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.

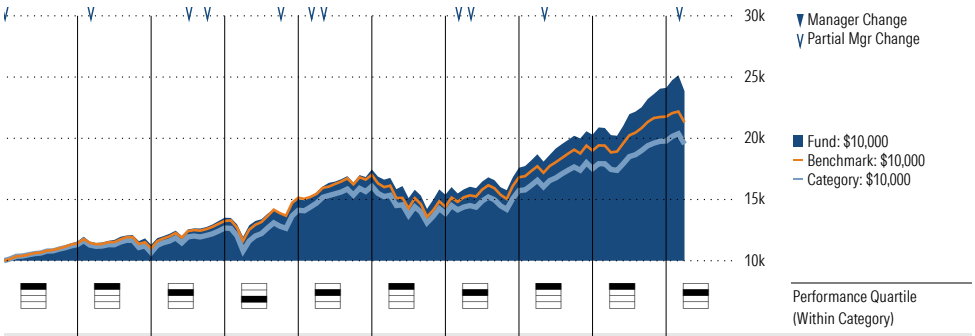
Morningstar Investment Management LLC Analysis

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

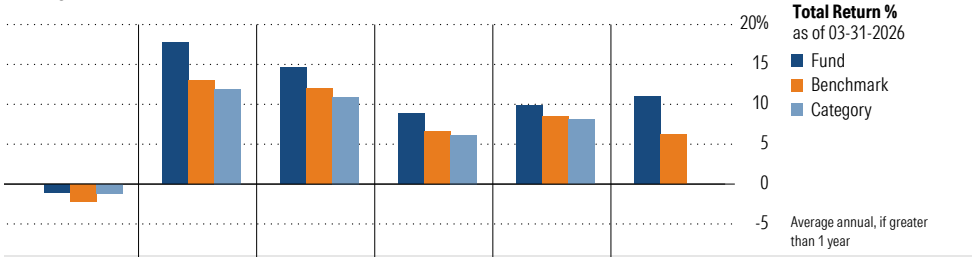
Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of $10,000



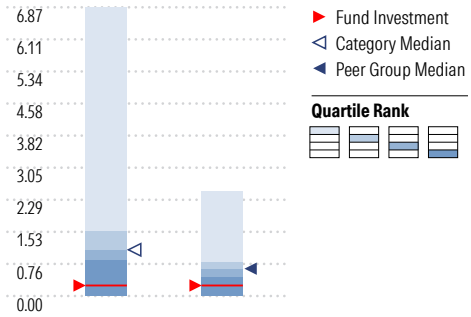
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
15.84	-2.42	19.55	11.22	16.11	-11.83	14.37	15.30	18.85	-1.08	Total Return %
1.56	1.24	-0.78	-3.04	3.74	3.49	-2.38	2.35	4.25	1.08	+/- Benchmark
2.63	3.34	0.32	-0.50	2.22	1.81	0.59	3.91	6.35	0.10	+/- Category
15	8	48	57	28	24	41	14	3	40	Tot Ret % Rank in Cat
652	660	630	606	610	611	591	566	540	544	# of Funds in Cat
95	72	104	176	158	52	171	44	50	–	Turnover %
–	–	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	
-1.08	17.76	14.65	8.86	9.82	10.97	Fund Return %
-2.16	13.03	11.94	6.61	8.47	6.22	Benchmark Return %
-1.18	11.92	10.91	6.16	8.07	–	Category Average %
40	8	5	4	8	–	% Rank in Category
544	541	517	499	419	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	4	8
Rank	19/544	42/532

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

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MORNINGSTAR

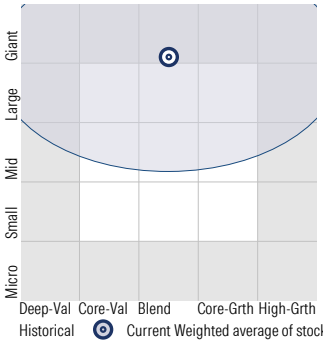
American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

Style Breakdown

Equity

	Value	Blend	Growth
Large	28	29	27
Mid	4	8	4
Small	0	0	0

Fixed Income

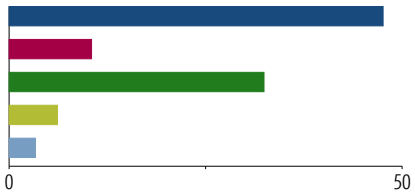
	Ltd	Mod	Ext
High			
Mid			
Low			

Duration

Quality

Weight %
>50 25-50 10-25 0-10

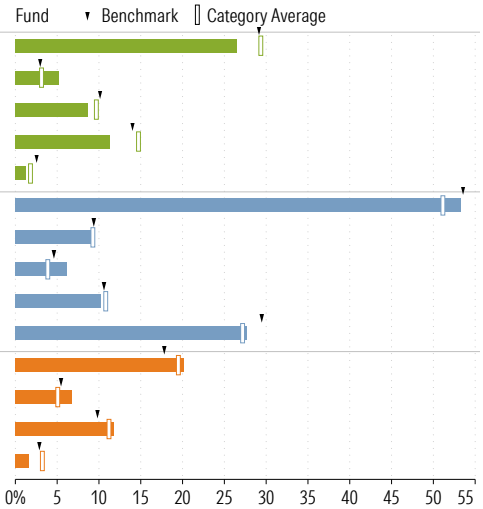
Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	47.58	49.37
Non-US Stocks	10.49	8.70
Bonds	32.43	32.71
Cash	6.15	2.55
Other	3.35	6.69
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**26.49**	**28.97**	**29.36**
Basic Materials	5.24	2.80	3.13
Consumer Cyclical	8.73	9.96	9.69
Financial Services	11.28	13.84	14.73
Real Estate	1.24	2.37	1.81
Sensitive	**53.29**	**53.38**	**51.14**
Communication Services	9.26	9.21	9.27
Energy	6.11	4.44	3.88
Industrials	10.28	10.43	10.81
Technology	27.64	29.30	27.18
Defensive	**20.21**	**17.64**	**19.50**
Consumer Defensive	6.80	5.29	5.07
Healthcare	11.76	9.65	11.20
Utilities	1.65	2.70	3.23



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

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MORNINGSTAR

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.

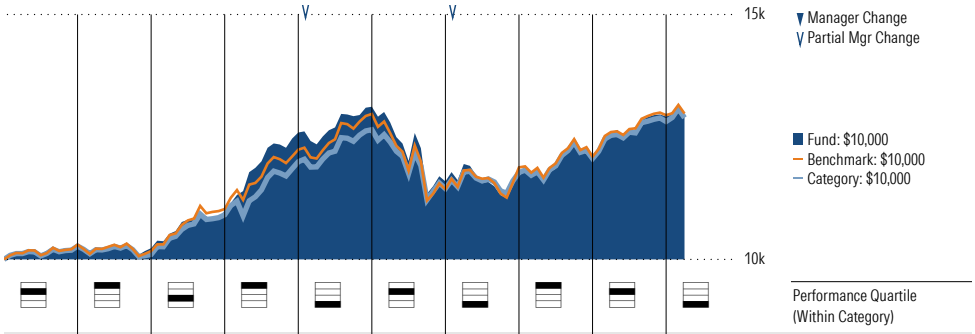
Morningstar Investment Management LLC Analysis

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

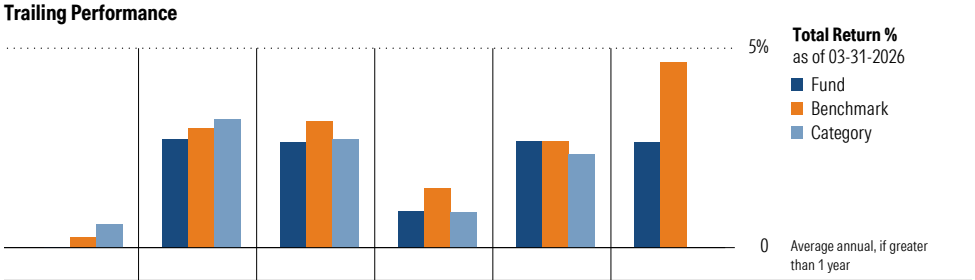
Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

Growth of $10,000



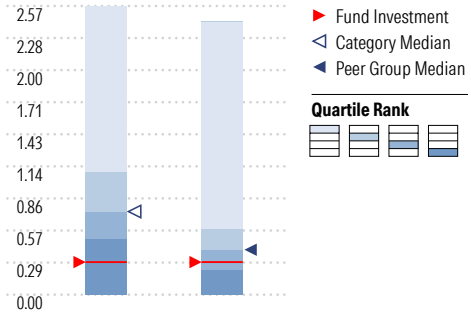
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
2.88	-0.57	7.06	14.97	4.18	-11.63	1.71	2.20	7.20	0.00	Total Return %
-0.13	0.69	-1.37	3.98	-1.78	0.22	-2.19	0.36	0.19	-0.26	+/- Benchmark
0.16	1.07	-0.86	4.96	-1.43	-2.65	-1.11	0.15	0.34	-0.60	+/- Category
40	23	61	6	94	49	85	23	28	77	Tot Ret % Rank in Cat
206	201	199	184	183	181	181	182	183	184	# of Funds in Cat
123	57	78	114	29	42	8	23	12	–	Turnover %
–	–	0.33	0.32	0.31	0.29	0.29	0.29	0.29	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.00	2.71	2.64	0.91	2.68	2.64	Fund Return %
0.26	3.00	3.18	1.48	2.66	4.64	Benchmark Return %
0.60	3.23	2.73	0.90	2.35	–	Category Average %
77	68	73	71	20	–	% Rank in Category
184	181	174	166	140	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	24	29
Rank	45/185	46/159

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	-0.48	–	-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

	Fund	Bmark	Cat
Avg Eff Duration	5.16	4.52	5.67
Avg Eff Maturity	–	–	6.25

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MORNINGSTAR

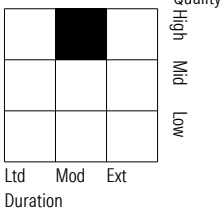
American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

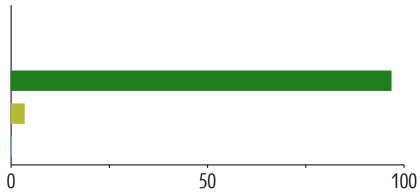
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2026

Style Breakdown
Fixed Income



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

	Fund	Bmark	Cat
Government	**89.60**	**-**	**89.32**
Treasury	1.65	-	0.38
Inflation - Protected	87.57	-	83.87
Agency/Quasi Agency	0.00	-	0.03
Other Government Related	0.38	-	5.04
Corporate	**4.35**	**-**	**1.20**
Corporate Bond	4.35	-	1.19
Bank Loan	0.00	-	0.00
Convertible	0.00	-	0.00
Preferred	0.00	-	0.01
Securitized	**2.29**	**-**	**4.42**
Agency MBS Pass-Through	0.00	-	2.41
Agency MBS ARM	0.00	-	0.00
Agency MBS CMO	0.04	-	0.54
Non-Agency Residential MBS	0.04	-	0.04
Commercial MBS	0.49	-	0.10
Asset-Backed	1.72	-	1.31
Covered Bond	0.00	-	0.02
Municipal	**0.42**	**-**	**0.01**
Cash & Equivalents	**3.32**	**-**	**4.94**
Other	**0.00**	**-**	**0.11**

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

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MORNINGSTAR

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.

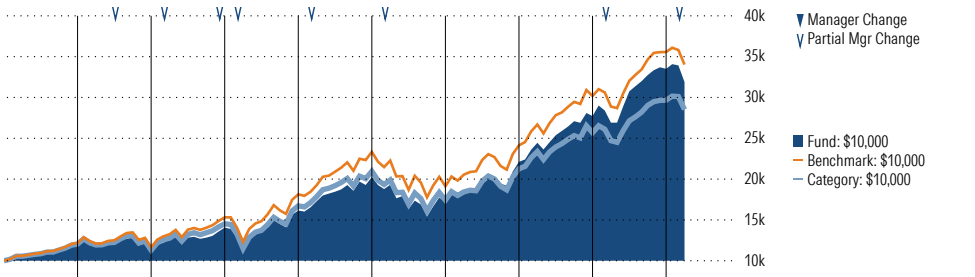
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

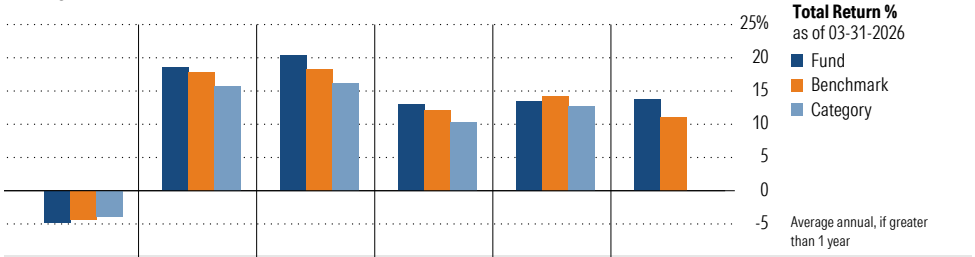
Growth of $10,000



Performance Quartile (Within Category)

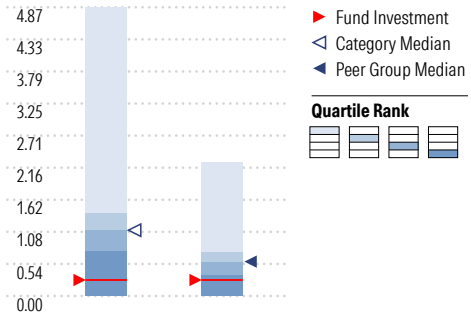
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
20.06	-6.25	24.92	14.85	25.40	-15.26	28.88	25.33	20.86	-4.81	Total Return %
-1.77	-1.87	-6.57	-3.55	-3.31	2.85	2.59	0.31	2.98	-0.48	+/- Benchmark
-0.38	0.02	-3.86	-0.98	-0.67	1.70	6.56	3.88	5.32	-0.95	+/- Category
63	58	87	61	67	31	11	19	8	68	Tot Ret % Rank in Cat
1,476	1,485	1,495	1,488	1,501	1,519	1,516	1,504	1,459	1,531	# of Funds in Cat
28	36	31	39	22	31	29	32	34	-	Turnover %
-	-	0.28	0.27	0.27	0.27	0.27	0.26	0.26	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-4.81	18.51	20.42	13.03	13.52	13.71	Fund Return %
-4.33	17.80	18.32	12.06	14.16	11.10	Benchmark Return %
-3.86	15.66	16.19	10.29	12.77	-	Category Average %
68	25	7	8	39	-	% Rank in Category
1,531	1,457	1,349	1,250	987	-	# of Funds in Category

Net Expense



25	17	Percentile
390/1572	172/1012	Rank

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	2.27	-	-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

	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

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MORNINGSTAR

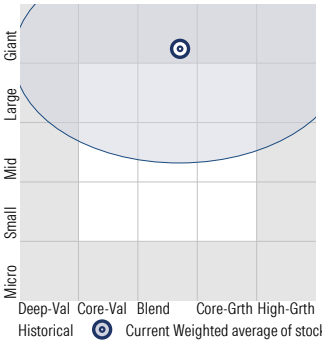
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

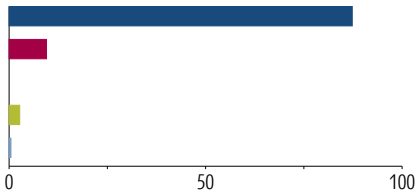
Style Breakdown

Equity

	Value	Blend	Growth
Large	22	35	29
Mid	2	7	4
Small	0	0	0

Weight %
>50 25-50 10-25 0-10

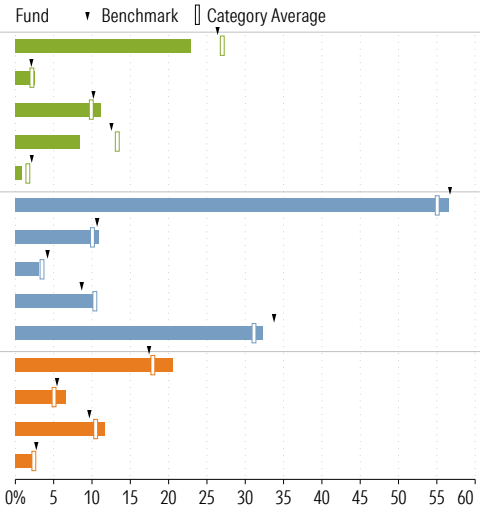
Asset Allocation as of 03-31-2026



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

	Fund	Bmark	Cat
Cyclical	**22.90**	**26.20**	**27.00**
Basic Materials	2.49	1.90	2.16
Consumer Cyclical	11.20	10.00	9.91
Financial Services	8.40	12.35	13.30
Real Estate	0.81	1.95	1.63
Sensitive	**56.54**	**56.53**	**55.05**
Communication Services	10.89	10.48	10.06
Energy	3.12	4.01	3.48
Industrials	10.20	8.47	10.37
Technology	32.33	33.57	31.14
Defensive	**20.57**	**17.26**	**17.94**
Consumer Defensive	6.62	5.25	5.05
Healthcare	11.62	9.47	10.48
Utilities	2.33	2.54	2.41



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

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MORNINGSTAR

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.

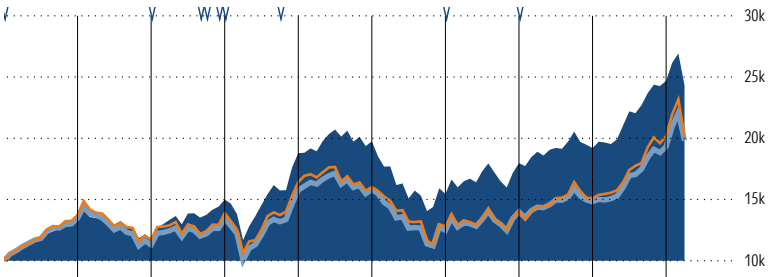
Morningstar Investment Management LLC Analysis

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

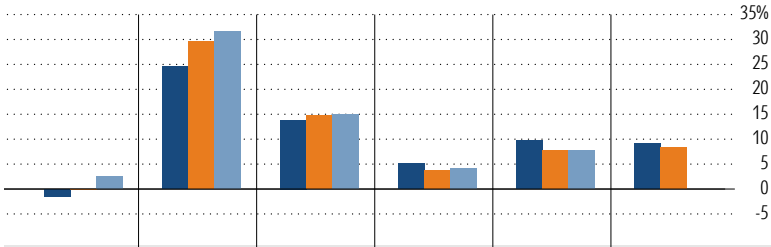
Growth of $10,000



Performance Quartile (Within Category)

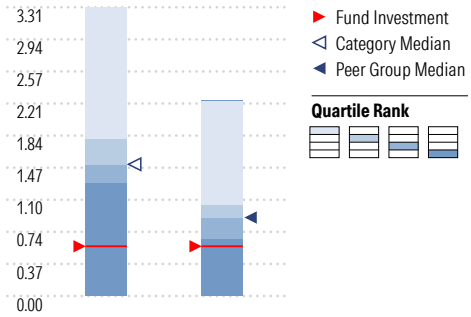
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
33.06	-11.97	28.03	25.30	5.13	-21.75	16.22	6.88	28.60	-1.47	Total Return %
-4.22	2.61	9.59	6.99	7.67	-1.66	6.39	-0.62	-4.97	-1.30	+/- Benchmark
-1.11	4.10	8.78	7.40	4.75	-0.89	3.90	0.84	-1.95	-4.01	+/- Category
59	14	9	21	27	58	24	44	66	91	Tot Ret % Rank in Cat
917	940	943	904	895	905	905	871	835	828	# of Funds in Cat
37	–	37	40	–	39	32	37	46	–	Turnover %
–	–	0.61	0.59	0.57	0.57	0.58	0.57	0.57	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-1.47	24.59	13.85	5.13	9.73	9.15	Fund Return %
-0.17	29.55	14.84	3.69	7.80	8.39	Benchmark Return %
2.54	31.66	15.00	4.10	7.70	–	Category Average %
91	81	67	38	12	–	% Rank in Category
828	816	775	697	531	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	16	18
Rank	130/835	124/690

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

3-Year Risk Metrics

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

Portfolio Metrics

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

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MORNINGSTAR

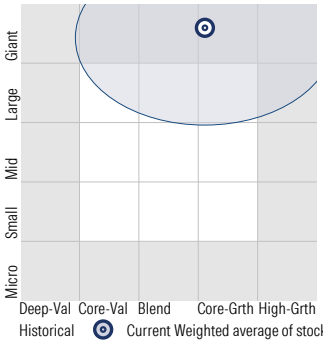
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

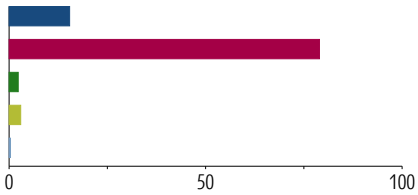
Style Breakdown

Equity

	Value	Blend	Growth
Large	13	35	42
Mid	2	2	5
Small	1	1	0

Weight % >50 25-50 10-25 0-10

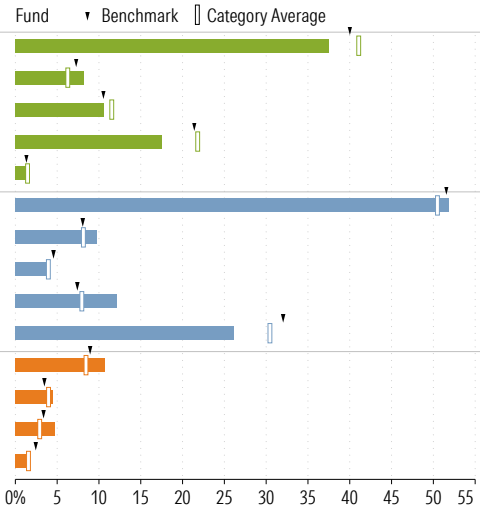
Asset Allocation as of 03-31-2026



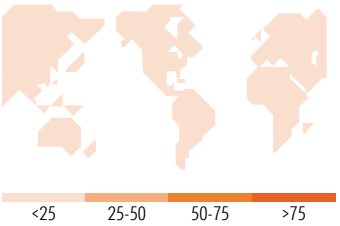
Asset Class	Net %	Cat%
US Stocks	15.40	2.52
Non-US Stocks	78.97	95.70
Bonds	2.32	0.02
Cash	2.95	1.58
Other	0.35	0.19
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**37.49**	**39.84**	**41.07**
Basic Materials	8.17	7.10	6.27
Consumer Cyclical	10.60	10.36	11.53
Financial Services	17.49	21.23	21.81
Real Estate	1.23	1.15	1.46
Sensitive	**51.83**	**51.38**	**50.49**
Communication Services	9.76	7.89	8.14
Energy	3.74	4.39	3.95
Industrials	12.16	7.24	7.95
Technology	26.17	31.86	30.45
Defensive	**10.68**	**8.77**	**8.45**
Consumer Defensive	4.49	3.30	3.97
Healthcare	4.70	3.20	2.91
Utilities	1.49	2.27	1.57



World Regions % Equity 03-31-2026



	Fund %	Cat %
Greater Asia	48.67	75.11
Japan	3.20	0.10
Australasia	0.00	0.00
Asia-4 Tigers	21.42	36.62
Asia-ex 4 Tigers	24.05	38.39
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	29.92	13.89
North America	18.70	2.41
Central/Latin	11.22	11.48

	Fund %	Cat %
Greater Europe	21.40	11.00
United Kingdom	3.44	0.57
W euro-ex UK	10.66	1.68
Emrgng Europe	1.31	2.35
Africa	5.99	6.40

Market Maturity	Fund %
Developed Markets	59.50
Emerging Markets	40.50
Not Available	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

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MORNINGSTAR

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.

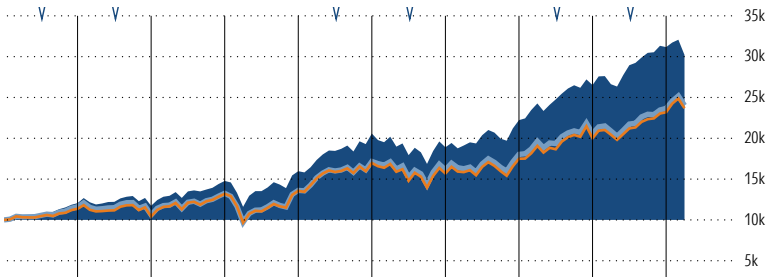
Morningstar Investment Management LLC Analysis

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

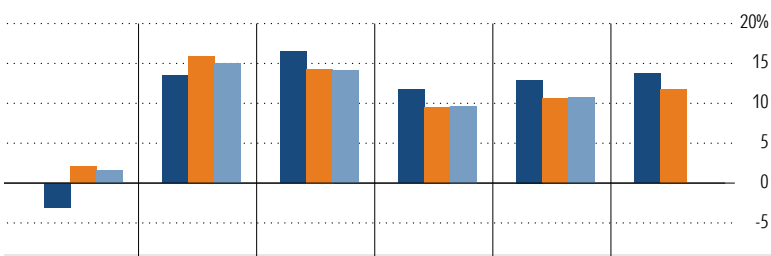
Growth of $10,000



Performance Quartile (Within Category)

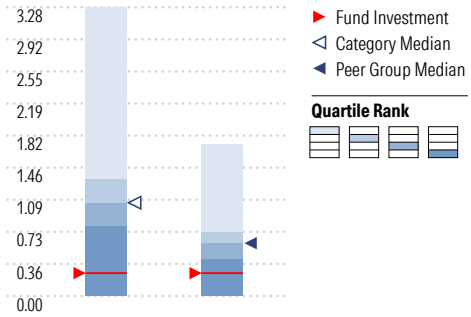
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
20.54	-2.66	25.93	8.08	28.90	-8.18	17.59	19.34	17.52	-3.09	Total Return %
6.88	5.61	-0.61	5.28	3.74	-0.64	6.13	4.97	1.61	-5.19	+/- Benchmark
4.60	5.87	0.89	5.17	2.68	-2.28	5.96	5.06	2.55	-4.63	+/- Category
10	12	82	90	21	5	79	69	23	95	Tot Ret % Rank in Cat
1,429	1,443	1,394	1,369	1,335	1,338	1,349	1,280	1,219	1,239	# of Funds in Cat
21	25	25	30	24	19	30	31	29	–	Turnover %
–	–	0.29	0.27	0.27	0.26	0.26	0.26	0.26	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-3.09	13.45	16.47	11.73	12.92	13.77	Fund Return %
2.10	15.87	14.31	9.43	10.58	11.71	Benchmark Return %
1.54	15.01	14.09	9.66	10.73	–	Category Average %
95	65	18	11	7	–	% Rank in Category
1,239	1,198	1,155	1,089	918	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	9	8
Rank	114/1250	79/993

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	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

	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

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MORNINGSTAR

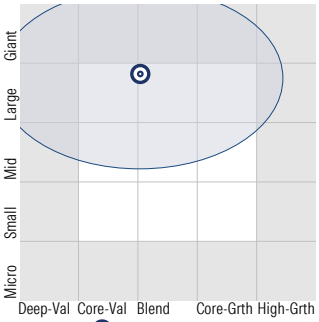
American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

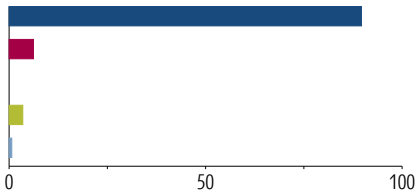
Style Breakdown

Equity

34	28	19	Large
7	10	2	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %
>50 25-50 10-25 0-10

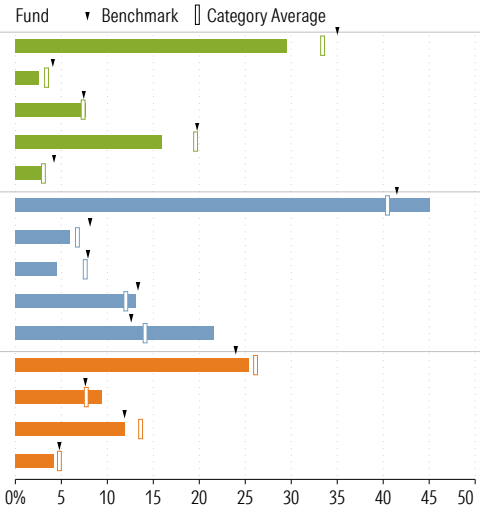
Asset Allocation as of 03-31-2026



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

	Fund	Bmark	Cat
Cyclical	**29.47**	**34.86**	**33.41**
Basic Materials	2.61	3.92	3.39
Consumer Cyclical	7.66	7.28	7.37
Financial Services	15.97	19.61	19.60
Real Estate	3.23	4.05	3.05
Sensitive	**45.09**	**41.33**	**40.47**
Communication Services	5.93	7.97	6.75
Energy	4.47	7.74	7.60
Industrials	13.06	13.18	12.01
Technology	21.63	12.44	14.11
Defensive	**25.44**	**23.81**	**26.12**
Consumer Defensive	9.37	7.46	7.71
Healthcare	11.89	11.72	13.62
Utilities	4.18	4.63	4.79



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

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MORNINGSTAR

BlackRock Advantage Small Cap Gr K PSGKX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Travis Cooke since 05-2013
Raffaele Savi since 03-2017
Richard Mathieson since 03-2017

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 6 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 12.92 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 0.46 is 57.8% lower than the Small Growth category average.

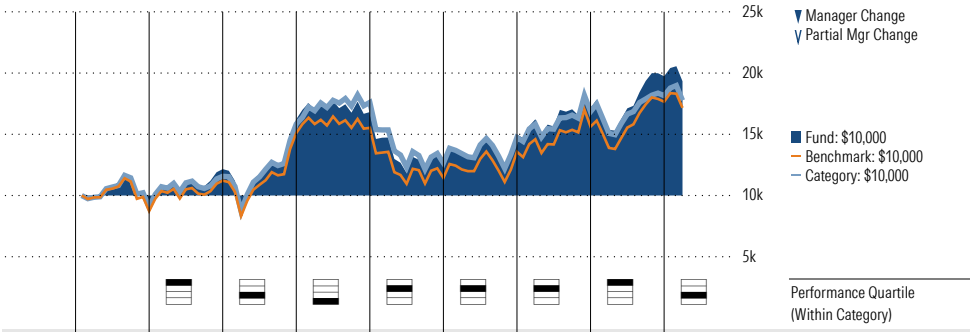
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of $10,000

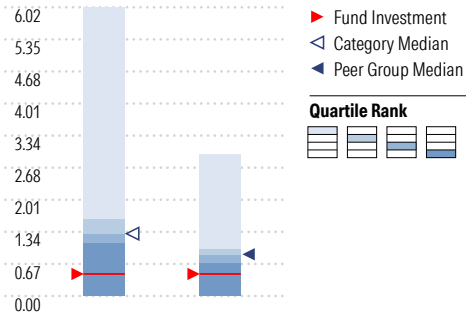


2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
–	–	33.86	33.52	3.62	-24.94	18.80	14.19	15.29	-2.07	Total Return %
–	–	5.38	-1.11	0.79	1.42	0.14	-0.96	2.28	0.74	+/- Benchmark
–	–	6.18	-5.10	-8.27	2.83	2.12	-0.79	7.23	0.00	+/- Category
–	–	23	56	77	35	37	47	14	52	Tot Ret % Rank in Cat
–	–	723	725	716	710	712	667	642	645	# of Funds in Cat
–	129	120	126	125	102	133	148	144	–	Turnover %
–	–	0.45	0.45	0.45	0.45	0.45	0.45	0.45	–	Expense Ratio

Trailing Performance

3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-2.07	25.88	13.22	2.61	–	8.11	Fund Return %
-2.81	23.58	12.27	1.62	9.79	9.47	Benchmark Return %
-2.07	18.45	9.83	1.24	10.51	–	Category Average %
52	20	21	36	–	–	% Rank in Category
645	643	626	602	–	–	# of Funds in Category

Net Expense



5	6	Percentile
33/648	35/594	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.09	–	-0.73
Beta	0.98	–	0.88
R-Squared	98.68	–	88.27
Standard Deviation	19.77	20.08	19.03
Sharpe Ratio	0.48	0.44	0.33
Tracking Error	2.31	–	6.95
Information Ratio	0.41	–	-0.26
Up Capture Ratio	99.33	–	83.75
Down Capture Ratio	95.37	–	85.47

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.07	22.06	28.96
Price/Book Ratio	3.52	3.98	3.77
Geom Avg Mkt Cap $B	4.66	4.13	8.30
ROE	8.69	8.12	12.07

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MORNINGSTAR

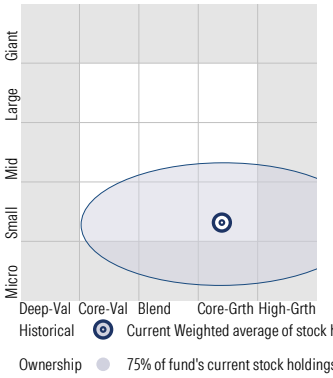
BlackRock Advantage Small Cap Gr K PSGKX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™

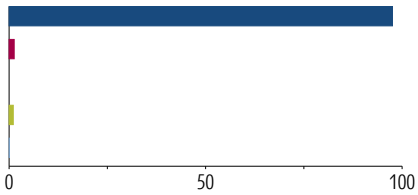


Style Breakdown
Equity

	Value	Blend	Growth
Large	0	0	0
Mid	0	2	8
Small	14	33	43

Weight %
>50 25-50 10-25 0-10

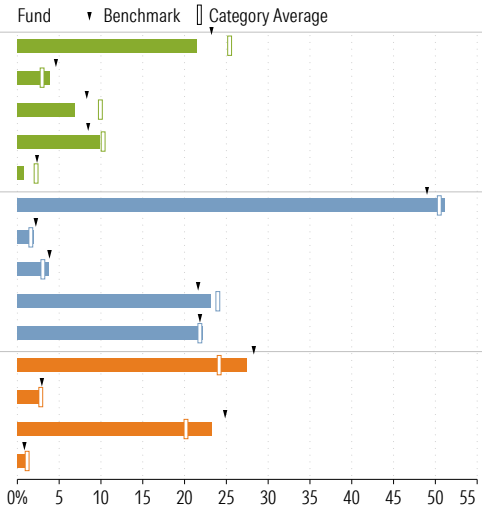
Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	97.55	93.40
Non-US Stocks	1.29	4.39
Bonds	0.00	0.01
Cash	1.06	1.17
Other	0.10	1.03
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**21.44**	**23.05**	**25.39**
Basic Materials	3.84	4.44	2.96
Consumer Cyclical	6.93	8.13	9.93
Financial Services	9.92	8.30	10.26
Real Estate	0.75	2.18	2.24
Sensitive	**51.12**	**48.83**	**50.47**
Communication Services	1.93	2.04	1.61
Energy	3.77	3.67	3.05
Industrials	23.18	21.45	23.98
Technology	22.24	21.67	21.83
Defensive	**27.44**	**28.11**	**24.14**
Consumer Defensive	3.05	2.76	2.80
Healthcare	23.30	24.68	20.17
Utilities	1.09	0.67	1.17



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Bloom Energy Corp Class A	2.06	2.06	-	Industrials
⊖ Fabrinet	1.34	3.40	-	Technology
⊖ Advanced Energy Industries Inc	1.30	4.70	-	Industrials
⊕ Credo Technology Group Holding Ltd	1.13	5.83	-	Technology
⊖ BlackRock Liquidity T-Fund Instl	0.99	6.82	-	-
⊕ Kratos Defense & Security Solutions Inc	0.93	7.76	-	Industrials
⊕ Dycom Industries Inc	0.90	8.66	-	Industrials
⊖ Ensign Group Inc	0.87	9.54	-	Healthcare
⊖ Nextpower Inc Class A	0.84	10.38	-	Technology
⊕ Sterling Infrastructure Inc	0.75	11.14	-	Industrials
⊖ Guardant Health Inc	0.74	11.88	-	Healthcare
⊖ Modine Manufacturing Co	0.73	12.61	-	Consumer Cyclical
⊖ Madrigal Pharmaceuticals Inc	0.69	13.29	-	Healthcare
⊕ BridgeBio Pharma Inc	0.68	13.97	-	Healthcare
⊕ Moog Inc Class A	0.68	14.65	-	Industrials

Total Holdings 611

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

DFA Global Real Estate Securities Port DFGEX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Allen Pu since 07-2015
Mary Phillips since 02-2017
William Collins-Dean since 02-2019
Ashish Bhagwanjee since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Global Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.1 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 97.06 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.22 is 78.85% lower than the Global Real Estate category average.

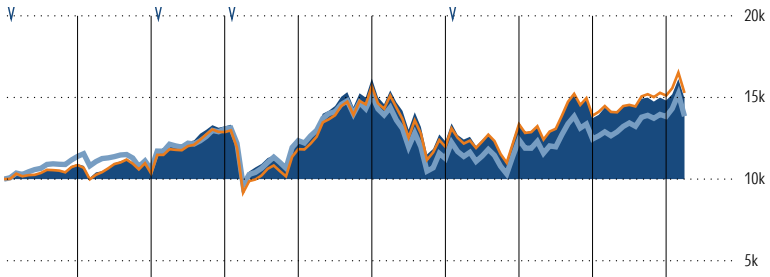
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

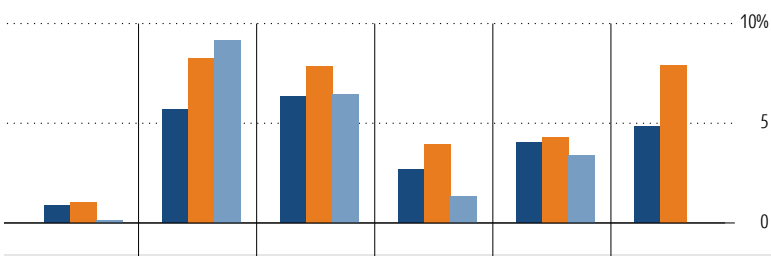
Growth of $10,000



Performance Quartile (Within Category)

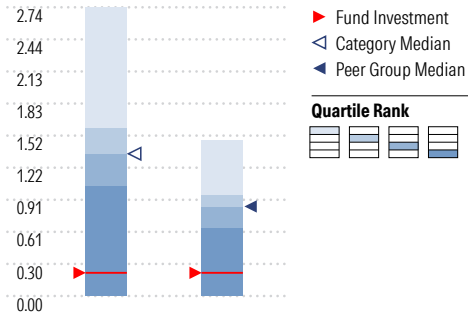
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
9.20	-4.15	26.40	-6.72	30.96	-23.83	9.42	1.93	7.89	0.86	Total Return %
0.57	0.62	1.91	1.39	-1.54	-0.23	-2.11	-1.99	-0.99	-0.19	+/- Benchmark
-5.92	2.96	2.95	-1.29	8.06	1.32	-0.82	1.70	-3.30	0.71	+/- Category
90	9	21	62	14	22	68	33	66	63	Tot Ret % Rank in Cat
257	243	252	232	226	219	219	197	176	174	# of Funds in Cat
2	3	0	0	1	1	0	3	4	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.86	5.68	6.34	2.67	4.04	4.84	Fund Return %
1.05	8.23	7.85	3.93	4.30	7.92	Benchmark Return %
0.15	9.15	6.42	1.32	3.36	-	Category Average %
63	85	57	33	30	-	% Rank in Category
174	174	173	169	146	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	6	9
Rank	11/174	12/139

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.44	-	-1.33
Beta	1.01	-	0.99
R-Squared	98.54	-	93.80
Standard Deviation	15.68	15.46	15.91
Sharpe Ratio	0.16	0.26	0.16
Tracking Error	1.90	-	3.55
Information Ratio	-0.79	-	-0.52
Up Capture Ratio	97.04	-	96.10
Down Capture Ratio	103.58	-	102.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.70	20.77	19.19
Price/Book Ratio	1.80	1.48	1.43
Geom Avg Mkt Cap $B	20.50	16.11	17.48
ROE	13.43	7.56	11.49

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MORNINGSTAR

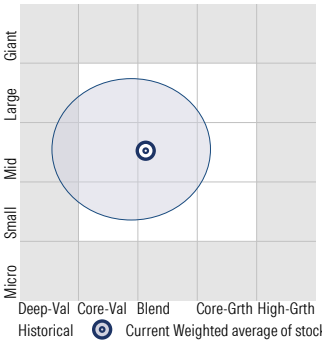
DFA Global Real Estate Securities Port DFGEX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

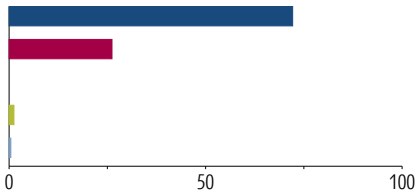
Style Breakdown

Equity

	Value	Blend	Growth
Large	7	15	7
Mid	12	32	3
Small	5	17	1

Weight %
>50 25-50 10-25 0-10

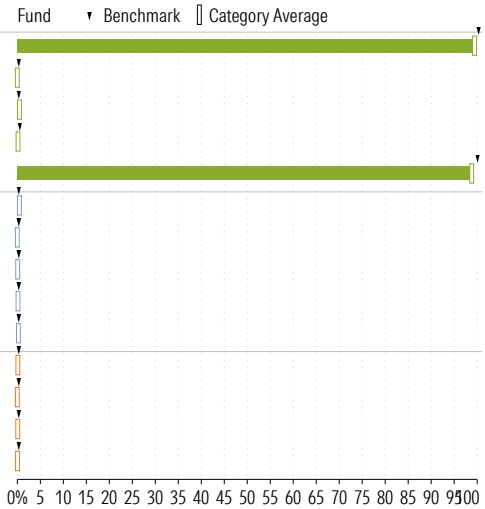
Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	72.15	54.34
Non-US Stocks	26.18	43.25
Bonds	0.00	0.05
Cash	1.23	0.61
Other	0.44	1.75
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**99.28**	**100.00**	**99.43**
Basic Materials	0.02	0.00	0.00
Consumer Cyclical	0.10	0.00	0.46
Financial Services	0.12	0.22	0.15
Real Estate	99.04	99.78	98.82
Sensitive	**0.54**	**0.00**	**0.44**
Communication Services	0.10	0.00	0.00
Energy	0.03	0.00	0.07
Industrials	0.08	0.00	0.14
Technology	0.33	0.00	0.23
Defensive	**0.17**	**0.00**	**0.11**
Consumer Defensive	0.05	0.00	0.00
Healthcare	0.10	0.00	0.08
Utilities	0.02	0.00	0.03



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
DFA International Real Estate Sec I	27.33	27.33	-	-
⊖ Welltower Inc	6.96	34.29	-	Real Estate
Prologis Inc	6.51	40.80	-	Real Estate
Equinix Inc	4.77	45.57	-	Real Estate
⊖ American Tower Corp	4.45	50.01	-	Real Estate
⊕ Simon Property Group Inc	3.27	53.29	-	Real Estate
Realty Income Corp	3.05	56.34	-	Real Estate
⊕ Digital Realty Trust Inc	2.99	59.33	-	Real Estate
⊕ Public Storage	2.38	61.72	-	Real Estate
⊕ Ventas Inc	2.01	63.73	-	Real Estate
⊕ Crown Castle Inc	1.92	65.65	-	Real Estate
⊖ Extra Space Storage Inc	1.59	67.24	-	Real Estate
⊕ VICI Properties Inc Ordinary Shares	1.59	68.82	-	Real Estate
⊕ Iron Mountain Inc	1.58	70.40	-	Real Estate
AvalonBay Communities Inc	1.24	71.65	-	Real Estate

Total Holdings 135

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997
Liam O'Connell since 11-2010

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 7 of the 9 years it's been in existence.

Management: The fund's management has been in place for 28.74 years.

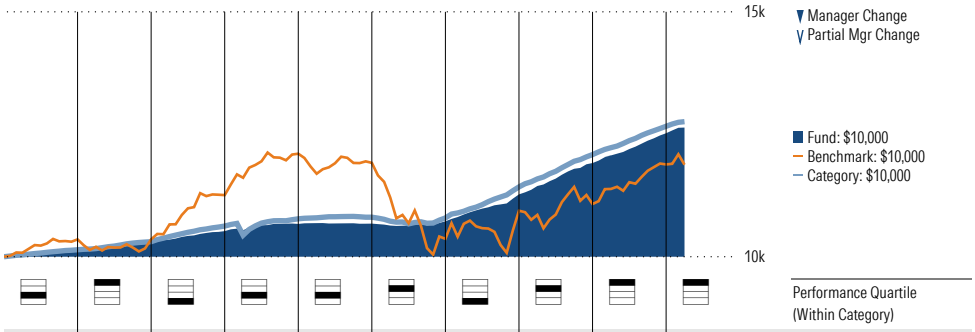
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 36.84% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

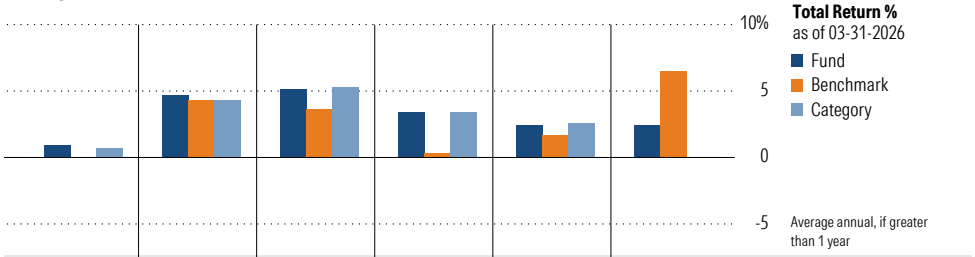
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of $10,000



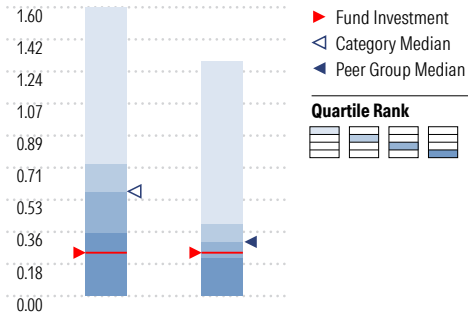
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
1.08	1.90	2.16	1.39	0.06	0.45	5.13	5.68	5.11	0.92	Total Return %
-2.46	1.89	-6.56	-6.12	1.60	13.46	-0.40	4.43	-2.19	0.97	+/- Benchmark
-0.36	0.29	-0.92	0.05	-0.14	0.59	-0.83	-0.11	0.31	0.18	+/- Category
73	23	93	53	53	38	79	48	25	14	Tot Ret % Rank in Cat
190	204	219	227	230	225	233	249	252	261	# of Funds in Cat
19	18	31	26	30	34	76	10	22	-	Turnover %
-	-	0.24	0.24	0.24	0.24	0.24	0.24	0.24	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.92	4.71	5.17	3.41	2.43	2.42	Fund Return %
-0.05	4.35	3.63	0.31	1.70	6.48	Benchmark Return %
0.74	4.34	5.28	3.39	2.63	-	Category Average %
14	16	53	51	70	-	% Rank in Category
261	256	219	187	117	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	30	29
Rank	79/263	57/197

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.69	-	4.98
Beta	0.10	-	0.06
R-Squared	78.17	-	34.24
Standard Deviation	0.62	5.63	0.58
Sharpe Ratio	0.44	-0.19	0.74
Tracking Error	5.09	-	5.34
Information Ratio	0.30	-	0.32
Up Capture Ratio	38.45	-	34.70
Down Capture Ratio	-23.88	-	-32.25

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.76	4.43	1.12
Avg Eff Maturity	2.97	-	1.65

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MORNINGSTAR

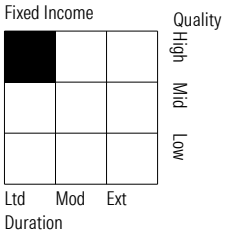
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

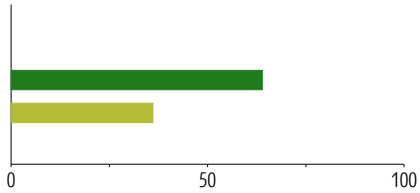
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

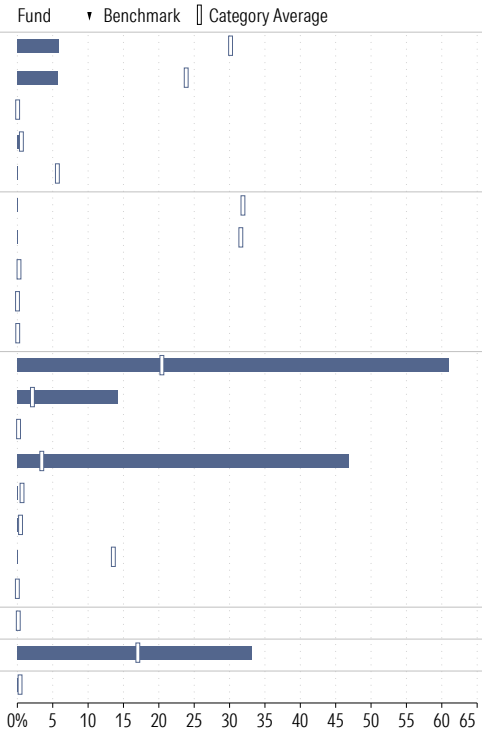


Asset Class	Net %	Cat%
US Stocks	0.00	0.27
Non-US Stocks	0.00	0.00
Bonds	63.91	66.45
Cash	36.09	32.97
Other	0.00	0.30
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	23.73
AA	0.00	74.59	23.78
A	0.00	10.82	23.51
BBB	0.00	8.32	16.55
BB	0.00	0.28	1.88
B	0.00	0.00	0.68
Below B	0.00	0.00	0.17
Not Rated	0.00	2.46	9.71

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Government	**5.85**	**-**	**30.14**
Treasury	5.67	-	23.87
Inflation - Protected	0.00	-	0.04
Agency/Quasi Agency	0.18	-	0.57
Other Government Related	0.00	-	5.66
Corporate	**0.00**	**-**	**31.89**
Corporate Bond	0.00	-	31.59
Bank Loan	0.00	-	0.23
Convertible	0.00	-	0.02
Preferred	0.00	-	0.05
Securitized	**61.05**	**-**	**20.43**
Agency MBS Pass-Through	14.19	-	2.13
Agency MBS ARM	0.03	-	0.17
Agency MBS CMO	46.83	-	3.45
Non-Agency Residential MBS	0.00	-	0.66
Commercial MBS	0.00	-	0.45
Asset-Backed	0.00	-	13.57
Covered Bond	0.00	-	0.00
Municipal	**0.00**	**-**	**0.13**
Cash & Equivalents	**33.10**	**-**	**17.03**
Other	**0.00**	**-**	**0.38**



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 4 Repo	01-2026	11.49	11.49	-
⊕ Bank Of Montreal 6 Repo	01-2026	11.49	22.98	-
⊕ Repo Bank America Repo	01-2026	9.88	32.87	-
⊖ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.97419%	08-2055	2.08	34.94	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.66858%	04-2033	1.99	36.93	-
⊖ Government National Mortgage Association 4.74765%	10-2054	1.80	38.73	-
⊖ Government National Mortgage Association 4.76765%	03-2054	1.79	40.52	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.56858%	01-2035	1.77	42.29	-
⊖ Government National Mortgage Association 5.12871%	01-2073	1.58	43.87	-
⊖ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.56858%	12-2032	1.48	45.35	-

Total Holdings 249

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

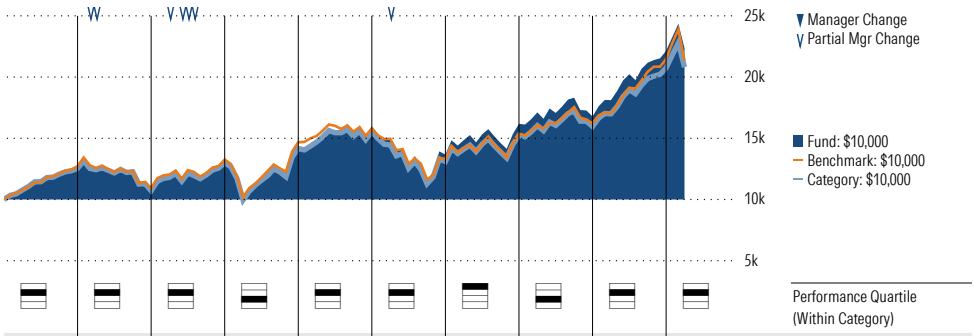
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of $10,000

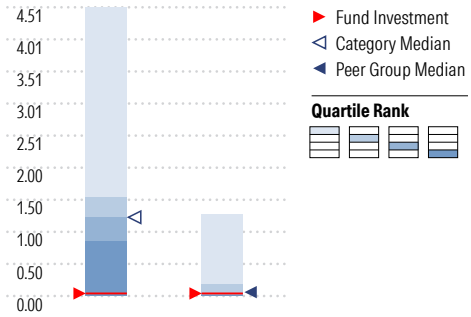


2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
25.38	-13.52	22.00	8.17	11.45	-14.24	18.31	3.71	31.96	0.95	Total Return %
-1.81	0.68	0.49	-2.48	3.63	1.76	2.69	-1.82	-0.43	1.66	+/- Benchmark
0.26	1.07	0.41	-1.13	1.73	1.60	2.06	-1.14	1.56	0.67	+/- Category
47	29	43	55	34	29	23	64	40	48	Tot Ret % Rank in Cat
917	928	961	975	951	937	923	880	844	862	# of Funds in Cat
2	2	3	2	7	2	4	3	4	-	Turnover %
-	-	0.05	0.04	0.04	0.04	0.04	0.04	0.04	-	Expense Ratio

Trailing Performance

3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.95	23.40	14.60	8.59	8.82	7.93	Fund Return %
-0.71	24.91	14.49	7.02	8.38	5.64	Benchmark Return %
0.28	22.75	14.00	7.41	8.27	-	Category Average %
48	45	44	25	36	-	% Rank in Category
862	839	800	749	589	-	# of Funds in Category

Net Expense



4	26	Percentile
34/886	96/370	Rank

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

Portfolio Metrics

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

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MORNINGSTAR

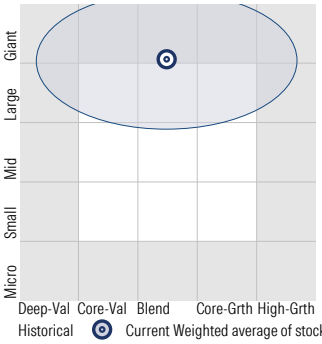
Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

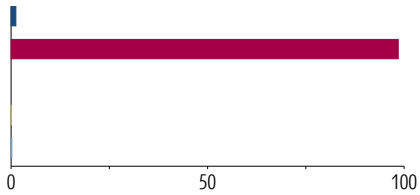
Style Breakdown

Equity

26	42	23	Large
2	4	2	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %
>50 25-50 10-25 0-10

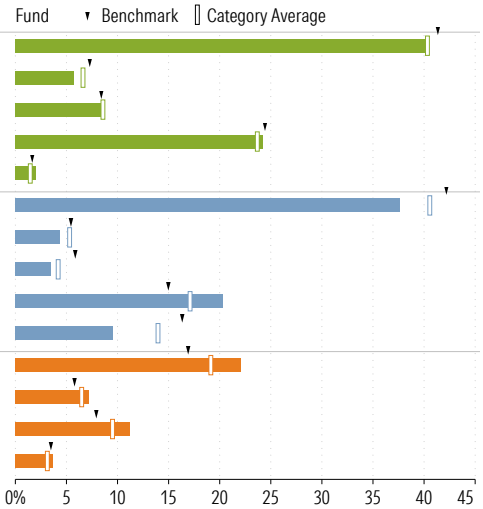
Asset Allocation as of 03-31-2026



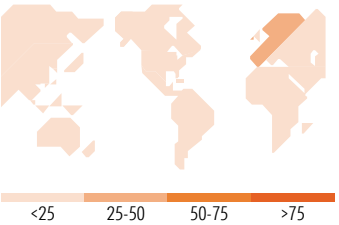
Asset Class	Net %	Cat%
US Stocks	1.21	4.67
Non-US Stocks	98.50	93.40
Bonds	0.00	1.64
Cash	0.09	-0.68
Other	0.20	0.97
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**40.28**	**41.21**	**40.33**
Basic Materials	5.69	7.14	6.62
Consumer Cyclical	8.34	8.27	8.57
Financial Services	24.21	24.29	23.68
Real Estate	2.04	1.51	1.46
Sensitive	**37.62**	**42.04**	**40.56**
Communication Services	4.38	5.30	5.31
Energy	3.43	5.72	4.19
Industrials	20.30	14.83	17.10
Technology	9.51	16.19	13.96
Defensive	**22.09**	**16.77**	**19.13**
Consumer Defensive	7.16	5.65	6.49
Healthcare	11.22	7.78	9.51
Utilities	3.71	3.34	3.13



World Regions % Equity 03-31-2026



	Fund %	Cat %
Greater Asia	33.79	36.31
Japan	23.25	18.28
Australasia	6.82	3.93
Asia-4 Tigers	3.52	8.78
Asia-ex 4 Tigers	0.20	5.32
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	1.27	10.68
North America	1.21	9.22
Central/Latin	0.06	1.46

	Fund %	Cat %
Greater Europe	64.94	53.01
United Kingdom	14.54	13.02
W euro-ex UK	49.48	38.45
Emrgng Europe	0.05	0.20
Africa	0.87	1.34

Market Maturity	Fund %
Developed Markets	99.69
Emerging Markets	0.31
Not Available	0.00

Top 10 Holdings as of 03-31-2026

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

Total Holdings 704

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

Fidelity U.S. Bond Index FXNAX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.87 years.

Style Consistency is not calculated for Fixed Income funds.

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

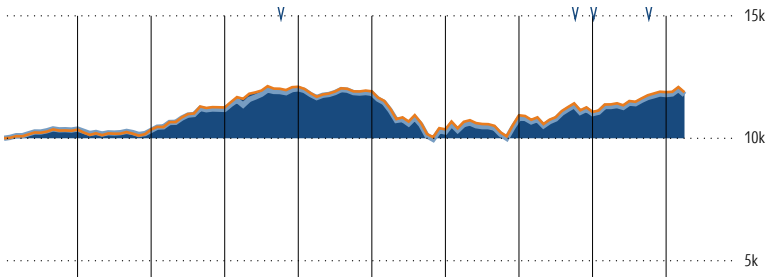
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

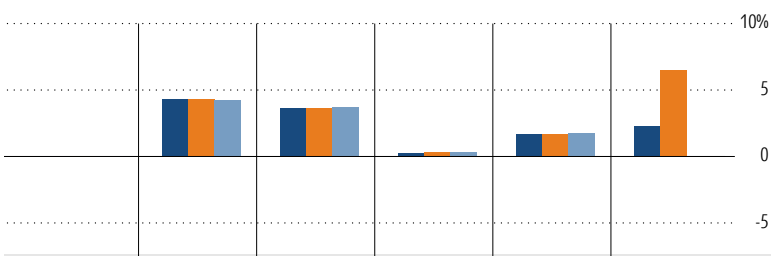
Growth of $10,000



Performance Quartile (Within Category)

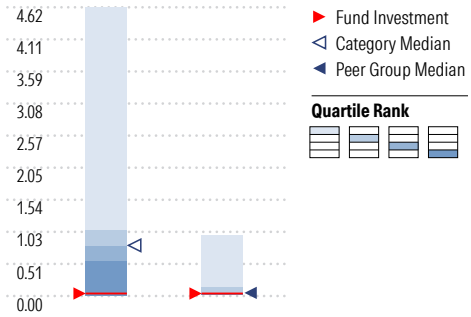
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
3.50	0.01	8.48	7.80	-1.79	-13.03	5.54	1.34	7.13	0.06	Total Return %
-0.04	0.00	-0.24	0.29	-0.25	-0.02	0.01	0.09	-0.17	0.11	+/- Benchmark
-0.21	0.51	0.42	0.28	-0.31	0.29	-0.05	-0.34	0.06	0.12	+/- Category
57	29	49	41	63	33	56	66	54	22	Tot Ret % Rank in Cat
530	523	537	535	543	558	573	575	556	565	# of Funds in Cat
57	43	35	59	76	50	34	43	45	–	Turnover %
–	–	0.03	0.03	0.02	0.02	0.02	0.02	0.02	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.06	4.32	3.62	0.29	1.66	2.27	Fund Return %
-0.05	4.35	3.63	0.31	1.70	6.48	Benchmark Return %
-0.06	4.24	3.72	0.30	1.73	–	Category Average %
22	46	56	51	57	–	% Rank in Category
565	551	515	468	345	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	9	31
Rank	48/577	66/216

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

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.81	4.43	5.56
Avg Eff Maturity	–	–	8.14

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MORNINGSTAR

Fidelity U.S. Bond Index FXNAX

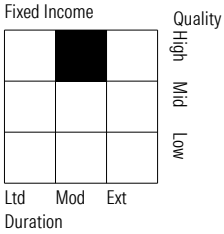
Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

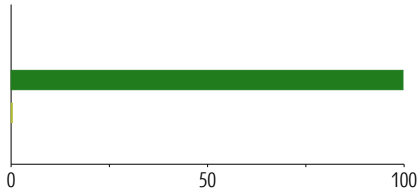
Style Analysis as of 03-31-2026

Style Breakdown

Fixed Income



Asset Allocation as of 03-31-2026

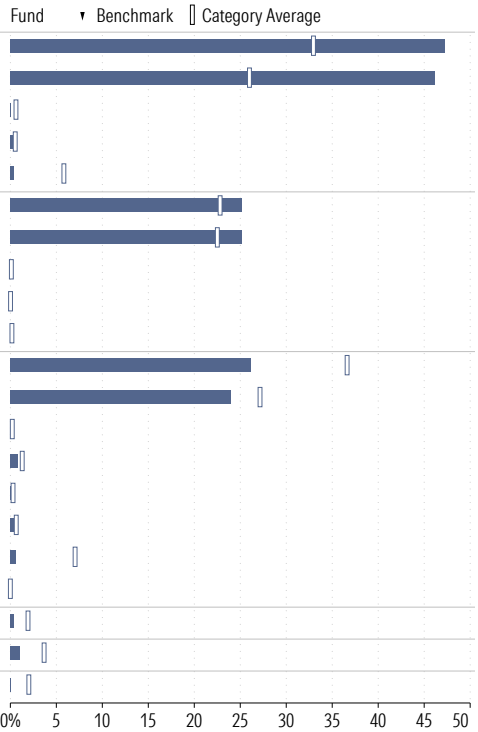


Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.02
Bonds	99.71	96.91
Cash	0.29	1.00
Other	0.00	1.96
Total	**100.00**	**100.00**

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

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Government	**47.27**	**-**	**32.96**
Treasury	46.18	-	26.00
Inflation - Protected	0.00	-	0.61
Agency/Quasi Agency	0.66	-	0.53
Other Government Related	0.43	-	5.82
Corporate	**25.21**	**-**	**22.81**
Corporate Bond	25.21	-	22.51
Bank Loan	0.00	-	0.11
Convertible	0.00	-	0.02
Preferred	0.00	-	0.17
Securitized	**26.16**	**-**	**36.62**
Agency MBS Pass-Through	23.96	-	27.15
Agency MBS ARM	0.00	-	0.21
Agency MBS CMO	0.80	-	1.29
Non-Agency Residential MBS	0.00	-	0.29
Commercial MBS	0.80	-	0.64
Asset-Backed	0.60	-	7.04
Covered Bond	0.00	-	0.00
Municipal	**0.37**	**-**	**1.92**
Cash & Equivalents	**1.00**	**-**	**3.67**
Other	**0.00**	**-**	**2.01**



Top 10 Holdings as of 03-31-2026

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

Total Holdings 10428

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

JPMorgan International Equity R6 JNEMX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Thomas Murray since 03-2004
James Sutton since 12-2020
Zenah Shuhaiber since 12-2022

Quantitative Screens

× Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 10 years it's been in existence.

✓ Management: The fund's management has been in place for 22.1 years.

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

✓ Net Expense: The fund's expense ratio of 0.5 is 34.21% lower than the Foreign Large Blend category average.

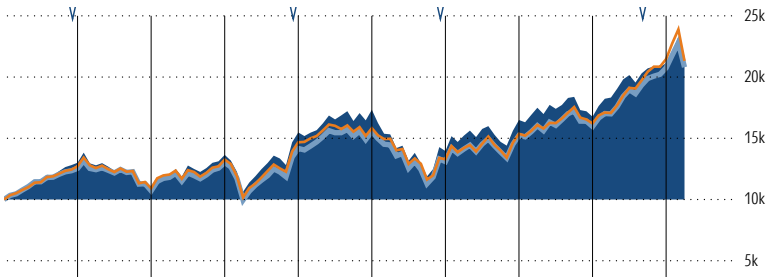
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen; however, results are consistent with the fund's investment strategy and historical performance patterns, and we do not regard the screen failure as significant.

ESG Metrics

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

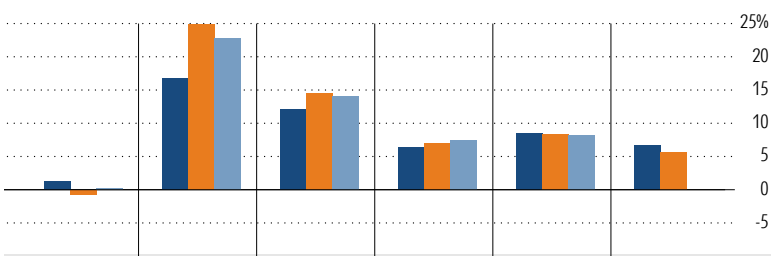
Growth of $10,000



Performance Quartile (Within Category)

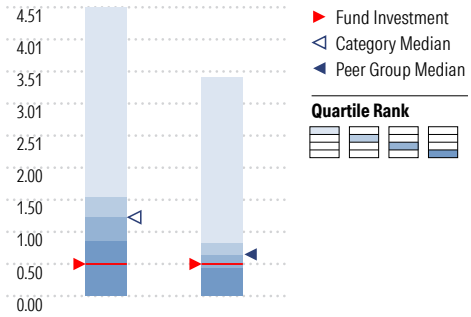
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
30.05	-17.69	27.46	13.42	11.98	-19.45	18.14	1.63	26.09	1.23	Total Return %
2.86	-3.49	5.95	2.77	4.16	-3.45	2.52	-3.90	-6.30	1.94	+/- Benchmark
4.93	-3.10	5.87	4.12	2.26	-3.61	1.89	-3.22	-4.31	0.95	+/- Category
8	85	5	21	27	87	27	88	81	38	Tot Ret % Rank in Cat
917	928	961	975	951	937	923	880	844	862	# of Funds in Cat
17	33	25	28	35	31	45	39	44	–	Turnover %
–	–	0.50	0.50	0.50	0.50	0.50	0.50	0.50	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
1.23	16.73	12.04	6.44	8.51	6.73	Fund Return %
-0.71	24.91	14.49	7.02	8.38	5.64	Benchmark Return %
0.28	22.75	14.00	7.41	8.27	–	Category Average %
38	87	79	72	50	–	% Rank in Category
862	839	800	749	589	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	31	29
Rank	273/886	210/726

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	-0.94	–	0.69
Beta	0.91	–	0.92
R-Squared	88.38	–	89.82
Standard Deviation	12.82	13.25	12.85
Sharpe Ratio	0.58	0.73	0.72
Tracking Error	4.53	–	4.13
Information Ratio	-0.54	–	-0.06
Up Capture Ratio	94.04	–	96.90
Down Capture Ratio	104.74	–	97.14

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.23	17.16	17.60
Price/Book Ratio	2.85	2.10	2.17
Geom Avg Mkt Cap $B	101.95	67.98	77.46
ROE	18.50	18.32	18.15

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MORNINGSTAR

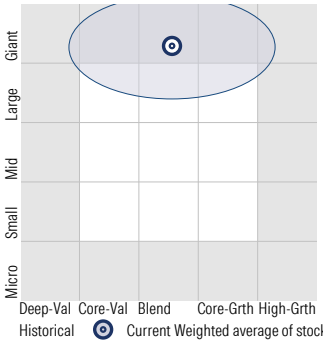
JPMorgan International Equity R6 JNEMX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ⊙ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

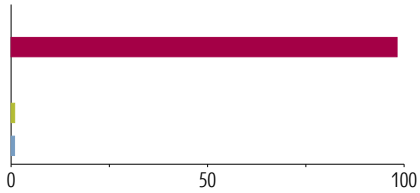
Style Breakdown

Equity

	Value	Blend	Growth
Large	24	52	22
Mid	1	1	1
Small	0	0	0

Weight %
>50 25-50 10-25 0-10

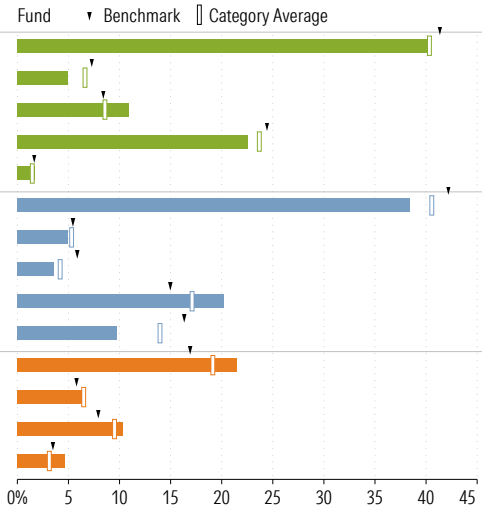
Asset Allocation as of 03-31-2026



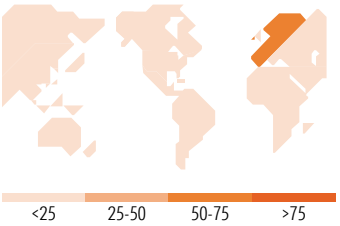
Asset Class	Net %	Cat%
US Stocks	0.00	4.67
Non-US Stocks	98.21	93.40
Bonds	0.00	1.64
Cash	0.91	-0.68
Other	0.88	0.97
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**40.10**	**41.21**	**40.33**
Basic Materials	4.94	7.14	6.62
Consumer Cyclical	10.90	8.27	8.57
Financial Services	22.56	24.29	23.68
Real Estate	1.70	1.51	1.46
Sensitive	**38.41**	**42.04**	**40.56**
Communication Services	4.92	5.30	5.31
Energy	3.57	5.72	4.19
Industrials	20.18	14.83	17.10
Technology	9.74	16.19	13.96
Defensive	**21.48**	**16.77**	**19.13**
Consumer Defensive	6.48	5.65	6.49
Healthcare	10.32	7.78	9.51
Utilities	4.68	3.34	3.13



World Regions % Equity 03-31-2026



	Fund %	Cat %
Greater Asia	30.86	36.31
Japan	21.44	18.28
Australasia	3.47	3.93
Asia-4 Tigers	5.95	8.78
Asia-ex 4 Tigers	0.00	5.32
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	0.00	10.68
North America	0.00	9.22
Central/Latin	0.00	1.46

	Fund %	Cat %
Greater Europe	69.14	53.01
United Kingdom	16.33	13.02
W euro-ex UK	52.81	38.45
Emrgng Europe	0.00	0.20
Africa	0.00	1.34

Market Maturity	Fund %
Developed Markets	100.00
Emerging Markets	0.00
Not Available	0.00

Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ ASML Holding NV	3.31	3.31	-	Technology
⊖ Safran SA	2.72	6.03	-	Industrials
⊖ AstraZeneca PLC	2.67	8.70	-	Healthcare
⊖ Novartis AG Registered Shares	2.40	11.10	-	Healthcare
⊖ Shell PLC	2.24	13.34	-	Energy
⊖ Mitsubishi UFJ Financial Group Inc	2.20	15.54	-	Financial Services
⊖ Legrand SA	2.20	17.74	-	Industrials
⊖ Volvo AB Class B	2.20	19.94	-	Industrials
⊖ Roche Holding AG Ordinary Shares new	2.19	22.13	-	Healthcare
⊖ Siemens AG	2.01	24.14	-	Industrials

Total Holdings 83

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Daniel Ivascyn since 03-2007
Alfred Murata since 03-2013
Joshua Anderson since 07-2018

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

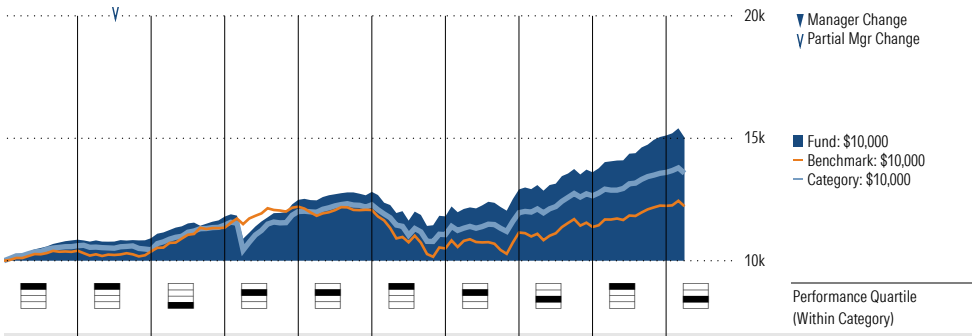
Morningstar Investment Management LLC Analysis

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

ESG Metrics

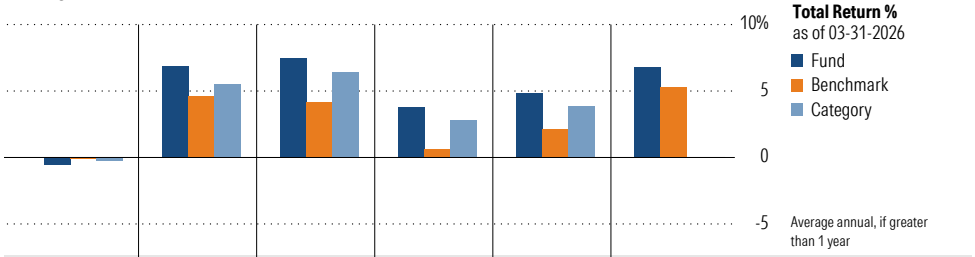
Metric	Rating	Updated
Sustainability Rating	4	02-28-2026

Growth of $10,000



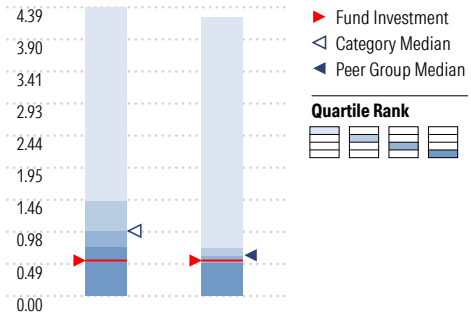
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
8.60	0.58	8.05	5.80	2.61	-7.81	9.32	5.42	11.04	-0.55	Total Return %
4.51	0.83	-1.24	-1.78	3.71	5.18	3.15	3.38	3.46	-0.40	+/- Benchmark
2.53	2.10	-1.75	0.96	0.12	2.04	1.19	-0.54	3.29	-0.32	+/- Category
10	18	78	47	45	23	31	62	4	71	Tot Ret % Rank in Cat
376	392	380	382	396	402	406	398	396	419	# of Funds in Cat
190	211	472	421	396	319	426	588	711	–	Turnover %
–	–	1.05	1.09	0.62	0.51	0.62	0.83	0.50	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-0.55	6.91	7.46	3.81	4.85	6.81	Fund Return %
-0.15	4.64	4.18	0.65	2.11	5.30	Benchmark Return %
-0.23	5.51	6.45	2.79	3.87	–	Category Average %
71	11	22	16	13	–	% Rank in Category
419	396	379	345	253	–	# of Funds in Category

Net Expense



16	30	Percentile
67/425	93/311	Rank

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

3-Year Risk Metrics

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

Portfolio Metrics

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

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MORNINGSTAR

PIMCO Income Instl PIMIX

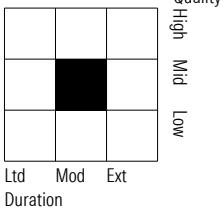
Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

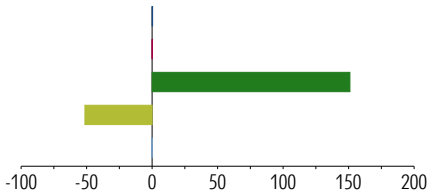
Style Analysis as of 03-31-2026

Style Breakdown

Fixed Income



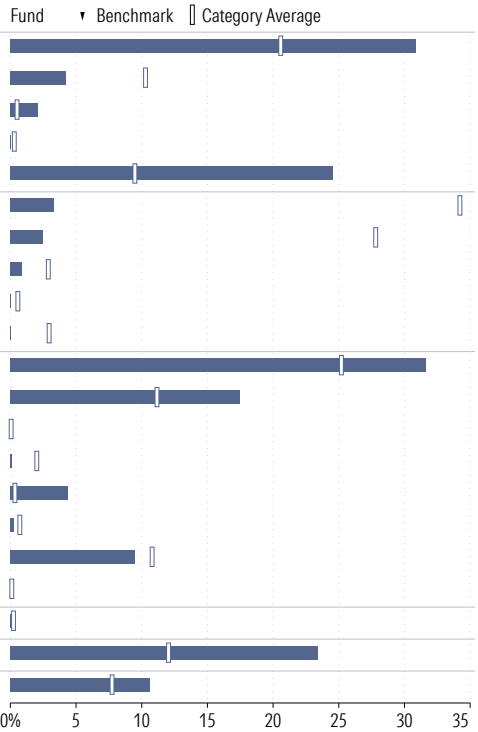
Asset Allocation as of 03-31-2026



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

Sector Weighting as of 03-31-2026

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



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

Top 10 Holdings as of 03-31-2026

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

Total Holdings 10722

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

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.

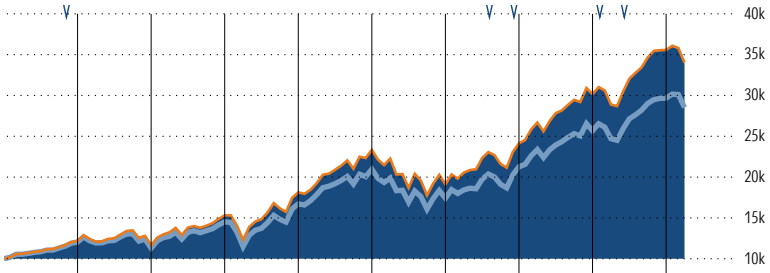
Morningstar Investment Management LLC Analysis

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

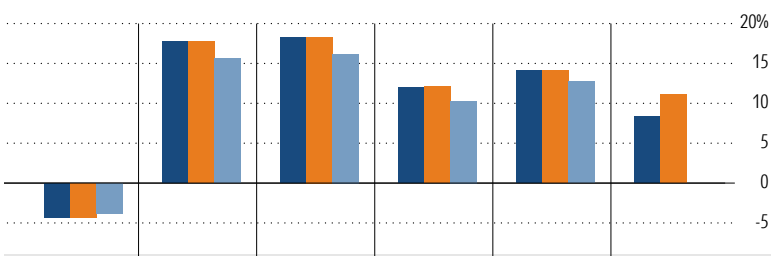
Growth of $10,000



Performance Quartile (Within Category)

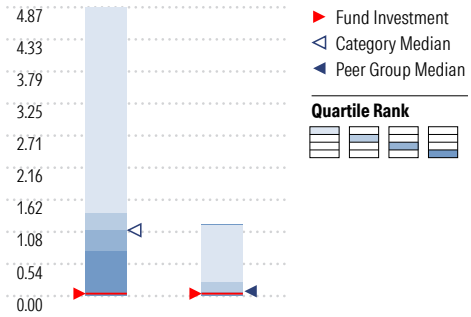
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
21.79	-4.43	31.46	18.37	28.66	-18.15	26.24	24.97	17.83	-4.34	Total Return %
-0.04	-0.05	-0.03	-0.03	-0.05	-0.04	-0.05	-0.05	-0.05	-0.01	+/- Benchmark
1.35	1.84	2.68	2.54	2.59	-1.19	3.92	3.52	2.29	-0.48	+/- Category
29	27	24	38	23	52	27	24	25	54	Tot Ret % Rank in Cat
1,476	1,485	1,495	1,488	1,501	1,519	1,516	1,504	1,459	1,531	# of Funds in Cat
3	4	4	4	2	2	2	2	2	–	Turnover %
–	–	0.04	0.04	0.04	0.04	0.04	0.04	0.04	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-4.34	17.75	18.27	12.02	14.12	8.38	Fund Return %
-4.33	17.80	18.32	12.06	14.16	11.10	Benchmark Return %
-3.86	15.66	16.19	10.29	12.77	–	Category Average %
54	34	25	19	15	–	% Rank in Category
1,531	1,457	1,349	1,250	987	–	# of Funds in Category

Net Expense



9	39	Percentile
132/1572	242/622	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.04	–	-1.41
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

	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

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MORNINGSTAR

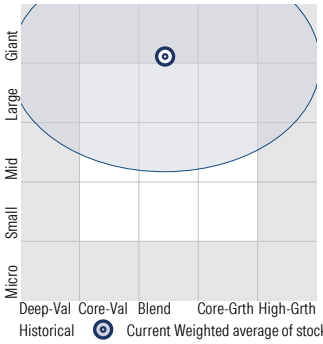
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

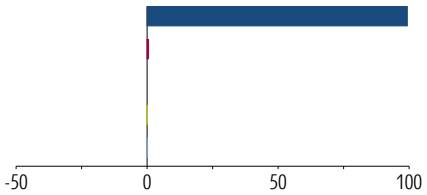
Style Breakdown

Equity

	Value	Blend	Growth
Large	23	36	21
Mid	6	8	4
Small	0	0	0

Weight %
>50 25-50 10-25 0-10

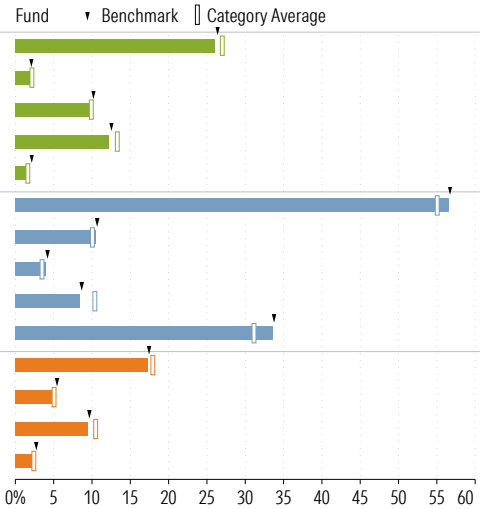
Asset Allocation as of 03-31-2026



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

	Fund	Bmark	Cat
Cyclical	**26.09**	**26.20**	**27.00**
Basic Materials	1.90	1.90	2.16
Consumer Cyclical	10.02	10.00	9.91
Financial Services	12.22	12.35	13.30
Real Estate	1.95	1.95	1.63
Sensitive	**56.62**	**56.53**	**55.05**
Communication Services	10.49	10.48	10.06
Energy	4.03	4.01	3.48
Industrials	8.48	8.47	10.37
Technology	33.62	33.57	31.14
Defensive	**17.28**	**17.26**	**17.94**
Consumer Defensive	5.26	5.25	5.05
Healthcare	9.48	9.47	10.48
Utilities	2.54	2.54	2.41



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

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MORNINGSTAR

Vanguard Growth Index Admiral VIGAX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 31.27 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.32% lower than the Large Growth category average.

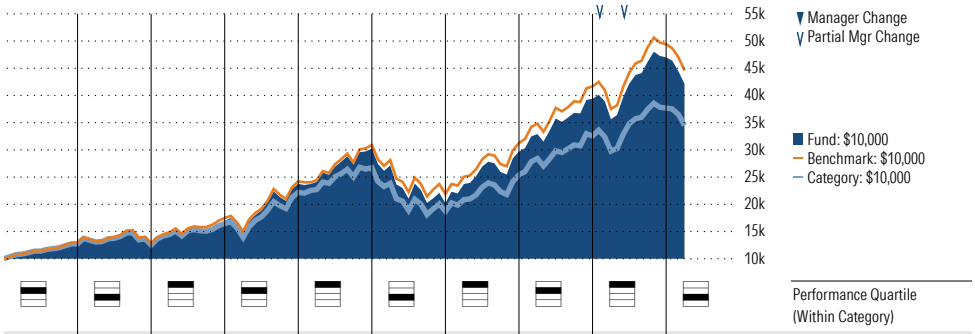
Morningstar Investment Management LLC Analysis

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

ESG Metrics

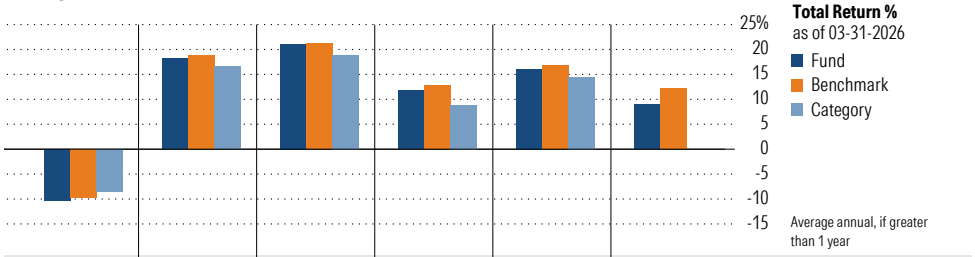
Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of $10,000



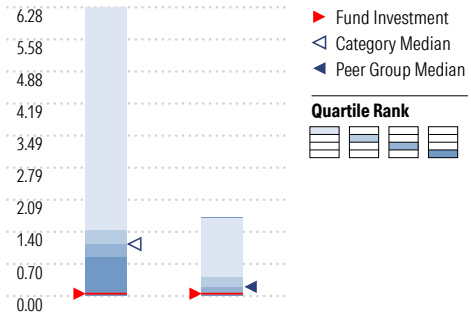
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
27.80	-3.34	37.23	40.19	27.26	-33.14	46.77	32.66	19.43	-10.40	Total Return %
-2.41	-1.83	0.84	1.70	-0.34	-4.00	4.09	-0.70	0.87	-0.62	+/- Benchmark
0.13	-1.25	5.33	4.33	6.81	-3.23	10.03	3.70	3.33	-1.96	+/- Category
50	63	12	28	19	71	17	34	24	73	Tot Ret % Rank in Cat
1,302	1,349	1,302	1,288	1,301	1,306	1,299	1,231	1,220	1,238	# of Funds in Cat
8	11	11	6	8	5	5	11	12	–	Turnover %
–	–	0.05	0.05	0.05	0.05	0.05	0.05	0.05	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-10.40	18.25	21.13	11.80	16.12	8.95	Fund Return %
-9.78	18.81	21.18	12.76	16.83	12.20	Benchmark Return %
-8.44	16.53	18.90	8.89	14.48	–	Category Average %
73	38	32	24	20	–	% Rank in Category
1,238	1,213	1,135	1,073	882	–	# of Funds in Category

Net Expense



3	29	Percentile
32/1253	45/158	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.45	–	-2.08
Beta	1.02	–	1.00
R-Squared	99.46	–	89.10
Standard Deviation	15.54	15.16	16.17
Sharpe Ratio	1.01	1.04	0.84
Tracking Error	1.19	–	5.31
Information Ratio	-0.05	–	-0.58
Up Capture Ratio	100.51	–	94.76
Down Capture Ratio	101.55	–	104.31

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	32.59	31.91	31.18
Price/Book Ratio	10.80	11.35	8.36
Geom Avg Mkt Cap $B	915.65	837.91	627.62
ROE	44.53	47.19	41.31

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MORNINGSTAR

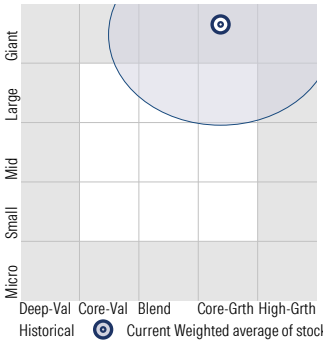
Vanguard Growth Index Admiral VIGAX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

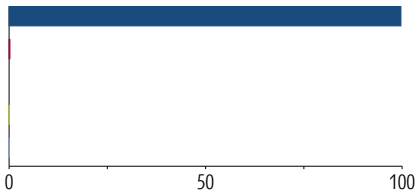
Style Breakdown

Equity

	Value	Blend	Growth
Large	1	52	36
Mid	0	3	7
Small	0	0	0

Weight %
>50 25-50 10-25 0-10

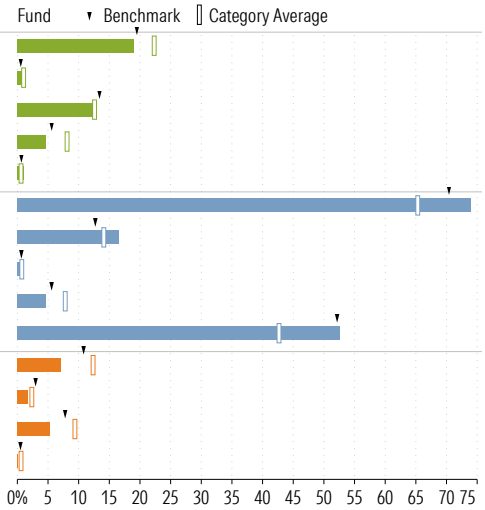
Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	99.70	93.16
Non-US Stocks	0.21	4.84
Bonds	0.00	0.03
Cash	0.03	1.20
Other	0.04	0.75
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**18.94**	**19.26**	**22.32**
Basic Materials	0.72	0.32	1.02
Consumer Cyclical	12.57	13.16	12.59
Financial Services	4.58	5.36	8.11
Real Estate	1.07	0.42	0.60
Sensitive	**74.03**	**70.17**	**65.31**
Communication Services	16.49	12.48	14.10
Energy	0.37	0.42	0.72
Industrials	4.58	5.35	7.81
Technology	52.59	51.92	42.68
Defensive	**7.02**	**10.57**	**12.35**
Consumer Defensive	1.66	2.74	2.36
Healthcare	5.36	7.56	9.39
Utilities	0.00	0.27	0.60



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	13.32	13.32	-	Technology
⊖ Apple Inc	12.32	25.64	-	Technology
⊖ Microsoft Corp	9.09	34.73	-	Technology
⊖ Alphabet Inc Class A	5.54	40.27	-	Communication Svc
⊖ Amazon.com Inc	4.59	44.87	-	Consumer Cyclical
⊕ Broadcom Inc	4.40	49.27	-	Technology
⊕ Alphabet Inc Class C	4.39	53.66	-	Communication Svc
⊕ Meta Platforms Inc Class A	4.15	57.80	-	Communication Svc
⊖ Tesla Inc	3.47	61.28	-	Consumer Cyclical
⊖ Eli Lilly and Co	2.60	63.87	-	Healthcare
⊖ Visa Inc Class A	1.65	65.52	-	Financial Services
⊖ Costco Wholesale Corp	1.48	67.00	-	Consumer Defensive
⊖ Netflix Inc	1.36	68.36	-	Communication Svc
⊖ Mastercard Inc Class A	1.33	69.69	-	Financial Services
⊖ Advanced Micro Devices Inc	1.11	70.81	-	Technology

Total Holdings 158

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

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.

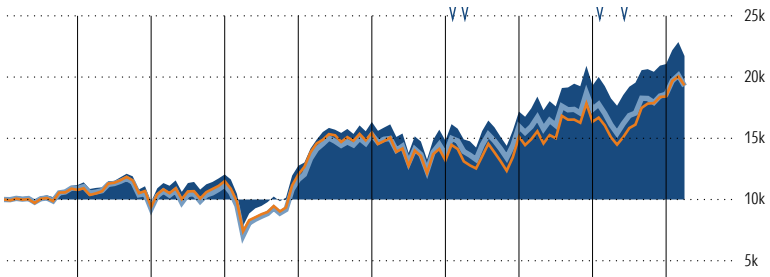
Morningstar Investment Management LLC Analysis

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

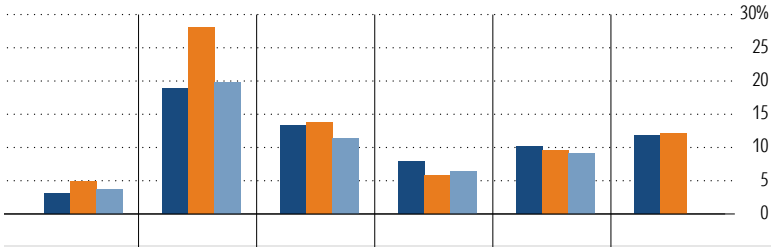
Growth of $10,000



Performance Quartile (Within Category)

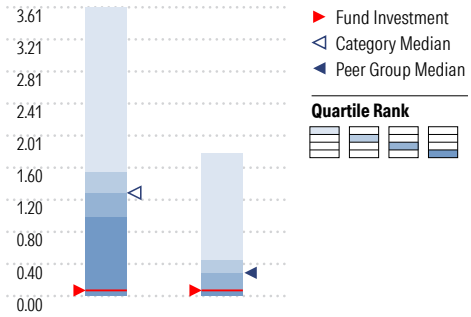
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
11.80	-12.23	22.76	5.85	28.09	-9.31	15.99	12.39	9.09	3.11	Total Return %
3.96	0.63	0.37	1.22	-0.18	5.17	1.34	4.34	-3.50	-1.85	+/- Benchmark
3.26	3.23	1.33	1.83	-3.48	0.85	-0.87	3.51	2.20	-0.54	+/- Category
20	16	35	32	68	37	57	18	31	62	Tot Ret % Rank in Cat
600	617	619	600	598	607	605	583	566	567	# of Funds in Cat
19	18	19	26	16	13	16	16	25	-	Turnover %
-	-	0.07	0.07	0.07	0.07	0.07	0.07	0.07	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
3.11	18.94	13.37	7.84	10.11	11.88	Fund Return %
4.96	28.09	13.80	5.79	9.61	12.11	Benchmark Return %
3.65	19.75	11.35	6.39	9.14	-	Category Average %
62	56	29	27	20	-	% Rank in Category
567	563	541	517	427	-	# of Funds in Category

Net Expense



3	30	Percentile
15/572	20/69	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.44	-	-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

	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

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MORNINGSTAR

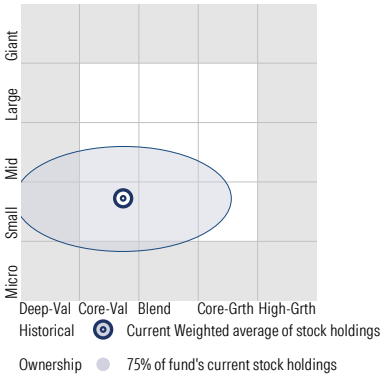
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™

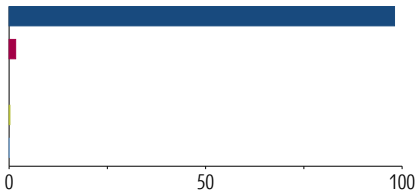


Style Breakdown
Equity

	Value	Blend	Growth
Large	1	0	1
Mid	12	15	4
Small	33	30	5

Weight %
>50 25-50 10-25 0-10

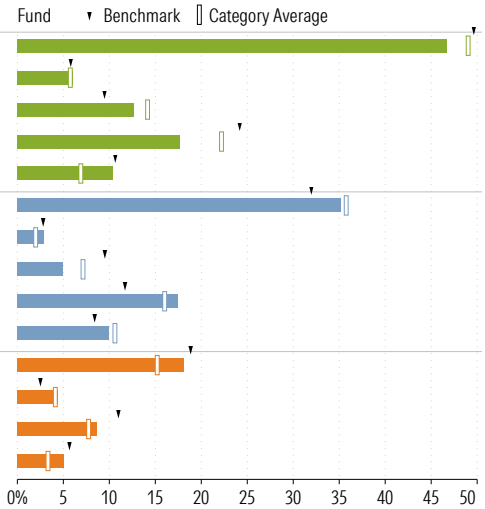
Asset Allocation as of 03-31-2026



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

	Fund	Bmark	Cat
Cyclical	**46.73**	**49.48**	**49.02**
Basic Materials	6.07	5.65	5.76
Consumer Cyclical	12.66	9.32	14.16
Financial Services	17.64	24.02	22.20
Real Estate	10.36	10.49	6.90
Sensitive	**35.20**	**31.81**	**35.76**
Communication Services	2.84	2.65	1.99
Energy	4.97	9.36	7.14
Industrials	17.48	11.55	16.02
Technology	9.91	8.25	10.61
Defensive	**18.07**	**18.69**	**15.21**
Consumer Defensive	4.42	2.35	4.13
Healthcare	8.62	10.83	7.75
Utilities	5.03	5.51	3.33



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

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MORNINGSTAR

Vanguard Strategic Equity Inv VSEQX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Cesar Orosco since 02-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 5.09 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 0 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.17 is 77.63% lower than the Mid-Cap Blend category average.

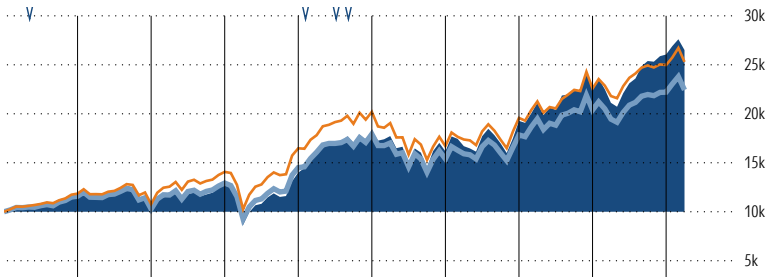
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

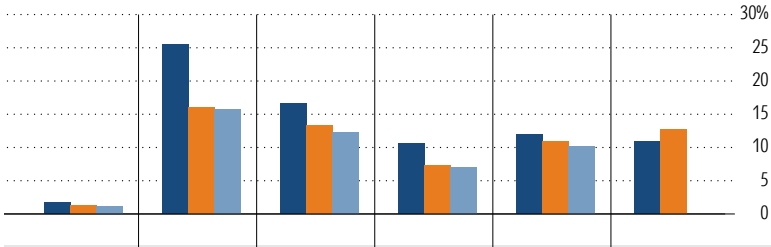
Growth of $10,000



Performance Quartile (Within Category)

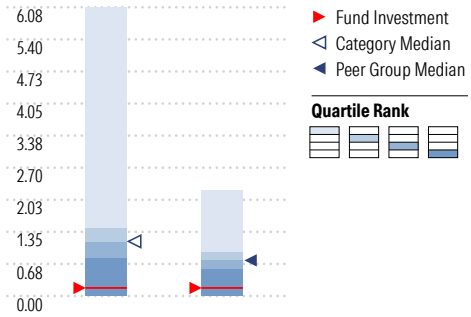
2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	History
13.78	-11.91	26.75	10.27	30.86	-11.80	19.21	17.16	15.37	1.73	Total Return %
-4.74	-2.85	-3.79	-6.83	8.28	5.52	1.98	1.82	4.77	0.44	+/- Benchmark
-2.15	-0.76	0.54	-2.12	7.46	2.21	3.21	2.76	6.29	0.63	+/- Category
73	66	49	60	6	27	21	18	13	47	Tot Ret % Rank in Cat
473	495	489	472	471	478	481	482	497	506	# of Funds in Cat
81	82	60	61	59	62	64	63	62	-	Turnover %
-	-	0.17	0.17	0.17	0.17	0.17	0.17	-	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
1.73	25.50	16.65	10.63	12.02	10.91	Fund Return %
1.29	15.98	13.33	7.26	10.91	12.76	Benchmark Return %
1.10	15.76	12.29	6.98	10.19	-	Category Average %
47	12	12	6	11	-	% Rank in Category
506	492	435	406	313	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	20	8
Rank	100/513	21/269

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	2.02	-	-1.14
Beta	1.08	-	0.99
R-Squared	95.23	-	91.64
Standard Deviation	17.00	15.30	15.88
Sharpe Ratio	0.71	0.58	0.48
Tracking Error	3.94	-	4.47
Information Ratio	0.84	-	-0.49
Up Capture Ratio	114.60	-	97.03
Down Capture Ratio	107.23	-	103.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.83	21.69	21.71
Price/Book Ratio	2.46	2.87	3.10
Geom Avg Mkt Cap $B	8.71	24.90	16.58
ROE	15.12	17.36	18.06

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MORNINGSTAR

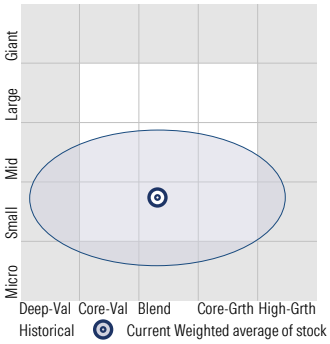
Vanguard Strategic Equity Inv VSEQX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

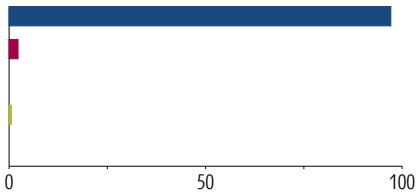
Style Breakdown

Equity

	Value	Blend	Growth
Large	0	1	1
Mid	10	13	11
Small	25	30	8

Weight %
>50 25-50 10-25 0-10

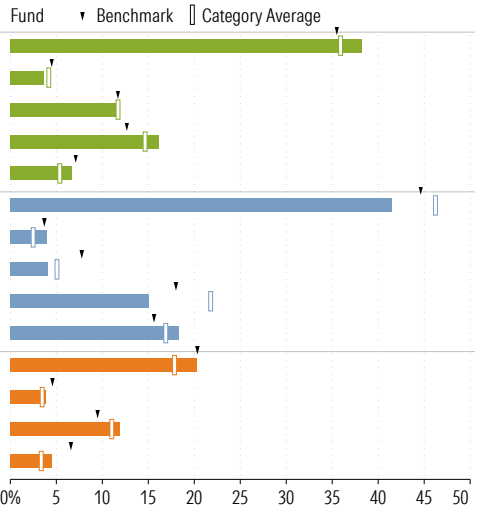
Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	97.13	95.12
Non-US Stocks	2.27	3.69
Bonds	0.00	0.07
Cash	0.60	0.77
Other	0.00	0.35
Total	**100.00**	**100.00**

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat
Cyclical	**38.26**	**35.34**	**35.91**
Basic Materials	3.59	4.34	4.18
Consumer Cyclical	11.80	11.54	11.71
Financial Services	16.15	12.51	14.65
Real Estate	6.72	6.95	5.37
Sensitive	**41.47**	**44.47**	**46.23**
Communication Services	4.01	3.54	2.48
Energy	4.13	7.61	5.07
Industrials	15.04	17.85	21.78
Technology	18.29	15.47	16.90
Defensive	**20.26**	**20.18**	**17.85**
Consumer Defensive	3.83	4.42	3.46
Healthcare	11.89	9.33	11.03
Utilities	4.54	6.43	3.36



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
State Street Corp	0.93	0.93	-	Financial Services
⊖ EMCOR Group Inc	0.76	1.70	-	Industrials
eBay Inc	0.75	2.45	-	Consumer Cyclical
⊖ Expedia Group Inc	0.73	3.18	-	Consumer Cyclical
⊖ Edison International	0.71	3.89	-	Utilities
SS&C Technologies Holdings Inc	0.71	4.60	-	Technology
⊕ Roku Inc Class A	0.67	5.27	-	Communication Svc
⊖ Universal Health Services Inc Class B	0.65	5.92	-	Healthcare
Popular Inc	0.65	6.57	-	Financial Services
Hewlett Packard Enterprise Co	0.63	7.21	-	Technology
⊖ Packaging Corp of America	0.62	7.82	-	Consumer Cyclical
⊕ Globe Life Inc	0.61	8.44	-	Financial Services
MGIC Investment Corp	0.60	9.03	-	Financial Services
Citizens Financial Group Inc	0.59	9.62	-	Financial Services
Jones Lang LaSalle Inc	0.58	10.20	-	Real Estate

Total Holdings 592

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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