | 1.62 | 20.27 | - | Technology |
| ⊖ Realty Income Corp | 1.49 | 21.75 | - | Real Estate |
| ⊖ Robinhood Markets Inc Class A | 1.43 | 23.18 | - | Financial Services |
| ⊖ Targa Resources Corp | 1.40 | 24.58 | - | Energy |
| ⊖ Fastenal Co | 1.39 | 25.97 | - | Industrials |
| ⊖ DoorDash Inc Ordinary Shares - Class A | 1.36 | 27.33 | - | Consumer Cyclical |

Total Holdings 133

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023

Kenny Narzikul since 02-2025

Quantitative Screens

✔ Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.

✘ Management: The fund's management team has been in place for less than three years.

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

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

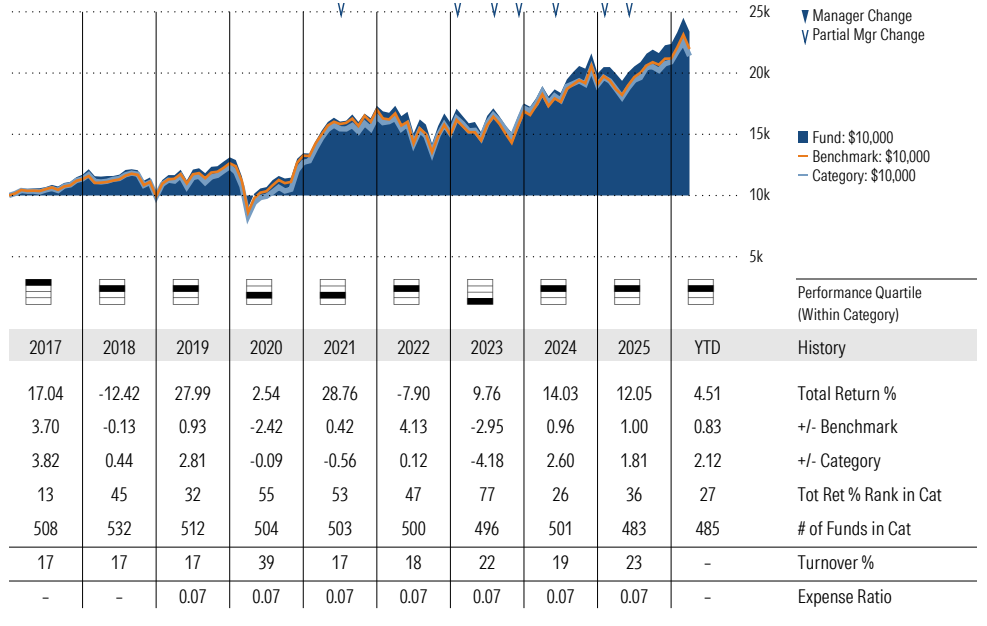
Morningstar Investment Management LLC Analysis

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

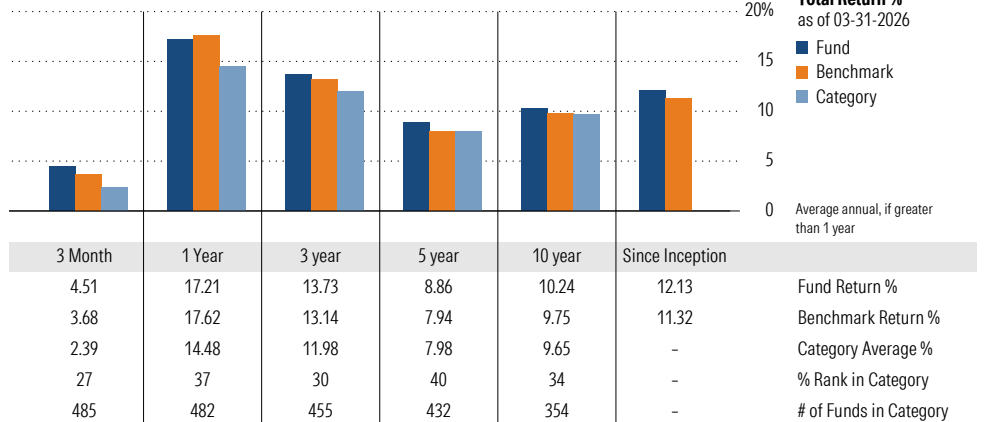
ESG Metrics

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

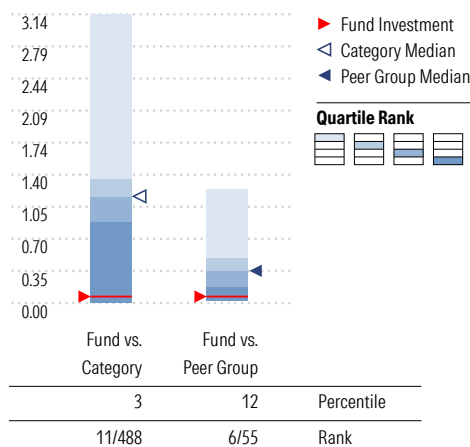
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

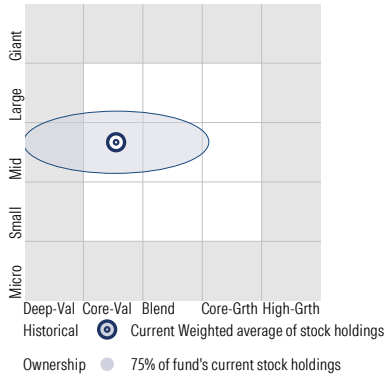
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

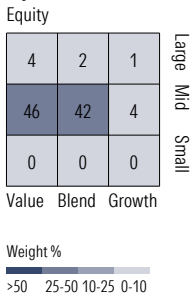
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2026

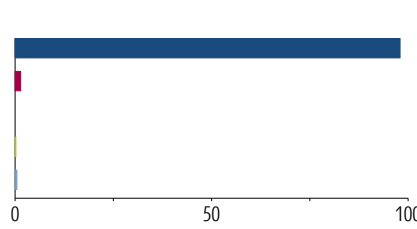
Morningstar Style Box™



Style Breakdown

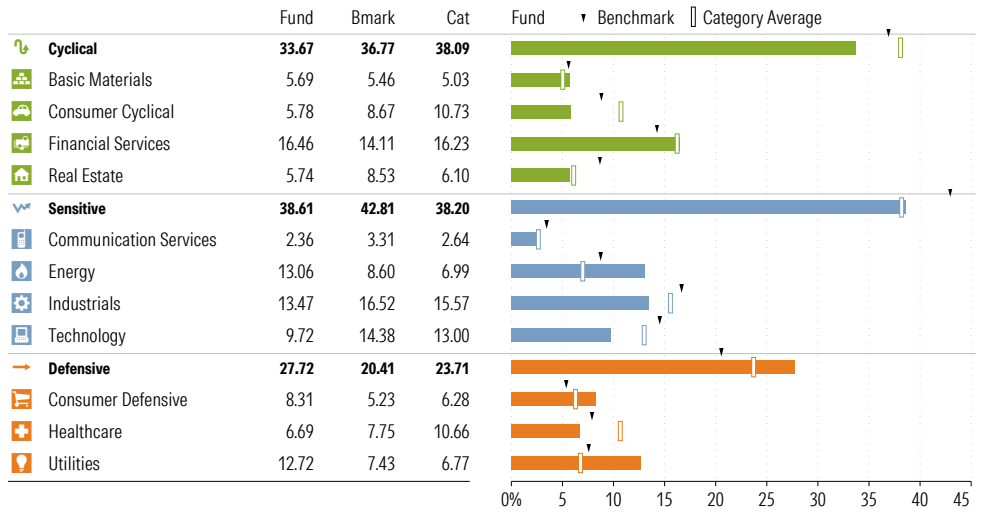


Asset Allocation as of 03-31-2026



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

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

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

Total Holdings 180

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 29.9 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 0.13 is 87.62% lower than the Real Estate category average.

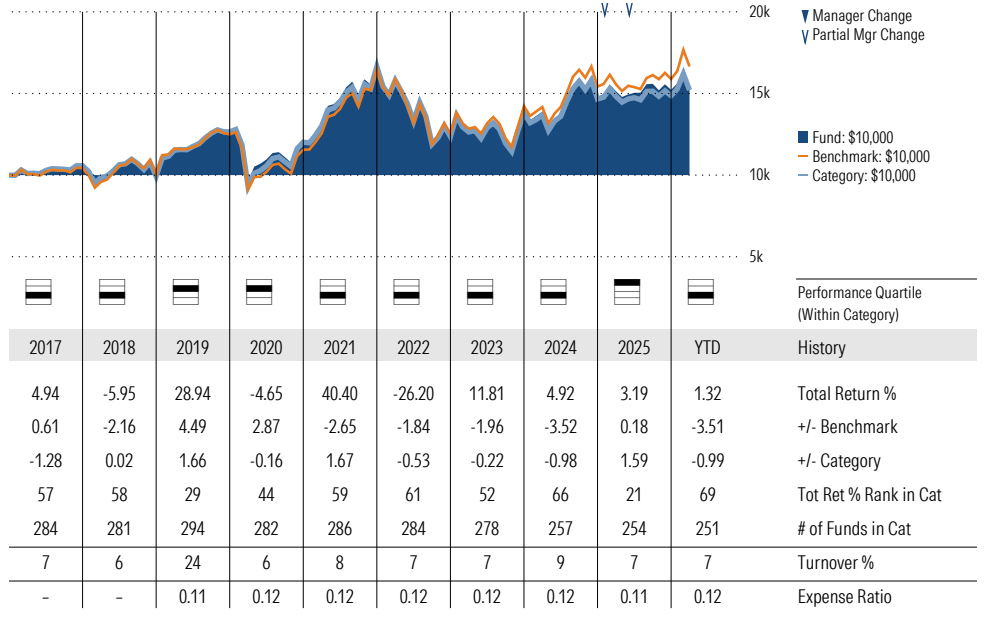
Morningstar Investment Management LLC Analysis

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

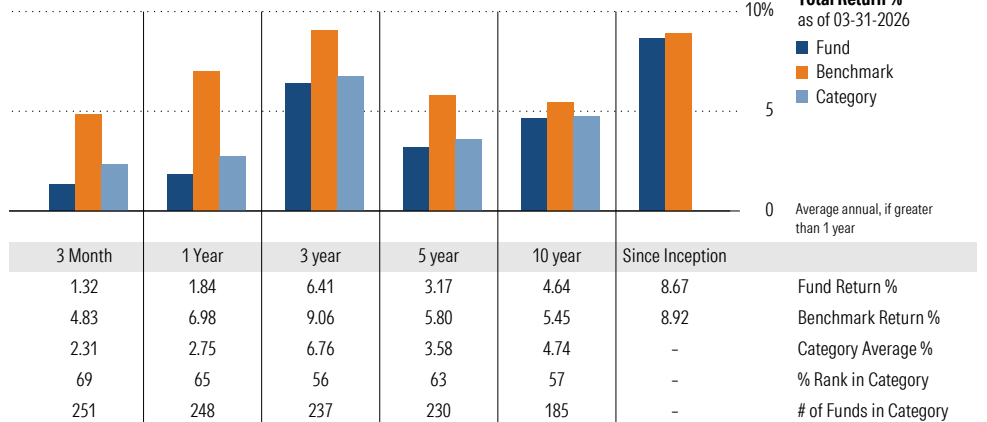
ESG Metrics

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

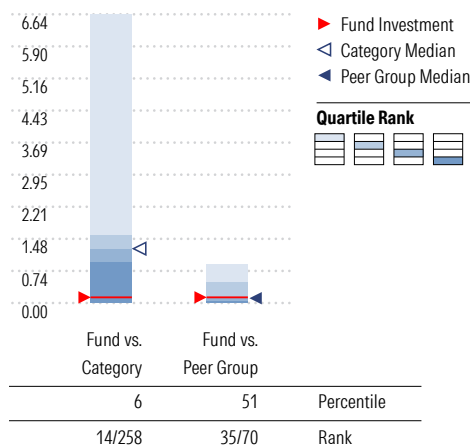
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -2.52 | - | -1.79 |
| Beta | 1.01 | - | 0.96 |
| R-Squared | 96.74 | - | 93.48 |
| Standard Deviation | 16.53 | 16.06 | 15.89 |
| Sharpe Ratio | 0.17 | 0.32 | 0.16 |
| Tracking Error | 2.99 | - | 3.64 |
| Information Ratio | -0.88 | - | -0.76 |
| Up Capture Ratio | 93.80 | - | 90.50 |
| Down Capture Ratio | 103.92 | - | 97.85 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 29.84 | 38.46 | 29.22 |
| Price/Book Ratio | 2.35 | 2.42 | 2.66 |
| Geom Avg Mkt Cap \$B | 28.75 | 9.35 | 36.91 |
| ROE | 14.78 | 9.56 | 16.13 |

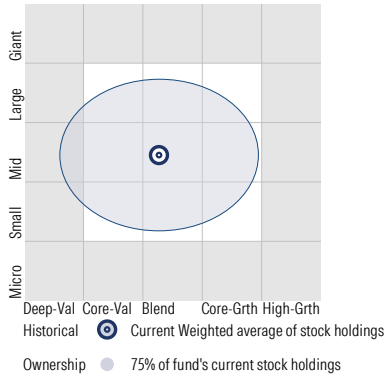
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

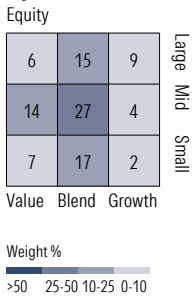
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2026

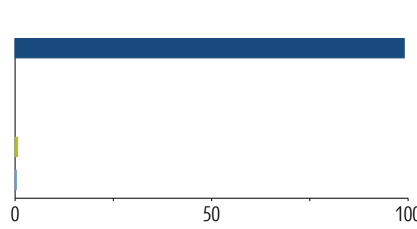
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 99.01 | 88.65 |
| Non-US Stocks | 0.00 | 1.07 |
| Bonds | 0.00 | 0.70 |
| Cash | 0.66 | 2.65 |
| Other | 0.33 | 6.94 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 99.23 | 99.13 | 98.67 | | | |
| Basic Materials | 0.00 | 0.00 | 0.21 | | | |
| Consumer Cyclical | 0.00 | 0.13 | 1.46 | | | |
| Financial Services | 0.00 | 0.00 | 0.24 | | | |
| Real Estate | 99.23 | 99.00 | 96.76 | | | |
| Sensitive | 0.77 | 0.87 | 0.98 | | | |
| Communication Services | 0.61 | 0.00 | 0.11 | | | |
| Energy | 0.13 | 0.00 | 0.04 | | | |
| Industrials | 0.03 | 0.87 | 0.25 | | | |
| Technology | 0.00 | 0.00 | 0.58 | | | |
| Defensive | 0.00 | 0.00 | 0.34 | | | |
| Consumer Defensive | 0.00 | 0.00 | 0.01 | | | |
| Healthcare | 0.00 | 0.00 | 0.29 | | | |
| Utilities | 0.00 | 0.00 | 0.04 | | | |

Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Real Estate II Index | 14.50 | 14.50 | - | - |
| ⊖ Welltower Inc | 7.69 | 22.20 | - | Real Estate |
| ⊖ Prologis Inc | 7.03 | 29.23 | - | Real Estate |
| ⊖ Equinix Inc | 5.51 | 34.74 | - | Real Estate |
| ⊖ American Tower Corp | 4.63 | 39.37 | - | Real Estate |
| ⊖ Digital Realty Trust Inc | 3.55 | 42.91 | - | Real Estate |
| ⊖ Simon Property Group Inc | 3.49 | 46.40 | - | Real Estate |
| ⊖ Realty Income Corp | 3.20 | 49.60 | - | Real Estate |
| ⊖ Public Storage | 2.45 | 52.05 | - | Real Estate |
| ⊖ CBRE Group Inc Class A | 2.31 | 54.36 | - | Real Estate |
| ⊖ Ventas Inc | 2.20 | 56.56 | - | Real Estate |
| ⊖ Crown Castle Inc | 2.03 | 58.59 | - | Real Estate |
| ⊖ Iron Mountain Inc | 1.73 | 60.32 | - | Real Estate |
| ⊖ Extra Space Storage Inc | 1.59 | 61.91 | - | Real Estate |
| ⊖ VICI Properties Inc Ordinary Shares | 1.55 | 63.47 | - | Real Estate |

Total Holdings 159

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 21.26 years.
- ✔ **Style:** The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.07 is 93.58% lower than the Small Growth category average.

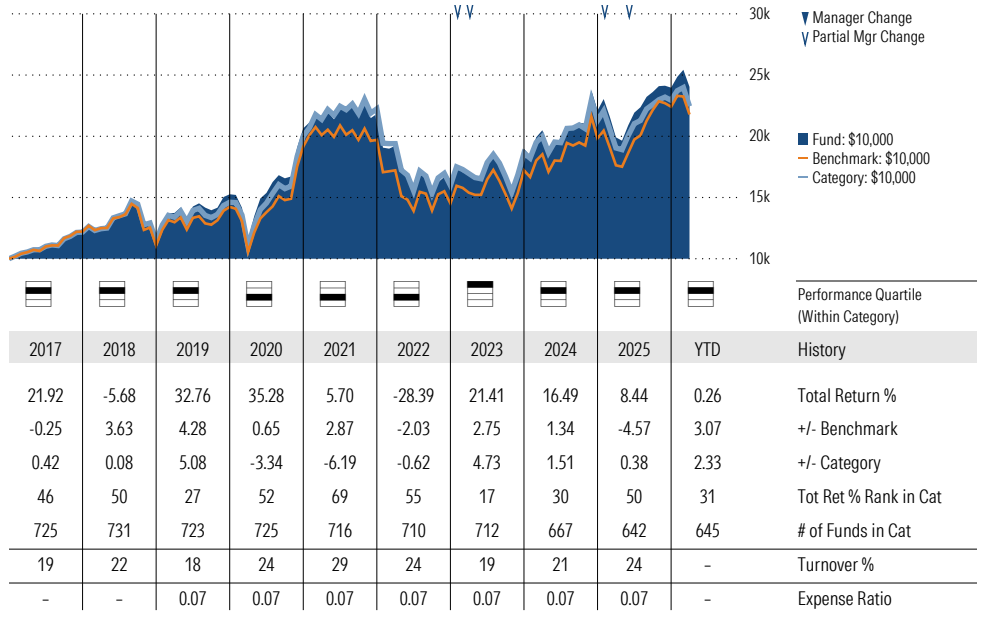
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

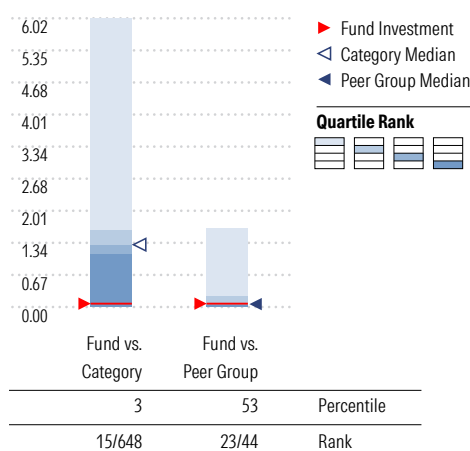
Growth of \$10,000



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 | 1.13 | - | -0.73 |
| Beta | 0.91 | - | 0.88 |
| R-Squared | 96.07 | - | 88.27 |
| Standard Deviation | 18.58 | 20.08 | 19.03 |
| Sharpe Ratio | 0.47 | 0.44 | 0.33 |
| Tracking Error | 4.13 | - | 6.95 |
| Information Ratio | 0.04 | - | -0.26 |
| Up Capture Ratio | 89.81 | - | 83.75 |
| Down Capture Ratio | 84.59 | - | 85.47 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 29.28 | 22.06 | 28.96 |
| Price/Book Ratio | 4.39 | 3.98 | 3.77 |
| Geom Avg Mkt Cap \$B | 10.31 | 4.13 | 8.30 |
| ROE | 11.73 | 8.12 | 12.07 |

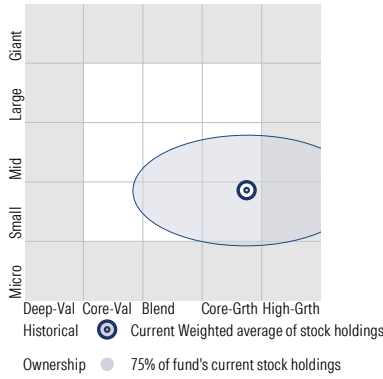
Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category
Small Growth

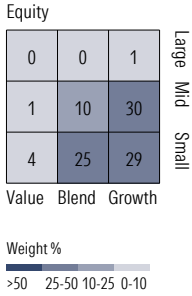
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2026

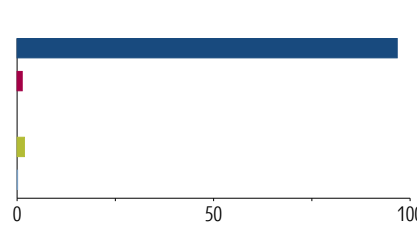
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 96.72 | 93.40 |
| Non-US Stocks | 1.30 | 4.39 |
| Bonds | 0.00 | 0.01 |
| Cash | 1.86 | 1.17 |
| Other | 0.13 | 1.03 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2026

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 22.93 | 23.05 | 25.39 | | | |
| Basic Materials | 3.38 | 4.44 | 2.96 | | | |
| Consumer Cyclical | 10.06 | 8.13 | 9.93 | | | |
| Financial Services | 5.50 | 8.30 | 10.26 | | | |
| Real Estate | 3.99 | 2.18 | 2.24 | | | |
| Sensitive | 56.73 | 48.83 | 50.47 | | | |
| Communication Services | 3.40 | 2.04 | 1.61 | | | |
| Energy | 5.16 | 3.67 | 3.05 | | | |
| Industrials | 23.75 | 21.45 | 23.98 | | | |
| Technology | 24.42 | 21.67 | 21.83 | | | |
| Defensive | 20.35 | 28.11 | 24.14 | | | |
| Consumer Defensive | 2.59 | 2.76 | 2.80 | | | |
| Healthcare | 16.61 | 24.68 | 20.17 | | | |
| Utilities | 1.15 | 0.67 | 1.17 | | | |

Top 15 Holdings as of 03-31-2026

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Slcmt1142 | 1.68 | 1.68 | - | - |
| ⊕ TechnipFMC PLC | 0.91 | 2.59 | - | Energy |
| ⊖ Ciena Corp | 0.90 | 3.49 | - | Technology |
| ⊕ Casey's General Stores Inc | 0.88 | 4.37 | - | Consumer Cyclical |
| ⊕ Natera Inc | 0.87 | 5.24 | - | Healthcare |
| ⊕ FTAI Aviation Ltd | 0.82 | 6.06 | - | Industrials |
| ⊕ Curtiss-Wright Corp | 0.82 | 6.89 | - | Industrials |
| ⊖ Lumentum Holdings Inc | 0.82 | 7.71 | - | Technology |
| ⊖ Comfort Systems USA Inc | 0.79 | 8.50 | - | Industrials |
| ⊖ Coherent Corp | 0.73 | 9.24 | - | Technology |
| ⊕ Royal Gold Inc | 0.71 | 9.94 | - | Basic Materials |
| ⊕ AST SpaceMobile Inc Ordinary Shares - Class A | 0.71 | 10.65 | - | Technology |
| ⊕ Woodward Inc | 0.70 | 11.35 | - | Industrials |
| ⊕ MasTec Inc | 0.67 | 12.01 | - | Industrials |
| ⊕ SoFi Technologies Inc Ordinary Shares | 0.66 | 12.68 | - | Financial Services |

Total Holdings 555

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.93 years.
- Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.33% lower than the Small Value category average.

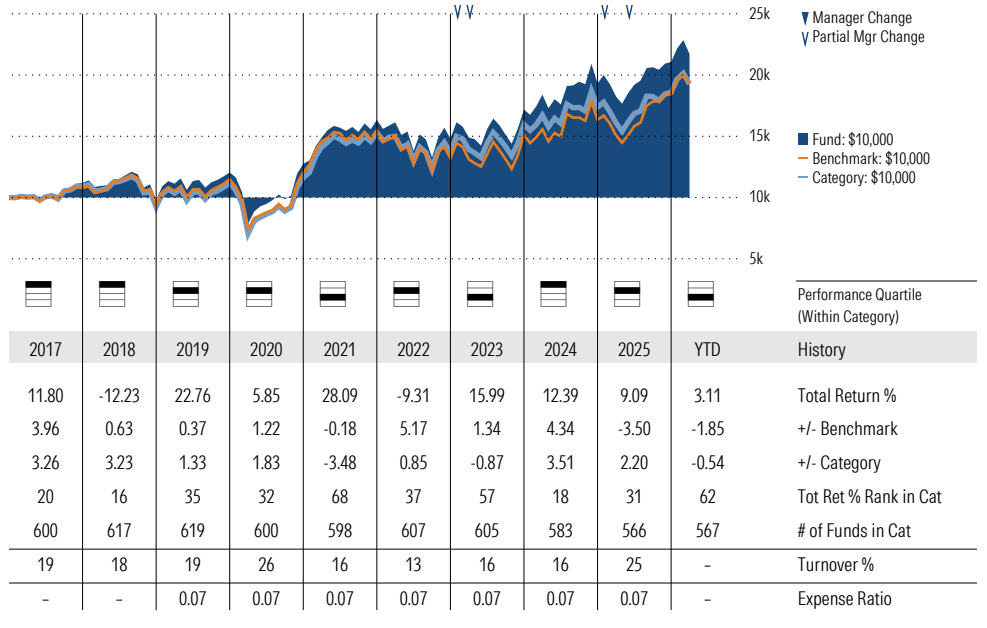
Morningstar Investment Management LLC Analysis

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

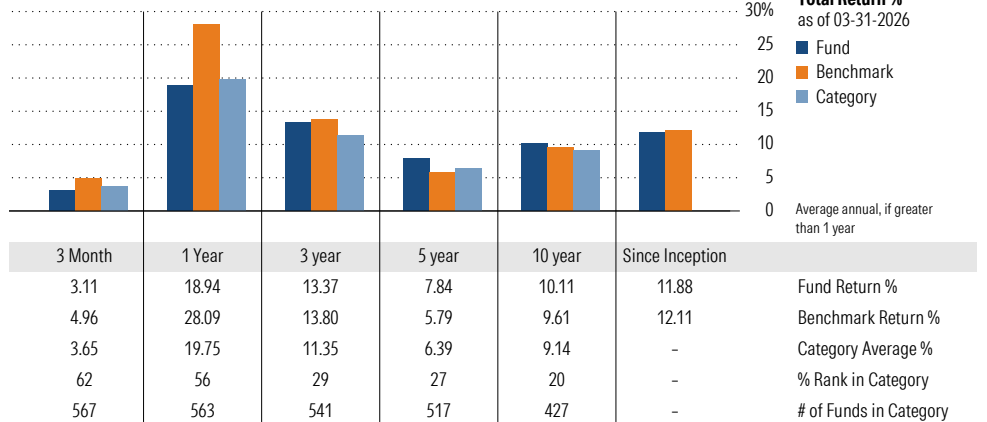
ESG Metrics

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

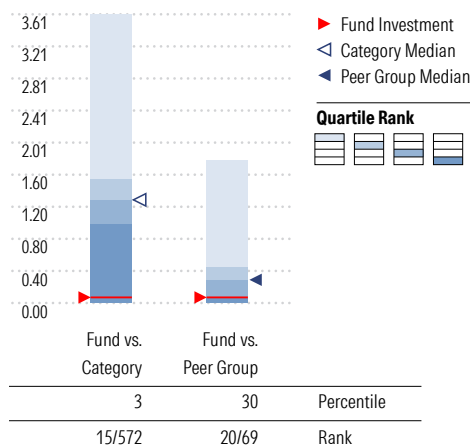
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

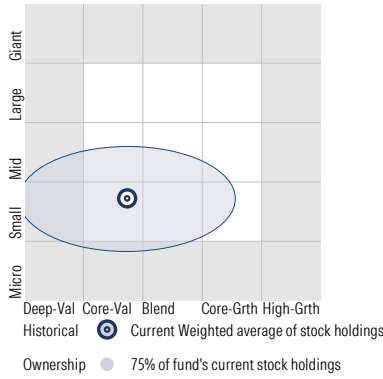
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

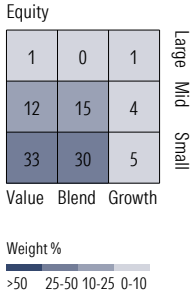
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2026

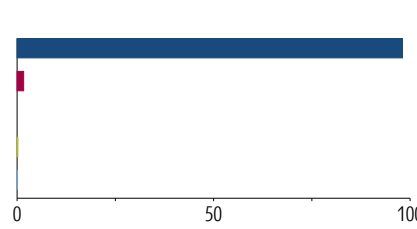
Morningstar Style Box™



Style Breakdown

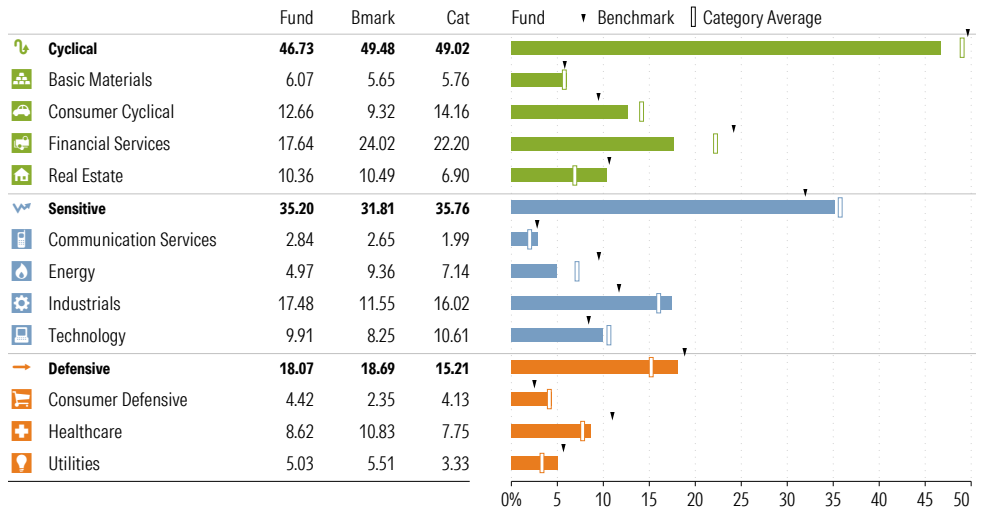


Asset Allocation as of 03-31-2026



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

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

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

Total Holdings 843

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Arvind Narayanan since 11-2019
Thanh Nguyen since 01-2025

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 6.37 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.09 is 76.32% lower than the Ultrashort Bond category average.

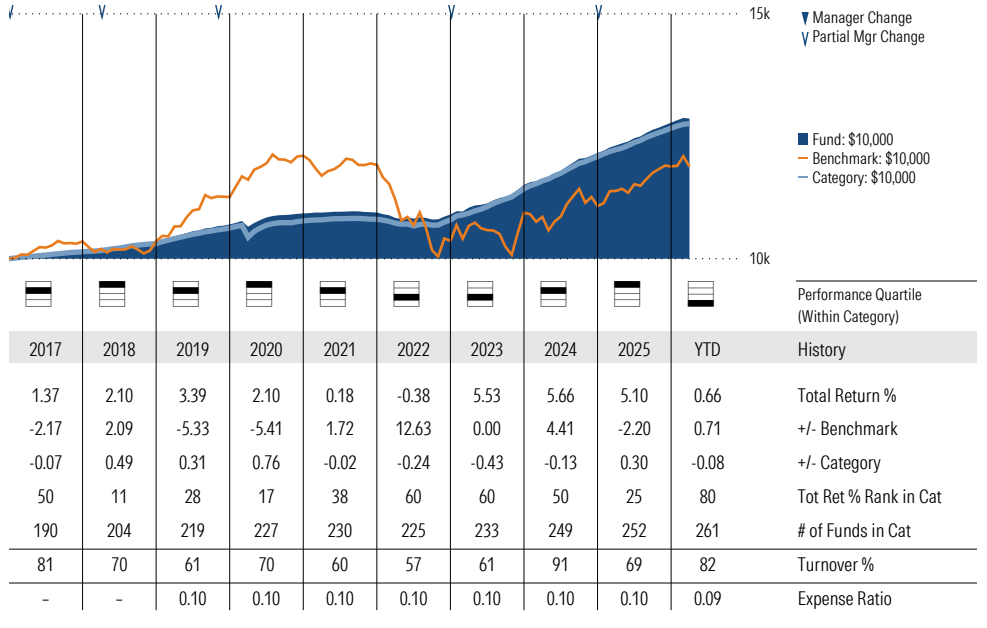
Morningstar Investment Management LLC Analysis

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

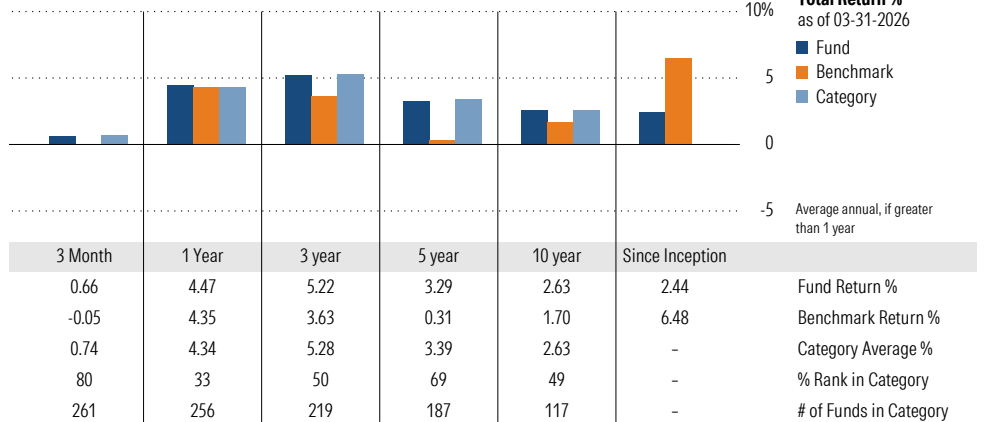
ESG Metrics

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

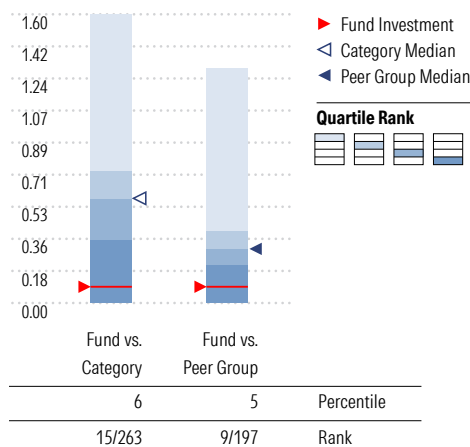
Growth of \$10,000



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 | 4.73 | - | 4.98 |
| Beta | 0.10 | - | 0.06 |
| R-Squared | 65.67 | - | 34.24 |
| Standard Deviation | 0.69 | 5.63 | 0.58 |
| Sharpe Ratio | 0.47 | -0.19 | 0.74 |
| Tracking Error | 5.09 | - | 5.34 |
| Information Ratio | 0.31 | - | 0.32 |
| Up Capture Ratio | 38.18 | - | 34.70 |
| Down Capture Ratio | -25.01 | - | -32.25 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 0.96 | 4.43 | 1.12 |
| Avg Eff Maturity | 1.40 | - | 1.65 |

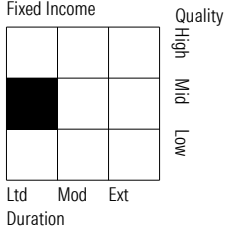
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

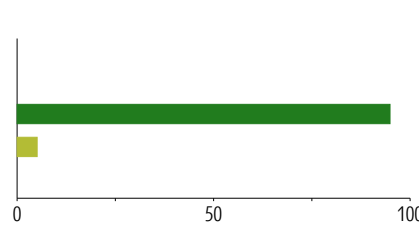
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

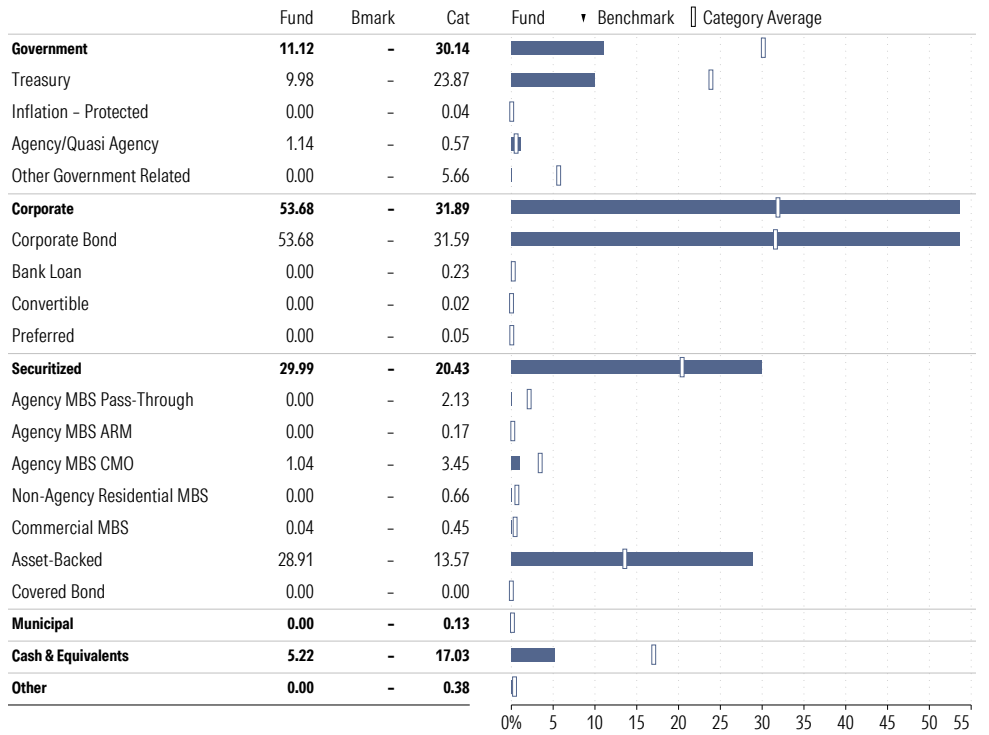


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.27 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 94.89 | 66.45 |
| Cash | 5.10 | 32.97 |
| Other | 0.00 | 0.30 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 27.83 | 3.53 | 23.73 |
| AA | 7.61 | 74.59 | 23.78 |
| A | 38.85 | 10.82 | 23.51 |
| BBB | 24.05 | 8.32 | 16.55 |
| BB | 0.82 | 0.28 | 1.88 |
| B | 0.12 | 0.00 | 0.68 |
| Below B | 0.00 | 0.00 | 0.17 |
| Not Rated | 0.72 | 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 |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Bills | - | 5.99 | 5.99 | - |
| United States Treasury Notes | - | 0.87 | 6.86 | - |
| United States Treasury Notes | - | 0.85 | 7.70 | - |
| Athene Global Funding | - | 0.58 | 8.28 | - |
| ⊖ Mktliq 12/31/2049 | - | 0.56 | 8.84 | - |
| Bank of Montreal | - | 0.54 | 9.37 | - |
| NTT Finance Corp | - | 0.53 | 9.90 | - |
| Canadian Imperial Bank of Commerce | - | 0.52 | 10.42 | - |
| Cheniere Corpus Christi Holdings, LLC | - | 0.52 | 10.94 | - |
| ⊕ United States Treasury Notes | - | 0.52 | 11.46 | - |

Total Holdings 976

⊕ Increase ⊖ Decrease ✱ New to Portfolio