

# American Century Heritage R6 ATHDX

**Morningstar Category**  
Mid-Cap Growth

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

**Portfolio Manager(s)**

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

**Quantitative Screens**

- ✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 10.09 years.
- ✔ **Style:** The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.65 is 35.64% lower than the Mid-Cap Growth category average.

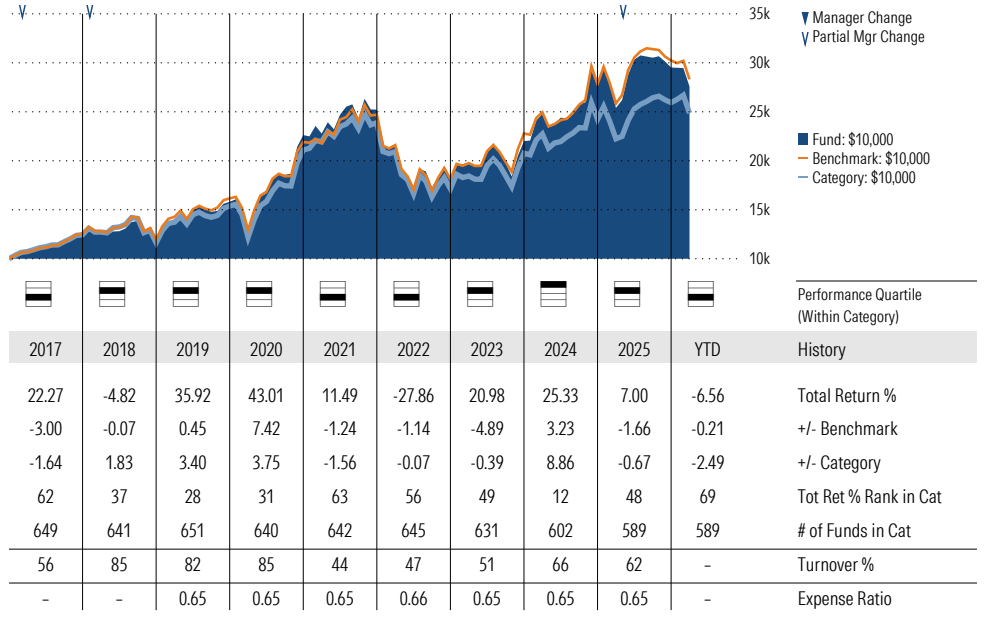
**Morningstar Investment Management LLC Analysis**

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

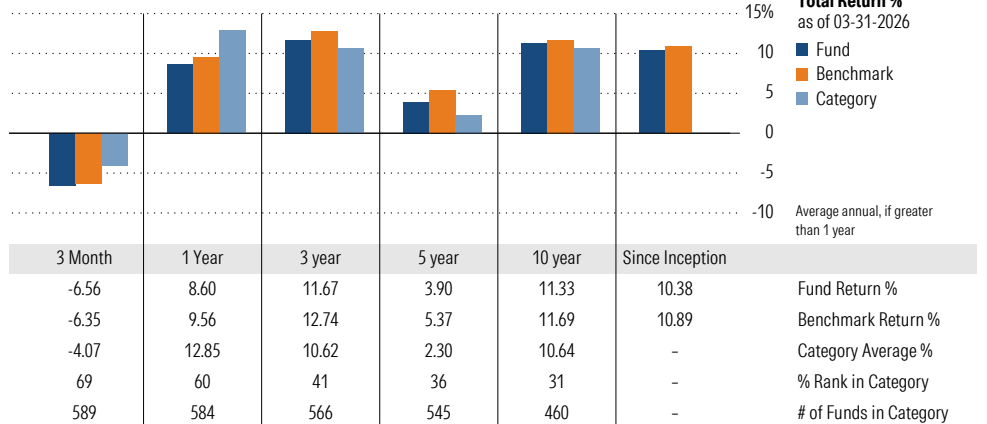
**ESG Metrics**

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

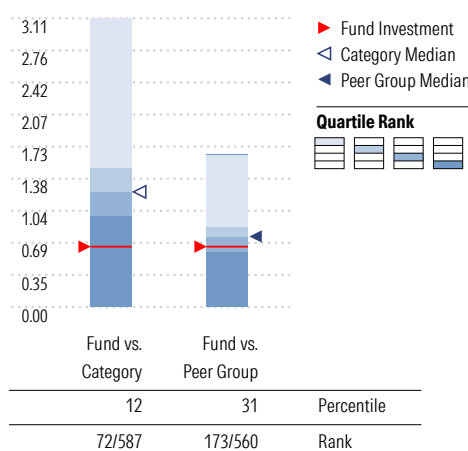
**Growth of \$10,000**



**Trailing Performance**



**Net Expense**



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

**3-Year Risk Metrics**

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

**Portfolio Metrics**

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

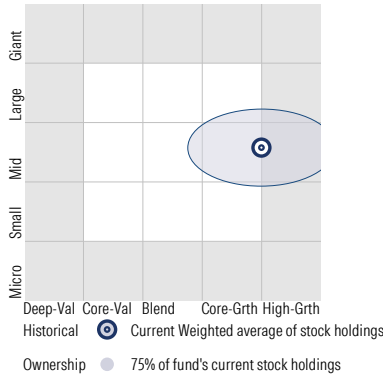
# American Century Heritage R6 ATHDX

**Morningstar Category**  
Mid-Cap Growth

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

## Style Analysis as of 03-31-2026

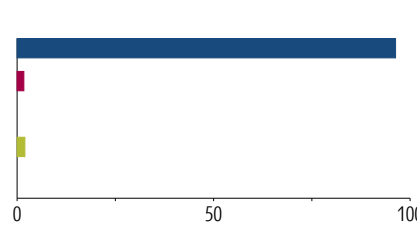
Morningstar Style Box™



## Style Breakdown

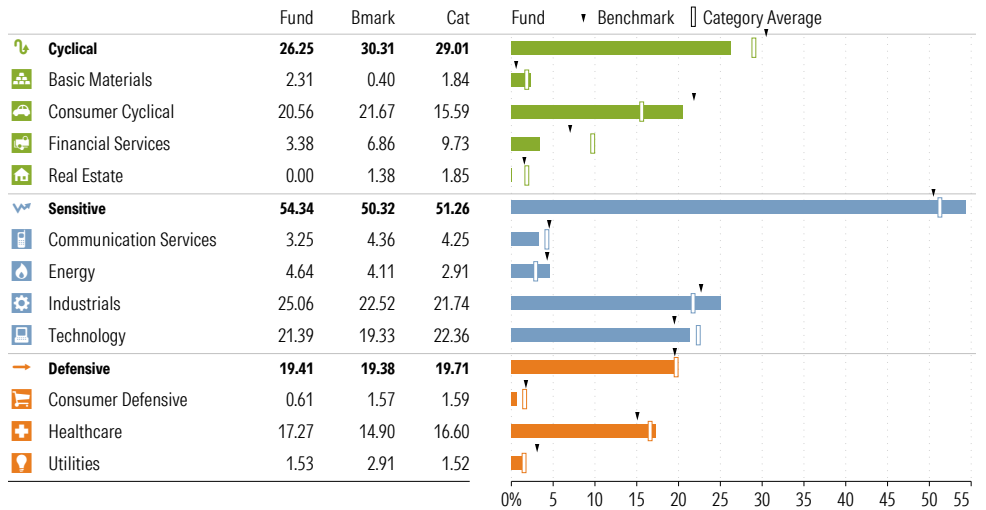


## Asset Allocation as of 03-31-2026



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

## Sector Weighting as of 03-31-2026



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

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

## Total Holdings 83

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Century Small Cap Growth R6 ANODX

**Morningstar Category**  
Small Growth

**Morningstar Index**  
Russell 2000 Growth TR USD

## Portfolio Manager(s)

Jackie Wagner since 04-2015

Jeff Hoernemann since 04-2017

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 11.01 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 0.78 is 28.44% lower than the Small Growth category average.

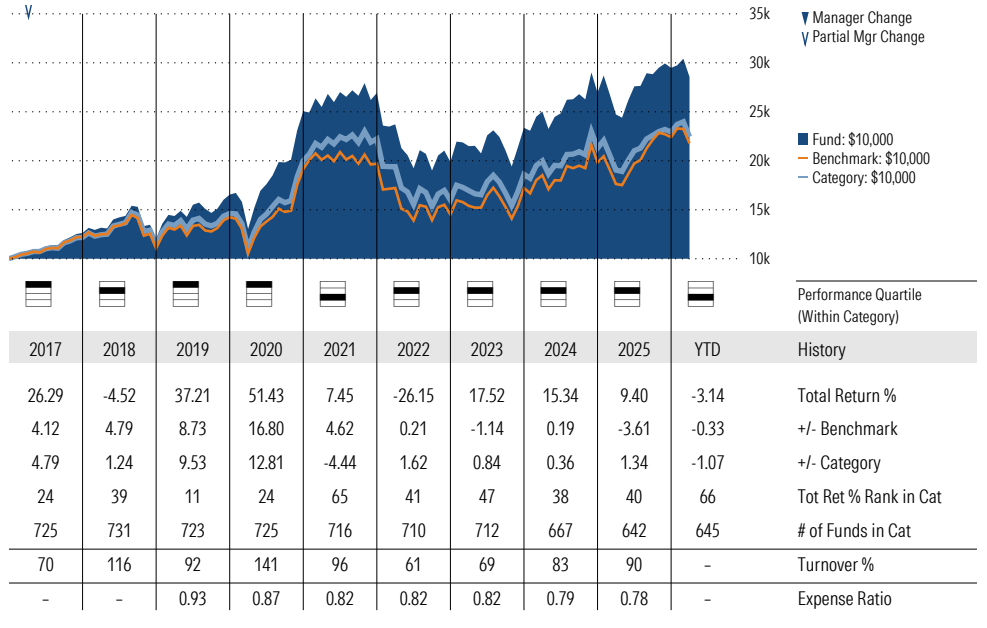
## Morningstar Investment Management LLC Analysis

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

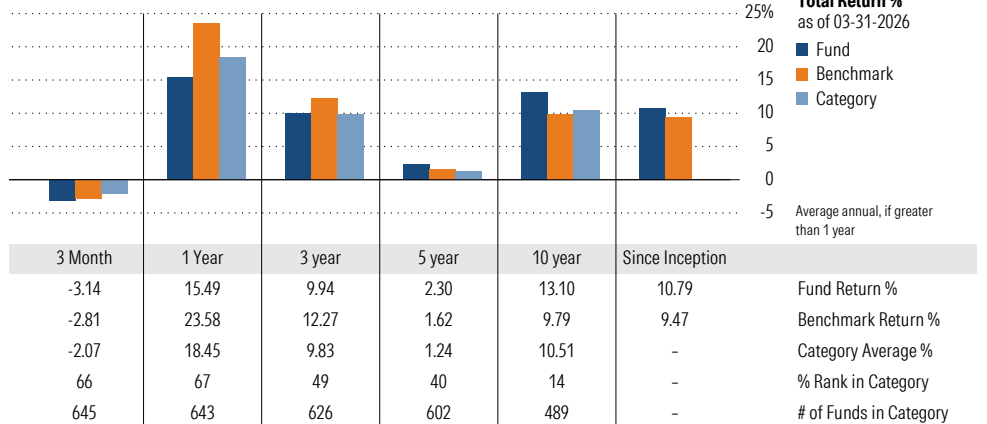
## ESG Metrics

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

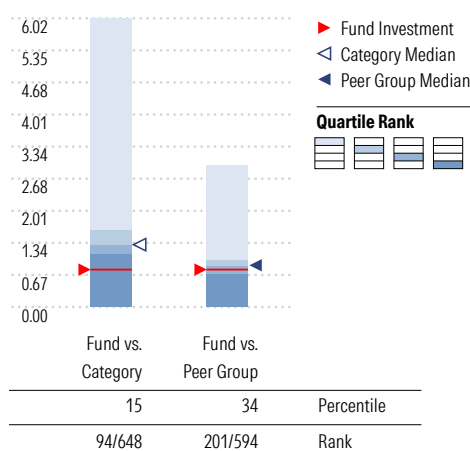
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

| Metric             | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | -0.68 | -     | -0.73 |
| Beta               | 0.87  | -     | 0.88  |
| R-Squared          | 90.31 | -     | 88.27 |
| Standard Deviation | 18.44 | 20.08 | 19.03 |
| Sharpe Ratio       | 0.35  | 0.44  | 0.33  |
| Tracking Error     | 6.28  | -     | 6.95  |
| Information Ratio  | -0.37 | -     | -0.26 |
| Up Capture Ratio   | 79.82 | -     | 83.75 |
| Down Capture Ratio | 79.72 | -     | 85.47 |

## Portfolio Metrics

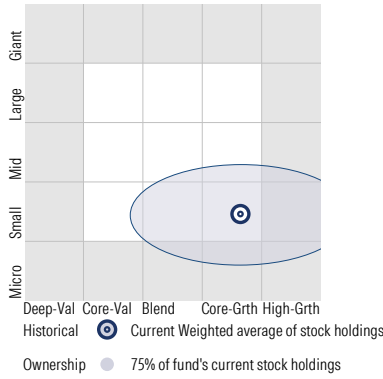
| Metric               | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 29.37 | 22.06 | 28.96 |
| Price/Book Ratio     | 3.87  | 3.98  | 3.77  |
| Geom Avg Mkt Cap \$B | 5.54  | 4.13  | 8.30  |
| ROE                  | 5.64  | 8.12  | 12.07 |

# American Century Small Cap Growth R6 ANODX

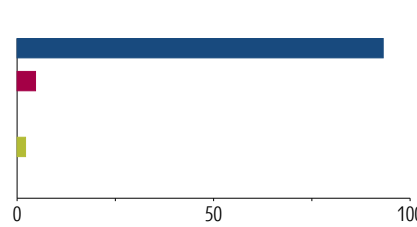
**Morningstar Category**  
Small Growth

**Morningstar Index**  
Russell 2000 Growth TR USD

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

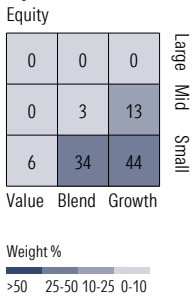


**Asset Allocation** as of 03-31-2026

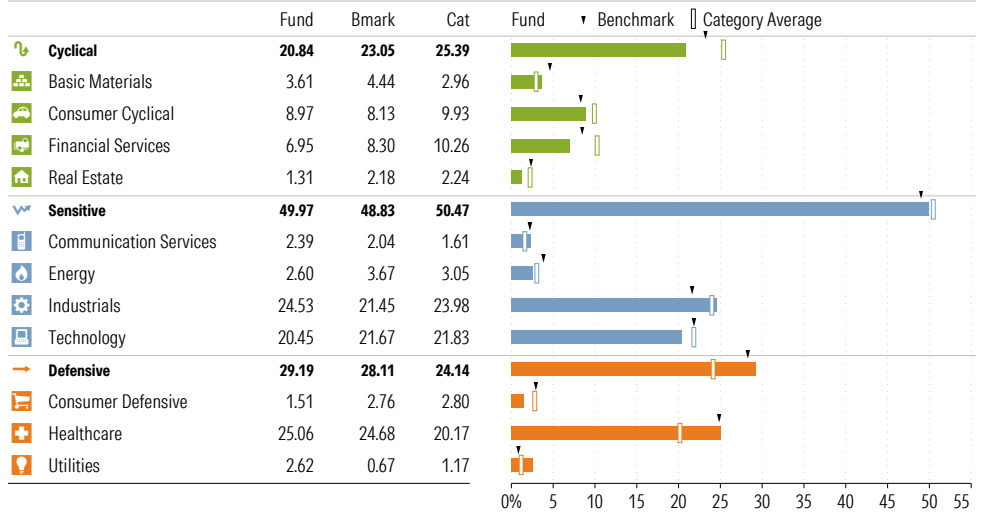


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 93.15         | 93.40         |
| Non-US Stocks | 4.69          | 4.39          |
| Bonds         | 0.00          | 0.01          |
| Cash          | 2.15          | 1.17          |
| Other         | 0.00          | 1.03          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

**Style Breakdown**



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



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

| Name  | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊕ State Street Bank & Trust Co 3 Repo - 01apr26 | 2.15        | 2.15         | -            | -                  |
| ⊕ Sterling Infrastructure Inc                   | 2.01        | 4.16         | -            | Industrials        |
| ⊖ Silicon Laboratories Inc                      | 1.86        | 6.02         | -            | Technology         |
| ⊖ Plexus Corp                                   | 1.83        | 7.85         | -            | Technology         |
| ⊖ RBC Bearings Inc                              | 1.75        | 9.59         | -            | Industrials        |
| ⊖ ATI Inc                                       | 1.61        | 11.21        | -            | Industrials        |
| ⊖ Argan Inc                                     | 1.51        | 12.72        | -            | Industrials        |
| ⊖ Hexcel Corp                                   | 1.49        | 14.20        | -            | Industrials        |
| ⊖ CECO Environmental Corp                       | 1.47        | 15.67        | -            | Industrials        |
| ⊖ Carpenter Technology Corp                     | 1.44        | 17.11        | -            | Industrials        |
| ⊖ Five Below Inc                                | 1.36        | 18.47        | -            | Consumer Cyclical  |
| ⊖ AAR Corp                                      | 1.36        | 19.83        | -            | Industrials        |
| ⊖ Fabrinet                                      | 1.32        | 21.15        | -            | Technology         |
| ⊖ BridgeBio Pharma Inc                          | 1.32        | 22.47        | -            | Healthcare         |
| ⊖ Hayward Holdings Inc                          | 1.31        | 23.77        | -            | Industrials        |

**Total Holdings 137**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Funds American Balanced R6 RLBGX

**Morningstar Category**  
Moderate Allocation

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

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

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

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

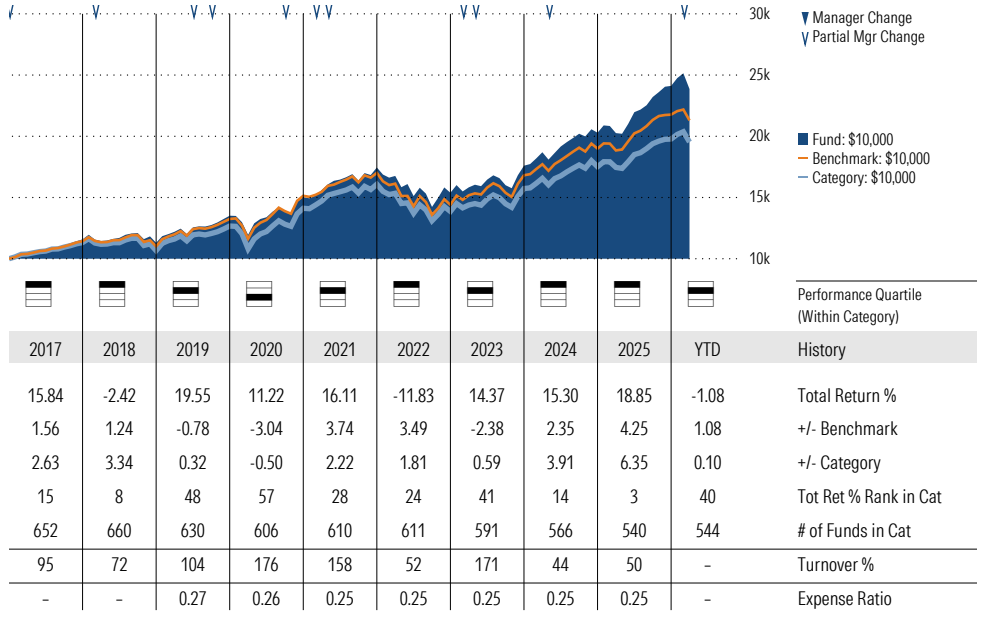
## Morningstar Investment Management LLC Analysis

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

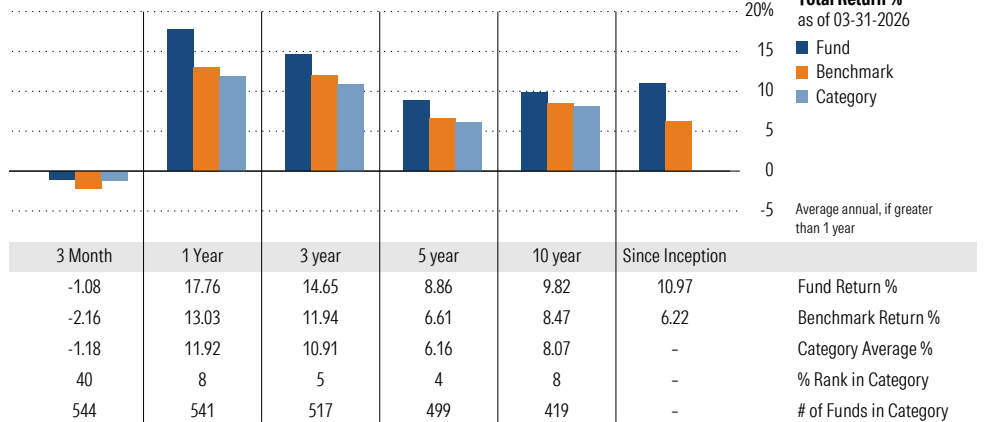
## ESG Metrics

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

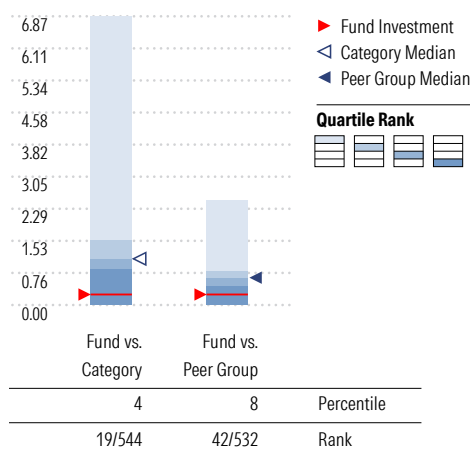
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

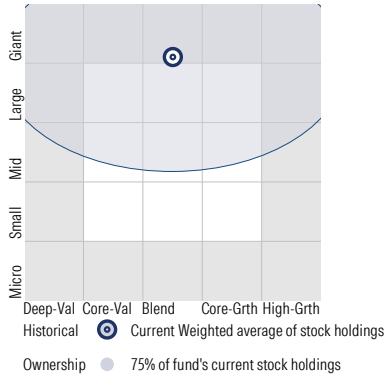
| Metric               | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 24.03 | 23.92 | 23.21 |
| Price/Book Ratio     | 4.29  | 3.88  | 3.74  |
| Avg Eff Duration     | 6.19  | 5.81  | 4.78  |

# American Funds American Balanced R6 RLBGX

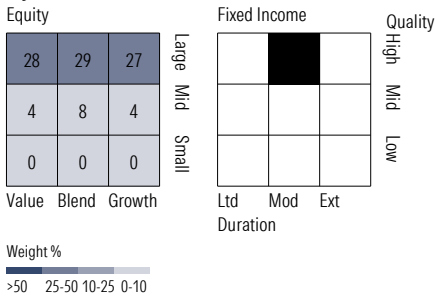
**Morningstar Category**  
Moderate Allocation

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

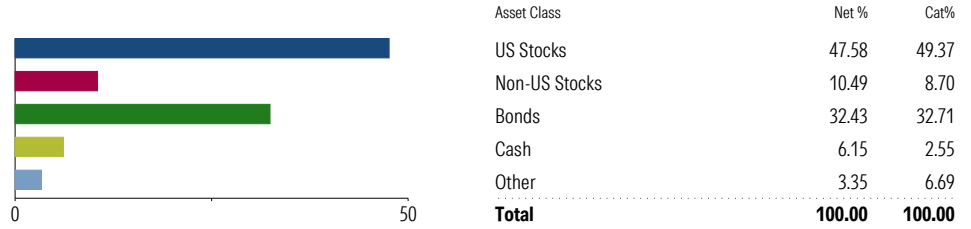
**Style Analysis** as of 03-31-2026  
Morningstar Style Box™



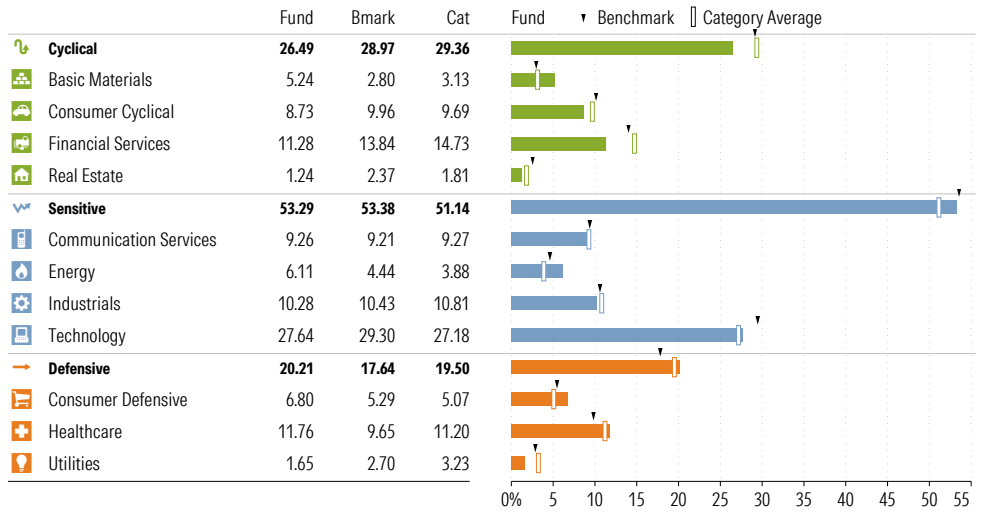
**Style Breakdown**



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



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



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

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

**Total Holdings 3952**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Funds American High-Inc R6 RITGX

**Morningstar Category**  
High Yield Bond

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

✔ Management: The fund's management has been in place for 22.35 years.

Style Consistency is not calculated for Fixed Income funds.

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

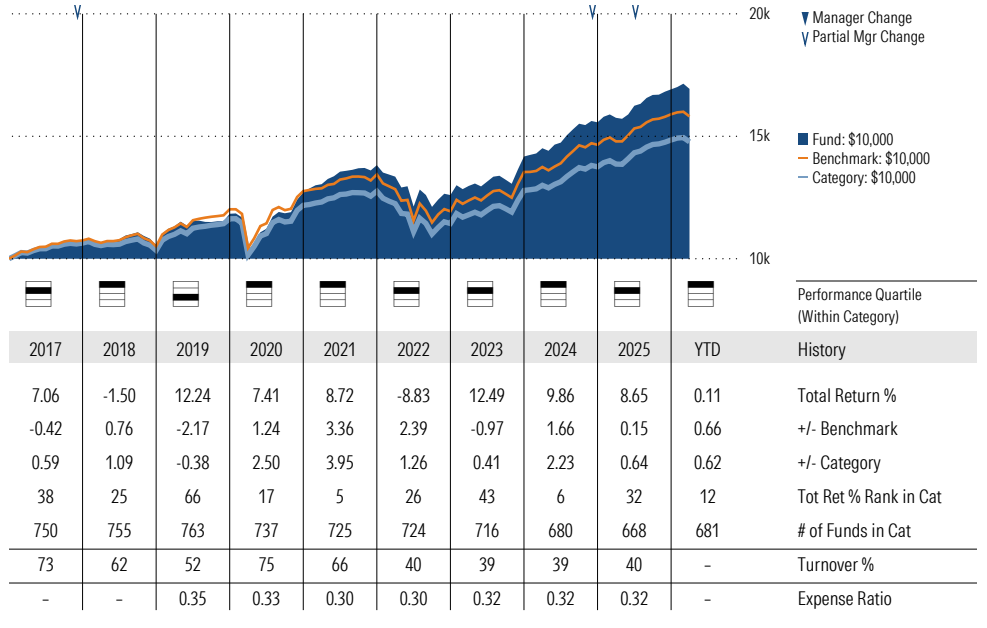
## Morningstar Investment Management LLC Analysis

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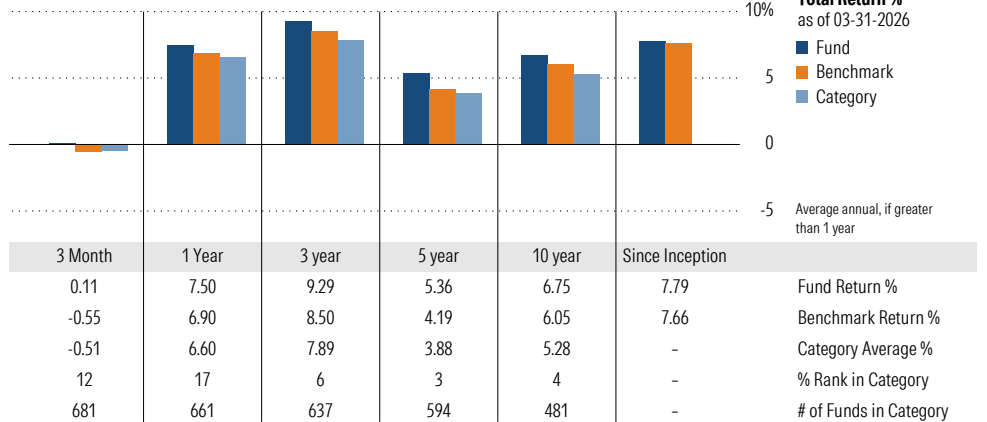
## ESG Metrics

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

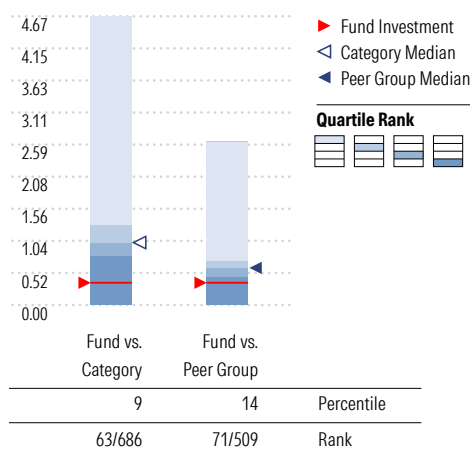
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

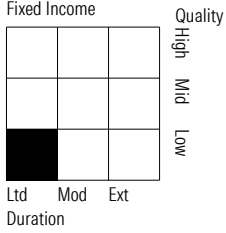
# American Funds American High-Inc R6 RITGX

**Morningstar Category**  
High Yield Bond

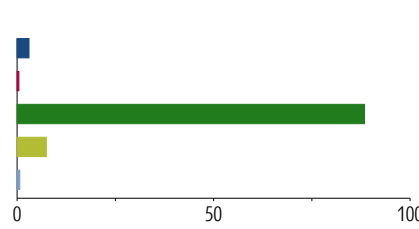
**Morningstar Index**  
ICE BofA US High Yield TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

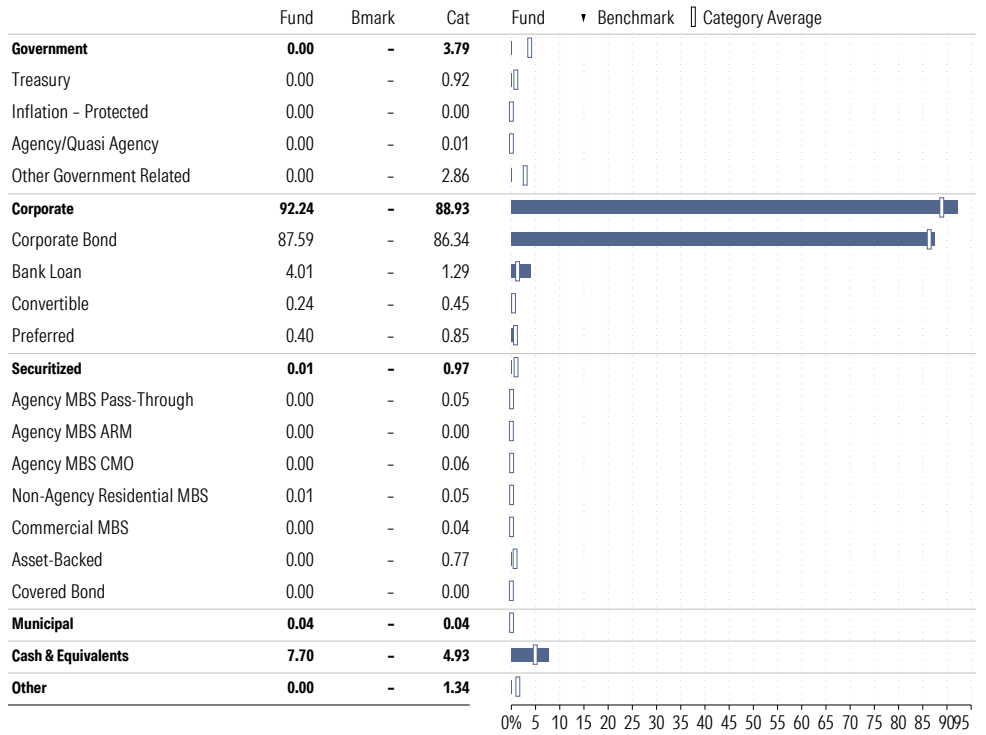


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 3.03          | 0.44          |
| Non-US Stocks | 0.45          | 0.05          |
| Bonds         | 88.39         | 95.25         |
| Cash          | 7.43          | 2.30          |
|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

## Credit Rating Breakdown

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

## Sector Weighting as of 03-31-2026



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

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

**Total Holdings 1056**

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# American Funds Bond Fund of Amer R6 RBF6X

**Morningstar Category**  
Intermediate Core Bond

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

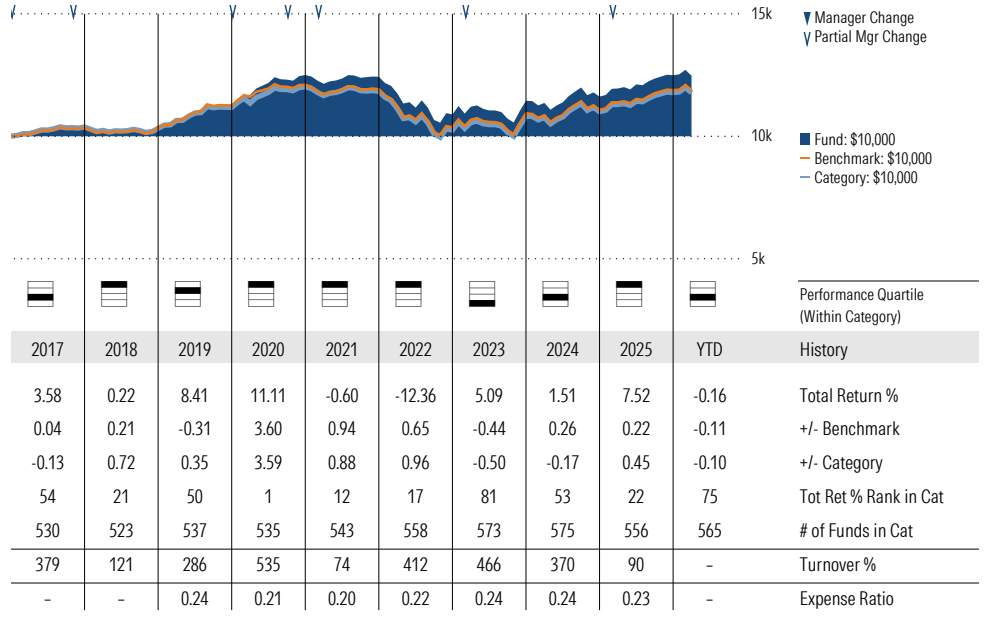
## Morningstar Investment Management LLC Analysis

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

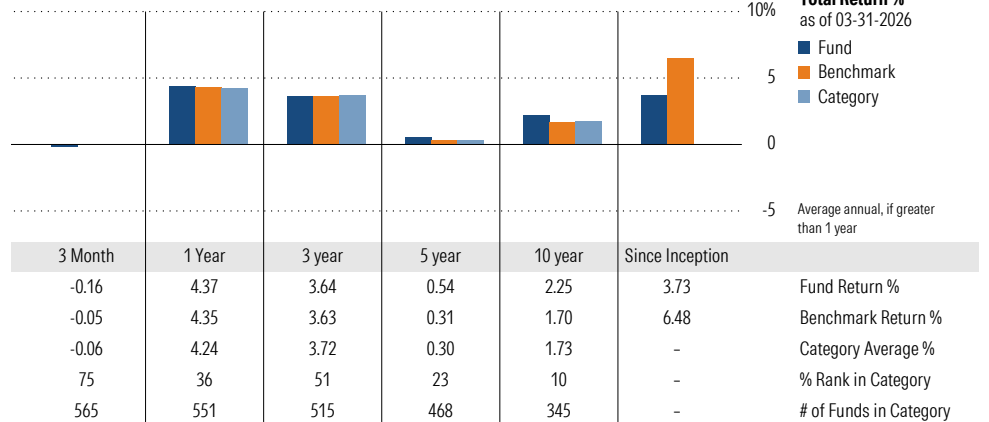
## ESG Metrics

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

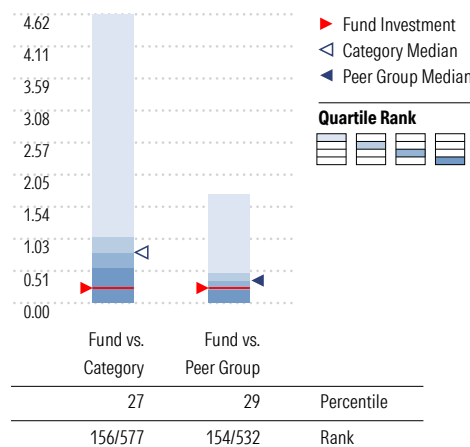
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

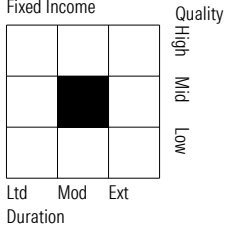
# American Funds Bond Fund of Amer R6 RFBGX

**Morningstar Category**  
Intermediate Core Bond

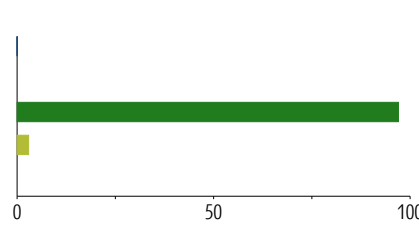
**Morningstar Index**  
Bloomberg US Agg Bond TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

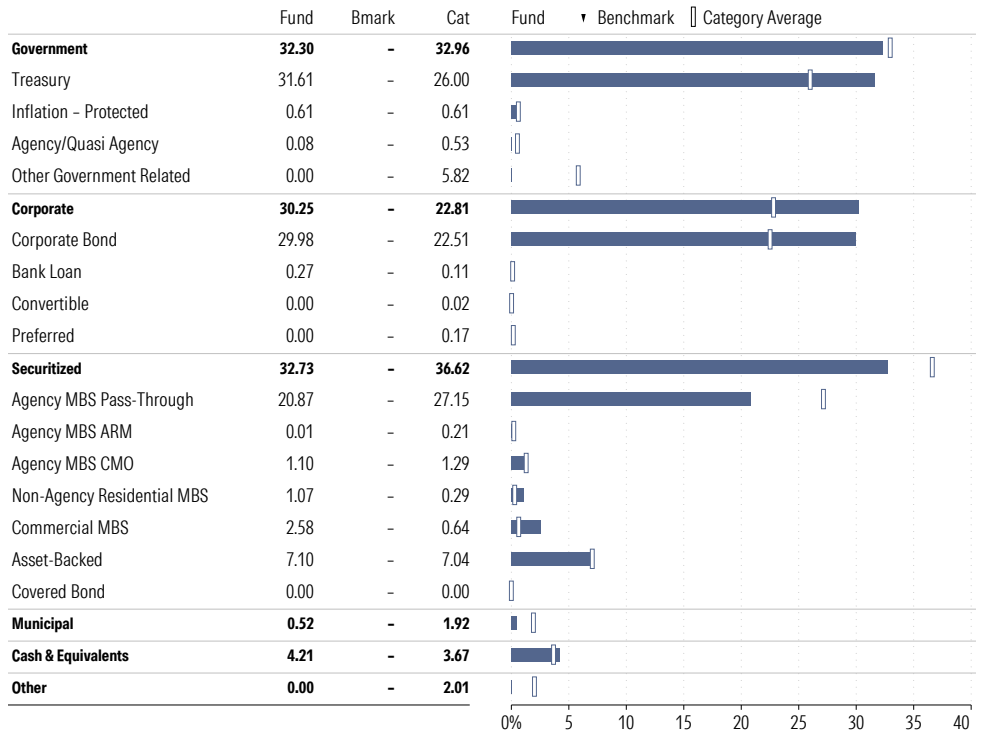


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 0.02          | 0.11          |
| Non-US Stocks | 0.00          | 0.02          |
| Bonds         | 97.03         | 96.91         |
| Cash          | 2.93          | 1.00          |
|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

## Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 42.28 | 3.53  | 14.73 |
| AA        | 26.81 | 74.59 | 50.38 |
| A         | 13.01 | 10.82 | 21.19 |
| BBB       | 14.28 | 8.32  | 10.78 |
| BB        | 2.40  | 0.28  | 1.09  |
| B         | 0.13  | 0.00  | 0.54  |
| Below B   | 0.04  | 0.00  | 0.14  |
| Not Rated | 1.05  | 2.46  | 1.15  |

## Sector Weighting as of 03-31-2026



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

| Name   | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ Capital Group Central Cash Fund            | -             | 3.99        | 3.99         | -                   |
| ⊖ United States Treasury Notes 3.875%        | 07-2030       | 1.42        | 5.41         | -                   |
| ⊖ United States Treasury Notes 3.875%        | 07-2027       | 1.37        | 6.79         | -                   |
| ✱ Cash And Other Assets Less Liabilities     | -             | 1.37        | 8.15         | -                   |
| ⊕ United States Treasury Bonds 4.625%        | 11-2055       | 1.26        | 9.41         | -                   |
| United States Treasury Notes 4.375%          | 07-2026       | 1.23        | 10.64        | -                   |
| United States Treasury Notes 3.5%            | 10-2027       | 1.04        | 11.68        | -                   |
| ⊕ Federal National Mortgage Association 2.5% | 05-2056       | 1.04        | 12.71        | -                   |
| United States Treasury Notes 3.75%           | 06-2027       | 0.89        | 13.60        | -                   |
| ⊕ United States Treasury Notes 3.5%          | 09-2027       | 0.82        | 14.42        | -                   |

## Total Holdings 5648

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# American Funds New World R6 RNWGX

**Morningstar Category**  
Diversified Emerging Mkts

**Morningstar Index**  
MSCI EM NR USD

## Portfolio Manager(s)

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

## Quantitative Screens

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

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

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

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

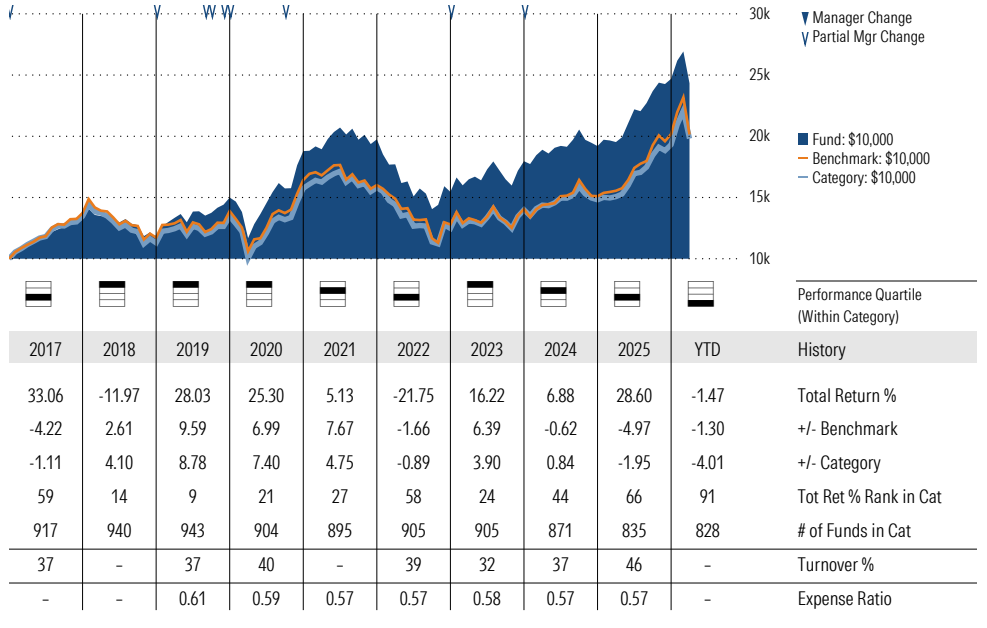
## Morningstar Investment Management LLC Analysis

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

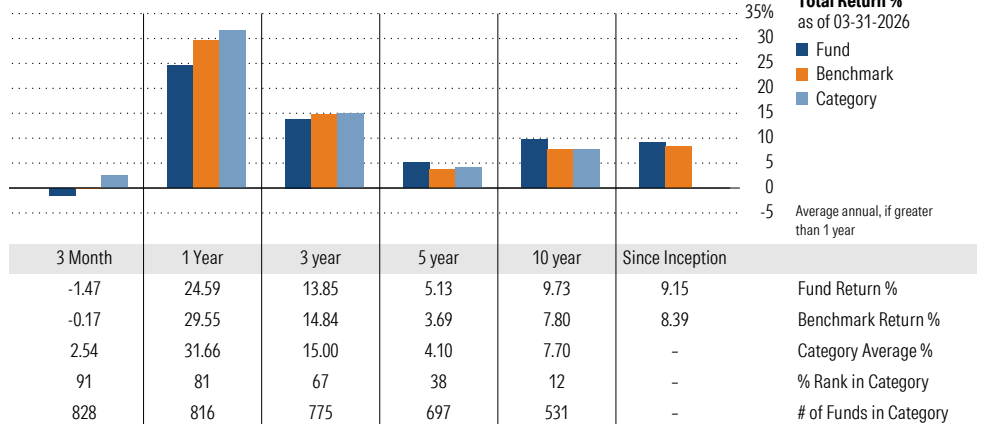
## ESG Metrics

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

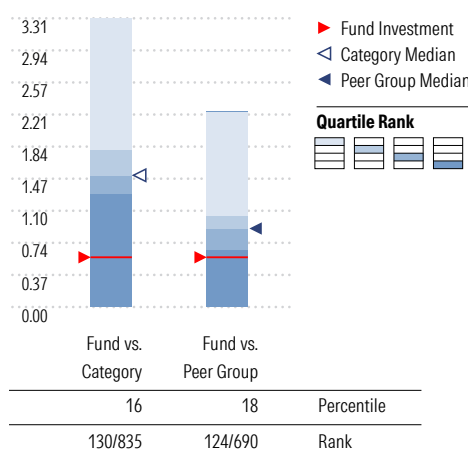
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

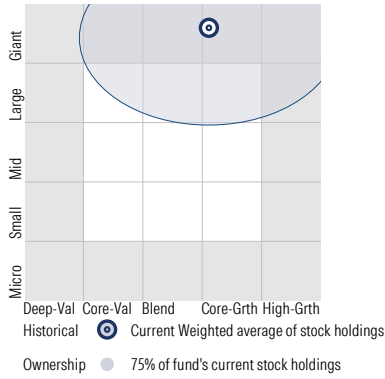
# American Funds New World R6 RNWGX

**Morningstar Category**  
Diversified Emerging Mkts

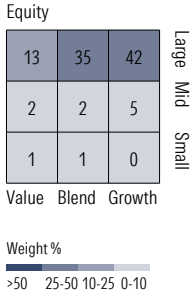
**Morningstar Index**  
MSCI EM NR USD

## Style Analysis as of 03-31-2026

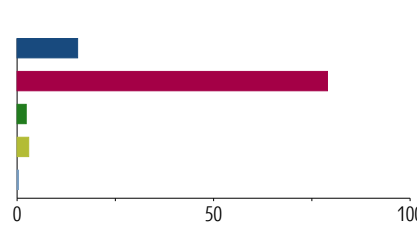
Morningstar Style Box™



## Style Breakdown

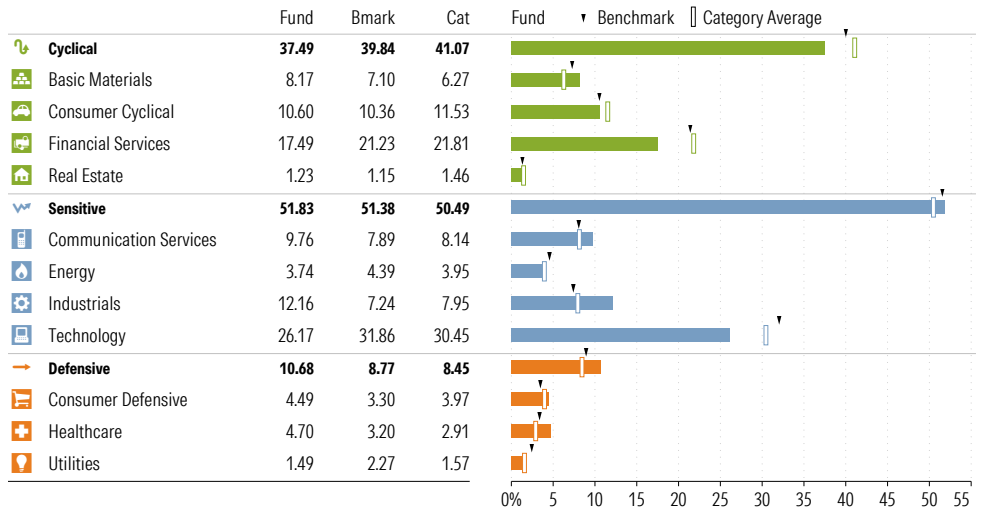


## Asset Allocation as of 03-31-2026

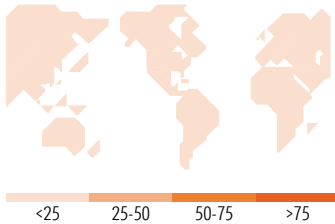


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 15.40         | 2.52          |
| Non-US Stocks | 78.97         | 95.70         |
| Bonds         | 2.32          | 0.02          |
| Cash          | 2.95          | 1.58          |
|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

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



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

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

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

**Total Holdings 599**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# American Funds Washington Mutual R6 RWMGX

**Morningstar Category**  
Large Value

**Morningstar Index**  
Russell 1000 Value TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

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

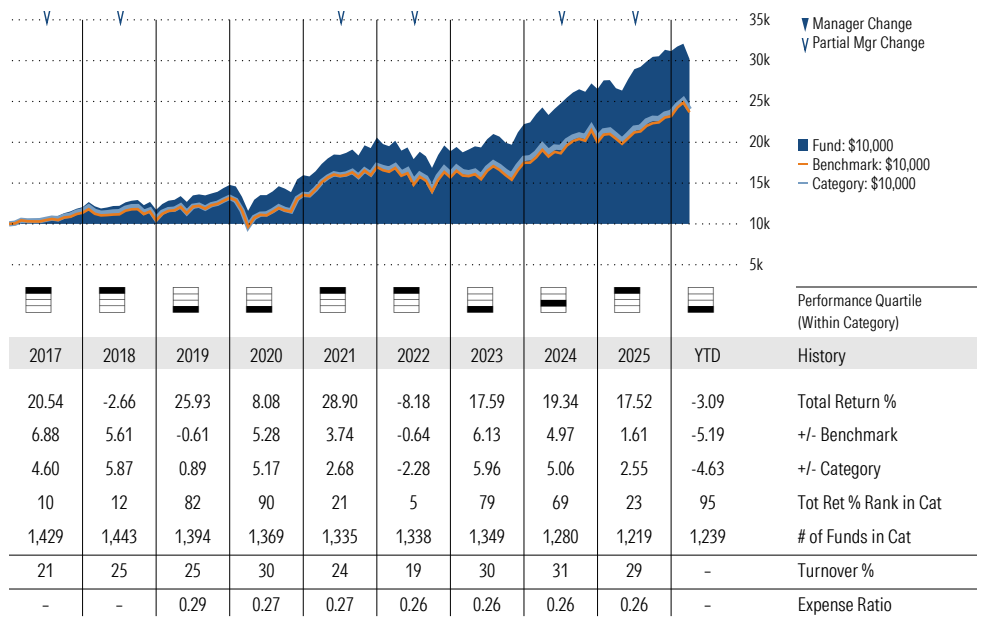
## Morningstar Investment Management LLC Analysis

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

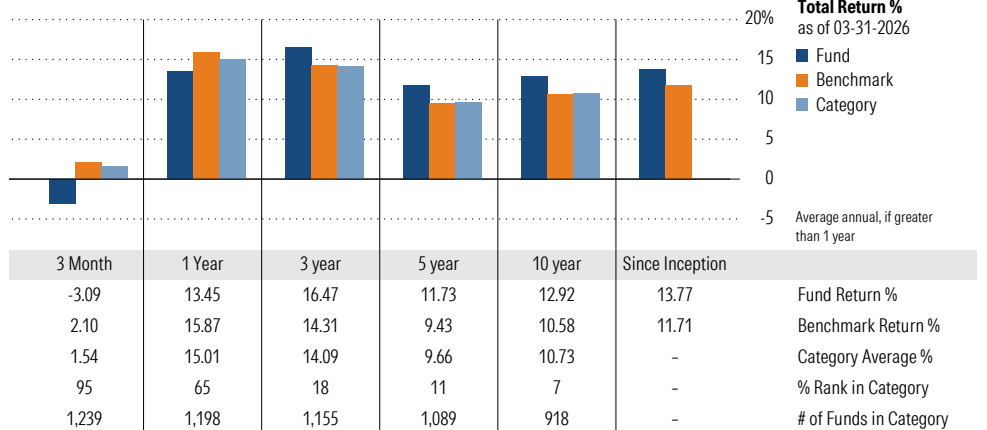
## ESG Metrics

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

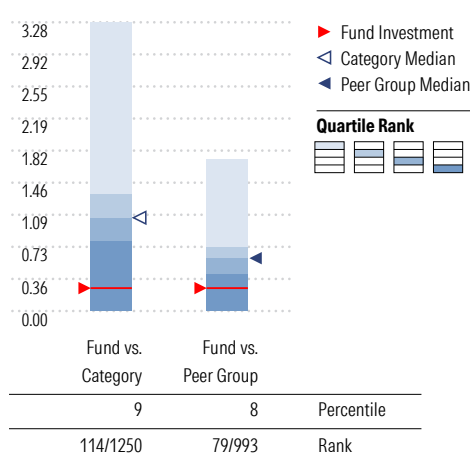
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

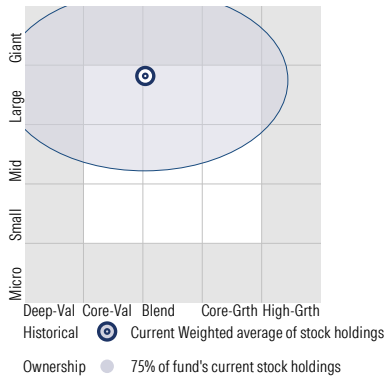
| Metric               | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 24.37  | 21.00  | 20.51  |
| Price/Book Ratio     | 3.89   | 2.85   | 2.82   |
| Geom Avg Mkt Cap \$B | 238.80 | 121.46 | 168.11 |
| ROE                  | 31.27  | 19.17 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

# American Funds Washington Mutual R6 RWMGX

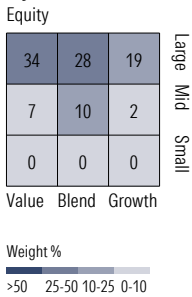
**Morningstar Category**  
Large Value

**Morningstar Index**  
Russell 1000 Value TR USD

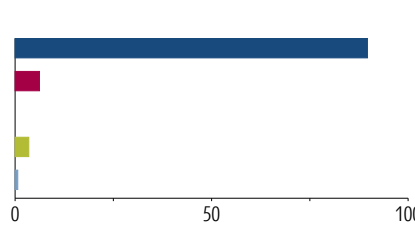
**Style Analysis** as of 03-31-2026  
Morningstar Style Box™



**Style Breakdown**

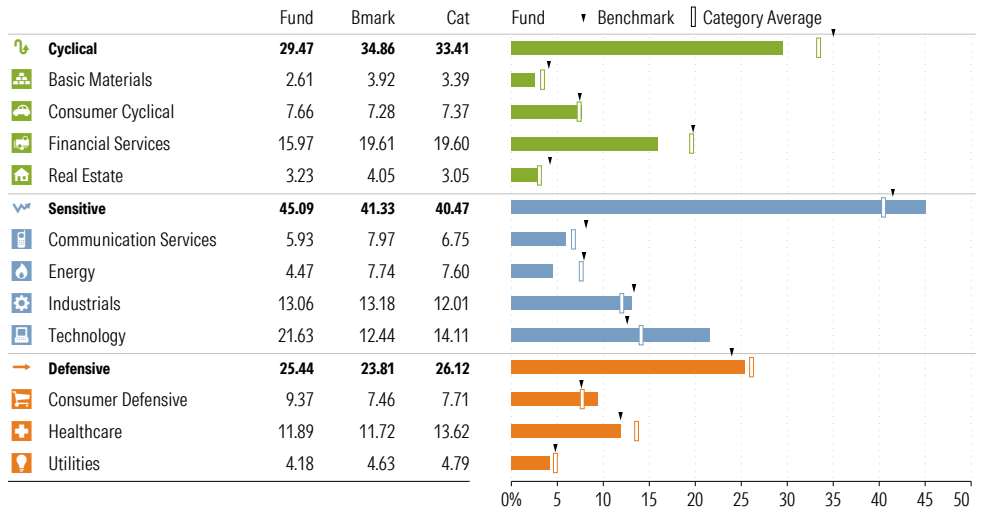


**Asset Allocation** as of 03-31-2026



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

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



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

| Name                              | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ 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

# Baird Ultra Short Bond Institutional BUBIX

**Morningstar Category**  
Ultrashort Bond

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

## Portfolio Manager(s)

M. Sharon deGuzman since 12-2013  
 Mary Ellen Stanek since 12-2013  
 Charles Groeschell since 12-2013  
 Warren Pierson since 12-2013  
 Meghan Dean since 05-2019  
 Jay Schwister since 05-2019  
 Jeffrey Schrom since 05-2019  
 Patrick Brown since 05-2021  
 Abhishek Pulakanti since 05-2022  
 Andrew O'Connell since 05-2022

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.25 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.15 is 60.53% lower than the Ultrashort Bond category average.

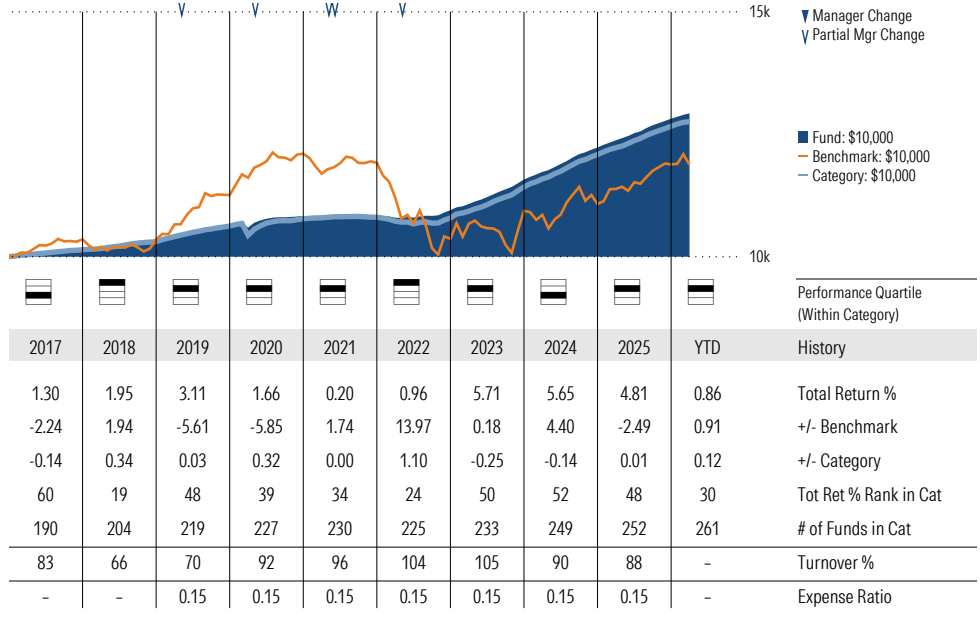
## Morningstar Investment Management LLC Analysis

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

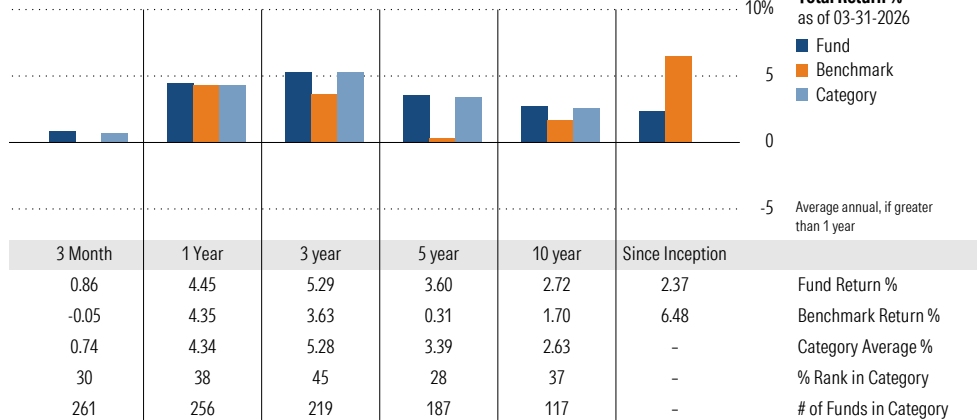
## ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 4      | 02-28-2026 |
| ESG Commitment        | 1-Low  | 02-15-2022 |

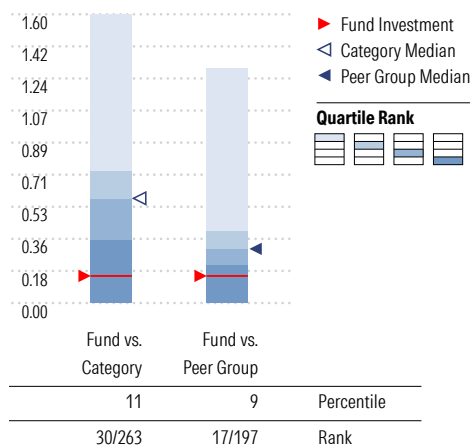
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

| Metric             | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | 5.01   | -     | 4.98   |
| Beta               | 0.04   | -     | 0.06   |
| R-Squared          | 40.84  | -     | 34.24  |
| Standard Deviation | 0.35   | 5.63  | 0.58   |
| Sharpe Ratio       | 1.31   | -0.19 | 0.74   |
| Tracking Error     | 5.41   | -     | 5.34   |
| Information Ratio  | 0.31   | -     | 0.32   |
| Up Capture Ratio   | 33.97  | -     | 34.70  |
| Down Capture Ratio | -32.97 | -     | -32.25 |

## Portfolio Metrics

| Metric           | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 0.50 | 4.43  | 1.12 |
| Avg Eff Maturity | 0.50 | -     | 1.65 |

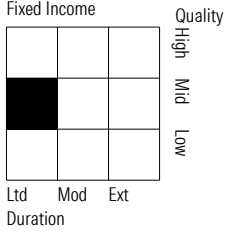
# Baird Ultra Short Bond Institutional BUBIX

**Morningstar Category**  
Ultrashort Bond

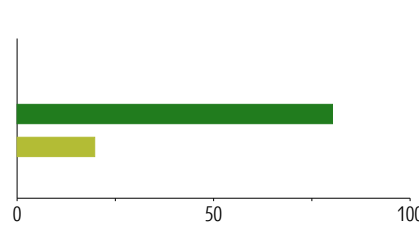
**Morningstar Index**  
Bloomberg US Agg Bond TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

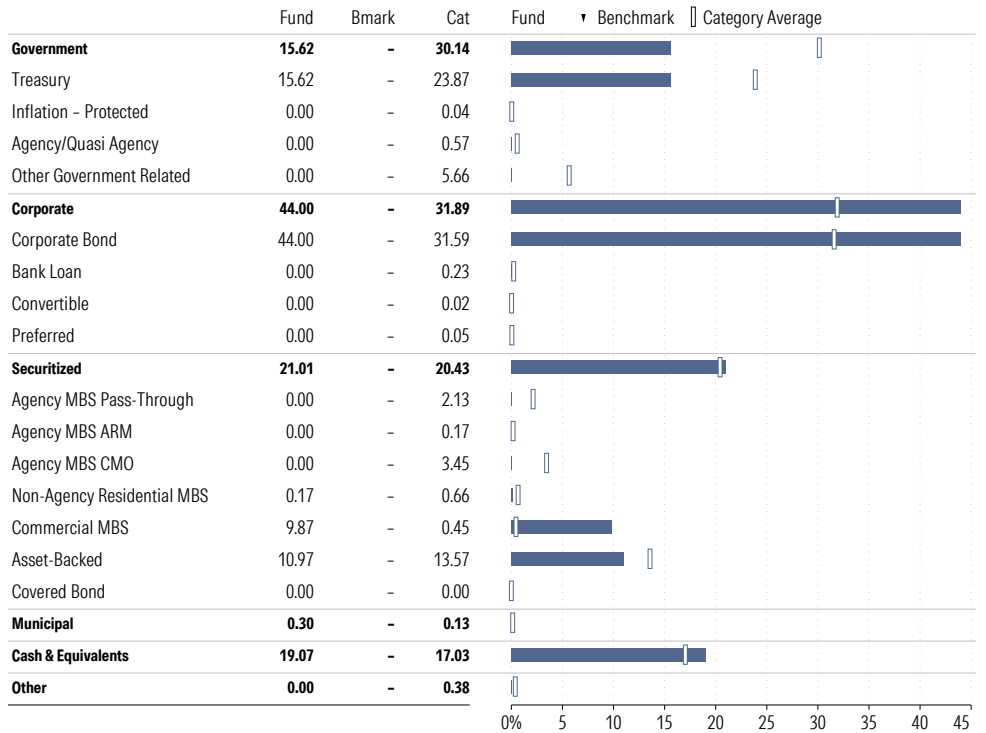


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 0.00          | 0.27          |
| Non-US Stocks | 0.00          | 0.00          |
| Bonds         | 80.25         | 66.45         |
| Cash          | 19.75         | 32.97         |
| Other         | 0.00          | 0.30          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 19.00 | 3.53  | 23.73 |
| AA        | 28.90 | 74.59 | 23.78 |
| A         | 15.60 | 10.82 | 23.51 |
| BBB       | 36.30 | 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 | 0.20  | 2.46  | 9.71  |

## Sector Weighting as of 03-31-2026



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

| Name                                 | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| United States Treasury Notes 4.13%   | 10-2026       | 3.97        | 3.97         | -                   |
| United States Treasury Notes 4.88%   | 05-2026       | 3.97        | 7.94         | -                   |
| ⊕ United States Treasury Notes 3.75% | 08-2026       | 3.69        | 11.63        | -                   |
| United States Treasury Notes 4.25%   | 11-2026       | 3.00        | 14.63        | -                   |
| ⊖ United States Treasury Notes 4.13% | 02-2027       | 1.85        | 16.48        | -                   |
| United States Treasury Notes 4.63%   | 06-2026       | 1.63        | 18.11        | -                   |
| ⊖ United States Treasury Notes 4.88% | 04-2026       | 1.61        | 19.72        | -                   |
| United States Treasury Notes 4.25%   | 12-2026       | 1.58        | 21.30        | -                   |
| United States Treasury Notes 4.13%   | 01-2027       | 1.52        | 22.83        | -                   |
| Bank of America Corp. 1.73%          | 07-2027       | 1.02        | 23.85        | -                   |

**Total Holdings 368**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# DFA Global Equity I DGEIX

**Morningstar Category**  
Global Large-Stock Blend

**Morningstar Index**  
MSCI ACWI NR USD

## Portfolio Manager(s)

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

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 14.1 years.

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

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

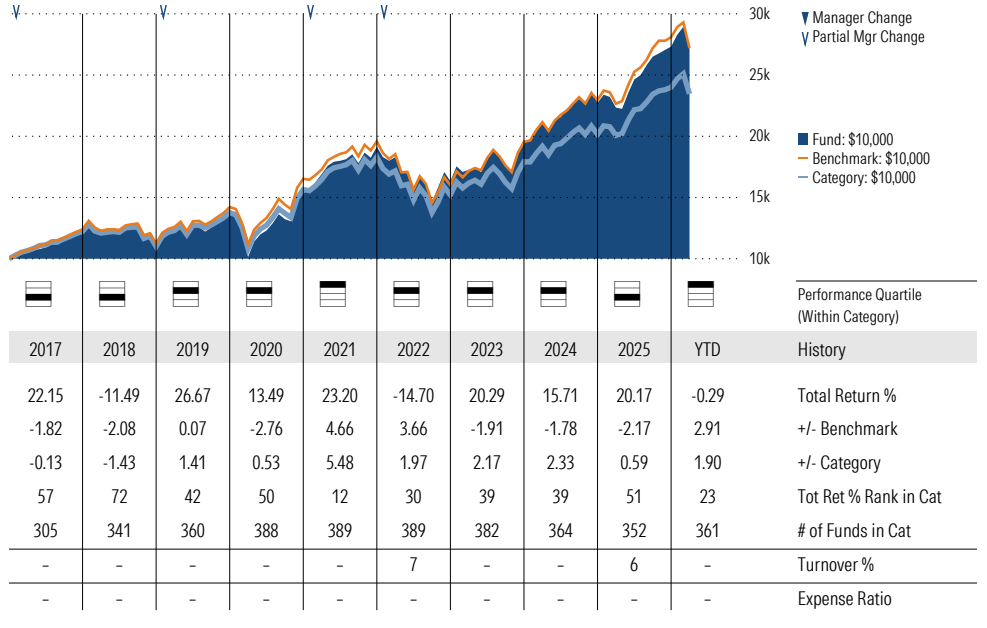
## Morningstar Investment Management LLC Analysis

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

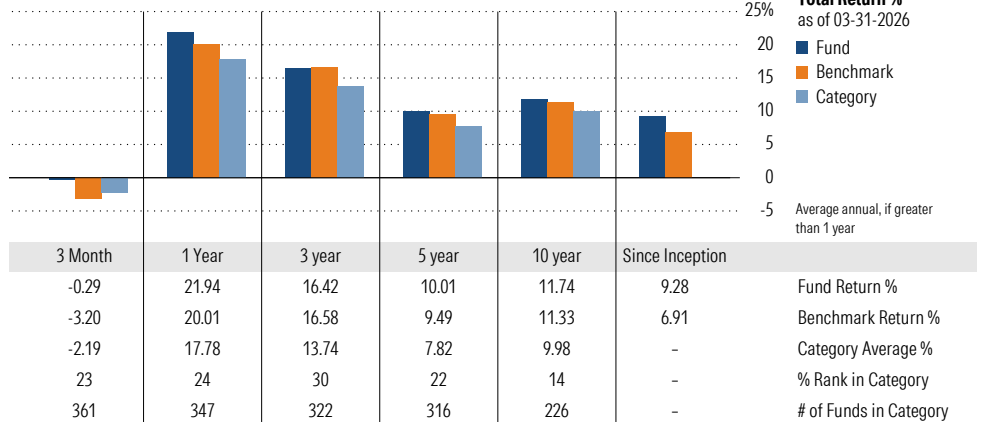
## ESG Metrics

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

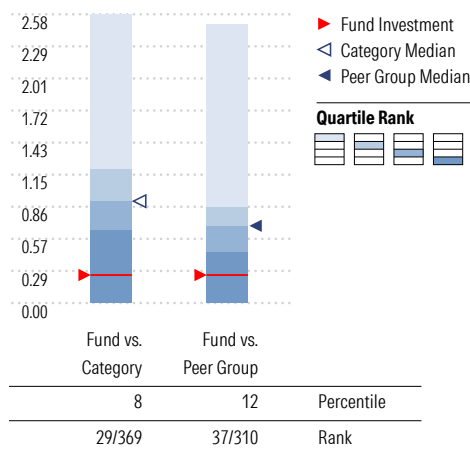
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

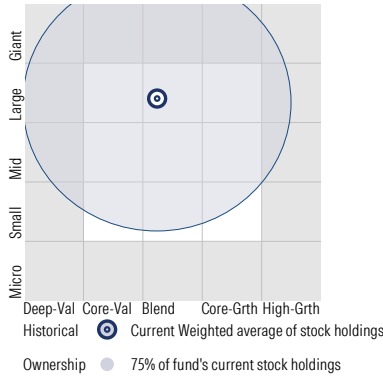
# DFA Global Equity I DGEIX

**Morningstar Category**  
Global Large-Stock Blend

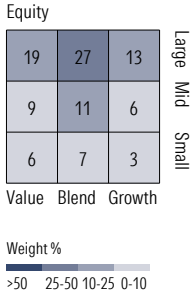
**Morningstar Index**  
MSCI ACWI NR USD

## Style Analysis as of 03-31-2026

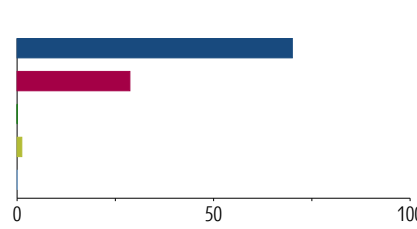
Morningstar Style Box™



## Style Breakdown

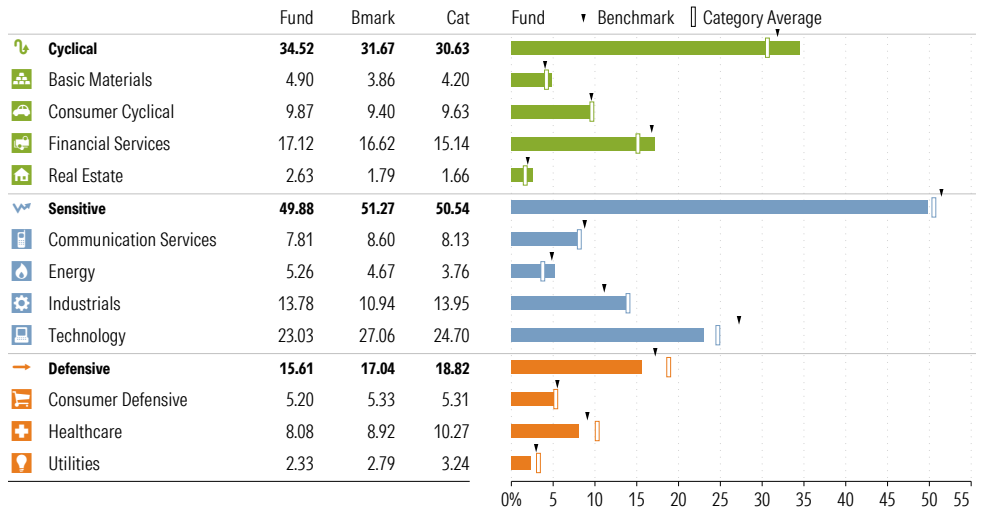


## Asset Allocation as of 03-31-2026

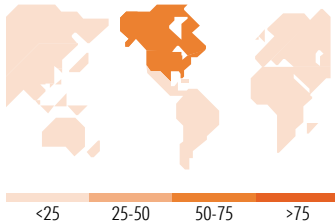


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 70.03         | 61.17         |
| Non-US Stocks | 28.70         | 36.21         |
| Bonds         | 0.03          | 0.00          |
| Cash          | 1.20          | 0.98          |
|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

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



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

## Top 7 Holdings as of 03-31-2026

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

## Total Holdings 7

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# DFA Inflation-Protected Securities I DIPSX

**Morningstar Category**  
Inflation-Protected Bond

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

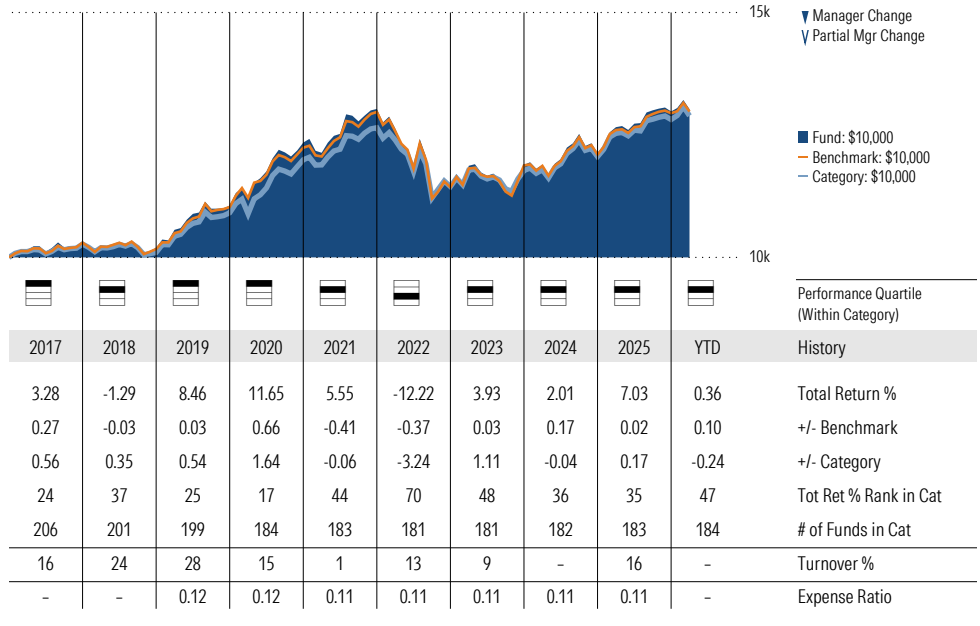
## Morningstar Investment Management LLC Analysis

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

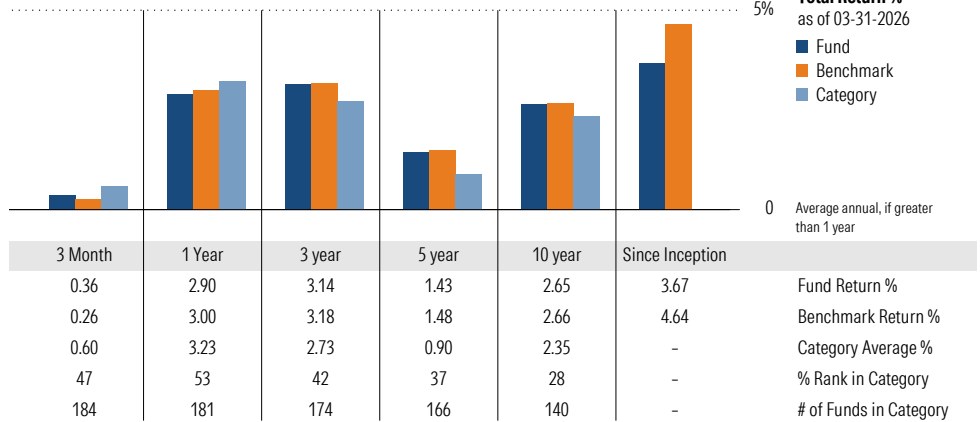
## ESG Metrics

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

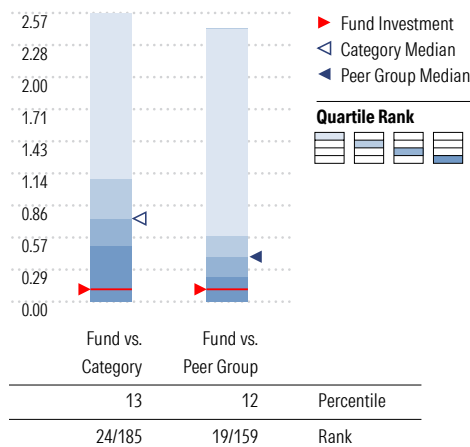
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

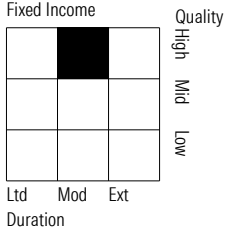
# DFA Inflation-Protected Securities I DIPSX

**Morningstar Category**  
Inflation-Protected Bond

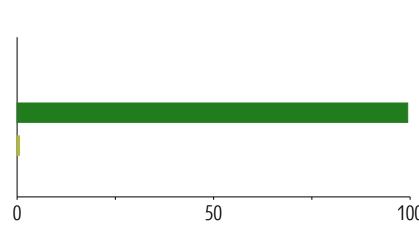
**Morningstar Index**  
Bloomberg US Treasury US TIPS TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

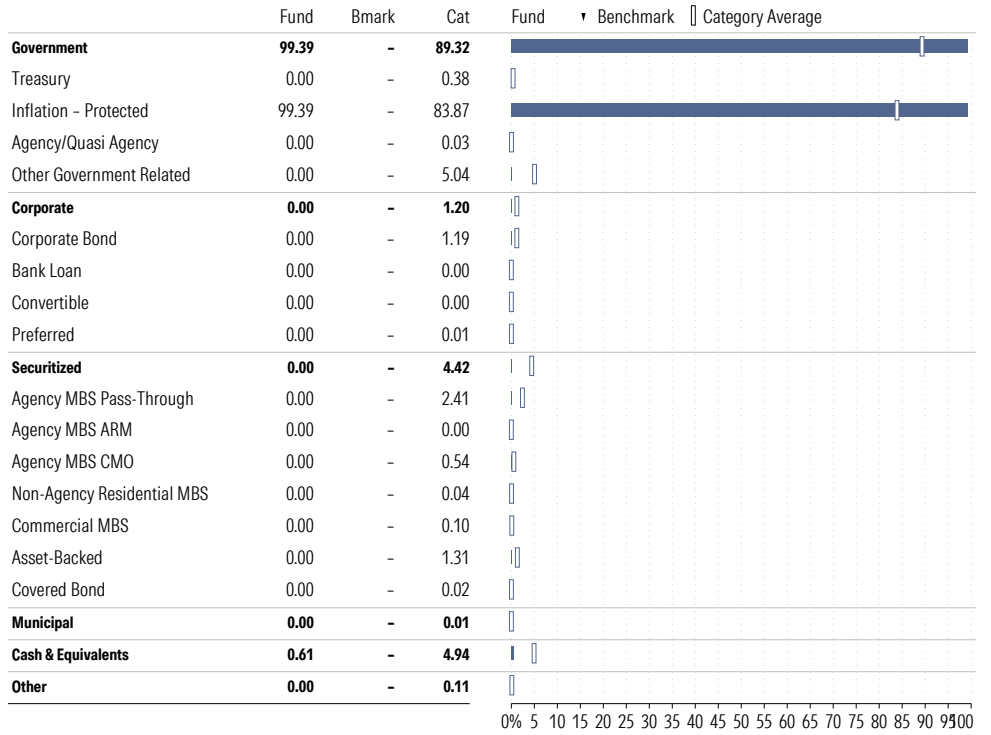


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 0.00          | 0.18          |
| Non-US Stocks | 0.00          | 0.02          |
| Bonds         | 99.39         | 101.40        |
| Cash          | 0.61          | 0.18          |
|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

## Credit Rating Breakdown

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

## Sector Weighting as of 03-31-2026



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

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

## Total Holdings 27

⊕ Increase ⊖ Decrease ✱ New to Portfolio

# DFA International Value I DFIVX

**Morningstar Category**  
Foreign Large Value

**Morningstar Index**  
MSCI EAFE NR USD

## Portfolio Manager(s)

Jed Fogdall since 02-2010  
Joel Schneider since 02-2022  
Brendan McAndrews since 02-2025

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 16.1 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.28 is 69.57% lower than the Foreign Large Value category average.

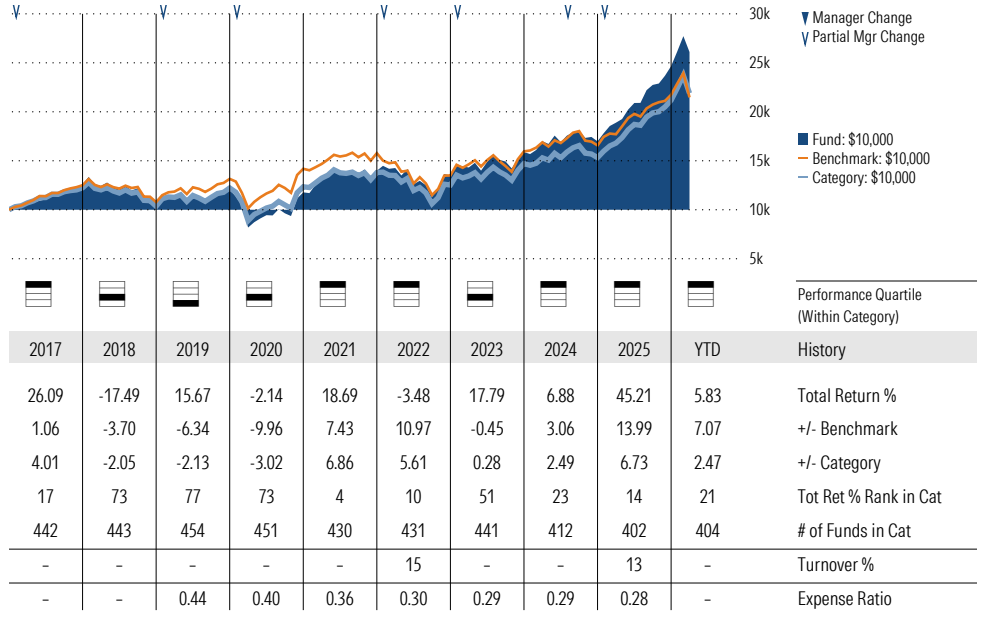
## Morningstar Investment Management LLC Analysis

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

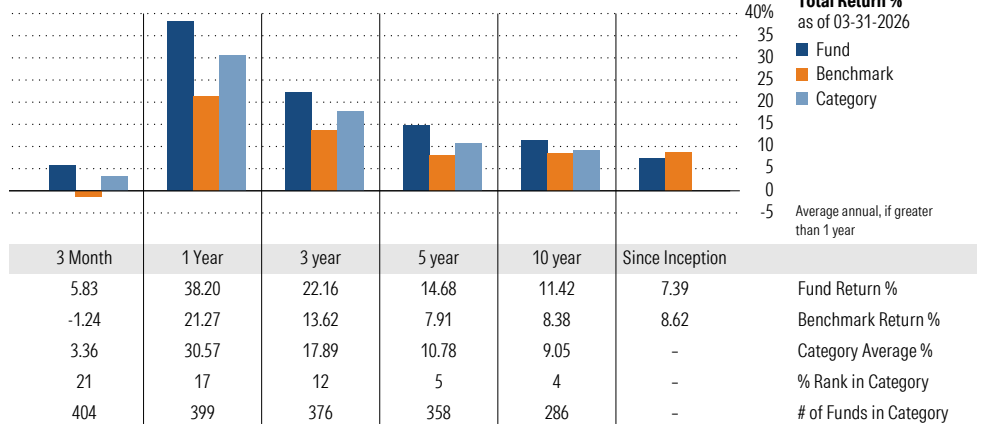
## ESG Metrics

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

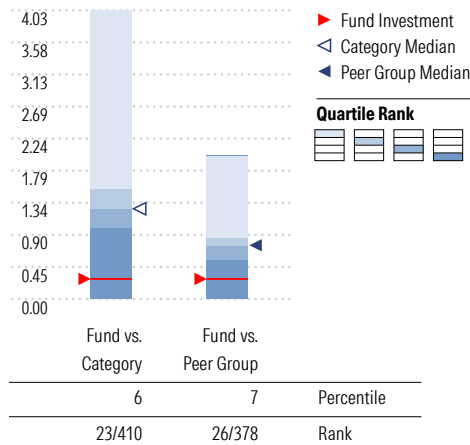
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | 8.95   | -     | 4.58   |
| Beta               | 0.88   | -     | 0.91   |
| R-Squared          | 83.90  | -     | 85.69  |
| Standard Deviation | 12.90  | 13.46 | 13.23  |
| Sharpe Ratio       | 1.25   | 0.66  | 0.93   |
| Tracking Error     | 5.43   | -     | 5.10   |
| Information Ratio  | 1.57   | -     | 0.79   |
| Up Capture Ratio   | 114.27 | -     | 103.61 |
| Down Capture Ratio | 74.57  | -     | 83.04  |

## Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.08 | 17.79 | 14.92 |
| Price/Book Ratio     | 1.46  | 2.05  | 1.57  |
| Geom Avg Mkt Cap \$B | 52.72 | 65.61 | 48.79 |
| ROE                  | 11.09 | 17.75 | 14.66 |

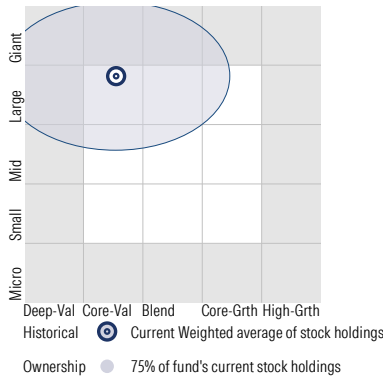
# DFA International Value I DFIVX

**Morningstar Category**  
Foreign Large Value

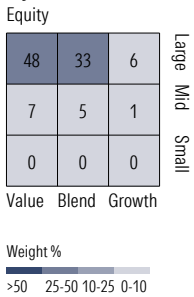
**Morningstar Index**  
MSCI EAFE NR USD

## Style Analysis as of 03-31-2026

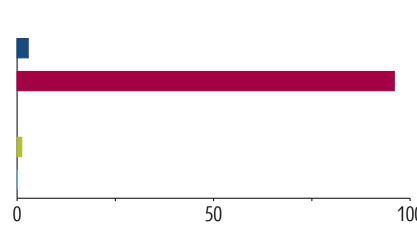
Morningstar Style Box™



## Style Breakdown

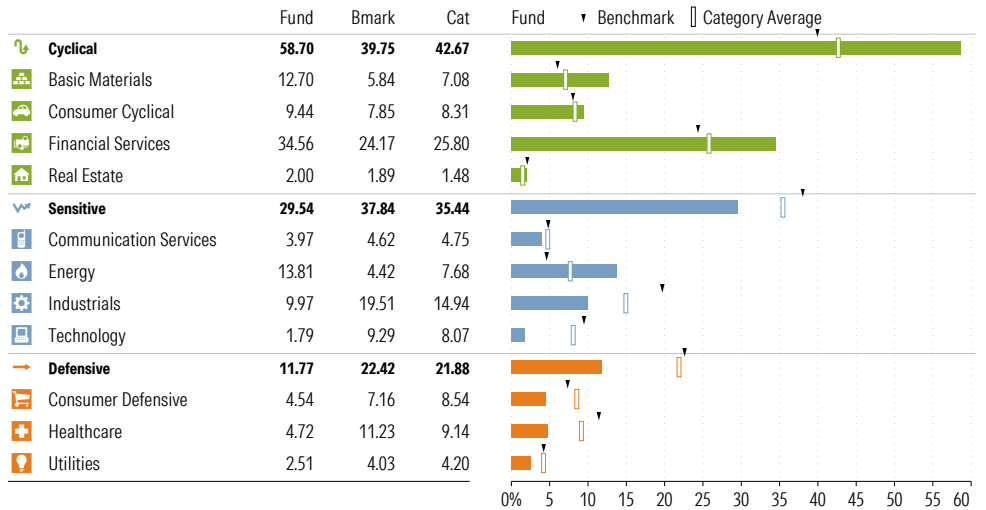


## Asset Allocation as of 03-31-2026

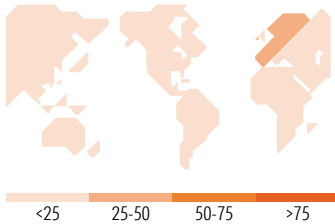


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 2.83          | 3.06          |
| Non-US Stocks | 95.98         | 94.95         |
| Bonds         | 0.00          | 0.13          |
| Cash          | 1.19          | 1.62          |
| Other         | 0.01          | 0.23          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



| Region        | Fund % | Cat % | Region         | Fund % | Cat % | Region            | Fund % | Cat % | Market Maturity | Fund % |
|---------------|--------|-------|----------------|--------|-------|-------------------|--------|-------|-----------------|--------|
| Americas      | 13.44  | 8.95  | Greater Europe | 55.99  | 60.58 | Developed Markets | 99.75  |       |                 |        |
| North America | 13.44  | 7.34  | United Kingdom | 12.30  | 17.11 | Emerging Markets  | 0.25   |       |                 |        |
| Central/Latin | 0.00   | 1.61  | W euro-ex UK   | 42.54  | 42.25 | Not Available     | 0.00   |       |                 |        |
|               |        |       | Emrgng Europe  | 0.00   | 0.27  |                   |        |       |                 |        |
|               |        |       | Africa         | 1.15   | 0.95  |                   |        |       |                 |        |

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

| Name   | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Shell PLC ADR (Representing - Ordinary Shares) | 3.70        | 3.70         | -            | Energy             |
| ⊕ TotalEnergies SE                               | 2.51        | 6.21         | -            | Energy             |
| ⊕ Banco Santander SA                             | 2.18        | 8.40         | -            | Financial Services |
| ⊕ Barrick Mining Corp                            | 1.68        | 10.08        | -            | Basic Materials    |
| ⊕ Toyota Motor Corp                              | 1.28        | 11.36        | -            | Consumer Cyclical  |
| ⊕ Zurich Insurance Group AG                      | 1.26        | 12.62        | -            | Financial Services |
| ⊕ Engie SA                                       | 1.19        | 13.81        | -            | Utilities          |
| ⊕ The Toronto-Dominion Bank                      | 1.19        | 14.99        | -            | Financial Services |
| ⊕ Sumitomo Mitsui Financial Group Inc            | 1.12        | 16.11        | -            | Financial Services |
| ⊕ Usd  | 1.08        | 17.19        | -            | -                  |

**Total Holdings 508**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# DFA Intl Sustainability Core 1

## DFSPX

**Morningstar Category**  
Foreign Large Blend

**Morningstar Index**  
MSCI ACWI Ex USA NR 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

### 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 16.1 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 0.24 is 68.42% lower than the Foreign Large Blend category average.

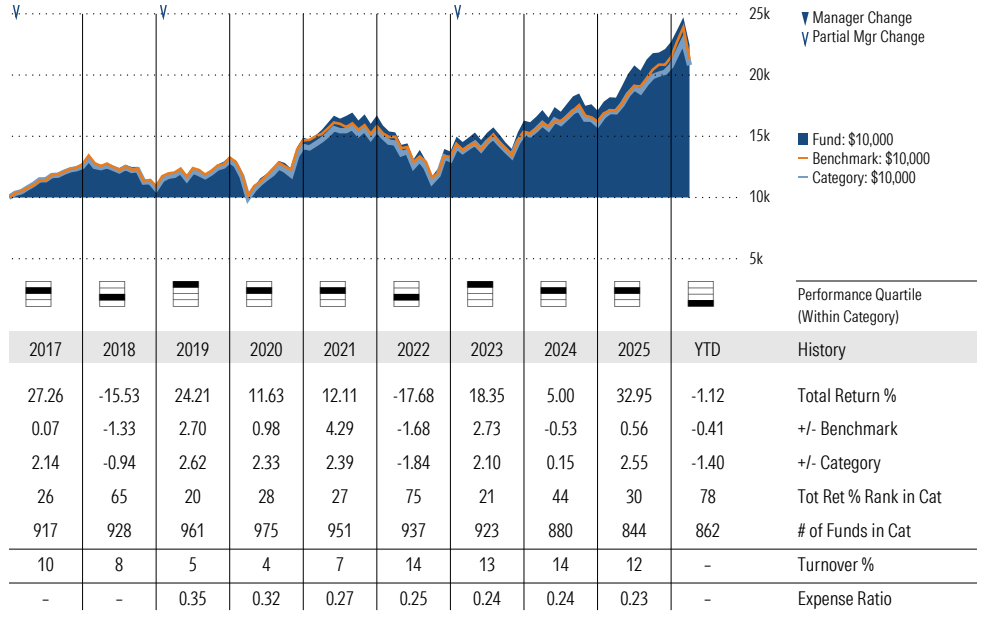
### Morningstar Investment Management LLC Analysis

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

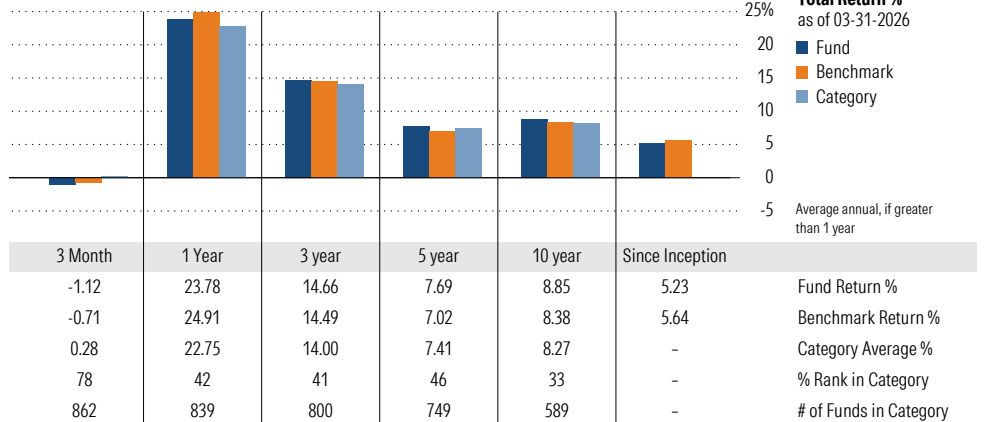
### ESG Metrics

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

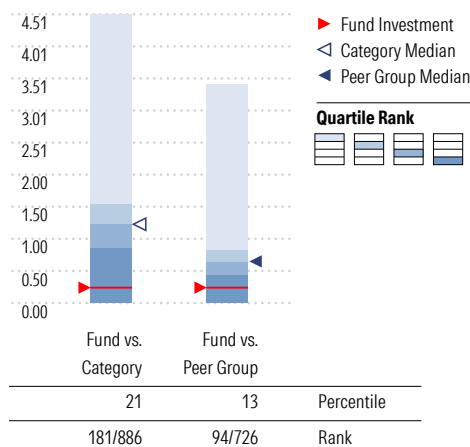
### Growth of \$10,000



### Trailing Performance



### Net Expense



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

### 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 0.35   | -     | 0.69  |
| Beta               | 0.99   | -     | 0.92  |
| R-Squared          | 91.15  | -     | 89.82 |
| Standard Deviation | 13.73  | 13.25 | 12.85 |
| Sharpe Ratio       | 0.72   | 0.73  | 0.72  |
| Tracking Error     | 4.09   | -     | 4.13  |
| Information Ratio  | 0.04   | -     | -0.06 |
| Up Capture Ratio   | 103.83 | -     | 96.90 |
| Down Capture Ratio | 106.48 | -     | 97.14 |

### Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 19.33 | 17.16 | 17.60 |
| Price/Book Ratio     | 2.29  | 2.10  | 2.17  |
| Geom Avg Mkt Cap \$B | 26.11 | 67.98 | 77.46 |
| ROE                  | 18.06 | 18.32 | 18.15 |

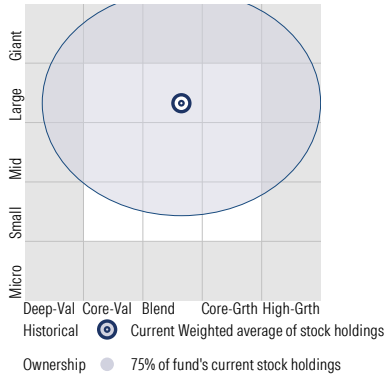
# DFA Intl Sustainability Core 1 DFSPX

**Morningstar Category**  
Foreign Large Blend

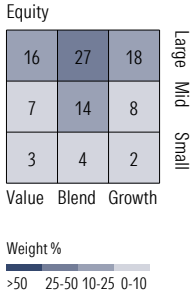
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 03-31-2026

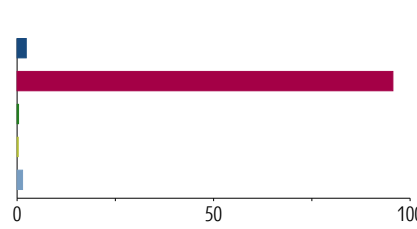
Morningstar Style Box™



## Style Breakdown

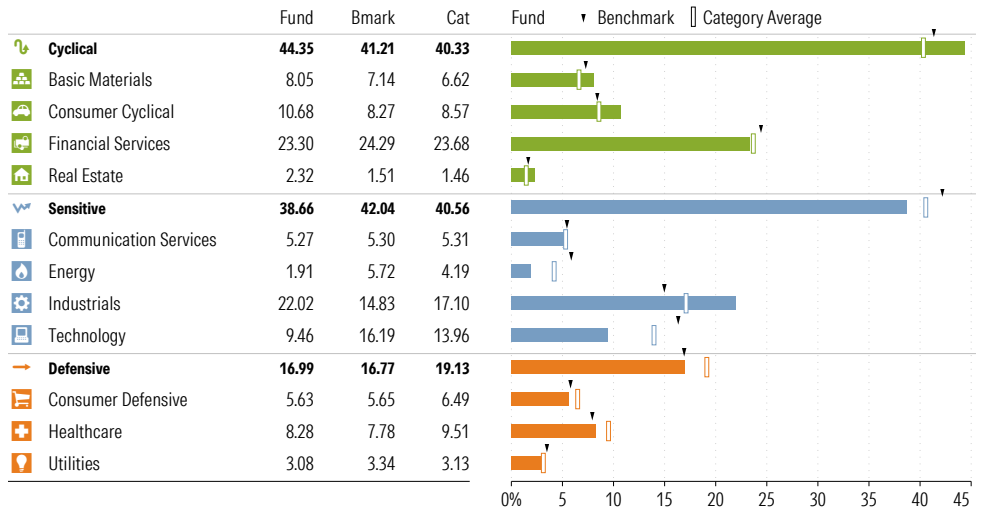


## Asset Allocation as of 03-31-2026

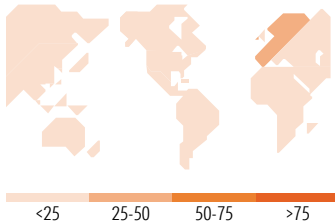


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 2.33          | 4.67          |
| Non-US Stocks | 95.62         | 93.40         |
| Bonds         | 0.37          | 1.64          |
| Cash          | 0.28          | -0.68         |
| Other         | 1.39          | 0.97          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



| Region           | Fund % | Cat % | Region        | Fund % | Cat % | Region         | Fund % | Cat % | Market Maturity   | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia     | 27.63  | 36.31 | Americas      | 12.69  | 10.68 | Greater Europe | 59.67  | 53.01 | Developed Markets | 99.68  |
| Japan            | 20.36  | 18.28 | North America | 12.55  | 9.22  | United Kingdom | 12.64  | 13.02 | Emerging Markets  | 0.32   |
| Australasia      | 5.44   | 3.93  | Central/Latin | 0.14   | 1.46  | W euro-ex UK   | 45.80  | 38.45 | Not Available     | 0.00   |
| Asia-4 Tigers    | 1.70   | 8.78  |               |        |       | Emrgng Europe  | 0.04   | 0.20  |                   |        |
| Asia-ex 4 Tigers | 0.13   | 5.32  |               |        |       | Africa         | 1.19   | 1.34  |                   |        |
| Not Classified   | 0.00   | 0.00  |               |        |       |                |        |       |                   |        |

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

| Name                                | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------------|-------------|--------------|--------------|--------------------|
| ASML Holding NV ADR                 | 2.06        | 2.06         | -            | Technology         |
| Novartis AG ADR                     | 1.23        | 3.30         | -            | Healthcare         |
| Roche Holding AG 0%                 | 1.20        | 4.50         | -            | -                  |
| AstraZeneca PLC                     | 0.95        | 5.45         | -            | Healthcare         |
| Royal Bank of Canada                | 0.93        | 6.38         | -            | Financial Services |
| Lvmh Moet Hennessy Louis Vuitton SE | 0.78        | 7.16         | -            | Consumer Cyclical  |
| Toyota Motor Corp                   | 0.75        | 7.91         | -            | Consumer Cyclical  |
| Unilever PLC ADR                    | 0.59        | 8.50         | -            | Consumer Defensive |
| Banco Santander SA                  | 0.56        | 9.07         | -            | Financial Services |
| HSBC Holdings PLC ADR               | 0.56        | 9.63         | -            | Financial Services |

**Total Holdings 3551**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# DFA Real Estate Securities I DFREX

**Morningstar Category**  
Real Estate

**Morningstar Index**  
S&P United States REIT TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 14.1 years.
- ✔ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.18 is 82.86% lower than the Real Estate category average.

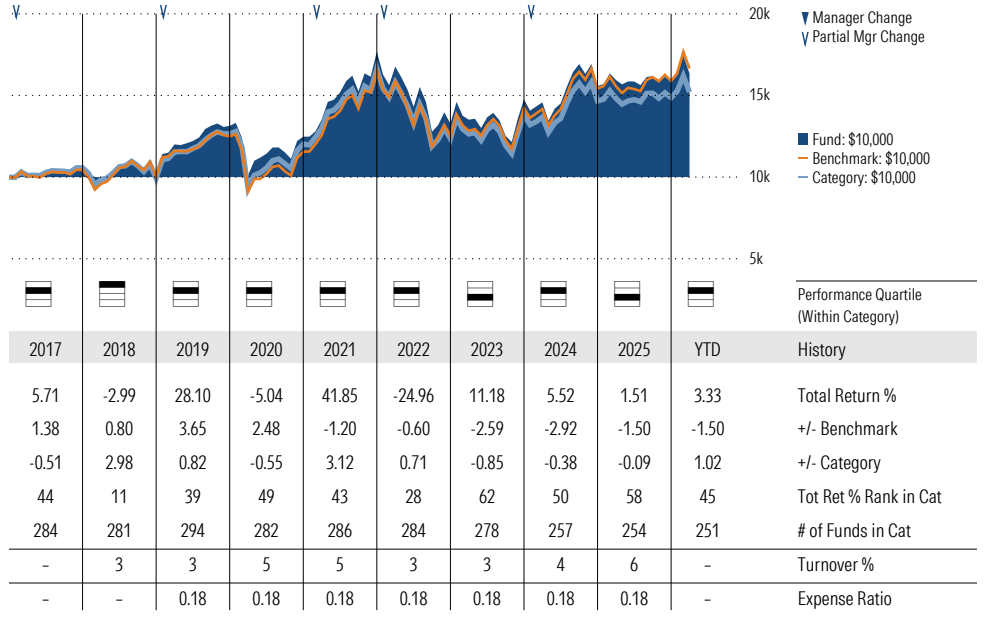
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

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

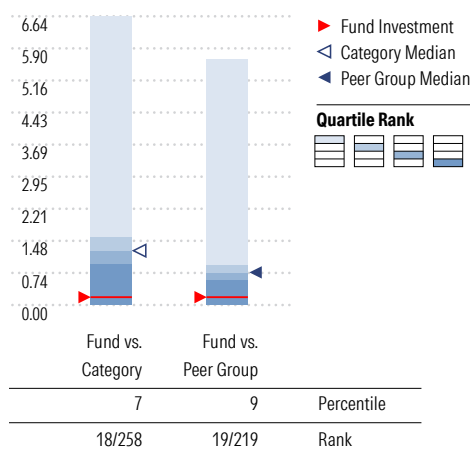
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

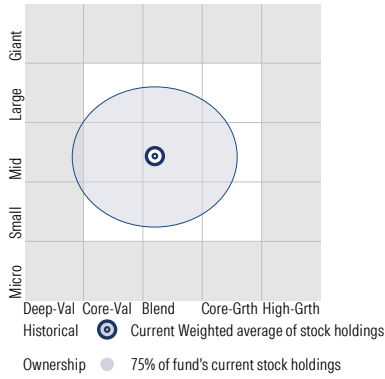
# DFA Real Estate Securities I DFREX

**Morningstar Category**  
Real Estate

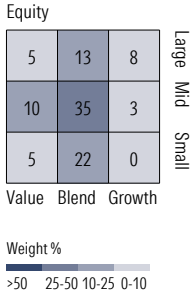
**Morningstar Index**  
S&P United States REIT TR USD

## Style Analysis as of 03-31-2026

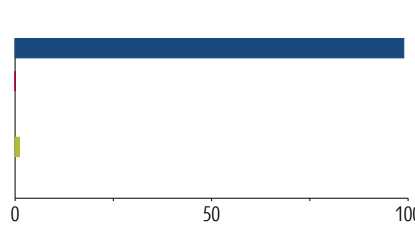
Morningstar Style Box™



## Style Breakdown

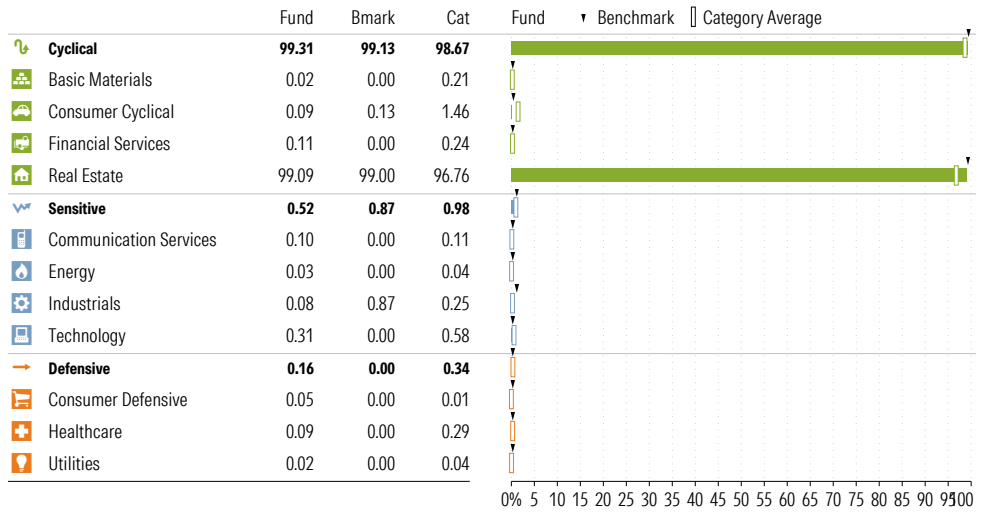


## Asset Allocation as of 03-31-2026



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

## Sector Weighting as of 03-31-2026



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

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

**Total Holdings 134**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# DFA US Small Cap Value I DFSVX

**Morningstar Category**  
Small Value

**Morningstar Index**  
Russell 2000 Value TR USD

## Portfolio Manager(s)

Jed Fogdall since 02-2012  
Joel Schneider since 07-2015  
Marc Leblond since 02-2020

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 14.1 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 0.31 is 70.48% lower than the Small Value category average.

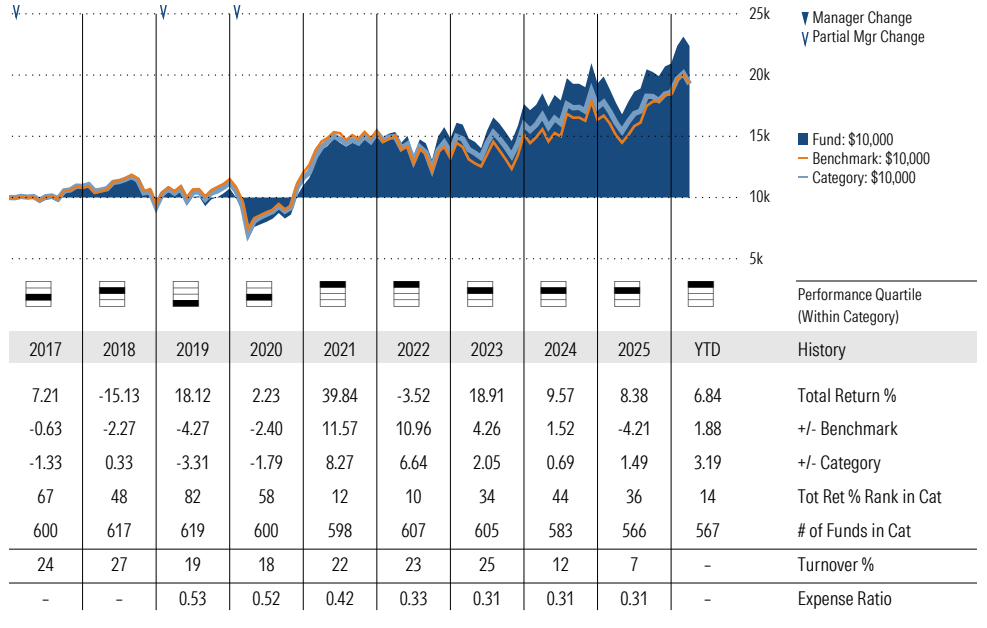
## Morningstar Investment Management LLC Analysis

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.

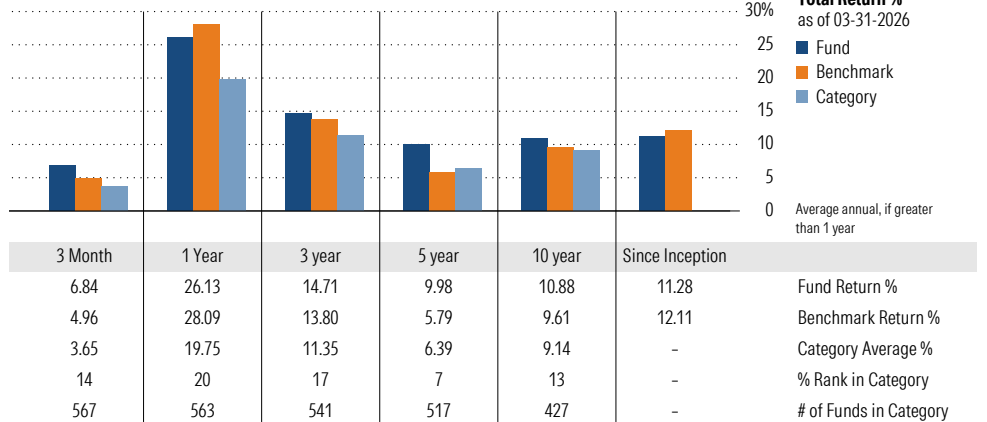
## ESG Metrics

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

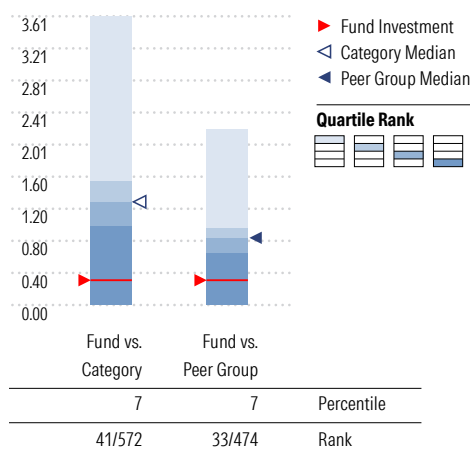
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

| Metric             | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 1.28   | -     | -1.13 |
| Beta               | 0.97   | -     | 0.91  |
| R-Squared          | 95.22  | -     | 91.39 |
| Standard Deviation | 19.17  | 19.37 | 18.42 |
| Sharpe Ratio       | 0.56   | 0.52  | 0.41  |
| Tracking Error     | 4.24   | -     | 5.54  |
| Information Ratio  | 0.22   | -     | -0.47 |
| Up Capture Ratio   | 100.09 | -     | 90.01 |
| Down Capture Ratio | 96.44  | -     | 95.09 |

## Portfolio Metrics

| Metric               | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 14.62 | 15.20 | 15.69 |
| Price/Book Ratio     | 1.26  | 1.42  | 1.60  |
| Geom Avg Mkt Cap \$B | 4.33  | 2.63  | 5.54  |
| ROE                  | 5.65  | 2.55  | 11.20 |

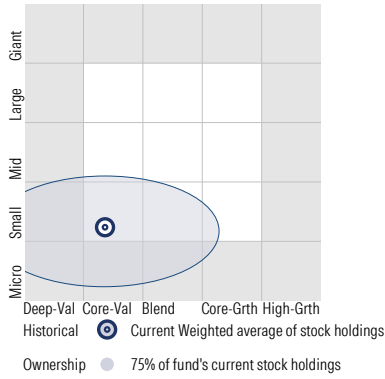
# DFA US Small Cap Value I DFSVX

**Morningstar Category**  
Small Value

**Morningstar Index**  
Russell 2000 Value TR USD

## Style Analysis as of 03-31-2026

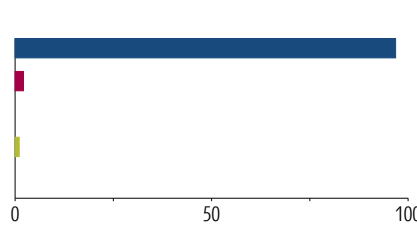
Morningstar Style Box™



## Style Breakdown

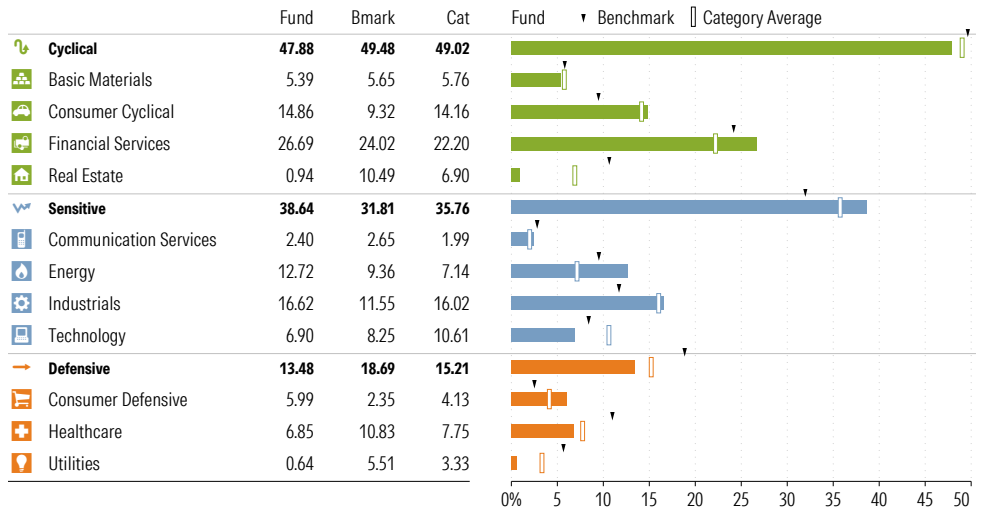


## Asset Allocation as of 03-31-2026



| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 96.82         | 94.63         |
| Non-US Stocks | 2.14          | 3.30          |
| Bonds         | 0.00          | 0.11          |
| Cash          | 1.04          | 1.94          |
| Other         | 0.00          | 0.02          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 03-31-2026



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

| Name   | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Ssc Government Mm Gvmxx                        | 0.96        | 0.96         | -            | -                  |
| Elanco Animal Health Inc                         | 0.95        | 1.92         | -            | Healthcare         |
| ⊖ Future on E-mini S&P 500 Futures               | 0.92        | 2.84         | -            | -                  |
| BorgWarner Inc                                   | 0.92        | 3.76         | -            | Consumer Cyclical  |
| Alcoa Corp                                       | 0.75        | 4.51         | -            | Basic Materials    |
| Ovintiv Inc                                      | 0.74        | 5.25         | -            | Energy             |
| ⊕ Invesco Ltd                                    | 0.74        | 5.99         | -            | Financial Services |
| Permian Resources Corp Class A                   | 0.73        | 6.72         | -            | Energy             |
| Webster Financial Corp                           | 0.73        | 7.45         | -            | Financial Services |
| Knight-Swift Transportation Holdings Inc Class A | 0.71        | 8.16         | -            | Industrials        |
| HF Sinclair Corp                                 | 0.66        | 8.82         | -            | Energy             |
| Oshkosh Corp                                     | 0.64        | 9.47         | -            | Industrials        |
| Commercial Metals Co                             | 0.64        | 10.11        | -            | Industrials        |
| Avnet Inc  | 0.61        | 10.72        | -            | Technology         |
| ⊕ APA Corp                                       | 0.59        | 11.30        | -            | Energy             |

**Total Holdings 1026**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Fidelity 500 Index FXAIX

**Morningstar Category**  
 Large Blend

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.17 years.

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

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

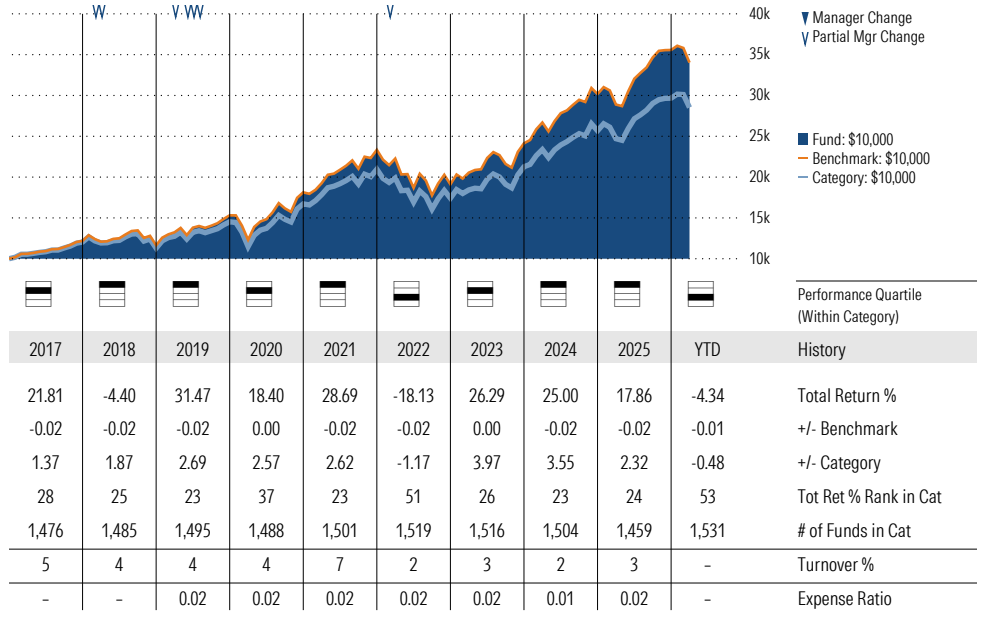
## Morningstar Investment Management LLC Analysis

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

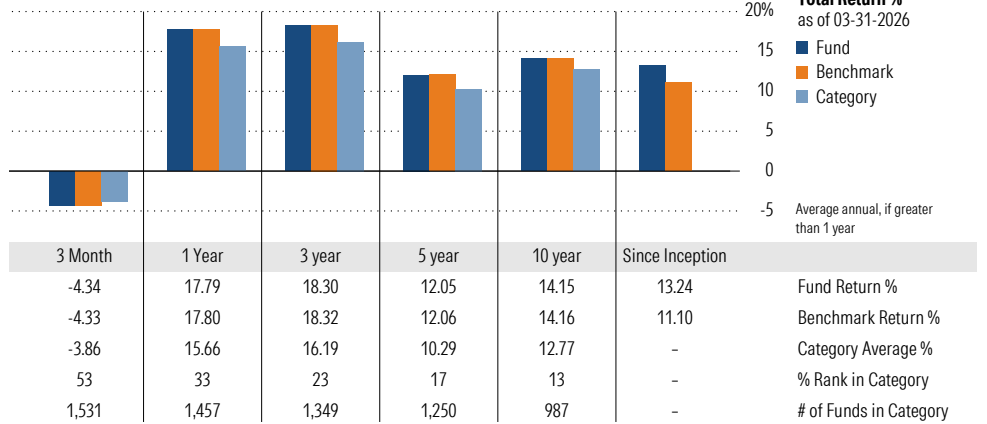
## ESG Metrics

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

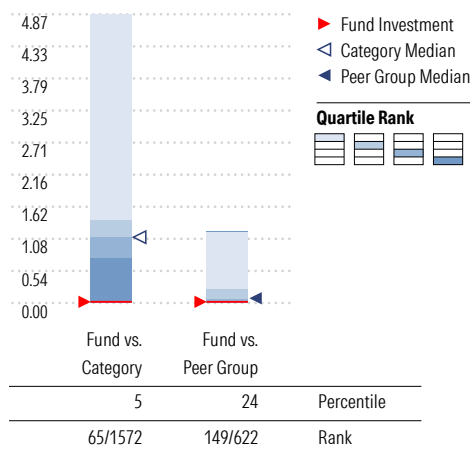
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

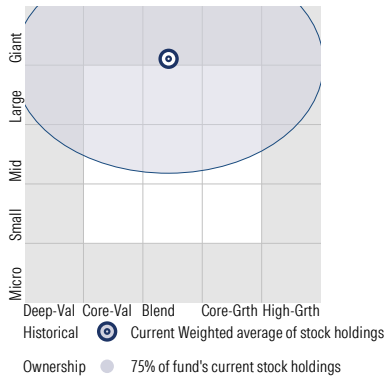
# Fidelity 500 Index FXAIX

Morningstar Category  
Large Blend

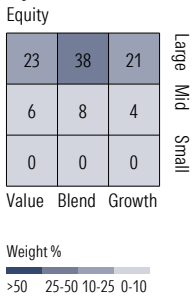
Morningstar Index  
S&P 500 TR USD

## Style Analysis as of 03-31-2026

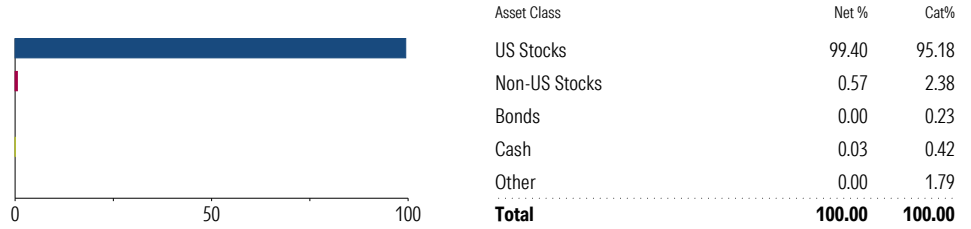
Morningstar Style Box™



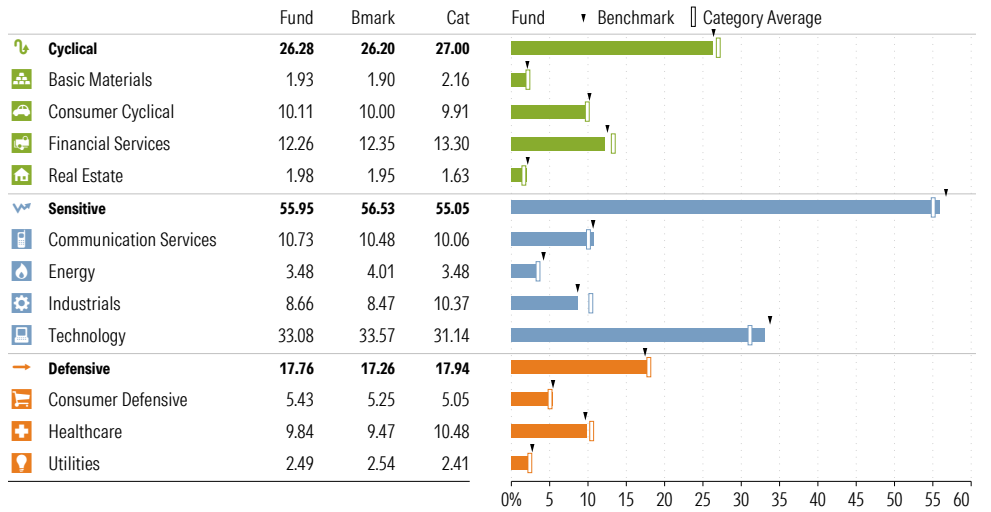
## Style Breakdown



## Asset Allocation as of 03-31-2026



## Sector Weighting as of 03-31-2026



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

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

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Fidelity International Index FSPSX

**Morningstar Category**  
Foreign Large Blend

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

## Portfolio Manager(s)

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

## Quantitative Screens

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

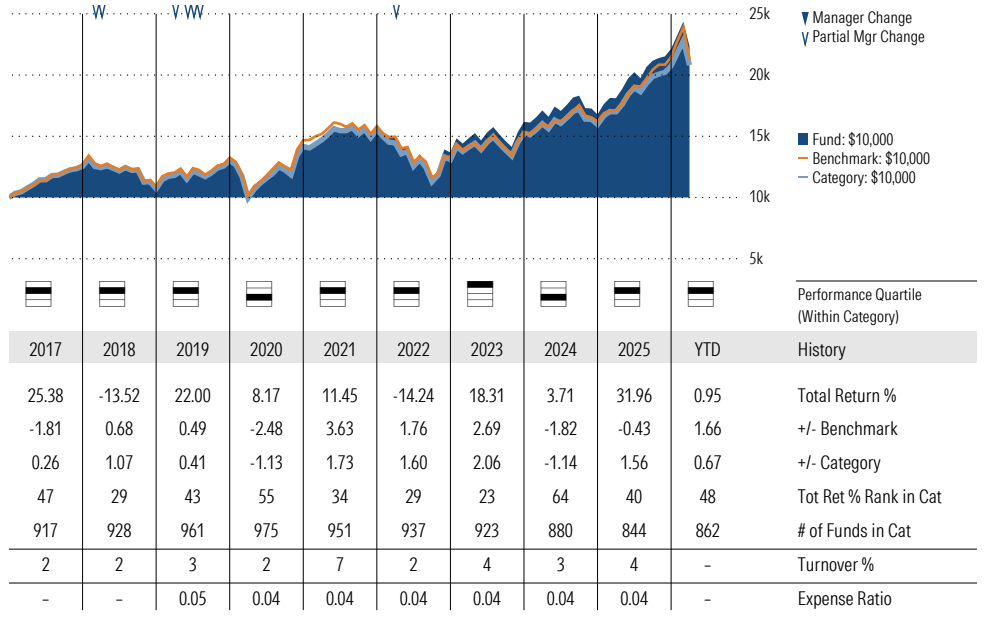
## Morningstar Investment Management LLC Analysis

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

## ESG Metrics

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

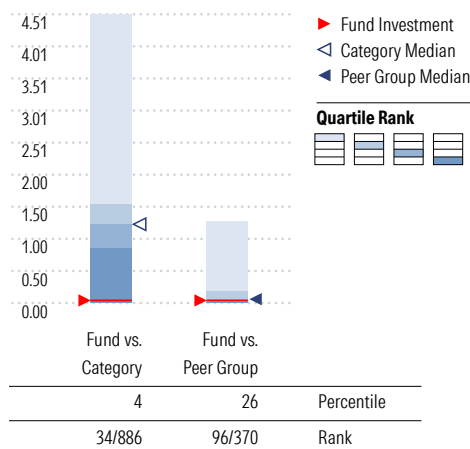
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

|                    | 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 |

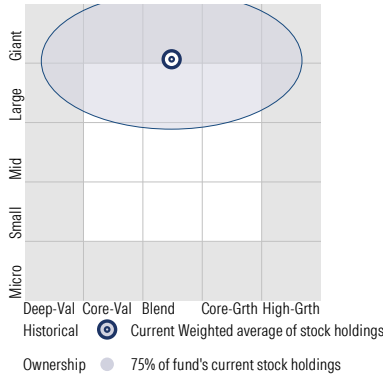
# Fidelity International Index FSPSX

**Morningstar Category**  
Foreign Large Blend

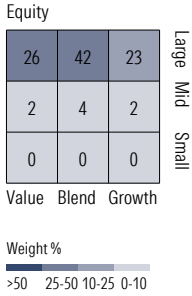
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 03-31-2026

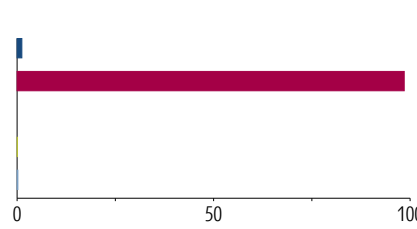
Morningstar Style Box™



## Style Breakdown

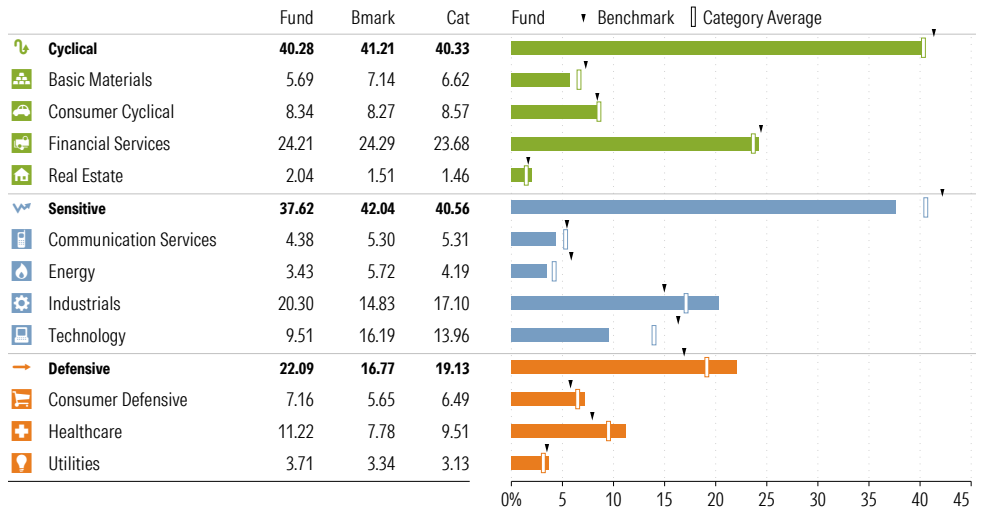


## Asset Allocation as of 03-31-2026

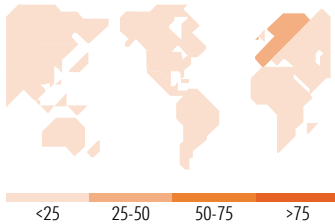


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 1.21          | 4.67          |
| Non-US Stocks | 98.50         | 93.40         |
| Bonds         | 0.00          | 1.64          |
| Cash          | 0.09          | -0.68         |
|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

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



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

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

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

**Total Holdings 704**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Hartford Strategic Income R6

# HSNVX

**Morningstar Category**  
Multisector Bond

**Morningstar Index**  
Bloomberg US Universal TR USD

### Portfolio Manager(s)

Campe Goodman since 04-2012  
Joseph Marvan since 04-2012  
Rob Burn since 03-2016

### 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 14 years.

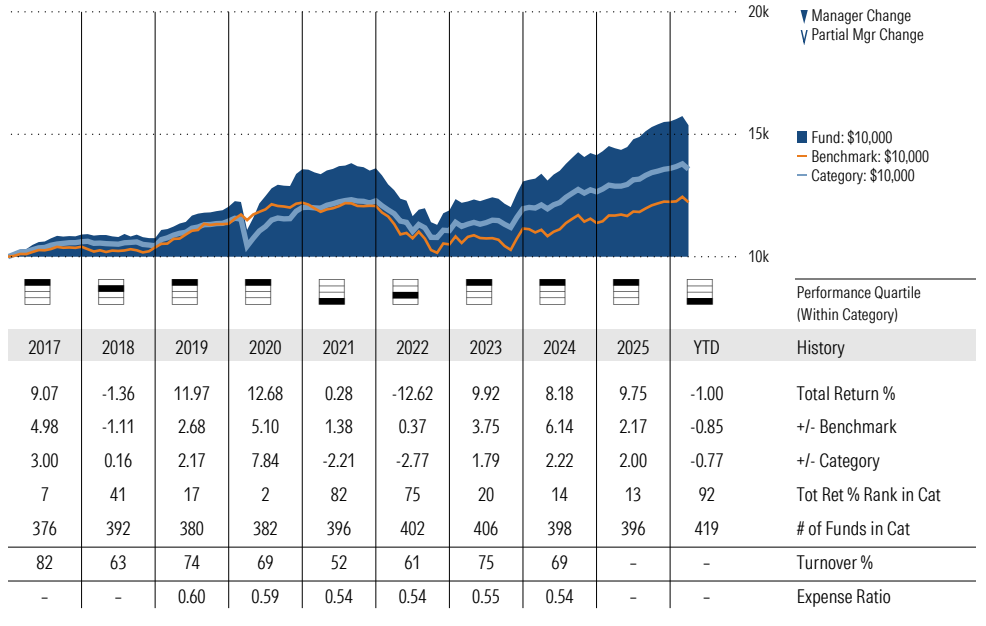
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.53 is 41.11% lower than the Multisector Bond category average.

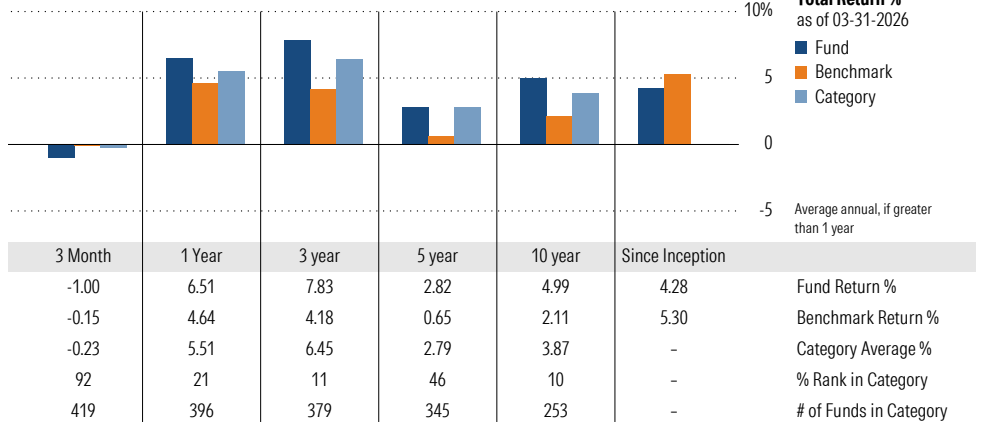
### Morningstar Investment Management LLC Analysis

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.

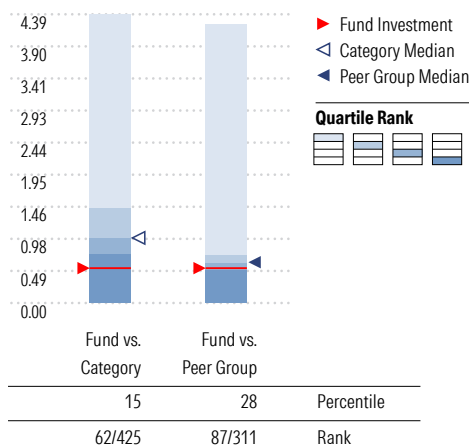
### Growth of \$10,000



### Trailing Performance



### Net Expense



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

### 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 3.96   | -     | 3.08  |
| Beta               | 0.88   | -     | 0.77  |
| R-Squared          | 88.40  | -     | 84.54 |
| Standard Deviation | 5.06   | 5.42  | 4.52  |
| Sharpe Ratio       | 0.58   | -0.10 | 0.41  |
| Tracking Error     | 1.85   | -     | 2.23  |
| Information Ratio  | 1.98   | -     | 1.10  |
| Up Capture Ratio   | 108.21 | -     | 94.04 |
| Down Capture Ratio | 49.58  | -     | 49.07 |

### Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 5.62 | 4.55  | 4.04 |
| Avg Eff Maturity | 8.84 | 7.69  | 6.83 |

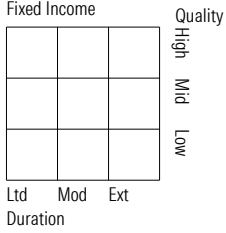
# Hartford Strategic Income R6 HSNVX

**Morningstar Category**  
Multisector Bond

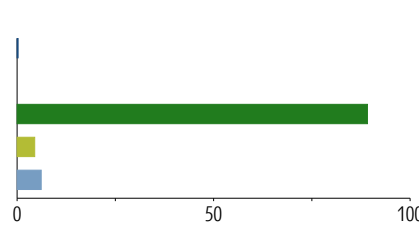
**Morningstar Index**  
Bloomberg US Universal TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

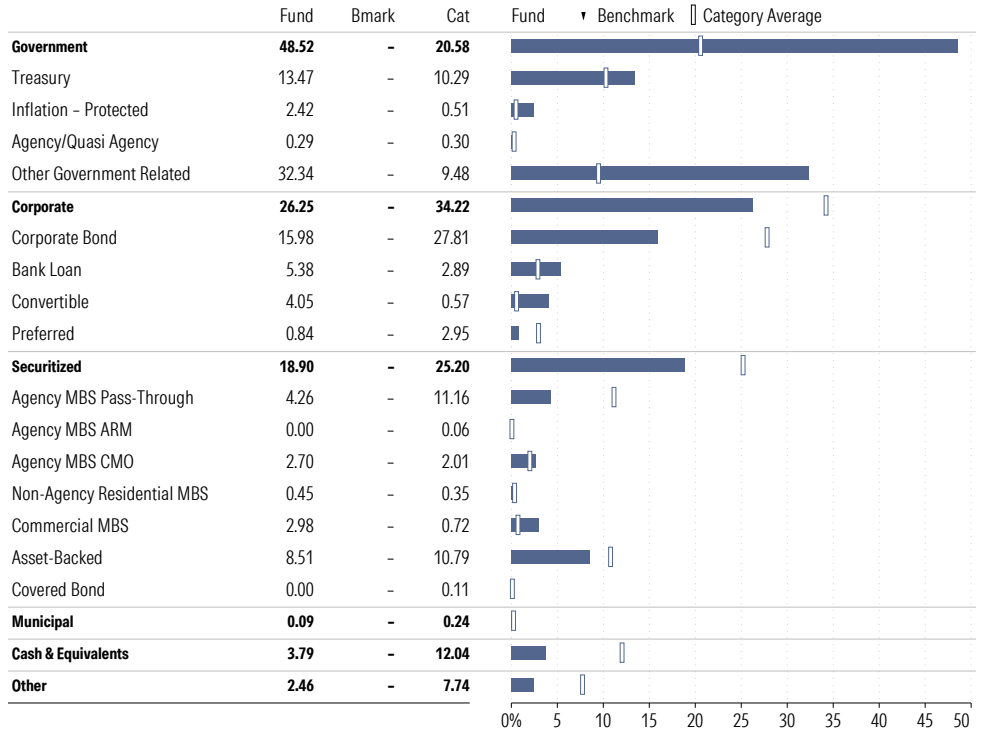


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 0.25          | 0.57          |
| Non-US Stocks | 0.00          | 0.09          |
| Bonds         | 89.14         | 83.04         |
| Cash          | 4.48          | 11.10         |
| Other         | 6.13          | 5.20          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 4.59  | 67.64 | 11.79 |
| AA        | 27.38 | 3.23  | 11.69 |
| A         | 1.87  | 10.03 | 10.13 |
| BBB       | 7.45  | 10.89 | 25.41 |
| BB        | 24.11 | 3.19  | 17.05 |
| B         | 12.48 | 3.64  | 8.95  |
| Below B   | 5.01  | 1.38  | 3.46  |
| Not Rated | 17.11 | 0.00  | 11.52 |

## Sector Weighting as of 03-31-2026



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

| Name   | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊕ 10 Year Treasury Note Future June 26           | 06-2026       | 8.63        | 8.63         | -                   |
| ⊕ 2 Year Treasury Note Future June 26            | 06-2026       | 8.42        | 17.04        | -                   |
| ⊕ Us 5yr Note (Cbt) Jun26 Xcvt 20260630          | 06-2026       | 6.05        | 23.09        | -                   |
| ⊕ Us Long Bond(Cbt) Jun26 Xcvt 20260618          | 06-2026       | 2.92        | 26.01        | -                   |
| ⊖ 10 Year Australian Treasury Bond Future Mar 26 | 03-2026       | 2.73        | 28.74        | -                   |
| ⊖ B9d11sv34 Cds Usd P F 5.00000 1 Ccpcdx         | 12-2030       | 2.68        | 31.42        | -                   |
| ⊖ B9d11sv34 Cds Usd R V 03mevent 2 Ccpcdx        | 12-2030       | 2.51        | 33.94        | -                   |
| ⊕ Usd  | -             | 2.17        | 36.11        | -                   |
| United States Treasury Notes 3.375%              | 09-2028       | 2.16        | 38.27        | -                   |
| ⊕ Euro Bobl Future Mar 26                        | 03-2026       | 2.12        | 40.39        | -                   |

**Total Holdings 1417**

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Invesco Balanced-Risk Commodity Strat R6 IBRFX

**Morningstar Category**  
Commodities Broad Basket

**Morningstar Index**  
Bloomberg Commodity TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

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

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

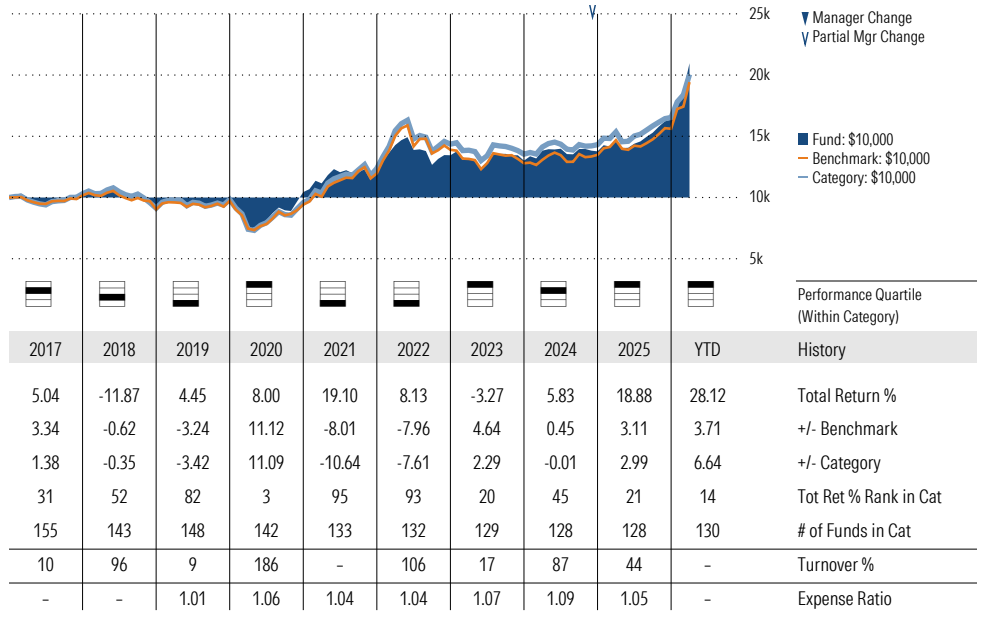
Style Consistency is not calculated for Fixed Income funds.

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

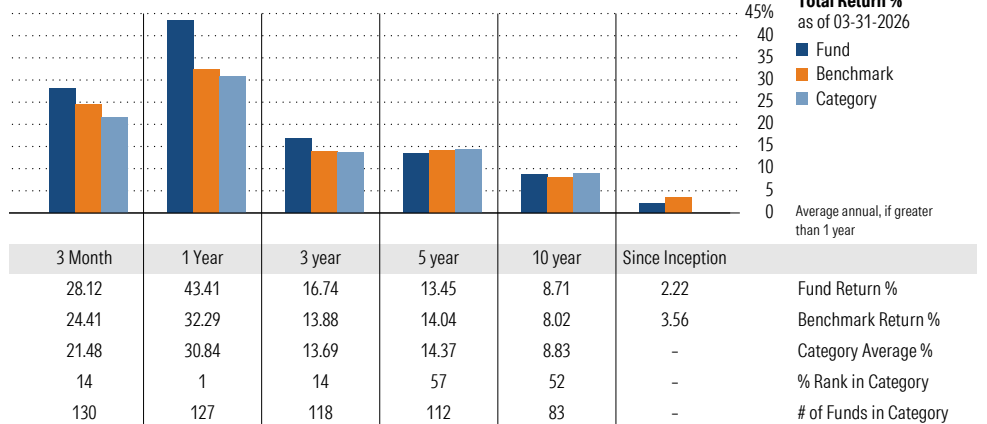
## Morningstar Investment Management LLC Analysis

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

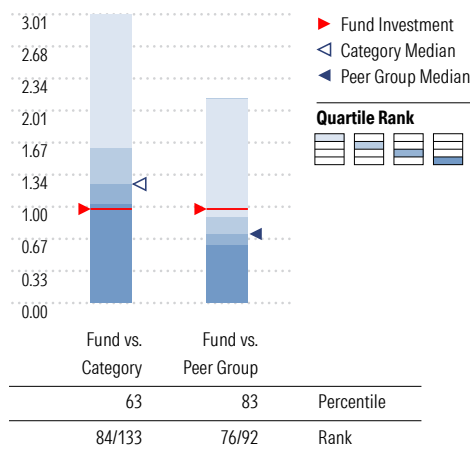
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

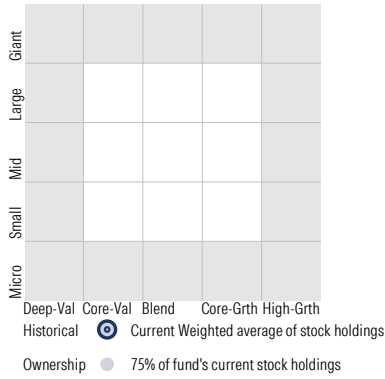
# Invesco Balanced-Risk Commodity Strat R6 IBRFX

**Morningstar Category**  
Commodities Broad Basket

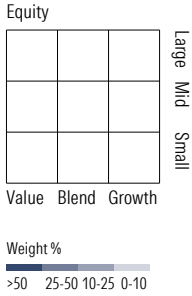
**Morningstar Index**  
Bloomberg Commodity TR USD

## Style Analysis as of 03-31-2026

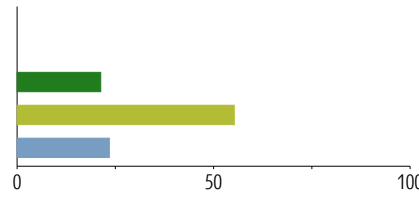
Morningstar Style Box™



## Style Breakdown

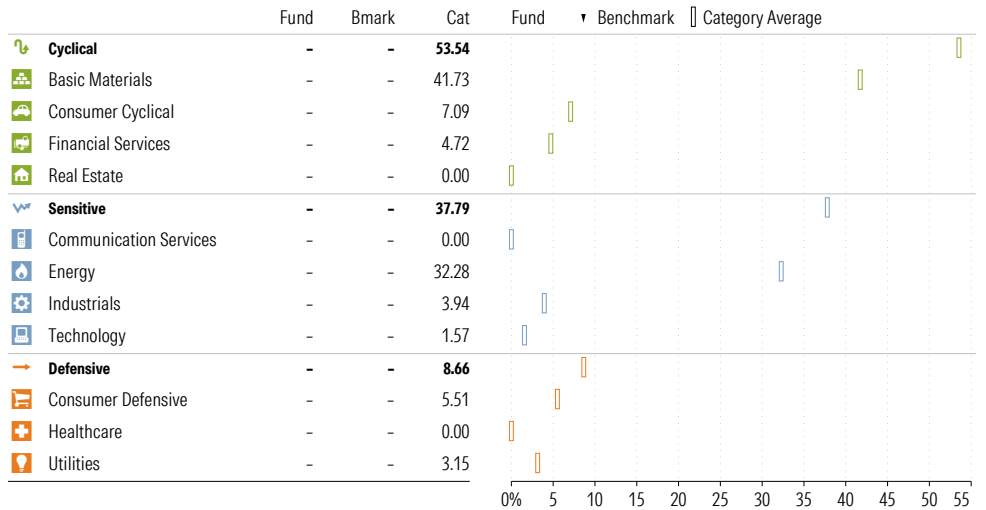


## Asset Allocation as of 03-31-2026



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

## Sector Weighting as of 03-31-2026



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

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

## Total Holdings 11

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# JPMorgan Large Cap Growth R6 JLGMX

**Morningstar Category**  
Large Growth

**Morningstar Index**  
Russell 1000 Growth TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 21.67 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.44 is 50% lower than the Large Growth category average.

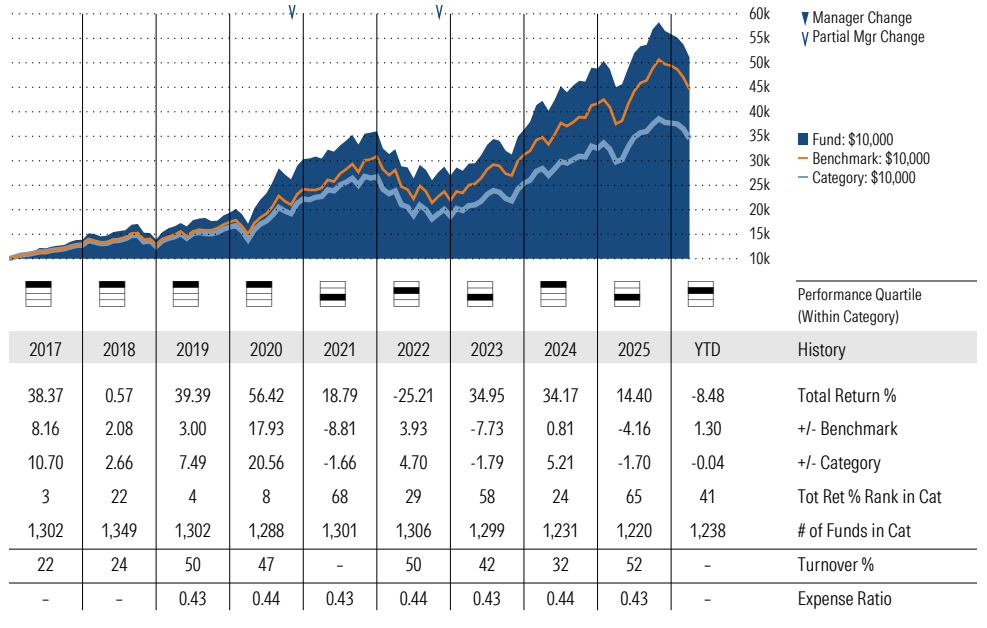
## Morningstar Investment Management LLC Analysis

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

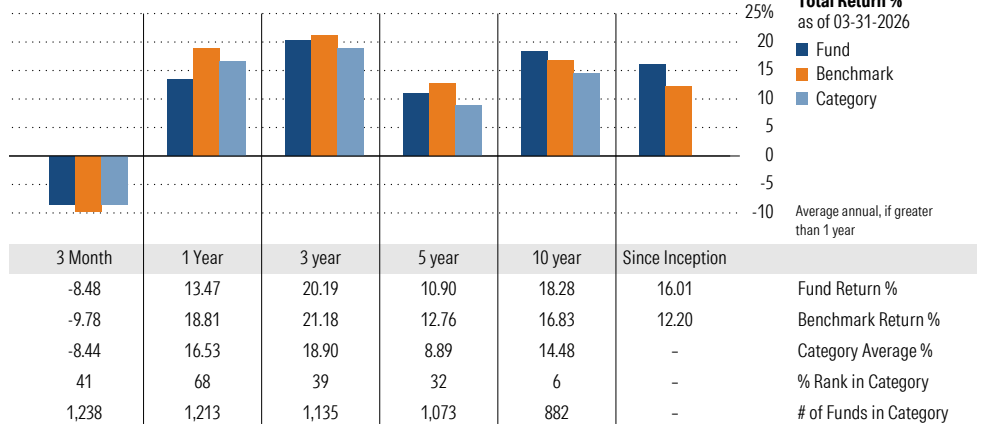
## ESG Metrics

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

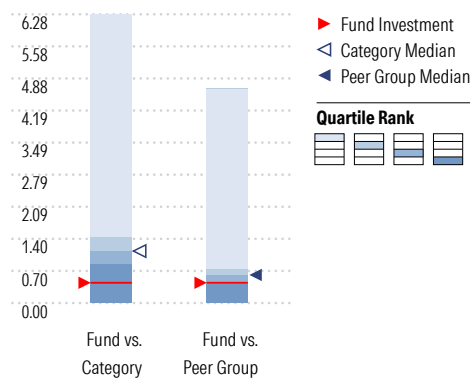
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

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

## Portfolio Metrics

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

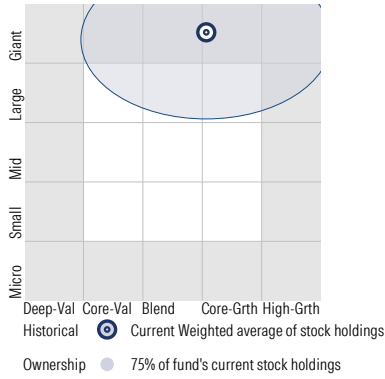
# JPMorgan Large Cap Growth R6 JLGMX

**Morningstar Category**  
Large Growth

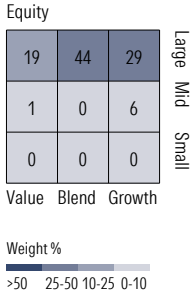
**Morningstar Index**  
Russell 1000 Growth TR USD

## Style Analysis as of 03-31-2026

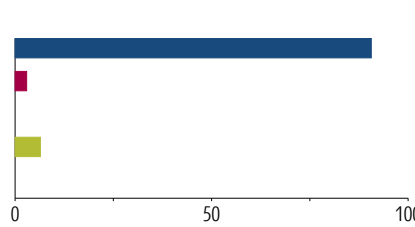
Morningstar Style Box™



## Style Breakdown

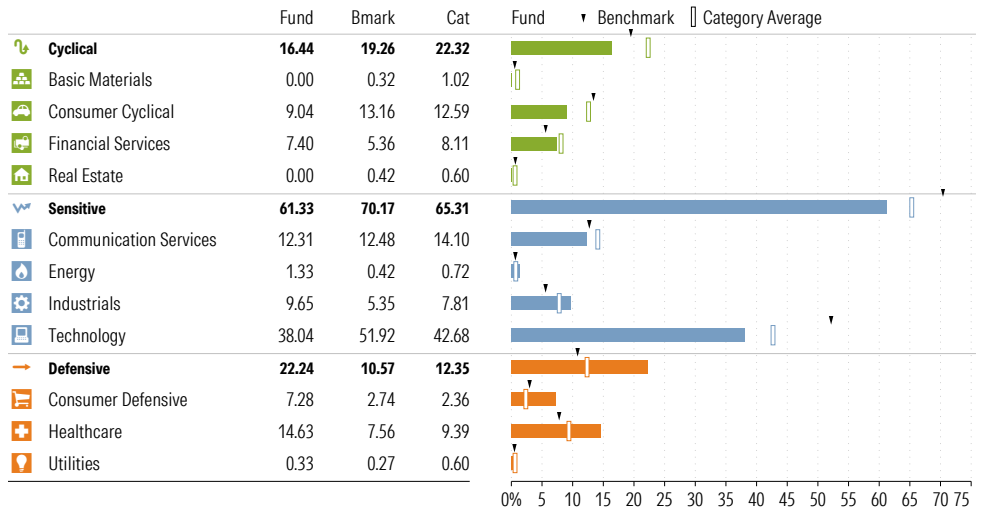


## Asset Allocation as of 03-31-2026



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

## Sector Weighting as of 03-31-2026



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

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

## Total Holdings 86

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# MFS International Equity R6 MIEIX

**Morningstar Category**  
Foreign Large Blend

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

## Portfolio Manager(s)

Daniel Ling since 10-2009  
Filipe Benzinho since 05-2016  
Harry Purcell since 05-2025

## Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign 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 16.51 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Blend — 88.24 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.64 is 15.79% lower than the Foreign Large Blend category average.

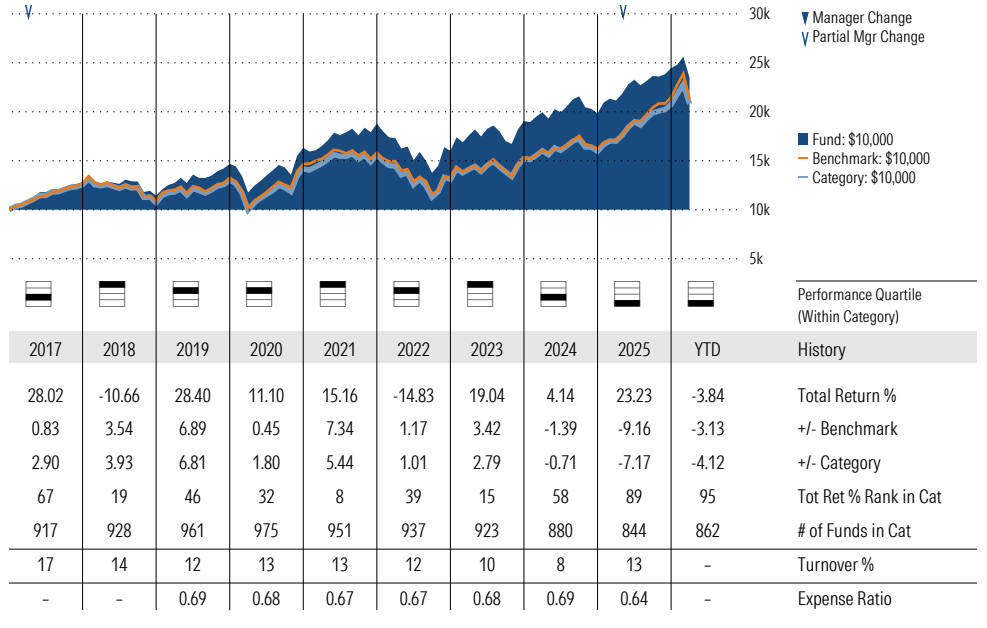
## Morningstar Investment Management LLC Analysis

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

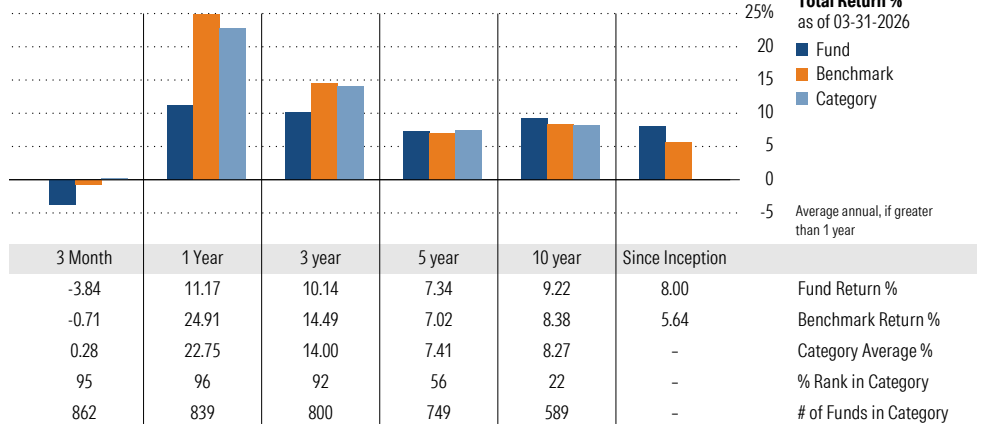
## ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 4        | 02-28-2026 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 2-Basic  | 02-15-2022 |

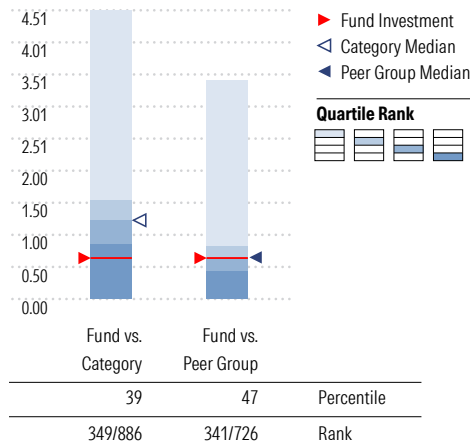
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | -1.96  | -     | 0.69  |
| Beta               | 0.86   | -     | 0.92  |
| R-Squared          | 84.25  | -     | 89.82 |
| Standard Deviation | 12.37  | 13.25 | 12.85 |
| Sharpe Ratio       | 0.46   | 0.73  | 0.72  |
| Tracking Error     | 5.26   | -     | 4.13  |
| Information Ratio  | -0.83  | -     | -0.06 |
| Up Capture Ratio   | 86.17  | -     | 96.90 |
| Down Capture Ratio | 102.19 | -     | 97.14 |

## Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.98 | 17.16 | 17.60 |
| Price/Book Ratio     | 2.47  | 2.10  | 2.17  |
| Geom Avg Mkt Cap \$B | 85.76 | 67.98 | 77.46 |
| ROE                  | 20.06 | 18.32 | 18.15 |

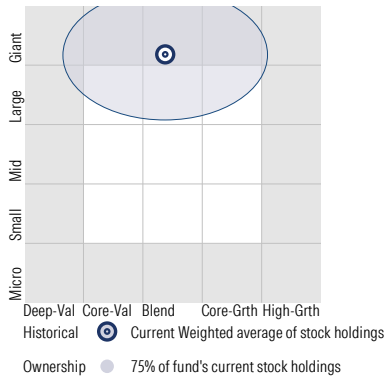
# MFS International Equity R6 MIEIX

**Morningstar Category**  
Foreign Large Blend

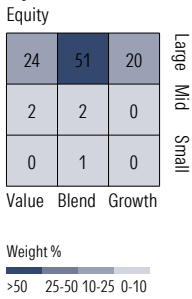
**Morningstar Index**  
MSCI ACWI Ex USA NR USD

## Style Analysis as of 03-31-2026

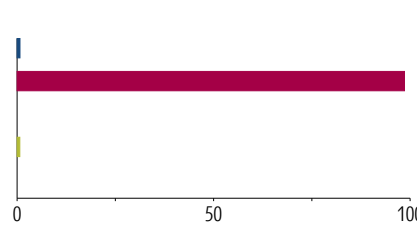
Morningstar Style Box™



## Style Breakdown

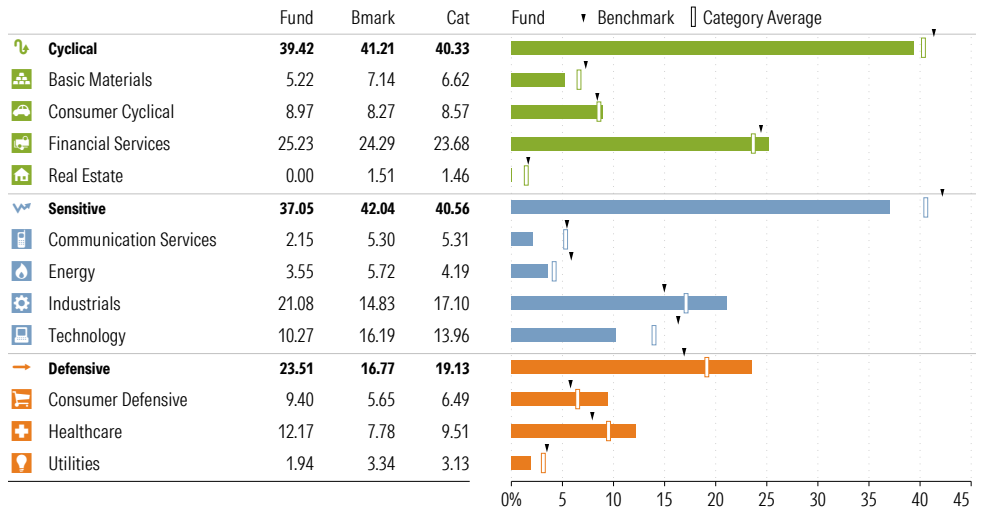


## Asset Allocation as of 03-31-2026

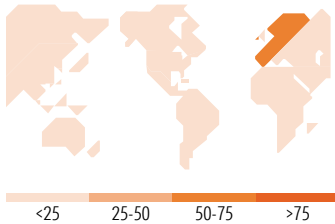


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 0.73          | 4.67          |
| Non-US Stocks | 98.57         | 93.40         |
| Bonds         | 0.00          | 1.64          |
| Cash          | 0.69          | -0.68         |
| Other         | 0.00          | 0.97          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 03-31-2026



## World Regions % Equity 03-31-2026



| Region           | Fund % | Cat % | Region        | Fund % | Cat % | Region         | Fund % | Cat % | Market Maturity   | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia     | 28.44  | 36.31 | Americas      | 2.96   | 10.68 | Greater Europe | 68.61  | 53.01 | Developed Markets | 97.36  |
| Japan            | 19.50  | 18.28 | North America | 2.96   | 9.22  | United Kingdom | 16.16  | 13.02 | Emerging Markets  | 2.64   |
| Australasia      | 0.00   | 3.93  | Central/Latin | 0.00   | 1.46  | W euro-ex UK   | 51.33  | 38.45 | Not Available     | 0.00   |
| Asia-4 Tigers    | 6.30   | 8.78  |               |        |       | Emrgng Europe  | 0.00   | 0.20  |                   |        |
| Asia-ex 4 Tigers | 2.64   | 5.32  |               |        |       | Africa         | 1.12   | 1.34  |                   |        |
| Not Classified   | 0.00   | 0.00  |               |        |       |                |        |       |                   |        |

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

| Name  | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| Taiwan Semiconductor Manufacturing Co Ltd   | 3.51        | 3.51         | -            | Technology         |
| ⊖ Novartis AG Registered Shares             | 2.88        | 6.39         | -            | Healthcare         |
| ⊖ Roche Holding AG Ordinary Shares new      | 2.86        | 9.25         | -            | Healthcare         |
| ⊖ Air Liquide SA                            | 2.65        | 11.90        | -            | Basic Materials    |
| ⊖ Schneider Electric SE                     | 2.56        | 14.46        | -            | Industrials        |
| ⊖ Hitachi Ltd                               | 2.55        | 17.01        | -            | Industrials        |
| ⊖ Rolls-Royce Holdings PLC                  | 2.54        | 19.55        | -            | Industrials        |
| ⊖ Mitsubishi Electric Corp                  | 2.21        | 21.75        | -            | Industrials        |
| ⊖ BNP Paribas Act. Cat.A                    | 2.20        | 23.95        | -            | Financial Services |
| ⊖ Compagnie Financiere Richemont SA Class A | 2.03        | 25.99        | -            | Consumer Cyclical  |

## Total Holdings 78

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# PIMCO International Bond (USD-Hdg) Instl PFORX

**Morningstar Category**  
Global Bond-USD Hedged

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

## Portfolio Manager(s)

Andrew Balls since 09-2014  
Lorenzo Pagani since 09-2014  
Sachin Gupta since 09-2014

## Quantitative Screens

✔ **Performance:** The fund has finished in the Global Bond-USD Hedged 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 11.52 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.57 is 9.52% lower than the Global Bond-USD Hedged category average.

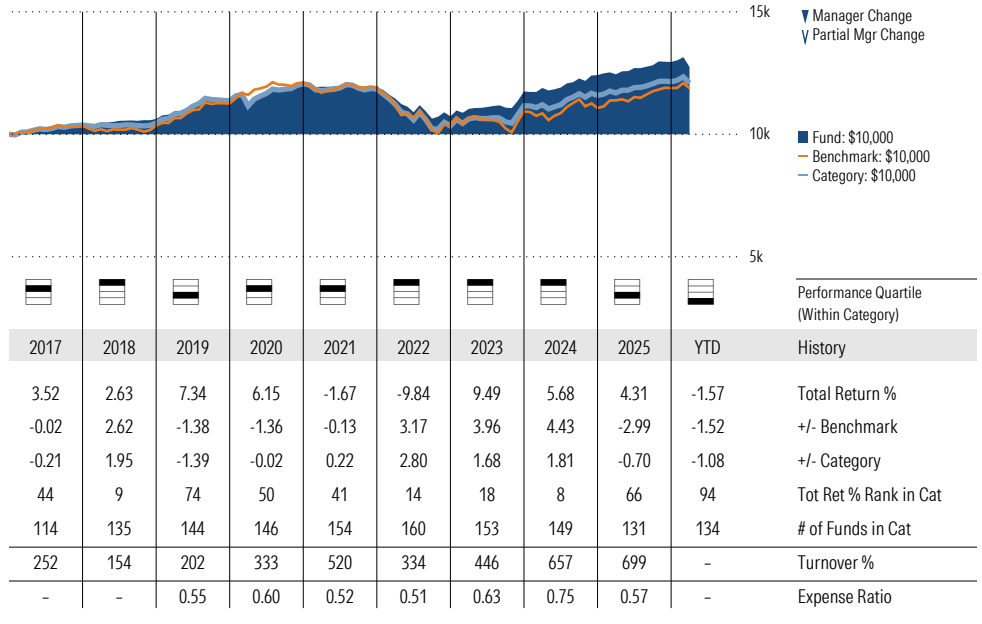
## Morningstar Investment Management LLC Analysis

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

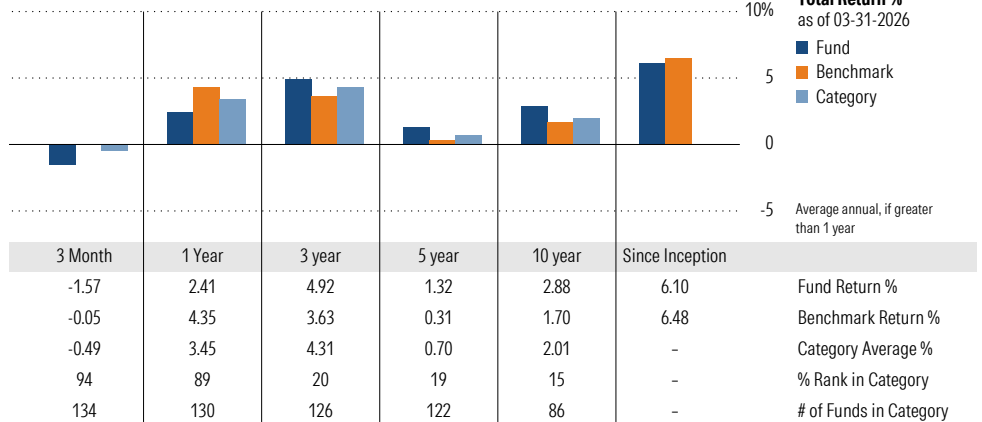
## ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 4      | 02-28-2026 |

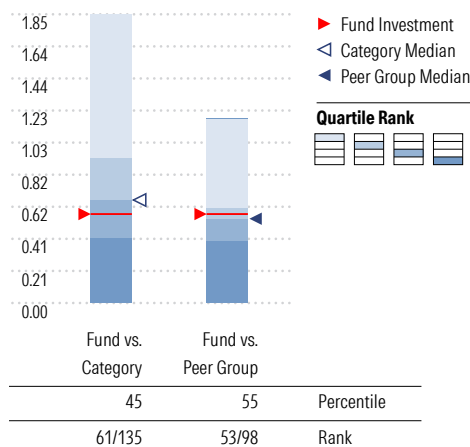
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

| Metric             | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 2.93  | -     | 1.53  |
| Beta               | 0.52  | -     | 0.72  |
| R-Squared          | 63.72 | -     | 82.32 |
| Standard Deviation | 3.70  | 5.63  | 4.44  |
| Sharpe Ratio       | 0.03  | -0.19 | -0.12 |
| Tracking Error     | 3.48  | -     | 2.39  |
| Information Ratio  | 0.37  | -     | 0.23  |
| Up Capture Ratio   | 67.81 | -     | 78.39 |
| Down Capture Ratio | 27.63 | -     | 56.17 |

## Portfolio Metrics

| Metric           | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 7.07 | 4.43  | 5.42 |
| Avg Eff Maturity | 8.00 | -     | 7.56 |

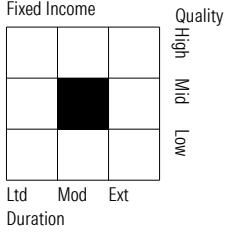
# PIMCO International Bond (USD-Hdg) Instl PFORX

**Morningstar Category**  
Global Bond-USD Hedged

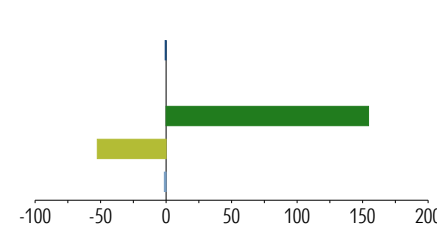
**Morningstar Index**  
Bloomberg US Agg Bond TR USD

## Style Analysis as of 03-31-2026

### Style Breakdown



## Asset Allocation as of 03-31-2026

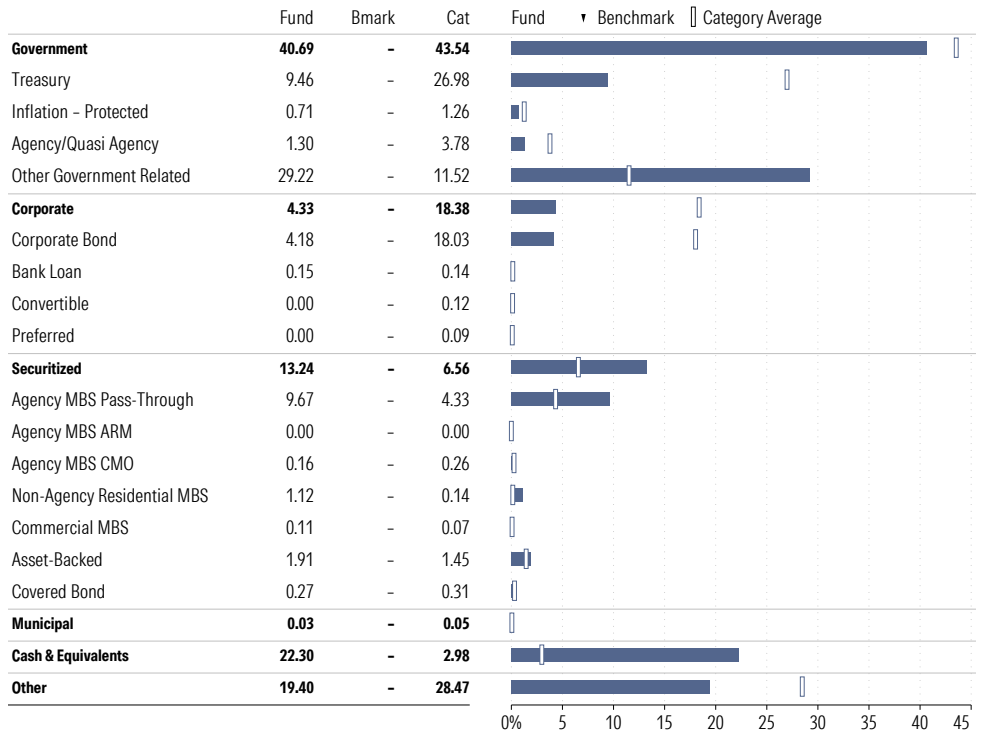


| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | -0.70         | 0.00          |
| Non-US Stocks | 0.00          | 0.00          |
| Bonds         | 154.53        | 113.68        |
| Cash          | -52.52        | -5.27         |
| Other         | -1.33         | -8.42         |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 14.77 | 3.53  | 24.60 |
| AA        | 46.81 | 74.59 | 15.80 |
| A         | 17.85 | 10.82 | 24.59 |
| BBB       | 15.85 | 8.32  | 19.13 |
| BB        | 3.36  | 0.28  | 6.08  |
| B         | 0.44  | 0.00  | 3.33  |
| Below B   | 0.92  | 0.00  | 0.57  |
| Not Rated | 0.00  | 2.46  | 5.90  |

## Sector Weighting as of 03-31-2026



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

| Name                                       | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ✳ Offset: Unsettled Trades                 | -             | 22.86       | 22.86        | -                   |
| ⊖ EUROPEAN MONETARY UNION EURO Sold        | 01-2026       | 17.25       | 40.11        | -                   |
| ⊖ EUROPEAN MONETARY UNION EURO Purchased   | 01-2026       | 17.25       | 57.35        | -                   |
| ⊕ IRS EUR 2.50000 03/18/26-5Y LCH Pay      | 03-2031       | 16.32       | 73.68        | -                   |
| ⊕ IRS EUR 2.50000 03/18/26-5Y LCH Receive  | 03-2031       | 16.24       | 89.92        | -                   |
| ⊕ Federal National Mortgage Association 5% | 02-2056       | 12.27       | 102.19       | -                   |
| ⊖ CHINESE - YUAN RENMINBI (CNH) Purchased  | 01-2026       | 10.21       | 112.39       | -                   |
| ⊖ CHINESE - YUAN RENMINBI (CNH) Sold       | 01-2026       | 10.21       | 122.60       | -                   |
| ⊕ IRS EUR 2.75000 03/18/26-10Y LCH Pay     | 03-2036       | 8.67        | 131.27       | -                   |
| ⊕ IRS EUR 2.75000 03/18/26-10Y LCH Receive | 03-2036       | 8.52        | 139.80       | -                   |

## Total Holdings 1959

⊕ Increase ⊖ Decrease ✳ New to Portfolio

# Vanguard Selected Value Inv VASVX

**Morningstar Category**  
Mid-Cap Value

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

## Portfolio Manager(s)

Richard Greenberg since 02-2005  
John Flynn since 12-2015  
Benjamin Silver since 02-2017  
Jonathan Hartsel since 11-2019  
William Weber since 12-2019  
Mehul Trivedi since 12-2019  
Evan Fox since 12-2023

## Quantitative Screens

- Performance:** The fund has finished in the Mid-Cap Value 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 21.11 years.
- Style:** The fund has landed in its primary style box — Mid-Cap Value — 81.82% of the time over the past three years.
- Net Expense:** The fund's expense ratio of 0.34 is 62.64% lower than the Mid-Cap Value category average.

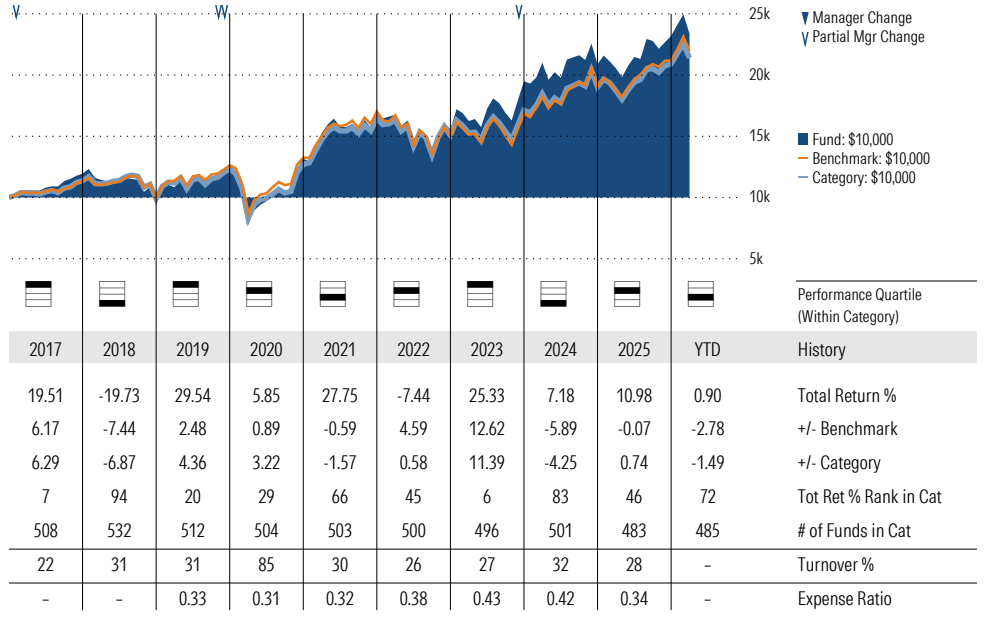
## Morningstar Investment Management LLC Analysis

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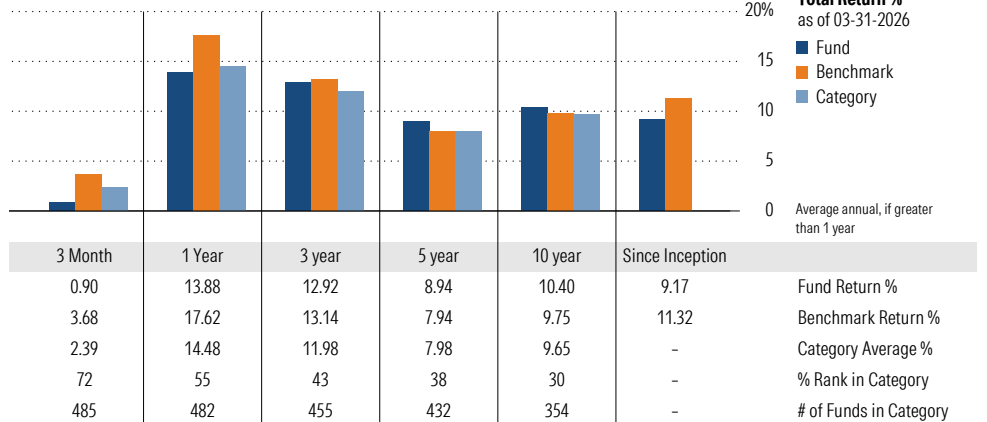
## ESG Metrics

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

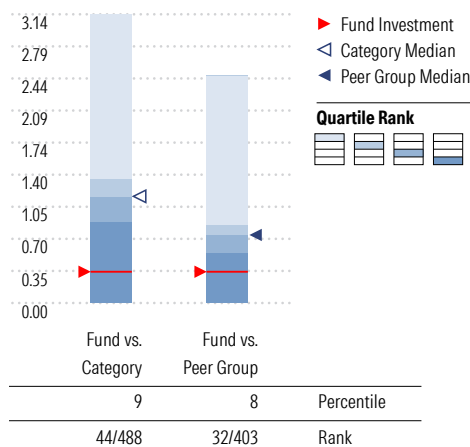
## Growth of \$10,000



## Trailing Performance



## Net Expense



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

## 3-Year Risk Metrics

| Metric             | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | -0.32  | -     | -0.40 |
| Beta               | 1.02   | -     | 0.94  |
| R-Squared          | 91.36  | -     | 90.91 |
| Standard Deviation | 16.32  | 15.30 | 15.18 |
| Sharpe Ratio       | 0.53   | 0.57  | 0.50  |
| Tracking Error     | 4.81   | -     | 4.61  |
| Information Ratio  | -0.05  | -     | -0.33 |
| Up Capture Ratio   | 101.20 | -     | 94.22 |
| Down Capture Ratio | 103.14 | -     | 96.93 |

## Portfolio Metrics

| Metric               | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 14.68 | 20.06 | 18.19 |
| Price/Book Ratio     | 1.37  | 2.43  | 2.05  |
| Geom Avg Mkt Cap \$B | 10.77 | 23.65 | 20.87 |
| ROE                  | 10.77 | 13.74 | 15.24 |

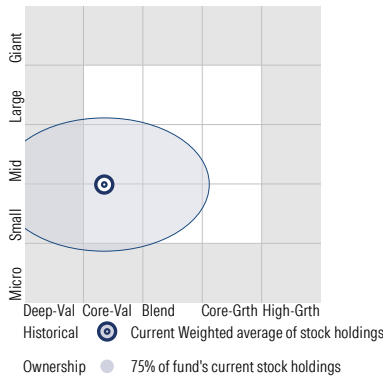
# Vanguard Selected Value Inv VASVX

**Morningstar Category**  
Mid-Cap Value

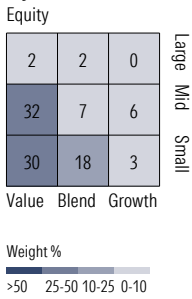
**Morningstar Index**  
Russell Mid Cap Value TR USD

## Style Analysis as of 03-31-2026

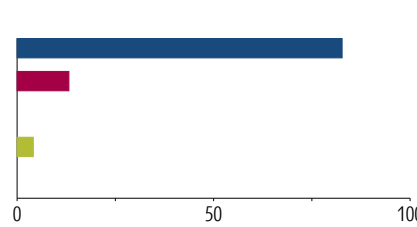
Morningstar Style Box™



## Style Breakdown

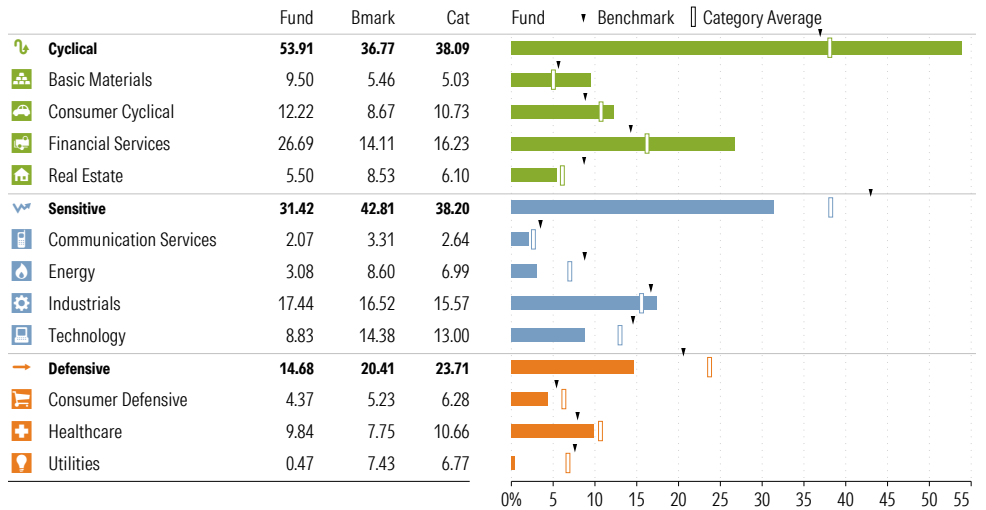


## Asset Allocation as of 03-31-2026



| Asset Class   | Net %         | Cat%          |
|---------------|---------------|---------------|
| US Stocks     | 82.70         | 92.33         |
| Non-US Stocks | 13.18         | 5.53          |
| Bonds         | 0.00          | 0.01          |
| Cash          | 4.12          | 1.56          |
| Other         | 0.00          | 0.56          |
| <b>Total</b>  | <b>100.00</b> | <b>100.00</b> |

## Sector Weighting as of 03-31-2026



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

| Name                                | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Mktliq 12/31/2049                 | 3.77        | 3.77         | -            | -                  |
| ⊖ AerCap Holdings NV                | 2.62        | 6.39         | -            | Industrials        |
| ⊕ Corebridge Financial Inc          | 1.63        | 8.02         | -            | Financial Services |
| Gildan Activewear Inc               | 1.61        | 9.64         | -            | Consumer Cyclical  |
| Magna International Inc             | 1.36        | 11.00        | -            | Consumer Cyclical  |
| ⊖ Dollar General Corp               | 1.35        | 12.35        | -            | Consumer Defensive |
| RenaissanceRe Holdings Ltd          | 1.35        | 13.70        | -            | Financial Services |
| White Mountains Insurance Group Ltd | 1.32        | 15.02        | -            | Financial Services |
| LKQ Corp                            | 1.24        | 16.26        | -            | Consumer Cyclical  |
| ⊕ PPG Industries Inc                | 1.21        | 17.47        | -            | Basic Materials    |
| ⊖ Fidelity National Financial Inc   | 1.20        | 18.67        | -            | Financial Services |
| Globe Life Inc                      | 1.18        | 19.85        | -            | Financial Services |
| ⊕ Crown Castle Inc                  | 1.17        | 21.02        | -            | Real Estate        |
| RB Global Inc                       | 1.13        | 22.15        | -            | Industrials        |
| ⊖ MKS Inc                           | 1.13        | 23.28        | -            | Technology         |

**Total Holdings 129**

⊕ Increase ⊖ Decrease ✨ New to Portfolio