

American Funds American Balanced R6 RLBGX

Morningstar Category  
Moderate Allocation

Morningstar Index  
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999  
Alan Berro since 03-2006  
Paul Benjamin since 07-2014  
Alan Wilson since 01-2016  
John Queen since 07-2016  
Pramod Atluri since 03-2018  
Mark Casey since 10-2019  
Ritchie Tuazon since 10-2020  
Mathews Cherian since 05-2021  
Jin Lee since 03-2023  
Chit Purani since 03-2023  
Ifan Furniturewala since 05-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.1 years.
- Style: The fund has landed in its primary style box — Large Blend — 91.67 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.25 is 74.49% lower than the Moderate Allocation category average.

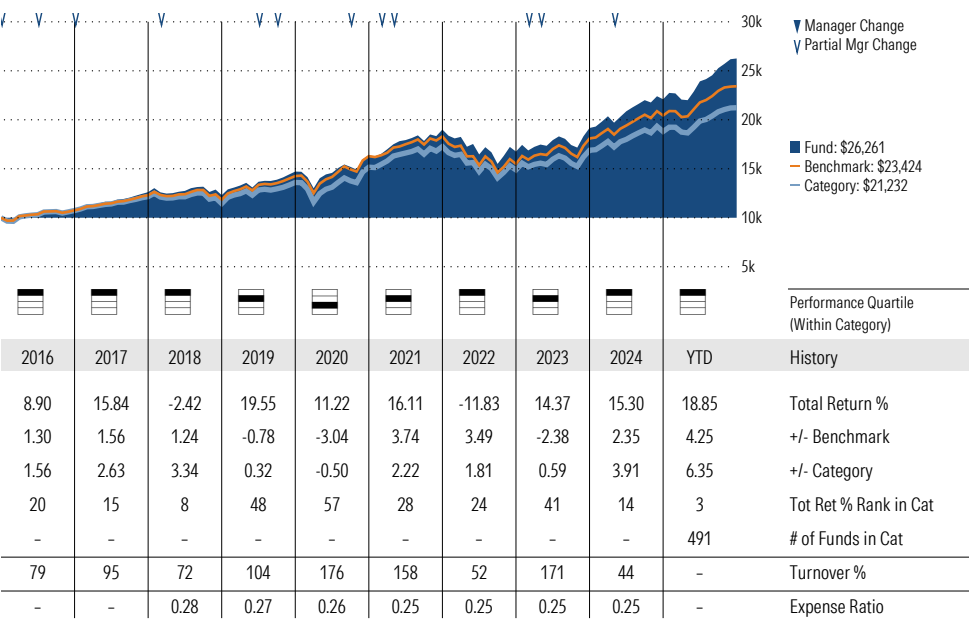
Morningstar Investment Management LLC Analysis

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.

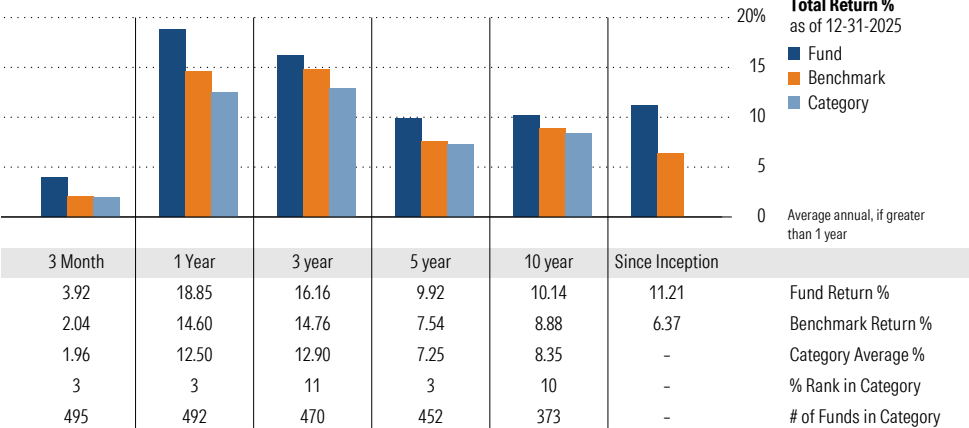
ESG Metrics

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

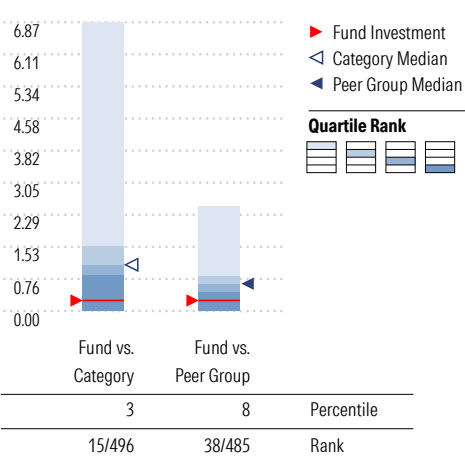
Growth of \$10,000



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              | 1.59   | -     | -1.32  |
| Beta               | 0.97   | -     | 1.00   |
| R-Squared          | 94.79  | -     | 90.27  |
| Standard Deviation | 8.46   | 8.46  | 8.89   |
| Sharpe Ratio       | 1.24   | 1.10  | 0.89   |
| Tracking Error     | 1.94   | -     | 2.62   |
| Information Ratio  | 0.72   | -     | -0.57  |
| Up Capture Ratio   | 105.12 | -     | 95.44  |
| Down Capture Ratio | 97.33  | -     | 107.16 |

Portfolio Metrics

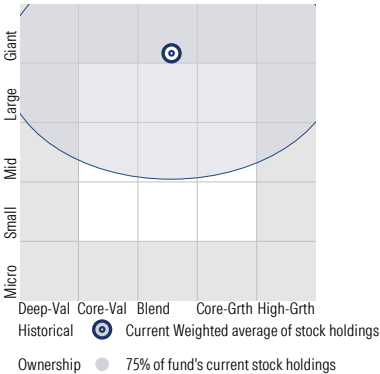
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 26.34 | 25.32 | 24.12 |
| Price/Book Ratio     | 4.65  | 4.06  | 3.89  |
| Avg Eff Duration     | 5.67  | 5.81  | 4.81  |

American Funds American Balanced R6 RLBGX

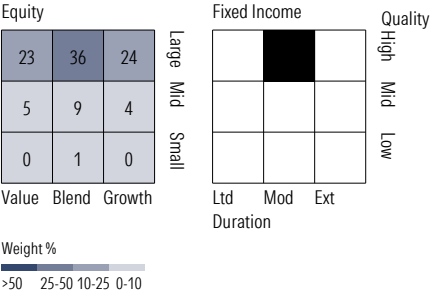
Morningstar Category  
Moderate Allocation

Morningstar Index  
Morningstar US Mod Tgt Alloc NR USD

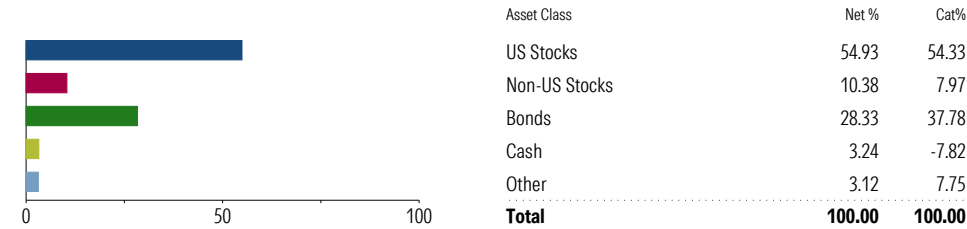
Style Analysis as of 12-31-2025  
Morningstar Style Box™



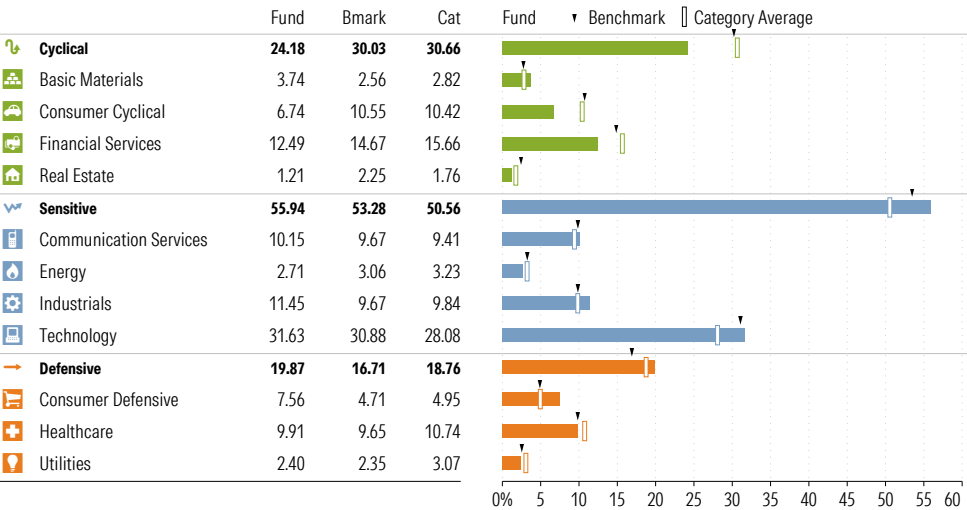
Style Breakdown



Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

| Name                                          | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-----------------------------------------------|---------------|-------------|--------------|--------------|--------------------|
| ⊖ Broadcom Inc                                | -             | 5.02        | 5.02         | 50.33        | Technology         |
| ⊖ Capital Group Central Cash Fund             | -             | 4.20        | 9.22         | -            | -                  |
| ⊕ Microsoft Corp                              | -             | 3.19        | 12.42        | 15.54        | Technology         |
| ⊕ Cap Grp Cent Fd Ser Ii                      | -             | 2.51        | 14.93        | -            | -                  |
| Taiwan Semiconductor Manufacturing Co Ltd ADR | -             | 2.31        | 17.24        | 55.43        | Technology         |
| ⊖ Alphabet Inc Class C                        | -             | 2.24        | 19.48        | 65.21        | Communication Svc  |
| ⊕ Philip Morris International Inc             | -             | 2.19        | 21.67        | 37.96        | Consumer Defensive |
| ⊕ Apple Inc                                   | -             | 1.69        | 23.36        | 8.97         | Technology         |
| ⊕ Meta Platforms Inc Class A                  | -             | 1.65        | 25.01        | 13.10        | Communication Svc  |
| Alphabet Inc Class A                          | -             | 1.61        | 26.62        | 65.78        | Communication Svc  |

Total Holdings 4008

⊕ 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.

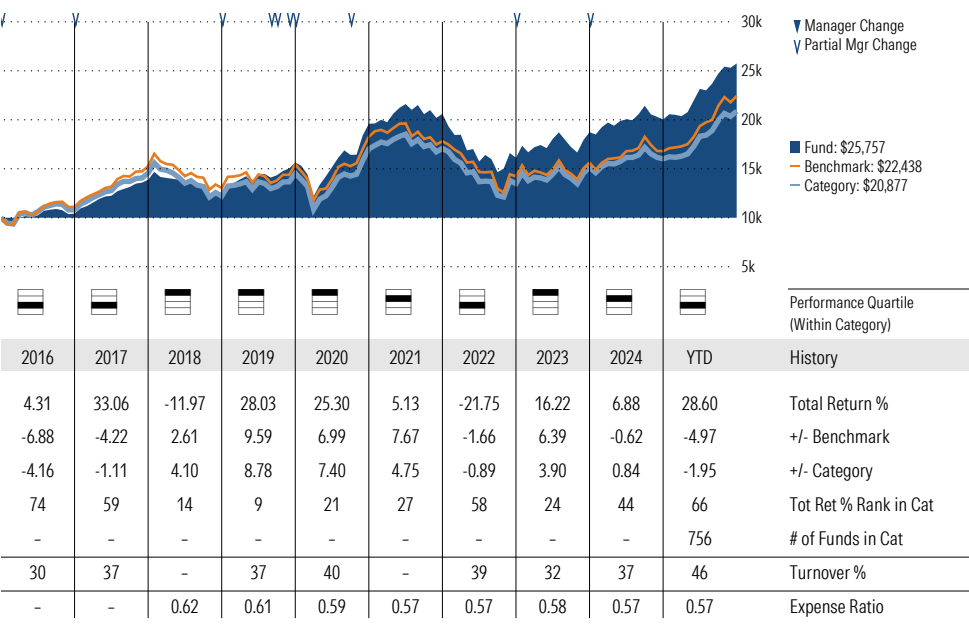
Morningstar Investment Management LLC Analysis

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.

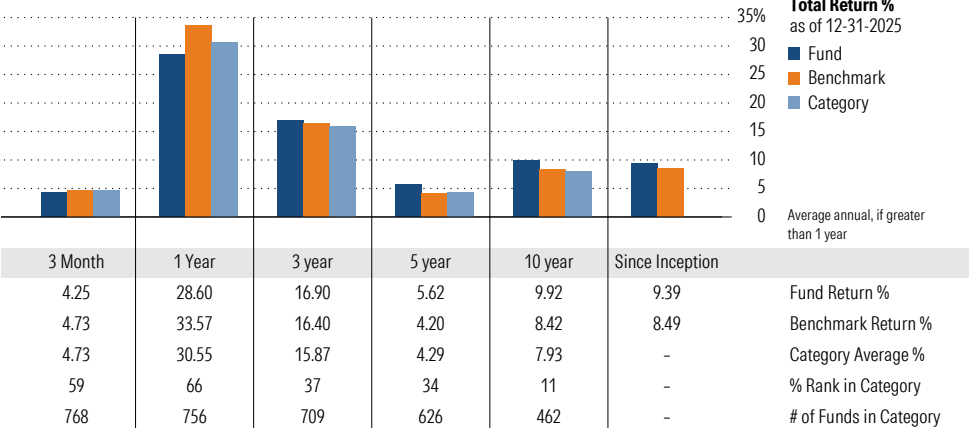
ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 4           | 12-31-2025 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |
| ESG Commitment        | 1-Low       | 02-15-2022 |

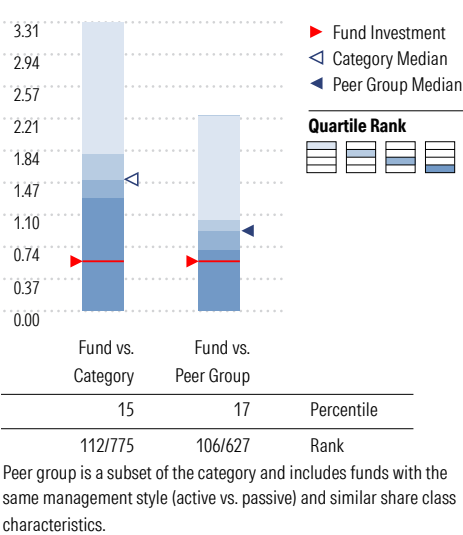
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | 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 |

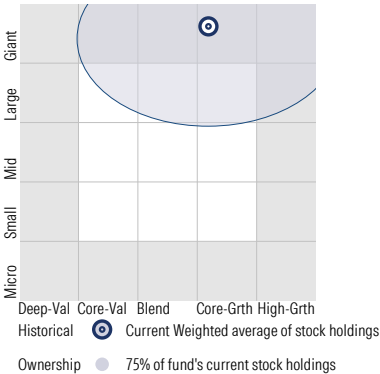
Portfolio Metrics

|                      | 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 |

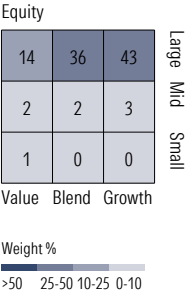
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts  
Morningstar Index MSCI EM NR USD

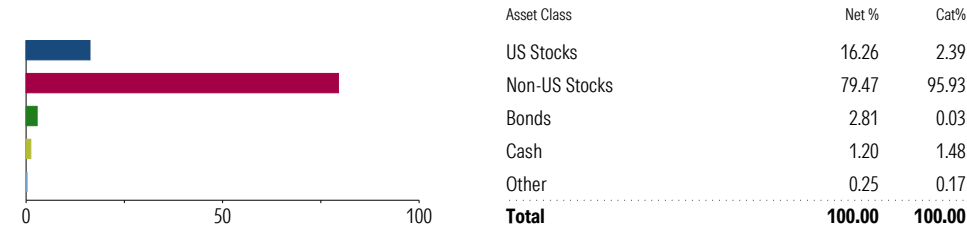
Style Analysis as of 12-31-2025  
Morningstar Style Box™



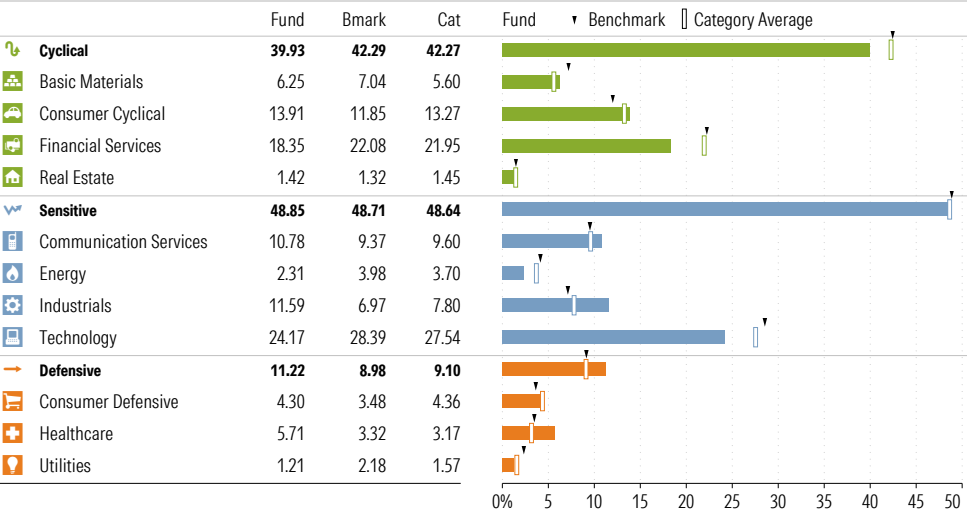
Style Breakdown



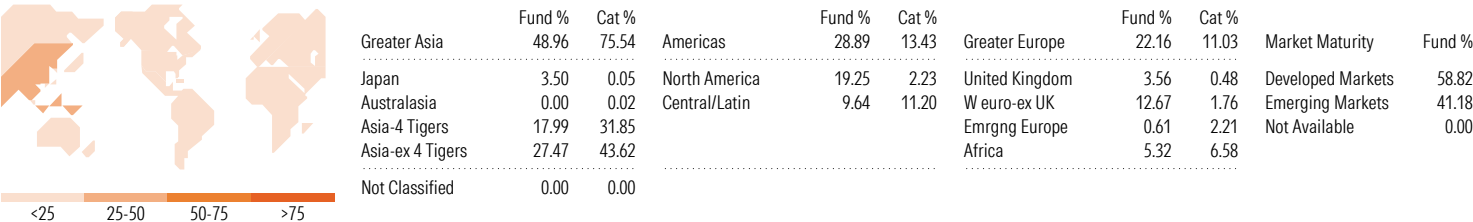
Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



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

Baird Aggregate Bond Inst BAGIX

Morningstar Category  
Intermediate Core Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000  
Mary Ellen Stanek since 09-2000  
Charles Groeschell since 09-2000  
Warren Pierson since 09-2000  
Meghan Dean since 05-2019  
Jay Schwister since 05-2019  
Jeffrey Schrom since 05-2019  
Patrick Brown since 05-2021  
Abhishek Pulakanti since 05-2022  
Andrew O'Connell since 05-2022

Quantitative Screens

- ✔ Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 25.36 years.

Style Consistency is not calculated for Fixed Income funds.

- ✔ Net Expense: The fund's expense ratio of 0.3 is 37.5% lower than the Intermediate Core Bond category average.

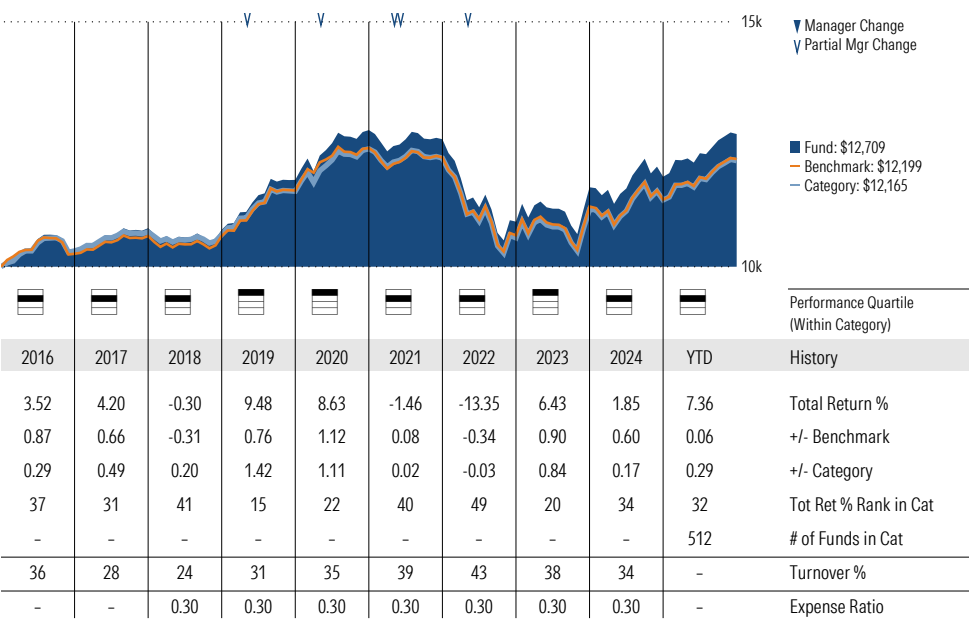
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 4      | 12-31-2025 |
| ESG Commitment        | 1-Low  | 02-15-2022 |

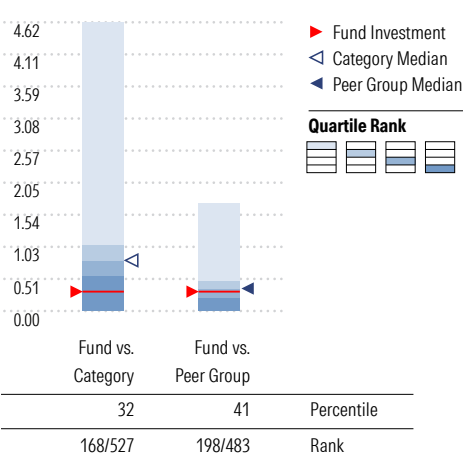
Growth of \$10,000



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

|                    | Fund   | Bmark | Cat   |
|--------------------|--------|-------|-------|
| Alpha              | 0.46   | -     | 0.13  |
| Beta               | 1.01   | -     | 0.98  |
| R-Squared          | 99.65  | -     | 98.26 |
| Standard Deviation | 6.13   | 6.06  | 6.01  |
| Sharpe Ratio       | 0.06   | -0.02 | -0.01 |
| Tracking Error     | 0.37   | -     | 0.72  |
| Information Ratio  | 1.44   | -     | -0.01 |
| Up Capture Ratio   | 102.40 | -     | 98.50 |
| Down Capture Ratio | 96.06  | -     | 96.64 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 5.98 | 4.43  | 5.45 |
| Avg Eff Maturity | 7.88 | -     | 7.57 |

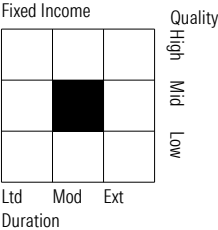
Baird Aggregate Bond Inst BAGIX

Morningstar Category  
Intermediate Core Bond

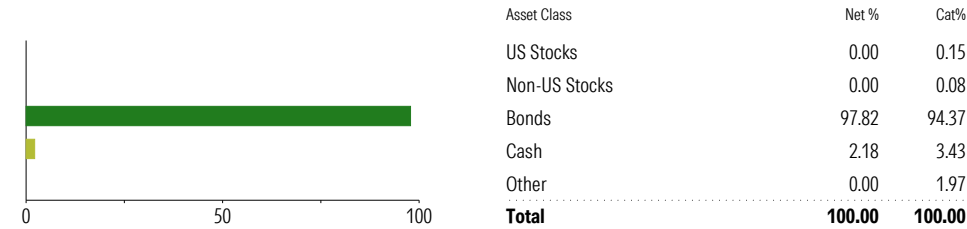
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown

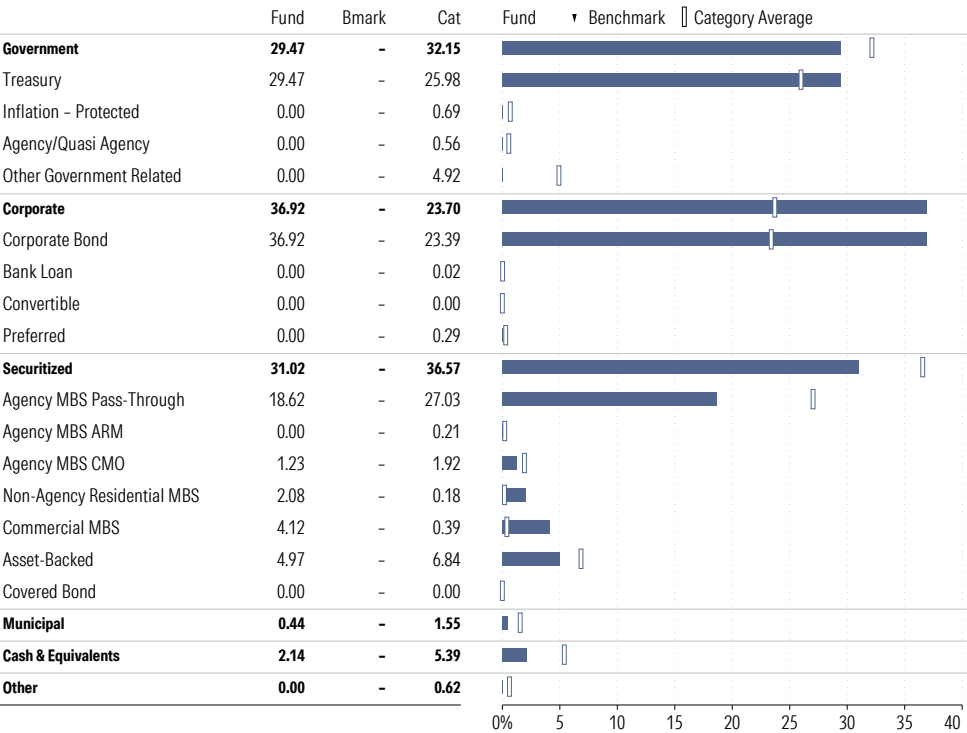


Asset Allocation as of 12-31-2025



| Credit Rating Breakdown | Fund  | Bmark | Cat   |
|-------------------------|-------|-------|-------|
| AAA                     | 11.80 | 3.53  | 13.95 |
| AA                      | 53.20 | 74.59 | 48.25 |
| A                       | 13.70 | 10.82 | 23.49 |
| BBB                     | 21.00 | 8.32  | 11.83 |
| BB                      | 0.30  | 0.28  | 0.71  |
| B                       | 0.00  | 0.00  | 0.33  |
| Below B                 | 0.00  | 0.00  | 0.28  |
| Not Rated               | 0.00  | 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 |
|--------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Notes 4%    | 06-2032       | 2.47        | 2.47         | -                   |
| United States Treasury Notes 4.25%   | 01-2028       | 1.96        | 4.43         | -                   |
| ⊖ First American Government Obligs U | 02-2030       | 1.86        | 6.29         | -                   |
| ⊕ United States Treasury Notes 2.38% | 03-2029       | 1.74        | 8.04         | -                   |
| United States Treasury Notes 3.63%   | 08-2028       | 1.50        | 9.53         | -                   |
| United States Treasury Bonds 2.88%   | 05-2043       | 1.49        | 11.02        | -                   |
| United States Treasury Bonds 2.38%   | 02-2042       | 1.45        | 12.47        | -                   |
| United States Treasury Notes 1.88%   | 02-2032       | 1.30        | 13.77        | -                   |
| ⊖ United States Treasury Bonds 3.38% | 08-2042       | 1.26        | 15.04        | -                   |
| United States Treasury Notes 2.88%   | 05-2032       | 1.24        | 16.28        | -                   |

Total Holdings 1966

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Inflation-Protected Securities I DIPSX

Morningstar Category  
Inflation-Protected Bond

Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 19.38 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.11 is 83.58% lower than the Inflation-Protected Bond category average.

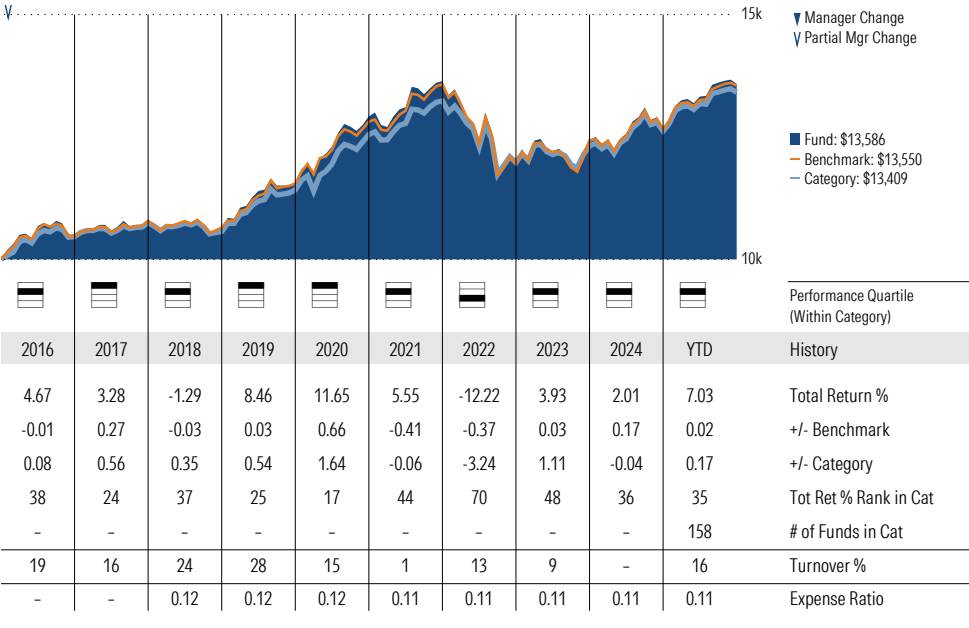
Morningstar Investment Management LLC Analysis

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.

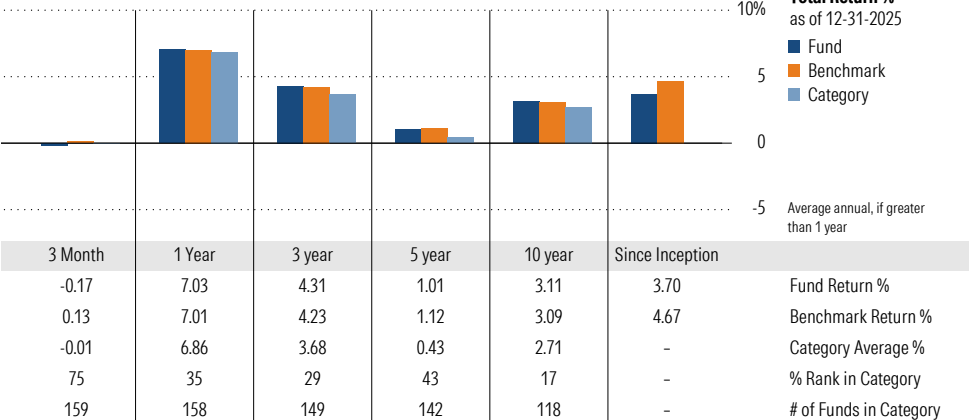
ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 3      | 12-31-2025 |

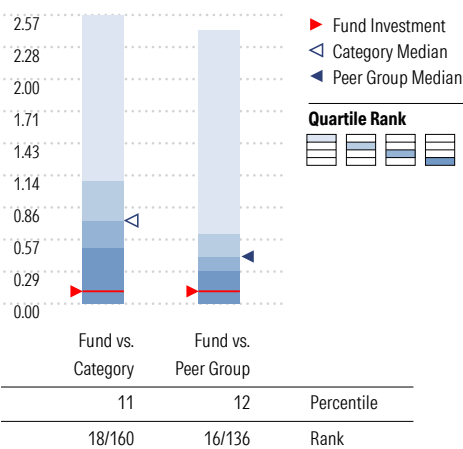
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.17  | -     | -0.50  |
| Beta               | 1.06   | -     | 1.04   |
| R-Squared          | 98.82  | -     | 94.94  |
| Standard Deviation | 4.89   | 4.58  | 4.96   |
| Sharpe Ratio       | -0.11  | -0.14 | -0.19  |
| Tracking Error     | 0.60   | -     | 1.14   |
| Information Ratio  | 0.13   | -     | -0.49  |
| Up Capture Ratio   | 106.57 | -     | 100.82 |
| Down Capture Ratio | 110.74 | -     | 109.71 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 6.56 | 4.52  | 5.79 |
| Avg Eff Maturity | 7.21 | -     | 6.27 |

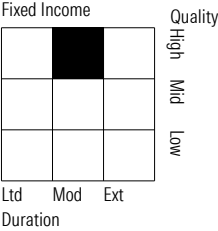
DFA Inflation-Protected Securities I DIPSX

Morningstar Category  
Inflation-Protected Bond

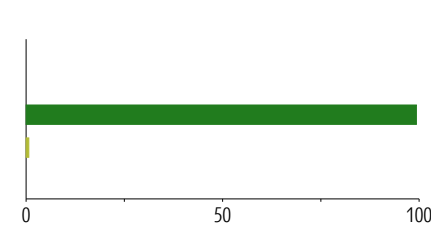
Morningstar Index  
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 12-31-2025

Style Breakdown



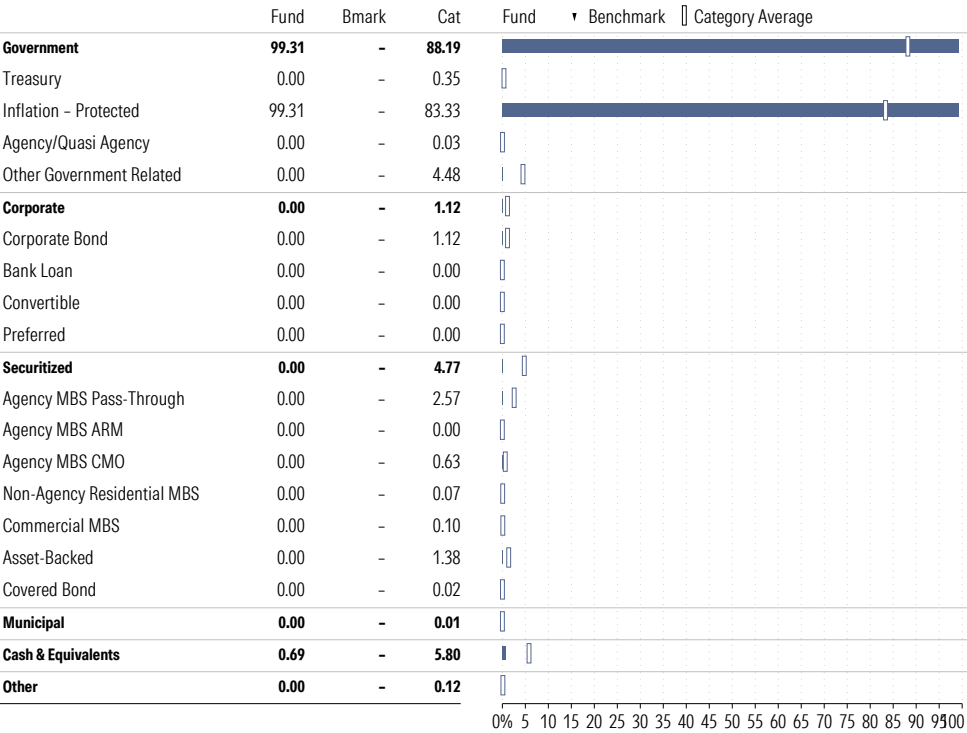
Asset Allocation as of 12-31-2025



| Asset Class   | Net %  | Cat%   |
|---------------|--------|--------|
| US Stocks     | 0.00   | 0.25   |
| Non-US Stocks | 0.00   | 0.00   |
| Bonds         | 99.31  | 103.18 |
| Cash          | 0.69   | -3.98  |
| Other         | 0.00   | 0.55   |
| Total         | 100.00 | 100.00 |

| Credit Rating Breakdown | Fund   | Bmark | Cat   |
|-------------------------|--------|-------|-------|
| AAA                     | 0.00   | 0.00  | 14.73 |
| AA                      | 100.00 | 99.60 | 79.32 |
| A                       | 0.00   | 0.00  | 0.89  |
| BBB                     | 0.00   | 0.00  | 1.32  |
| BB                      | 0.00   | 0.00  | 0.30  |
| B                       | 0.00   | 0.00  | 0.02  |
| Below B                 | 0.00   | 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 |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes 0.875% | 01-2029       | 9.95        | 9.95         | -                   |
| ⊕ United States Treasury Bonds 2.5%   | 01-2029       | 9.71        | 19.66        | -                   |
| ⊕ United States Treasury Bonds 3.875% | 04-2029       | 9.48        | 29.14        | -                   |
| ⊕ United States Treasury Bonds 2.125% | 02-2040       | 8.05        | 37.19        | -                   |
| ⊕ United States Treasury Bonds 3.625% | 04-2028       | 7.65        | 44.85        | -                   |
| ⊕ United States Treasury Bonds 2.125% | 02-2041       | 7.60        | 52.44        | -                   |
| ⊕ United States Treasury Bonds 3.375% | 04-2032       | 6.45        | 58.90        | -                   |
| ⊕ United States Treasury Notes 0.125% | 01-2032       | 4.88        | 63.78        | -                   |
| ⊕ United States Treasury Notes 0.125% | 01-2030       | 4.67        | 68.45        | -                   |
| ⊕ United States Treasury Bonds 0.75%  | 02-2042       | 4.19        | 72.64        | -                   |

Total Holdings 26

⊕ Increase ⊖ Decrease ✱ New to Portfolio



# DFA Intl Sustainability Core 1 DFSPX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

## Portfolio Manager(s)

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

## Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.93 years.
- Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.24 is 69.62% lower than the Foreign Large Blend category average.

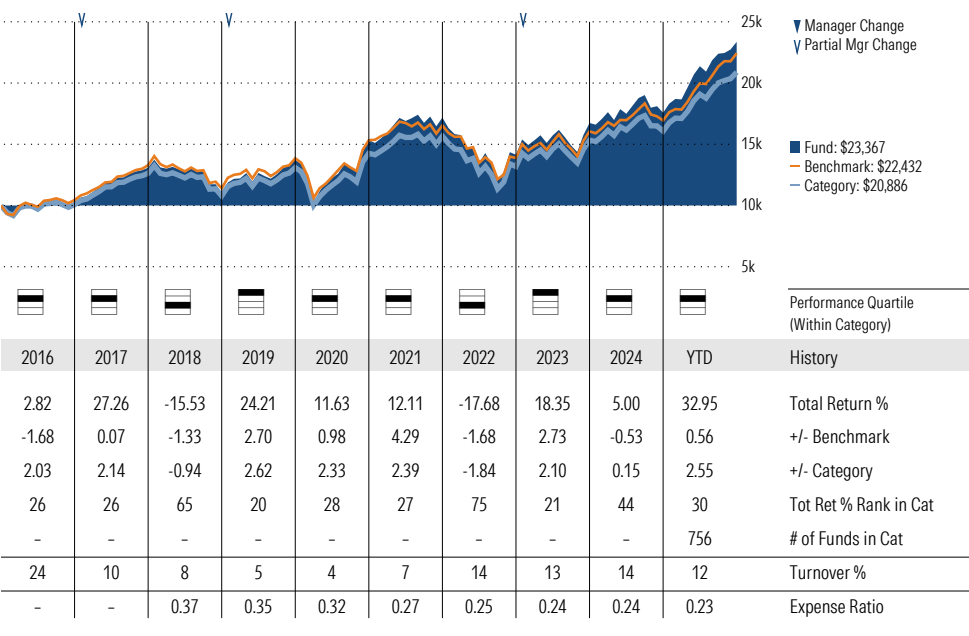
## Morningstar Investment Management LLC Analysis

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

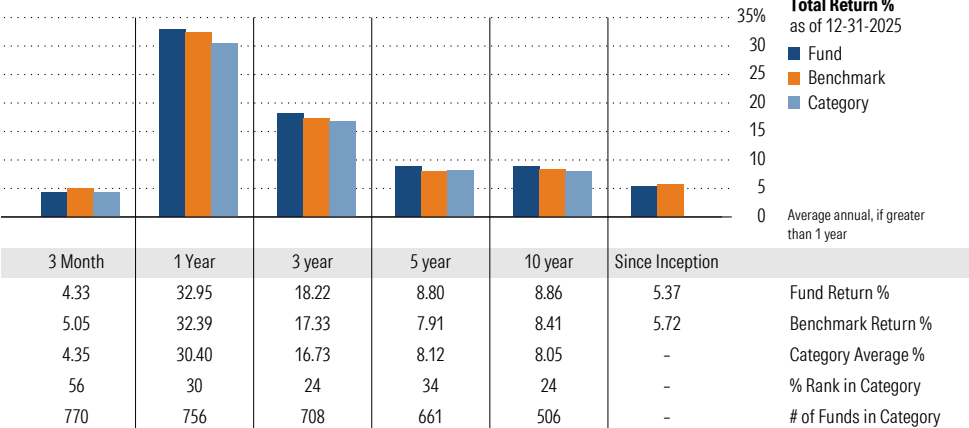
## ESG Metrics

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

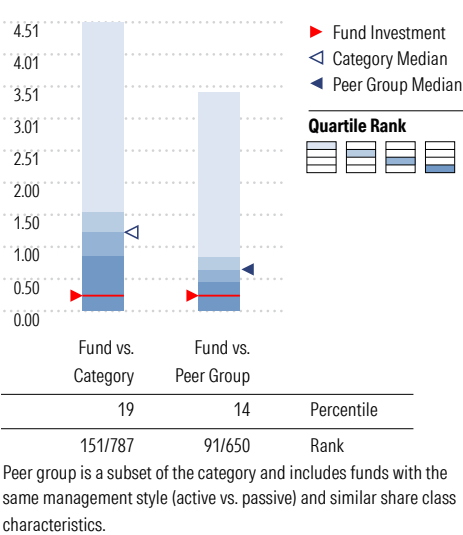
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.24  | -     | -0.06  |
| Beta               | 1.07   | -     | 0.97   |
| R-Squared          | 91.75  | -     | 89.22  |
| Standard Deviation | 13.09  | 11.72 | 12.11  |
| Sharpe Ratio       | 0.98   | 1.01  | 0.95   |
| Tracking Error     | 3.85   | -     | 3.88   |
| Information Ratio  | 0.23   | -     | -0.13  |
| Up Capture Ratio   | 107.88 | -     | 99.04  |
| Down Capture Ratio | 112.31 | -     | 102.68 |

## Portfolio Metrics

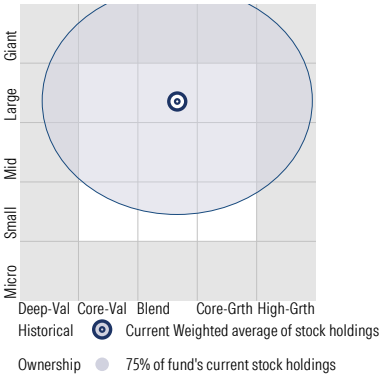
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.33 | 17.78 | 18.59 |
| Price/Book Ratio     | 2.17  | 2.16  | 2.31  |
| Geom Avg Mkt Cap \$B | 24.92 | 67.61 | 77.03 |
| ROE                  | 18.74 | 18.38 | 18.84 |

DFA Intl Sustainability Core 1 DFSPX

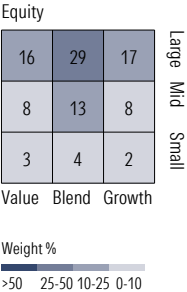
Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

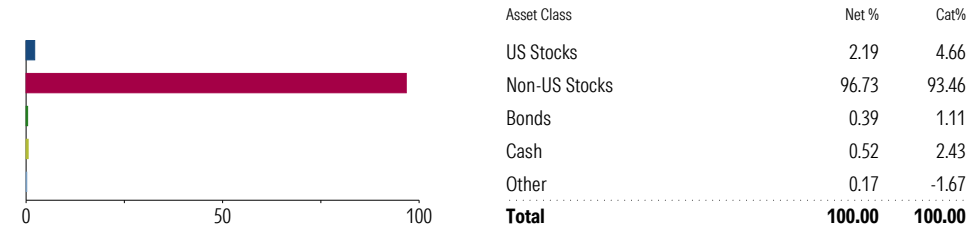
Style Analysis as of 12-31-2025  
Morningstar Style Box™



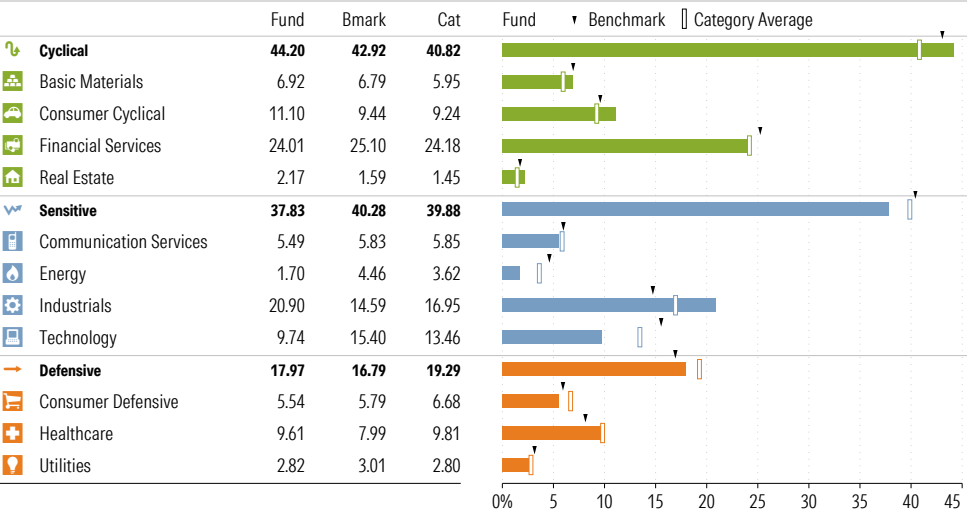
Style Breakdown



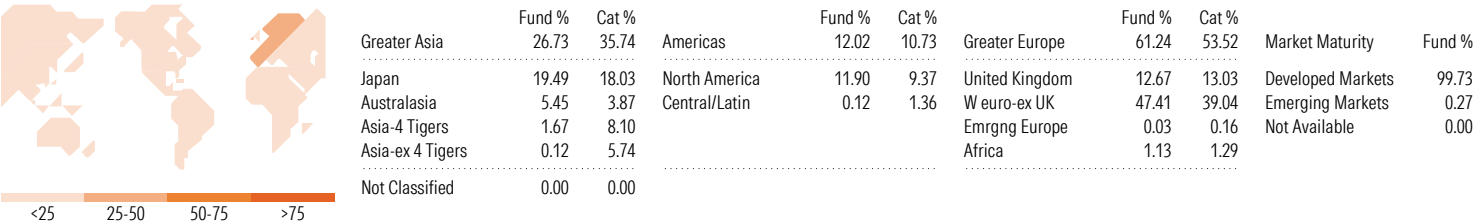
Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Top 10 Holdings as of 12-31-2025

| Name                                | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------------|-------------|--------------|--------------|--------------------|
| ASML Holding NV ADR                 | 1.71        | 1.71         | 55.43        | Technology         |
| Roche Holding AG                    | 1.13        | 2.84         | -            | Healthcare         |
| Novartis AG ADR                     | 1.09        | 3.93         | 45.79        | Healthcare         |
| Royal Bank of Canada                | 1.03        | 4.96         | 38.49        | Financial Services |
| Lvmh Moet Hennessy Louis Vuitton SE | 1.00        | 5.96         | -            | Consumer Cyclical  |
| Toyota Motor Corp                   | 0.81        | 6.77         | -            | Consumer Cyclical  |
| AstraZeneca PLC ADR                 | 0.80        | 7.57         | 42.70        | Healthcare         |
| Novo Nordisk AS Class B             | 0.79        | 8.36         | -            | Healthcare         |
| Sony Group Corp                     | 0.62        | 8.97         | -            | Technology         |
| Banco Santander SA                  | 0.57        | 9.54         | -            | Financial Services |

Total Holdings 3661

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Federated Hermes Total Return Bond R6 FTRLX

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

### Portfolio Manager(s)

Todd Abraham since 02-1999  
Christopher McGinley since 12-2009  
Donald Ellenberger since 03-2013  
Ihab Salib since 05-2013  
Jerome Conner since 01-2018  
Anthony Venturino since 03-2019  
Chengjun(Chris) Wu since 01-2020  
Kathryn Glass since 04-2025

### Quantitative Screens

- Performance: The fund has finished in the Intermediate Core-Plus 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 26.94 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.38 is 50% lower than the Intermediate Core-Plus Bond category average.

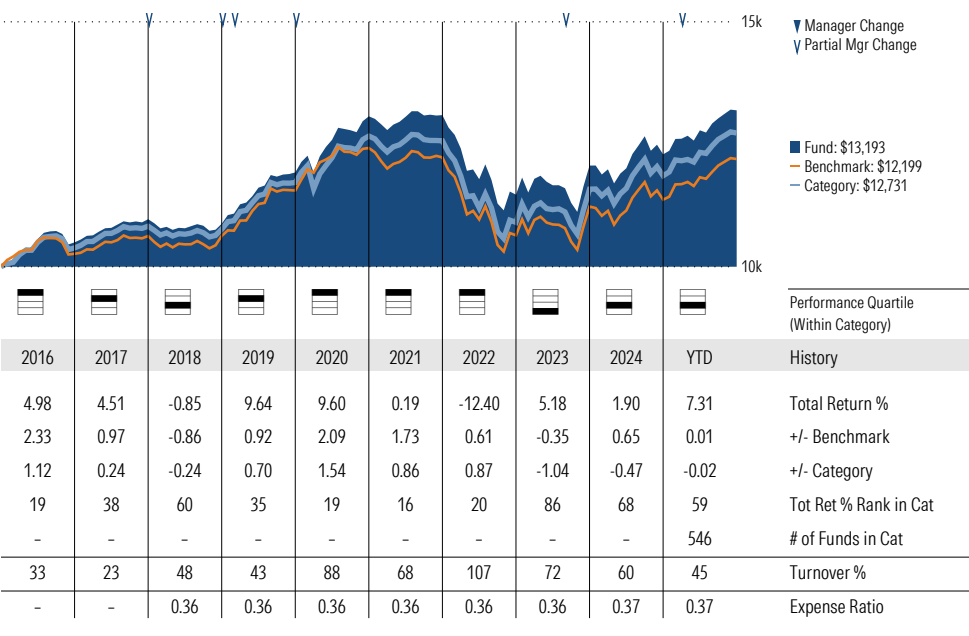
### Morningstar Investment Management LLC Analysis

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.

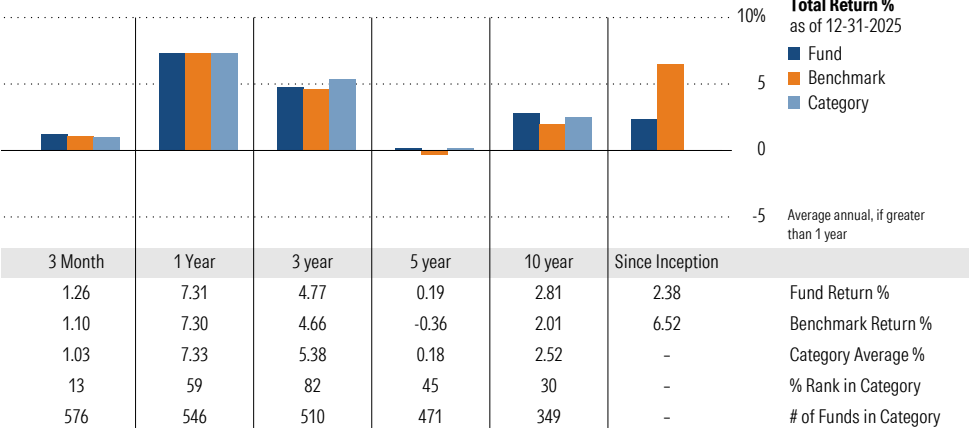
### ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 3      | 12-31-2025 |

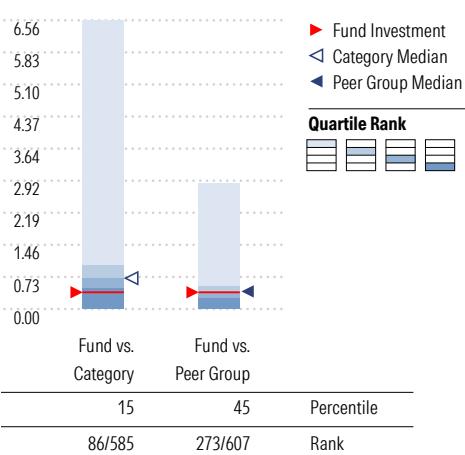
### Growth of \$10,000



### 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              | 0.14   | -     | 0.63  |
| Beta               | 0.99   | -     | 0.98  |
| R-Squared          | 99.47  | -     | 96.38 |
| Standard Deviation | 6.03   | 6.06  | 6.04  |
| Sharpe Ratio       | -0.01  | -0.02 | 0.07  |
| Tracking Error     | 0.44   | -     | 1.08  |
| Information Ratio  | 0.25   | -     | 0.65  |
| Up Capture Ratio   | 100.08 | -     | 99.71 |
| Down Capture Ratio | 98.46  | -     | 90.88 |

### Portfolio Metrics

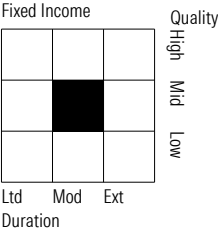
|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 5.90 | 4.43  | 5.76 |
| Avg Eff Maturity | 8.70 | -     | 8.34 |

Federated Hermes Total Return Bond R6 FTRLX

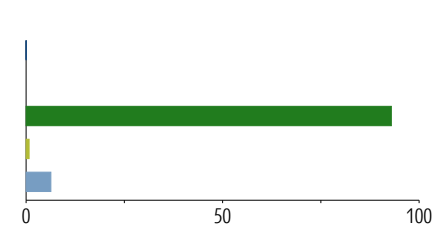
Morningstar Category Morningstar Index  
Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025



| Asset Class   | Net %  | Cat%   |
|---------------|--------|--------|
| US Stocks     | 0.01   | 0.58   |
| Non-US Stocks | 0.00   | 0.00   |
| Bonds         | 92.93  | 97.55  |
| Cash          | 0.76   | 1.74   |
| Other         | 6.30   | 0.12   |
| Total         | 100.00 | 100.00 |

Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 63.07 | 3.53  | 17.04 |
| AA        | 1.53  | 74.59 | 44.10 |
| A         | 8.44  | 10.82 | 10.56 |
| BBB       | 12.96 | 8.32  | 17.27 |
| BB        | 2.86  | 0.28  | 5.31  |
| B         | 2.23  | 0.00  | 2.07  |
| Below B   | 0.70  | 0.00  | 0.62  |
| Not Rated | 8.21  | 2.46  | 3.02  |

Sector Weighting as of 12-31-2025

|                               | Fund         | Bmark | Cat          | Fund | Benchmark | Category Average |
|-------------------------------|--------------|-------|--------------|------|-----------|------------------|
| <b>Government</b>             | <b>55.77</b> | -     | <b>31.25</b> |      |           |                  |
| Treasury                      | 26.26        | -     | 17.87        |      |           |                  |
| Inflation - Protected         | 2.44         | -     | 0.59         |      |           |                  |
| Agency/Quasi Agency           | 0.06         | -     | 0.37         |      |           |                  |
| Other Government Related      | 27.01        | -     | 12.42        |      |           |                  |
| <b>Corporate</b>              | <b>22.19</b> | -     | <b>25.45</b> |      |           |                  |
| Corporate Bond                | 21.52        | -     | 24.58        |      |           |                  |
| Bank Loan                     | 0.67         | -     | 0.35         |      |           |                  |
| Convertible                   | 0.00         | -     | 0.03         |      |           |                  |
| Preferred                     | 0.00         | -     | 0.49         |      |           |                  |
| <b>Securitized</b>            | <b>20.76</b> | -     | <b>36.56</b> |      |           |                  |
| Agency MBS Pass-Through       | 13.03        | -     | 22.82        |      |           |                  |
| Agency MBS ARM                | 0.11         | -     | 0.10         |      |           |                  |
| Agency MBS CMO                | 6.80         | -     | 2.63         |      |           |                  |
| Non-Agency Residential MBS    | 0.18         | -     | 1.59         |      |           |                  |
| Commercial MBS                | 0.44         | -     | 0.61         |      |           |                  |
| Asset-Backed                  | 0.20         | -     | 8.78         |      |           |                  |
| Covered Bond                  | 0.00         | -     | 0.03         |      |           |                  |
| <b>Municipal</b>              | <b>0.00</b>  | -     | <b>0.59</b>  |      |           |                  |
| <b>Cash &amp; Equivalents</b> | <b>0.78</b>  | -     | <b>3.11</b>  |      |           |                  |
| <b>Other</b>                  | <b>0.52</b>  | -     | <b>3.06</b>  |      |           |                  |

Top 10 Holdings as of 12-31-2025

| Name                                    | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|-----------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ 2 Year Treasury Note Future Mar 26    | 03-2026       | 22.27       | 22.27        | -                   |
| Federated Mortgage Core Portfolio       | -             | 16.09       | 38.36        | -                   |
| ⊕ Federated Project and Trade Fin Cor   | -             | 5.45        | 43.80        | -                   |
| ⊕ United States Treasury Notes 4%       | 11-2035       | 5.40        | 49.20        | -                   |
| United States Treasury Notes 4.125%     | 10-2031       | 3.78        | 52.99        | -                   |
| ⊕ Us 5yr Note (Cbt) Mar26 Xcbt 20260331 | 03-2026       | 2.20        | 55.19        | -                   |
| ⊕ High Yield Bond Portfolio             | -             | 2.18        | 57.37        | -                   |
| ⊕ Federated Emerging Markets Core       | -             | 1.95        | 59.31        | -                   |
| United States Treasury Bonds 4.25%      | 02-2054       | 1.93        | 61.24        | -                   |
| United States Treasury Bonds 4.125%     | 08-2053       | 1.82        | 63.06        | -                   |

Total Holdings 1045

⊕ 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.

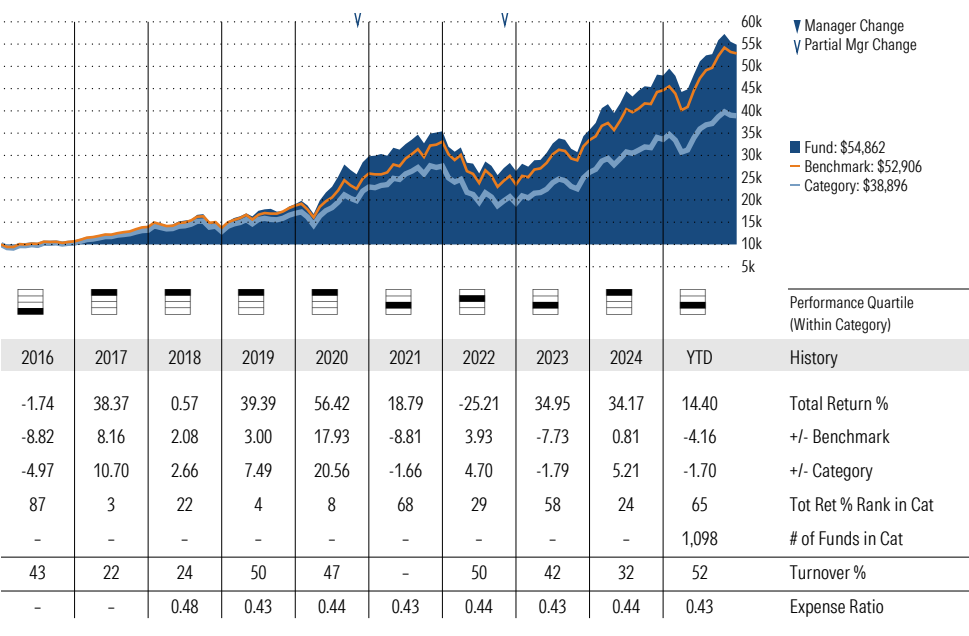
Morningstar Investment Management LLC Analysis

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.

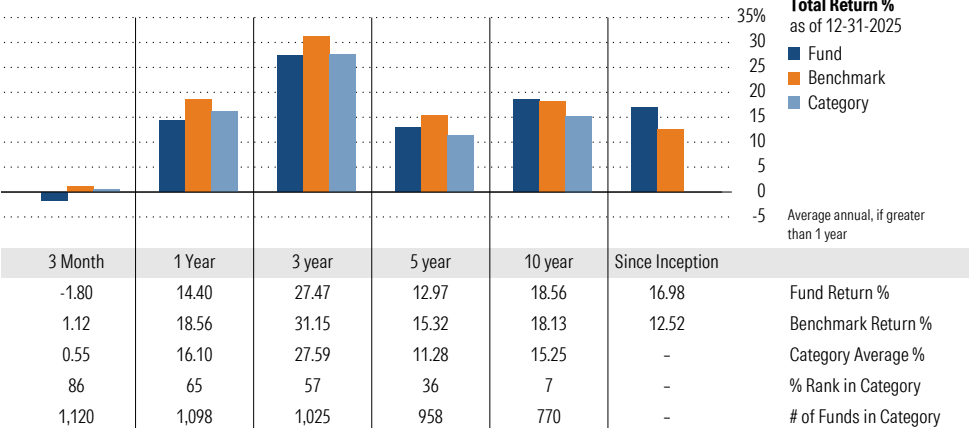
ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 2        | 12-31-2025 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 2-Basic  | 04-07-2022 |

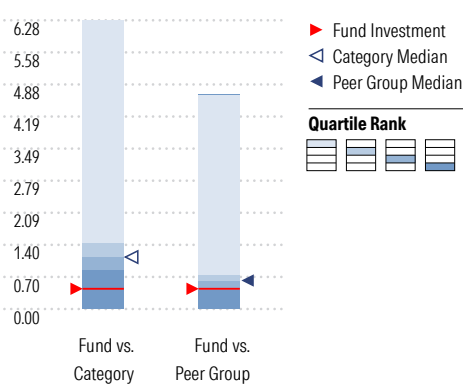
Growth of \$10,000



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

|                    | 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

|                      | 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  |

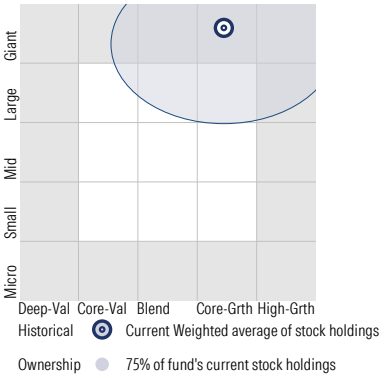
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category  
Large Growth

Morningstar Index  
Russell 1000 Growth TR USD

Style Analysis as of 12-31-2025

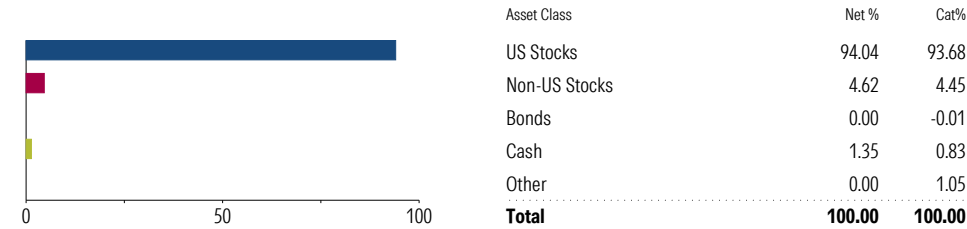
Morningstar Style Box™



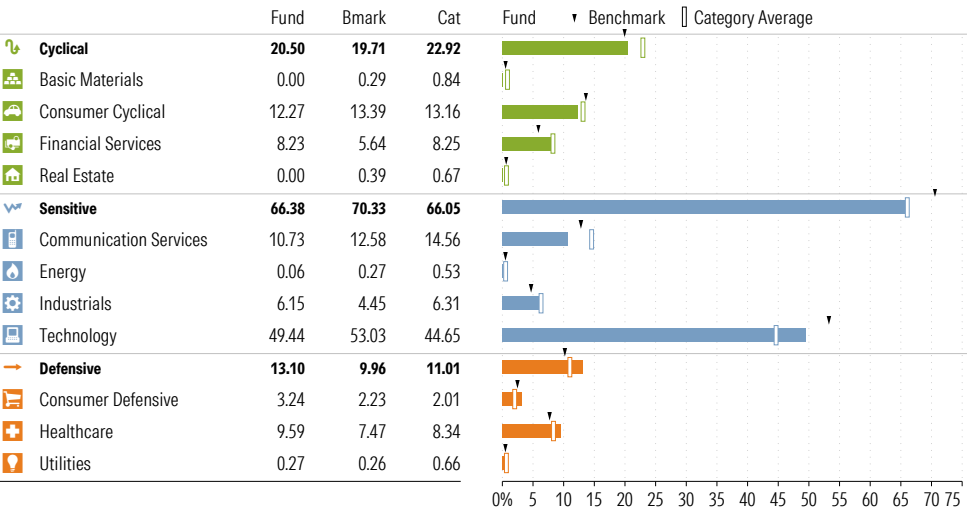
Style Breakdown



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 |
| ⊖ Insmed 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

# Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

Morningstar Index  
S&P 500 TR USD

## Portfolio Manager(s)

Michelle Louie since 11-2017  
Nick Birkett since 08-2023  
Aur lie Denis since 02-2025

## Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.18 years.
- Style: The fund has landed in its primary style box — Large Blend — 77.78 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 94.2% lower than the Large Blend category average.

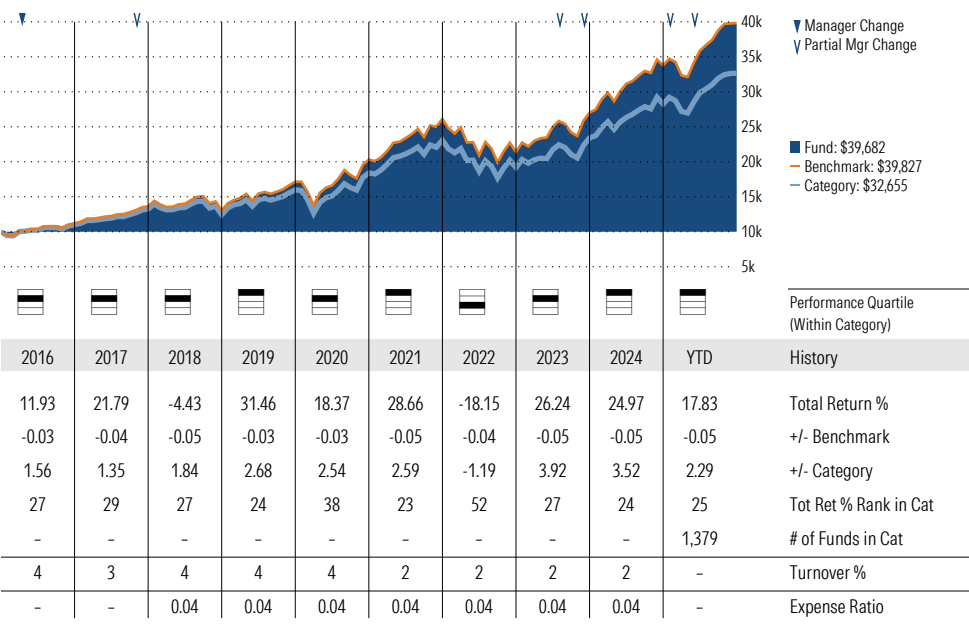
## Morningstar Investment Management LLC Analysis

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

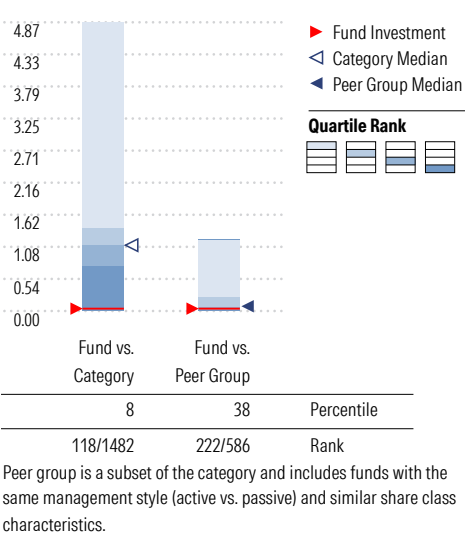
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.04  | -     | -1.83  |
| Beta               | 1.00   | -     | 0.99   |
| R-Squared          | 100.00 | -     | 91.83  |
| Standard Deviation | 11.95  | 11.95 | 12.34  |
| Sharpe Ratio       | 1.39   | 1.40  | 1.19   |
| Tracking Error     | 0.00   | -     | 3.05   |
| Information Ratio  | -11.57 | -     | -1.82  |
| Up Capture Ratio   | 99.89  | -     | 94.46  |
| Down Capture Ratio | 100.11 | -     | 105.96 |

## Portfolio Metrics

|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 27.65  | 27.62  | 27.27  |
| Price/Book Ratio     | 5.10   | 5.09   | 5.11   |
| Geom Avg Mkt Cap \$B | 461.00 | 459.51 | 539.43 |
| ROE                  | 35.06  | 35.01  | 33.69  |

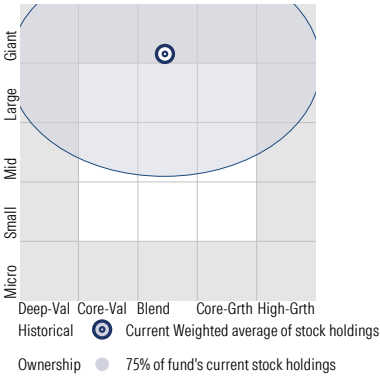
# Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

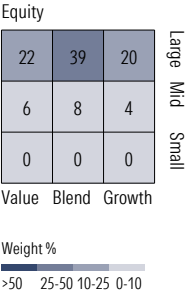
Morningstar Index  
S&P 500 TR USD

## Style Analysis as of 12-31-2025

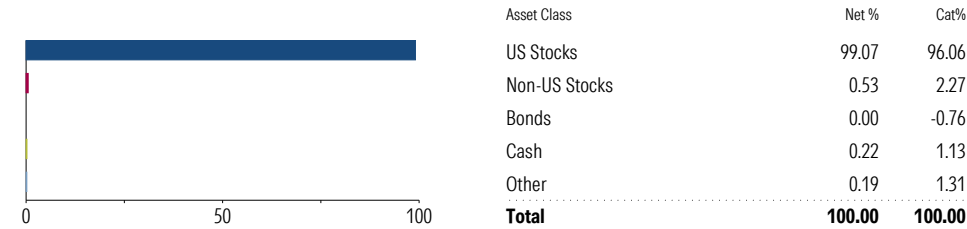
Morningstar Style Box™



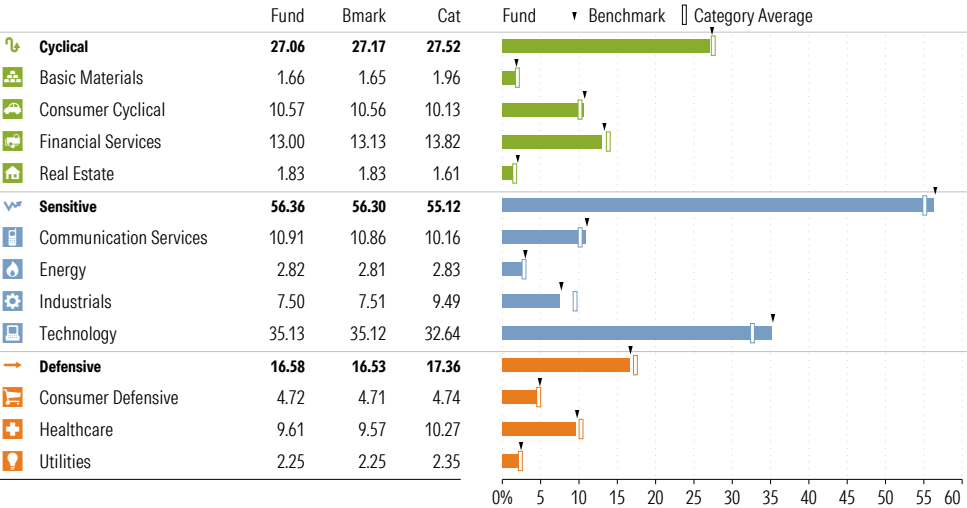
### Style Breakdown



## 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        | 14.60        | 8.97         | Technology         |
| ⊕ Microsoft Corp                 | 6.14        | 20.74        | 15.54        | Technology         |
| ⊕ Amazon.com Inc                 | 3.83        | 24.57        | 5.21         | Consumer Cyclical  |
| ⊕ Alphabet Inc Class A           | 3.11        | 27.68        | 65.78        | Communication Svc  |
| ⊕ Broadcom Inc                   | 2.79        | 30.47        | 50.33        | Technology         |
| ⊖ Alphabet Inc Class C           | 2.49        | 32.96        | 65.21        | Communication Svc  |
| ⊕ Meta Platforms Inc Class A     | 2.45        | 35.42        | 13.10        | Communication Svc  |
| ⊕ Tesla Inc                      | 2.16        | 37.57        | 11.36        | Consumer Cyclical  |
| ⊕ Berkshire Hathaway Inc Class B | 1.57        | 39.15        | 10.89        | Financial Services |
| ⊕ Eli Lilly and Co               | 1.46        | 40.61        | 39.98        | Healthcare         |
| ⊖ JPMorgan Chase & Co            | 1.43        | 42.04        | 36.74        | Financial Services |
| ⊖ Visa Inc Class A               | 0.99        | 43.03        | 11.74        | Financial Services |
| ⊖ Exxon Mobil Corp               | 0.87        | 43.90        | 15.59        | Energy             |
| ⊕ Johnson & Johnson              | 0.85        | 44.75        | 46.65        | Healthcare         |

Total Holdings 518

⊕ Increase ⊖ Decrease ✨ New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.95 years.
- Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 93.67% lower than the Foreign Large Blend category average.

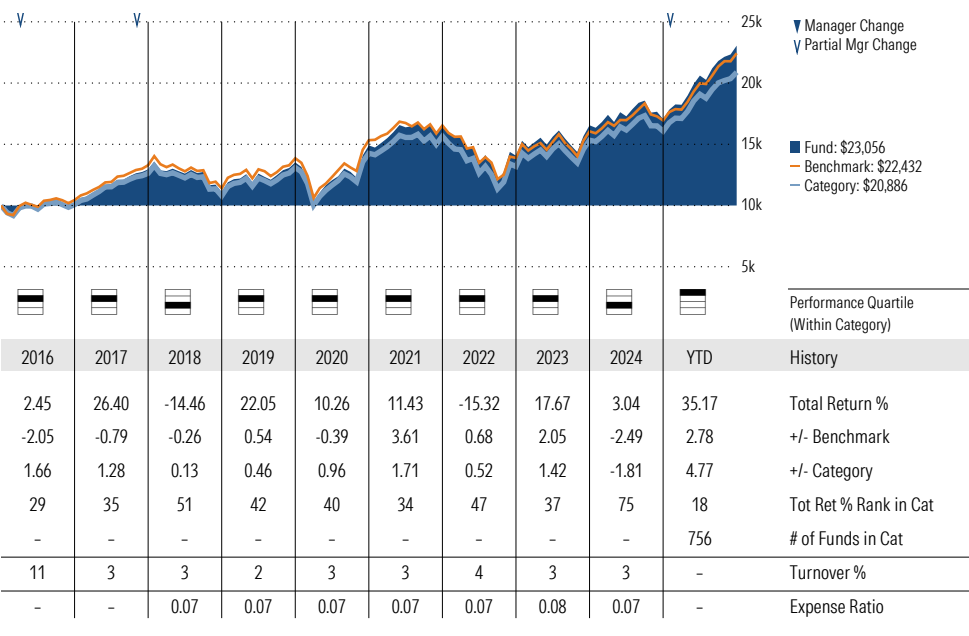
Morningstar Investment Management LLC Analysis

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

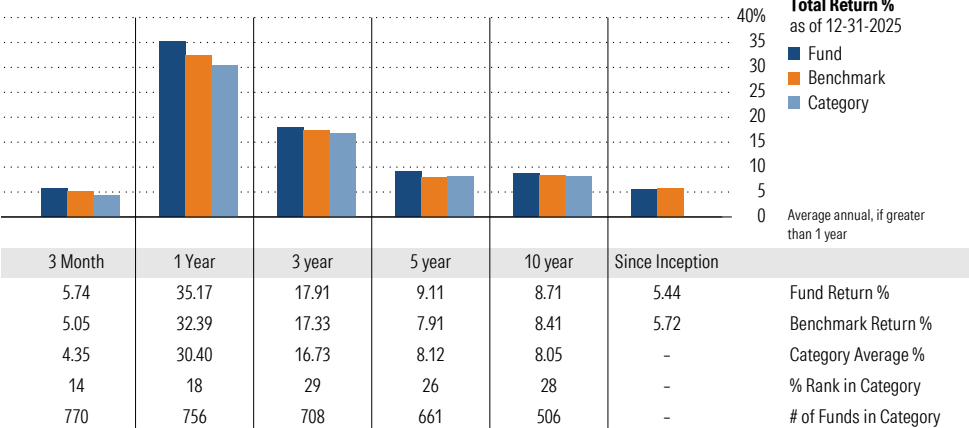
ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 2        | 12-31-2025 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 1-Low    | 02-15-2022 |

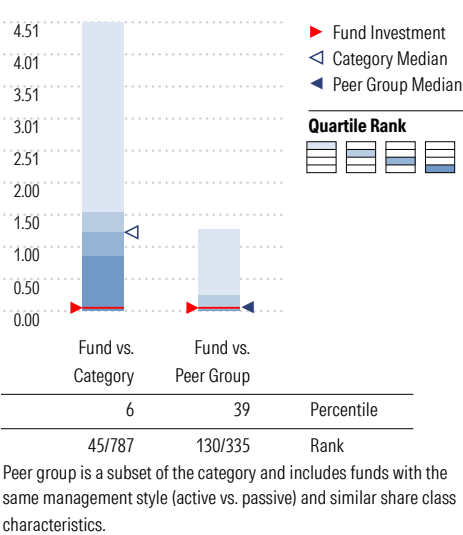
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.28  | -     | -0.06  |
| Beta               | 1.05   | -     | 0.97   |
| R-Squared          | 94.43  | -     | 89.22  |
| Standard Deviation | 12.70  | 11.72 | 12.11  |
| Sharpe Ratio       | 0.98   | 1.01  | 0.95   |
| Tracking Error     | 3.06   | -     | 3.88   |
| Information Ratio  | 0.19   | -     | -0.13  |
| Up Capture Ratio   | 107.30 | -     | 99.04  |
| Down Capture Ratio | 113.43 | -     | 102.68 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.98 | 17.78 | 18.59 |
| Price/Book Ratio     | 1.98  | 2.16  | 2.31  |
| Geom Avg Mkt Cap \$B | 43.13 | 67.61 | 77.03 |
| ROE                  | 16.66 | 18.38 | 18.84 |

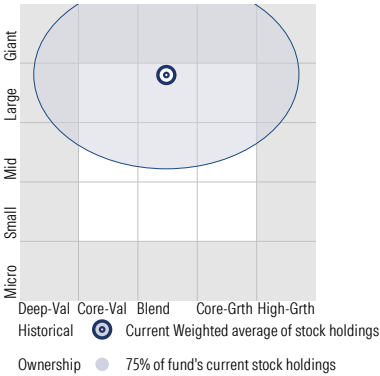
# Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category  
Foreign Large Blend

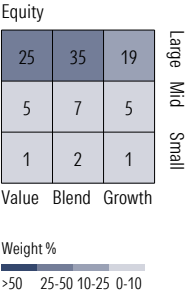
Morningstar Index  
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2025

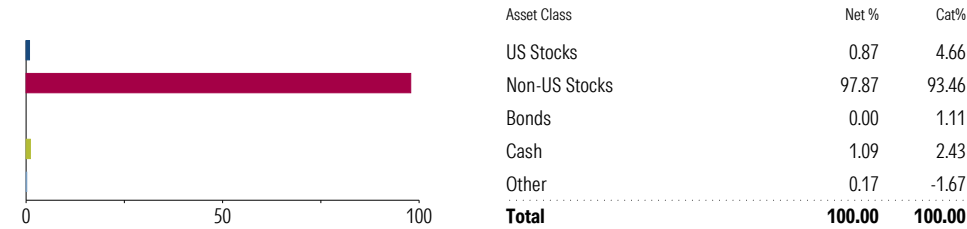
Morningstar Style Box™



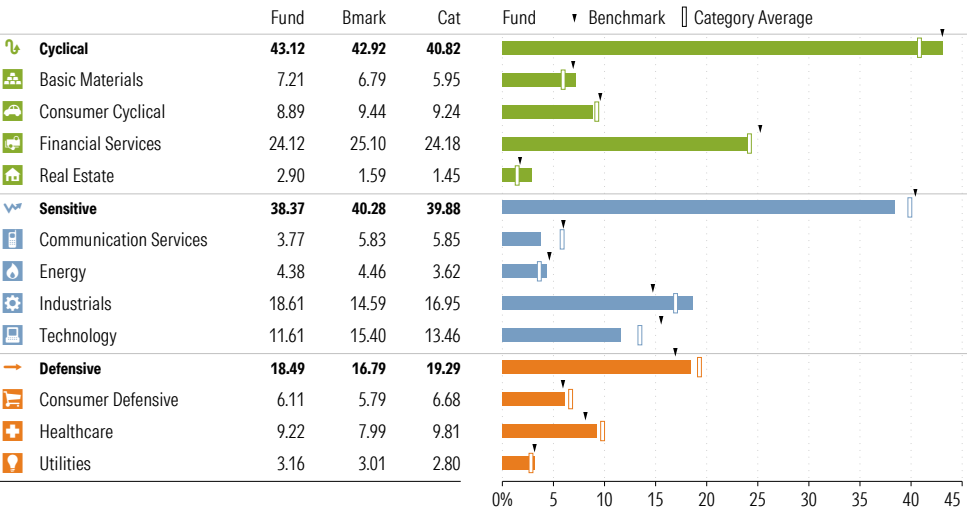
Style Breakdown



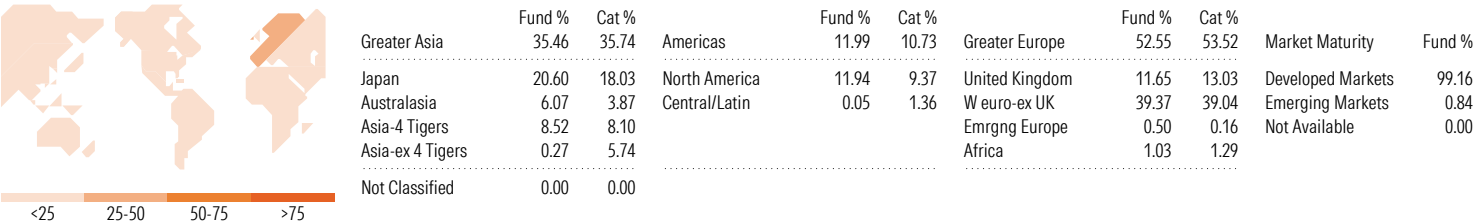
Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Top 10 Holdings as of 12-31-2025

| Name                            | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ ASML Holding NV               | 1.48        | 1.48         | -            | Technology         |
| ⊕ Samsung Electronics Co Ltd    | 1.37        | 2.86         | -            | Technology         |
| ⊕ Roche Holding AG              | 1.01        | 3.87         | -            | Healthcare         |
| ⊕ AstraZeneca PLC               | 0.97        | 4.84         | -            | Healthcare         |
| ⊖ HSBC Holdings PLC             | 0.94        | 5.78         | -            | Financial Services |
| ⊕ Novartis AG Registered Shares | 0.92        | 6.70         | -            | Healthcare         |
| ⊕ Nestle SA                     | 0.88        | 7.58         | -            | Consumer Defensive |
| ⊕ SAP SE                        | 0.87        | 8.45         | -            | Technology         |
| ⊕ SK Hynix Inc                  | 0.86        | 9.31         | -            | Technology         |
| ⊕ Royal Bank of Canada          | 0.84        | 10.15        | 38.49        | Financial Services |

Total Holdings 3866

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category  
Mid-Cap Blend  
Morningstar Index  
Russell Mid Cap TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023  
Kenny Narzikul since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 93.67% lower than the Mid-Cap Blend category average.

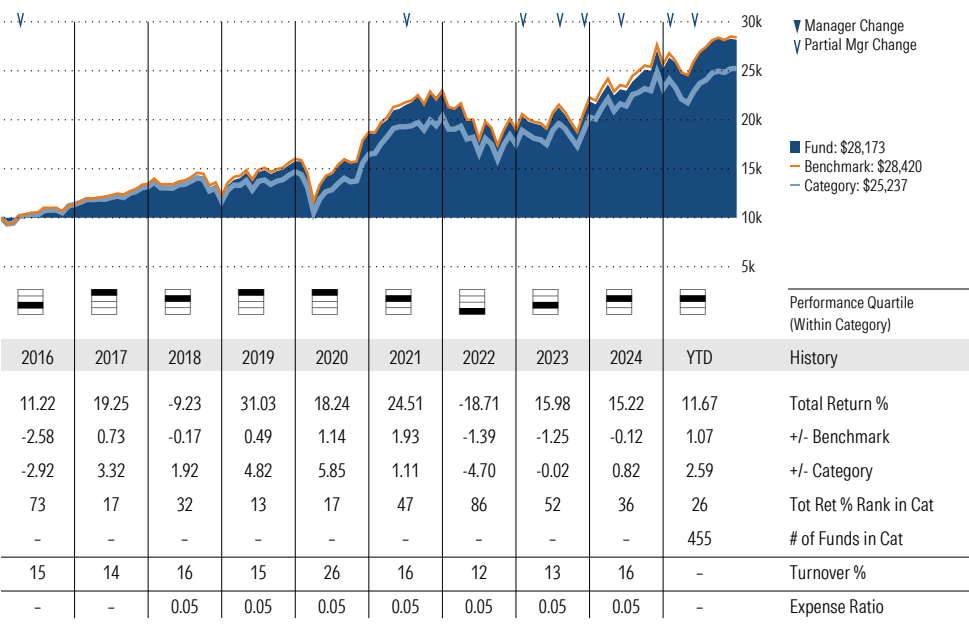
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a team-managed index fund, we are not concerned about the change.

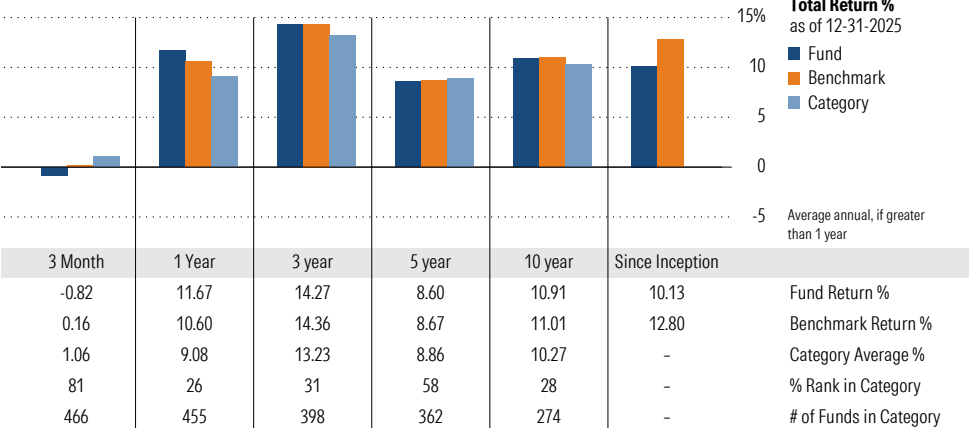
ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 4           | 12-31-2025 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |
| ESG Commitment        | 1-Low       | 02-15-2022 |

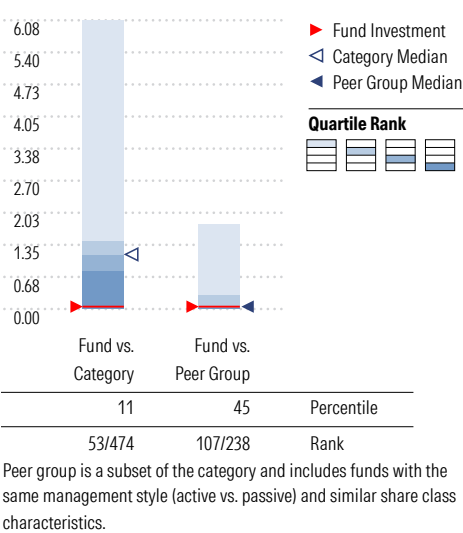
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat    |
|--------------------|-------|-------|--------|
| Alpha              | 0.55  | -     | -0.96  |
| Beta               | 0.95  | -     | 0.99   |
| R-Squared          | 99.21 | -     | 91.59  |
| Standard Deviation | 14.78 | 15.50 | 16.04  |
| Sharpe Ratio       | 0.65  | 0.63  | 0.53   |
| Tracking Error     | 1.53  | -     | 4.62   |
| Information Ratio  | -0.05 | -     | -0.46  |
| Up Capture Ratio   | 96.26 | -     | 97.23  |
| Down Capture Ratio | 93.71 | -     | 102.68 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 22.62 | 21.80 | 23.00 |
| Price/Book Ratio     | 3.11  | 2.84  | 3.03  |
| Geom Avg Mkt Cap \$B | 41.45 | 23.61 | 16.79 |
| ROE                  | 19.51 | 17.30 | 18.69 |

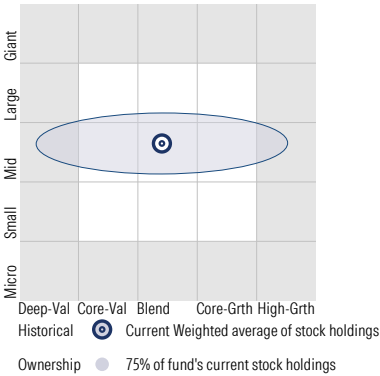
# Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category  
Mid-Cap Blend

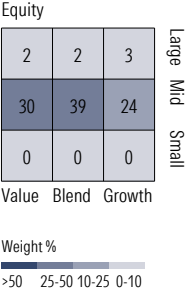
Morningstar Index  
Russell Mid Cap TR USD

Style Analysis as of 12-31-2025

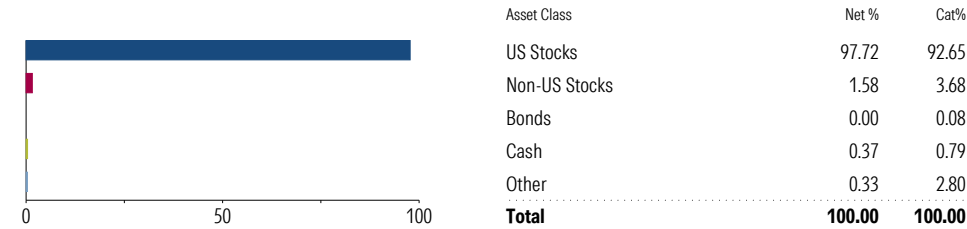
Morningstar Style Box™



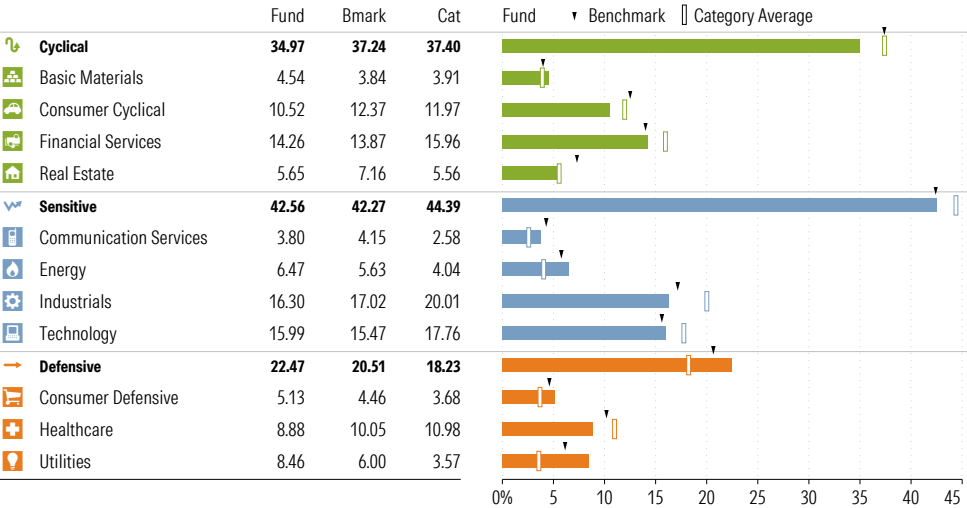
Style Breakdown



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 |
|--------------------------------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Constellation Energy Corp                            | 1.20        | 1.20         | -            | Utilities          |
| ⊖ Newmont Corp                                         | 1.19        | 2.39         | 170.96       | Basic Materials    |
| ⊕ Robinhood Markets Inc Class A                        | 0.97        | 3.36         | -            | Financial Services |
| ⊖ CRH PLC                                              | 0.91        | 4.27         | 36.49        | Basic Materials    |
| ⊖ Howmet Aerospace Inc                                 | 0.90        | 5.16         | 87.86        | Industrials        |
| ⊕ DoorDash Inc Ordinary Shares - Class A               | 0.85        | 6.02         | 35.01        | Consumer Cyclical  |
| ⊖ General Motors Co                                    | 0.83        | 6.84         | 53.73        | Consumer Cyclical  |
| ⊖ TransDigm Group Inc                                  | 0.82        | 7.66         | 12.04        | Industrials        |
| ⊖ Cummins Inc                                          | 0.77        | 8.42         | 48.62        | Industrials        |
| ⊖ Royal Caribbean Group                                | 0.75        | 9.17         | 22.42        | Consumer Cyclical  |
| ⊖ Warner Bros. Discovery Inc Ordinary Shares - Class A | 0.74        | 9.91         | 172.66       | Communication Svc  |
| ⊖ Corning Inc                                          | 0.74        | 10.64        | 86.62        | Technology         |
| ⊖ TE Connectivity PLC Registered Shares                | 0.73        | 11.37        | 61.08        | Technology         |
| ⊖ Arthur J. Gallagher & Co                             | 0.72        | 12.10        | -7.91        | Financial Services |
| ⊖ Motorola Solutions Inc                               | 0.70        | 12.79        | -16.10       | Technology         |

Total Holdings 299

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard Real Estate Index Admiral VGSLX

Morningstar Category  
Real Estate

Morningstar Index  
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.74 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 97.22 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.13 is 88.07% lower than the Real Estate category average.

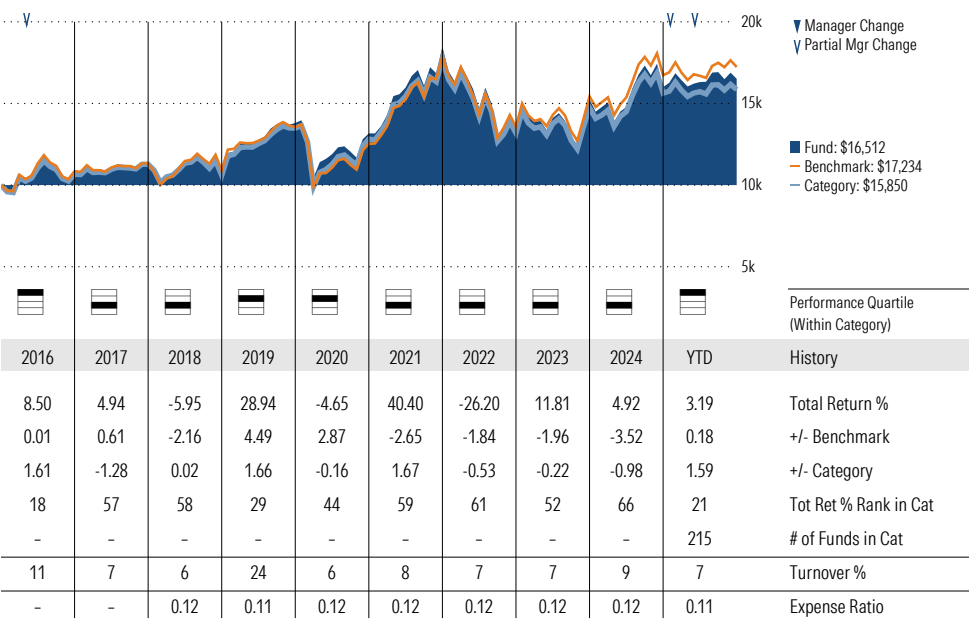
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric                | Rating   | Updated    |
|-----------------------|----------|------------|
| Sustainability Rating | 2        | 12-31-2025 |
| Carbon Risk Score     | Low Risk | 12-31-2022 |
| ESG Commitment        | 1-Low    | 02-15-2022 |

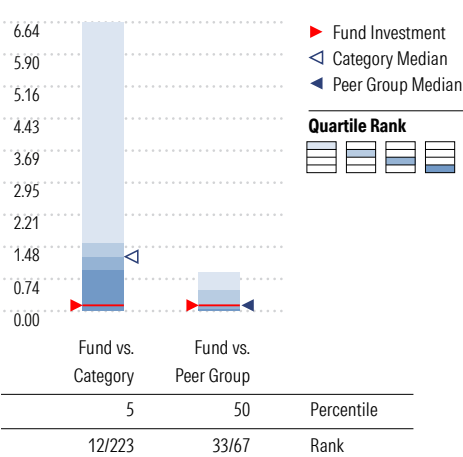
Growth of \$10,000



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              | -1.84  | -     | -1.42 |
| Beta               | 1.04   | -     | 0.96  |
| R-Squared          | 97.68  | -     | 93.65 |
| Standard Deviation | 17.25  | 16.46 | 16.36 |
| Sharpe Ratio       | 0.17   | 0.27  | 0.13  |
| Tracking Error     | 2.69   | -     | 3.68  |
| Information Ratio  | -0.65  | -     | -0.60 |
| Up Capture Ratio   | 97.05  | -     | 91.73 |
| Down Capture Ratio | 104.13 | -     | 97.50 |

Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 31.26 | 38.46 | 30.08 |
| Price/Book Ratio     | 2.34  | 2.42  | 2.55  |
| Geom Avg Mkt Cap \$B | 26.86 | 9.35  | 36.59 |
| ROE                  | 14.29 | 9.56  | 15.91 |

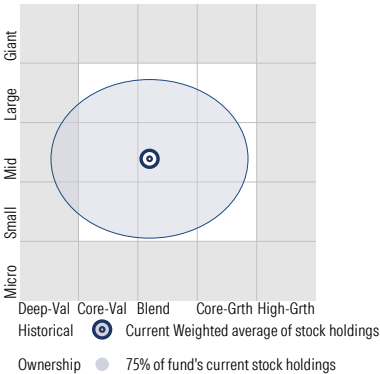
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category  
Real Estate

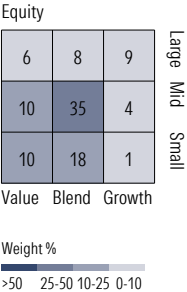
Morningstar Index  
S&P United States REIT TR USD

Style Analysis as of 12-31-2025

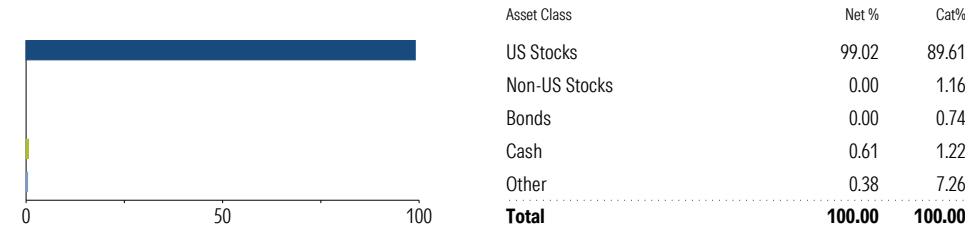
Morningstar Style Box™



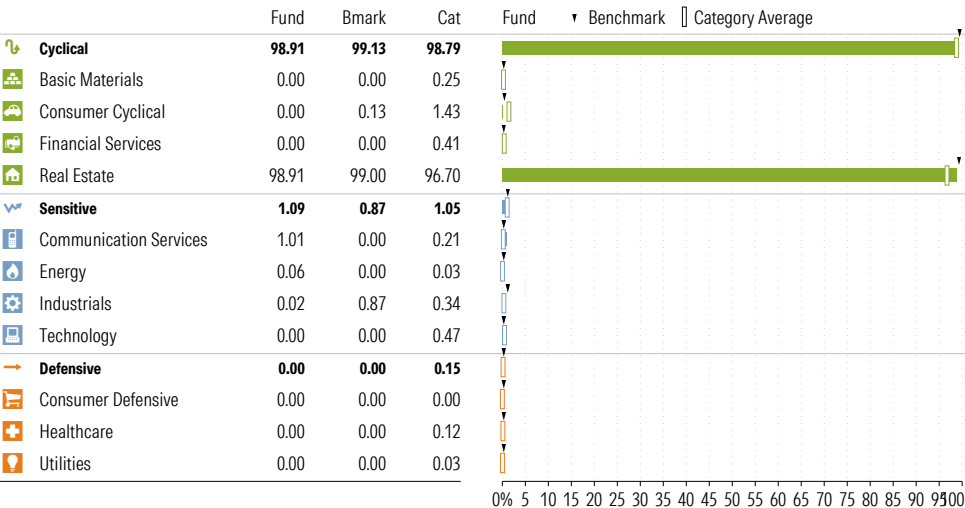
Style Breakdown



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 |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Real Estate II Index       | 14.45       | 14.45        | -            | -                  |
| ⊖ Welltower Inc                       | 7.10        | 21.55        | 49.51        | Real Estate        |
| ⊕ Prologis Inc                        | 6.85        | 28.40        | 24.60        | Real Estate        |
| ⊕ American Tower Corp                 | 4.75        | 33.15        | -0.57        | Real Estate        |
| ⊕ Equinix Inc                         | 4.33        | 37.49        | -16.75       | Real Estate        |
| ⊕ Simon Property Group Inc            | 3.49        | 40.98        | 12.46        | Real Estate        |
| ⊕ Digital Realty Trust Inc            | 3.05        | 44.03        | -10.00       | Real Estate        |
| ⊕ Realty Income Corp                  | 2.96        | 46.98        | 12.07        | Real Estate        |
| ⊕ CBRE Group Inc Class A              | 2.77        | 49.75        | 22.47        | Real Estate        |
| ⊕ Public Storage                      | 2.37        | 52.12        | -9.33        | Real Estate        |
| ⊕ Crown Castle Inc                    | 2.24        | 54.35        | 3.15         | Real Estate        |
| ⊕ Ventas Inc                          | 2.03        | 56.39        | 34.66        | Real Estate        |
| ⊕ CoStar Group Inc                    | 1.64        | 58.02        | -6.08        | Real Estate        |
| ⊕ Extra Space Storage Inc             | 1.60        | 59.62        | -8.62        | Real Estate        |
| ⊕ VICI Properties Inc Ordinary Shares | 1.58        | 61.20        | 2.31         | Real Estate        |

Total Holdings 165

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category  
Small Growth  
Morningstar Index  
Russell 2000 Growth TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 21.1 years.
- Style: The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.86% lower than the Small Growth category average.

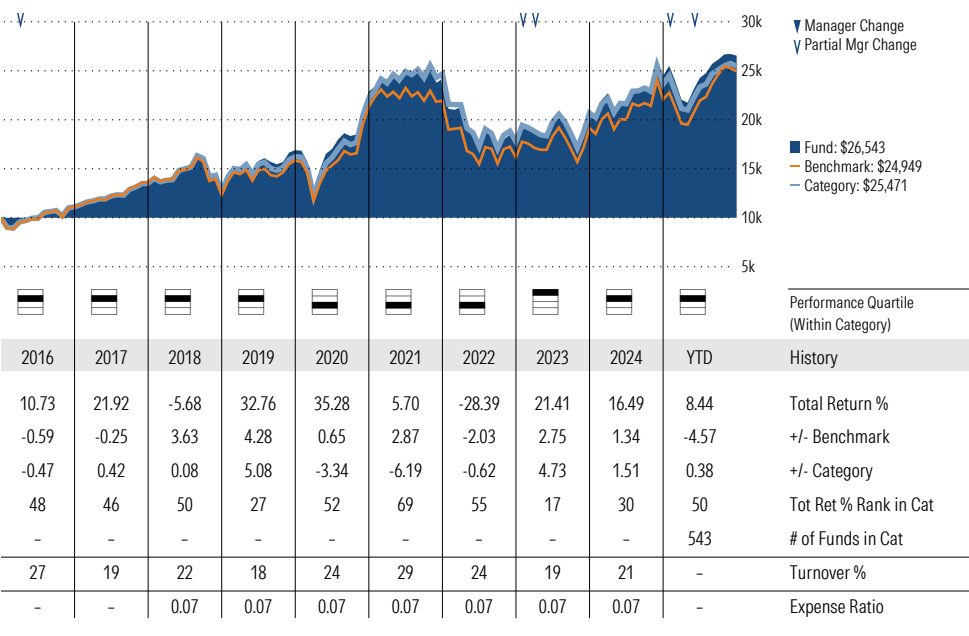
## Morningstar Investment Management LLC Analysis

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

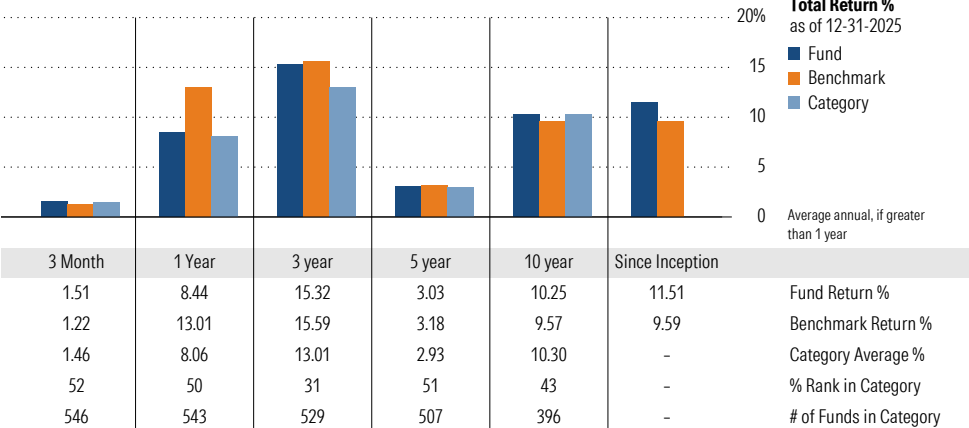
## ESG Metrics

| Metric                | Rating      | Updated    |
|-----------------------|-------------|------------|
| Sustainability Rating | 4           | 12-31-2025 |
| Carbon Risk Score     | Medium Risk | 12-31-2022 |
| ESG Commitment        | 1-Low       | 02-15-2022 |

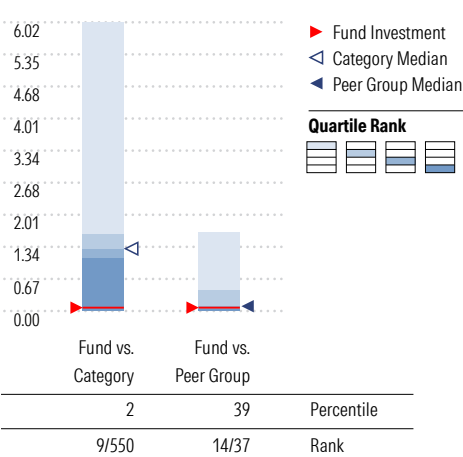
## Growth of \$10,000



## 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

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 0.74  | -     | -0.63 |
| Beta               | 0.93  | -     | 0.89  |
| R-Squared          | 96.02 | -     | 88.58 |
| Standard Deviation | 19.25 | 20.32 | 19.23 |
| Sharpe Ratio       | 0.58  | 0.57  | 0.47  |
| Tracking Error     | 4.11  | -     | 6.97  |
| Information Ratio  | -0.06 | -     | -0.33 |
| Up Capture Ratio   | 92.11 | -     | 84.49 |
| Down Capture Ratio | 88.43 | -     | 85.60 |

## Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 29.92 | 24.04 | 28.69 |
| Price/Book Ratio     | 4.49  | 4.26  | 3.97  |
| Geom Avg Mkt Cap \$B | 10.33 | 3.98  | 7.81  |
| ROE                  | 10.20 | 8.36  | 11.77 |

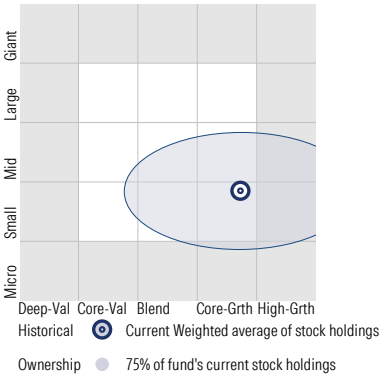
# Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category  
Small Growth

Morningstar Index  
Russell 2000 Growth TR USD

## Style Analysis as of 12-31-2025

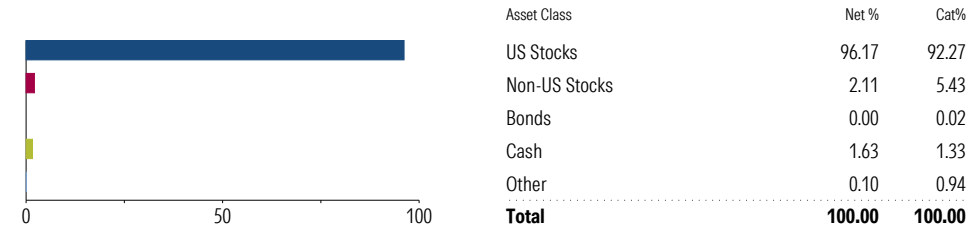
Morningstar Style Box™



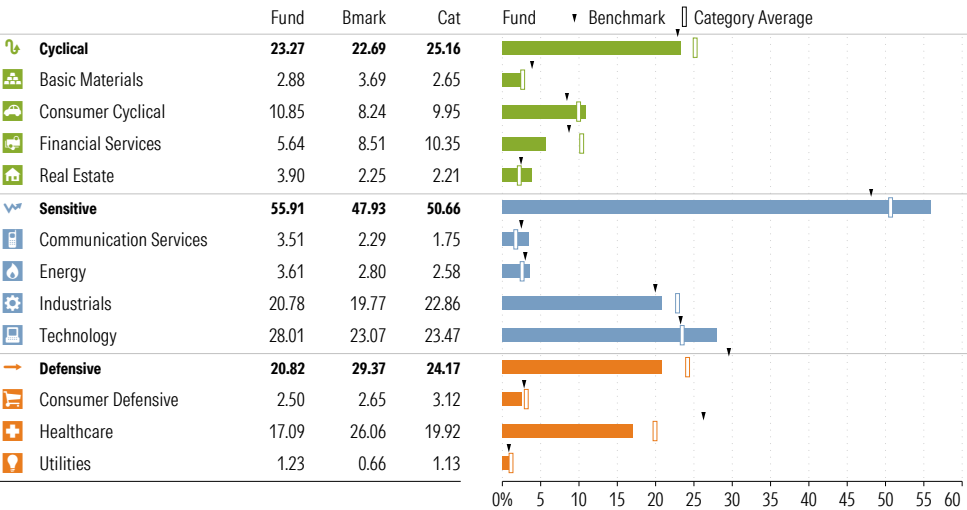
## Style Breakdown



## Asset Allocation as of 12-31-2025



## Sector Weighting as of 12-31-2025



## Top 15 Holdings as of 12-31-2025

| Name                                                       | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|------------------------------------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Slcmt1142                                                | 1.38        | 1.38         | -            | -                  |
| ⊕ Rocket Lab Corp                                          | 1.19        | 2.57         | -            | Industrials        |
| ⊖ Ciena Corp                                               | 1.06        | 3.63         | 175.76       | Technology         |
| ⊖ Comfort Systems USA Inc                                  | 1.05        | 4.68         | 120.54       | Industrials        |
| ⊕ SoFi Technologies Inc Ordinary Shares                    | 1.00        | 5.69         | 70.00        | Financial Services |
| ⊖ Natera Inc                                               | 0.96        | 6.65         | 44.72        | Healthcare         |
| ⊖ Coherent Corp                                            | 0.93        | 7.58         | 94.84        | Technology         |
| ⊕ Lumentum Holdings Inc                                    | 0.84        | 8.42         | 339.06       | Technology         |
| ⊖ Astera Labs Inc                                          | 0.72        | 9.14         | 25.60        | Technology         |
| ⊕ Credo Technology Group Holding Ltd                       | 0.72        | 9.86         | -            | Technology         |
| ⊕ Liberty Media Corp Registered Shs Series -C- Formula One | 0.71        | 10.56        | 6.31         | Communication Svc  |
| ⊖ Pure Storage Inc Class A                                 | 0.67        | 11.23        | 9.08         | Technology         |
| ⊖ PTC Inc                                                  | 0.67        | 11.90        | -5.25        | Technology         |
| ⊖ Casey's General Stores Inc                               | 0.66        | 12.56        | 40.03        | Consumer Cyclical  |
| ⊕ Twilio Inc Class A                                       | 0.66        | 13.22        | 31.61        | Technology         |

Total Holdings 556

⊕ 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.

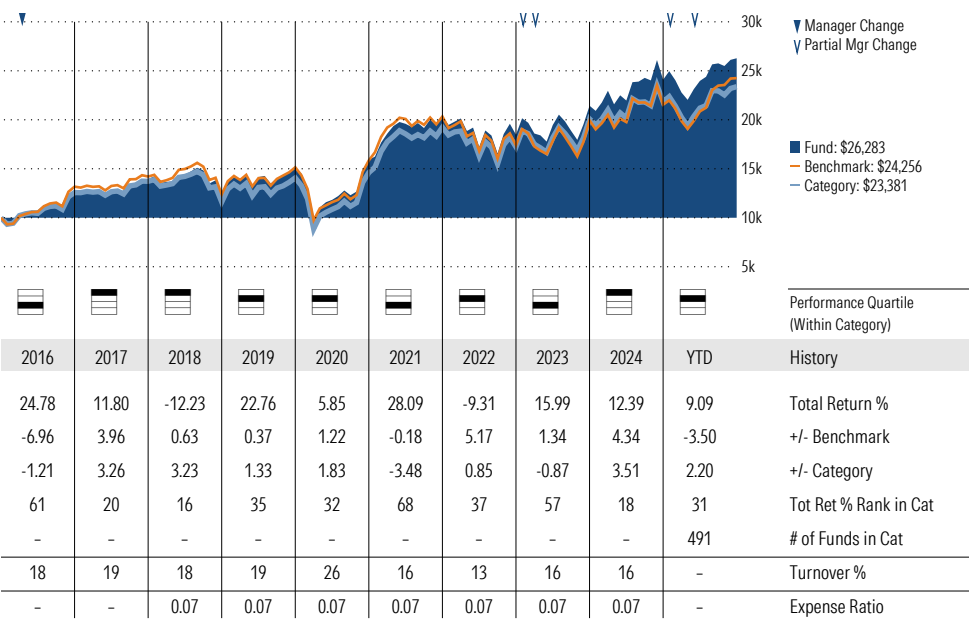
Morningstar Investment Management LLC Analysis

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.

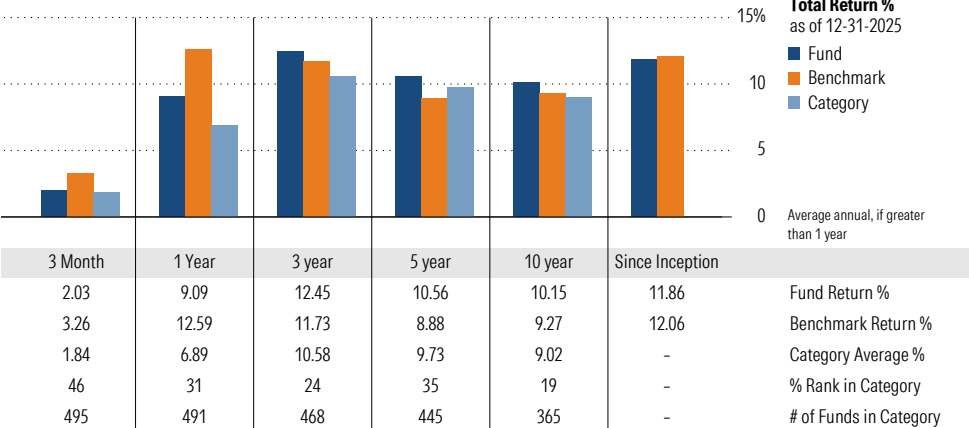
ESG Metrics

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

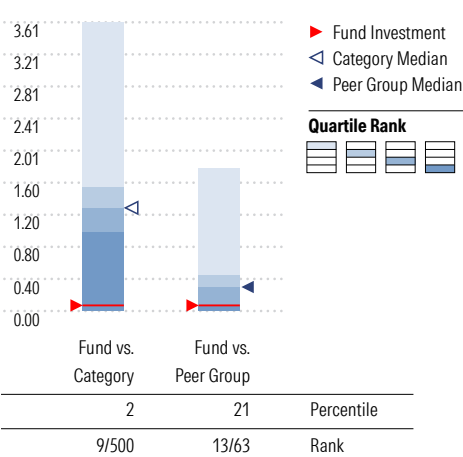
Growth of \$10,000



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

|                    | 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

|                      | 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 |

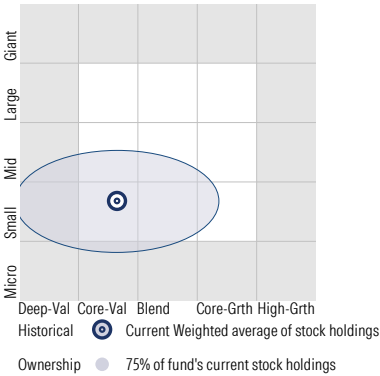
# Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category  
Small Value

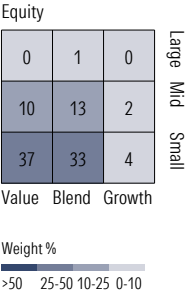
Morningstar Index  
Russell 2000 Value TR USD

Style Analysis as of 12-31-2025

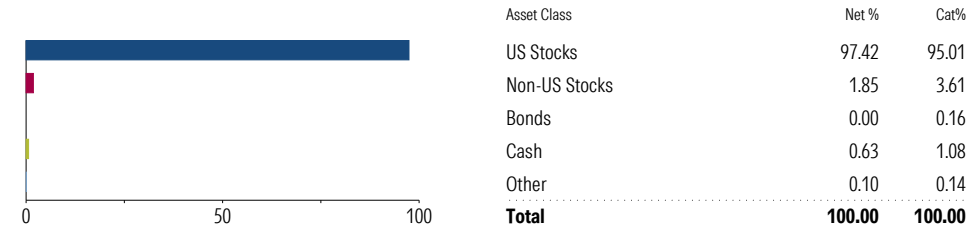
Morningstar Style Box™



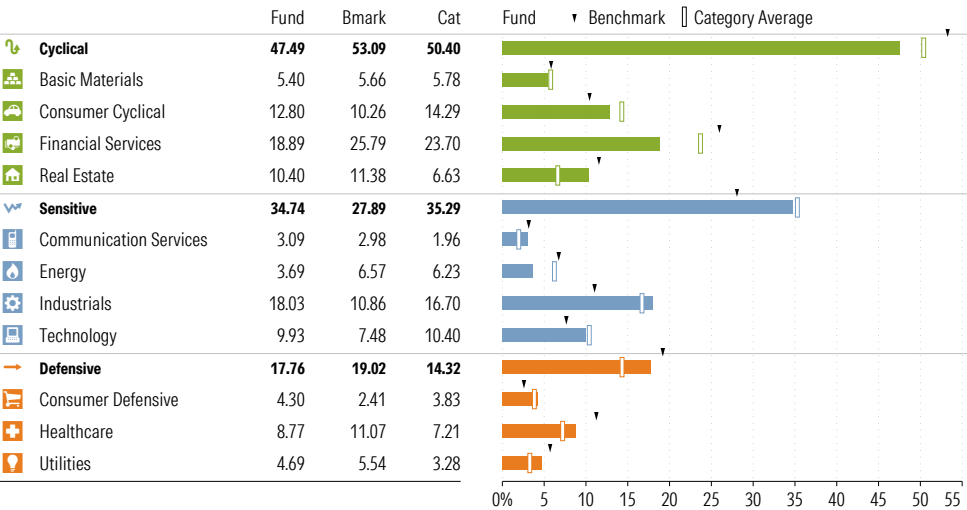
Style Breakdown



Asset Allocation as of 12-31-2025



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

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category  
Ultrashort Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.21 years.
- Style Consistency is not calculated for Fixed Income funds.
- Net Expense: The fund's expense ratio of 0.09 is 76.92% lower than the Ultrashort Bond category average.

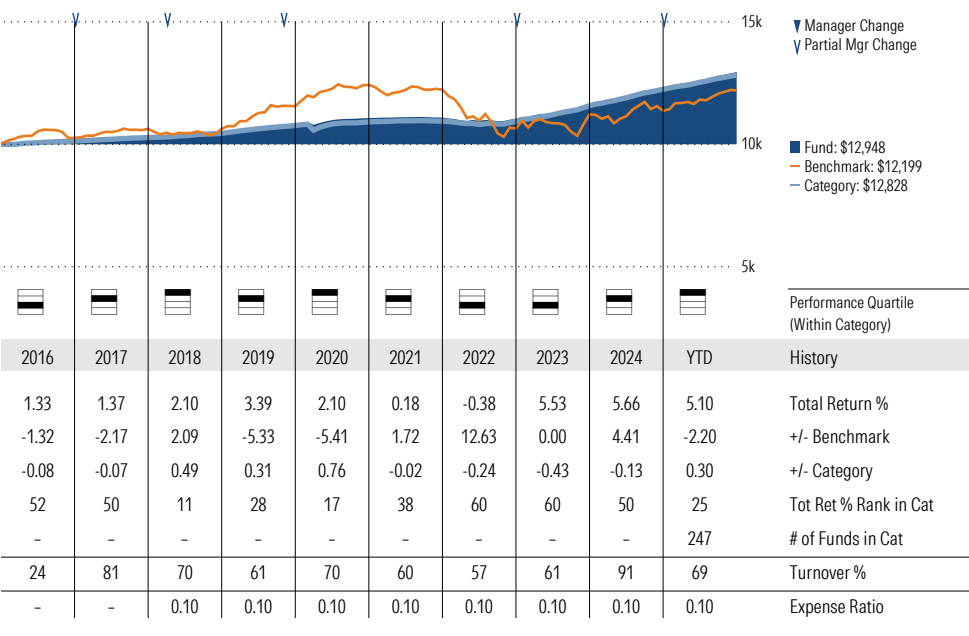
Morningstar Investment Management LLC Analysis

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

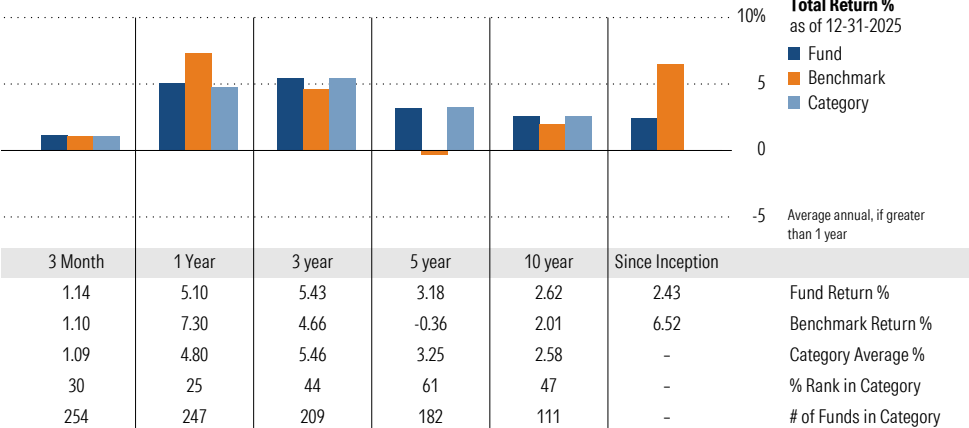
ESG Metrics

| Metric                | Rating | Updated    |
|-----------------------|--------|------------|
| Sustainability Rating | 3      | 12-31-2025 |

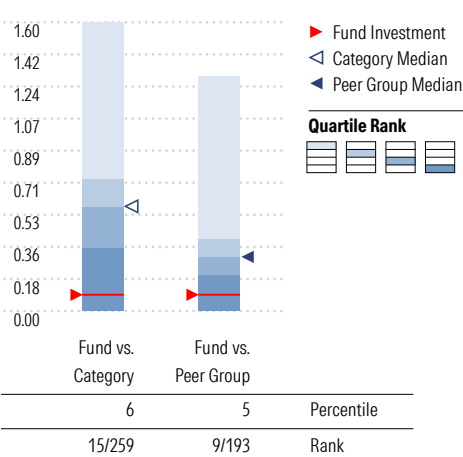
Growth of \$10,000



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

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | 4.83   | -     | 5.11   |
| Beta               | 0.10   | -     | 0.05   |
| R-Squared          | 73.59  | -     | 35.69  |
| Standard Deviation | 0.70   | 6.06  | 0.61   |
| Sharpe Ratio       | 0.61   | -0.02 | 0.74   |
| Tracking Error     | 5.47   | -     | 5.76   |
| Information Ratio  | 0.14   | -     | 0.15   |
| Up Capture Ratio   | 35.36  | -     | 31.76  |
| Down Capture Ratio | -24.21 | -     | -31.56 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 0.98 | 4.43  | 1.03 |
| Avg Eff Maturity | 1.30 | -     | 1.63 |

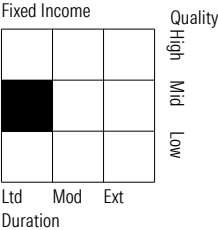
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category  
Ultrashort Bond

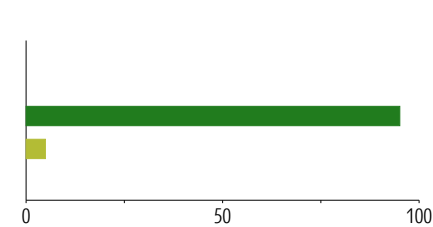
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

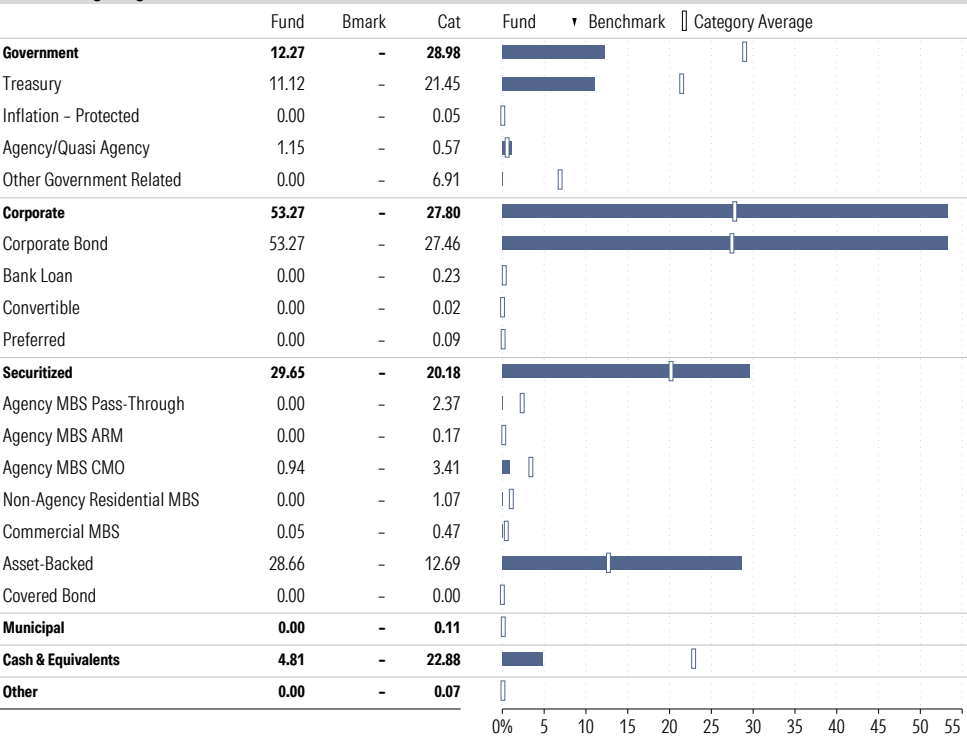


| Asset Class   | Net %  | Cat%   |
|---------------|--------|--------|
| US Stocks     | 0.00   | 7.70   |
| Non-US Stocks | 0.00   | 0.00   |
| Bonds         | 95.09  | 57.22  |
| Cash          | 4.91   | 36.29  |
| Other         | 0.00   | -1.22  |
| Total         | 100.00 | 100.00 |

Credit Rating Breakdown

|           | Fund  | Bmark | Cat   |
|-----------|-------|-------|-------|
| AAA       | 29.05 | 3.53  | 23.38 |
| AA        | 6.86  | 74.59 | 25.19 |
| A         | 37.25 | 10.82 | 27.45 |
| BBB       | 25.58 | 8.32  | 18.22 |
| BB        | 0.60  | 0.28  | 1.81  |
| B         | 0.00  | 0.00  | 0.73  |
| Below B   | 0.00  | 0.00  | 0.24  |
| Not Rated | 0.66  | 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 |
|---------------------------------------|---------------|-------------|--------------|---------------------|
| ⊕ United States Treasury Bills        | -             | 6.62        | 6.62         | -                   |
| ⊕ United States Treasury Notes        | -             | 1.13        | 7.74         | -                   |
| The Toronto-Dominion Bank             | -             | 0.67        | 8.41         | -                   |
| ⊕ United States Treasury Notes        | -             | 0.66        | 9.07         | -                   |
| United States Treasury Notes          | -             | 0.59        | 9.66         | -                   |
| Athene Global Funding                 | -             | 0.59        | 10.25        | -                   |
| Bank of Montreal                      | -             | 0.55        | 10.79        | -                   |
| NTT Finance Corp                      | -             | 0.54        | 11.33        | -                   |
| Canadian Imperial Bank of Commerce    | -             | 0.53        | 11.86        | -                   |
| Cheniere Corpus Christi Holdings, LLC | -             | 0.53        | 12.39        | -                   |

Total Holdings 928

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Windsor II Admiral VWNAX

Morningstar Category Large Value Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

George Davis since 12-2003  
John Mahedy since 01-2010  
Lewis Sanders since 01-2010  
Scott McBride since 01-2019  
Gregory Padilla since 12-2019  
Howard Gleicher since 12-2019  
Robert Bierig since 12-2025  
Michael Nicolas since 12-2025  
William Nygren since 12-2025

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✓ Management: The fund's management has been in place for 22.16 years.
- ✗ Style: The fund has landed in its primary style box — Large Value — 50 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.23 is 72.62% lower than the Large Value category average.

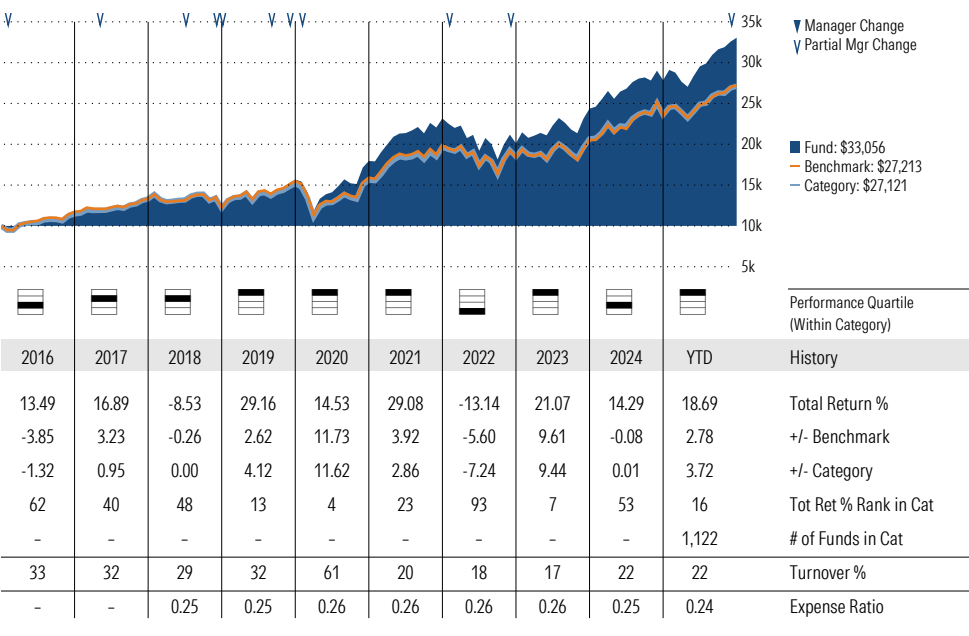
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

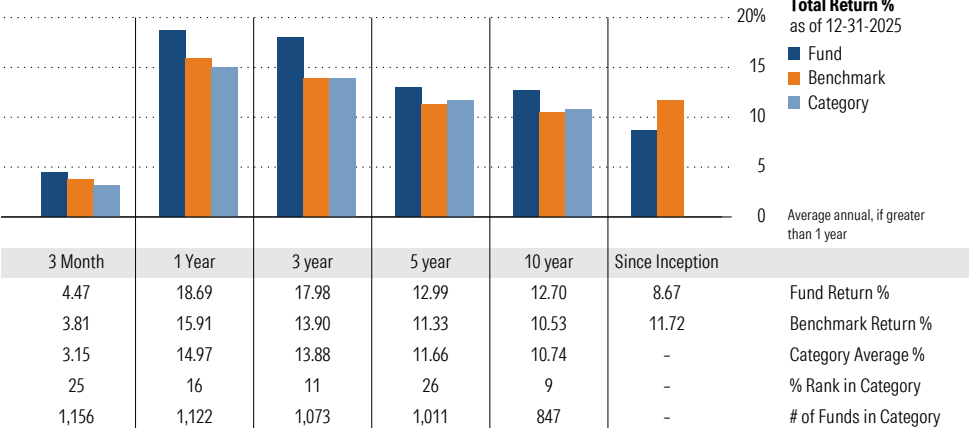
ESG Metrics

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

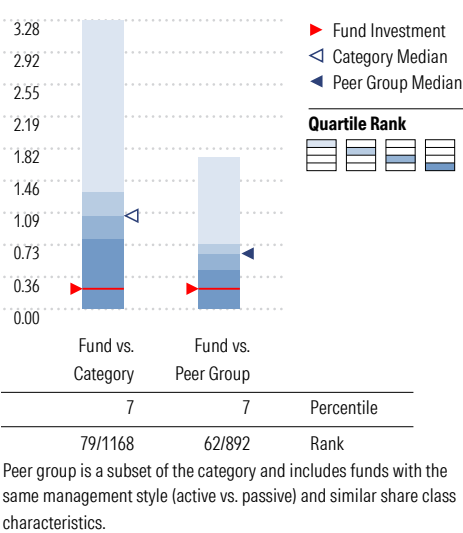
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 5.47  | -     | 0.86  |
| Beta               | 0.85  | -     | 0.92  |
| R-Squared          | 89.98 | -     | 90.37 |
| Standard Deviation | 11.30 | 12.59 | 12.21 |
| Sharpe Ratio       | 1.10  | 0.71  | 0.72  |
| Tracking Error     | 4.04  | -     | 3.90  |
| Information Ratio  | 1.01  | -     | -0.10 |
| Up Capture Ratio   | 98.11 | -     | 94.36 |
| Down Capture Ratio | 68.47 | -     | 90.34 |

Portfolio Metrics

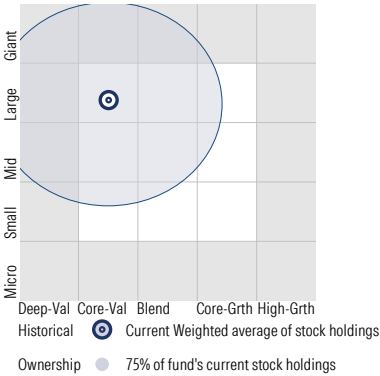
|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 18.80  | 20.81  | 19.76  |
| Price/Book Ratio     | 2.44   | 2.82   | 2.87   |
| Geom Avg Mkt Cap \$B | 111.94 | 120.87 | 171.40 |
| ROE                  | 20.45  | 18.86  | 23.44  |

Vanguard Windsor II Admiral VWNAX

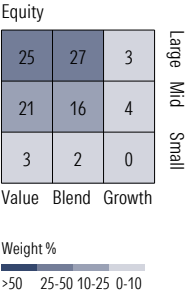
Morningstar Category  
Large Value

Morningstar Index  
Russell 1000 Value TR USD

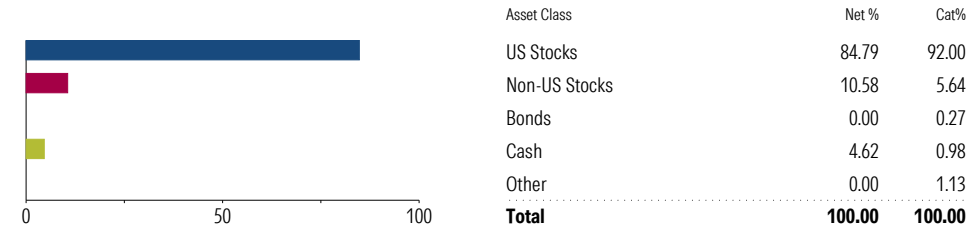
Style Analysis as of 12-31-2025  
Morningstar Style Box™



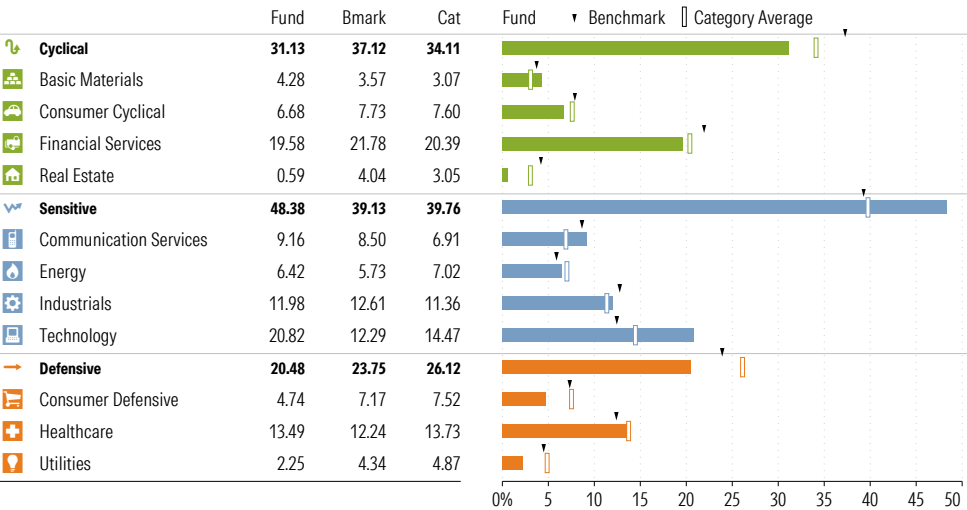
Style Breakdown



Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



Top 15 Holdings as of 12-31-2025

| Name                                            | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|-------------------------------------------------|-------------|--------------|--------------|--------------------|
| ⊖ Mktliq 12/31/2049                             | 4.35        | 4.35         | -            | -                  |
| ⊖ Alphabet Inc Class C                          | 2.93        | 7.27         | 65.21        | Communication Svc  |
| ⊖ Microsoft Corp                                | 2.36        | 9.63         | 15.54        | Technology         |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR | 2.28        | 11.91        | 55.43        | Technology         |
| ⊕ Salesforce Inc                                | 1.92        | 13.83        | -20.27       | Technology         |
| ⊕ American International Group Inc              | 1.90        | 15.73        | 19.92        | Financial Services |
| ⊖ Meta Platforms Inc Class A                    | 1.70        | 17.43        | 13.10        | Communication Svc  |
| ⊖ Seagate Technology Holdings PLC               | 1.67        | 19.10        | 222.43       | Technology         |
| ⊕ Elevance Health Inc                           | 1.67        | 20.76        | -3.12        | Healthcare         |
| ⊕ Capital One Financial Corp                    | 1.65        | 22.42        | 37.37        | Financial Services |
| ⊖ HCA Healthcare Inc                            | 1.61        | 24.03        | 56.50        | Healthcare         |
| ⊕ Wells Fargo & Co                              | 1.56        | 25.60        | 35.11        | Financial Services |
| ⊖ Amazon.com Inc                                | 1.29        | 26.88        | 5.21         | Consumer Cyclical  |
| ⊕ General Motors Co                             | 1.25        | 28.13        | 53.73        | Consumer Cyclical  |
| ⊕ Workday Inc Class A                           | 1.24        | 29.36        | -16.76       | Technology         |

Total Holdings 187

⊕ Increase ⊖ Decrease ✱ New to Portfolio