

American Century Global Real Estate R6 ARYDX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Global Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 14.77 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 0.77 is 28.7% lower than the Global Real Estate category average.

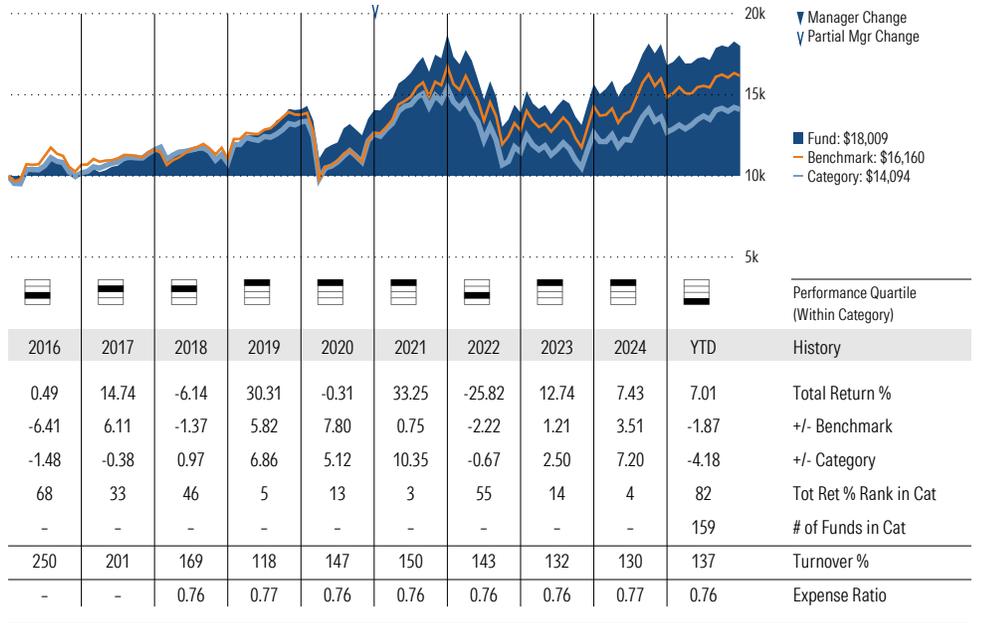
Morningstar Investment Management LLC Analysis

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

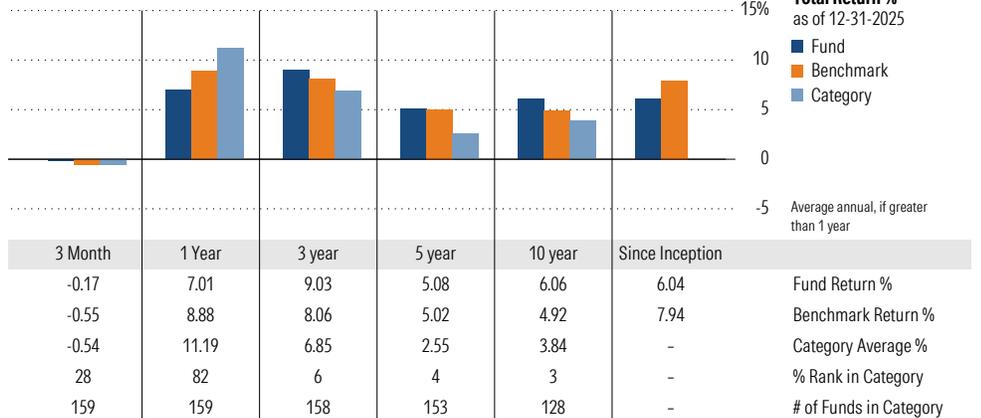
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

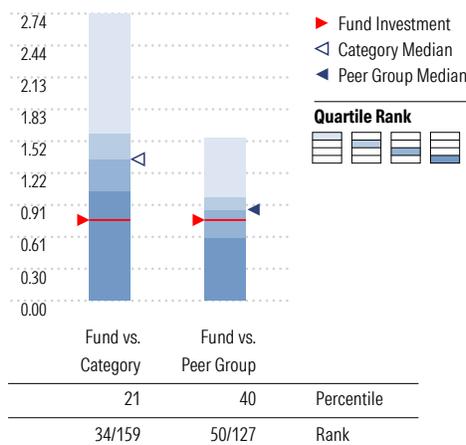
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.32	-	-1.11
Beta	0.94	-	0.97
R-Squared	97.98	-	93.57
Standard Deviation	14.79	15.57	15.62
Sharpe Ratio	0.33	0.26	0.17
Tracking Error	2.30	-	3.52
Information Ratio	0.42	-	-0.55
Up Capture Ratio	98.88	-	94.20
Down Capture Ratio	93.55	-	99.65

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.01	22.31	20.86
Price/Book Ratio	1.76	1.52	1.50
Geom Avg Mkt Cap \$B	19.67	15.14	17.35
ROE	10.04	7.07	10.24

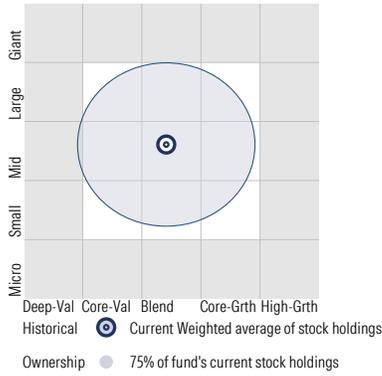
American Century Global Real Estate R6 ARYDX

Morningstar Category
Global Real Estate

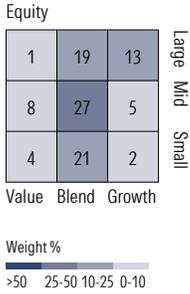
Morningstar Index
S&P Global REIT TR USD

Style Analysis as of 12-31-2025

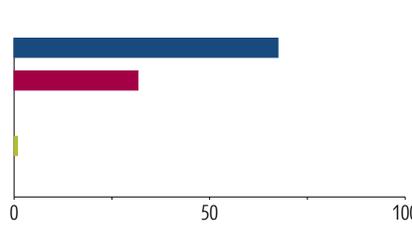
Morningstar Style Box™



Style Breakdown

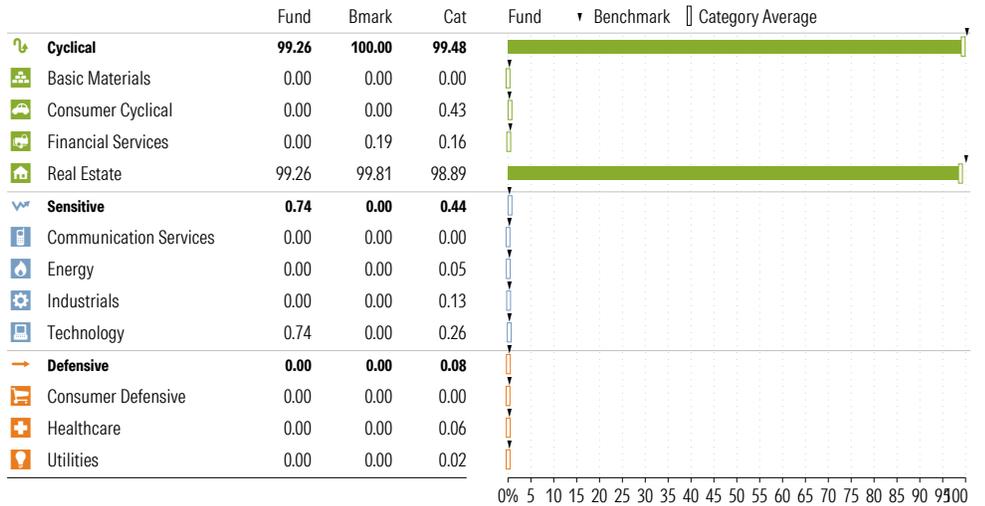


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	67.45	54.70
Non-US Stocks	31.67	43.87
Bonds	0.00	0.05
Cash	0.88	0.43
Other	0.00	0.94
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Welltower Inc	9.10	9.10	49.51	Real Estate
⊖ Prologis Inc	8.40	17.50	24.60	Real Estate
⊖ Equinix Inc	4.12	21.62	-16.75	Real Estate
⊕ Simon Property Group Inc	4.03	25.65	12.46	Real Estate
⊕ Ventas Inc	3.84	29.49	34.66	Real Estate
⊖ Goodman Group	2.84	32.32	-	Real Estate
⊕ American Healthcare REIT Inc Ordinary Shares	2.74	35.07	69.11	Real Estate
⊕ Sumitomo Realty & Development Co Ltd	2.50	37.56	-	Real Estate
⊕ Brixmor Property Group Inc	2.42	39.98	-1.69	Real Estate
⊖ Digital Realty Trust Inc	2.37	42.35	-10.00	Real Estate
⊖ Extra Space Storage Inc	2.15	44.51	-8.62	Real Estate
⊕ Scentre Group	2.13	46.64	-	Real Estate
⊖ Chartwell Retirement Residences	2.01	48.65	-	-
⊕ Host Hotels & Resorts Inc	1.95	50.60	6.62	Real Estate
⊖ AvalonBay Communities Inc	1.88	52.47	-14.39	Real Estate

Total Holdings 63

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 9.93 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 37.5% lower than the Mid-Cap Growth category average.

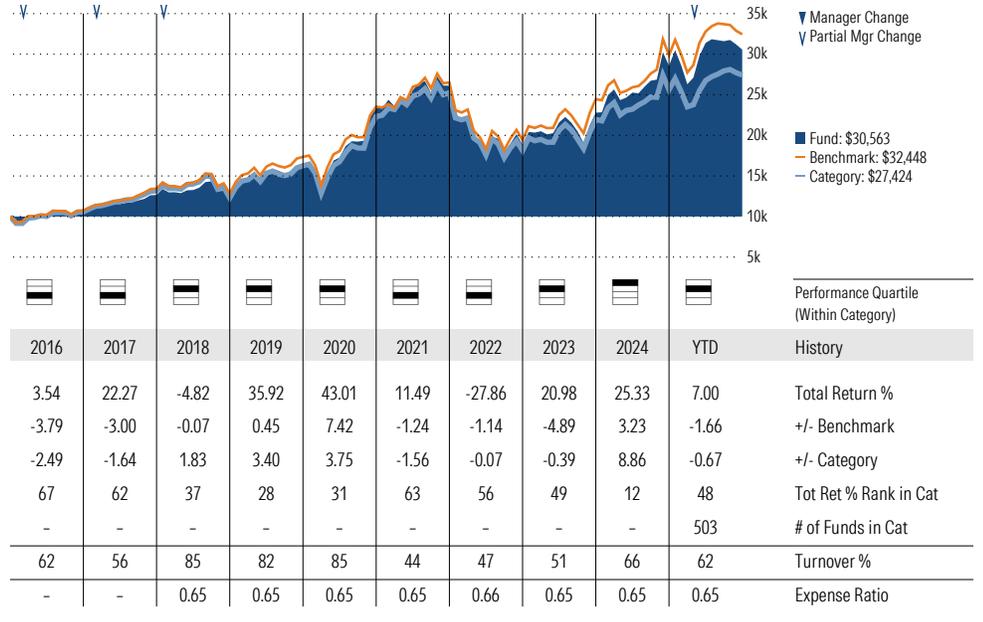
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

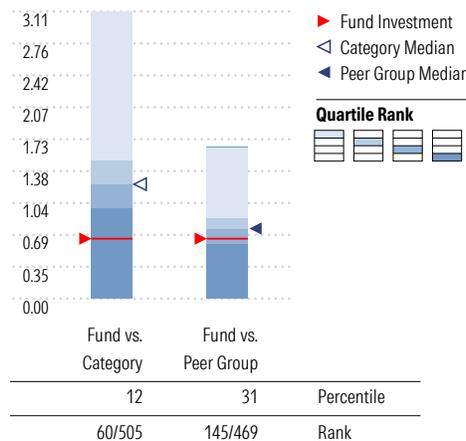
Growth of \$10,000



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	-0.94	-	-2.46
Beta	1.00	-	0.95
R-Squared	97.72	-	86.31
Standard Deviation	18.05	17.84	18.55
Sharpe Ratio	0.72	0.78	0.55
Tracking Error	2.73	-	7.07
Information Ratio	-0.42	-	-0.83
Up Capture Ratio	97.61	-	90.34
Down Capture Ratio	101.27	-	102.58

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	36.40	31.97	31.92
Price/Book Ratio	7.61	9.28	6.47
Geom Avg Mkt Cap \$B	34.64	30.01	28.84
ROE	21.79	29.74	24.22

American Century Heritage R6 ATHDX

Morningstar Category

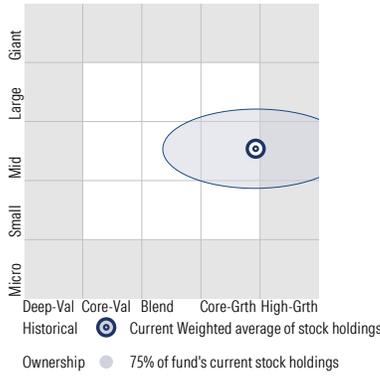
Mid-Cap Growth

Morningstar Index

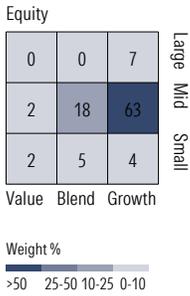
Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2025

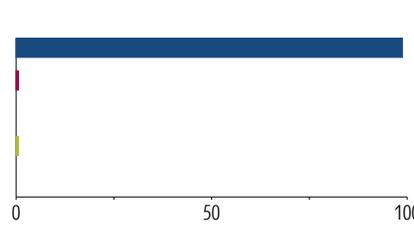
Morningstar Style Box™



Style Breakdown

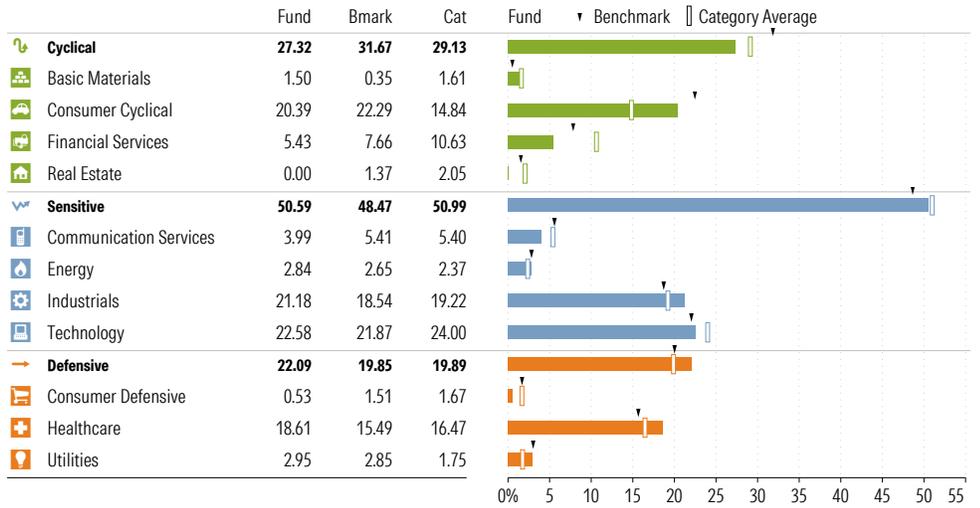


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	98.77	93.17
Non-US Stocks	0.60	4.40
Bonds	0.00	0.08
Cash	0.63	1.31
Other	0.00	1.03
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Hilton Worldwide Holdings Inc	3.70	3.70	16.46	Consumer Cyclical
Howmet Aerospace Inc	3.22	6.92	87.86	Industrials
Royal Caribbean Group	3.13	10.05	22.42	Consumer Cyclical
⊖ Vistra Corp	2.93	12.98	17.67	Utilities
⊖ Cloudflare Inc	2.59	15.57	83.09	Technology
Carvana Co Class A	2.39	17.96	107.52	Consumer Cyclical
Vertiv Holdings Co Class A	2.20	20.16	42.76	Industrials
⊕ Fair Isaac Corp	2.15	22.31	-15.08	Technology
⊖ Monolithic Power Systems Inc	2.09	24.40	54.23	Technology
⊕ DexCom Inc	2.01	26.42	-14.66	Healthcare
⊖ Datadog Inc Class A	1.90	28.32	-4.83	Technology
⊕ Insulet Corp	1.89	30.21	8.88	Healthcare
⊖ Natera Inc	1.81	32.02	44.72	Healthcare
⊕ West Pharmaceutical Services Inc	1.79	33.81	-15.74	Healthcare
Roblox Corp Ordinary Shares - Class A	1.68	35.49	40.04	Communication Svc

Total Holdings 86

⊕ 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 22.18 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.36 is 58.14% lower than the High Yield Bond category average.

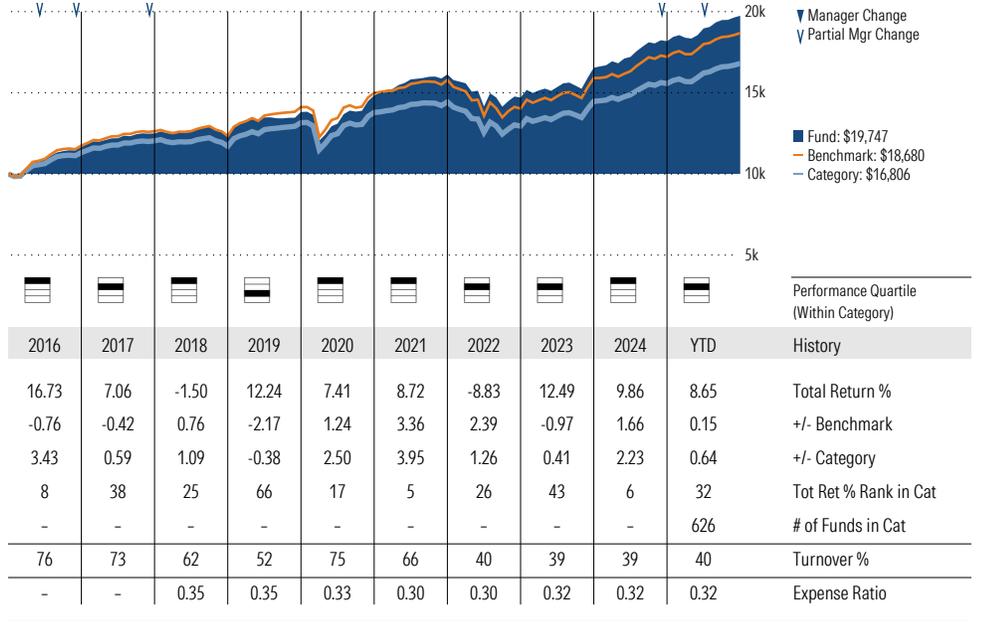
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	12-31-2025
ESG Commitment	1-Low	02-15-2022

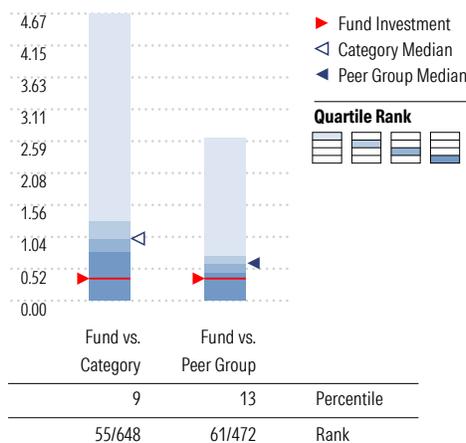
Growth of \$10,000



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	0.76	-	0.12
Beta	0.95	-	0.91
R-Squared	96.50	-	92.23
Standard Deviation	4.62	4.78	4.51
Sharpe Ratio	1.10	1.01	0.90
Tracking Error	0.90	-	1.33
Information Ratio	0.33	-	-0.77
Up Capture Ratio	99.90	-	91.64
Down Capture Ratio	89.26	-	91.35

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	2.62	-	2.71
Avg Eff Maturity	-	-	4.58

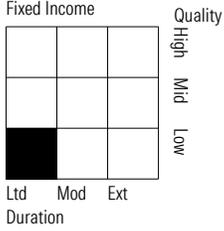
American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

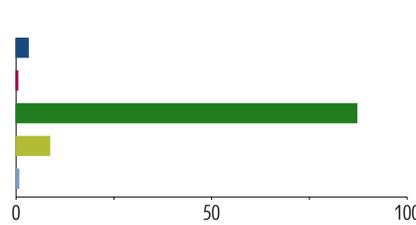
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

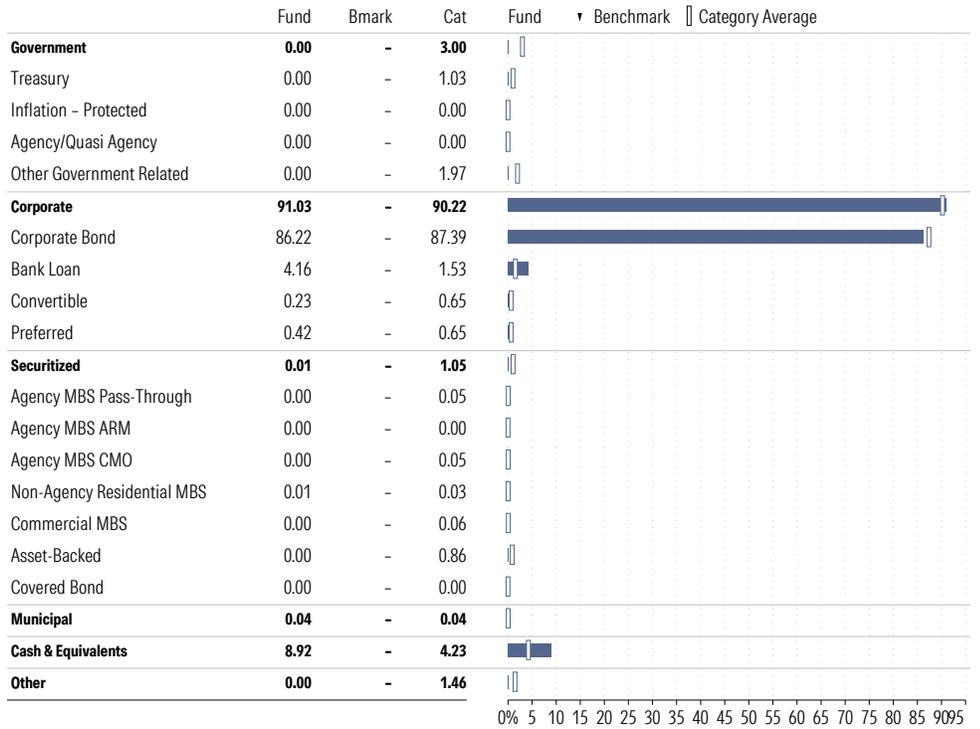


Asset Class	Net %	Cat%
US Stocks	3.10	0.40
Non-US Stocks	0.45	0.06
Bonds	87.14	94.84
Cash	8.60	2.76
Other	0.71	1.94
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	9.11	-	1.38
AA	0.00	-	0.42
A	0.06	-	0.15
BBB	2.32	-	5.18
BB	35.34	-	36.96
B	34.42	-	27.36
Below B	17.63	-	26.87
Not Rated	1.12	-	1.67

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	7.14	7.14	-
⊖ Diebold Nixdorf Inc Ordinary Shares- New	-	1.47	8.61	Technology
✱ Cash And Other Assets Less Liabilities	-	1.37	9.98	-
⊖ DISH Network Corporation 11.75%	11-2027	1.00	10.98	-
⊖ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.83	11.80	-
⊖ EchoStar Corp. 10.75%	11-2029	0.80	12.61	-
⊕ FXI Holdings Inc 11%	11-2030	0.79	13.39	-
⊕ Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.78	14.18	-
⊖ Talen Energy Corp Ordinary Shares New	-	0.62	14.79	Utilities
⊖ Teva Pharmaceutical Finance Netherlands III B.V. 5.125%	05-2029	0.57	15.36	-

Total Holdings 1014

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 33.94 years.
- Style: The fund has landed in its primary style box — Large Blend — 83.33 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.27 is 60.87% lower than the Large Blend category average.

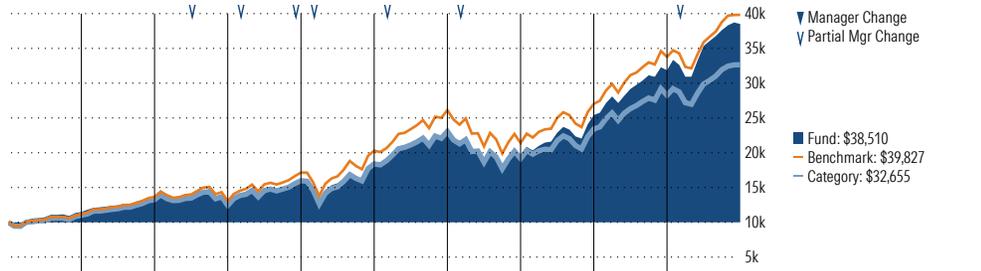
Morningstar Investment Management LLC Analysis

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ESG Metrics

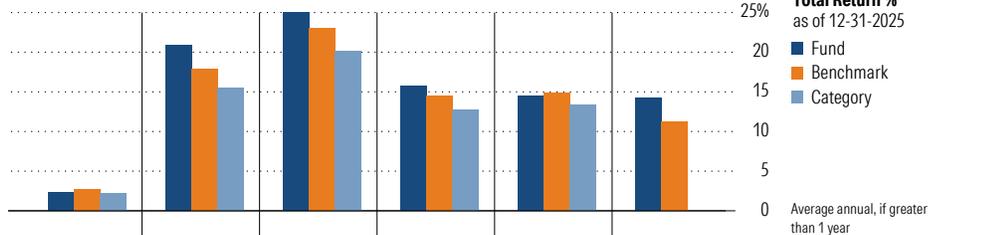
Metric	Rating	Updated
Sustainability Rating	2	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



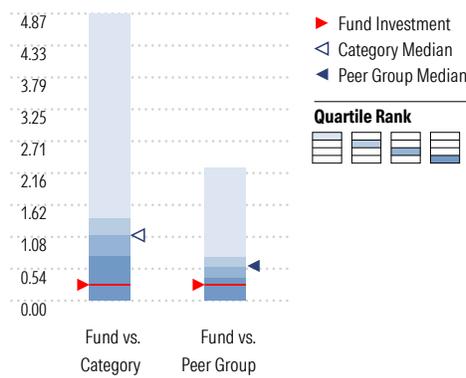
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
Total Return %	14.93	20.06	-6.25	24.92	14.85	25.40	-15.26	28.88	25.33	20.86	Total Return %
+/- Benchmark	2.97	-1.77	-1.87	-6.57	-3.55	-3.31	2.85	2.59	0.31	2.98	+/- Benchmark
+/- Category	4.56	-0.38	0.02	-3.86	-0.98	-0.67	1.70	6.56	3.88	5.32	+/- Category
Tot Ret % Rank in Cat	7	63	58	87	61	67	31	11	19	8	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	-	-	-	-	-	-	-	1,379	# of Funds in Cat
Turnover %	25	28	36	31	39	22	31	29	32	-	Turnover %
Expense Ratio	-	-	0.29	0.28	0.27	0.27	0.27	0.27	0.26	-	Expense Ratio

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Category
Fund Return %	2.33	20.86	24.98	15.72	14.43	14.26	2.33
Benchmark Return %	2.66	17.88	23.01	14.42	14.82	11.24	2.66
Category Average %	2.21	15.54	20.08	12.67	13.32	-	2.21
% Rank in Category	56	8	7	6	26	-	56
# of Funds in Category	1,438	1,379	1,265	1,169	906	-	1,438

Net Expense



Comparison	Count	Percentile	Rank
Fund vs. Category	24	350/1482	
Fund vs. Peer Group	17	160/945	

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	2.80	-	-1.83
Beta	0.94	-	0.99
R-Squared	95.10	-	91.83
Standard Deviation	11.57	11.95	12.34
Sharpe Ratio	1.58	1.40	1.19
Tracking Error	2.65	-	3.05
Information Ratio	0.75	-	-1.82
Up Capture Ratio	101.21	-	94.46
Down Capture Ratio	85.99	-	105.96

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	27.53	27.62	27.27
Price/Book Ratio	5.36	5.09	5.11
Geom Avg Mkt Cap \$B	440.71	459.51	539.43
ROE	35.97	35.01	33.69

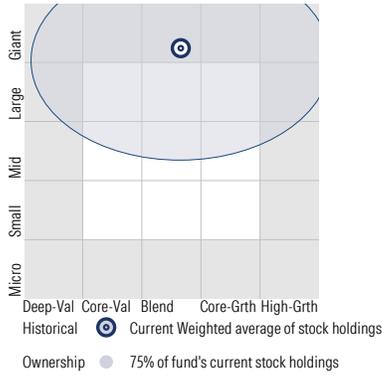
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

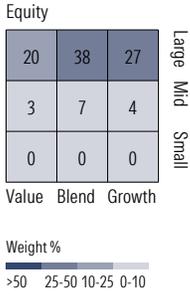
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2025

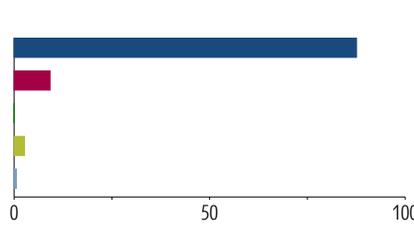
Morningstar Style Box™



Style Breakdown

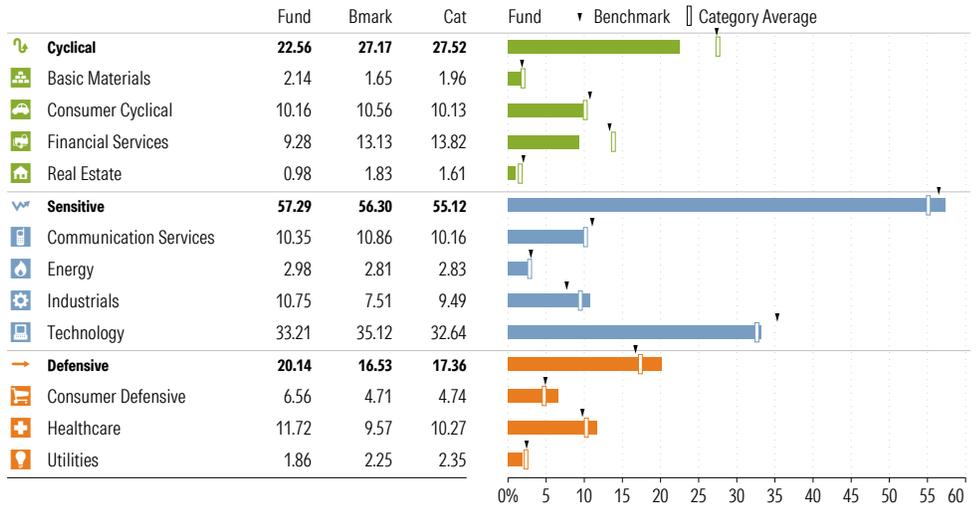


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	87.54	96.06
Non-US Stocks	9.18	2.27
Bonds	0.03	-0.76
Cash	2.67	1.13
Other	0.58	1.31
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.92	6.92	15.54	Technology
⊖ Broadcom Inc	6.74	13.66	50.33	Technology
⊕ NVIDIA Corp	5.56	19.22	38.91	Technology
⊖ Eli Lilly and Co	4.13	23.35	39.98	Healthcare
⊕ Amazon.com Inc	4.09	27.45	5.21	Consumer Cyclical
⊖ British American Tobacco PLC	2.82	30.27	-	Consumer Defensive
⊖ Alphabet Inc Class A	2.80	33.07	65.78	Communication Svc
⊖ Alphabet Inc Class C	2.60	35.67	65.21	Communication Svc
⊖ Capital Group Central Cash Fund	2.59	38.26	-	-
⊖ GE Aerospace	2.39	40.65	85.54	Industrials
⊕ Apple Inc	2.33	42.98	8.97	Technology
⊖ Meta Platforms Inc Class A	2.21	45.19	13.10	Communication Svc
⊕ Philip Morris International Inc	2.08	47.27	37.96	Consumer Defensive
RTX Corp	1.85	49.12	60.79	Industrials
⊕ Royal Caribbean Group	1.78	50.90	22.42	Consumer Cyclical

Total Holdings 209

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Global Large-Stock Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 25.18 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.4 is 62.96% lower than the Global Large-Stock Growth category average.

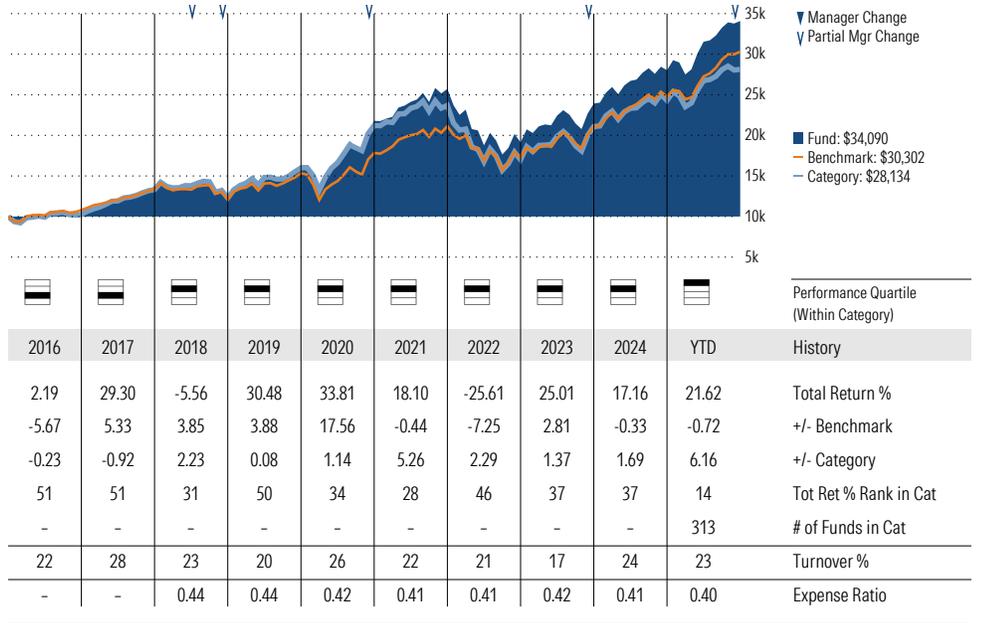
Morningstar Investment Management LLC Analysis

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

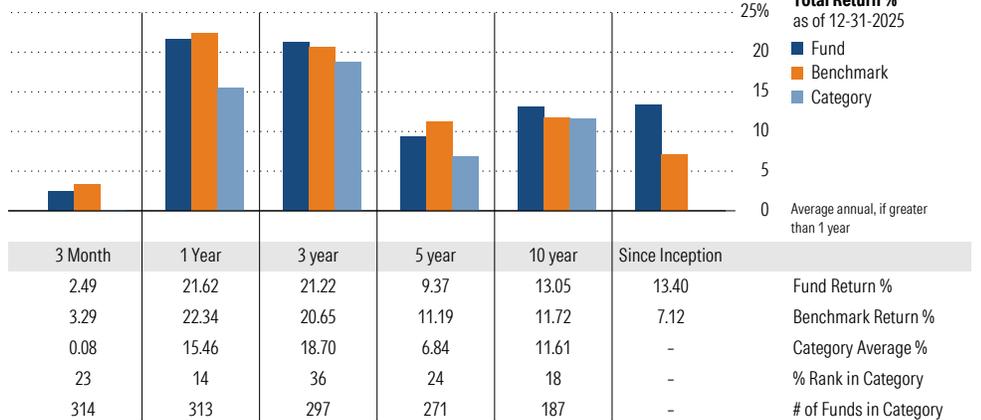
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

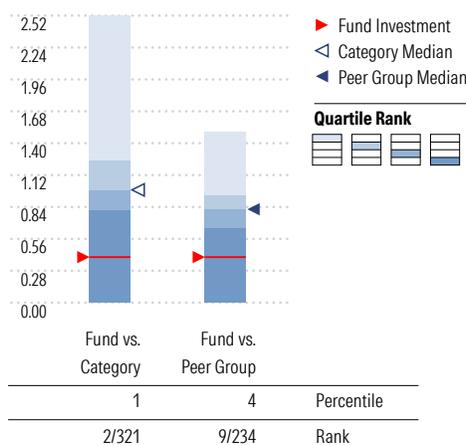
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.43	-	-3.48
Beta	1.05	-	1.15
R-Squared	96.47	-	83.67
Standard Deviation	12.13	11.33	14.40
Sharpe Ratio	1.26	1.29	0.99
Tracking Error	2.35	-	6.21
Information Ratio	0.24	-	-0.34
Up Capture Ratio	102.51	-	103.89
Down Capture Ratio	102.38	-	121.99

Portfolio Metrics

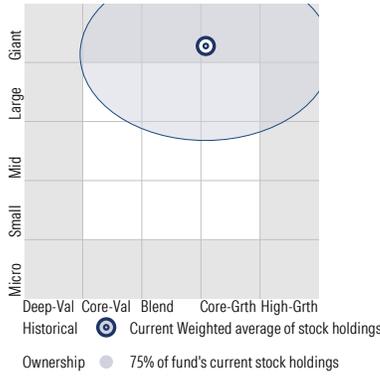
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	26.30	23.09	28.11
Price/Book Ratio	4.24	3.41	4.90
Geom Avg Mkt Cap \$B	231.04	221.75	238.73
ROE	27.14	28.68	29.16

American Funds New Perspective R6 RNPGX

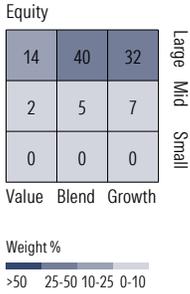
Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

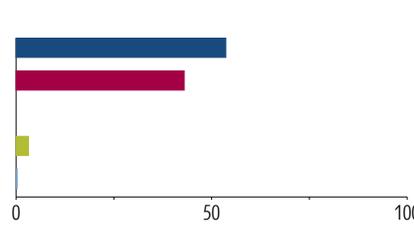
Style Analysis as of 12-31-2025
Morningstar Style Box™



Style Breakdown

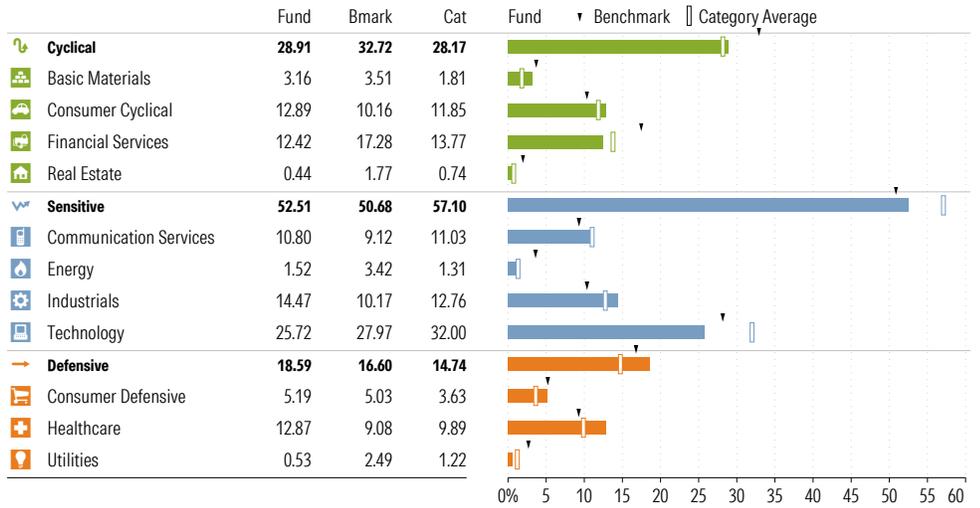


Asset Allocation as of 12-31-2025

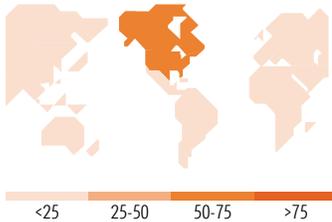


Asset Class	Net %	Cat%
US Stocks	53.63	59.49
Non-US Stocks	42.98	38.18
Bonds	0.00	0.03
Cash	3.14	1.52
Other	0.26	0.79
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	13.03	14.51	Americas	60.61	65.23	Greater Europe	26.35	20.27	Market Maturity	96.59
Japan	4.05	3.98	North America	59.38	63.65	United Kingdom	5.71	4.76	Developed Markets	3.41
Australasia	0.28	0.37	Central/Latin	1.23	1.58	W euro-ex UK	20.36	15.33	Emerging Markets	0.00
Asia-4 Tigers	6.81	5.64				Emrgng Europe	0.00	0.00	Not Available	0.00
Asia-ex 4 Tigers	1.89	4.52				Africa	0.28	0.18		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Meta Platforms Inc Class A	3.94	3.94	13.10	Communication Svc
⊖ Taiwan Semiconductor Manufacturing Co Ltd	3.56	7.50	-	Technology
⊕ Microsoft Corp	3.47	10.97	15.54	Technology
⊖ Broadcom Inc	3.32	14.28	50.33	Technology
⊖ Capital Group Central Cash Fund	3.17	17.45	-	-
⊖ Tesla Inc	2.92	20.37	11.36	Consumer Cyclical
⊕ NVIDIA Corp	2.54	22.92	38.91	Technology
⊕ Eli Lilly and Co	1.71	24.63	39.98	Healthcare
⊕ AstraZeneca PLC	1.58	26.21	-	Healthcare
⊖ Alphabet Inc Class C	1.44	27.65	65.21	Communication Svc

Total Holdings 267

⊕ 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
 Winnie Kwan since 01-2009
 Christopher Thomsen since 01-2009
 Tomonori Tani since 10-2013
 Akira Shiraishi since 01-2017
 Bradford Freer 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 26.64 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 46.73% lower than the Diversified Emerging Mkts category average.

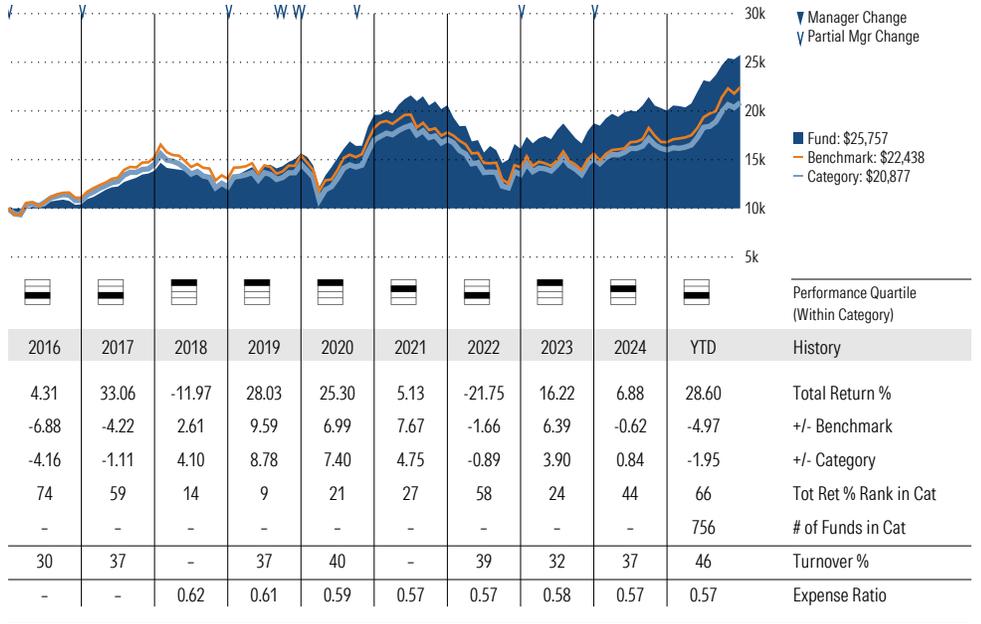
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

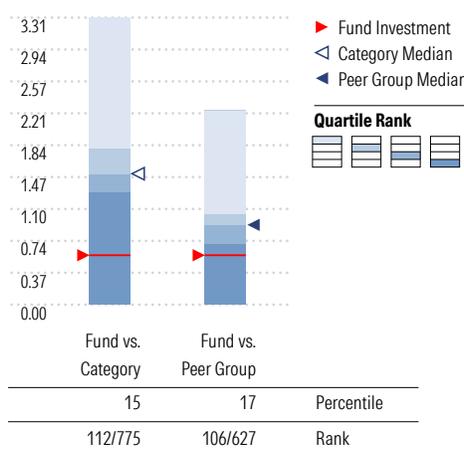
Growth of \$10,000



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	4.16	-	1.23
Beta	0.75	-	0.89
R-Squared	80.53	-	83.91
Standard Deviation	11.41	13.60	13.32
Sharpe Ratio	1.00	0.83	0.82
Tracking Error	6.05	-	5.36
Information Ratio	0.08	-	-0.08
Up Capture Ratio	85.27	-	91.63
Down Capture Ratio	65.08	-	85.52

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	20.46	16.07	15.70
Price/Book Ratio	3.20	2.09	2.20
Geom Avg Mkt Cap \$B	106.08	71.22	81.28
ROE	25.82	19.95	21.25

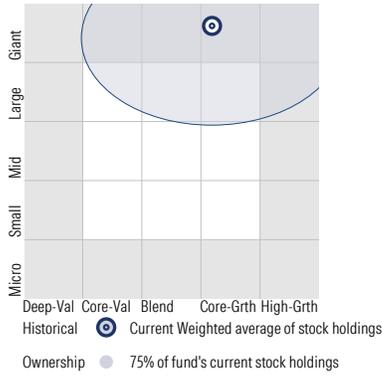
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

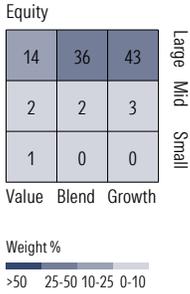
Morningstar Index
MSCI EM NR USD

Style Analysis as of 12-31-2025

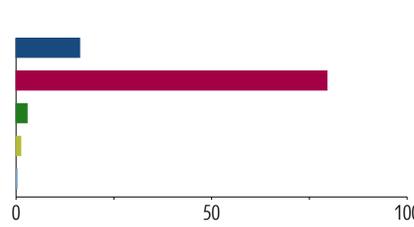
Morningstar Style Box™



Style Breakdown

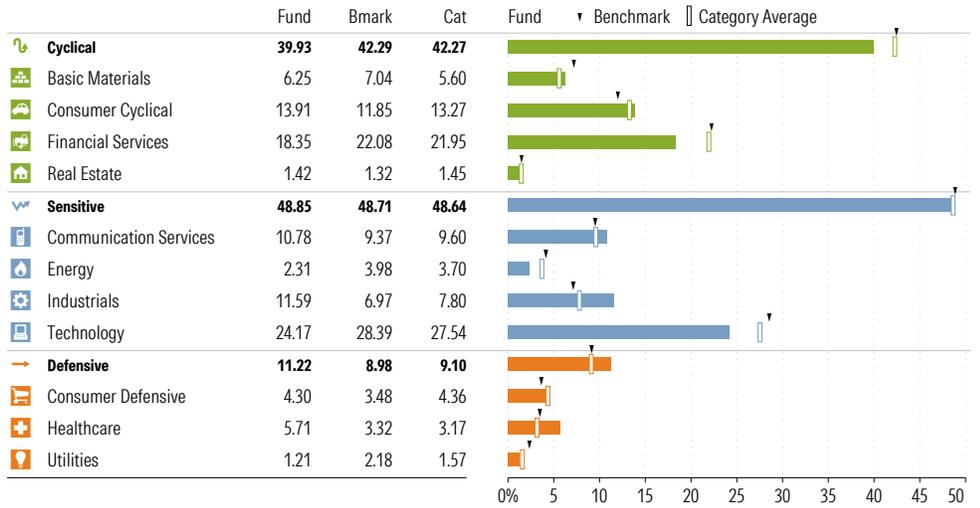


Asset Allocation as of 12-31-2025

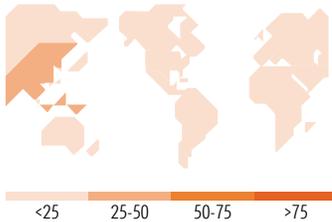


Asset Class	Net %	Cat%
US Stocks	16.26	2.39
Non-US Stocks	79.47	95.93
Bonds	2.81	0.03
Cash	1.20	1.48
Other	0.25	0.17
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	48.96	75.54	Americas	28.89	13.43	Greater Europe	22.16	11.03	Developed Markets	58.82
Japan	3.50	0.05	North America	19.25	2.23	United Kingdom	3.56	0.48	Emerging Markets	41.18
Australasia	0.00	0.02	Central/Latin	9.64	11.20	W euro-ex UK	12.67	1.76	Not Available	0.00
Asia-4 Tigers	17.99	31.85				Emrgng Europe	0.61	2.21		
Asia-ex 4 Tigers	27.47	43.62				Africa	5.32	6.58		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.91	7.91	-	Technology
⊖ SK Hynix Inc	2.81	10.73	-	Technology
⊕ Tencent Holdings Ltd	2.70	13.43	-	Communication Svc
⊖ Microsoft Corp	1.88	15.32	15.54	Technology
⊕ Broadcom Inc	1.80	17.12	50.33	Technology
⊕ MercadoLibre Inc	1.68	18.79	18.46	Consumer Cyclical
⊕ NVIDIA Corp	1.47	20.27	38.91	Technology
⊖ Capital Group Central Cash Fund	1.32	21.58	-	-
⊖ Airbus SE	1.27	22.85	-	Industrials
⊕ Banco Bilbao Vizcaya Argentaria SA	1.23	24.08	-	Financial Services

Total Holdings 590

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 9 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 10.69 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Blend — 91.43 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.31 is 74.59% lower than the Conservative Allocation category average.

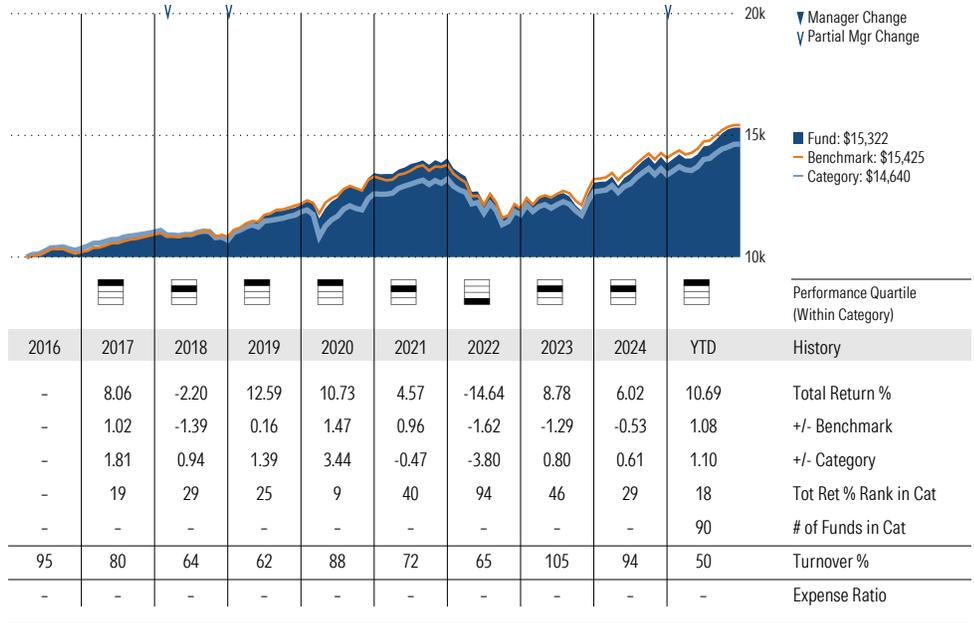
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025

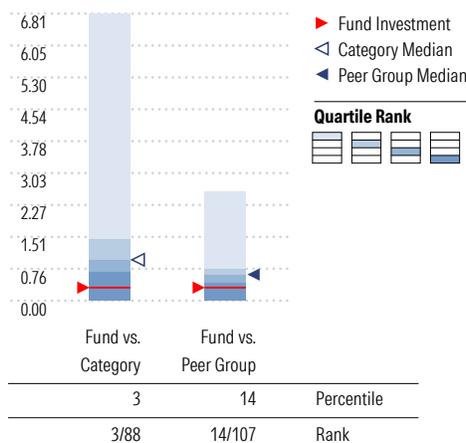
Growth of \$10,000



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	-1.54	-	-1.38
Beta	1.16	-	1.06
R-Squared	99.06	-	87.95
Standard Deviation	6.75	5.79	6.64
Sharpe Ratio	0.52	0.64	0.43
Tracking Error	1.13	-	2.29
Information Ratio	-0.23	-	-0.49
Up Capture Ratio	107.43	-	99.05
Down Capture Ratio	125.35	-	116.33

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.92	25.04	23.87
Price/Book Ratio	3.38	3.92	3.45
Avg Eff Duration	4.47	5.81	4.34

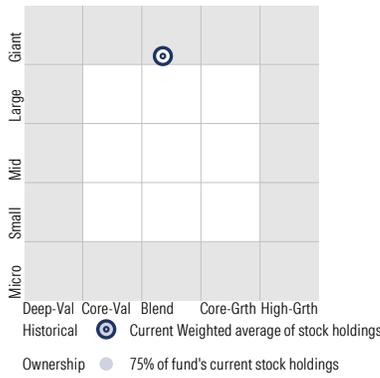
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

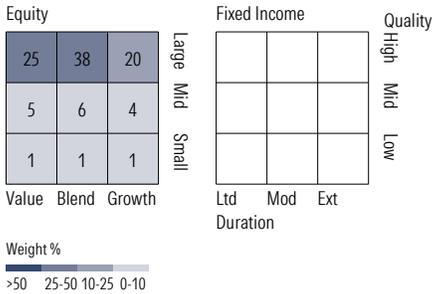
Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 12-31-2025

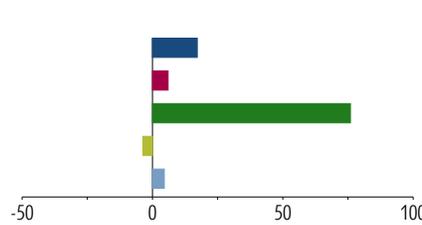
Morningstar Style Box™



Style Breakdown

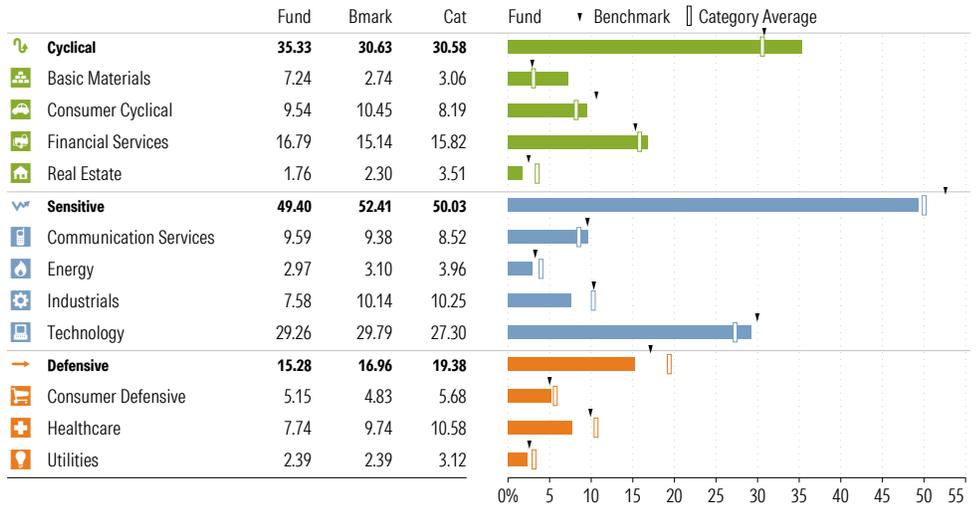


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	17.18	16.33
Non-US Stocks	6.00	2.66
Bonds	75.93	55.31
Cash	-3.67	6.12
Other	4.54	19.58
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	16.97	16.97	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	12.81	29.78	-	-
⊕ BlackRock Strategic Income Opps K	-	12.03	41.81	-	-
⊕ iShares Flexible Income Active ETF	-	7.98	49.79	-	-
⊕ BlackRock Securitized Income Instl	-	5.99	55.78	-	-
⊕ iShares Core Universal USD Bond ETF	-	5.96	61.74	-	-
⊕ iShares Core International Aggt Bd ETF	-	5.92	67.66	-	-
⊕ iShares S&P 500 Value ETF	-	4.94	72.60	-	-
⊕ iShares Convertible Bond ETF	-	3.98	76.58	-	-
⊕ iShares S&P 500 Growth ETF	-	3.13	79.72	-	-

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.69 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 67.68% lower than the Moderately Conservative Allocation category average.

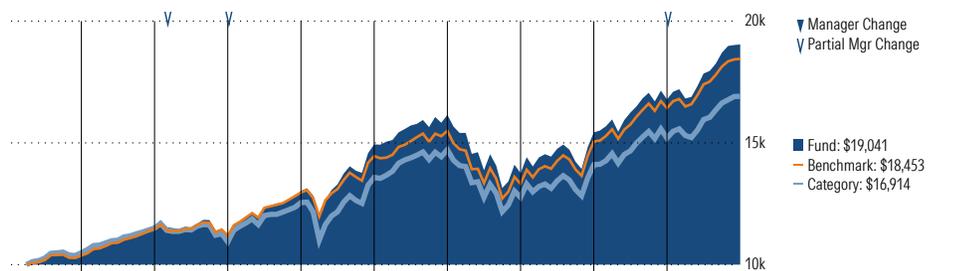
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ESG Metrics

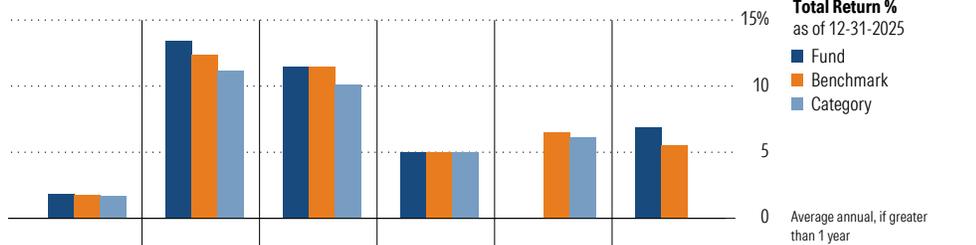
Metric	Rating	Updated
Sustainability Rating	3	12-31-2025
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000



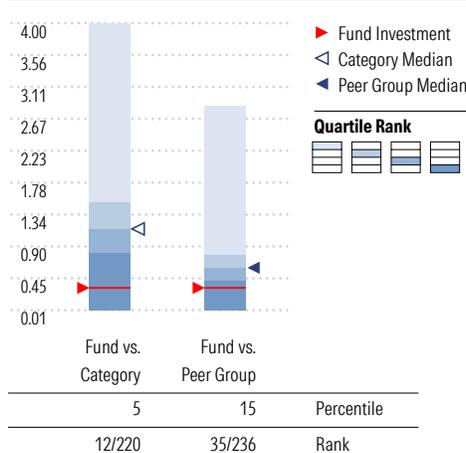
	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Performance Quartile (Within Category)
											History
Total Return %	-	11.68	-3.70	16.65	14.66	8.13	-14.81	12.14	8.77	13.45	Total Return %
+/- Benchmark	-	1.17	-1.29	0.76	3.15	0.94	-0.75	-0.90	-0.34	1.10	+/- Benchmark
+/- Category	-	1.82	1.34	1.84	5.80	-0.11	-1.50	1.71	0.89	2.31	+/- Category
Tot Ret % Rank in Cat	-	17	27	22	9	47	75	14	22	8	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	-	-	-	-	-	-	-	222	# of Funds in Cat
Turnover %	103	74	79	68	98	69	63	101	103	47	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	1.81	13.45	11.44	4.97	-	6.89	Fund Return %
Benchmark Return %	1.76	12.35	11.49	5.00	6.53	5.55	Benchmark Return %
Category Average %	1.69	11.14	10.08	5.01	6.11	-	Category Average %
% Rank in Category	46	8	16	41	-	-	% Rank in Category
# of Funds in Category	222	223	216	207	-	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.23	-	-1.26
Beta	1.11	-	0.99
R-Squared	98.83	-	89.07
Standard Deviation	7.79	6.96	7.30
Sharpe Ratio	0.81	0.90	0.67
Tracking Error	1.15	-	2.34
Information Ratio	-0.04	-	-0.78
Up Capture Ratio	106.10	-	94.05
Down Capture Ratio	118.25	-	108.00

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.86	24.58	21.80
Price/Book Ratio	4.08	3.78	3.39
Avg Eff Duration	3.42	5.81	4.06

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

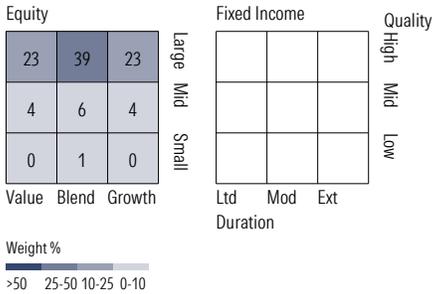
Allocation

Style Analysis as of 12-31-2025

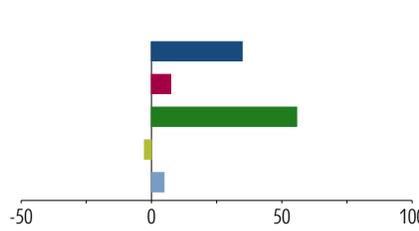
Morningstar Style Box™



Style Breakdown

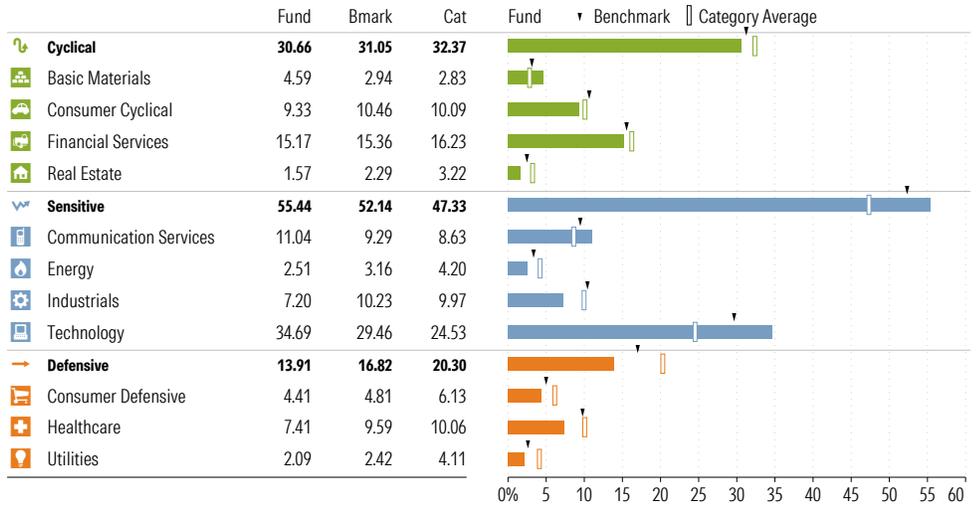


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	34.77	42.49
Non-US Stocks	7.41	6.24
Bonds	55.70	63.36
Cash	-2.70	-31.18
Other	4.82	19.09
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	13.79	13.79	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	10.84	24.62	-	-
⊕ BlackRock Strategic Income Opps K	-	8.00	32.62	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	5.98	38.61	-	-
⊕ iShares S&P 500 Value ETF	-	5.94	44.55	-	-
⊕ iShares Flexible Income Active ETF	-	5.93	50.48	-	-
⊕ iShares S&P 500 Growth ETF	-	5.14	55.62	-	-
⊕ iShares S&P 100 ETF	-	4.98	60.60	-	-
⊕ BlackRock Securitized Income Instl	-	4.96	65.56	-	-
⊕ iShares Core S&P 500 ETF	-	4.01	69.58	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.69 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 67.35% lower than the Moderate Allocation category average.

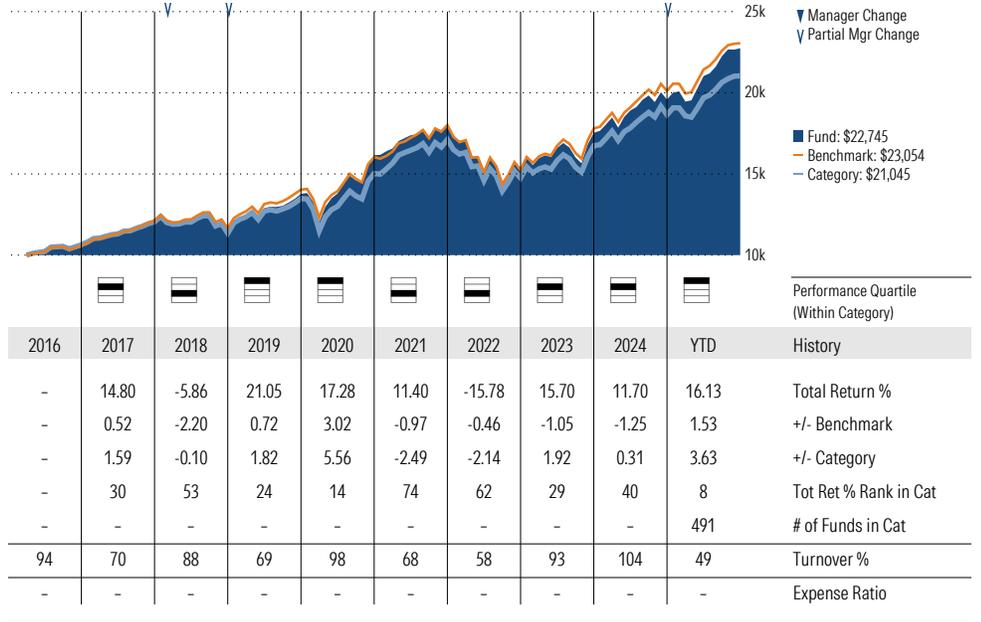
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

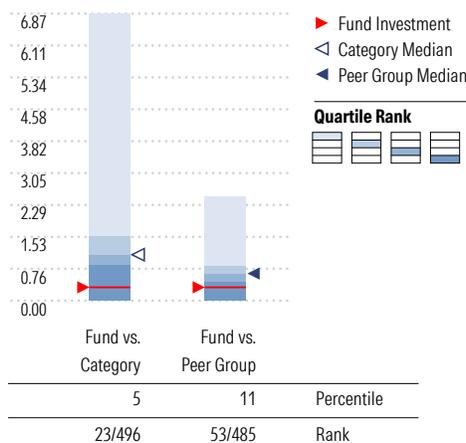
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.00	-	-1.32
Beta	1.06	-	1.00
R-Squared	98.63	-	90.27
Standard Deviation	9.00	8.46	8.89
Sharpe Ratio	1.01	1.10	0.89
Tracking Error	1.16	-	2.62
Information Ratio	-0.23	-	-0.57
Up Capture Ratio	102.03	-	95.44
Down Capture Ratio	109.64	-	107.16

Portfolio Metrics

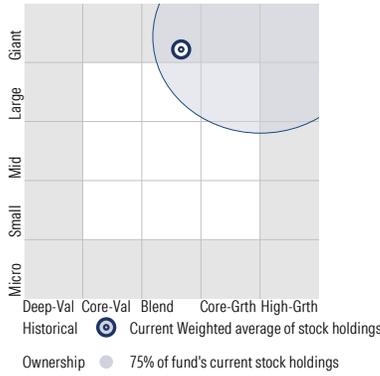
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	25.28	25.32	24.12
Price/Book Ratio	4.20	4.06	3.89
Avg Eff Duration	2.21	5.81	4.81

BlackRock 60/40 Target Allocation K BKGPIX

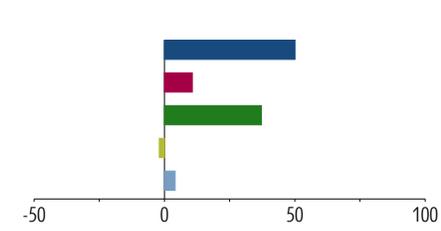
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2025
Morningstar Style Box™

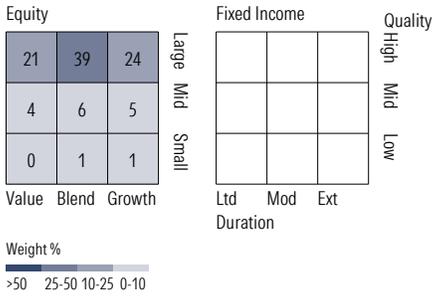


Asset Allocation as of 12-31-2025

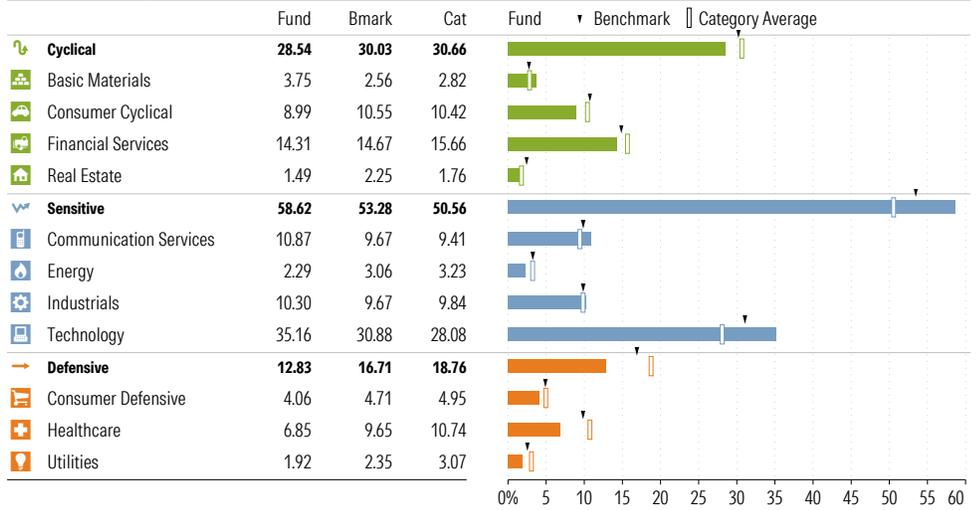


Asset Class	Net %	Cat%
US Stocks	50.05	54.33
Non-US Stocks	10.68	7.97
Bonds	37.15	37.78
Cash	-1.98	-7.82
Other	4.10	7.75
Total	100.00	100.00

Style Breakdown



Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	10.94	10.94	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	7.96	18.90	-	-
⊕ iShares S&P 500 Value ETF	-	7.86	26.76	-	-
⊕ iShares S&P 500 Growth ETF	-	7.17	33.93	-	-
⊕ iShares Core MSCI Emerging Markets ETF	-	6.81	40.74	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	6.04	46.78	-	-
⊕ iShares S&P 100 ETF	-	5.95	52.73	-	-
⊕ BlackRock Strategic Income Opps K	-	5.88	58.61	-	-
⊕ iShares Core S&P 500 ETF	-	5.01	63.62	-	-
⊕ BlackRock Technology Opportunities K	-	4.07	67.69	-	-

Total Holdings 25

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.69 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 71.15% lower than the Moderately Aggressive Allocation category average.

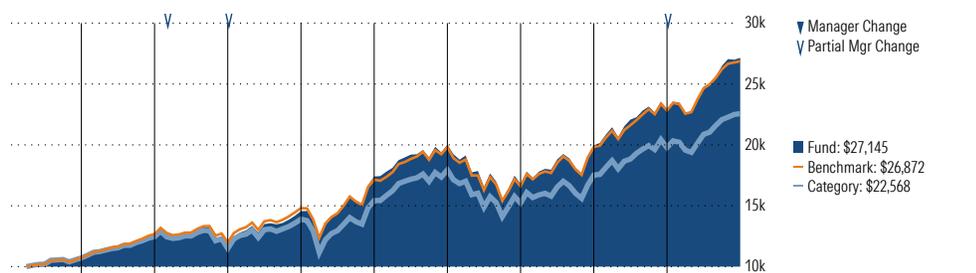
Morningstar Investment Management LLC Analysis

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

ESG Metrics

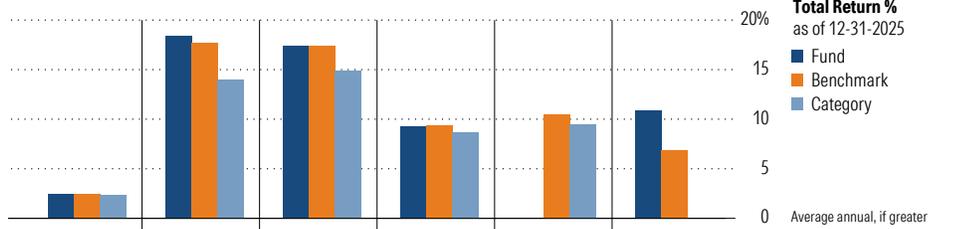
Metric	Rating	Updated
Sustainability Rating	4	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



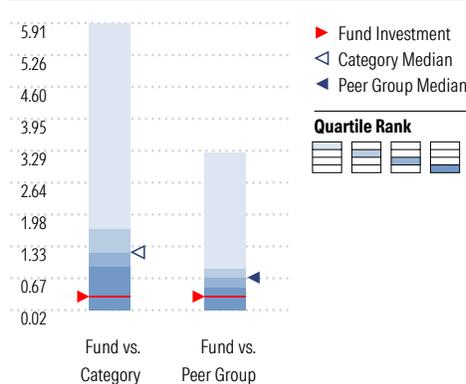
	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Performance Quartile (Within Category)
											History
Total Return %	-	17.49	-7.64	24.74	19.52	14.98	-16.08	18.90	14.85	18.37	Total Return %
+/- Benchmark	-	-0.54	-2.11	1.07	3.74	-0.67	0.23	-0.56	-0.30	0.65	+/- Benchmark
+/- Category	-	1.69	0.29	3.39	6.01	-1.52	-1.12	3.54	1.88	4.35	+/- Category
Tot Ret % Rank in Cat	-	39	47	12	11	62	49	19	22	16	Tot Ret % Rank in Cat
# of Funds in Cat	-	-	-	-	-	-	-	-	-	126	# of Funds in Cat
Turnover %	81	59	80	64	116	56	51	97	97	52	Turnover %
Expense Ratio	-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	2.47	18.37	17.36	9.30	-	10.90	Fund Return %
Benchmark Return %	2.49	17.72	17.43	9.40	10.51	6.85	Benchmark Return %
Category Average %	2.32	14.02	14.85	8.71	9.48	-	Category Average %
% Rank in Category	47	16	26	33	-	-	% Rank in Category
# of Funds in Category	126	127	126	120	-	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group	Percentile
	2	8	Percentile
	3/125	13/168	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.94	-	-1.44
Beta	1.06	-	1.01
R-Squared	98.37	-	88.64
Standard Deviation	10.33	9.69	10.59
Sharpe Ratio	1.14	1.21	1.00
Tracking Error	1.43	-	3.27
Information Ratio	-0.05	-	-0.53
Up Capture Ratio	102.80	-	97.20
Down Capture Ratio	109.28	-	108.30

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.03	24.58	23.12
Price/Book Ratio	4.11	3.78	3.56
Avg Eff Duration	0.96	5.81	4.46

BlackRock 80/20 Target Allocation K BKAPX

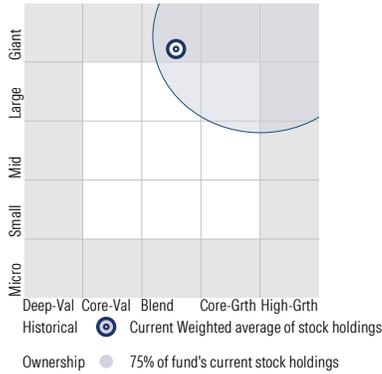
Morningstar Category
Moderately Aggressive

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

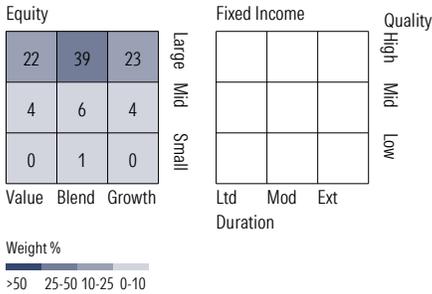
Allocation

Style Analysis as of 12-31-2025

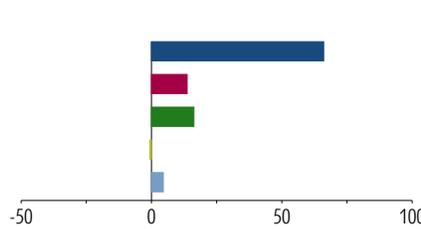
Morningstar Style Box™



Style Breakdown

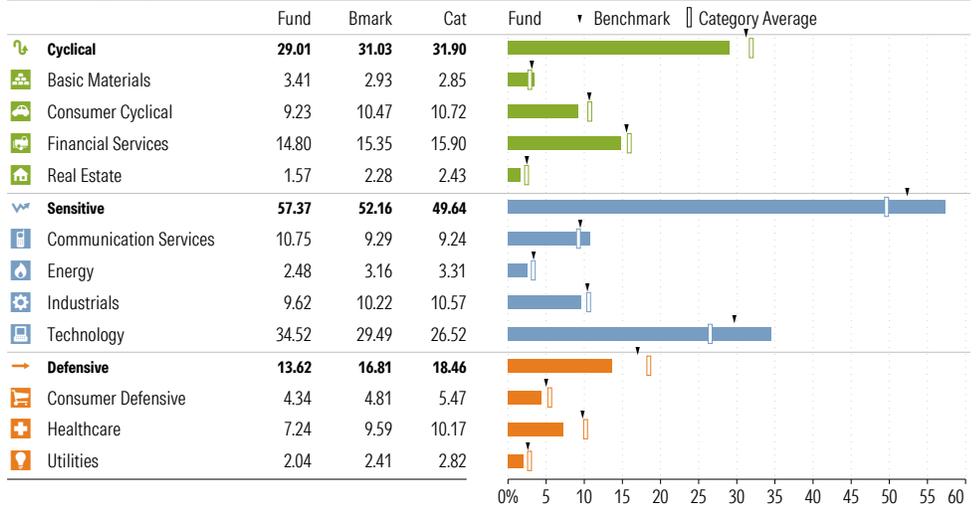


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	66.06	64.50
Non-US Stocks	13.69	12.18
Bonds	16.29	23.68
Cash	-0.60	-15.72
Other	4.55	15.37
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares S&P 500 Value ETF	-	11.88	11.88	- -	
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	10.91	22.78	- -	
⊕ iShares S&P 500 Growth ETF	-	9.09	31.87	- -	
⊕ iShares Core S&P 500 ETF	-	9.04	40.91	- -	
⊕ iShares Core MSCI Emerging Markets ETF	-	8.83	49.74	- -	
⊕ iShares S&P 100 ETF	-	7.90	57.64	- -	
⊕ BlackRock Total Return K	-	4.78	62.42	- -	
⊕ Intl Tilts Master For Br_Agr	-	4.14	66.56	- -	
⊕ iShares MSCI USA Quality Factor ETF	-	4.11	70.68	- -	
⊕ iShares Core Universal USD Bond ETF	-	4.04	74.71	- -	

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Diamond Hill Core Bond Y DHRXX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 9.58 years.

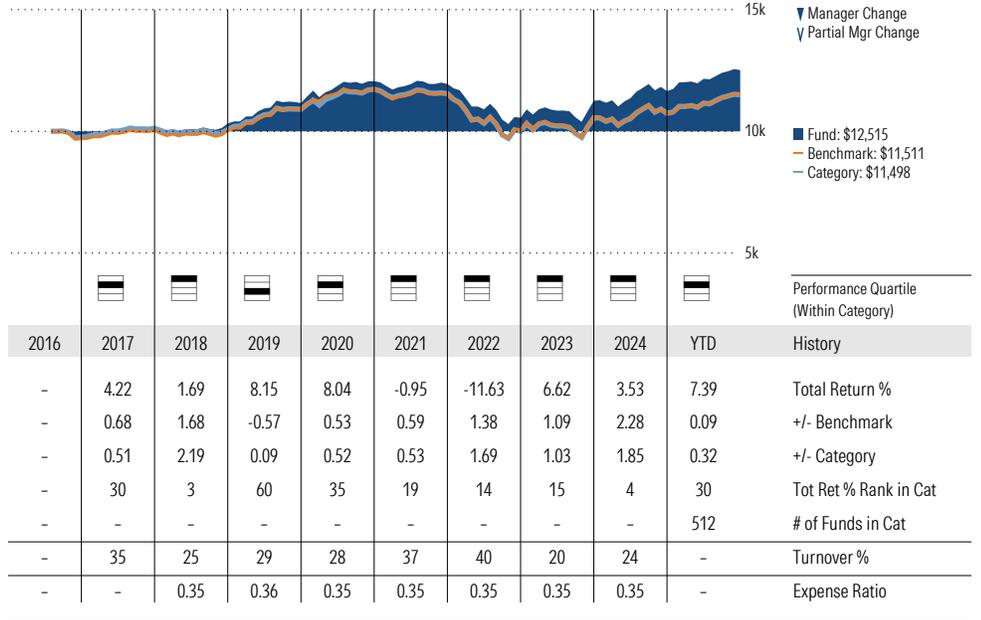
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 27.08% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

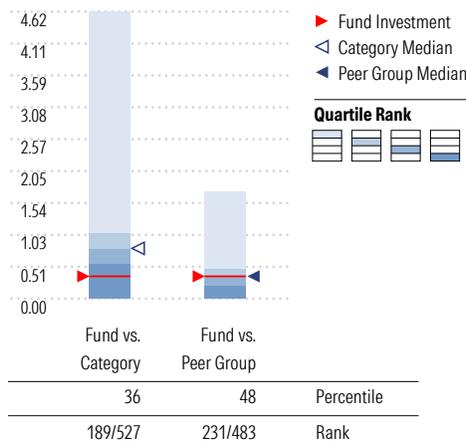
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.43	-	0.13
Beta	0.93	-	0.98
R-Squared	98.60	-	98.26
Standard Deviation	5.68	6.06	6.01
Sharpe Ratio	0.17	-0.02	-0.01
Tracking Error	0.79	-	0.72
Information Ratio	1.48	-	-0.01
Up Capture Ratio	100.35	-	98.50
Down Capture Ratio	82.62	-	96.64

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	5.58	4.43	5.45
Avg Eff Maturity	-	-	7.57

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

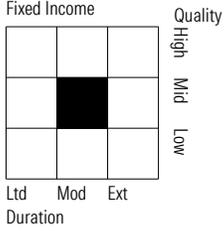
Diamond Hill Core Bond Y DHRYY

Morningstar Category
Intermediate Core Bond

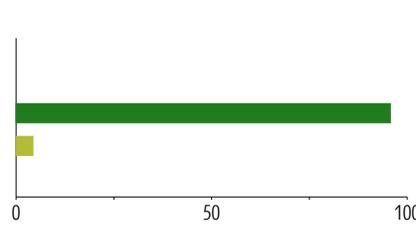
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

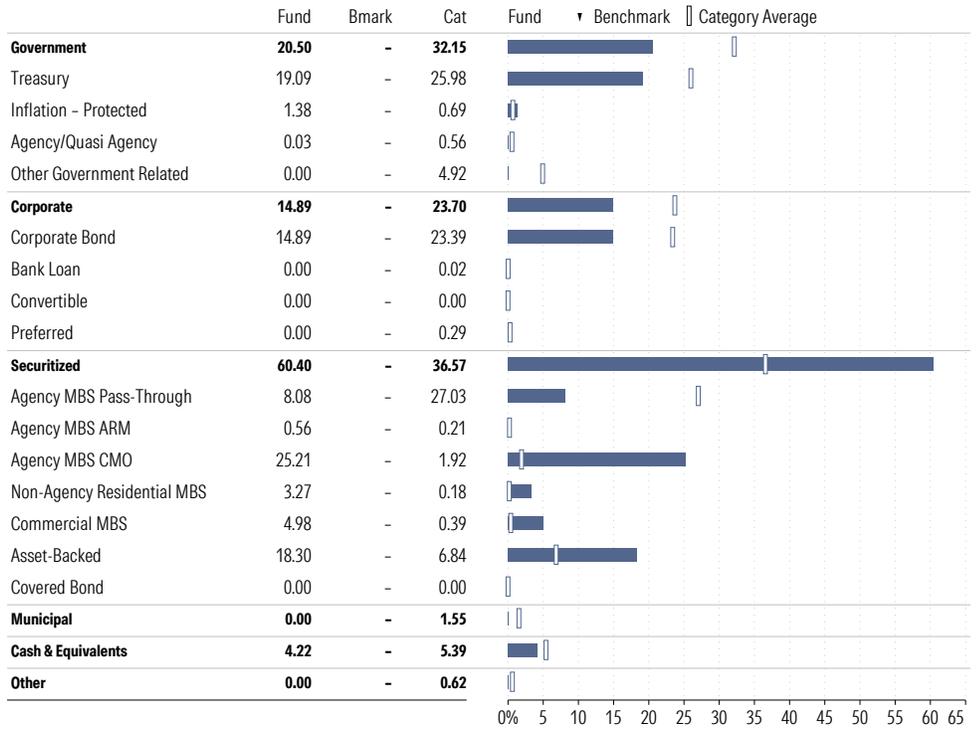


Asset Class	Net %	Cat%
US Stocks	0.00	0.15
Non-US Stocks	0.00	0.08
Bonds	95.70	94.37
Cash	4.31	3.43
Other	0.00	1.97
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	6.01	3.53	13.95
AA	62.14	74.59	48.25
A	13.95	10.82	23.49
BBB	15.35	8.32	11.83
BB	0.06	0.28	0.71
B	0.00	0.00	0.33
Below B	0.07	0.00	0.28
Not Rated	2.42	2.46	1.16

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ State Street Instl US Govt MMkt Premier	-	3.90	3.90	-
⊕ United States Treasury Bonds 3%	02-2048	3.84	7.74	-
United States Treasury Notes 4%	02-2034	2.37	10.11	-
United States Treasury Notes 0.625%	08-2030	2.15	12.25	-
United States Treasury Bonds 1.625%	11-2050	1.58	13.84	-
United States Treasury Bonds 2.25%	08-2046	1.31	15.15	-
United States Treasury Bonds 1.125%	08-2040	1.24	16.39	-
⊕ United States Treasury Bonds 0.625%	02-2043	1.18	17.57	-
United States Treasury Bonds 1.375%	11-2040	0.97	18.54	-
United States Treasury Notes 1.25%	09-2028	0.91	19.45	-

Total Holdings 1113

⊕ 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 17.01 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 75.76 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.02 is 97.1% lower than the Large Blend category average.

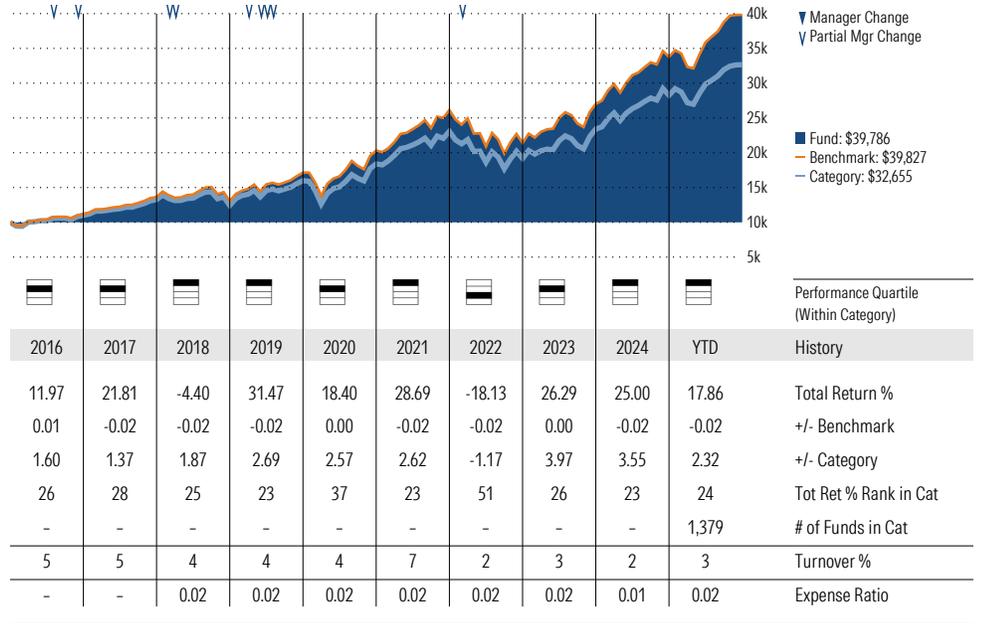
Morningstar Investment Management LLC Analysis

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	12-31-2025
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

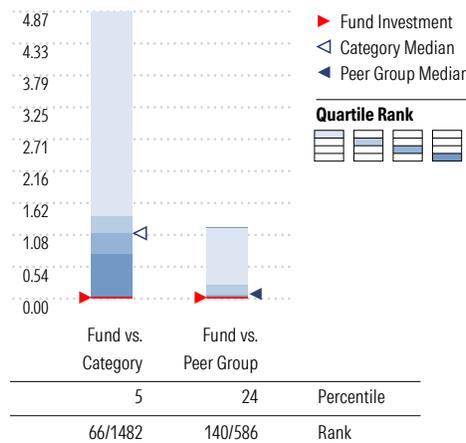
Growth of \$10,000



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	-	-1.83
Beta	1.00	-	0.99
R-Squared	100.00	-	91.83
Standard Deviation	11.95	11.95	12.34
Sharpe Ratio	1.40	1.40	1.19
Tracking Error	0.01	-	3.05
Information Ratio	-1.20	-	-1.82
Up Capture Ratio	99.94	-	94.46
Down Capture Ratio	99.93	-	105.96

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	27.61	27.62	27.27
Price/Book Ratio	5.08	5.09	5.11
Geom Avg Mkt Cap \$B	460.55	459.51	539.43
ROE	35.03	35.01	33.69

Fidelity 500 Index FXAIX

Morningstar Category

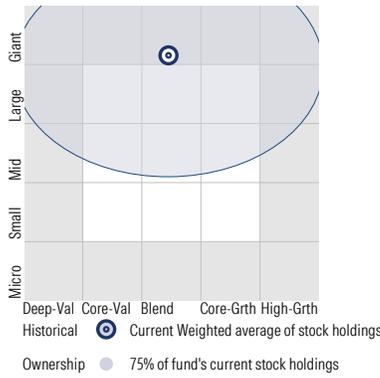
Large Blend

Morningstar Index

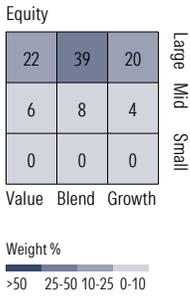
S&P 500 TR USD

Style Analysis as of 12-31-2025

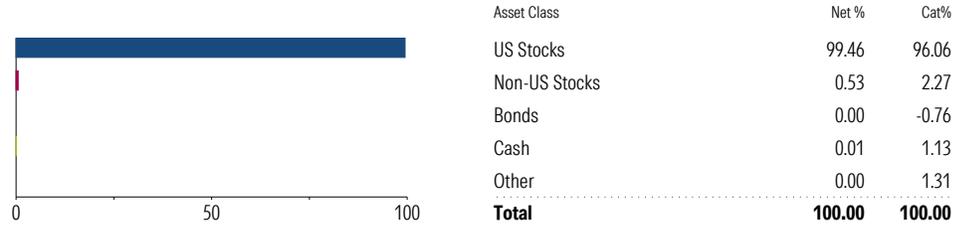
Morningstar Style Box™



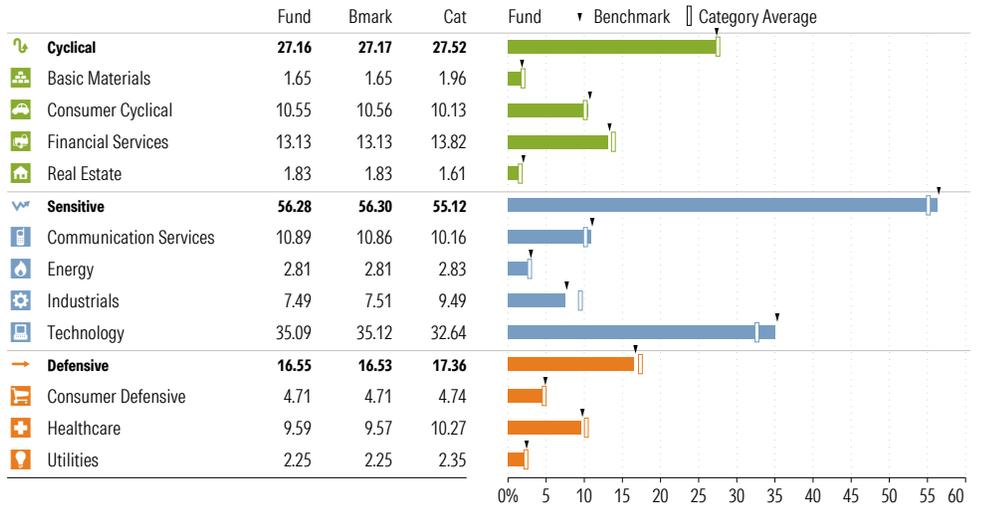
Style Breakdown



Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	7.74	7.74	38.91	Technology
⊖ Apple Inc	6.86	14.61	8.97	Technology
⊕ Microsoft Corp	6.14	20.75	15.54	Technology
⊕ Amazon.com Inc	3.84	24.59	5.21	Consumer Cyclical
⊕ Alphabet Inc Class A	3.11	27.70	65.78	Communication Svc
⊕ Broadcom Inc	2.79	30.49	50.33	Technology
⊖ Alphabet Inc Class C	2.49	32.99	65.21	Communication Svc
⊕ Meta Platforms Inc Class A	2.46	35.45	13.10	Communication Svc
⊕ Tesla Inc	2.16	37.60	11.36	Consumer Cyclical
⊕ Berkshire Hathaway Inc Class B	1.58	39.18	10.89	Financial Services
⊖ JPMorgan Chase & Co	1.50	40.68	36.74	Financial Services
⊕ Eli Lilly and Co	1.46	42.14	39.98	Healthcare
⊖ Visa Inc Class A	1.01	43.15	11.74	Financial Services
⊖ Exxon Mobil Corp	0.87	44.02	15.59	Energy
⊕ Johnson & Johnson	0.85	44.87	46.65	Healthcare

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 17.05 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 94.94% lower than the Foreign Large Blend category average.

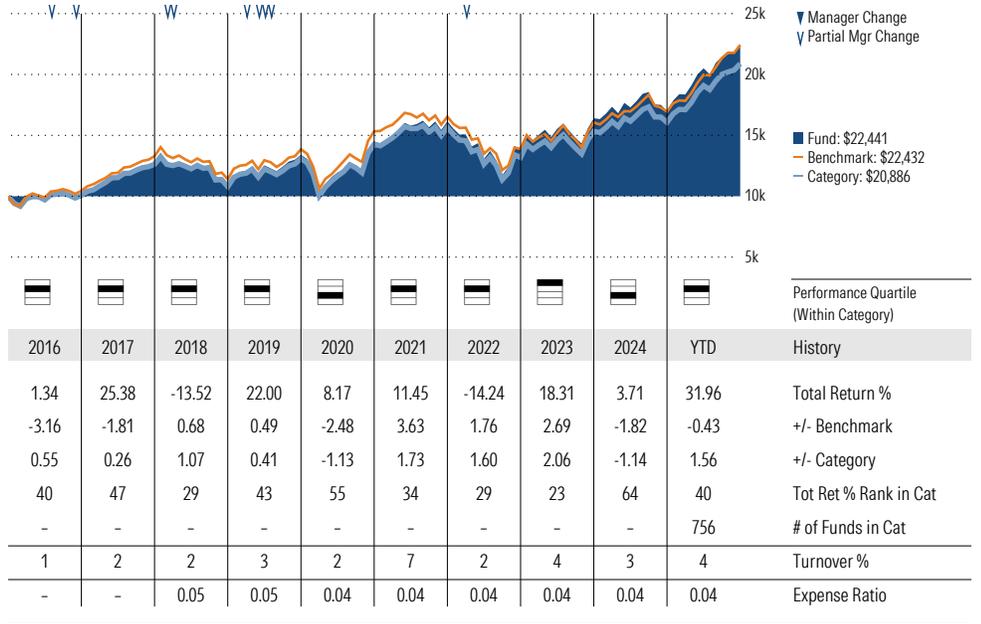
Morningstar Investment Management LLC Analysis

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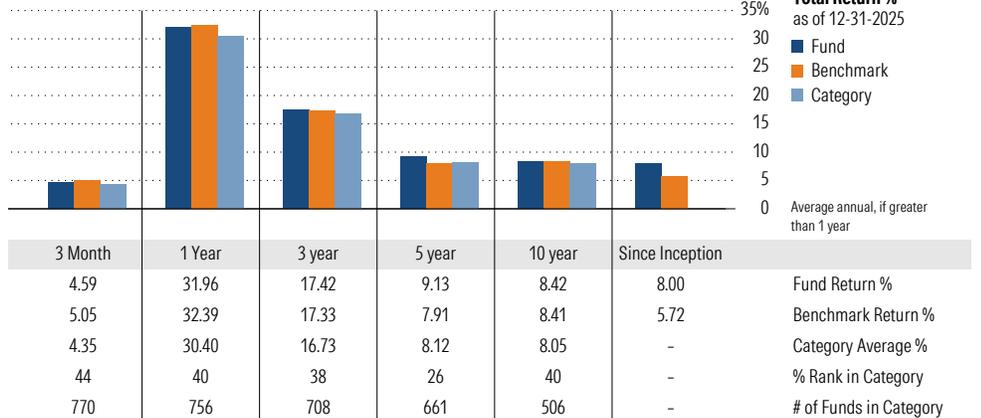
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

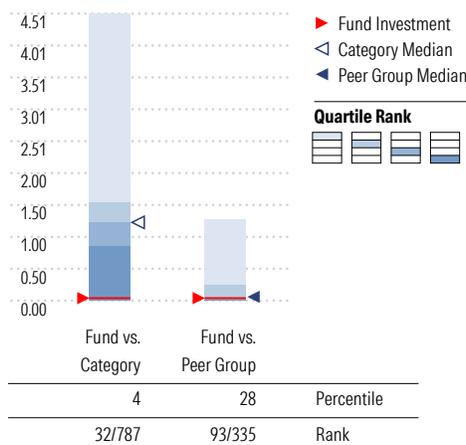
Growth of \$10,000



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	-0.11	-	-0.06
Beta	1.02	-	0.97
R-Squared	92.13	-	89.22
Standard Deviation	12.40	11.72	12.11
Sharpe Ratio	0.97	1.01	0.95
Tracking Error	3.49	-	3.88
Information Ratio	0.03	-	-0.13
Up Capture Ratio	104.53	-	99.04
Down Capture Ratio	110.52	-	102.68

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.44	17.78	18.59
Price/Book Ratio	2.13	2.16	2.31
Geom Avg Mkt Cap \$B	66.63	67.61	77.03
ROE	17.99	18.38	18.84

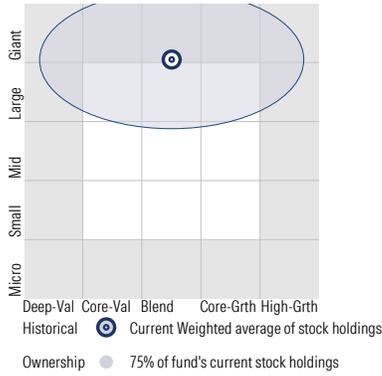
Fidelity International Index FSPSX

Morningstar Category
Foreign Large Blend

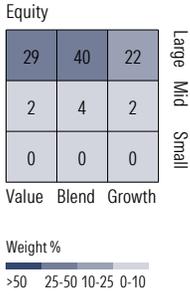
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2025

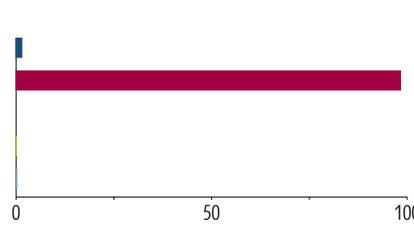
Morningstar Style Box™



Style Breakdown

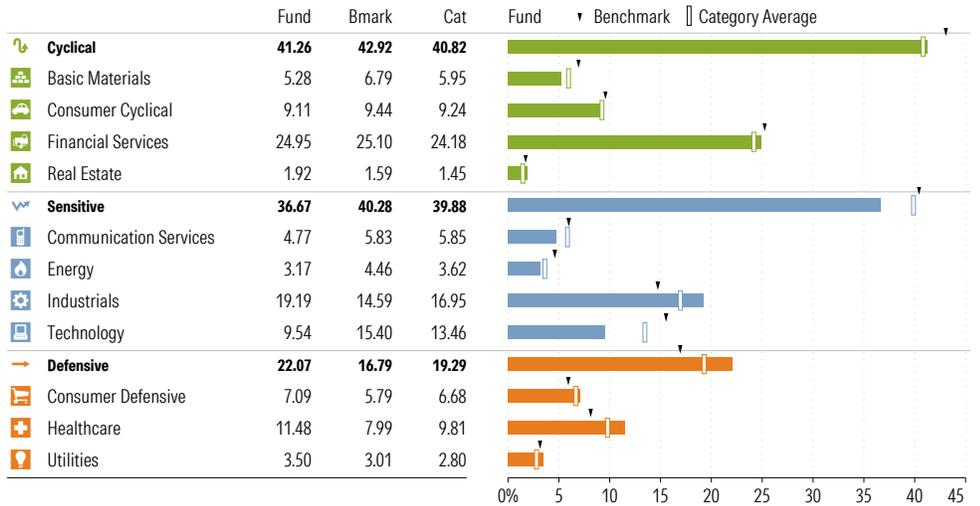


Asset Allocation as of 12-31-2025

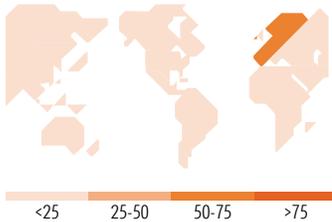


Asset Class	Net %	Cat%
US Stocks	1.47	4.66
Non-US Stocks	98.28	93.46
Bonds	0.00	1.11
Cash	0.04	2.43
Other	0.21	-1.67
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	32.83	35.74	Americas	1.52	10.73	Greater Europe	65.66	53.52	Developed Markets	99.74
Japan	22.19	18.03	North America	1.47	9.37	United Kingdom	14.49	13.03	Emerging Markets	0.26
Australasia	6.58	3.87	Central/Latin	0.05	1.36	W euro-ex UK	50.28	39.04	Not Available	0.00
Asia-4 Tigers	3.86	8.10				Emrgng Europe	0.02	0.16		
Asia-ex 4 Tigers	0.20	5.74				Africa	0.87	1.29		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	2.02	2.02	-	Technology
⊕ Roche Holding AG	1.40	3.42	-	Healthcare
⊕ AstraZeneca PLC	1.39	4.81	-	Healthcare
⊕ HSBC Holdings PLC	1.31	6.12	-	Financial Services
⊕ Novartis AG Registered Shares	1.27	7.38	-	Healthcare
⊕ Nestle SA	1.24	8.62	-	Consumer Defensive
⊕ SAP SE	1.23	9.85	-	Technology
⊕ MSCI EAFE Index Future Mar 26	1.21	11.06	-	-
⊕ Shell PLC	1.03	12.09	-	Energy
⊕ Siemens AG	1.03	13.12	-	Industrials

Total Holdings 702

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford International Value R6 HILUX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 5 of the 6 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 12.43 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 0.81 is 14.74% lower than the Foreign Large Value category average.

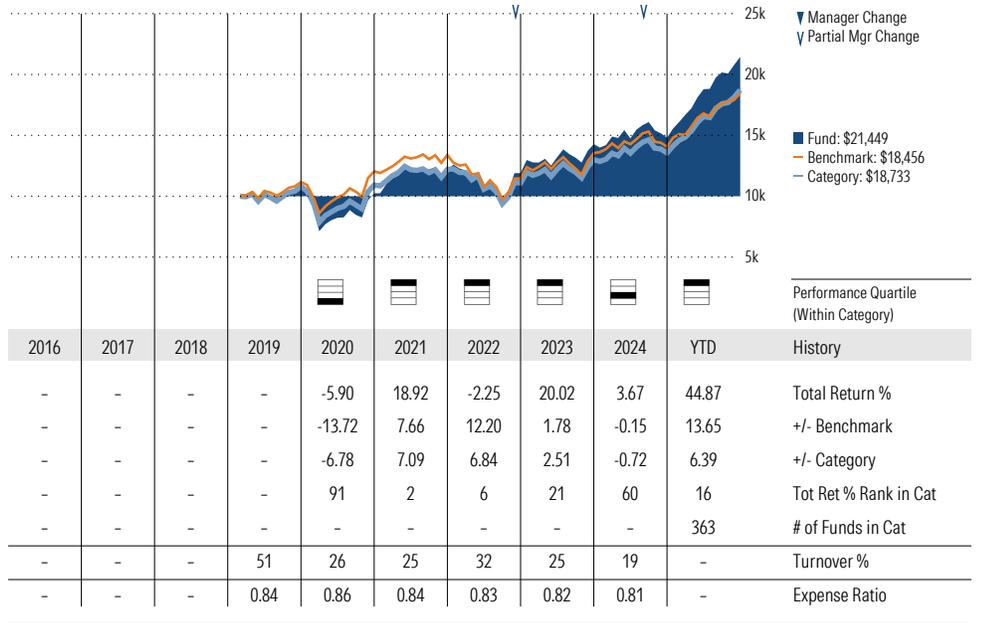
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

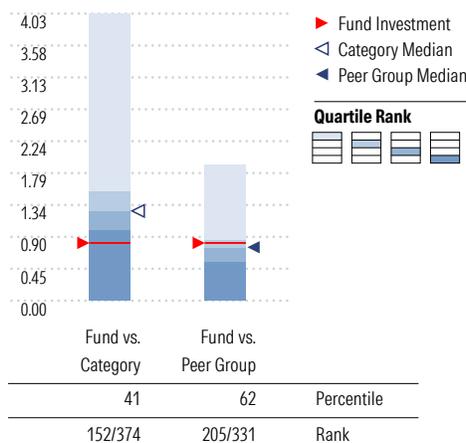
Growth of \$10,000



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	5.28	-	2.83
Beta	0.91	-	0.93
R-Squared	81.77	-	84.23
Standard Deviation	12.21	12.10	12.32
Sharpe Ratio	1.28	0.98	1.10
Tracking Error	5.32	-	4.99
Information Ratio	0.84	-	0.42
Up Capture Ratio	103.44	-	100.34
Down Capture Ratio	73.99	-	86.12

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	13.89	18.46	15.31
Price/Book Ratio	1.06	2.14	1.57
Geom Avg Mkt Cap \$B	18.68	66.92	48.21
ROE	8.40	17.99	14.13

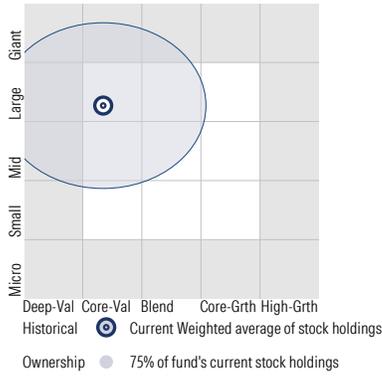
Hartford International Value R6 HILUX

Morningstar Category
Foreign Large Value

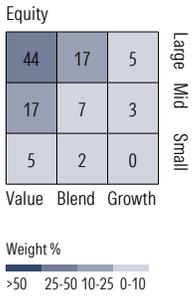
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2025

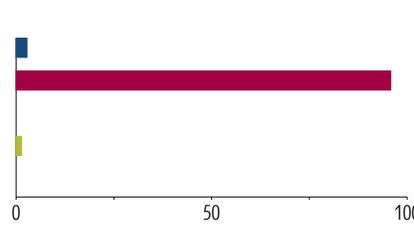
Morningstar Style Box™



Style Breakdown

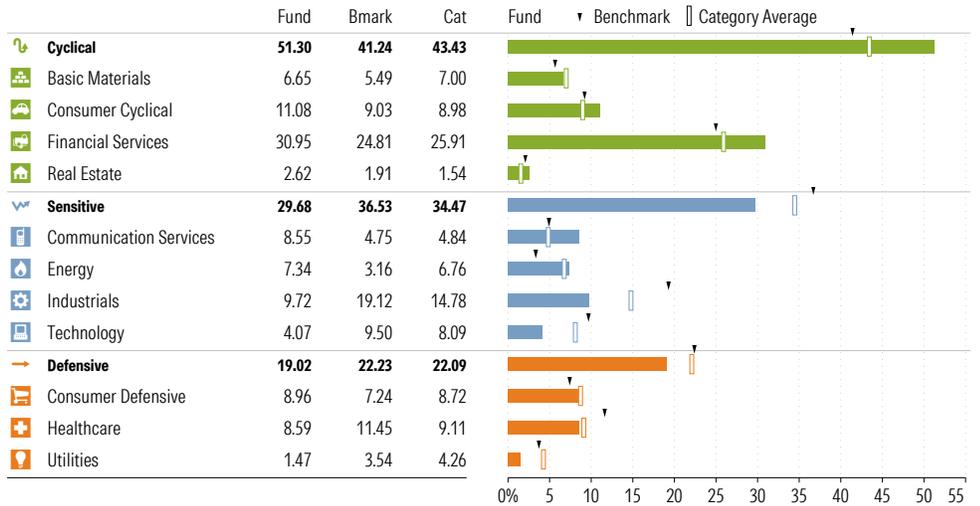


Asset Allocation as of 12-31-2025

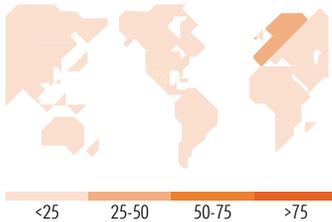


Asset Class	Net %	Cat%
US Stocks	2.78	3.08
Non-US Stocks	95.81	95.36
Bonds	0.00	0.17
Cash	1.42	1.18
Other	0.00	0.22
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	32.06	30.68	Americas	6.49	8.81	Greater Europe	61.44	60.51	Developed Markets	88.39
Japan	20.87	16.98	North America	1.71	7.37	United Kingdom	19.65	17.69	Emerging Markets	11.61
Australasia	0.00	2.47	Central/Latin	4.78	1.44	W euro-ex UK	39.73	41.71	Not Available	0.00
Asia-4 Tigers	6.43	7.97				Emrgng Europe	0.44	0.19		
Asia-ex 4 Tigers	4.76	3.26				Africa	1.62	0.92		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ British American Tobacco PLC	2.27	2.27	-	Consumer Defensive
⊕ UniCredit SpA	2.25	4.52	-	Financial Services
⊖ Societe Generale SA	2.21	6.73	-	Financial Services
⊕ Shell PLC	2.20	8.92	-	Energy
⊖ Standard Chartered PLC	2.16	11.08	-	Financial Services
⊕ GSK PLC	2.02	13.10	-	Healthcare
⊕ TotalEnergies SE	1.71	14.81	-	Energy
⊕ Sanofi SA	1.49	16.30	-	Healthcare
⊕ BNP Paribas Act. Cat.A	1.45	17.75	-	Financial Services
⊕ Prudential PLC	1.40	19.15	-	Financial Services

Total Holdings 244

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Schrodgers International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 15.93 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 5.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 12.66% lower than the Foreign Large Blend category average.

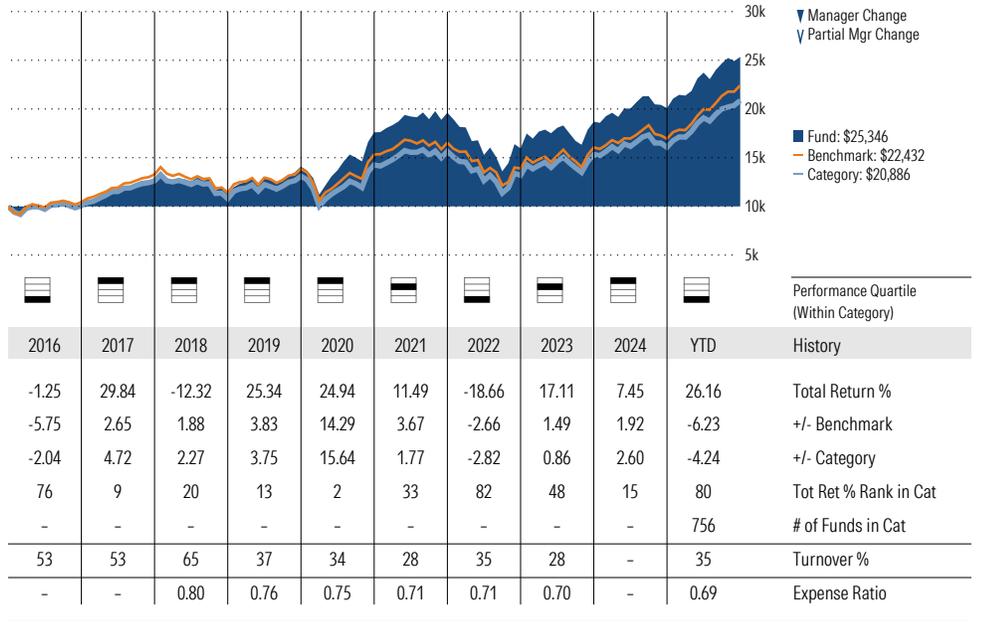
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to slight drift between the blend and growth portions of the style box. However, the underlying investment process remains consistent, so we are not concerned with this screen failure.

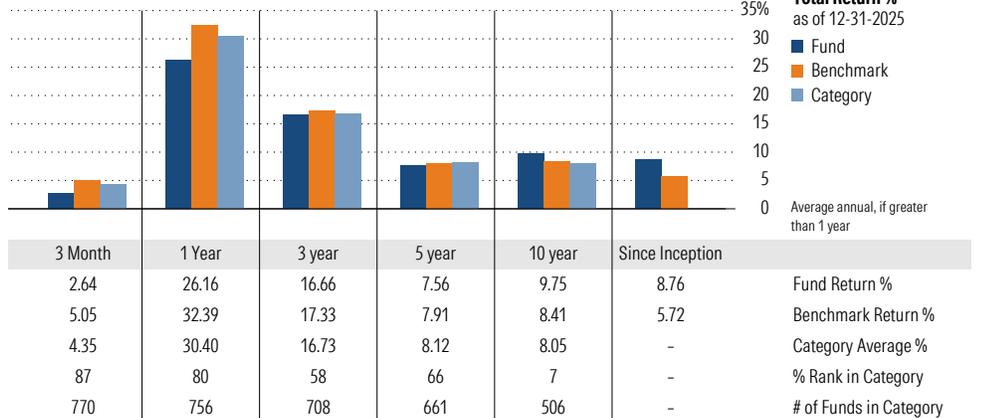
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

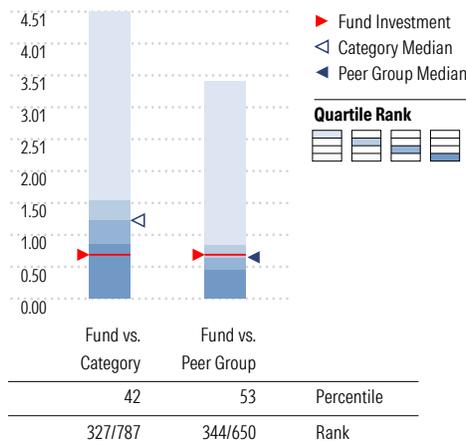
Growth of \$10,000



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	0.16	-	-0.06
Beta	0.96	-	0.97
R-Squared	87.36	-	89.22
Standard Deviation	12.00	11.72	12.11
Sharpe Ratio	0.94	1.01	0.95
Tracking Error	4.30	-	3.88
Information Ratio	-0.16	-	-0.13
Up Capture Ratio	96.75	-	99.04
Down Capture Ratio	97.48	-	102.68

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.87	17.78	18.59
Price/Book Ratio	3.23	2.16	2.31
Geom Avg Mkt Cap \$B	113.37	67.61	77.03
ROE	20.84	18.38	18.84

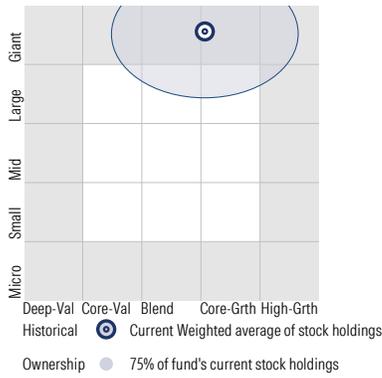
Hartford Schroders International Stk SDR SCIIX

Morningstar Category
Foreign Large Blend

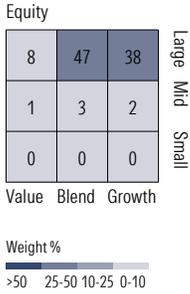
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2025

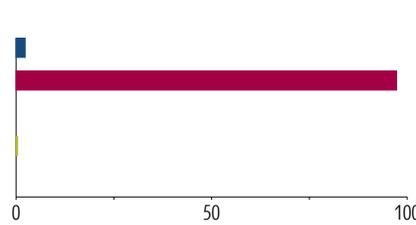
Morningstar Style Box™



Style Breakdown

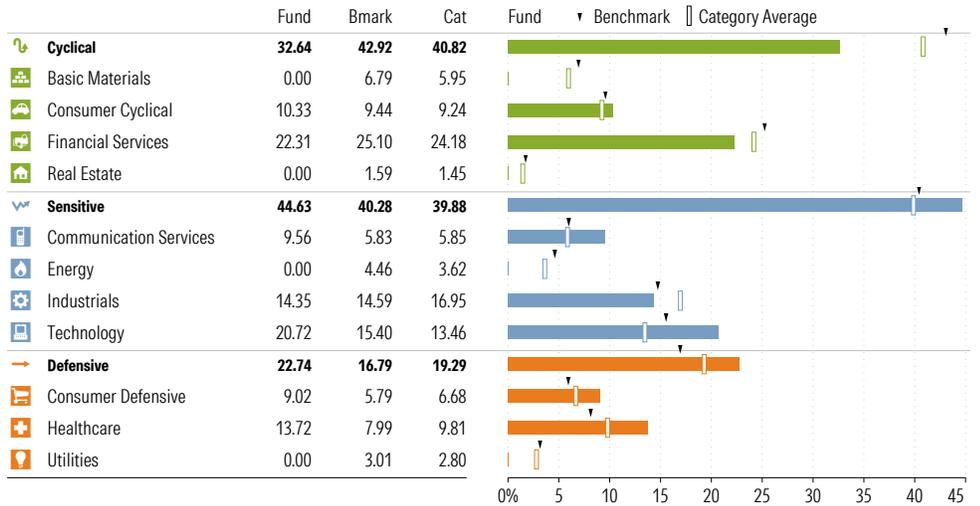


Asset Allocation as of 12-31-2025

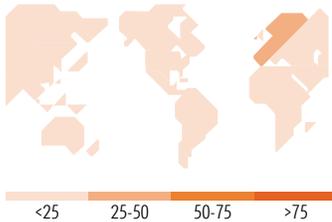


Asset Class	Net %	Cat%
US Stocks	2.31	4.66
Non-US Stocks	97.30	93.46
Bonds	0.00	1.11
Cash	0.40	2.43
Other	0.00	-1.67
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	38.31	35.74	Americas	5.99	10.73	Greater Europe	55.71	53.52	Developed Markets	87.77
Japan	16.76	18.03	North America	4.46	9.37	United Kingdom	19.68	13.03	Emerging Markets	12.23
Australasia	0.00	3.87	Central/Latin	1.53	1.36	W euro-ex UK	36.03	39.04	Not Available	0.00
Asia-4 Tigers	10.85	8.10				Emrgng Europe	0.00	0.16		
Asia-ex 4 Tigers	10.70	5.74				Africa	0.00	1.29		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	6.18	6.18	-	Technology
⊖ ASML Holding NV	3.71	9.90	-	Technology
⊖ Roche Holding AG	3.35	13.24	-	Healthcare
⊖ SAP SE	3.15	16.39	-	Technology
⊖ Tencent Holdings Ltd	2.68	19.07	-	Communication Svc
⊖ AstraZeneca PLC	2.65	21.72	-	Healthcare
⊖ Compagnie Financiere Richemont SA	2.60	24.31	-	Consumer Cyclical
⊕ Chocoladefabriken Lindt & Spruengli AG Ordinary Shares - Non Voting	2.34	26.65	-	Consumer Defensive
⊖ Unilever PLC	2.30	28.96	-	Consumer Defensive
⊕ London Stock Exchange Group PLC	2.26	31.21	-	Financial Services

Total Holdings 61

⊕ 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 15.18 years.

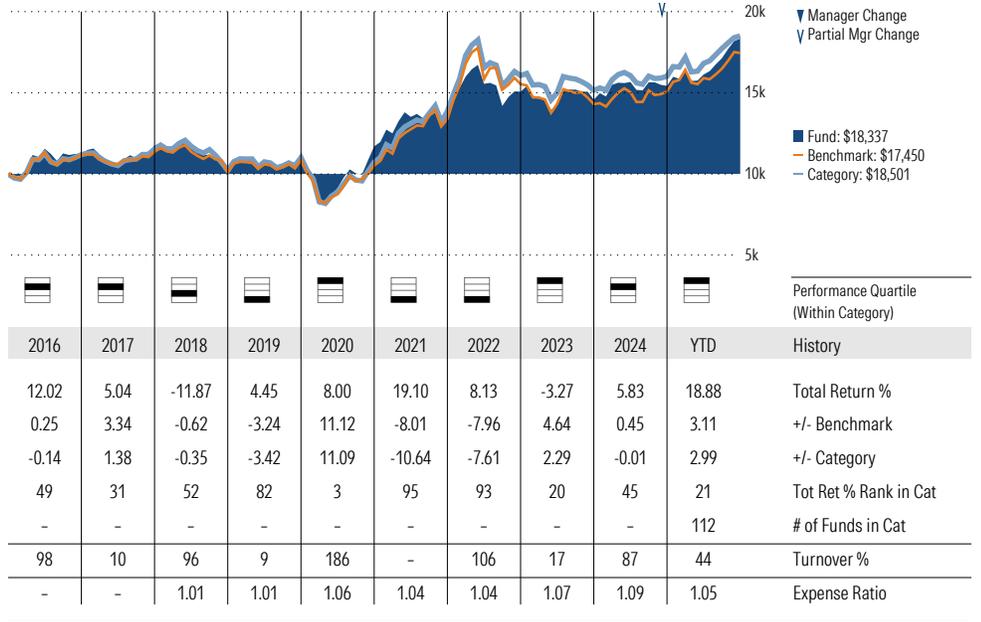
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 1.15 is 17.35% 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.

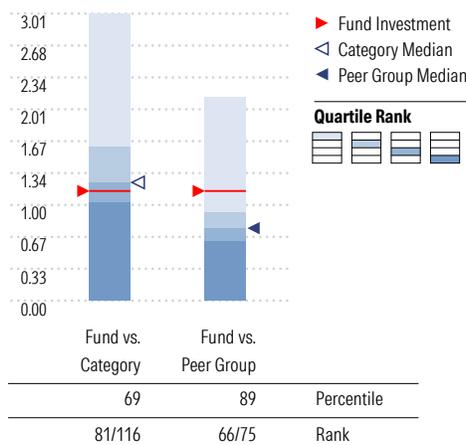
Growth of \$10,000



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	3.45	-	1.20
Beta	0.80	-	0.91
R-Squared	78.88	-	81.15
Standard Deviation	8.80	9.76	10.07
Sharpe Ratio	0.23	-0.05	0.02
Tracking Error	4.49	-	4.03
Information Ratio	0.63	-	0.06
Up Capture Ratio	79.48	-	87.24
Down Capture Ratio	49.31	-	76.12

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	17.89
Price/Book Ratio	-	-	1.72
Geom Avg Mkt Cap \$B	-	-	18.71
ROE	-	-	12.08

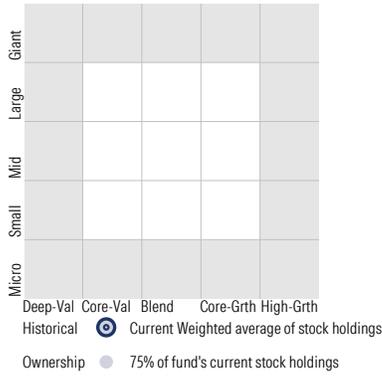
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

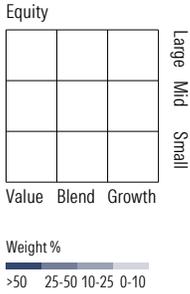
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 12-31-2025

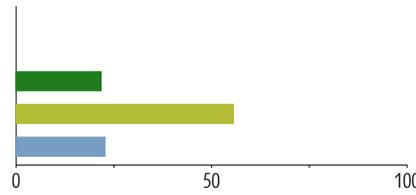
Morningstar Style Box™



Style Breakdown

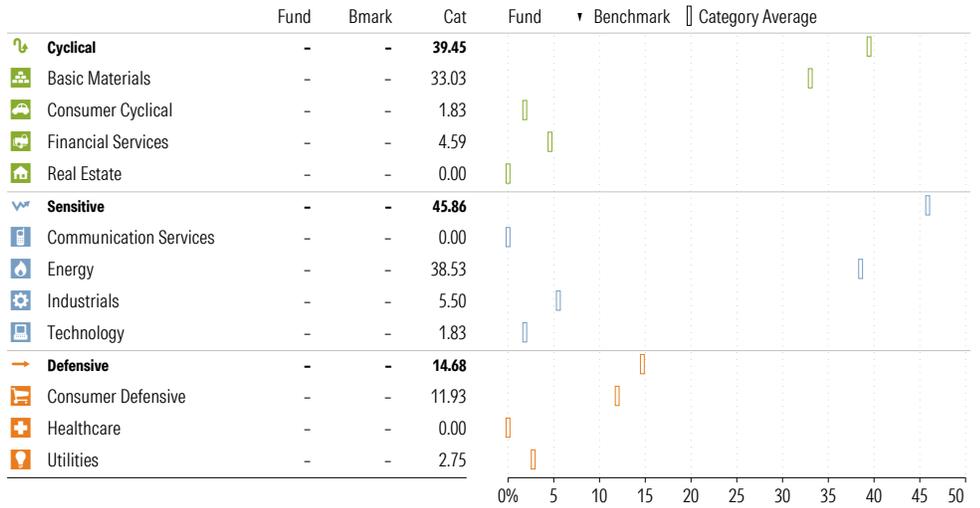


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	0.00	4.51
Non-US Stocks	0.00	1.02
Bonds	21.73	24.32
Cash	55.56	76.51
Other	22.71	-6.36
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 11 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Invesco Shrt-Trm Inv Treasury Instl	30.71	30.71	-	-
⊖ Invesco Cayman Commodity Fund Iii Hf Hedge	22.71	53.42	-	-
⊖ Invesco Shrt-Trm Inv Gov&Agcy Instl	16.59	70.01	-	-
United States Treasury Notes 3.773%	6.78	76.78	-	-
United States Treasury Notes 3.868%	6.59	83.38	-	-
United States Treasury Notes 3.805%	6.53	89.91	-	-
Bank of Montreal 0.03%	3.53	93.44	-	-
CIBC 0.0001%	2.47	95.91	-	-
Royal Bk Cda Medium Term Sr Bk Nts 144A 0%	2.41	98.33	-	-
Societe Generale S.A. 0%	1.46	99.79	-	-
⊖ Usd Currency Cash	0.21	100.00	-	-

Total Holdings 11

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JHancock Disciplined Value Mid Cap R6 JVMRX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✓ Management: The fund's management has been in place for 24.6 years.
- ✗ Style: The fund has landed in its primary style box — Mid-Cap Value — 0% of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.74 is 21.28% lower than the Mid-Cap Value category average.

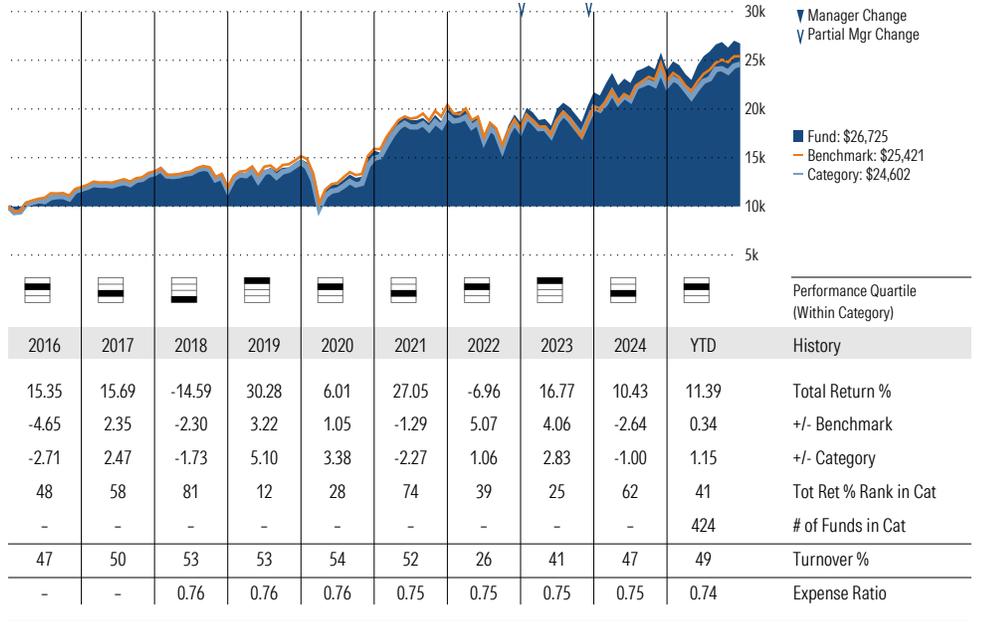
Morningstar Investment Management LLC Analysis

This fund fails the current style screen. Management's emphasis on quality and business momentum has caused its portfolio to move into the blend portion of the style box, but its fundamental investment process remains the same.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

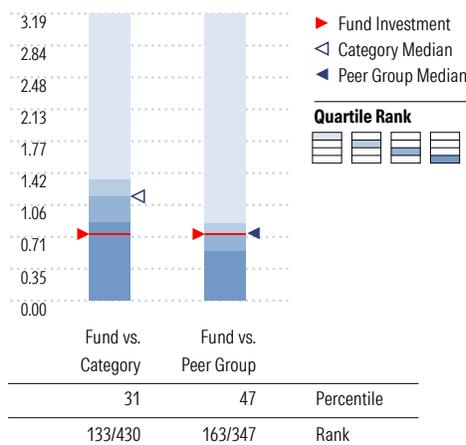
Growth of \$10,000



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	0.95	-	0.07
Beta	0.96	-	0.95
R-Squared	97.00	-	91.14
Standard Deviation	15.17	15.57	15.53
Sharpe Ratio	0.55	0.51	0.47
Tracking Error	2.70	-	4.78
Information Ratio	0.21	-	-0.22
Up Capture Ratio	97.57	-	95.71
Down Capture Ratio	93.26	-	96.20

Portfolio Metrics

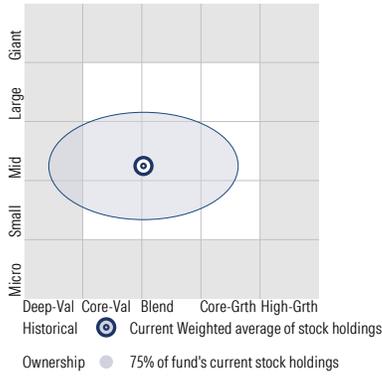
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.08	19.94	18.04
Price/Book Ratio	3.06	2.35	2.03
Geom Avg Mkt Cap \$B	19.64	21.91	20.84
ROE	24.77	13.67	16.01

JHancock Disciplined Value Mid Cap R6 JVMRX

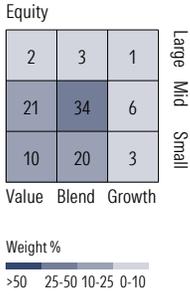
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

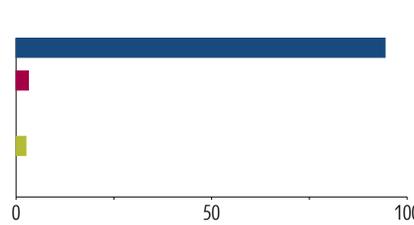
Style Analysis as of 12-31-2025
Morningstar Style Box™



Style Breakdown

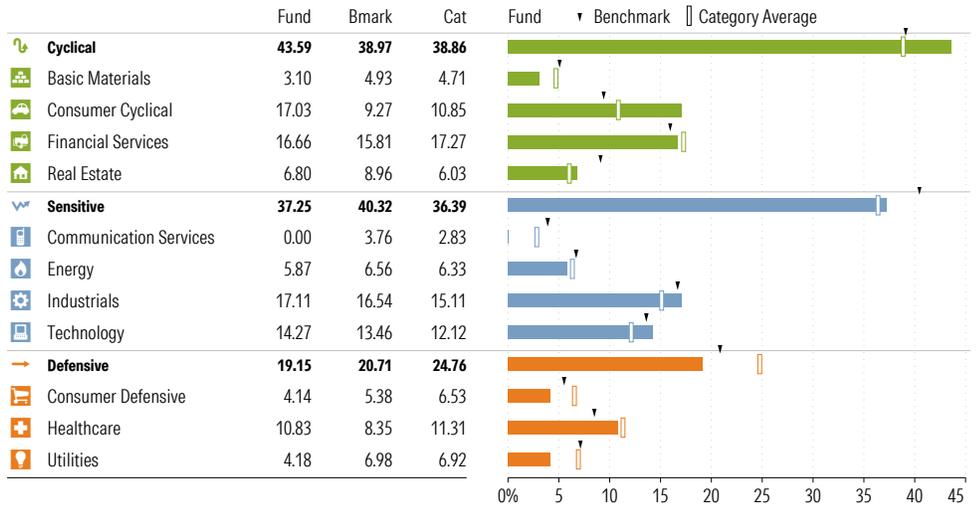


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	94.36	92.69
Non-US Stocks	3.13	5.29
Bonds	0.00	0.01
Cash	2.52	1.61
Other	0.00	0.40
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	2.54	2.54	-	-
⊖ Ameriprise Financial Inc	1.76	4.30	-6.73	Financial Services
⊖ LPL Financial Holdings Inc	1.65	5.95	9.76	Financial Services
⊖ AutoZone Inc	1.48	7.42	5.92	Consumer Cyclical
⊖ Cencora Inc	1.44	8.86	51.33	Healthcare
⊖ Simon Property Group Inc	1.37	10.23	12.46	Real Estate
⊖ Textron Inc	1.36	11.58	14.07	Industrials
⊖ Keysight Technologies Inc	1.28	12.87	26.50	Technology
⊖ Allegion PLC	1.27	14.13	23.40	Industrials
⊕ US Foods Holding Corp	1.27	15.40	11.65	Consumer Defensive
⊖ TechnipFMC PLC	1.26	16.66	54.66	Energy
⊖ Markel Group Inc	1.23	17.90	24.53	Financial Services
⊖ Expeditors International of Washington Inc	1.17	19.06	35.91	Industrials
⊖ eBay Inc	1.16	20.23	42.47	Consumer Cyclical
⊖ Huntington Bancshares Inc	1.14	21.37	10.45	Financial Services

Total Holdings 140

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ **Performance:** The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- ✓ **Management:** The fund's management has been in place for 21.51 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 51.11% lower than the Large Growth category average.

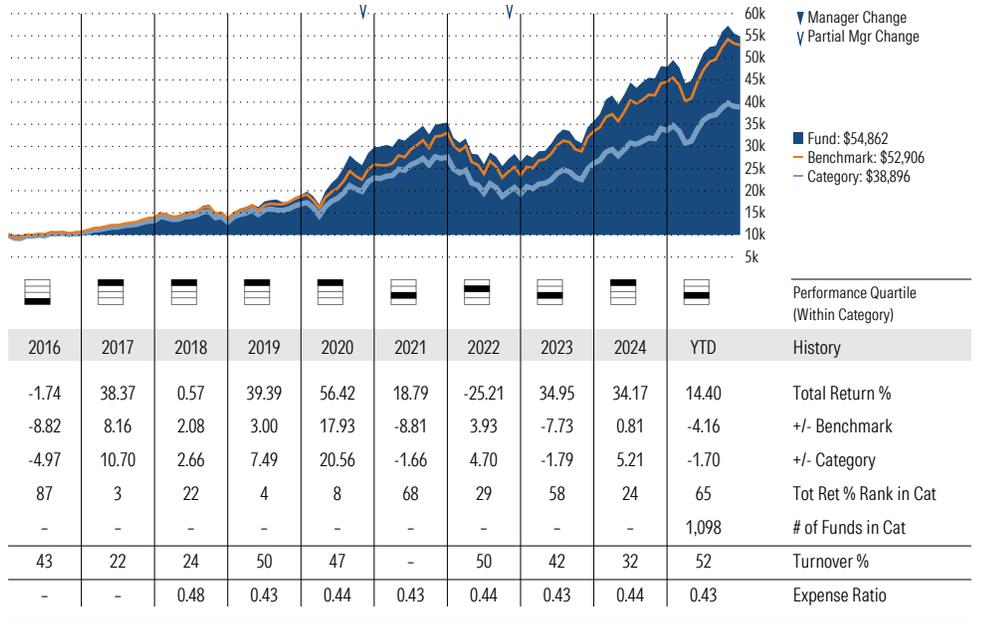
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

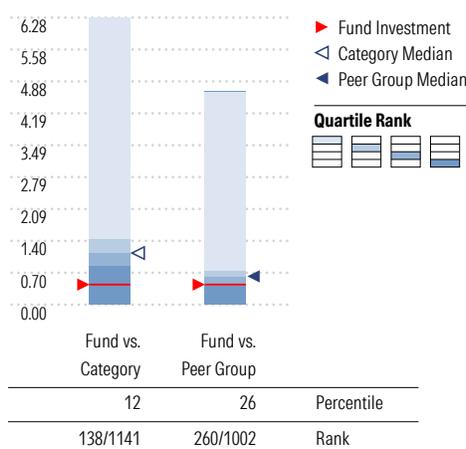
Growth of \$10,000



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	-2.91	-	-3.21
Beta	1.00	-	1.01
R-Squared	95.22	-	88.81
Standard Deviation	15.32	14.92	16.16
Sharpe Ratio	1.36	1.58	1.29
Tracking Error	3.35	-	5.44
Information Ratio	-1.10	-	-0.80
Up Capture Ratio	96.97	-	94.90
Down Capture Ratio	116.86	-	110.92

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	36.48	37.05	35.11
Price/Book Ratio	11.07	13.12	9.59
Geom Avg Mkt Cap \$B	812.16	948.12	717.30
ROE	40.48	46.00	39.33

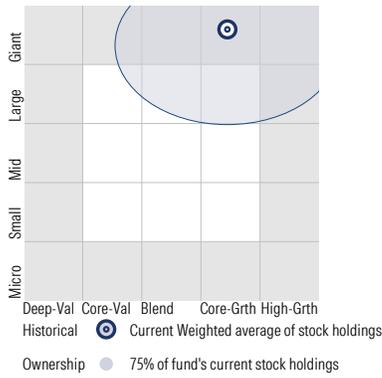
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

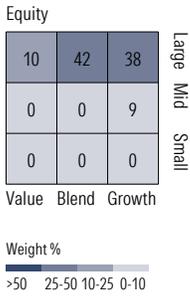
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 12-31-2025

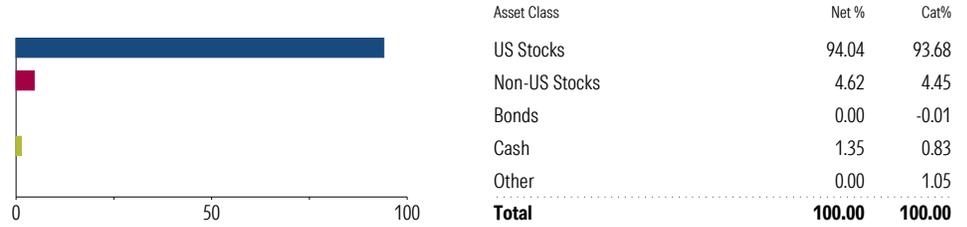
Morningstar Style Box™



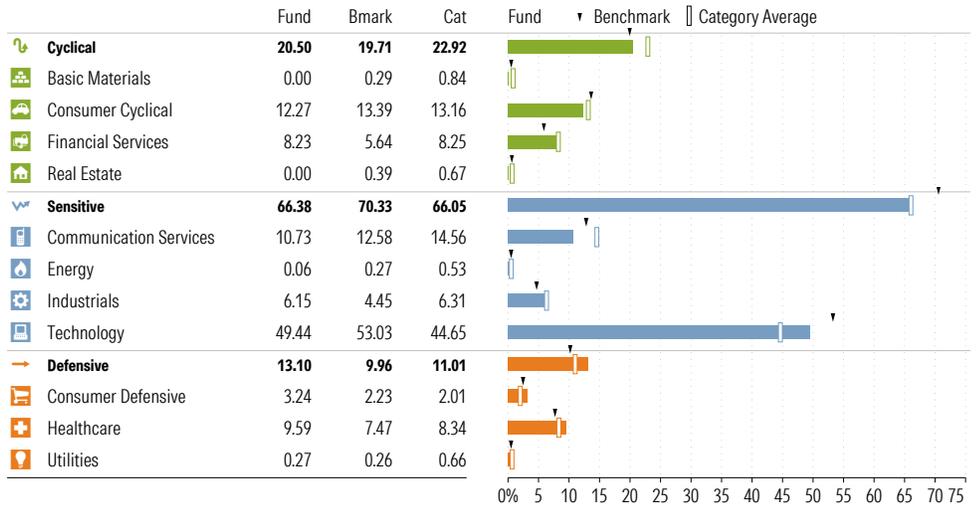
Style Breakdown



Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	13.06	13.06	38.91	Technology
⊖ Microsoft Corp	9.63	22.69	15.54	Technology
⊖ Apple Inc	7.53	30.22	8.97	Technology
⊕ Alphabet Inc Class C	5.77	35.98	65.21	Communication Svc
⊖ Broadcom Inc	5.00	40.98	50.33	Technology
⊖ Tesla Inc	3.91	44.90	11.36	Consumer Cyclical
⊖ Amazon.com Inc	2.94	47.84	5.21	Consumer Cyclical
⊖ Mastercard Inc Class A	2.81	50.65	8.99	Financial Services
⊖ Meta Platforms Inc Class A	2.54	53.19	13.10	Communication Svc
⊕ Eli Lilly and Co	2.07	55.26	39.98	Healthcare
⊖ The Goldman Sachs Group Inc	1.96	57.22	55.95	Financial Services
⊖ Palantir Technologies Inc Ordinary Shares - Class A	1.59	58.81	135.03	Technology
⊕ Walmart Inc	1.56	60.37	24.35	Consumer Defensive
⊖ Insmid Inc	1.52	61.89	152.09	Healthcare
⊖ GE Vernova Inc	1.48	63.37	98.92	Industrials

Total Holdings 77

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS International Growth R6 MGRDX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 14.09 years.

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

✔ Net Expense: The fund's expense ratio of 0.69 is 29.59% lower than the Foreign Large Growth category average.

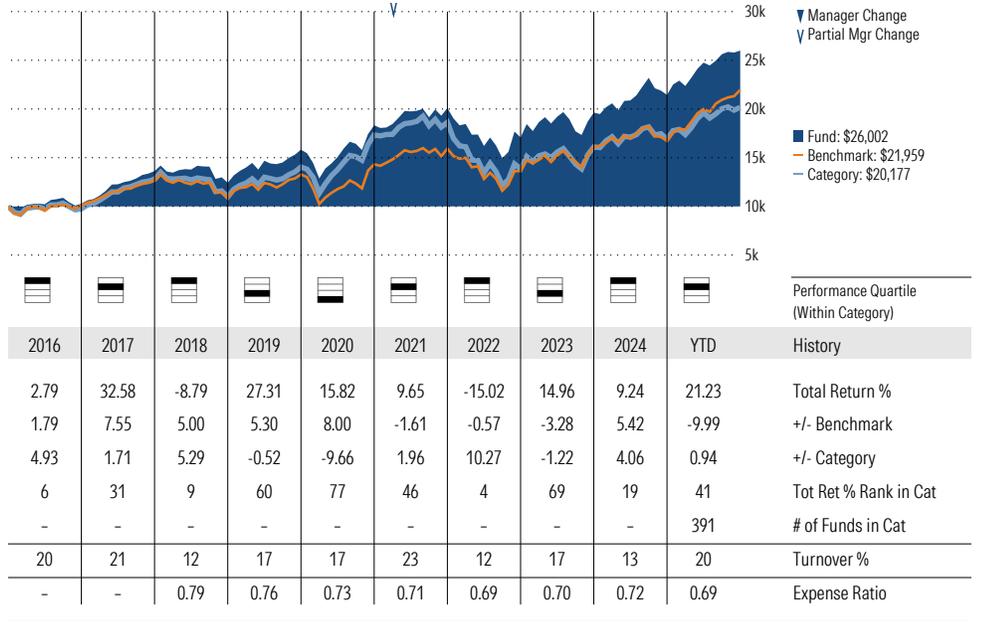
Morningstar Investment Management LLC Analysis

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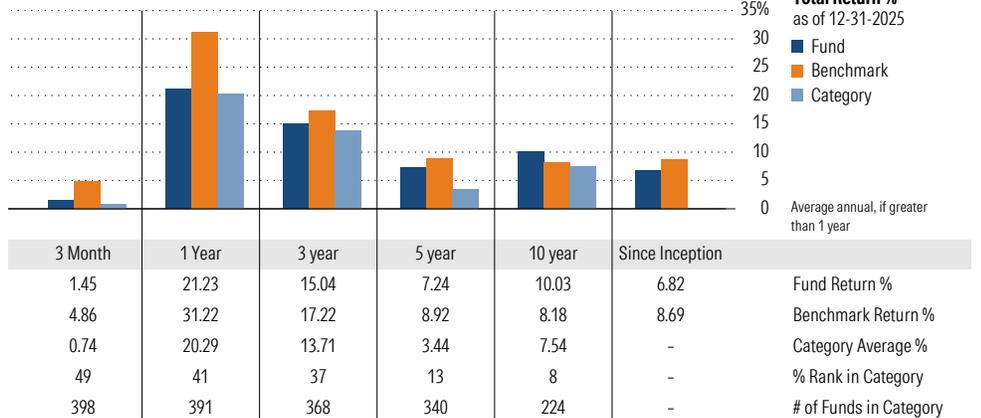
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022

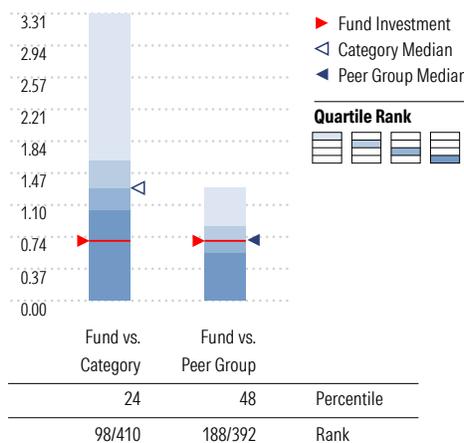
Growth of \$10,000



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	-0.89	-	-3.55
Beta	0.94	-	1.05
R-Squared	85.35	-	80.64
Standard Deviation	12.33	12.10	14.17
Sharpe Ratio	0.81	0.98	0.65
Tracking Error	4.77	-	6.35
Information Ratio	-0.46	-	-0.59
Up Capture Ratio	95.92	-	95.40
Down Capture Ratio	107.37	-	116.46

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	23.47	18.46	22.89
Price/Book Ratio	3.59	2.14	3.48
Geom Avg Mkt Cap \$B	73.72	66.92	89.45
ROE	20.14	17.99	22.64

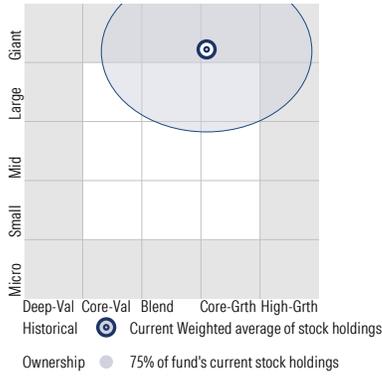
MFS International Growth R6 MGRDX

Morningstar Category
Foreign Large Growth

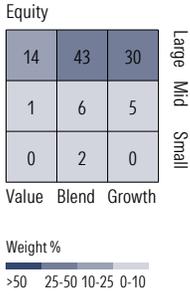
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2025

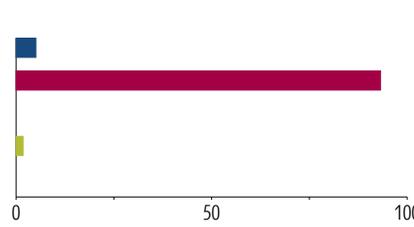
Morningstar Style Box™



Style Breakdown

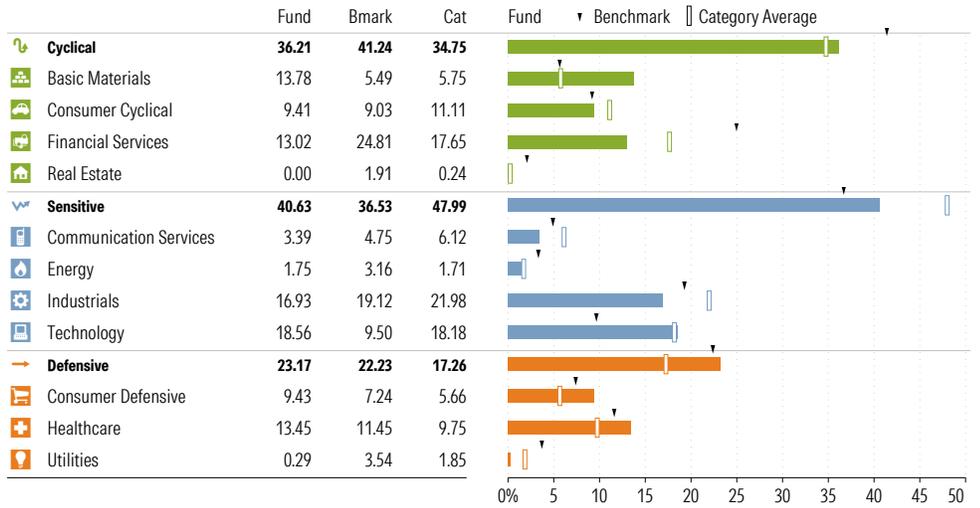


Asset Allocation as of 12-31-2025

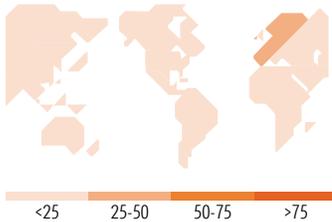


Asset Class	Net %	Cat%
US Stocks	5.06	6.48
Non-US Stocks	93.16	91.09
Bonds	0.00	0.07
Cash	1.78	1.76
Other	0.00	0.60
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	32.22	31.25	Americas	18.01	14.36	Greater Europe	49.77	54.39	Market Maturity	
Japan	9.19	13.66	North America	13.10	11.68	United Kingdom	11.67	12.99	Developed Markets	86.88
Australasia	1.90	1.15	Central/Latin	4.91	2.68	W euro-ex UK	38.10	40.93	Emerging Markets	13.12
Asia-4 Tigers	12.91	9.40				Emrgng Europe	0.00	0.04	Not Available	0.00
Asia-ex 4 Tigers	8.22	7.04				Africa	0.00	0.43		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	4.87	4.87	-	Technology
⊕ Schneider Electric SE	3.60	8.47	-	Industrials
⊕ Roche Holding AG	3.34	11.81	-	Healthcare
⊕ SAP SE	3.06	14.87	-	Technology
⊕ Nestle SA	3.00	17.87	-	Consumer Defensive
⊕ AstraZeneca PLC	2.86	20.73	-	Healthcare
⊕ AIA Group Ltd	2.70	23.43	-	Financial Services
⊕ Tencent Holdings Ltd	2.39	25.82	-	Communication Svc
⊕ Lvmh Moet Hennessy Louis Vuitton SE	2.38	28.21	-	Consumer Cyclical
⊕ Agnico Eagle Mines Ltd	2.27	30.47	108.96	Basic Materials

Total Holdings 92

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Daniel Ivascyn since 03-2007

Alfred Murata since 03-2013

Joshua Anderson since 07-2018

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 18.85 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.54 is 41.3% lower than the Multisector Bond category average.

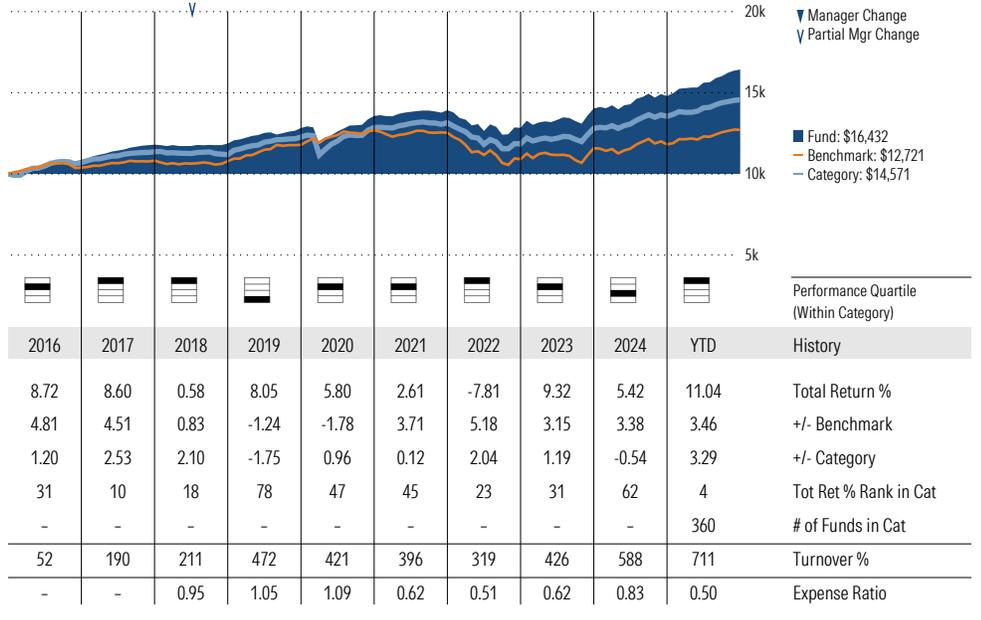
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	12-31-2025

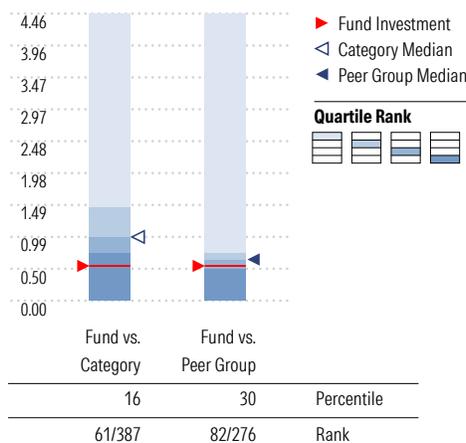
Growth of \$10,000



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	4.18	-	3.31
Beta	0.79	-	0.75
R-Squared	91.64	-	82.88
Standard Deviation	4.82	5.82	4.76
Sharpe Ratio	0.72	0.07	0.57
Tracking Error	1.84	-	2.50
Information Ratio	1.81	-	0.96
Up Capture Ratio	100.85	-	90.71
Down Capture Ratio	45.48	-	45.41

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	5.10	4.55	3.41
Avg Eff Maturity	7.28	7.69	5.80

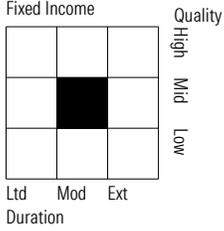
PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

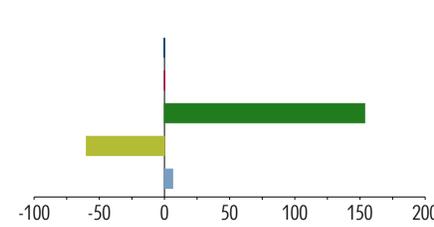
Morningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

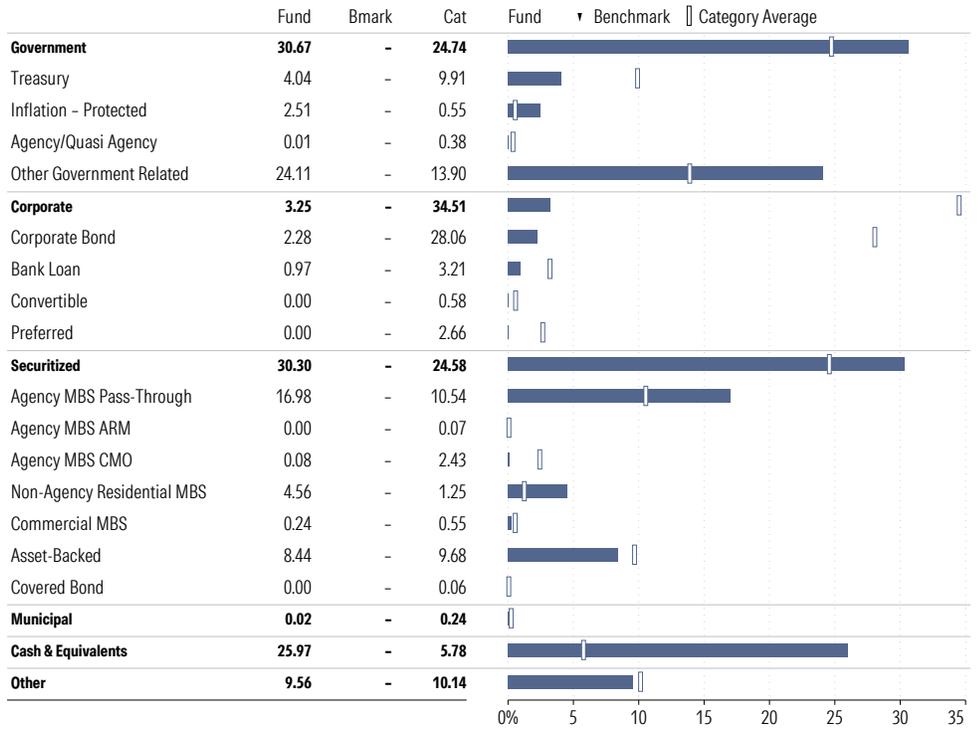


Asset Class	Net %	Cat%
US Stocks	-0.20	0.63
Non-US Stocks	0.24	0.32
Bonds	153.55	91.50
Cash	-59.87	2.85
Other	6.26	4.71
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	12.85	67.64	8.58
AA	64.03	3.23	14.17
A	2.67	10.03	12.37
BBB	9.24	10.89	20.98
BB	4.56	3.19	16.23
B	2.47	3.64	12.42
Below B	4.18	1.38	3.11
Not Rated	0.00	0.00	12.15

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	59.79	59.79	-
✳ Cash Offset	-	40.20	100.00	-
⊕ 5 Year Treasury Note Future Sept 25	10-2025	17.25	117.25	-
⊕ Federal National Mortgage Association 6%	08-2055	14.27	131.52	-
⊕ 10 Year Treasury Note Future Sept 25	09-2025	14.24	145.76	-
⊕ Federal National Mortgage Association 6.5%	08-2055	13.76	159.51	-
⊕ Pimco Fds	09-2025	11.19	170.70	-
⊕ Low Sulphur Gas Oil Futures Sept25	09-2025	6.93	177.63	-
⊕ Federal National Mortgage Association 5.5%	08-2055	6.91	184.54	-
⊖ BRITISH POUND STERLING Purchased	08-2025	6.46	191.00	-

Total Holdings 10028

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Daniel He since 12-2019
Michael Cudzil since 06-2025

Quantitative Screens

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

✔ Management: The fund's management has been in place for 6.15 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.55 is 17.91% lower than the Inflation-Protected Bond category average.

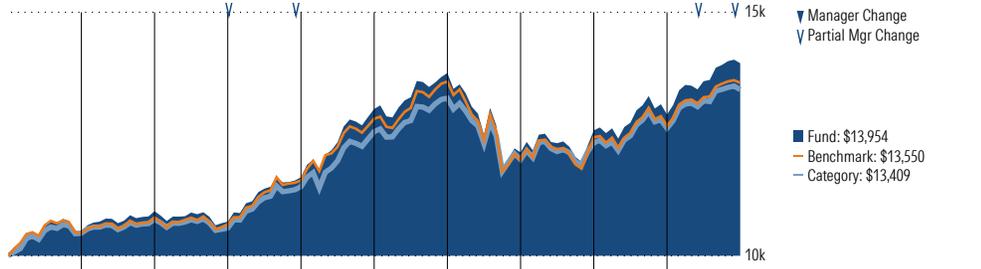
Morningstar Investment Management LLC Analysis

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	12-31-2025

Growth of \$10,000

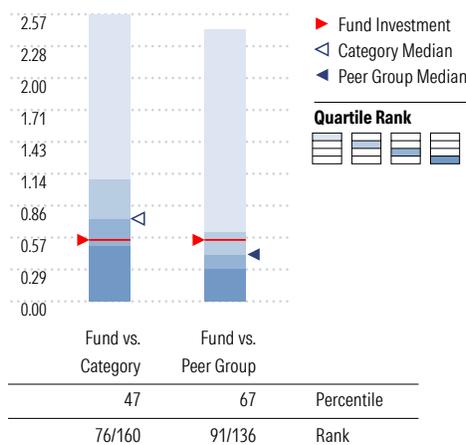


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Performance Quartile (Within Category)
Total Return %	5.04	3.92	-1.97	8.52	12.09	5.67	-11.86	3.74	2.59	8.17	History
+/- Benchmark	0.36	0.91	-0.71	0.09	1.10	-0.29	-0.01	-0.16	0.75	1.16	
+/- Category	0.45	1.20	-0.33	0.60	2.08	0.06	-2.88	0.92	0.54	1.31	
Tot Ret % Rank in Cat	25	11	68	21	13	34	53	57	16	9	
# of Funds in Cat	-	-	-	-	-	-	-	-	-	158	
Turnover %	102	168	165	254	314	225	104	71	134	227	
Expense Ratio	-	-	0.88	0.98	0.53	0.47	0.47	0.67	0.50	0.55	

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	0.50	-	-0.50
Beta	1.01	-	1.04
R-Squared	98.79	-	94.94
Standard Deviation	4.68	4.58	4.96
Sharpe Ratio	-0.02	-0.14	-0.19
Tracking Error	0.52	-	1.14
Information Ratio	1.11	-	-0.49
Up Capture Ratio	106.83	-	100.82
Down Capture Ratio	100.78	-	109.71

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.94	4.52	5.79
Avg Eff Maturity	6.27	-	6.27

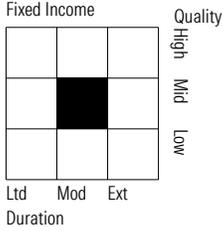
PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

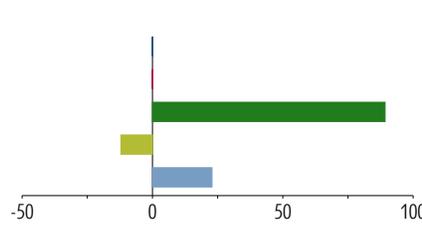
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

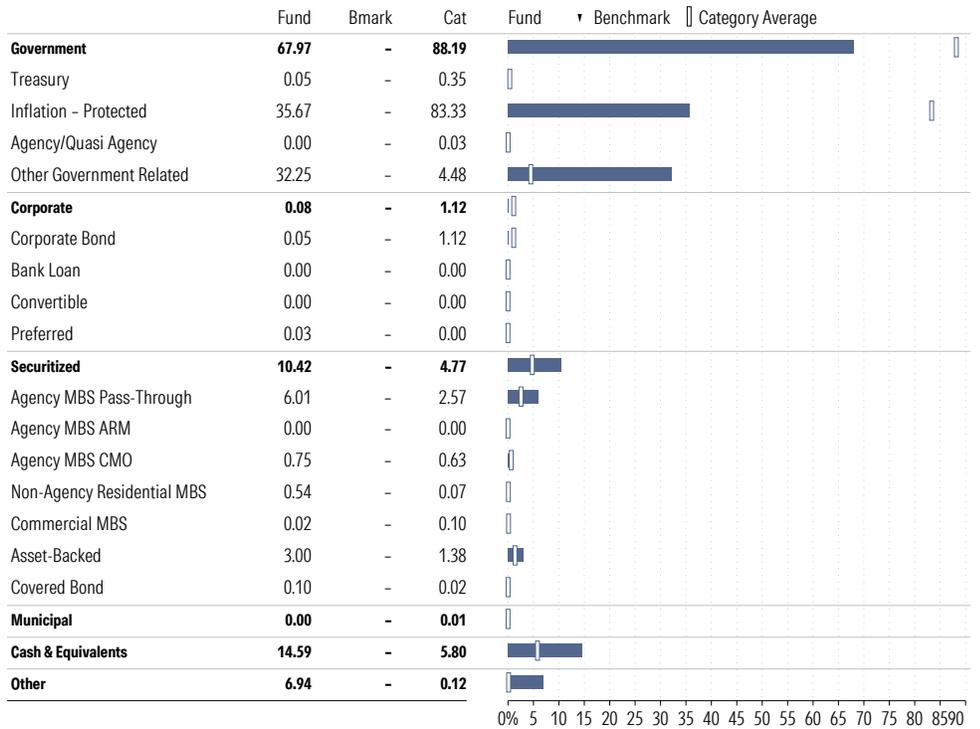


Asset Class	Net %	Cat%
US Stocks	0.03	0.25
Non-US Stocks	0.03	0.00
Bonds	89.23	103.18
Cash	-12.12	-3.98
Other	22.84	0.55
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	8.55	0.00	14.73
AA	82.74	99.60	79.32
A	2.54	0.00	0.89
BBB	3.85	0.00	1.32
BB	0.54	0.00	0.30
B	0.31	0.00	0.02
Below B	1.47	0.00	0.05
Not Rated	0.00	0.40	3.37

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 2 Year Treasury Note Future Sept 25	10-2025	22.41	22.41	-
⊕ 3 Month Euribor Future Sept26	09-2026	21.58	43.99	-
⊖ 3 Month Euribor Future Sept25	09-2025	21.57	65.56	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	09-2035	13.40	78.96	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	09-2035	12.98	91.94	-
⊕ Ultra 10 Year US Treasury Note Future Sept 25	09-2025	11.21	103.16	-
⊖ U S TIPS REV REPO	07-2025	10.19	113.35	-
⊖ U S TIPS REV REPO	07-2025	10.16	123.51	-
✳ Cash Offset	-	9.47	132.98	-
⊕ RFR GBP SONIO/3.50000 03/19/25-5Y LCH Pay	03-2030	6.83	139.81	-

Total Holdings 1025

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Andrew Wittkop since 04-2019

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 15.09 years.

Style Consistency is not calculated for Fixed Income funds.

✘ **Net Expense:** The fund's expense ratio of 0.49 is 25.64% higher than the Ultrashort Bond category average.

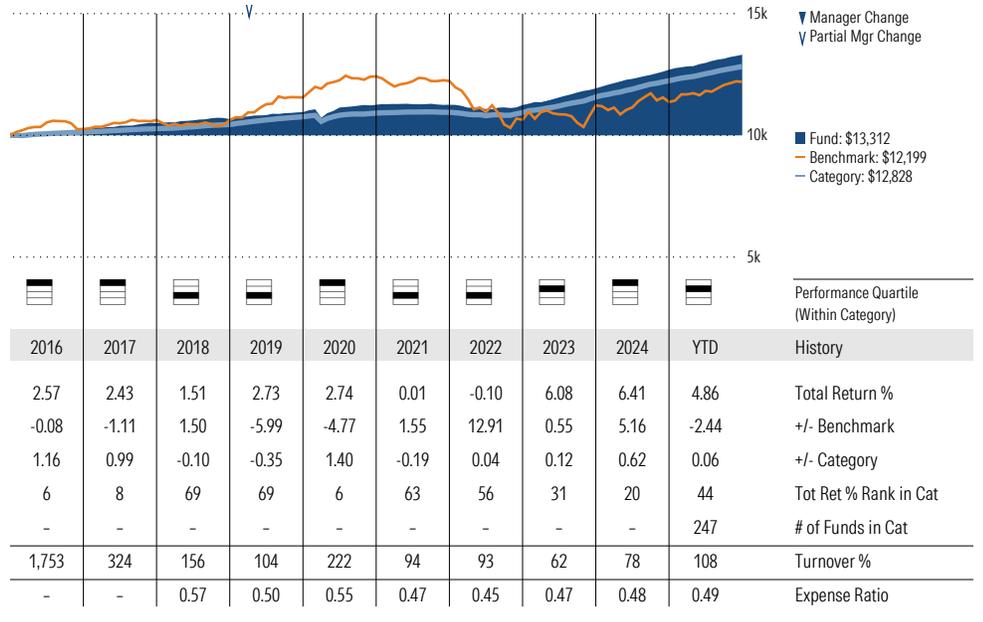
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025

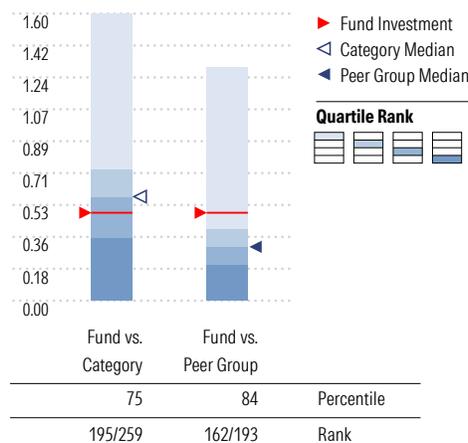
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	5.85	-	5.11
Beta	-0.04	-	0.05
R-Squared	22.87	-	35.69
Standard Deviation	0.56	6.06	0.61
Sharpe Ratio	1.44	-0.02	0.74
Tracking Error	6.35	-	5.76
Information Ratio	0.18	-	0.15
Up Capture Ratio	25.37	-	31.76
Down Capture Ratio	-47.24	-	-31.56

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.46	4.43	1.03
Avg Eff Maturity	0.26	-	1.63

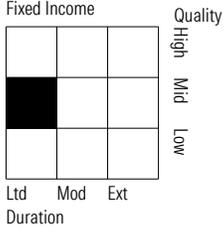
PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

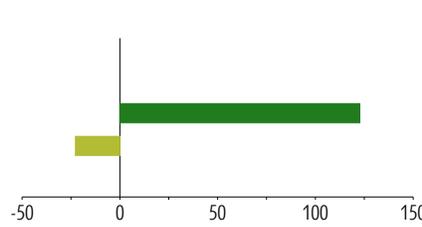
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

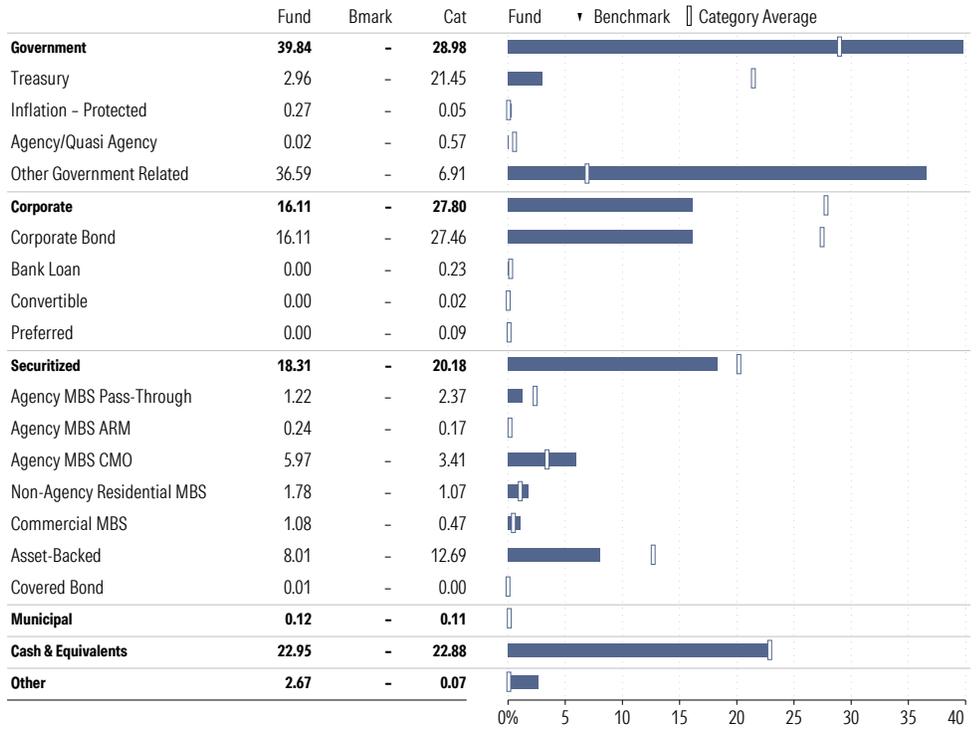


Asset Class	Net %	Cat%
US Stocks	0.00	7.70
Non-US Stocks	0.00	0.00
Bonds	122.70	57.22
Cash	-22.71	36.29
Other	0.00	-1.22
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	32.42	3.53	23.38
AA	26.29	74.59	25.19
A	23.05	10.82	27.45
BBB	15.81	8.32	18.22
BB	1.97	0.28	1.81
B	0.25	0.00	0.73
Below B	0.20	0.00	0.24
Not Rated	0.00	2.46	2.97

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Cash Offset	-	67.48	67.48	-
⊕ 5 Year Treasury Note Future Sept 25	10-2025	32.58	100.06	-
⊕ 3 Month SOFR Future June 25	09-2025	31.01	131.06	-
⊕ 3 Month SOFR Future Mar 26	06-2026	27.30	158.36	-
⊖ 2 Year Treasury Note Future Sept 25	10-2025	27.06	185.42	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Pay	11-2029	25.44	210.86	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Receive	11-2029	25.17	236.03	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Receive	02-2026	18.40	254.43	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Pay	02-2026	18.39	272.83	-
✳ Offset: Unsettled Trades	-	9.56	282.39	-

Total Holdings 1178

⊕ Increase ⊖ Decrease ✳ New to Portfolio

Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Darren Jaroch since 08-2012

Lauren DeMore since 08-2019

Quantitative Screens

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

✔ Management: The fund's management has been in place for 13.43 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 0.54 is 35.71% lower than the Large Value category average.

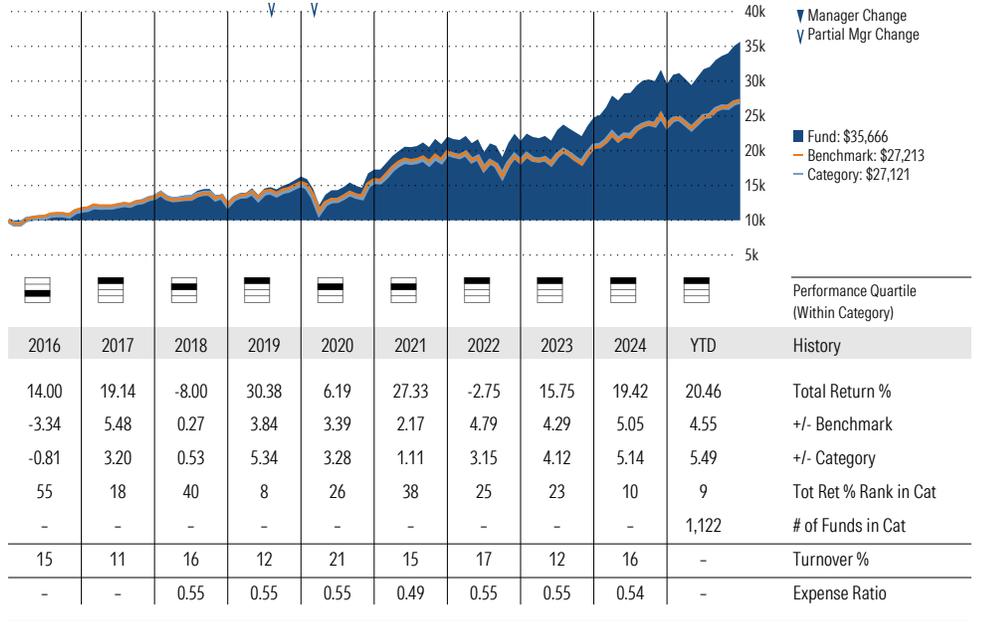
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

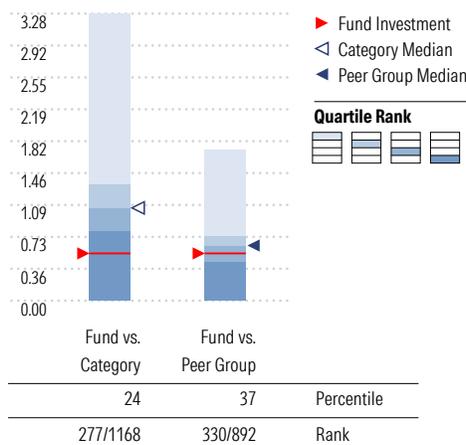
Growth of \$10,000



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	5.42	-	0.86
Beta	0.89	-	0.92
R-Squared	96.40	-	90.37
Standard Deviation	11.41	12.59	12.21
Sharpe Ratio	1.13	0.71	0.72
Tracking Error	2.57	-	3.90
Information Ratio	1.80	-	-0.10
Up Capture Ratio	104.02	-	94.36
Down Capture Ratio	76.61	-	90.34

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.14	20.81	19.76
Price/Book Ratio	2.58	2.82	2.87
Geom Avg Mkt Cap \$B	165.53	120.87	171.40
ROE	19.66	18.86	23.44

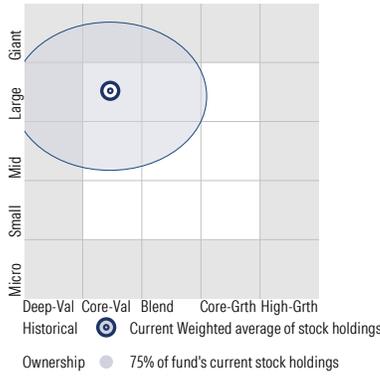
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

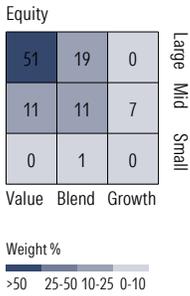
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 12-31-2025

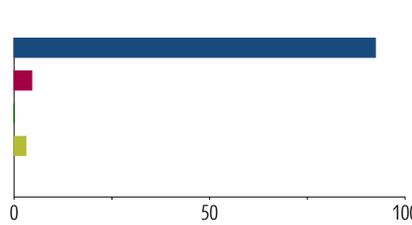
Morningstar Style Box™



Style Breakdown

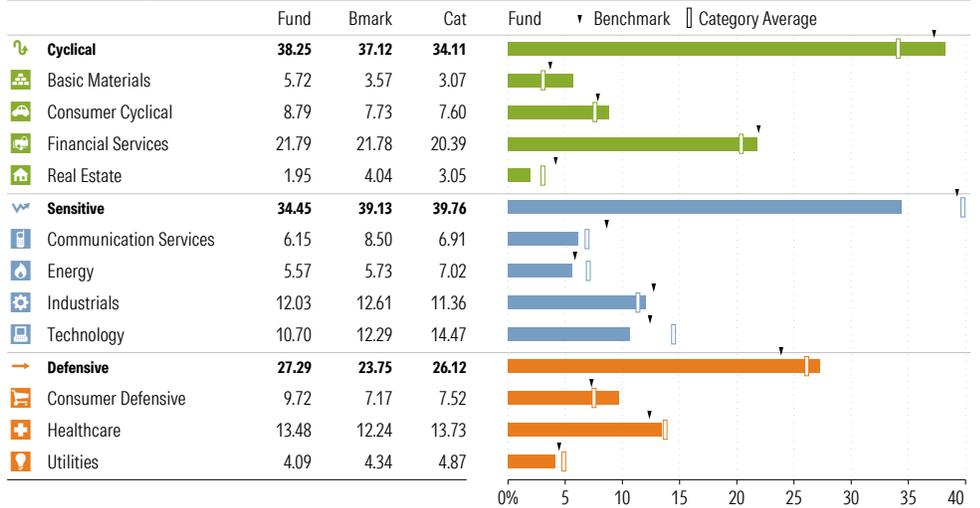


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	92.37	92.00
Non-US Stocks	4.53	5.64
Bonds	0.07	0.27
Cash	3.02	0.98
Other	0.00	1.13
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Citigroup Inc	4.05	4.05	69.07	Financial Services
Alphabet Inc Class A	3.86	7.91	65.78	Communication Svc
Cisco Systems Inc	2.79	10.70	32.87	Technology
Microsoft Corp	2.52	13.22	15.54	Technology
General Motors Co	2.51	15.73	53.73	Consumer Cyclical
Exxon Mobil Corp	2.44	18.18	15.59	Energy
Capital One Financial Corp	2.41	20.58	37.37	Financial Services
Walmart Inc	2.39	22.97	24.35	Consumer Defensive
Bank of America Corp	2.36	25.34	27.60	Financial Services
Amazon.com Inc	2.36	27.69	5.21	Consumer Cyclical
Philip Morris International Inc	2.28	29.97	37.96	Consumer Defensive
Coca-Cola Co	2.20	32.17	15.56	Consumer Defensive
NextEra Energy Inc	2.13	34.30	15.14	Utilities
McKesson Corp	2.12	36.42	44.47	Healthcare
Thermo Fisher Scientific Inc	2.08	38.50	11.71	Healthcare

Total Holdings 109

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 9.77 years.
- ✔ **Style:** The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.07 is 93.52% lower than the Small Value category average.

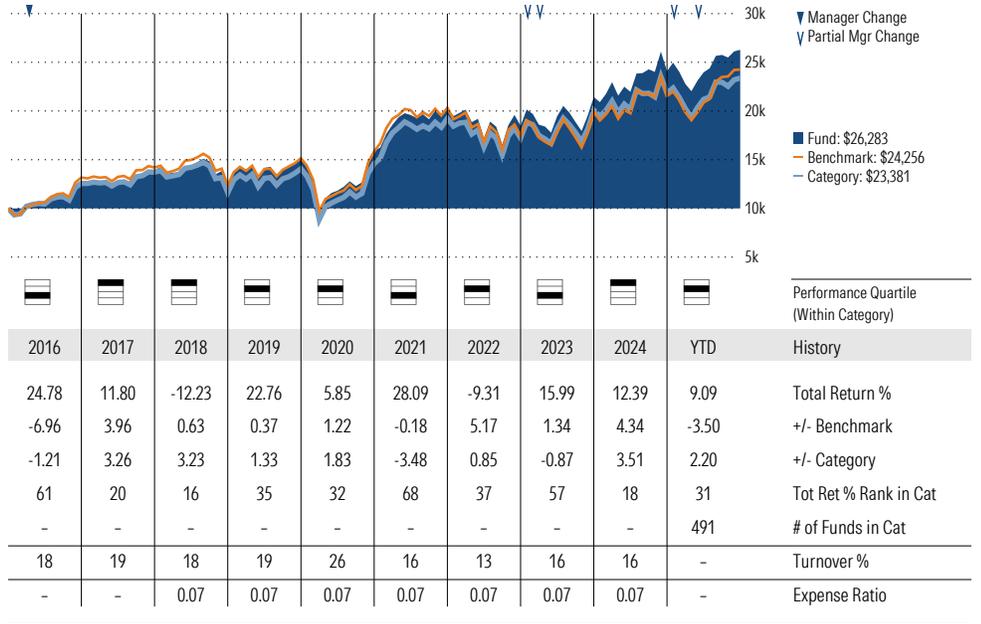
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

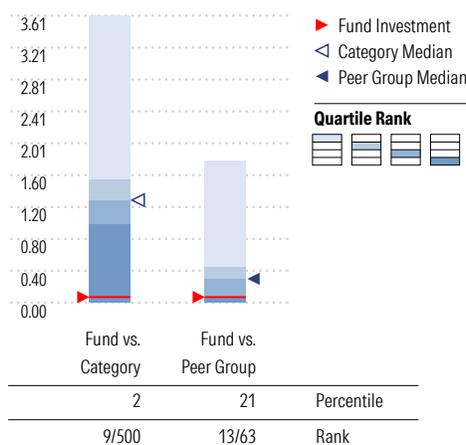
Growth of \$10,000



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	2.17	-	-0.15
Beta	0.85	-	0.90
R-Squared	94.81	-	91.94
Standard Deviation	17.60	20.20	19.02
Sharpe Ratio	0.48	0.41	0.36
Tracking Error	5.05	-	5.66
Information Ratio	0.14	-	-0.24
Up Capture Ratio	90.41	-	90.06
Down Capture Ratio	83.72	-	90.92

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.07	14.56	16.00
Price/Book Ratio	1.84	1.33	1.55
Geom Avg Mkt Cap \$B	8.11	2.41	5.65
ROE	12.58	2.40	11.40

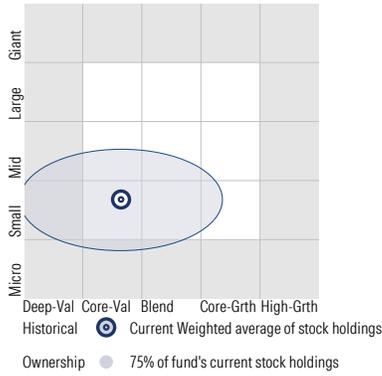
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

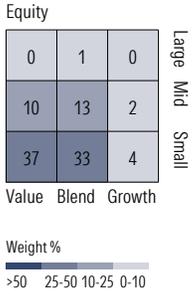
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 12-31-2025

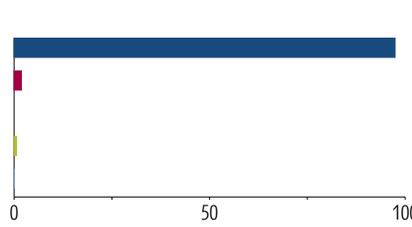
Morningstar Style Box™



Style Breakdown

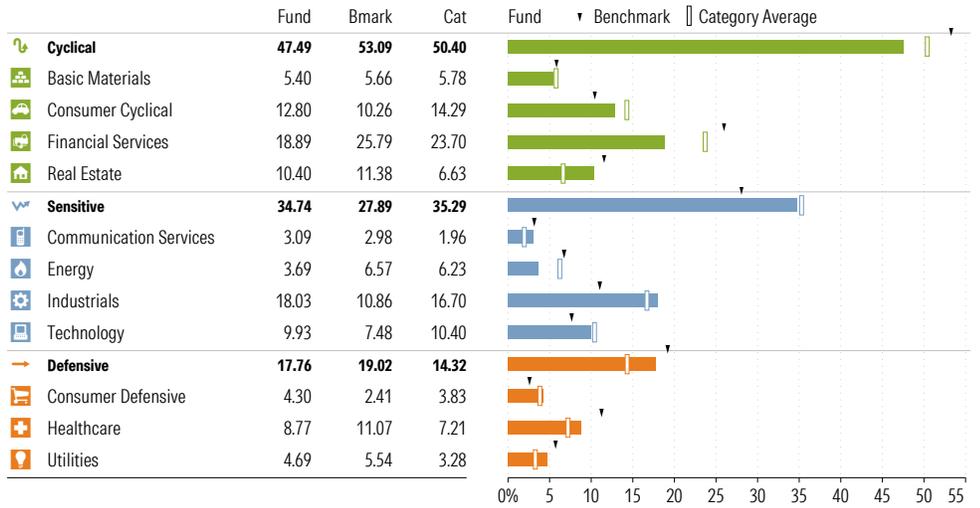


Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	97.42	95.01
Non-US Stocks	1.85	3.61
Bonds	0.00	0.16
Cash	0.63	1.08
Other	0.10	0.14
Total	100.00	100.00

Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NRG Energy Inc	0.74	0.74	78.45	Utilities
⊖ EMCOR Group Inc	0.67	1.41	35.01	Industrials
⊕ Atmos Energy Corp	0.66	2.07	22.96	Utilities
⊖ Tapestry Inc	0.64	2.70	97.87	Consumer Cyclical
⊖ Omnicom Group Inc	0.62	3.33	-2.78	Communication Svc
⊖ Jabil Inc	0.56	3.89	58.68	Technology
⊕ Flex Ltd	0.54	4.44	57.38	Technology
⊖ Williams-Sonoma Inc	0.52	4.95	-2.18	Consumer Cyclical
⊖ United Therapeutics Corp	0.51	5.46	38.09	Healthcare
⊖ Slcmt1142	0.50	5.96	-	-
⊖ Smurfit WestRock PLC	0.49	6.45	-25.00	Consumer Cyclical
⊖ Illumina Inc	0.46	6.92	-1.85	Healthcare
⊕ C.H. Robinson Worldwide Inc	0.46	7.38	58.00	Industrials
⊖ First Citizens BancShares Inc Class A	0.45	7.83	1.95	Financial Services
⊖ Tenet Healthcare Corp	0.42	8.25	57.43	Healthcare

Total Holdings 854

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Voya Small Cap Growth R6 VLNPX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 3 of the 3 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 21.35 years.
- ✔ **Style:** The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.86 is 24.56% lower than the Small Growth category average.

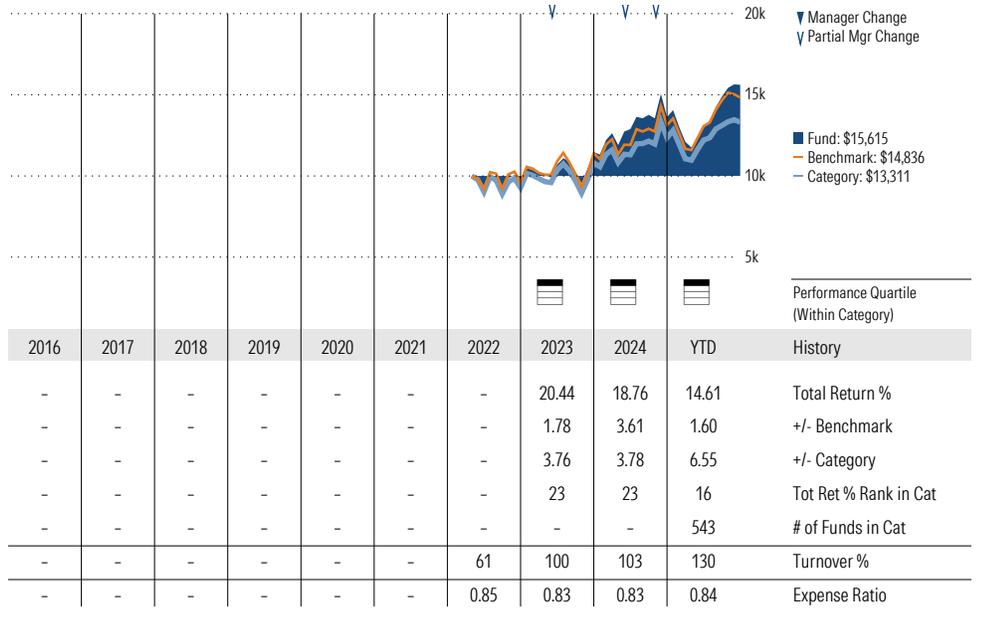
Morningstar Investment Management LLC Analysis

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	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

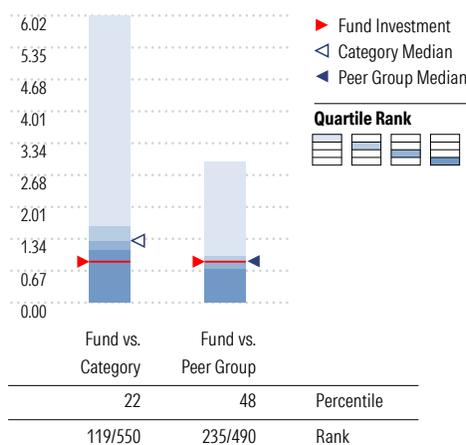
Growth of \$10,000



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	3.21	-	-0.63
Beta	0.91	-	0.89
R-Squared	95.02	-	88.58
Standard Deviation	19.06	20.32	19.23
Sharpe Ratio	0.71	0.57	0.47
Tracking Error	4.60	-	6.97
Information Ratio	0.51	-	-0.33
Up Capture Ratio	95.90	-	84.49
Down Capture Ratio	84.38	-	85.60

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	32.13	24.04	28.69
Price/Book Ratio	4.03	4.26	3.97
Geom Avg Mkt Cap \$B	6.37	3.98	7.81
ROE	6.71	8.36	11.77

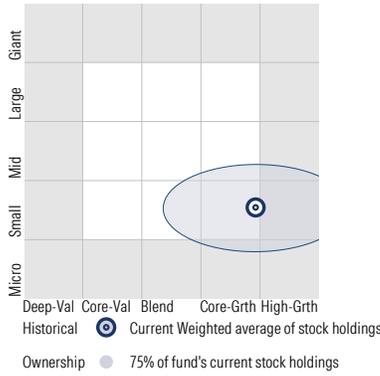
Voya Small Cap Growth R6 VLNPX

Morningstar Category
Small Growth

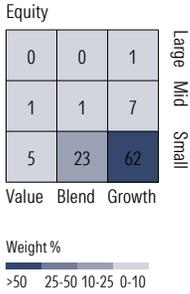
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 12-31-2025

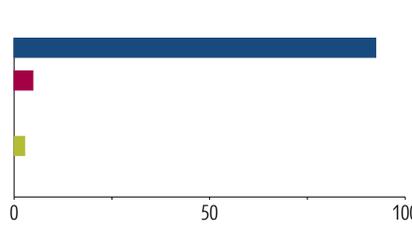
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 12-31-2025



Asset Class	Net %	Cat%
US Stocks	92.48	92.27
Non-US Stocks	4.80	5.43
Bonds	0.00	0.02
Cash	2.72	1.33
Other	0.00	0.94
Total	100.00	100.00

Sector Weighting as of 12-31-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	17.72	22.69	25.16			
Basic Materials	1.02	3.69	2.65			
Consumer Cyclical	7.02	8.24	9.95			
Financial Services	8.64	8.51	10.35			
Real Estate	1.04	2.25	2.21			
Sensitive	51.18	47.93	50.66			
Communication Services	0.81	2.29	1.75			
Energy	2.22	2.80	2.58			
Industrials	26.13	19.77	22.86			
Technology	22.02	23.07	23.47			
Defensive	31.10	29.37	24.17			
Consumer Defensive	3.21	2.65	3.12			
Healthcare	27.89	26.06	19.92			
Utilities	0.00	0.66	1.13			

Top 15 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
BlackRock Liquidity FedFund Instl	2.72	2.72	-	-
Casella Waste Systems Inc Class A	2.41	5.13	-7.44	Industrials
Alignment Healthcare Inc	2.19	7.32	75.56	Healthcare
Onto Innovation Inc	2.09	9.41	-5.29	Technology
Granite Construction Inc	2.06	11.47	32.11	Industrials
Tower Semiconductor Ltd	1.88	13.35	-	Technology
Herc Holdings Inc	1.62	14.97	-20.15	Industrials
Five Below Inc	1.58	16.55	79.46	Consumer Cyclical
Standex International Corp	1.57	18.11	16.89	Industrials
BrightSpring Health Services Inc	1.54	19.65	119.91	Healthcare
QXO Inc	1.50	21.15	21.32	Industrials
Piper Sandler Cos	1.49	22.65	15.16	Financial Services
Celsius Holdings Inc	1.49	24.14	73.65	Consumer Defensive
JBT Marel Corp	1.48	25.62	18.86	Industrials
Repligen Corp	1.47	27.09	13.84	Healthcare

Total Holdings 102

⊕ Increase ⊖ Decrease ✨ New to Portfolio