

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.

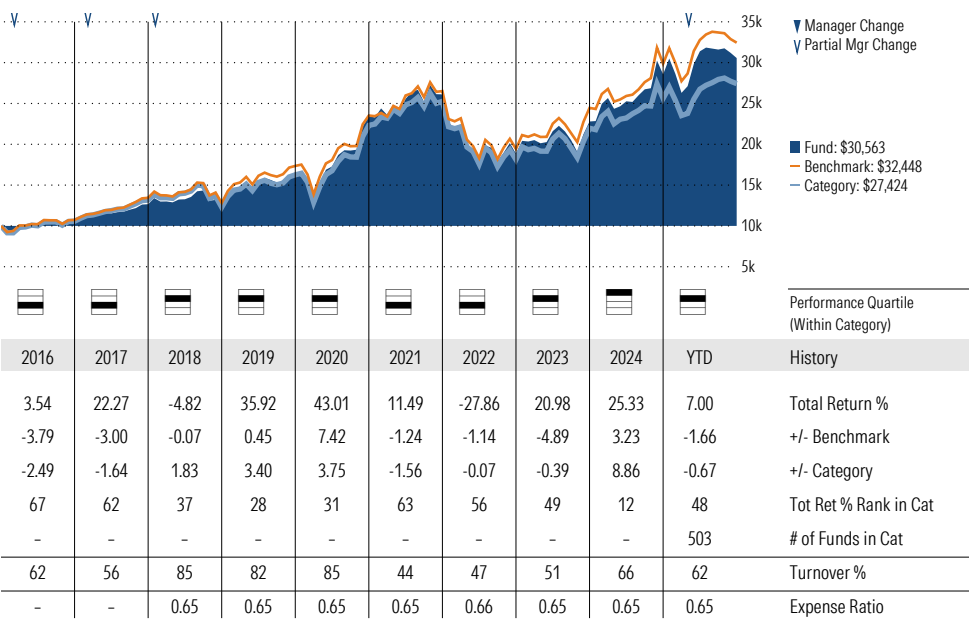
Morningstar Investment Management LLC Analysis

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 Nalin 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

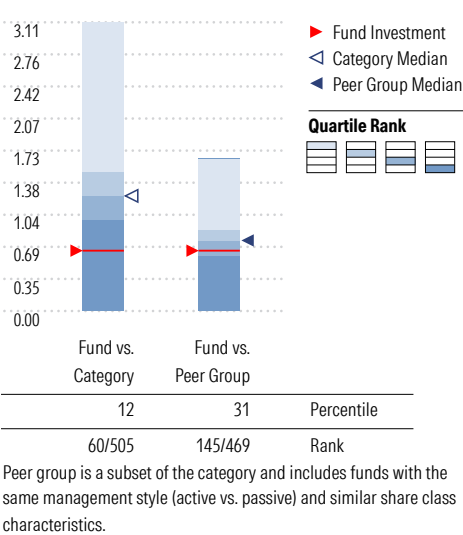
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	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

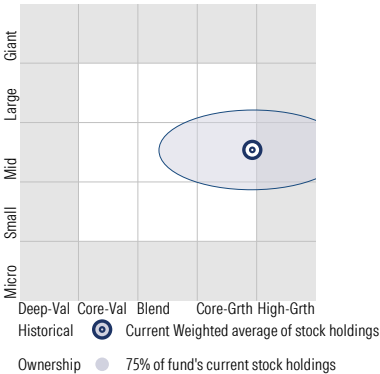
	Fund	Bmark	Cat
Price/Earnings Ratio	36.40	31.97	31.92
Price/Book Ratio	7.61	9.28	6.47
Geom Avg Mkt Cap \$B	34.64	30.01	28.84
ROE	21.79	29.74	24.22

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

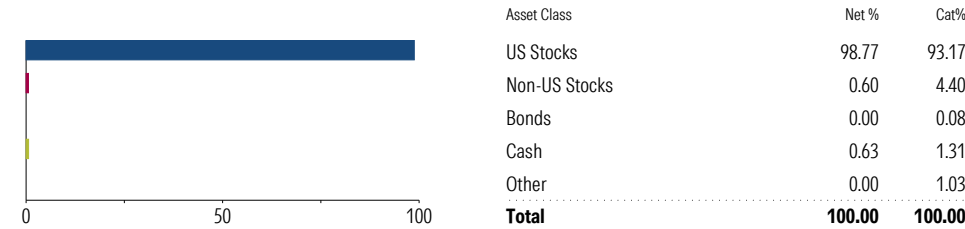
Style Analysis as of 12-31-2025
Morningstar Style Box™



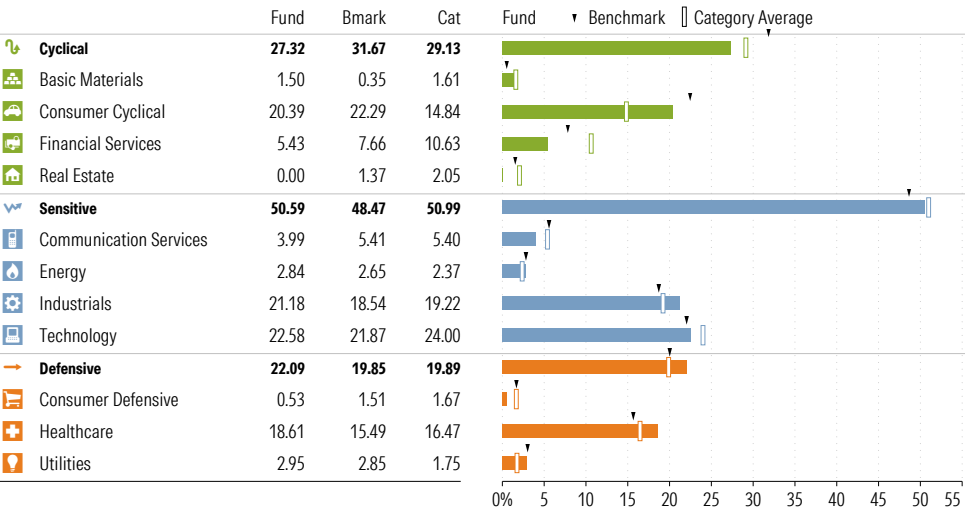
Style Breakdown



Asset Allocation as of 12-31-2025



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 Century Small Cap Growth R6 ANODX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Jackie Wagner since 04-2015
Jeff Hoernemann since 04-2017

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.84 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 0.79 is 30.7% lower than the Small Growth category average.

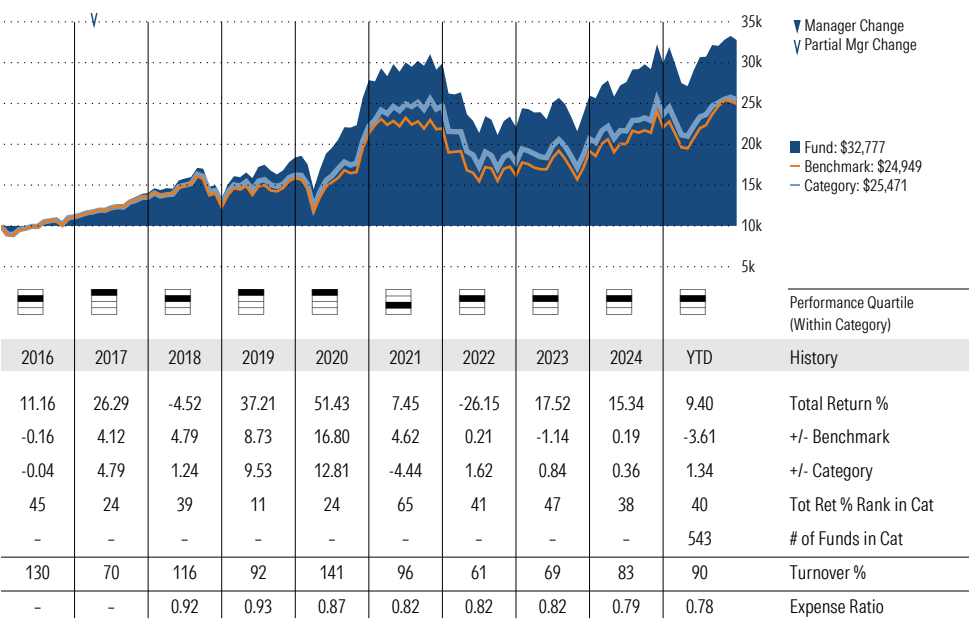
Morningstar Investment Management LLC Analysis

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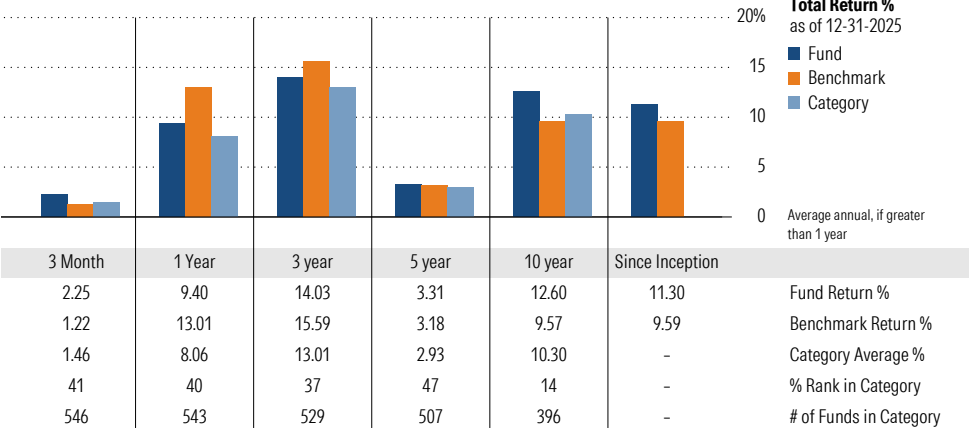
ESG Metrics

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

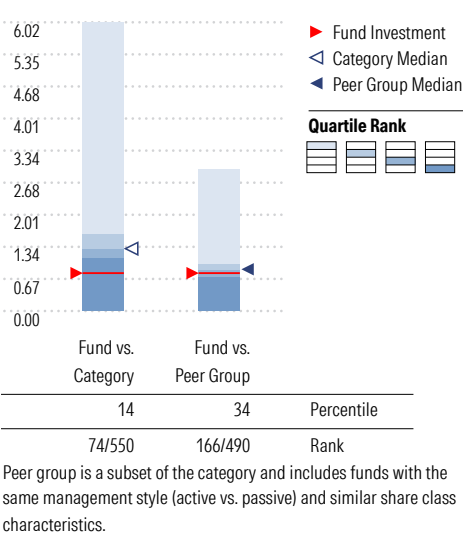
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.21	-	-0.63
Beta	0.89	-	0.89
R-Squared	91.68	-	88.58
Standard Deviation	18.84	20.32	19.23
Sharpe Ratio	0.53	0.57	0.47
Tracking Error	5.89	-	6.97
Information Ratio	-0.26	-	-0.33
Up Capture Ratio	84.07	-	84.49
Down Capture Ratio	80.58	-	85.60

Portfolio Metrics

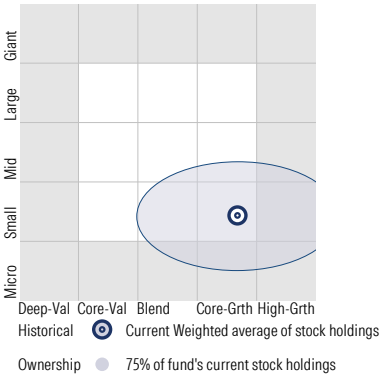
	Fund	Bmark	Cat
Price/Earnings Ratio	31.04	24.04	28.69
Price/Book Ratio	4.09	4.26	3.97
Geom Avg Mkt Cap \$B	5.28	3.98	7.81
ROE	4.99	8.36	11.77

American Century Small Cap Growth R6 ANODX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

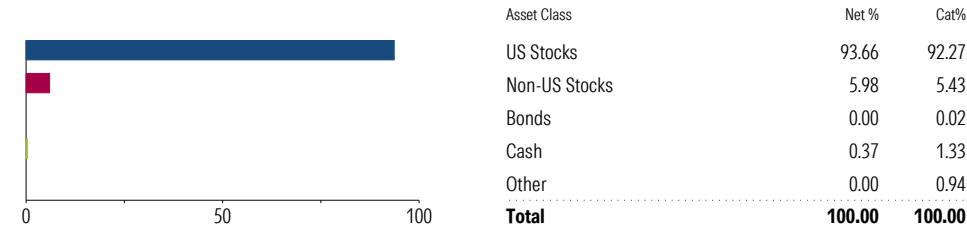
Style Analysis as of 12-31-2025
Morningstar Style Box™



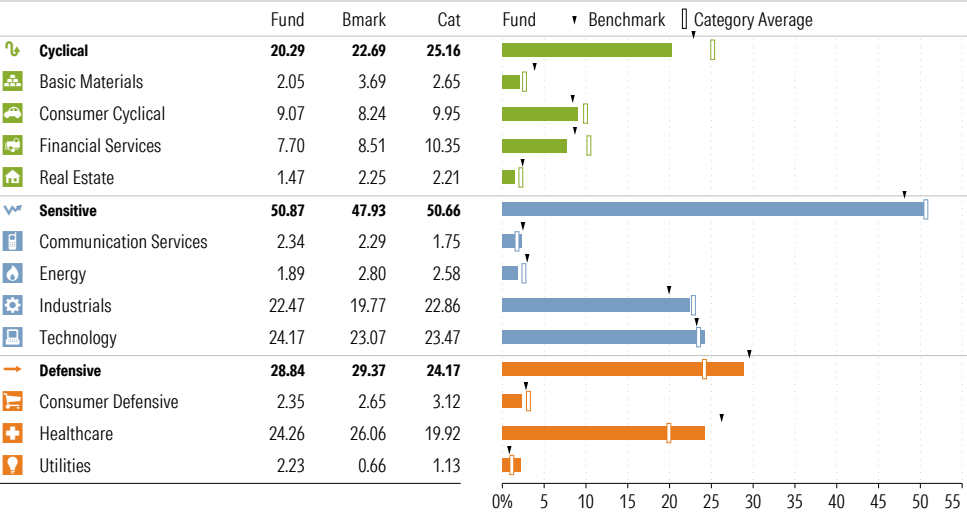
Style Breakdown



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
Alphatec Holdings Inc	2.18	2.18	129.19	Healthcare
⊖ Credo Technology Group Holding Ltd	1.84	4.02	-	Technology
⊕ ATI Inc	1.76	5.78	108.50	Industrials
Hexcel Corp	1.64	7.42	18.95	Industrials
Madrigal Pharmaceuticals Inc	1.56	8.98	88.72	Healthcare
RBC Bearings Inc	1.50	10.48	49.91	Industrials
Hayward Holdings Inc	1.48	11.95	1.05	Industrials
Construction Partners Inc Class A	1.47	13.43	22.71	Industrials
⊖ Carpenter Technology Corp	1.46	14.88	85.99	Industrials
⊕ CECO Environmental Corp	1.45	16.33	97.98	Industrials
Boot Barn Holdings Inc	1.37	17.70	16.24	Consumer Cyclical
⊖ SiTime Corp Ordinary Shares	1.37	19.08	64.63	Technology
⊕ Sterling Infrastructure Inc	1.35	20.42	81.79	Industrials
BridgeBio Pharma Inc	1.33	21.76	178.75	Healthcare
⊕ Q2 Holdings Inc	1.30	23.05	-28.31	Technology

Total Holdings 142

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Paul Benjamin since 07-2014
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
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.

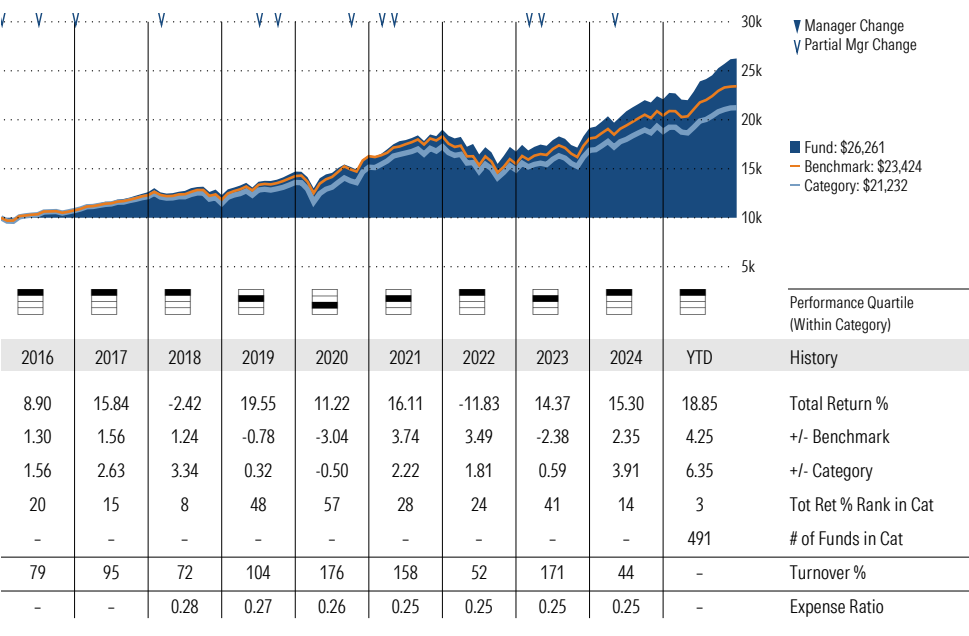
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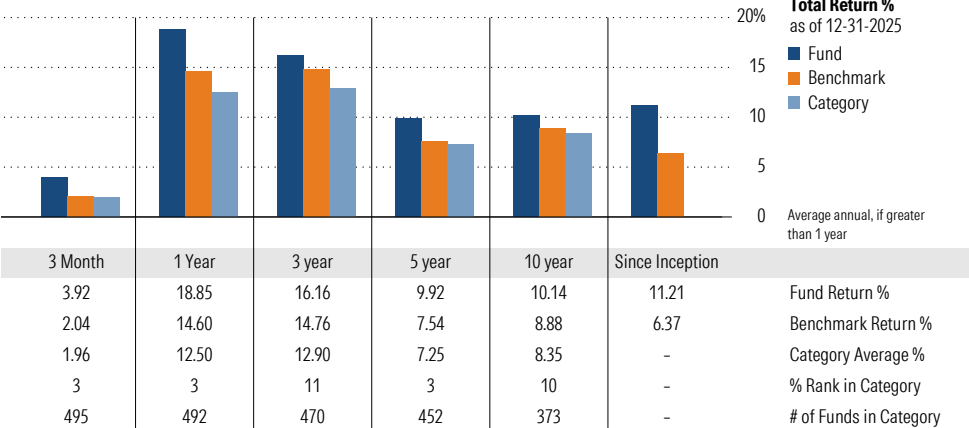
ESG Metrics

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

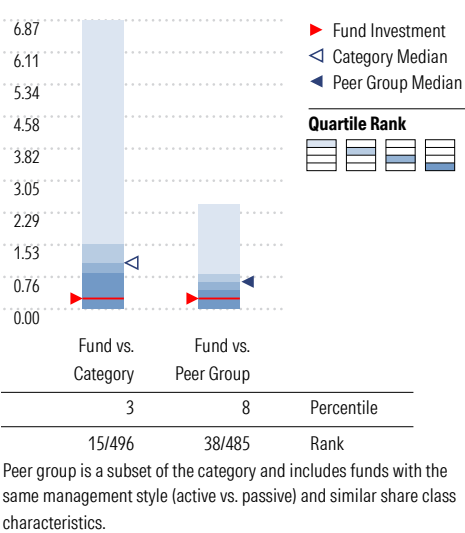
Growth of \$10,000



Trailing Performance



Net Expense



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

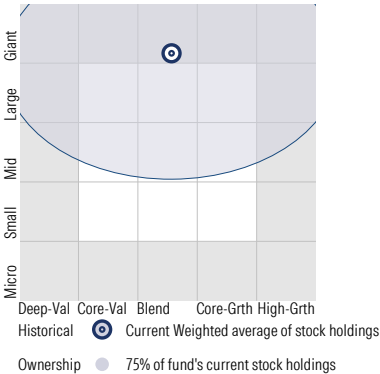
American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

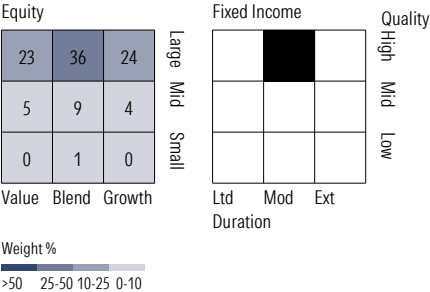
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2025

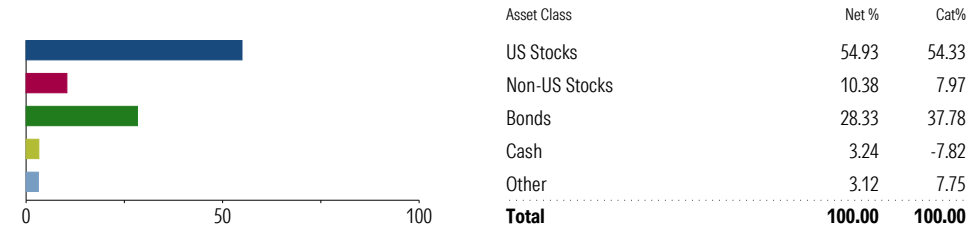
Morningstar Style Box™



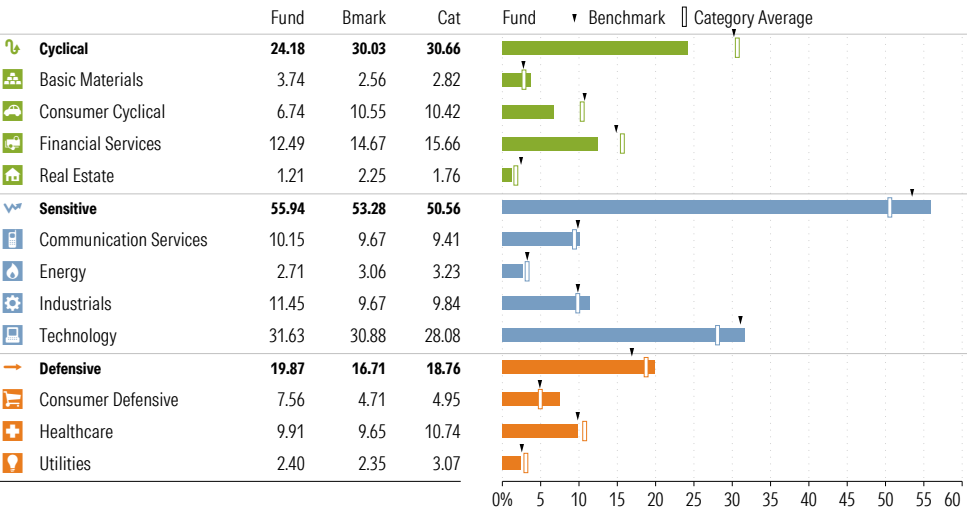
Style Breakdown



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 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.

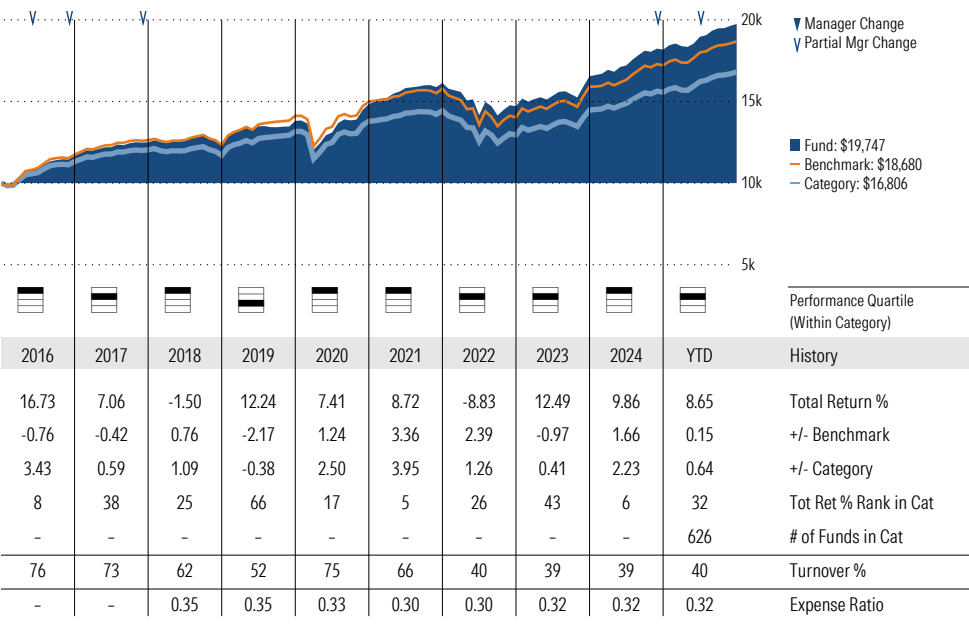
Morningstar Investment Management LLC Analysis

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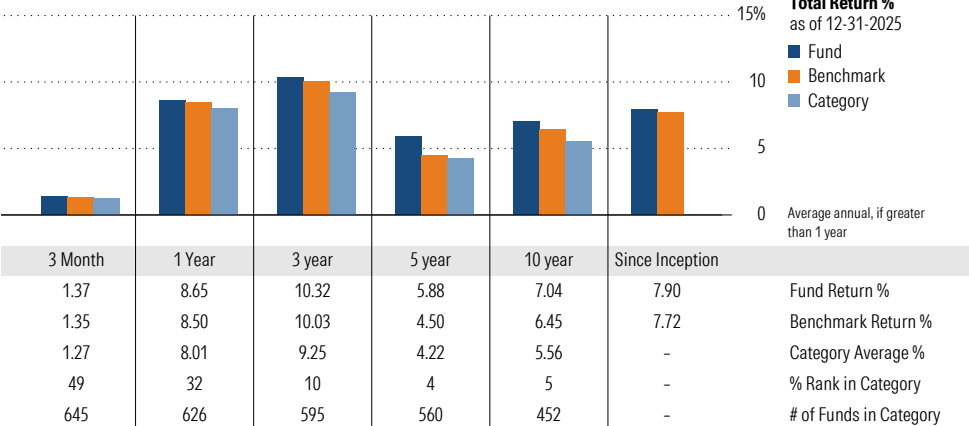
ESG Metrics

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

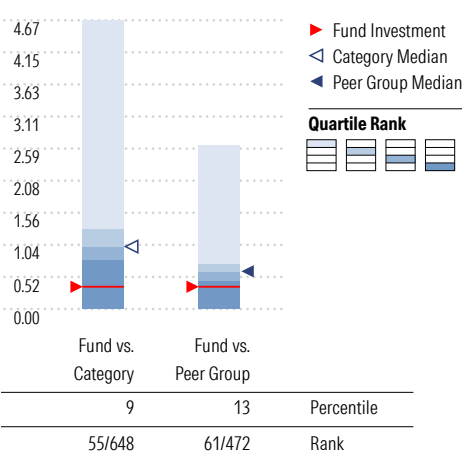
Growth of \$10,000



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

	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

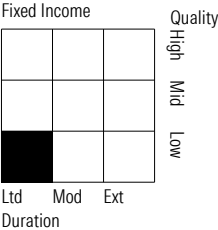
	Fund	Bmark	Cat
Avg Eff Duration	2.62	-	2.71
Avg Eff Maturity	-	-	4.58

American Funds American High-Inc R6 RITGX

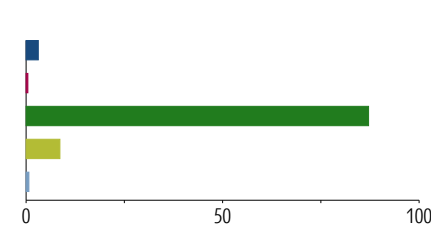
Morningstar Category High Yield Bond
Morningstar Index ICE BofA US High Yield TR USD

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

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	0.00	-	3.00			
Treasury	0.00	-	1.03			
Inflation - Protected	0.00	-	0.00			
Agency/Quasi Agency	0.00	-	0.00			
Other Government Related	0.00	-	1.97			
Corporate	91.03	-	90.22			
Corporate Bond	86.22	-	87.39			
Bank Loan	4.16	-	1.53			
Convertible	0.23	-	0.65			
Preferred	0.42	-	0.65			
Securitized	0.01	-	1.05			
Agency MBS Pass-Through	0.00	-	0.05			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.05			
Non-Agency Residential MBS	0.01	-	0.03			
Commercial MBS	0.00	-	0.06			
Asset-Backed	0.00	-	0.86			
Covered Bond	0.00	-	0.00			
Municipal	0.04	-	0.04			
Cash & Equivalents	8.92	-	4.23			
Other	0.00	-	1.46			

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 Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 16.93 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.24 is 50% lower than the Intermediate Core Bond category average.

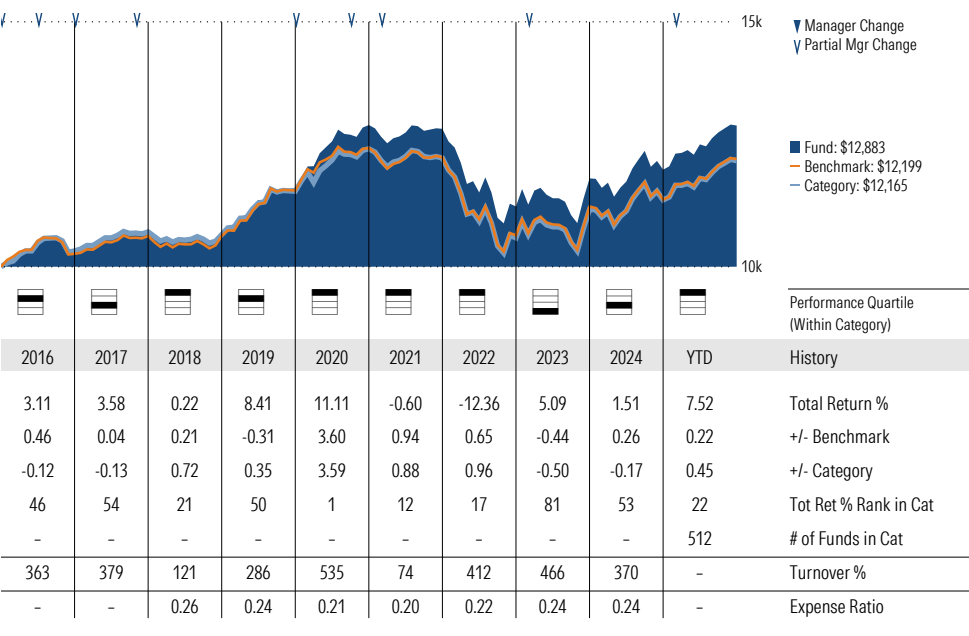
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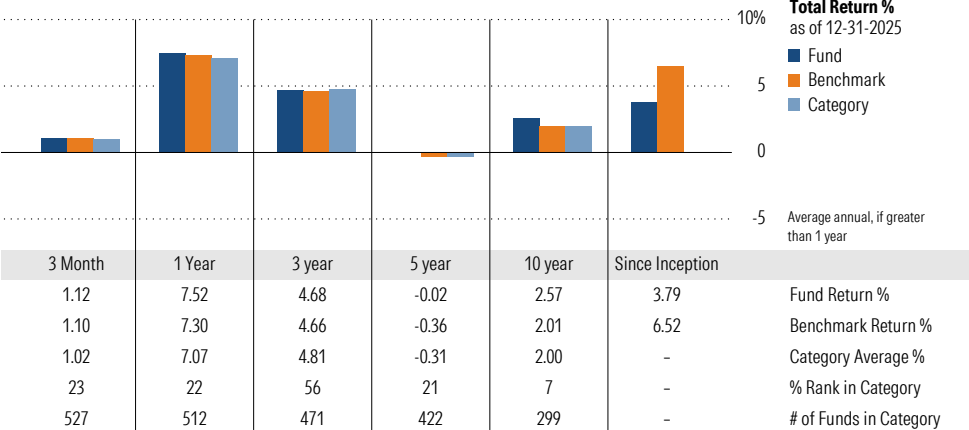
ESG Metrics

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

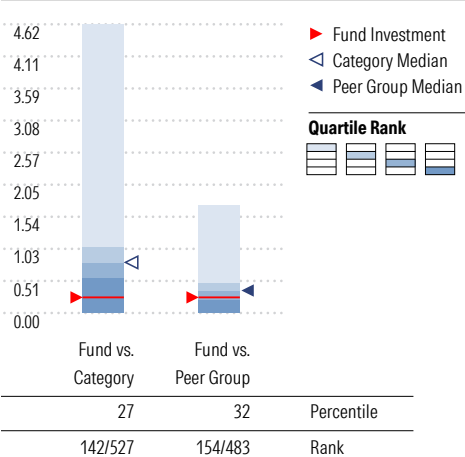
Growth of \$10,000



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	0.01	-	0.13
Beta	1.00	-	0.98
R-Squared	99.55	-	98.26
Standard Deviation	6.08	6.06	6.01
Sharpe Ratio	-0.02	-0.02	-0.01
Tracking Error	0.41	-	0.72
Information Ratio	0.04	-	-0.01
Up Capture Ratio	100.76	-	98.50
Down Capture Ratio	101.03	-	96.64

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.70	4.43	5.45
Avg Eff Maturity	-	-	7.57

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

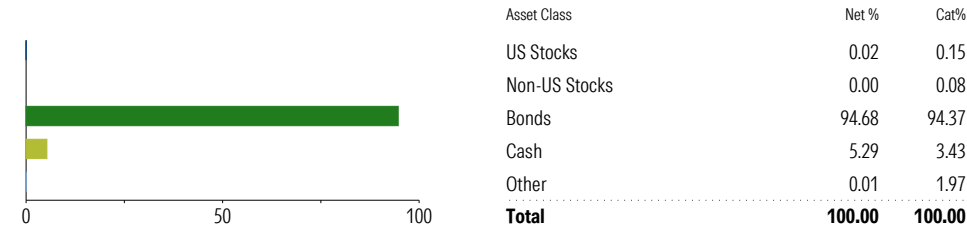
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown

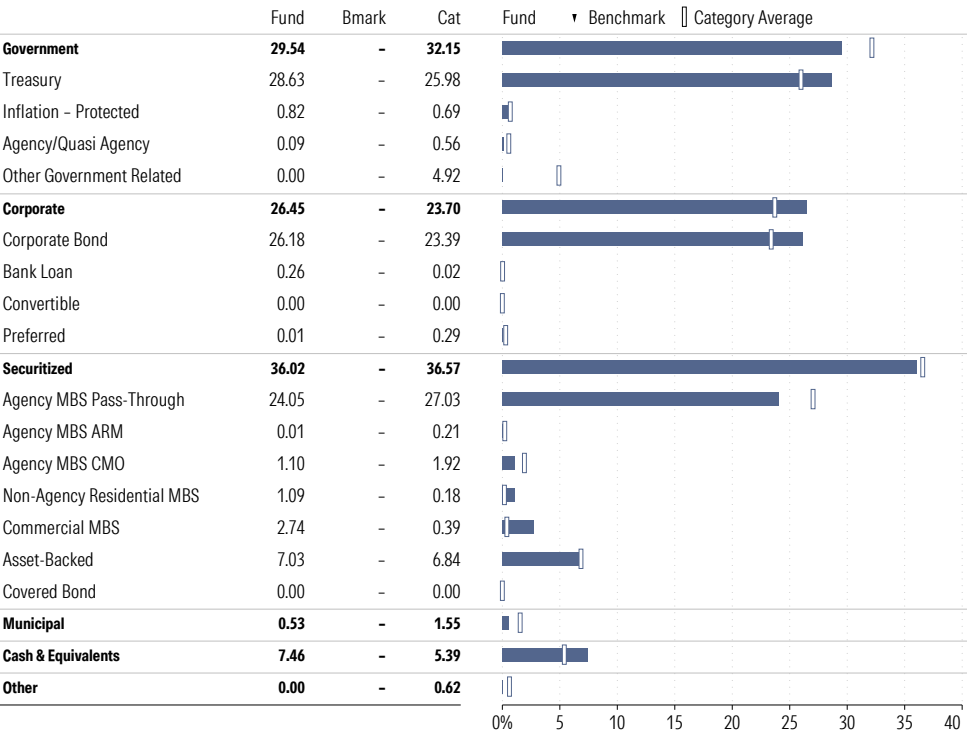


Asset Allocation as of 12-31-2025



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.16	3.53	13.95
AA	29.24	74.59	48.25
A	11.22	10.82	23.49
BBB	13.54	8.32	11.83
BB	2.62	0.28	0.71
B	0.10	0.00	0.33
Below B	0.02	0.00	0.28
Not Rated	1.10	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
⊖ Capital Group Central Cash Fund	-	6.99	6.99	-
✱ Cash And Other Assets Less Liabilities	-	2.39	9.38	-
⊖ United States Treasury Notes 3.875%	07-2030	2.30	11.68	-
⊖ United States Treasury Notes 3.875%	07-2027	1.59	13.28	-
United States Treasury Notes 4.375%	07-2026	1.24	14.52	-
⊕ United States Treasury Bonds 4.75%	08-2055	1.19	15.71	-
⊕ United States Treasury Notes 3.5%	10-2027	1.05	16.76	-
United States Treasury Notes 3.75%	06-2027	0.90	17.66	-
⊕ United States Treasury Notes 3.5%	09-2027	0.78	18.44	-
⊕ Federal National Mortgage Association 2.5%	01-2056	0.68	19.13	-

Total Holdings 5665

⊕ 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.

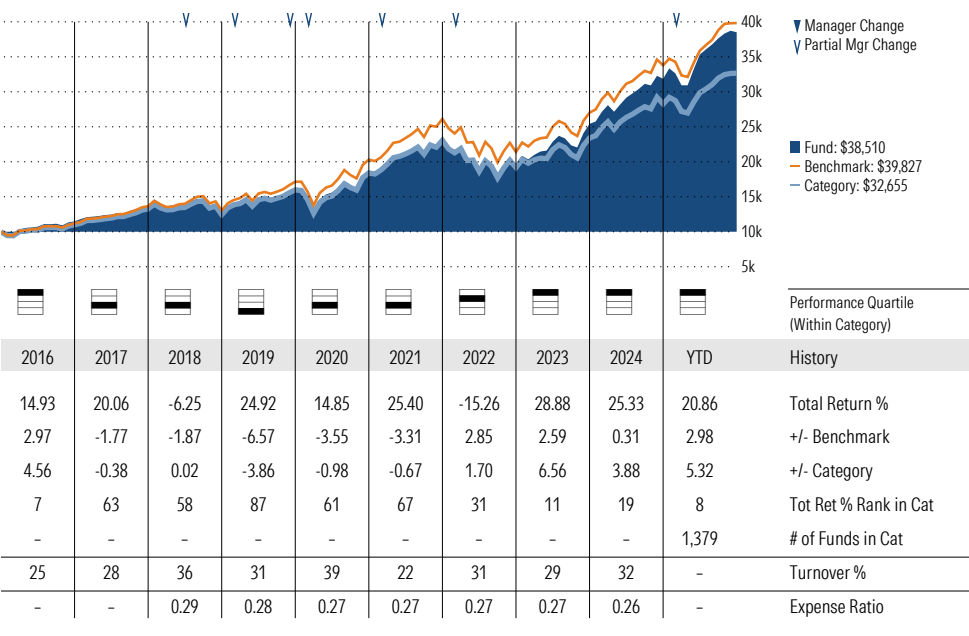
Morningstar Investment Management LLC Analysis

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.

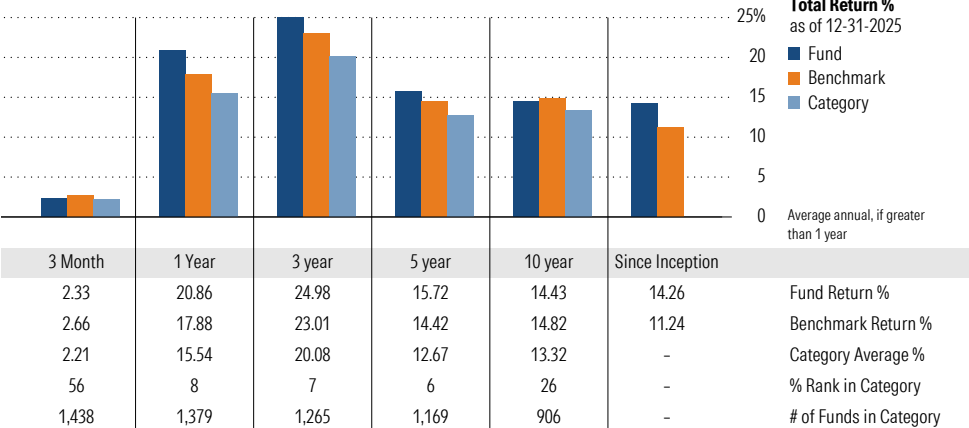
ESG Metrics

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

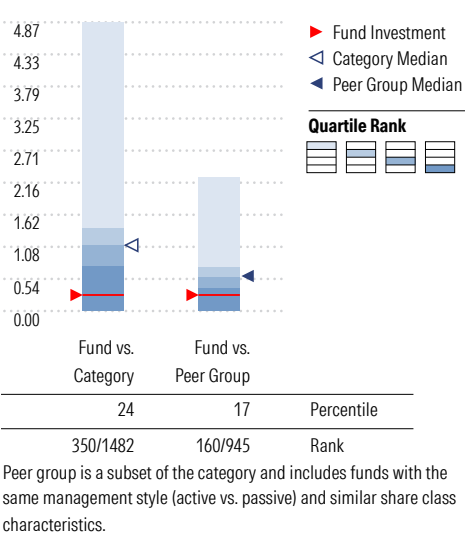
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	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

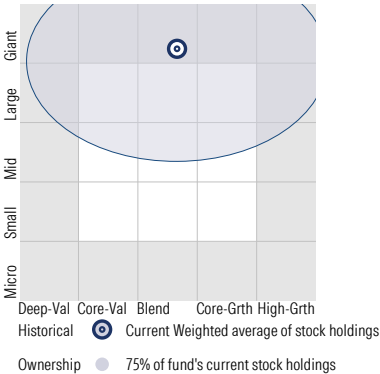
	Fund	Bmark	Cat
Price/Earnings Ratio	27.53	27.62	27.27
Price/Book Ratio	5.36	5.09	5.11
Geom Avg Mkt Cap \$B	440.71	459.51	539.43
ROE	35.97	35.01	33.69

American Funds Invmt Co of Amer R6 RICGX

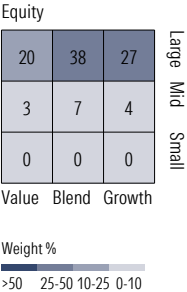
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

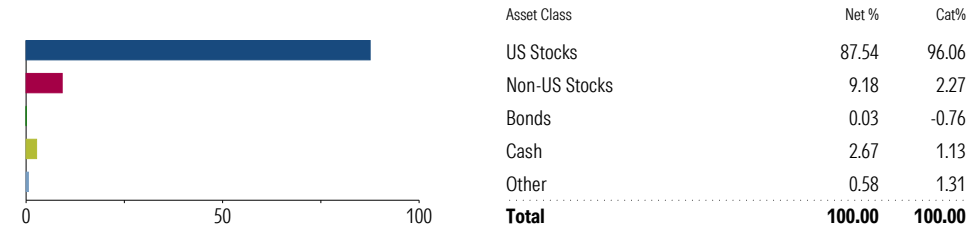
Style Analysis as of 12-31-2025
Morningstar Style Box™



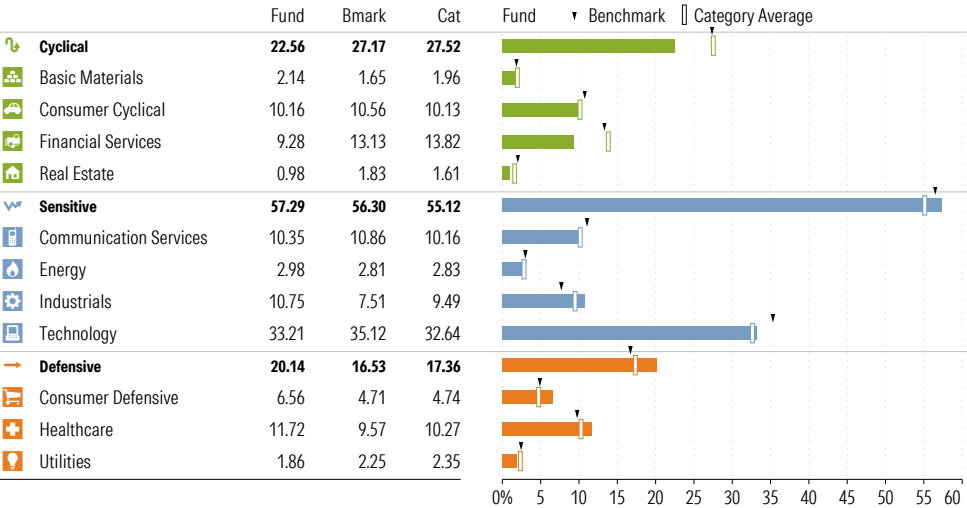
Style Breakdown



Asset Allocation as of 12-31-2025



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 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.

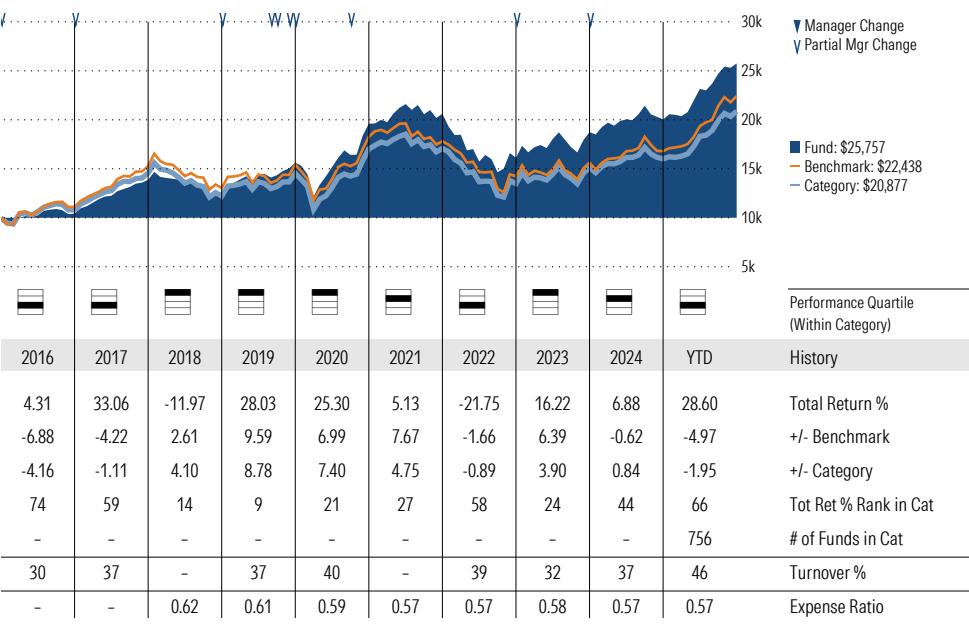
Morningstar Investment Management LLC Analysis

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

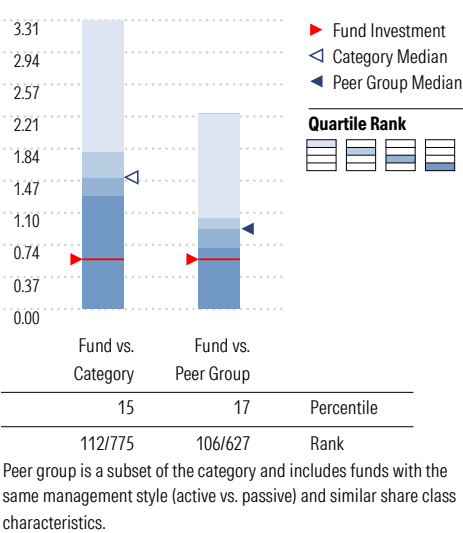
Growth of \$10,000



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

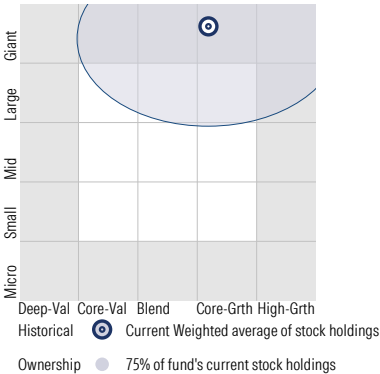
Portfolio Metrics

	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

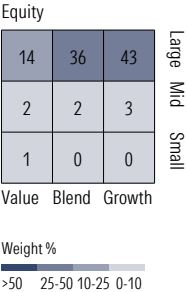
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts
Morningstar Index MSCI EM NR USD

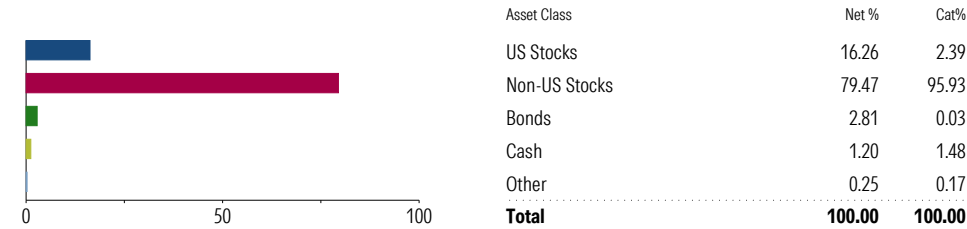
Style Analysis as of 12-31-2025
Morningstar Style Box™



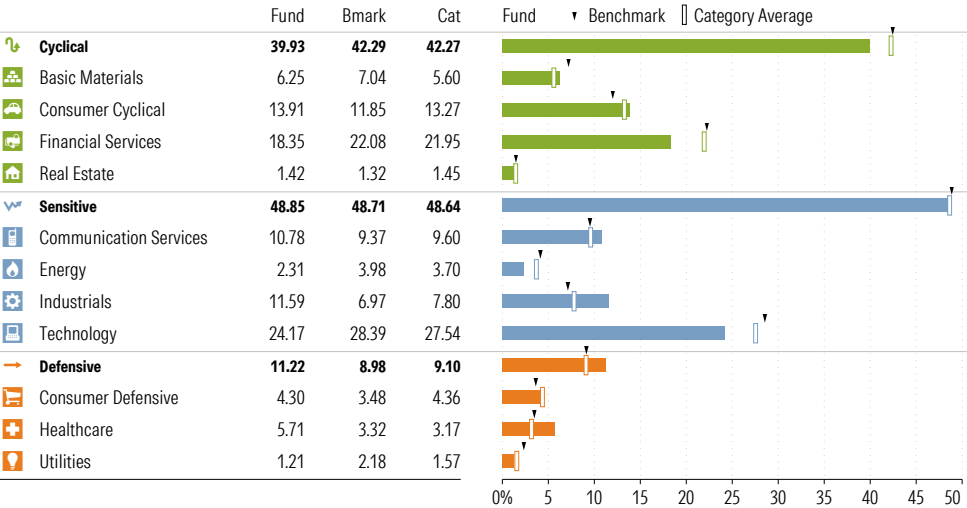
Style Breakdown



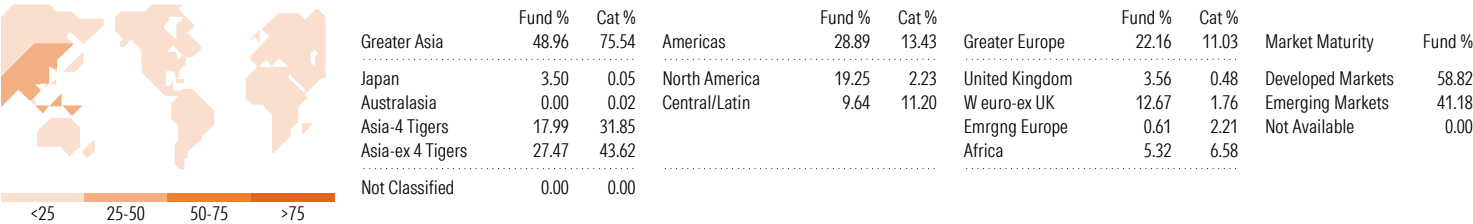
Asset Allocation as of 12-31-2025



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

American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 28.61 years.
- Style: The fund has landed in its primary style box — Large Value — 0% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.26 is 69.05% lower than the Large Value category average.

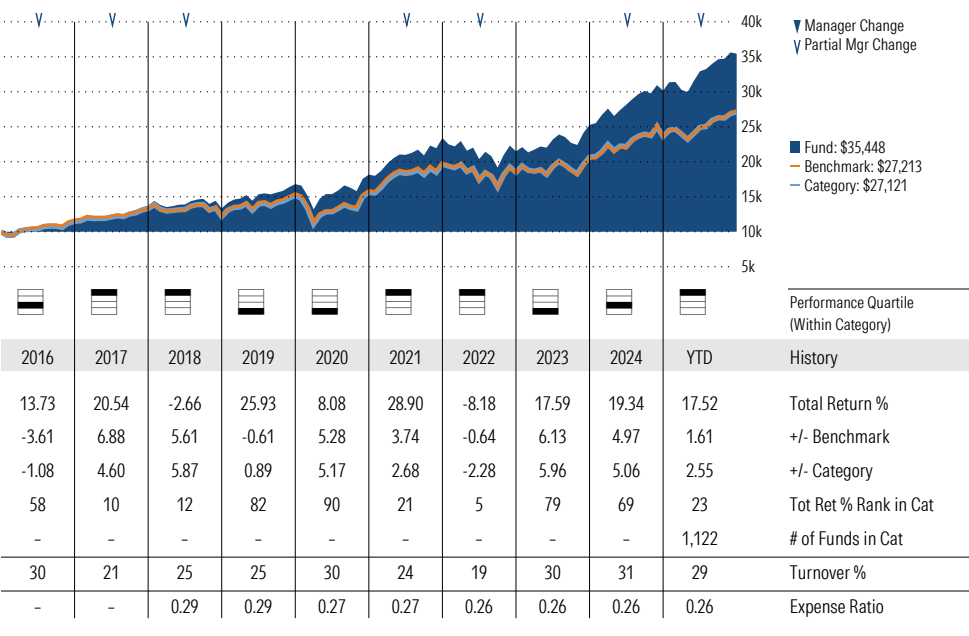
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as it plots on the border of the large-value/large-blend portion of the Morningstar Style Box. The team's investment approach remains the same, so we are not concerned with this screen failure.

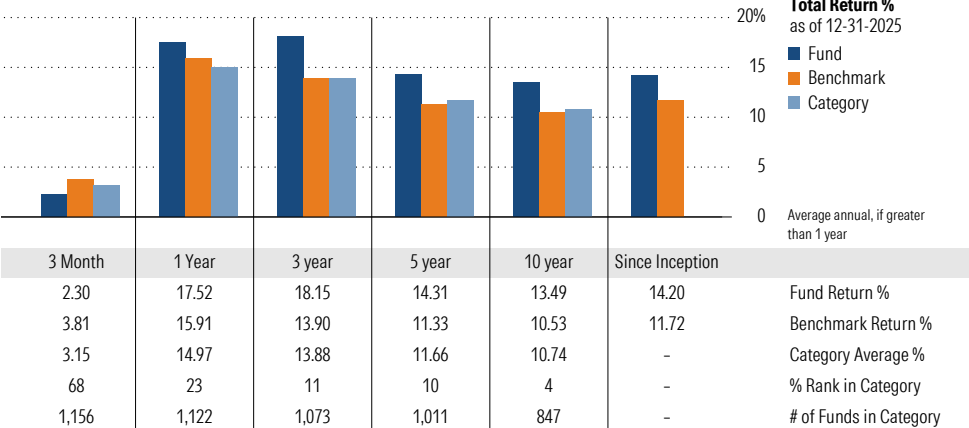
ESG Metrics

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

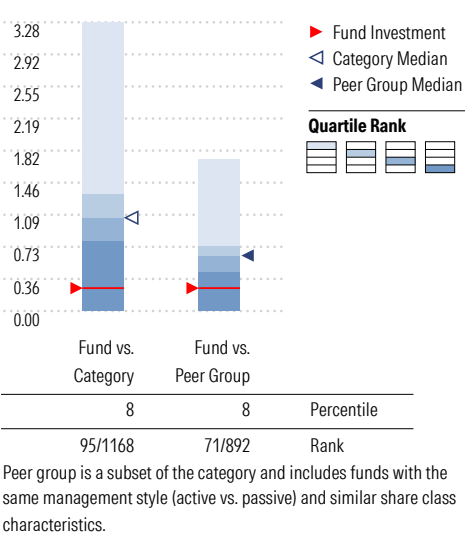
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	7.33	-	0.86
Beta	0.72	-	0.92
R-Squared	82.55	-	90.37
Standard Deviation	9.94	12.59	12.21
Sharpe Ratio	1.25	0.71	0.72
Tracking Error	5.47	-	3.90
Information Ratio	0.78	-	-0.10
Up Capture Ratio	89.04	-	94.36
Down Capture Ratio	49.20	-	90.34

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.58	20.81	19.76
Price/Book Ratio	4.06	2.82	2.87
Geom Avg Mkt Cap \$B	266.85	120.87	171.40
ROE	30.87	18.86	23.44

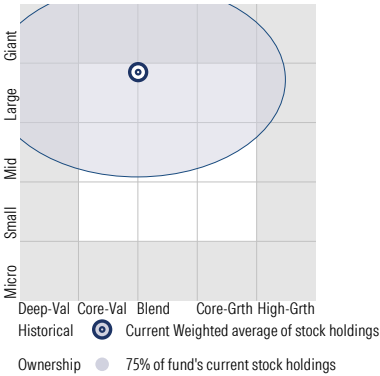
American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 12-31-2025

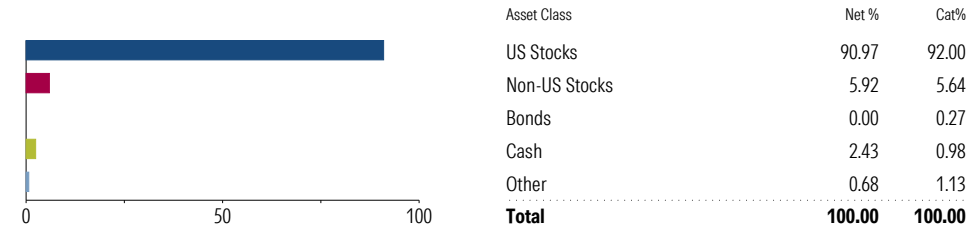
Morningstar Style Box™



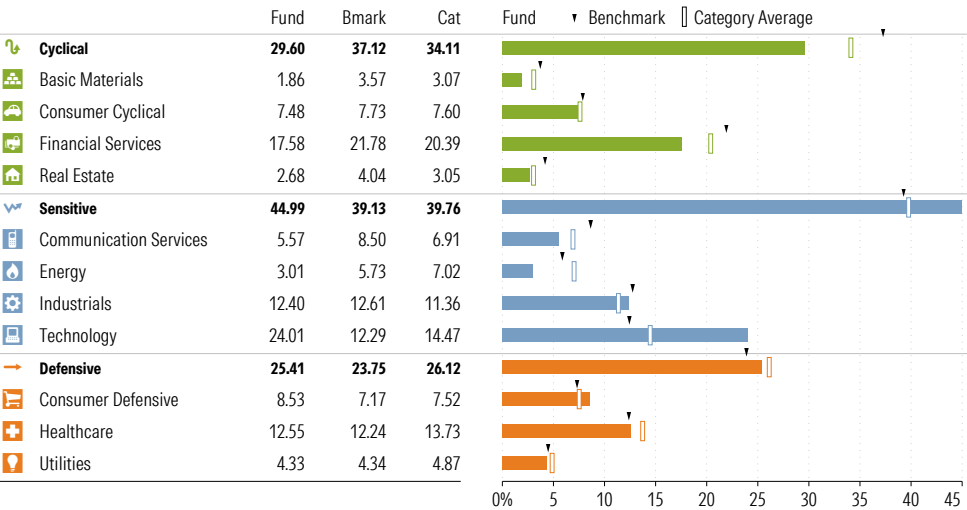
Style Breakdown



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
⊖ Broadcom Inc	6.87	6.87	50.33	Technology
⊖ Microsoft Corp	5.71	12.58	15.54	Technology
⊕ Philip Morris International Inc	3.38	15.96	37.96	Consumer Defensive
⊕ Apple Inc	2.58	18.54	8.97	Technology
⊕ Capital Group Central Cash Fund	2.37	20.92	-	-
⊖ Eli Lilly and Co	2.19	23.11	39.98	Healthcare
⊕ Marsh	1.75	24.86	-11.04	Financial Services
⊖ NVIDIA Corp	1.71	26.57	38.91	Technology
⊕ UnitedHealth Group Inc	1.71	28.27	-33.02	Healthcare
⊕ Amgen Inc	1.64	29.91	29.23	Healthcare
⊖ JPMorgan Chase & Co	1.59	31.50	36.74	Financial Services
⊖ RTX Corp	1.58	33.09	60.79	Industrials
⊖ Alphabet Inc Class A	1.55	34.64	65.78	Communication Svc
⊕ Bank of America Corp	1.54	36.18	27.60	Financial Services
⊖ Welltower Inc	1.51	37.69	49.51	Real Estate

Total Holdings 191

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 12.09 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.15 is 61.54% lower than the Ultrashort Bond category average.

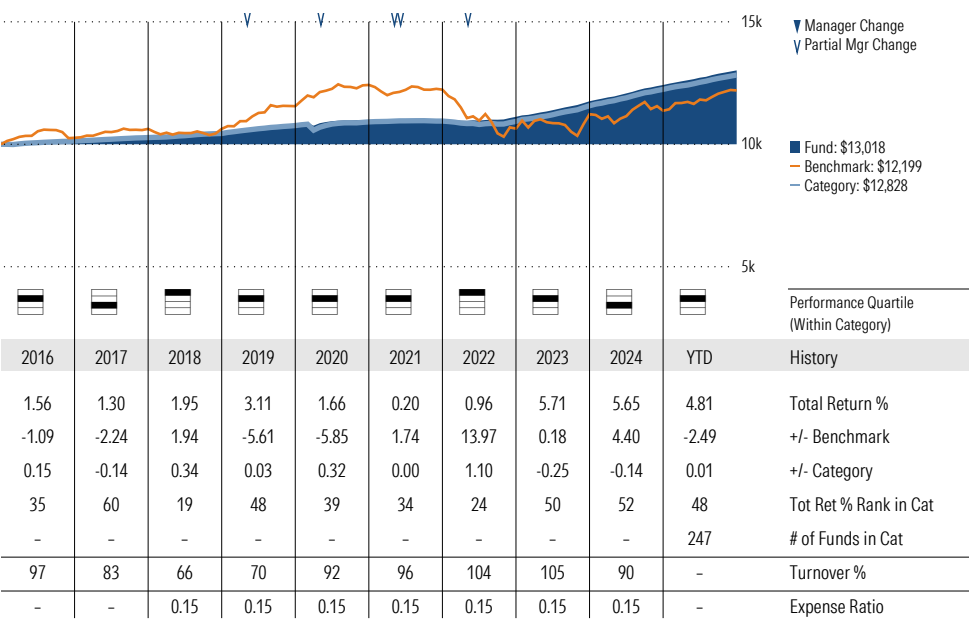
Morningstar Investment Management LLC Analysis

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.

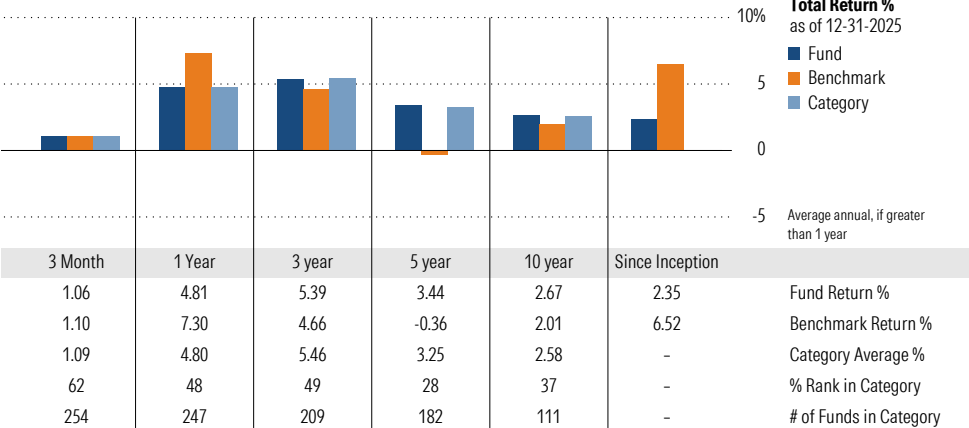
ESG Metrics

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

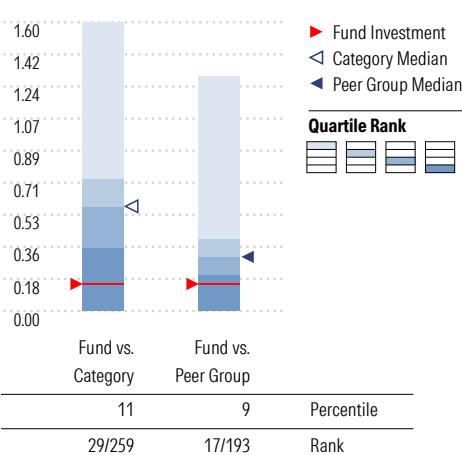
Growth of \$10,000



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	5.07	-	5.11
Beta	0.04	-	0.05
R-Squared	48.93	-	35.69
Standard Deviation	0.35	6.06	0.61
Sharpe Ratio	1.20	-0.02	0.74
Tracking Error	5.82	-	5.76
Information Ratio	0.12	-	0.15
Up Capture Ratio	30.95	-	31.76
Down Capture Ratio	-31.24	-	-31.56

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.50	4.43	1.03
Avg Eff Maturity	0.50	-	1.63

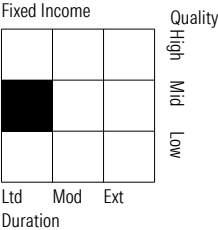
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

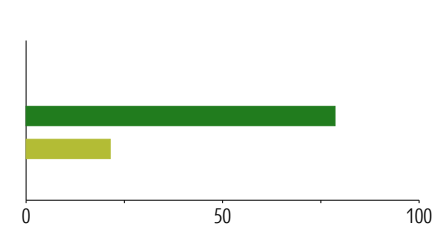
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

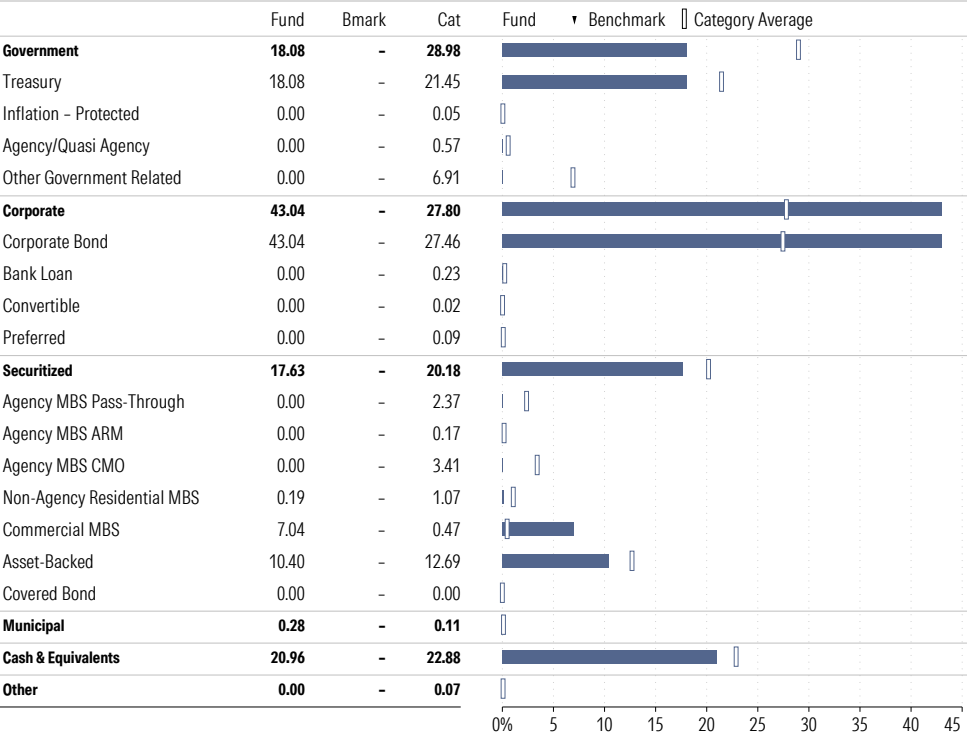


Asset Class	Net %	Cat%
US Stocks	0.00	7.70
Non-US Stocks	0.00	0.00
Bonds	78.60	57.22
Cash	21.40	36.29
Other	0.00	-1.22
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	19.00	3.53	23.38
AA	28.90	74.59	25.19
A	15.60	10.82	27.45
BBB	36.30	8.32	18.22
BB	0.00	0.28	1.81
B	0.00	0.00	0.73
Below B	0.00	0.00	0.24
Not Rated	0.20	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 Notes 4.88%	05-2026	3.98	3.98	-
⊕ United States Treasury Notes 4.13%	10-2026	3.98	7.96	-
United States Treasury Notes 4.88%	04-2026	3.59	11.55	-
United States Treasury Notes 4.5%	03-2026	3.53	15.09	-
United States Treasury Notes 4.63%	02-2026	3.52	18.60	-
United States Treasury Notes 3.75%	08-2026	2.72	21.32	-
⊕ United States Treasury Notes 4.25%	11-2026	2.18	23.50	-
⊖ First American Government Obligs U	02-2030	2.09	25.59	-
United States Treasury Notes 0.38%	01-2026	1.86	27.44	-
United States Treasury Notes 4.63%	06-2026	1.64	29.08	-

Total Holdings 363

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Global Equity I DGEIX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Global Large-Stock Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.93 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 0.26 is 71.74% lower than the Global Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

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

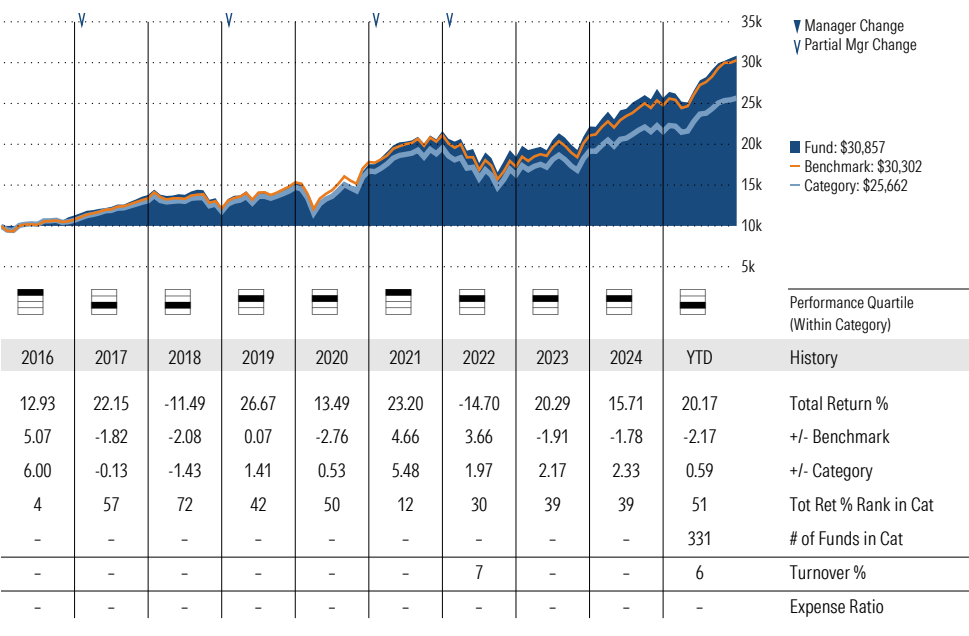
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

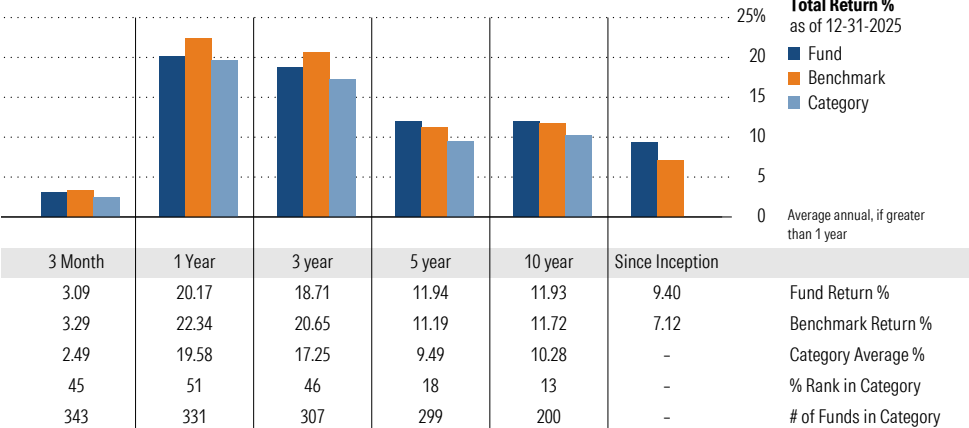
Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

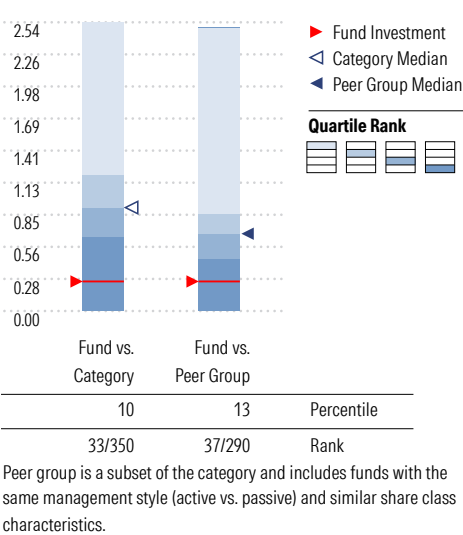
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-2.25	-	-2.43
Beta	1.03	-	0.97
R-Squared	94.02	-	87.05
Standard Deviation	12.09	11.33	11.87
Sharpe Ratio	1.08	1.29	1.00
Tracking Error	2.98	-	4.15
Information Ratio	-0.65	-	-0.74
Up Capture Ratio	96.33	-	90.50
Down Capture Ratio	106.95	-	104.06

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.95	23.09	23.57
Price/Book Ratio	2.76	3.41	3.57
Geom Avg Mkt Cap \$B	82.87	221.75	202.81
ROE	26.61	28.68	26.29

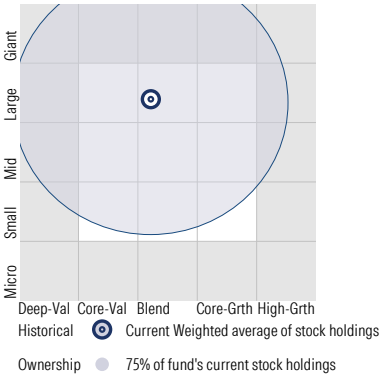
DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

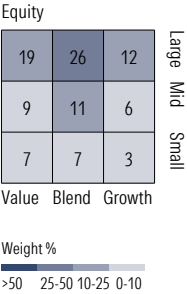
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 12-31-2025

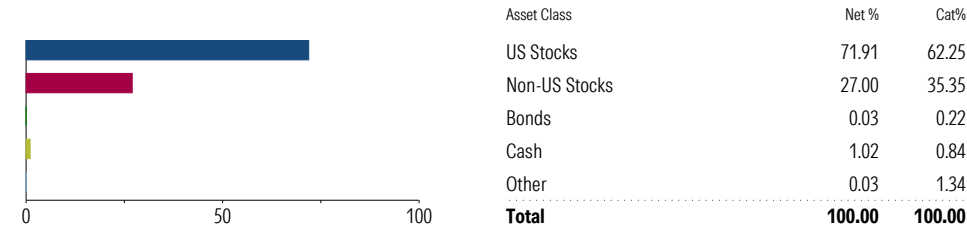
Morningstar Style Box™



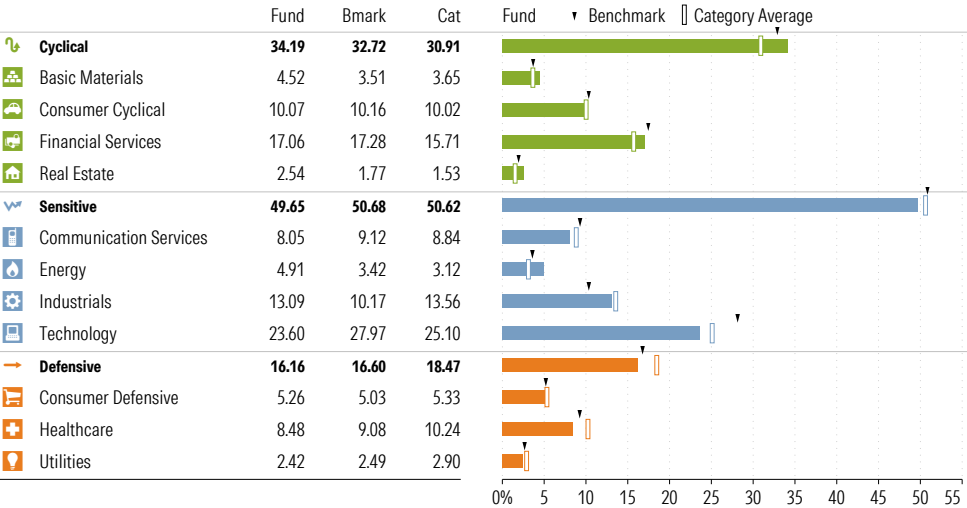
Style Breakdown



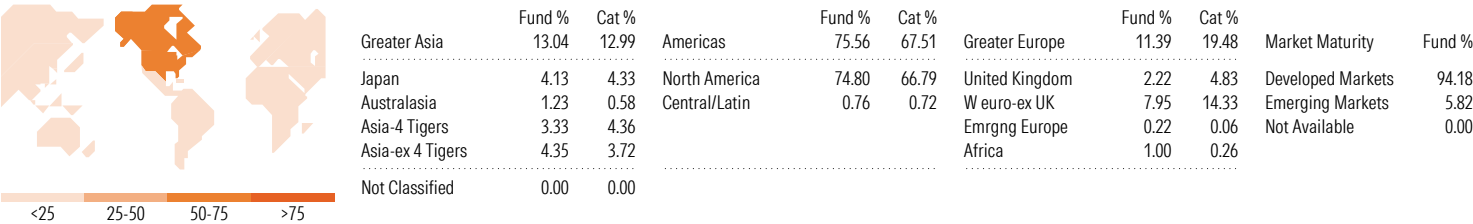
Asset Allocation as of 12-31-2025



Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Top 8 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA US Core Equity 2 I	53.52	53.52	-	-
⊕ DFA International Core Equity 2 I	18.40	71.92	-	-
⊖ DFA US Core Equity 1 I	17.85	89.77	-	-
⊕ DFA Emerging Markets Core Equity 2 I	8.46	98.23	-	-
⊕ DFA Real Estate Securities I	1.27	99.51	-	-
⊕ DFA International Real Estate Sec I	0.48	99.99	-	-
⊕ Ssc Government Mm Gvmxx	0.01	100.00	-	-
⊕ Usd	0.00	100.00	-	-

Total Holdings 8

⊕ 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.

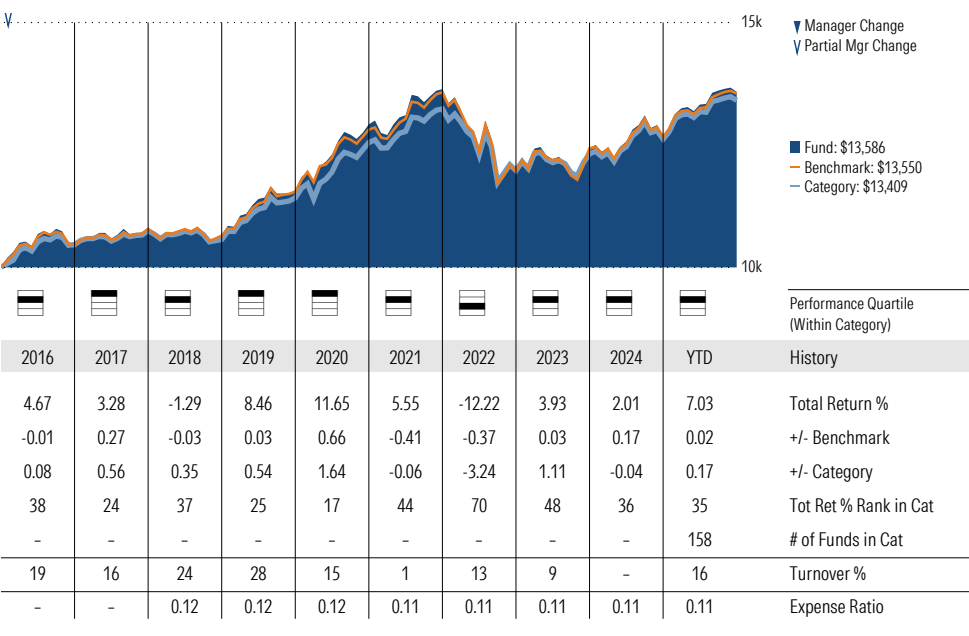
Morningstar Investment Management LLC Analysis

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.

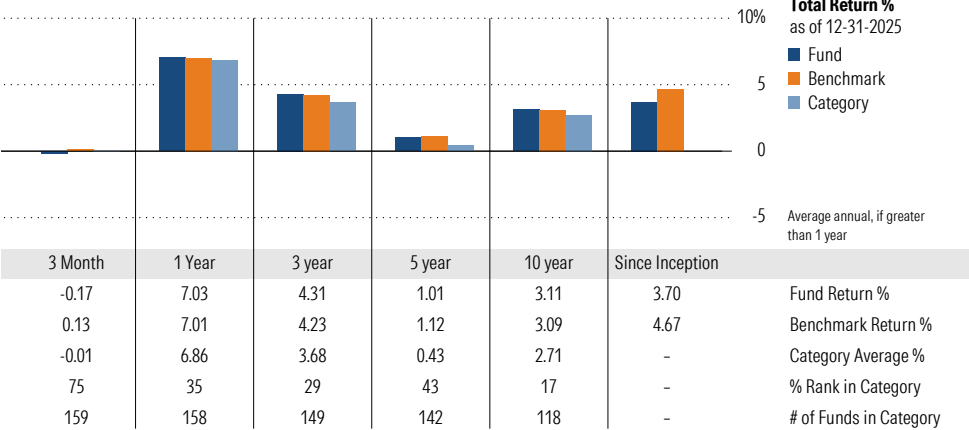
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2025

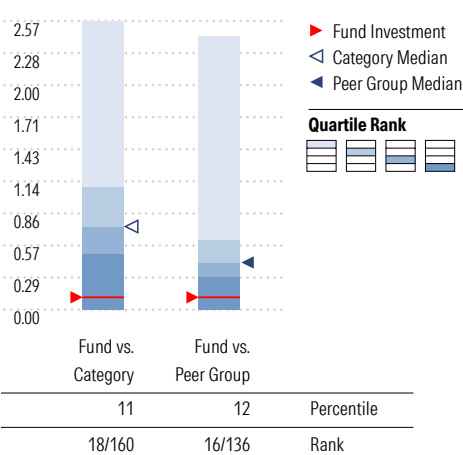
Growth of \$10,000



Trailing Performance



Net Expense



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	-0.17	-	-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

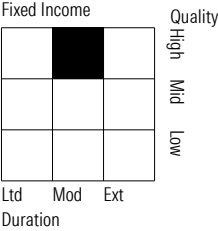
DFA Inflation-Protected Securities I DIPSX

Morningstar Category
Inflation-Protected Bond

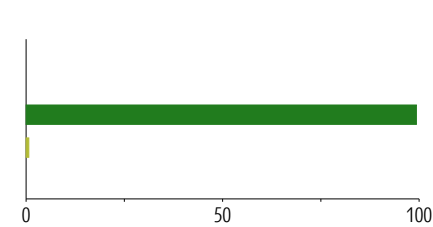
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 12-31-2025

Style Breakdown



Asset Allocation as of 12-31-2025

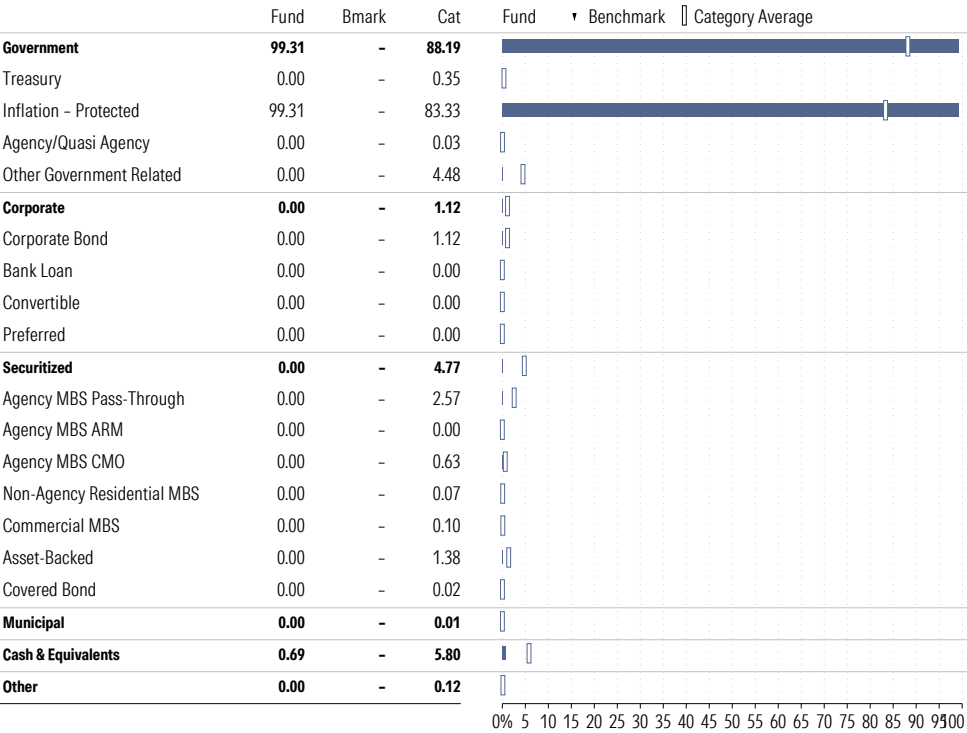


Asset Class	Net %	Cat%
US Stocks	0.00	0.25
Non-US Stocks	0.00	0.00
Bonds	99.31	103.18
Cash	0.69	-3.98
Other	0.00	0.55
Total	100.00	100.00

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 International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.93 years.
- Style: The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.28 is 70.53% lower than the Foreign Large Value category average.

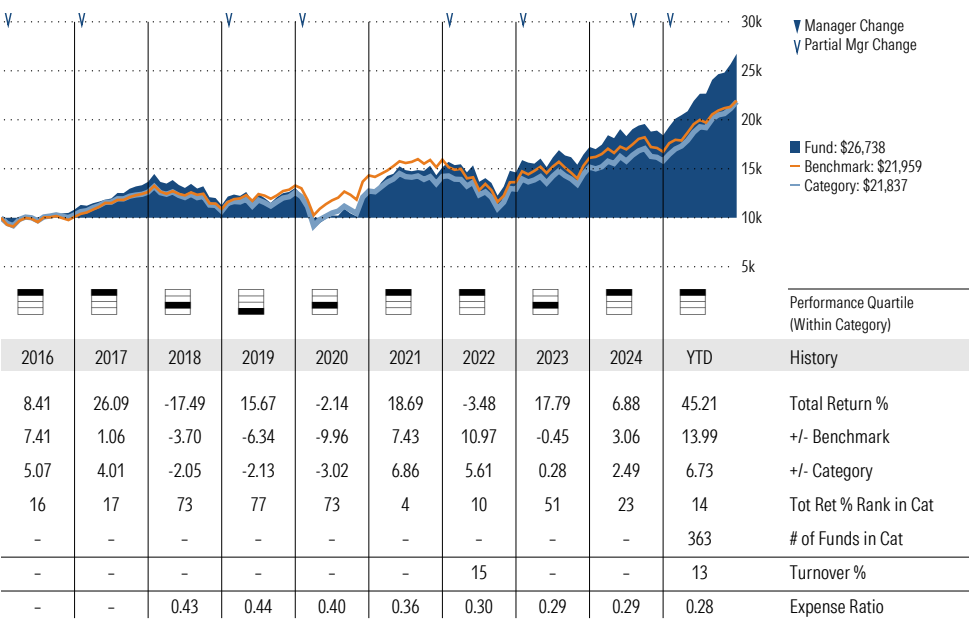
Morningstar Investment Management LLC Analysis

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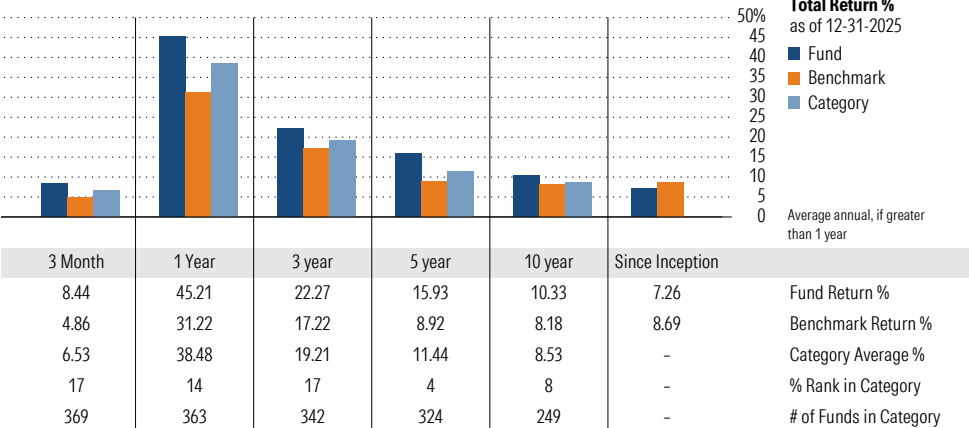
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	12-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

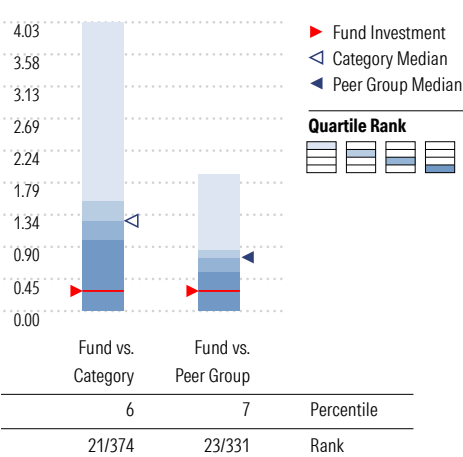
Growth of \$10,000



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

	Fund	Bmark	Cat
Alpha	5.41	-	2.83
Beta	0.94	-	0.93
R-Squared	82.18	-	84.23
Standard Deviation	12.49	12.10	12.32
Sharpe Ratio	1.29	0.98	1.10
Tracking Error	5.33	-	4.99
Information Ratio	0.95	-	0.42
Up Capture Ratio	108.10	-	100.34
Down Capture Ratio	80.86	-	86.12

Portfolio Metrics

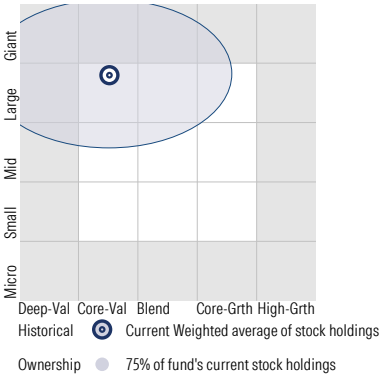
	Fund	Bmark	Cat
Price/Earnings Ratio	14.81	18.46	15.31
Price/Book Ratio	1.32	2.14	1.57
Geom Avg Mkt Cap \$B	48.06	66.92	48.21
ROE	11.22	17.99	14.13

DFA International Value I DFIVX

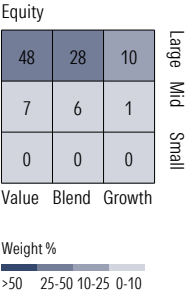
Morningstar Category Foreign Large Value
Morningstar Index MSCI EAFE NR USD

Style Analysis as of 12-31-2025

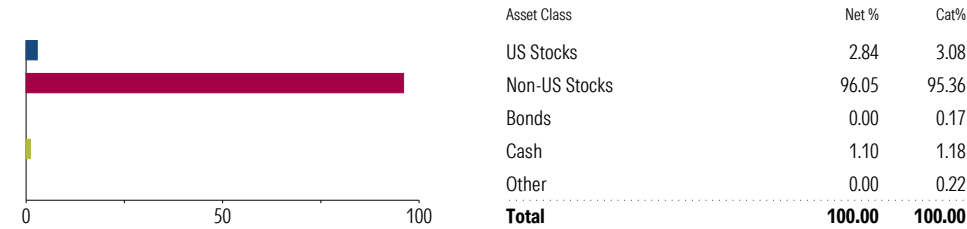
Morningstar Style Box™



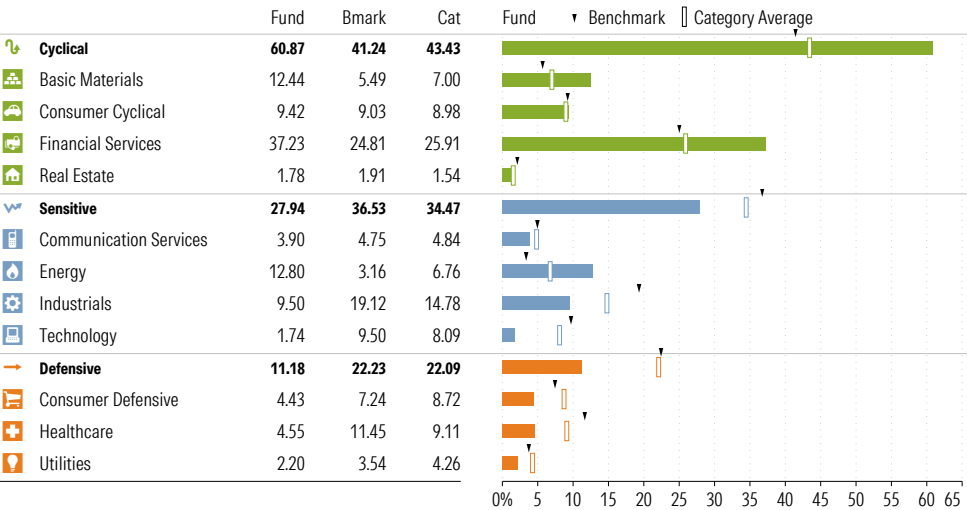
Style Breakdown



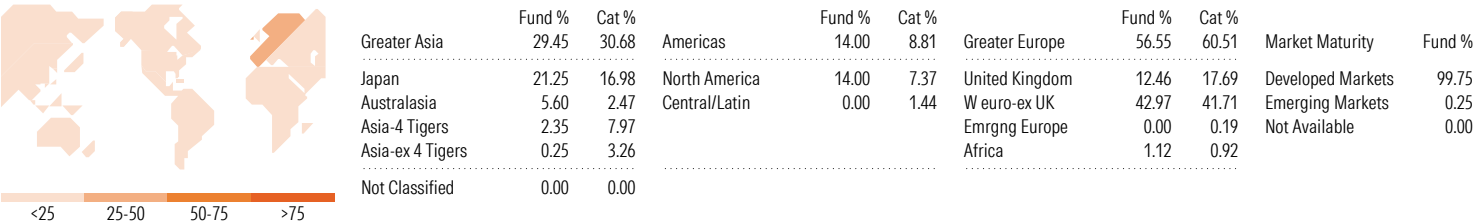
Asset Allocation as of 12-31-2025



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
⊕ Shell PLC ADR (Representing - Ordinary Shares)	3.62	3.62	21.86	Energy
⊕ TotalEnergies SE	2.29	5.91	-	Energy
⊕ Banco Santander SA	2.28	8.19	-	Financial Services
⊕ Barrick Mining Corp	1.62	9.81	171.52	Basic Materials
⊕ The Toronto-Dominion Bank	1.45	11.26	74.52	Financial Services
⊖ Zurich Insurance Group AG	1.43	12.69	-	Financial Services
⊕ Toyota Motor Corp	1.22	13.91	-	Consumer Cyclical
⊕ UBS Group AG Registered Shares	1.22	15.13	-	Financial Services
⊕ Lloyds Banking Group PLC	1.13	16.26	-	Financial Services
⊖ SoftBank Group Corp	1.11	17.37	-	Communication Svc

Total Holdings 502

⊕ 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.

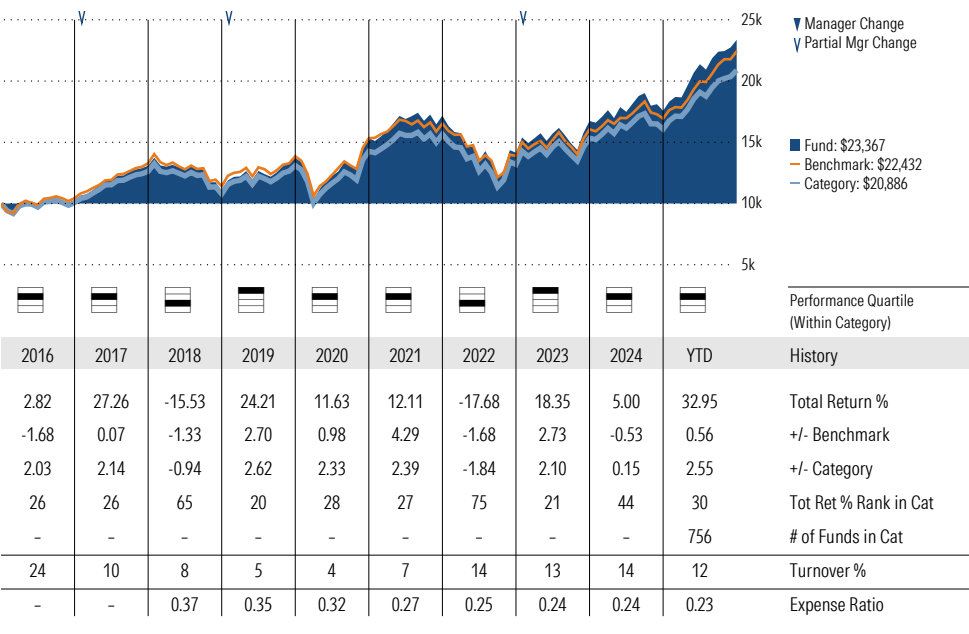
Morningstar Investment Management LLC Analysis

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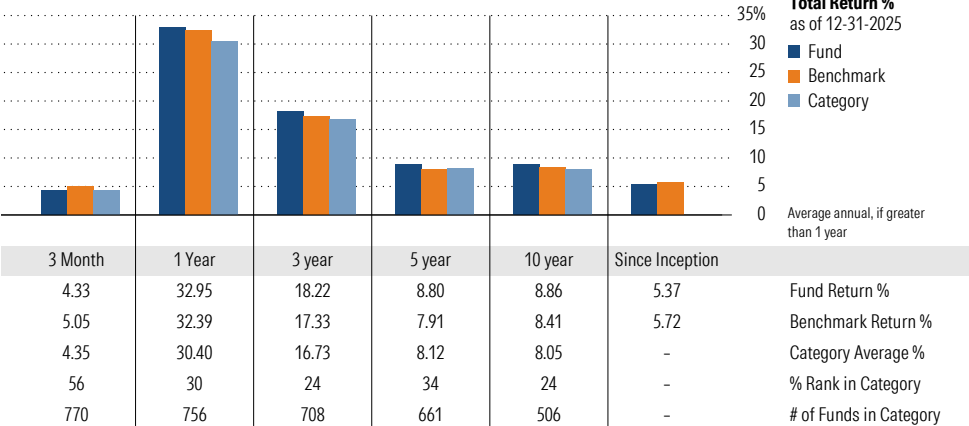
ESG Metrics

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

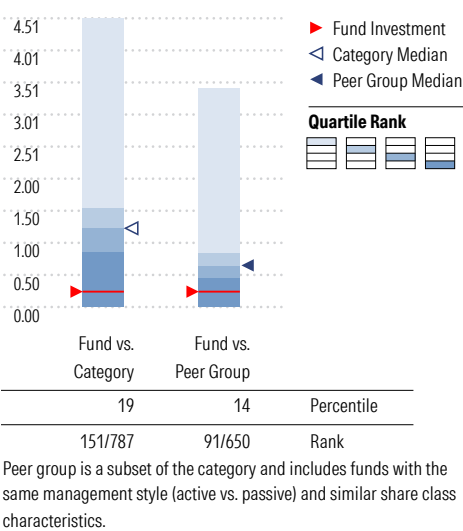
Growth of \$10,000



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

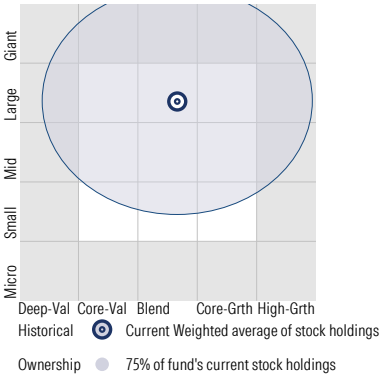
Portfolio Metrics

	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

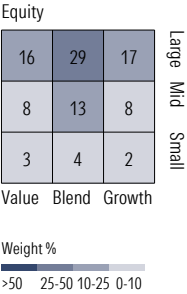
DFA Intl Sustainability Core 1 DFSPX

Morningstar Category Foreign Large Blend
Morningstar Index MSCI ACWI Ex USA NR USD

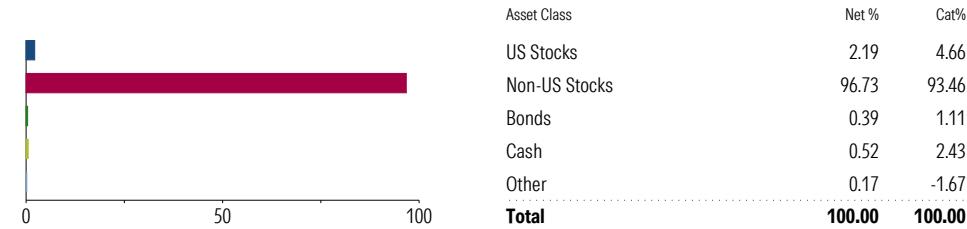
Style Analysis as of 12-31-2025
Morningstar Style Box™



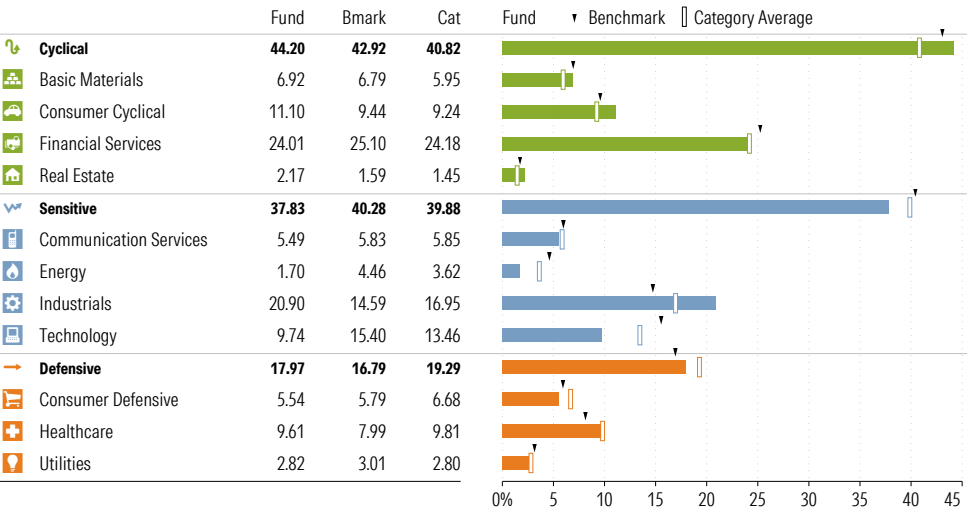
Style Breakdown



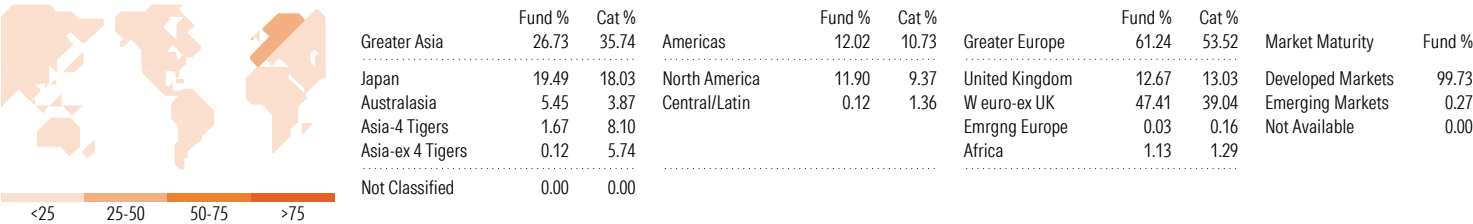
Asset Allocation as of 12-31-2025



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

DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.93 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 96.97 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.18 is 83.49% lower than the Real Estate category average.

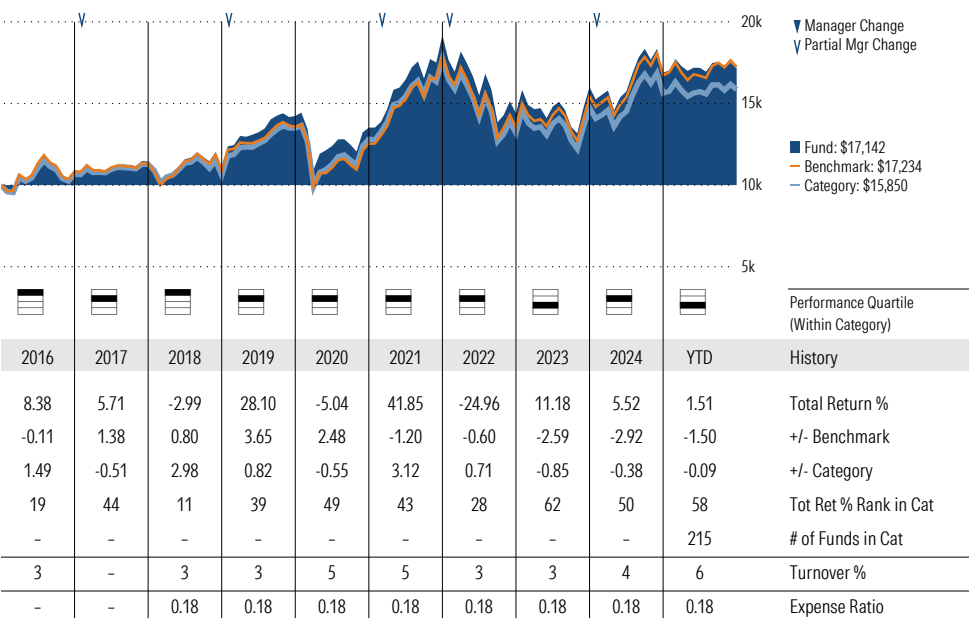
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

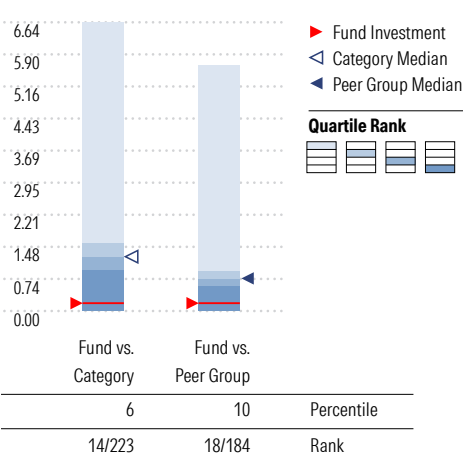
Growth of \$10,000



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	-2.16	-	-1.42
Beta	1.00	-	0.96
R-Squared	97.61	-	93.65
Standard Deviation	16.69	16.46	16.36
Sharpe Ratio	0.14	0.27	0.13
Tracking Error	2.58	-	3.68
Information Ratio	-0.90	-	-0.60
Up Capture Ratio	94.05	-	91.73
Down Capture Ratio	102.77	-	97.50

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	30.16	38.46	30.08
Price/Book Ratio	2.26	2.42	2.55
Geom Avg Mkt Cap \$B	26.77	9.35	36.59
ROE	15.81	9.56	15.91



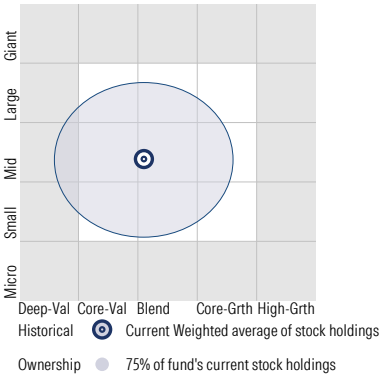
DFA Real Estate Securities I DFREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 12-31-2025

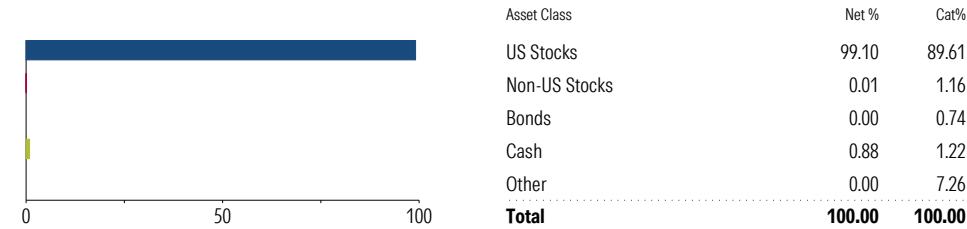
Morningstar Style Box™



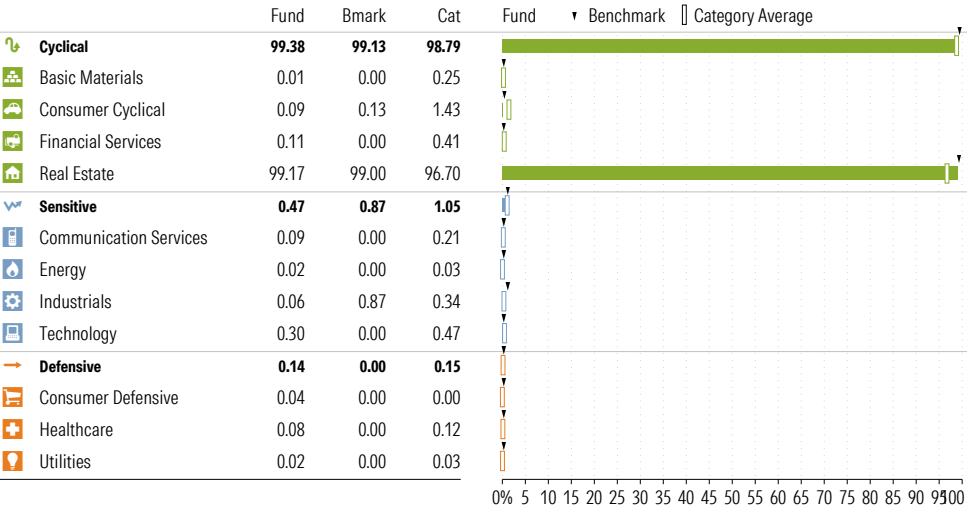
Style Breakdown



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
Welltower Inc	7.47	7.47	49.51	Real Estate
Prologis Inc	7.02	14.49	24.60	Real Estate
American Tower Corp	5.95	20.44	-0.57	Real Estate
Simon Property Group Inc	4.59	25.03	12.46	Real Estate
Equinix Inc	4.52	29.55	-16.75	Real Estate
Realty Income Corp	4.33	33.88	12.07	Real Estate
Digital Realty Trust Inc	4.30	38.18	-10.00	Real Estate
Public Storage	3.43	41.61	-9.33	Real Estate
Crown Castle Inc	3.21	44.82	3.15	Real Estate
Ventas Inc	3.04	47.86	34.66	Real Estate
VICI Properties Inc Ordinary Shares	2.51	50.37	2.31	Real Estate
Extra Space Storage Inc	2.31	52.68	-8.62	Real Estate
AvalonBay Communities Inc	2.14	54.82	-14.39	Real Estate
Iron Mountain Inc	2.05	56.86	-18.02	Real Estate
Equity Residential	1.88	58.75	-8.32	Real Estate

Total Holdings 137

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.93 years.
- Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.31 is 71.3% lower than the Small Value category average.

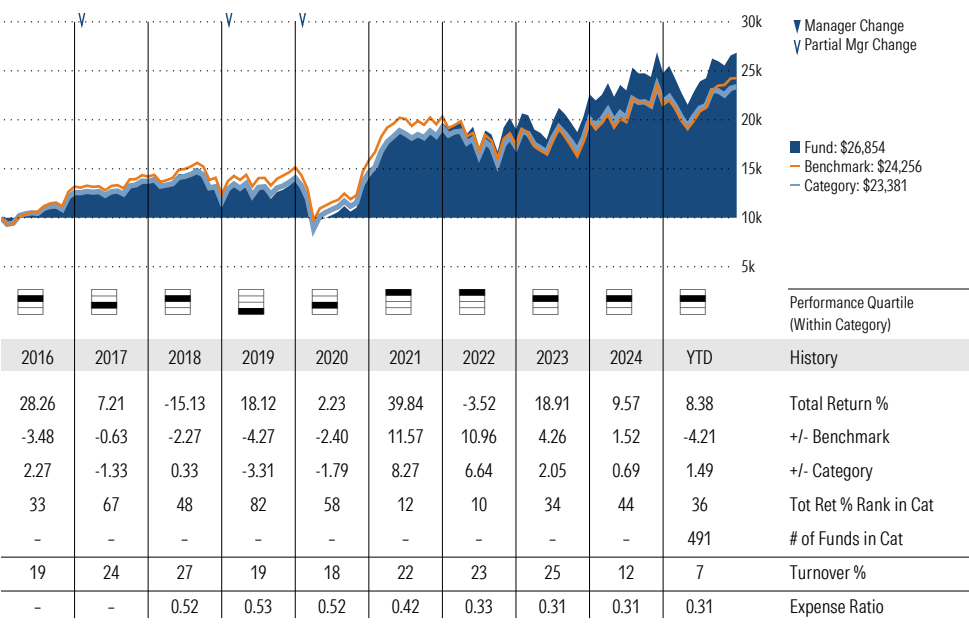
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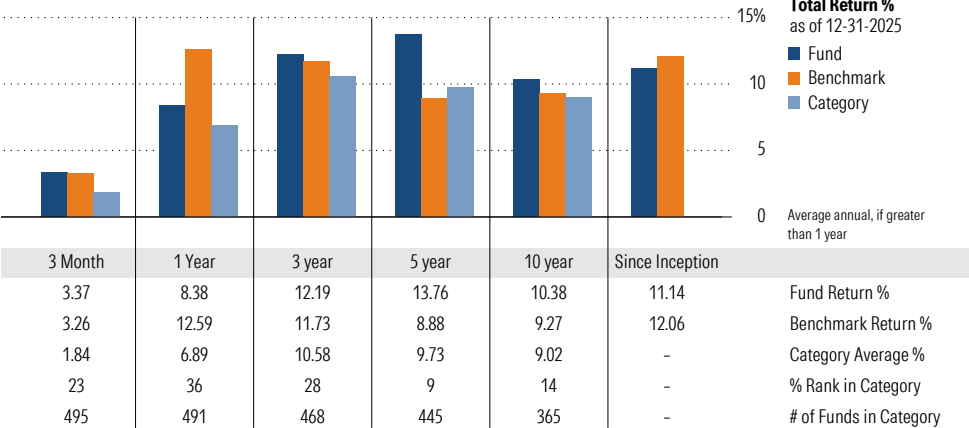
ESG Metrics

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

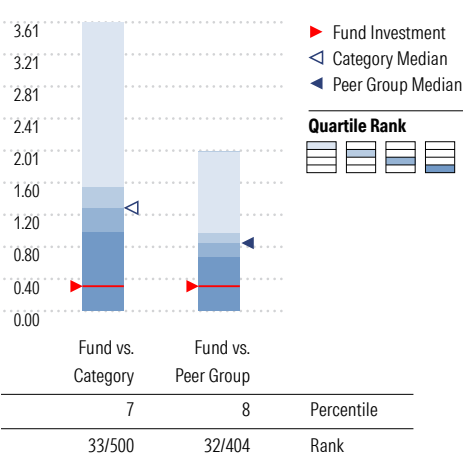
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.89	-	-0.15
Beta	0.96	-	0.90
R-Squared	95.54	-	91.94
Standard Deviation	19.79	20.20	19.02
Sharpe Ratio	0.43	0.41	0.36
Tracking Error	4.27	-	5.66
Information Ratio	0.11	-	-0.24
Up Capture Ratio	97.79	-	90.06
Down Capture Ratio	95.16	-	90.92

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	13.83	14.56	16.00
Price/Book Ratio	1.15	1.33	1.55
Geom Avg Mkt Cap \$B	3.94	2.41	5.65
ROE	5.88	2.40	11.40

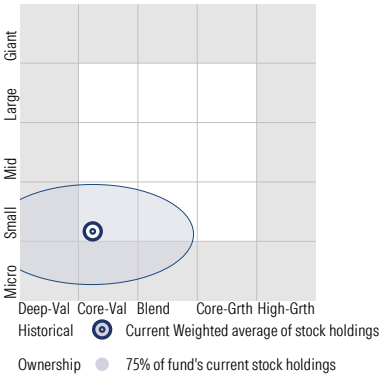
DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 12-31-2025

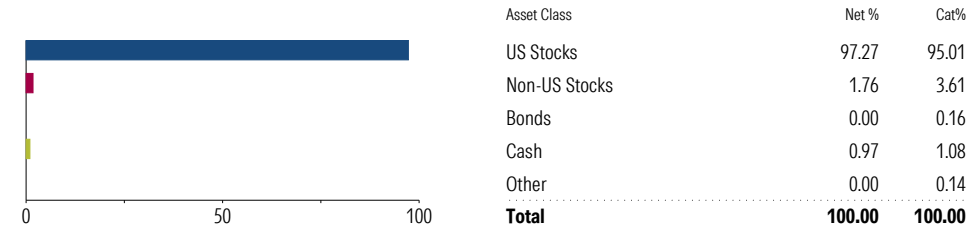
Morningstar Style Box™



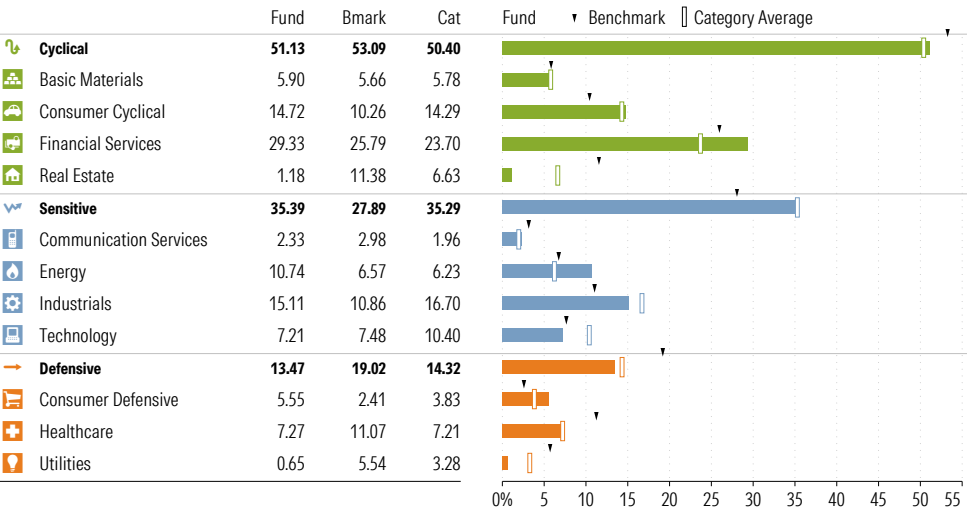
Style Breakdown



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
⊕ Future on E-mini S&P 500 Futures	0.92	0.92	-	-
⊕ Ssc Government Mm Gvmxx	0.90	1.83	-	-
Elanco Animal Health Inc	0.89	2.72	86.87	Healthcare
Alcoa Corp	0.80	3.52	41.72	Basic Materials
⊖ Invesco Ltd	0.79	4.31	55.06	Financial Services
BorgWarner Inc	0.79	5.10	43.50	Consumer Cyclical
⊖ Jazz Pharmaceuticals PLC	0.70	5.80	38.04	Healthcare
Comerica Inc	0.70	6.50	45.14	Financial Services
Webster Financial Corp	0.69	7.19	16.88	Financial Services
HF Sinclair Corp	0.67	7.86	37.18	Energy
⊖ Amkor Technology Inc	0.67	8.53	54.97	Technology
Commercial Metals Co	0.66	9.19	41.01	Basic Materials
Knight-Swift Transportation Holdings Inc Class A	0.65	9.84	-0.08	Industrials
Lithia Motors Inc Class A	0.64	10.48	-6.41	Consumer Cyclical
⊕ Ovintiv Inc	0.62	11.11	-0.27	Energy

Total Holdings 1009

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity 500 Index FXAIX

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

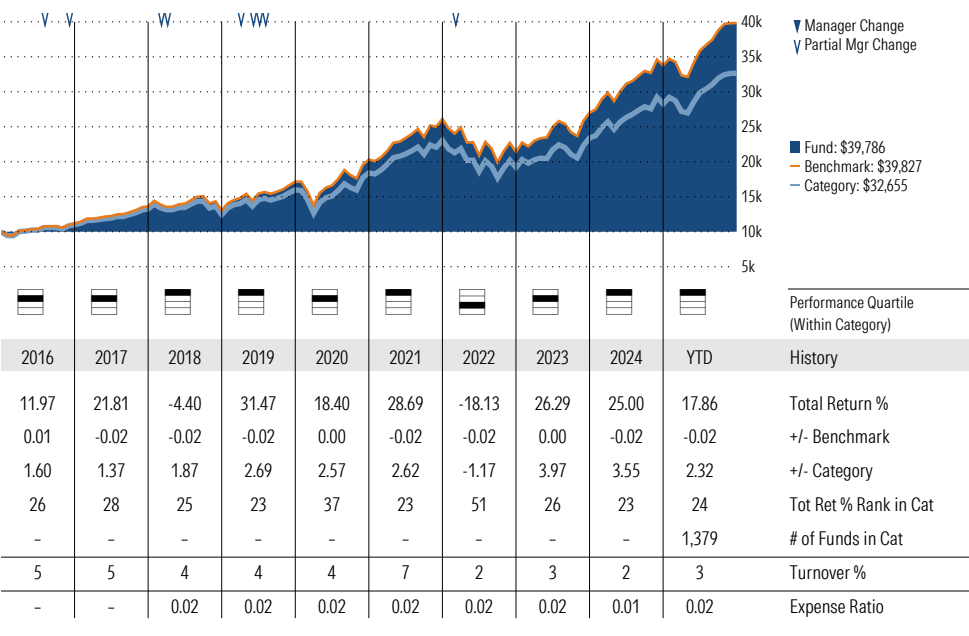
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

Morningstar Category	Morningstar Index
Large Blend	S&P 500 TR USD

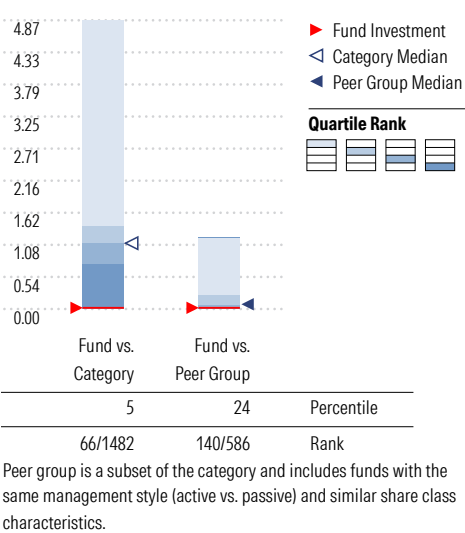
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	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

	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

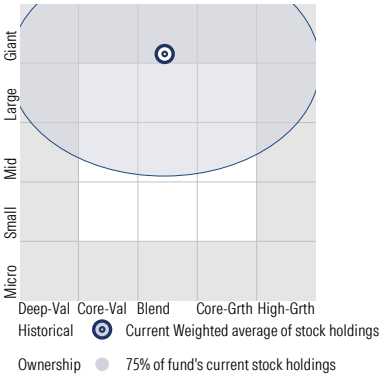
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

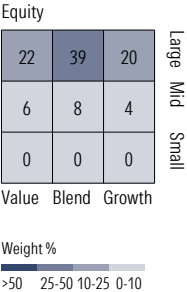
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2025

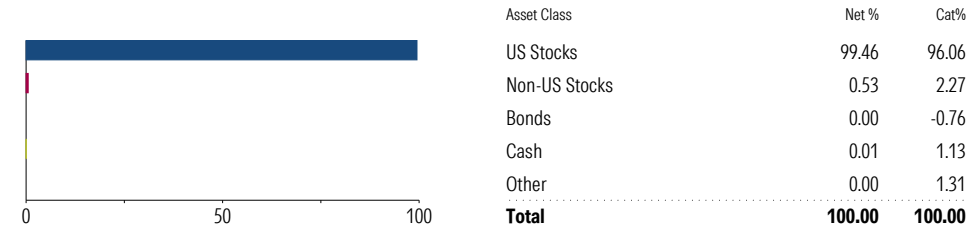
Morningstar Style Box™



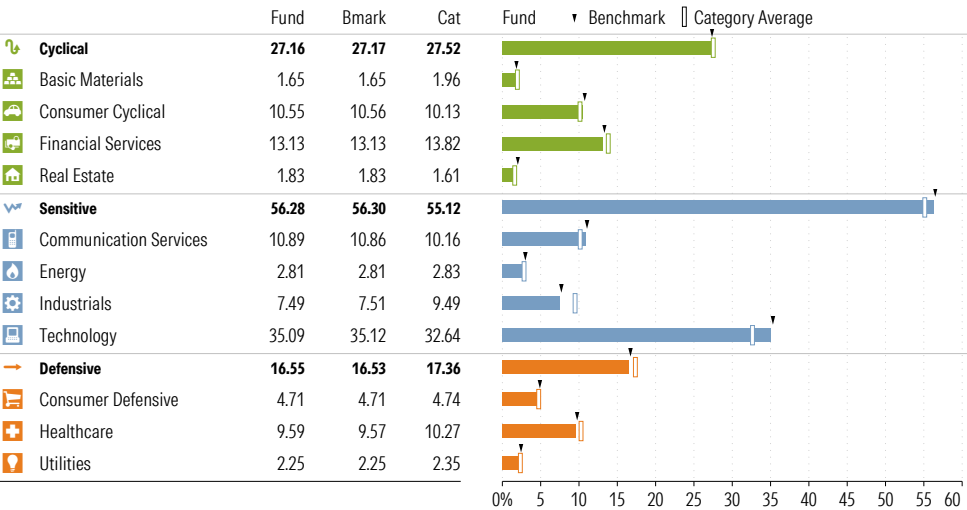
Style Breakdown



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.

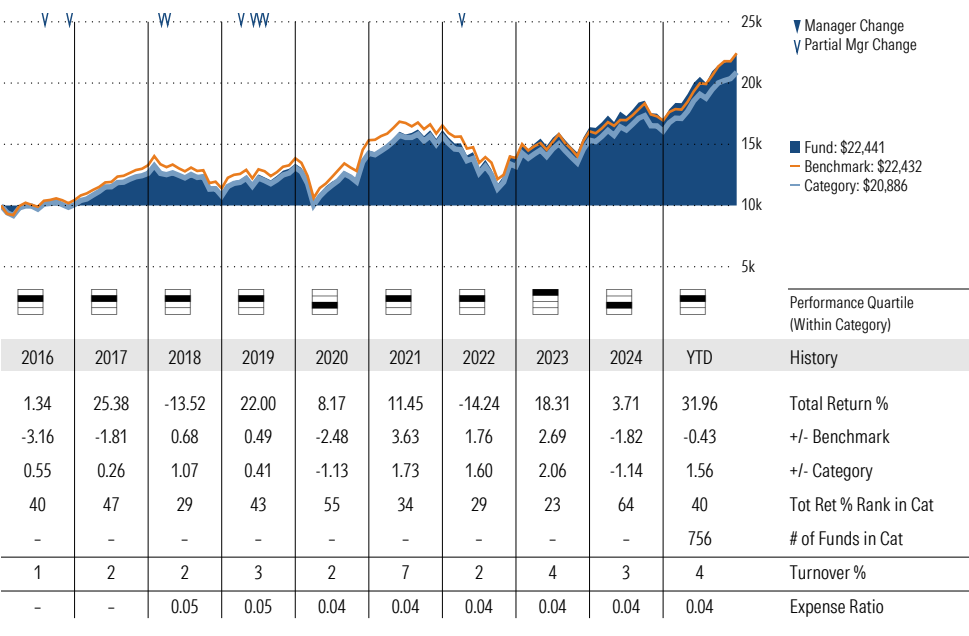
Morningstar Investment Management LLC Analysis

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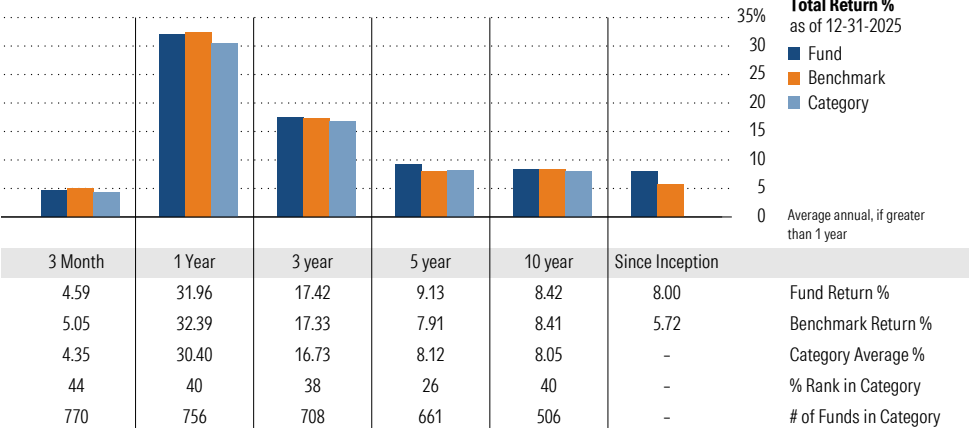
ESG Metrics

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

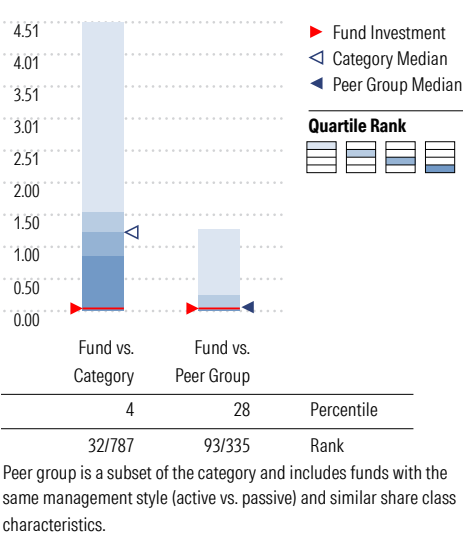
Growth of \$10,000



Trailing Performance



Net Expense



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

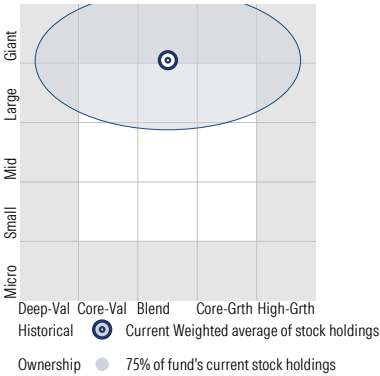
Portfolio Metrics

	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

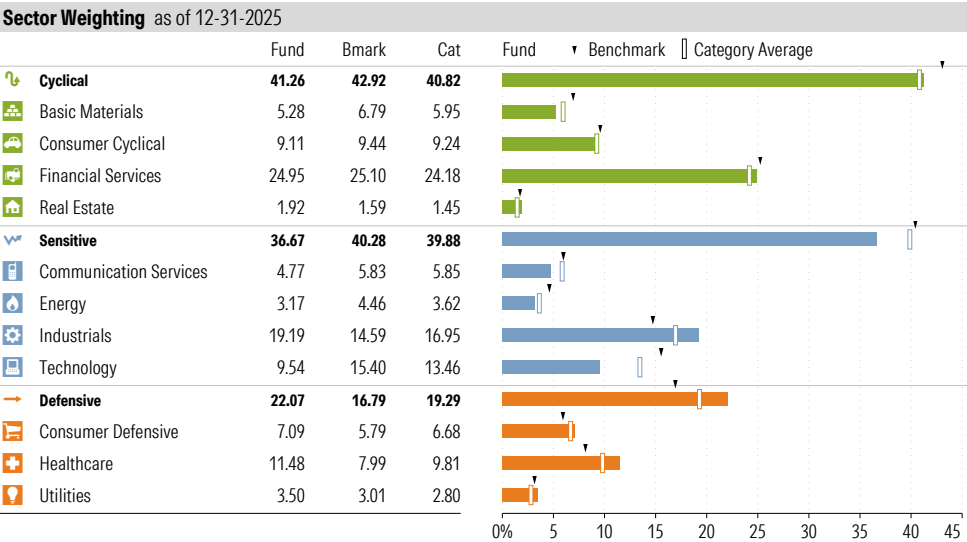
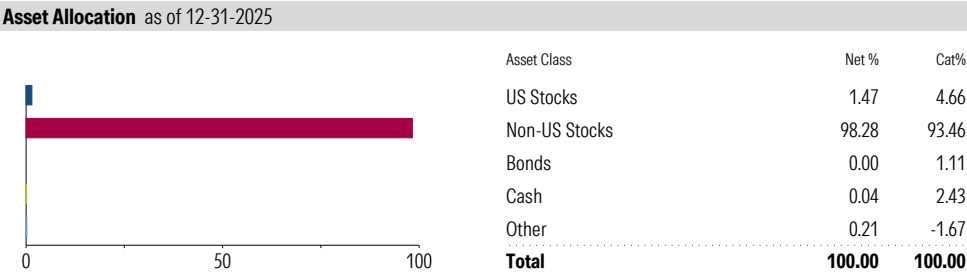
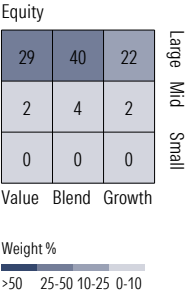
Fidelity International Index FSPSX

Morningstar Category Foreign Large Blend
Morningstar Index MSCI ACWI Ex USA NR USD

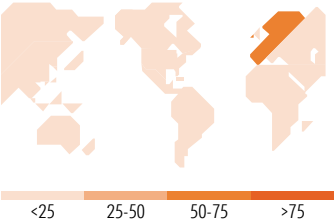
Style Analysis as of 12-31-2025
Morningstar Style Box™



Style Breakdown



World Regions % Equity 12-31-2025



Greater Asia	Fund % 32.83	Cat % 35.74	Americas	Fund % 1.52	Cat % 10.73	Greater Europe	Fund % 65.66	Cat % 53.52	Market Maturity	Fund %
Japan	22.19	18.03	North America	1.47	9.37	United Kingdom	14.49	13.03	Developed Markets	99.74
Australasia	6.58	3.87	Central/Latin	0.05	1.36	W euro-ex UK	50.28	39.04	Emerging Markets	0.26
Asia-4 Tigers	3.86	8.10				Emrgng Europe	0.02	0.16	Not Available	0.00
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 Strategic Income R6

HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 13.84 years.

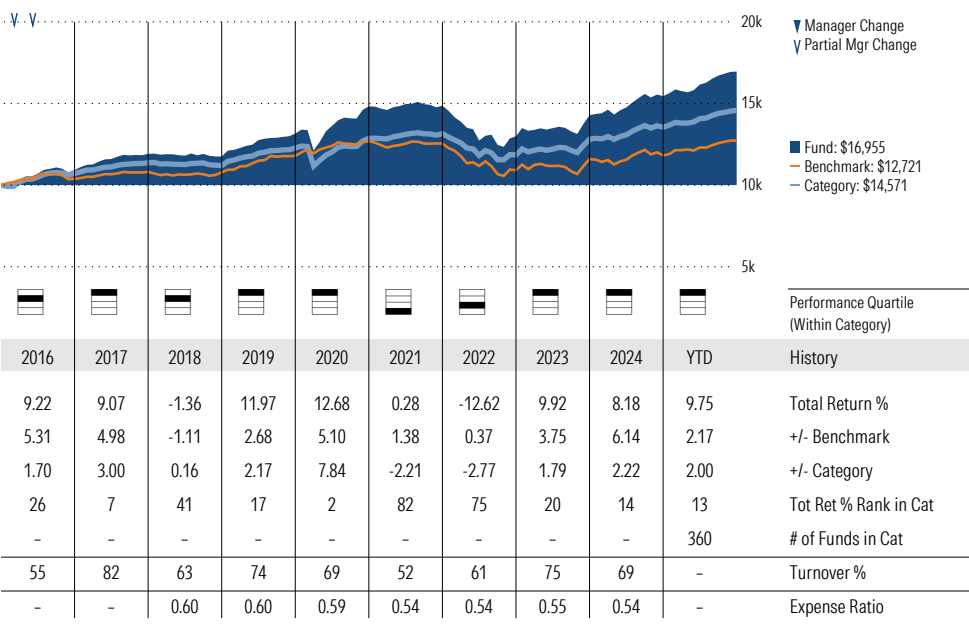
Style Consistency is not calculated for Fixed Income funds.

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

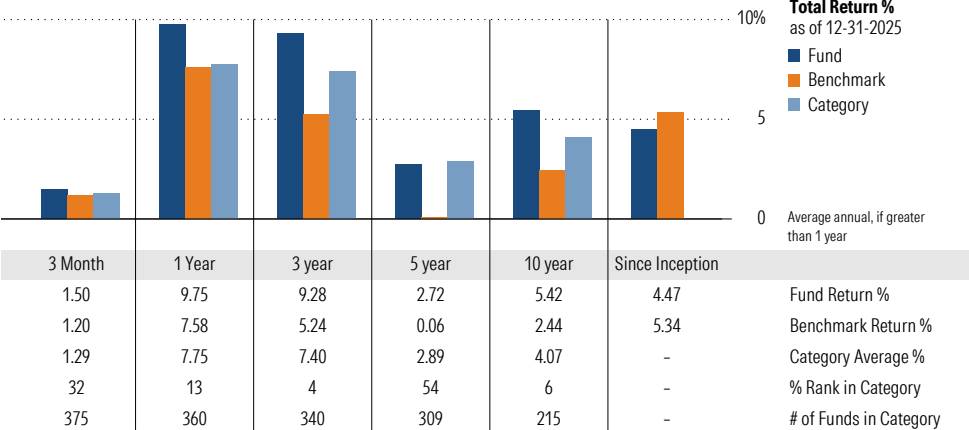
Morningstar Investment Management LLC Analysis

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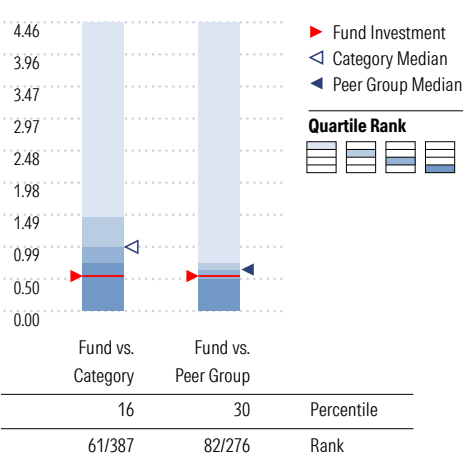
Growth of \$10,000



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	4.66	-	3.31
Beta	0.83	-	0.75
R-Squared	85.96	-	82.88
Standard Deviation	5.20	5.82	4.76
Sharpe Ratio	0.80	0.07	0.57
Tracking Error	2.19	-	2.50
Information Ratio	1.85	-	0.96
Up Capture Ratio	104.46	-	90.71
Down Capture Ratio	40.43	-	45.41

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.39	4.55	3.41
Avg Eff Maturity	0.00	7.69	5.80

Hartford Strategic Income R6

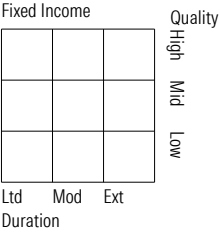
HSNVX

Morningstar Category
Multisector Bond

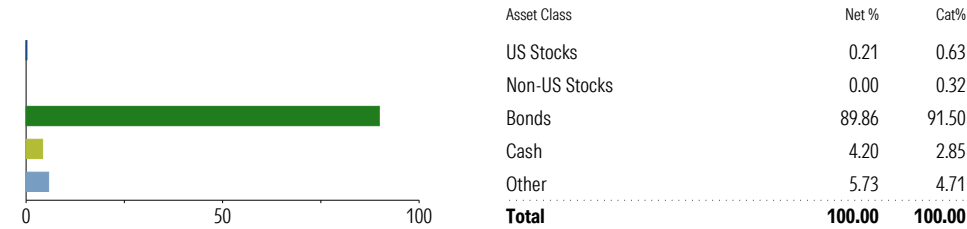
Morningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 12-31-2025

Style Breakdown

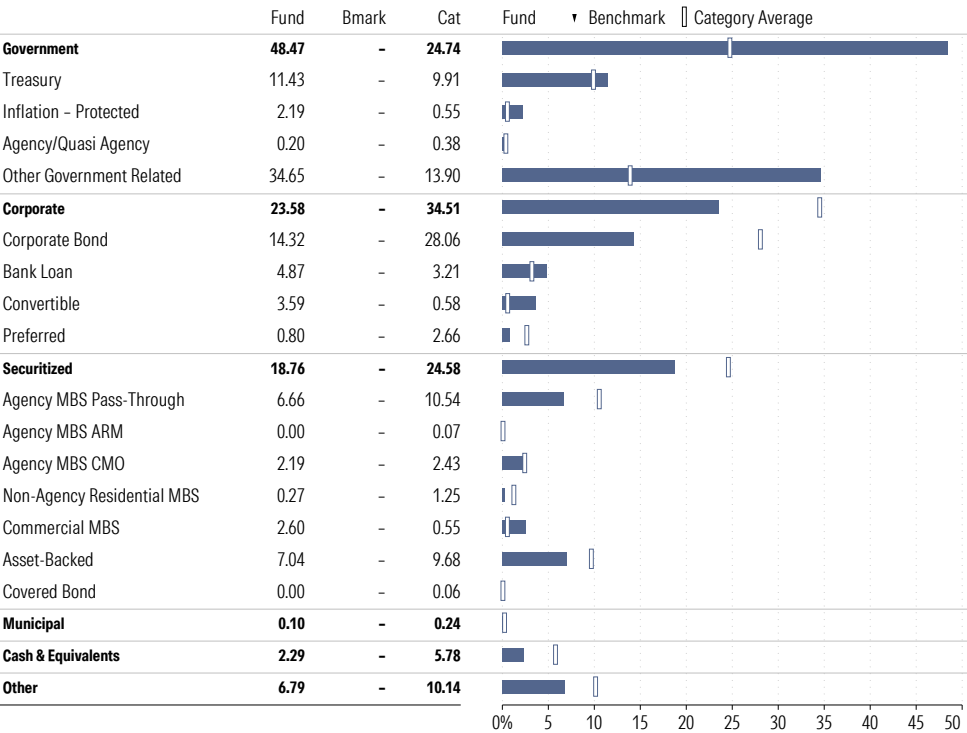


Asset Allocation as of 12-31-2025



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	3.62	67.64	8.58
AA	27.45	3.23	14.17
A	1.65	10.03	12.37
BBB	7.58	10.89	20.98
BB	22.58	3.19	16.23
B	17.19	3.64	12.42
Below B	5.48	1.38	3.11
Not Rated	14.44	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
⊕ Us 5yr Note (Cbt) Mar26 Xcvt 20260331	03-2026	9.40	9.40	-
⊖ 10 Year Treasury Note Future Mar 26	03-2026	8.64	18.04	-
⊕ 2 Year Treasury Note Future Mar 26	03-2026	7.11	25.15	-
⊕ B9d11sv34 Cds Usd P F 5.00000 1 Ccpdxx	12-2030	5.72	30.87	-
⊕ B9d11sv34 Cds Usd R V 03mevent 2 Ccpdxx	12-2030	5.31	36.18	-
⊕ 10 Year Australian Treasury Bond Future Mar 26	03-2026	3.64	39.82	-
S9d11rx18 Cds Eur R F 5.00000 1 Ccpitraxx	12-2030	2.81	42.63	-
⊕ Federal National Mortgage Association 5.5%	01-2055	2.78	45.41	-
⊕ Euro Bund Future Mar 26	03-2026	2.77	48.18	-
⊕ Ultra 10 Year US Treasury Note Future Mar 26	03-2026	2.56	50.74	-

Total Holdings 1402

⊕ 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.

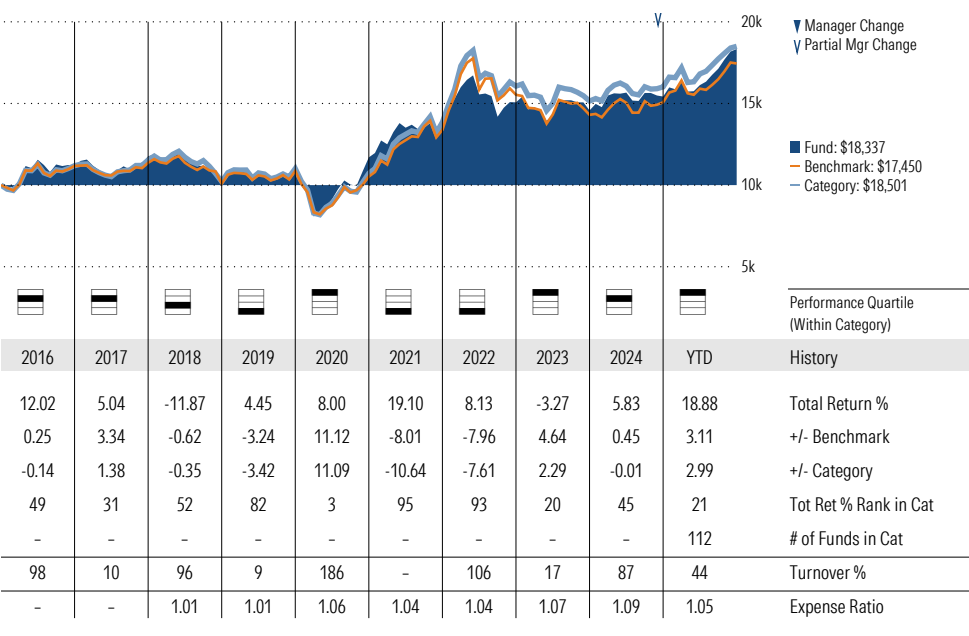
Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 1.15 is 17.35% higher than the Commodities Broad Basket category average.

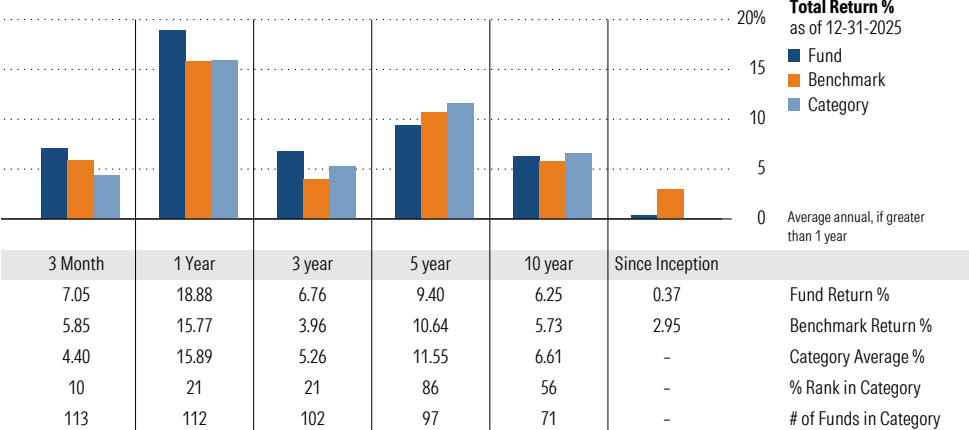
Morningstar Investment Management LLC Analysis

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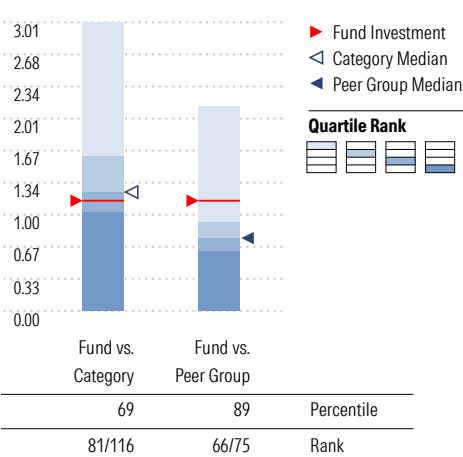
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.45	-	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

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

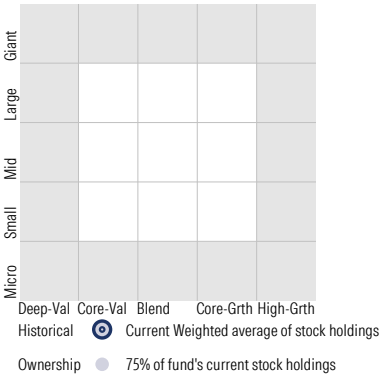
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

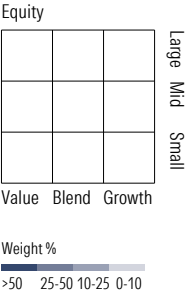
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 12-31-2025

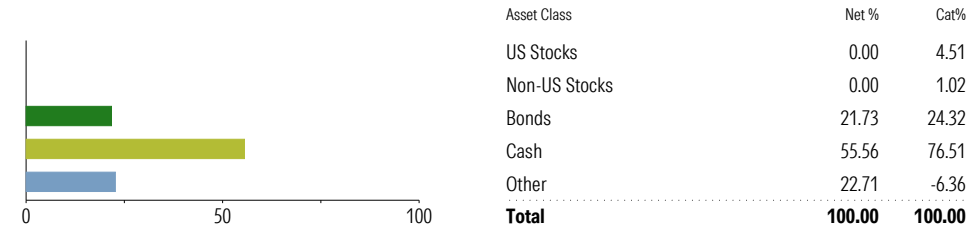
Morningstar Style Box™



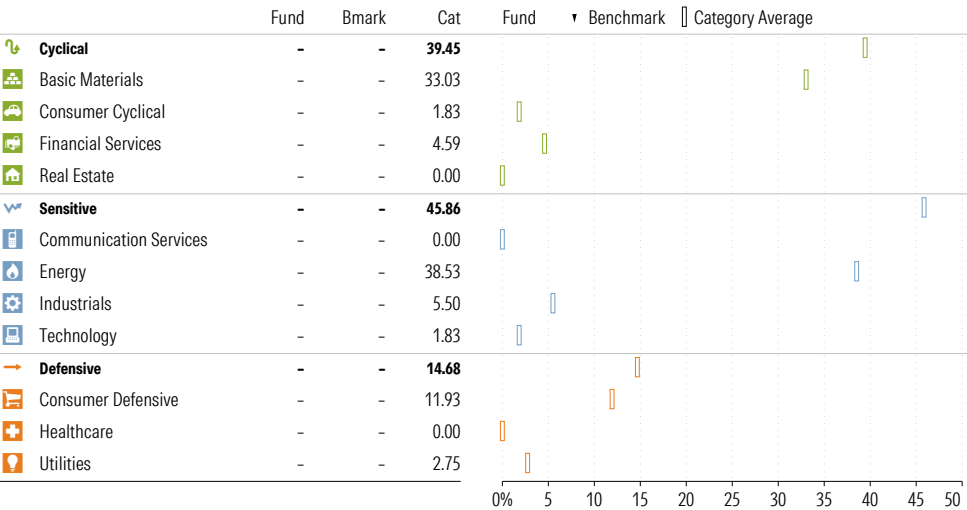
Style Breakdown



Asset Allocation as of 12-31-2025



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

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.

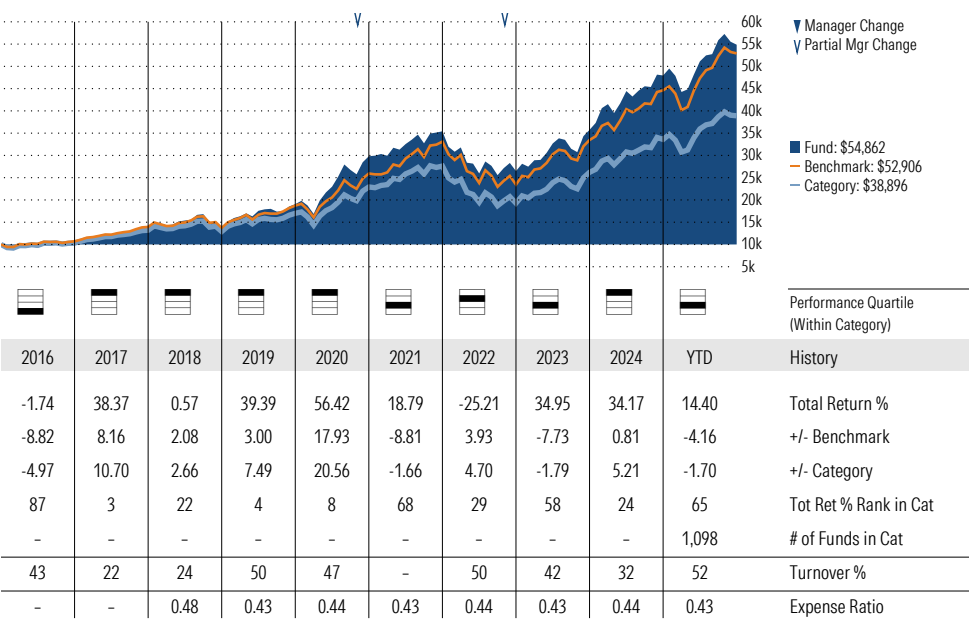
Morningstar Investment Management LLC Analysis

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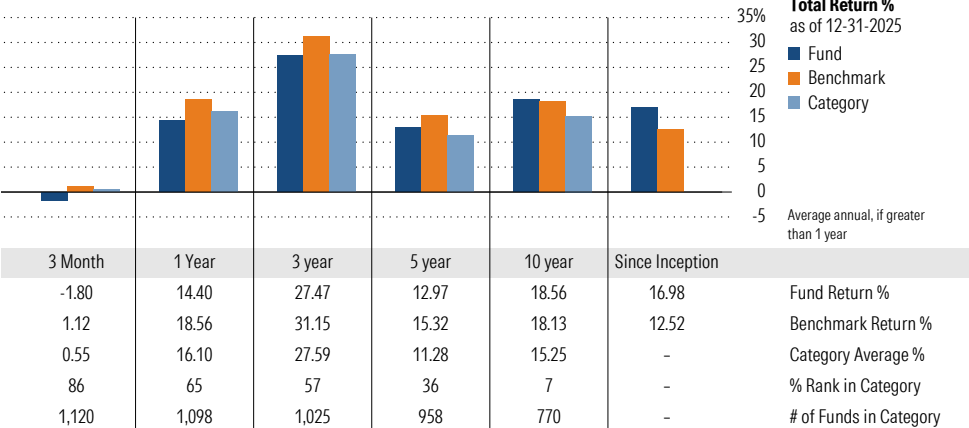
ESG Metrics

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

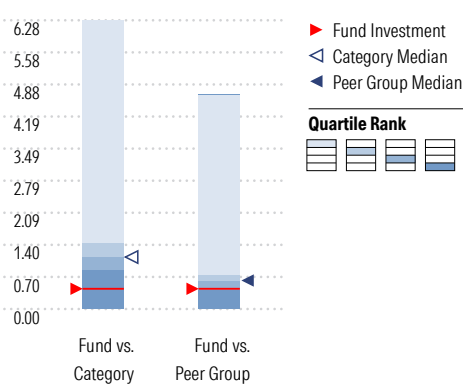
Growth of \$10,000



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

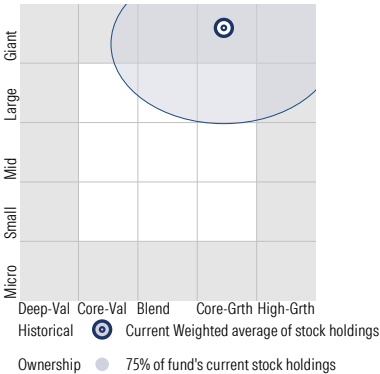
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 12-31-2025

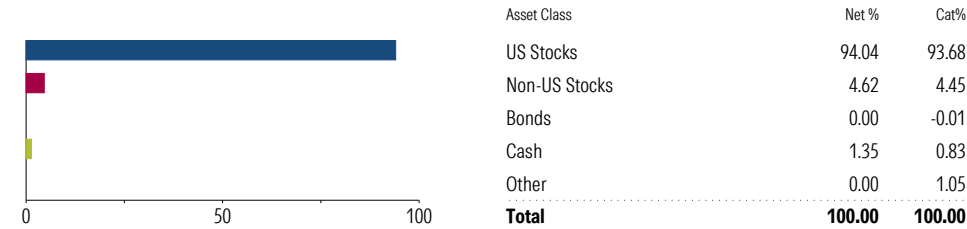
Morningstar Style Box™



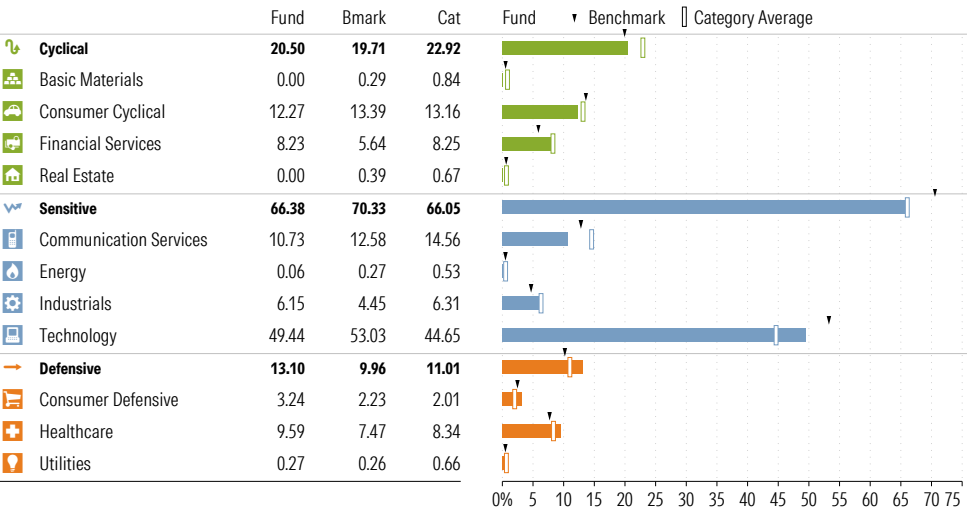
Style Breakdown



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

MFS International Equity R6 MIEIX

Morningstar Category Foreign Large Blend
Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 16.35 years.
- Style: The fund has landed in its primary style box — Large Blend — 88.57 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.64 is 18.99% lower than the Foreign Large Blend category average.

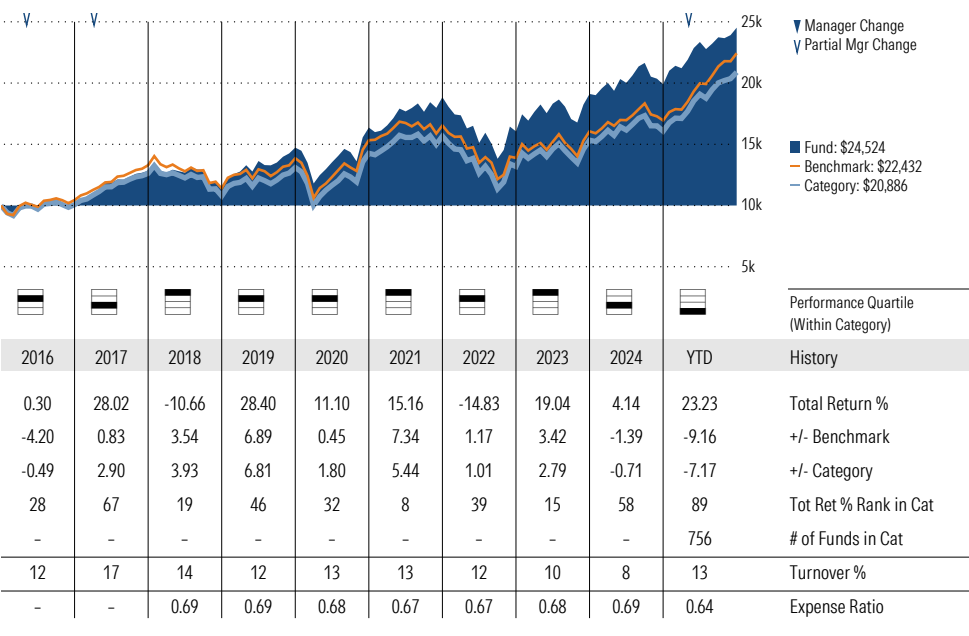
Morningstar Investment Management LLC Analysis

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

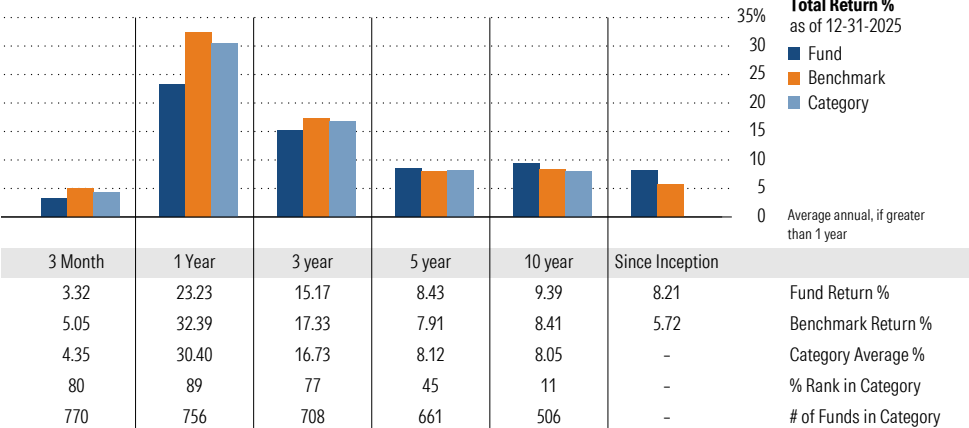
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	12-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

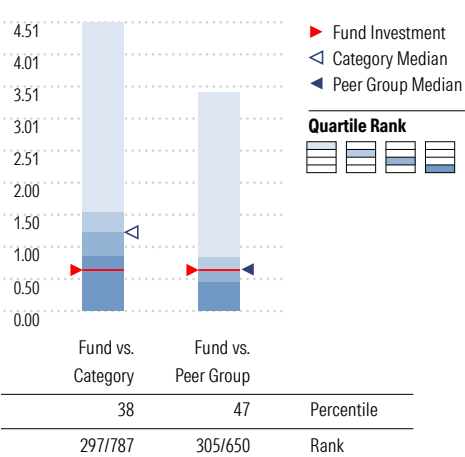
Growth of \$10,000



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

	Fund	Bmark	Cat
Alpha	-1.41	-	-0.06
Beta	0.98	-	0.97
R-Squared	86.86	-	89.22
Standard Deviation	12.27	11.72	12.11
Sharpe Ratio	0.82	1.01	0.95
Tracking Error	4.46	-	3.88
Information Ratio	-0.48	-	-0.13
Up Capture Ratio	96.81	-	99.04
Down Capture Ratio	110.01	-	102.68

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.00	17.78	18.59
Price/Book Ratio	2.44	2.16	2.31
Geom Avg Mkt Cap \$B	78.96	67.61	77.03
ROE	20.42	18.38	18.84

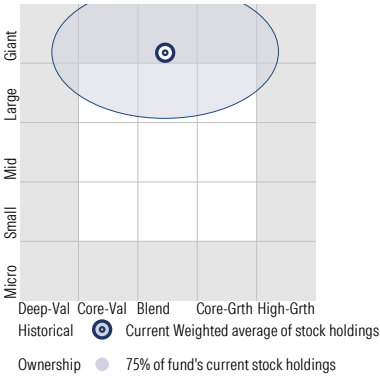
MFS International Equity R6 MIEIX

Morningstar Category
Foreign Large Blend

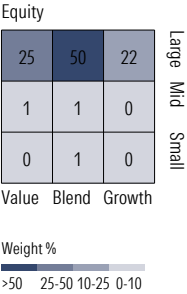
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2025

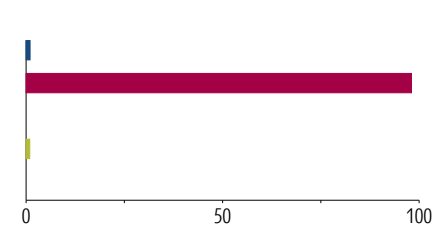
Morningstar Style Box™



Style Breakdown

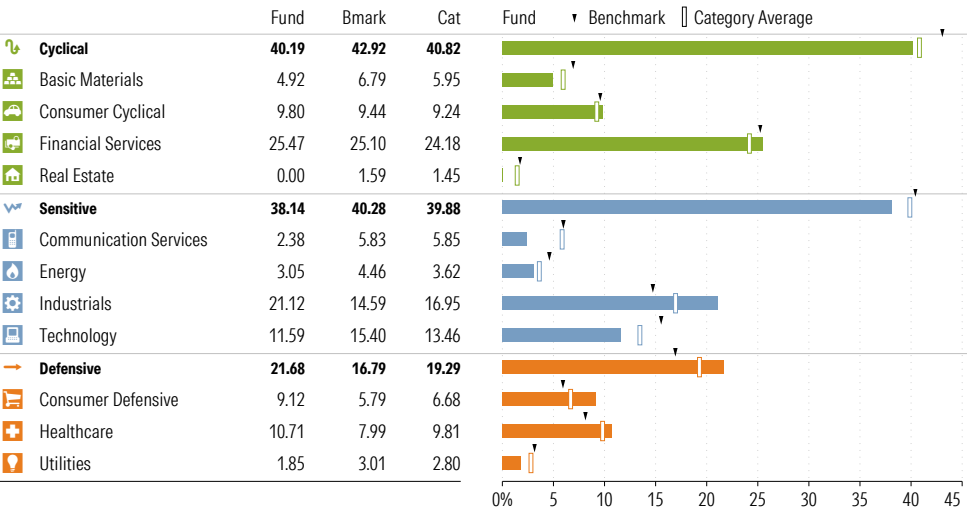


Asset Allocation as of 12-31-2025

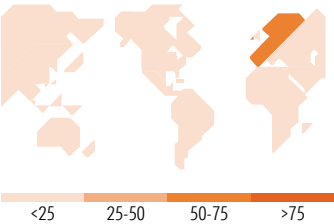


Asset Class	Net %	Cat%
US Stocks	1.01	4.66
Non-US Stocks	98.06	93.46
Bonds	0.00	1.11
Cash	0.93	2.43
Other	0.00	-1.67
Total	100.00	100.00

Sector Weighting as of 12-31-2025



World Regions % Equity 12-31-2025



Greater Asia	Fund %	Cat %	Americas	Fund %	Cat %	Greater Europe	Fund %	Cat %	Market Maturity	Fund %
Japan	19.12	18.03	North America	3.77	9.37	United Kingdom	14.76	13.03	Developed Markets	96.69
Australasia	0.00	3.87	Central/Latin	0.00	1.36	W euro-ex UK	52.06	39.04	Emerging Markets	3.31
Asia-4 Tigers	5.56	8.10				Emrgng Europe	0.00	0.16	Not Available	0.00
Asia-ex 4 Tigers	3.31	5.74				Africa	1.43	1.29		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Roche Holding AG	2.84	2.84	-	Healthcare
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.77	5.61	-	Technology
⊖ Air Liquide SA	2.49	8.10	-	Basic Materials
⊖ Hitachi Ltd	2.49	10.59	-	Industrials
⊖ Rolls-Royce Holdings PLC	2.31	12.90	-	Industrials
⊖ Schneider Electric SE	2.26	15.16	-	Industrials
⊖ Compagnie Financiere Richemont SA Class A	2.26	17.42	-	Consumer Cyclical
⊖ Novartis AG Registered Shares	2.23	19.66	-	Healthcare
⊖ SAP SE	2.10	21.76	-	Technology
⊖ Ryanair Holdings PLC ADR	2.00	23.76	67.90	Industrials

Total Holdings 83

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Selected Value Inv VASVX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.95 years.
- Style: The fund has landed in its primary style box — Mid-Cap Value — 84.62 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.42 is 55.32% lower than the Mid-Cap Value category average.

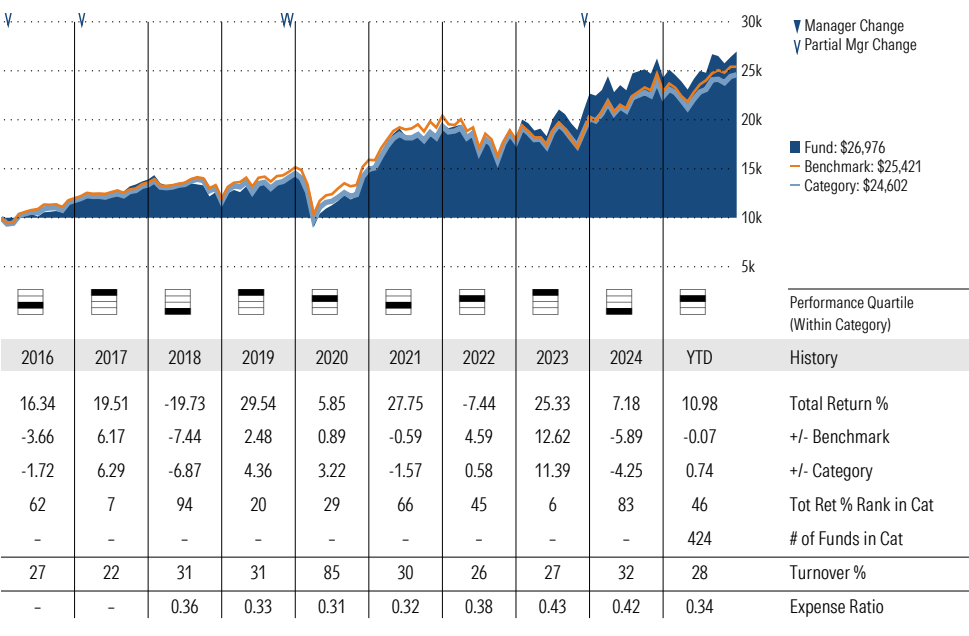
Morningstar Investment Management LLC Analysis

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.

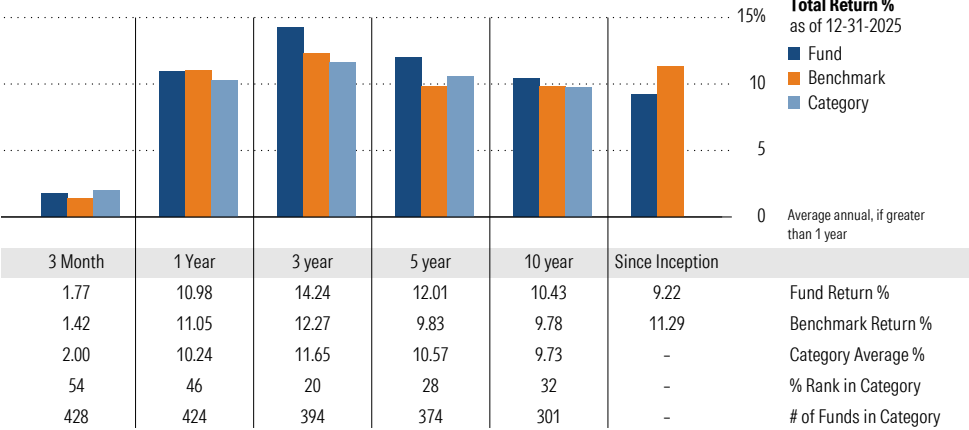
ESG Metrics

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

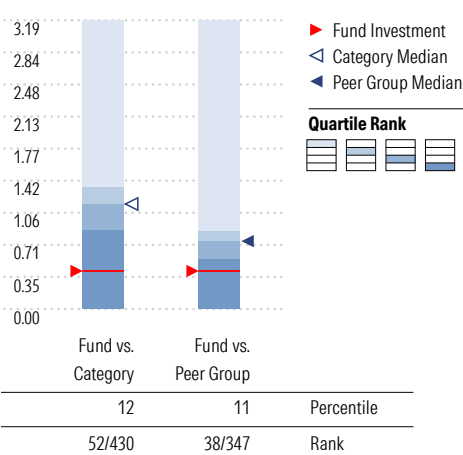
Growth of \$10,000



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

	Fund	Bmark	Cat
Alpha	1.47	-	0.07
Beta	1.04	-	0.95
R-Squared	91.40	-	91.14
Standard Deviation	16.89	15.57	15.53
Sharpe Ratio	0.58	0.51	0.47
Tracking Error	4.99	-	4.78
Information Ratio	0.39	-	-0.22
Up Capture Ratio	105.69	-	95.71
Down Capture Ratio	99.25	-	96.20

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.68	19.94	18.04
Price/Book Ratio	1.37	2.35	2.03
Geom Avg Mkt Cap \$B	10.77	21.91	20.84
ROE	10.77	13.67	16.01

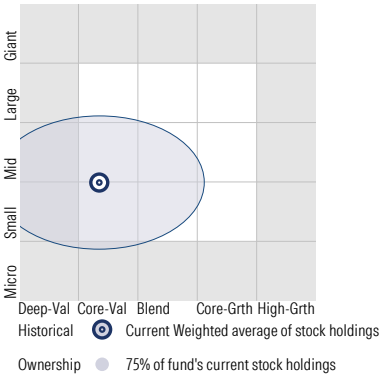
Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

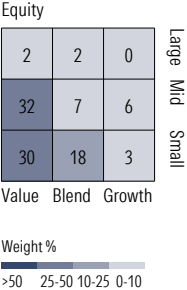
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2025

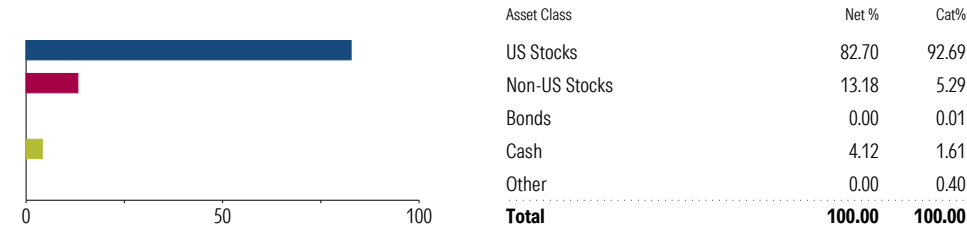
Morningstar Style Box™



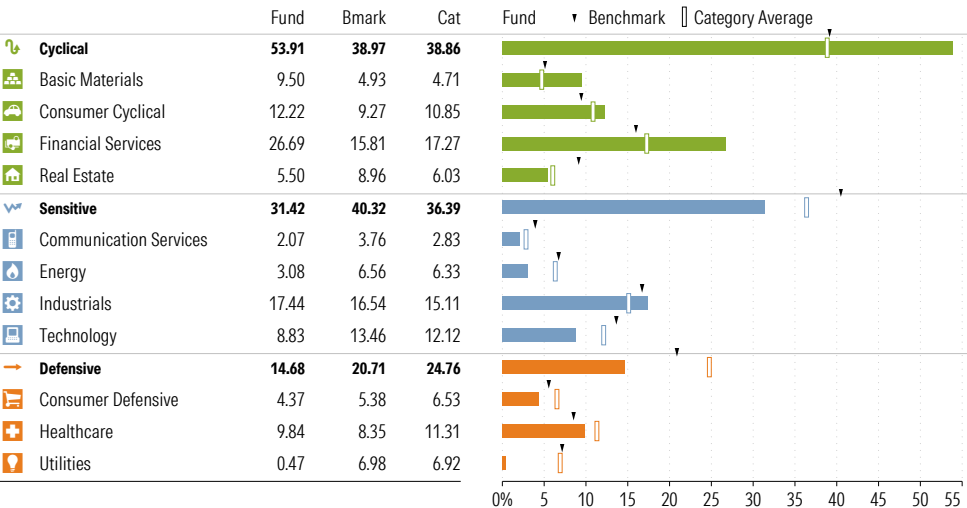
Style Breakdown



Asset Allocation as of 12-31-2025



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	3.77	3.77	-	-
⊖ AerCap Holdings NV	2.62	6.39	51.35	Industrials
⊕ Corebridge Financial Inc	1.63	8.02	4.01	Financial Services
Gildan Activewear Inc	1.61	9.64	28.69	Consumer Cyclical
Magna International Inc	1.36	11.00	26.33	Consumer Cyclical
⊖ Dollar General Corp	1.35	12.35	78.22	Consumer Defensive
RenaissanceRe Holdings Ltd	1.35	13.70	13.64	Financial Services
White Mountains Insurance Group Ltd	1.32	15.02	6.89	Financial Services
LKQ Corp	1.24	16.26	-14.56	Consumer Cyclical
⊕ PPG Industries Inc	1.21	17.47	-11.90	Basic Materials
⊖ Fidelity National Financial Inc	1.20	18.67	2.67	Financial Services
Globe Life Inc	1.18	19.85	26.35	Financial Services
⊕ Crown Castle Inc	1.17	21.02	3.15	Real Estate
RB Global Inc	1.13	22.15	10.21	Industrials
⊖ MKS Inc	1.13	23.28	53.92	Technology

Total Holdings 129

⊕ Increase ⊖ Decrease ✱ New to Portfolio