

American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category  
Foreign Large Blend

Morningstar Index  
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Andrew Suzman since 10-2008  
Steven Watson since 10-2008  
Patrice Collette since 09-2010  
Leo Hee since 07-2015  
Michael Cohen since 07-2018  
Lisa Thompson since 09-2018  
Barbara Burtin since 09-2024  
Bobby Chada since 09-2024

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 17.35 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 0.53 is 32.91% lower than the Foreign Large Blend category average.

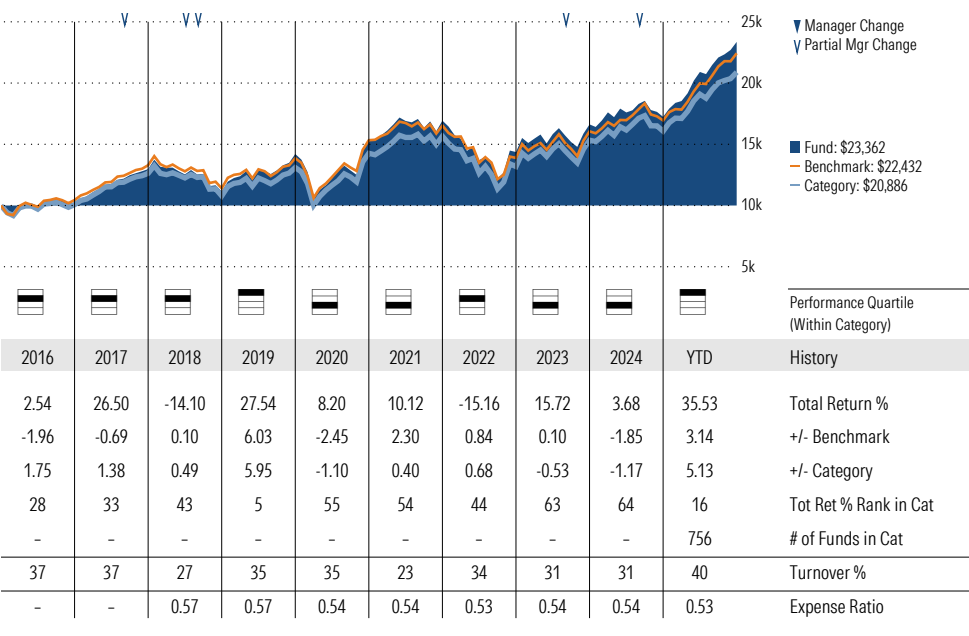
Morningstar Investment Management LLC Analysis

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.

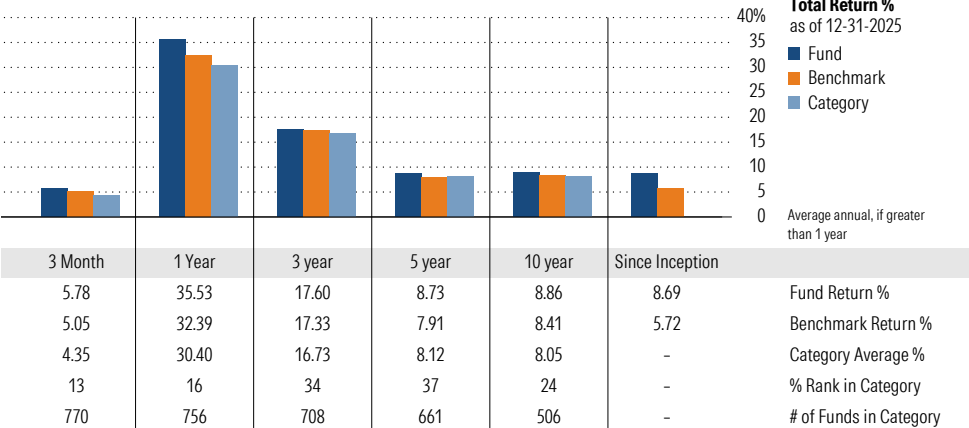
ESG Metrics

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

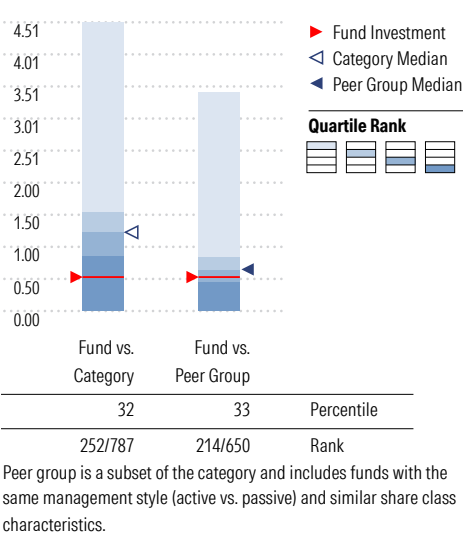
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat    |
|--------------------|-------|-------|--------|
| Alpha              | 1.40  | -     | -0.06  |
| Beta               | 0.93  | -     | 0.97   |
| R-Squared          | 93.39 | -     | 89.22  |
| Standard Deviation | 11.24 | 11.72 | 12.11  |
| Sharpe Ratio       | 1.07  | 1.01  | 0.95   |
| Tracking Error     | 3.02  | -     | 3.88   |
| Information Ratio  | 0.09  | -     | -0.13  |
| Up Capture Ratio   | 97.72 | -     | 99.04  |
| Down Capture Ratio | 92.14 | -     | 102.68 |

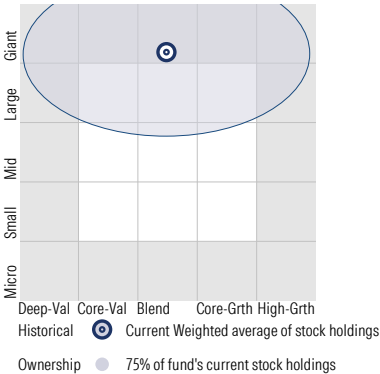
Portfolio Metrics

|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.61 | 17.78 | 18.59 |
| Price/Book Ratio     | 2.18  | 2.16  | 2.31  |
| Geom Avg Mkt Cap \$B | 70.46 | 67.61 | 77.03 |
| ROE                  | 19.75 | 18.38 | 18.84 |

American Funds Intl Gr and Inc R6 RIGGX

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

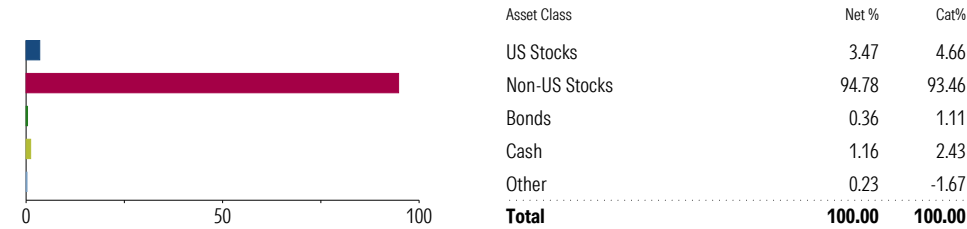
Style Analysis as of 12-31-2025  
Morningstar Style Box™



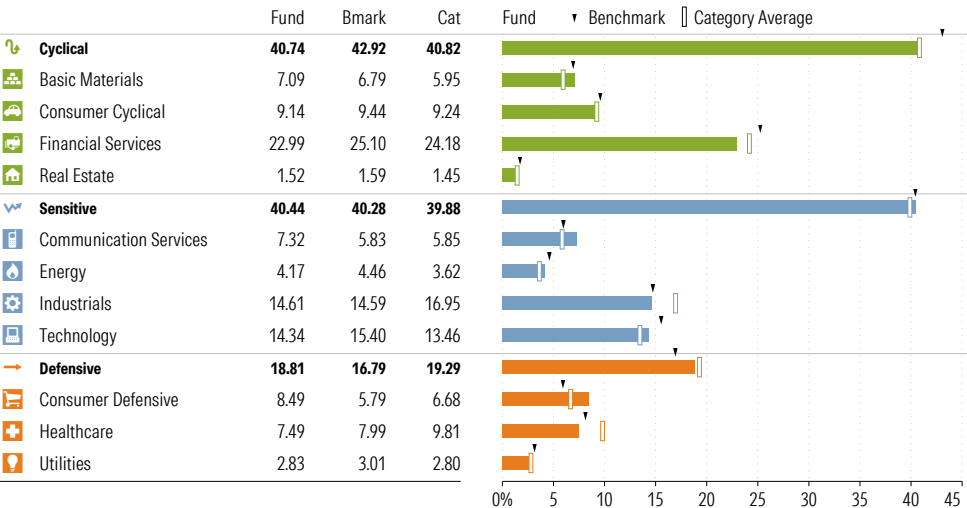
Style Breakdown



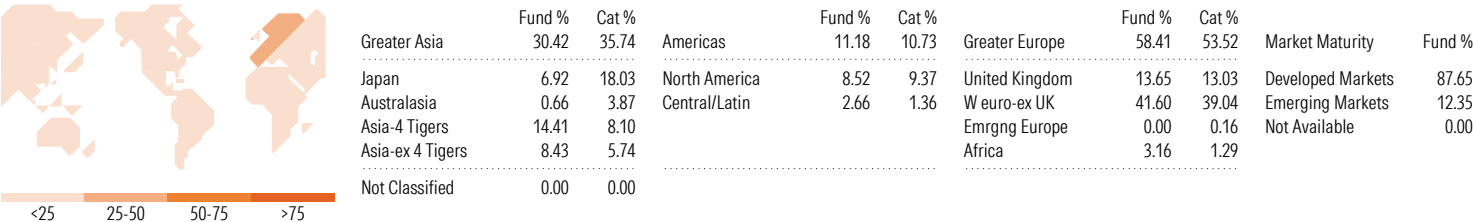
Asset Allocation as of 12-31-2025



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 |
|------------------------------------------------|-------------|--------------|--------------|--------------------|
| Taiwan Semiconductor Manufacturing Co Ltd      | 4.64        | 4.64         | -            | Technology         |
| ASML Holding NV                                | 2.04        | 6.68         | -            | Technology         |
| AstraZeneca PLC                                | 1.76        | 8.43         | -            | Healthcare         |
| British American Tobacco PLC                   | 1.71        | 10.15        | -            | Consumer Defensive |
| Capital Group Central Cash M                   | 1.70        | 11.84        | -            | -                  |
| Sanofi SA                                      | 1.69        | 13.53        | -            | Healthcare         |
| Airbus SE                                      | 1.64        | 15.17        | -            | Industrials        |
| BAE Systems PLC                                | 1.54        | 16.71        | -            | Industrials        |
| Societe Generale SA                            | 1.44        | 18.15        | -            | Financial Services |
| Industria De Diseno Textil SA Share From Split | 1.38        | 19.53        | -            | Consumer Cyclical  |

Total Holdings 297

⊕ 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.

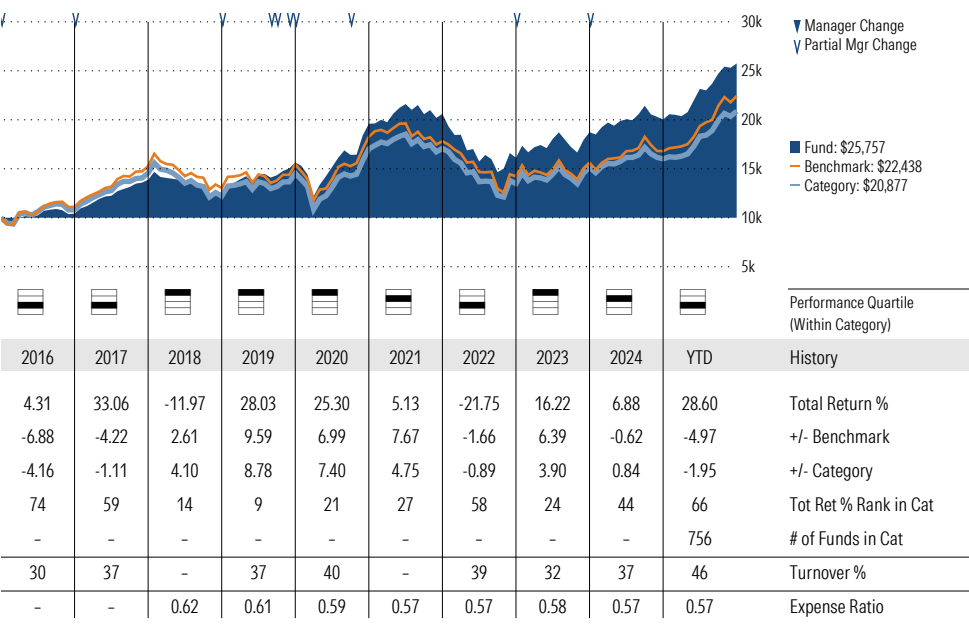
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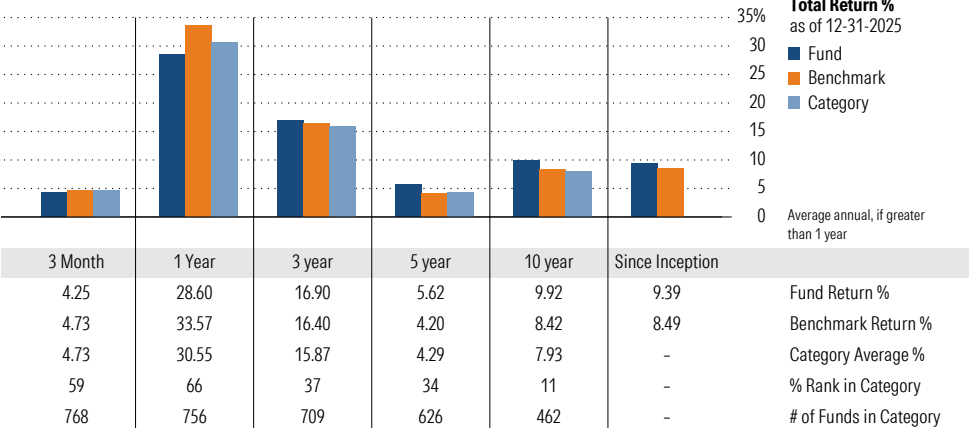
ESG Metrics

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

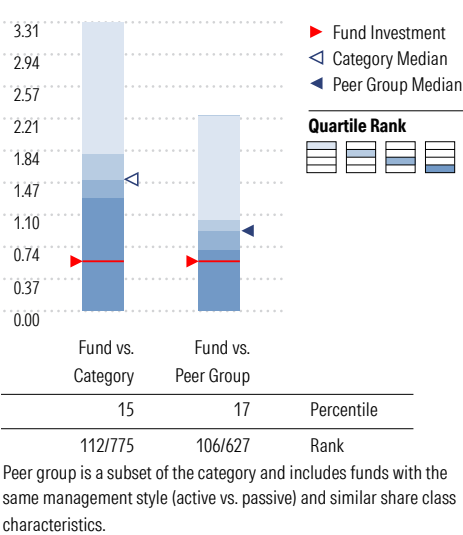
Growth of \$10,000



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

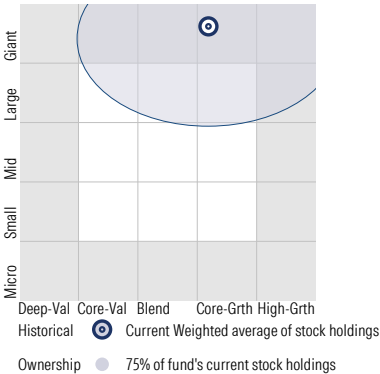
|                      | Fund   | Bmark | Cat   |
|----------------------|--------|-------|-------|
| Price/Earnings Ratio | 20.46  | 16.07 | 15.70 |
| Price/Book Ratio     | 3.20   | 2.09  | 2.20  |
| Geom Avg Mkt Cap \$B | 106.08 | 71.22 | 81.28 |
| ROE                  | 25.82  | 19.95 | 21.25 |



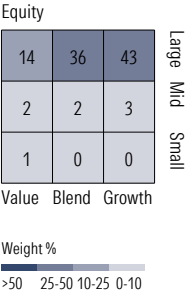
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts  
Morningstar Index MSCI EM NR USD

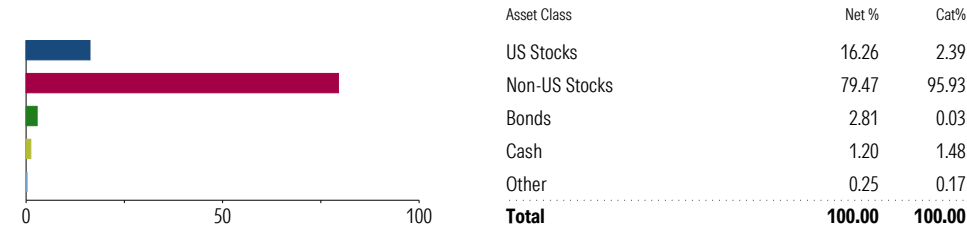
Style Analysis as of 12-31-2025  
Morningstar Style Box™



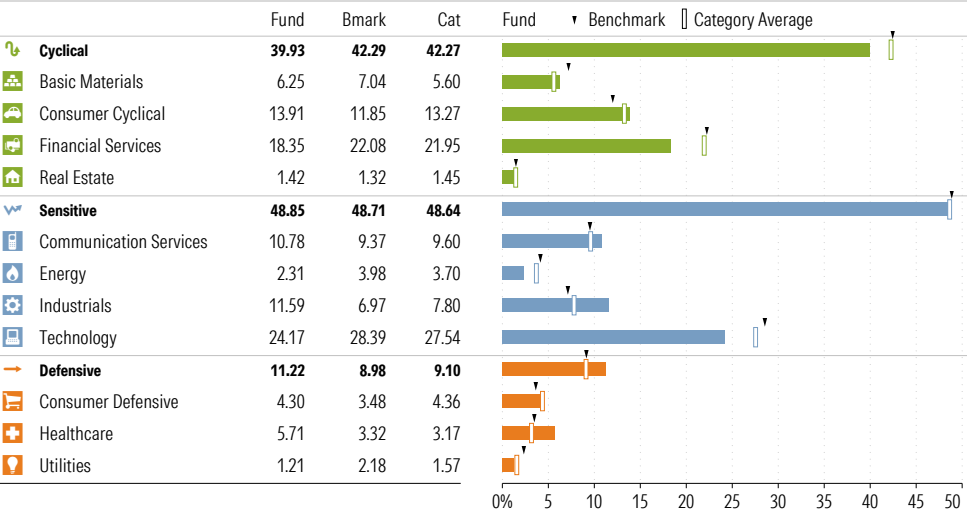
Style Breakdown



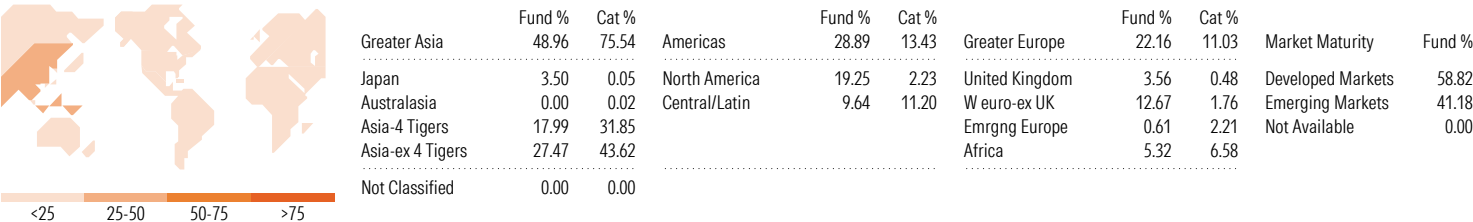
Asset Allocation as of 12-31-2025



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

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category  
Ultrashort Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

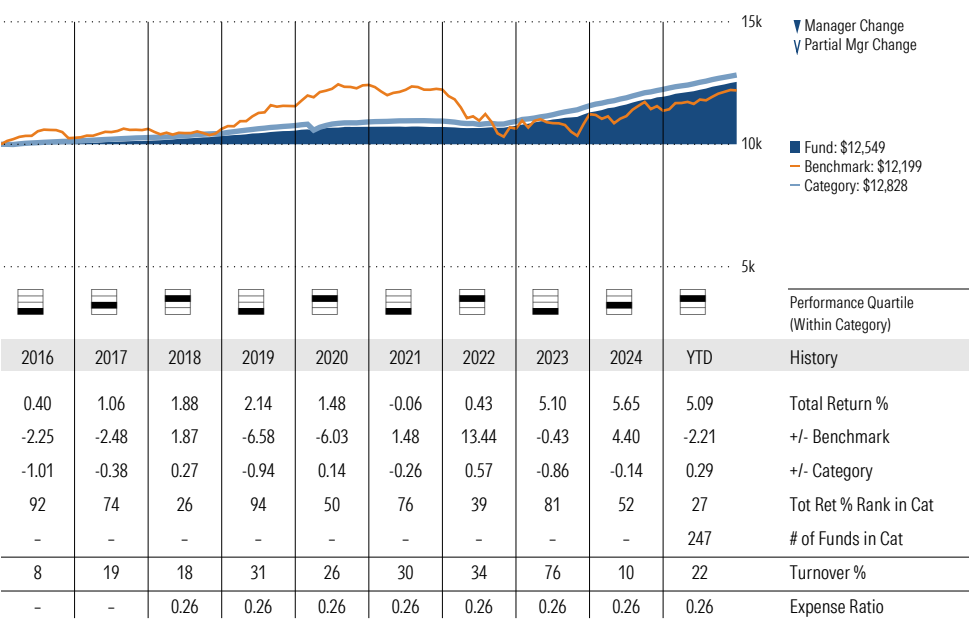
Quantitative Screens

- ✗ Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 28.58 years.
- Style Consistency is not calculated for Fixed Income funds.
- ✔ Net Expense: The fund's expense ratio of 0.26 is 33.33% lower than the Ultrashort Bond category average.

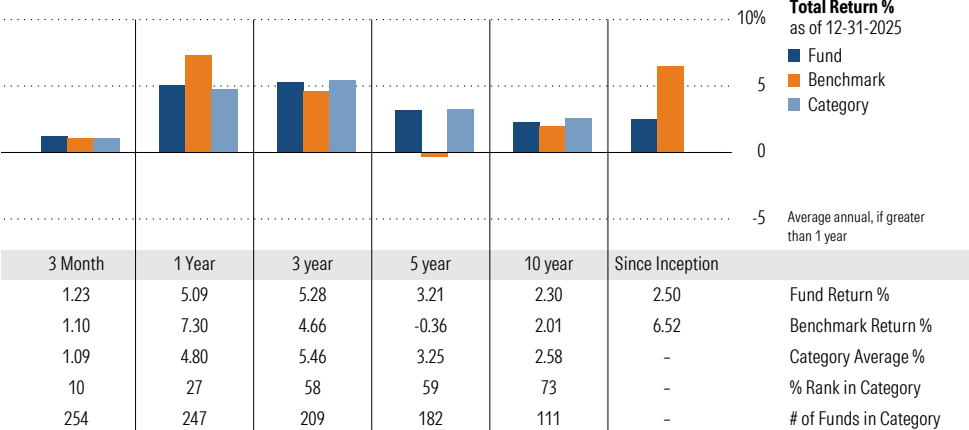
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments. We believe those results are consistent with the strategy and do not merit putting the fund on watch at this time.

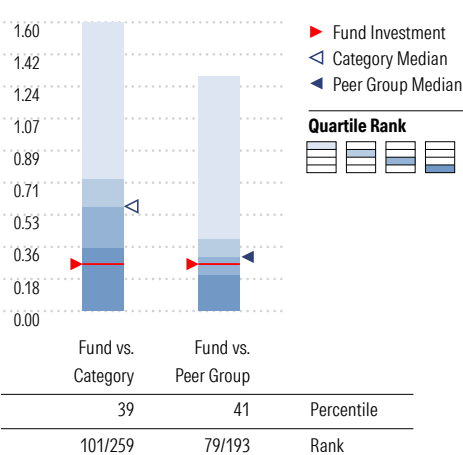
Growth of \$10,000



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              | 4.77   | -     | 5.11   |
| Beta               | 0.08   | -     | 0.05   |
| R-Squared          | 69.10  | -     | 35.69  |
| Standard Deviation | 0.59   | 6.06  | 0.61   |
| Sharpe Ratio       | 0.47   | -0.02 | 0.74   |
| Tracking Error     | 5.58   | -     | 5.76   |
| Information Ratio  | 0.11   | -     | 0.15   |
| Up Capture Ratio   | 33.91  | -     | 31.76  |
| Down Capture Ratio | -24.39 | -     | -31.56 |

Portfolio Metrics

|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 0.76 | 4.43  | 1.03 |
| Avg Eff Maturity | 2.97 | -     | 1.63 |

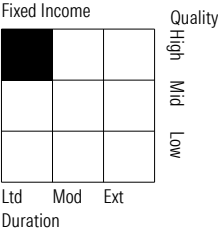
Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category  
Ultrashort Bond

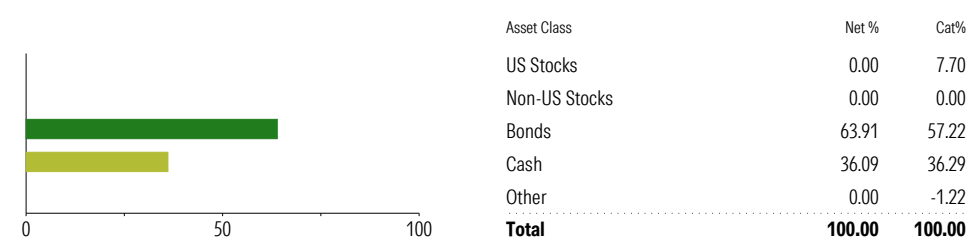
Morningstar Index  
Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown

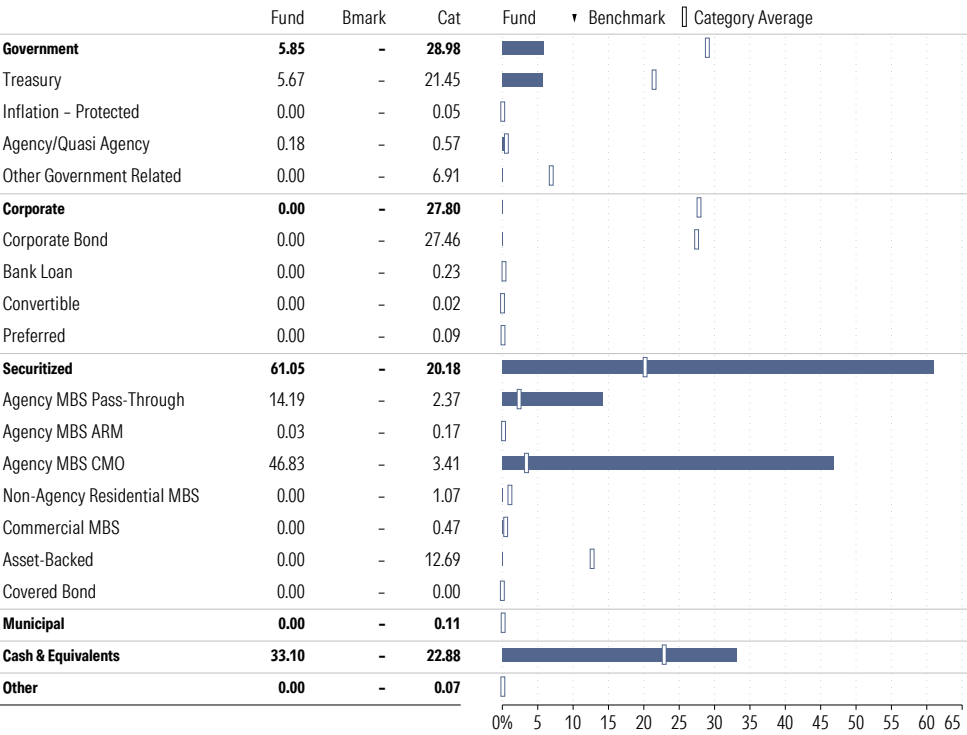


Asset Allocation as of 12-31-2025



| Credit Rating Breakdown | Fund   | Bmark | Cat   |
|-------------------------|--------|-------|-------|
| AAA                     | 100.00 | 3.53  | 23.38 |
| AA                      | 0.00   | 74.59 | 25.19 |
| A                       | 0.00   | 10.82 | 27.45 |
| BBB                     | 0.00   | 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               | 0.00   | 2.46  | 2.97  |

Sector Weighting as of 12-31-2025



Top 10 Holdings as of 12-31-2025

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

Total Holdings 249

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# 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.

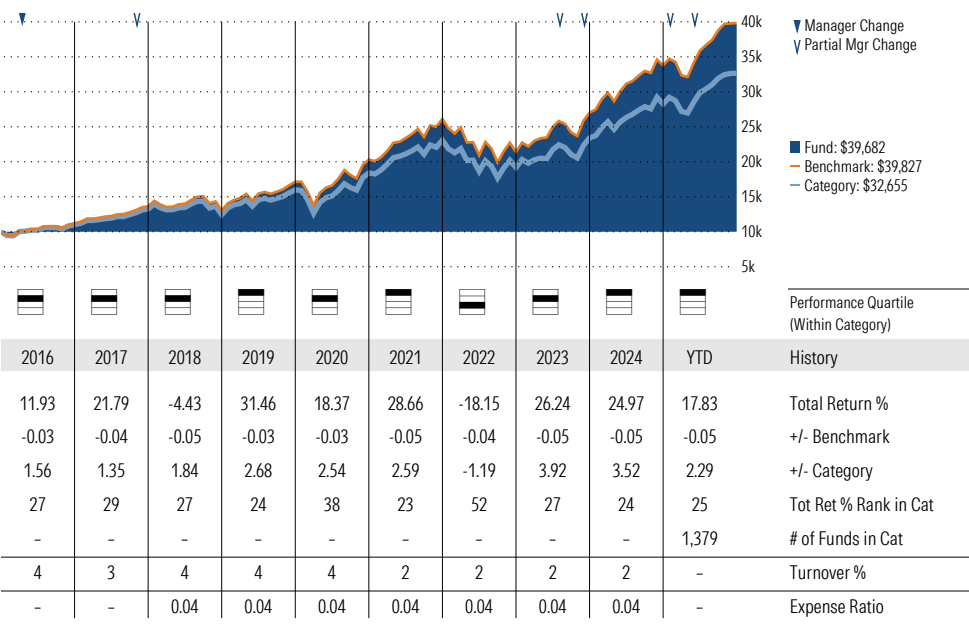
## Morningstar Investment Management LLC Analysis

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 |

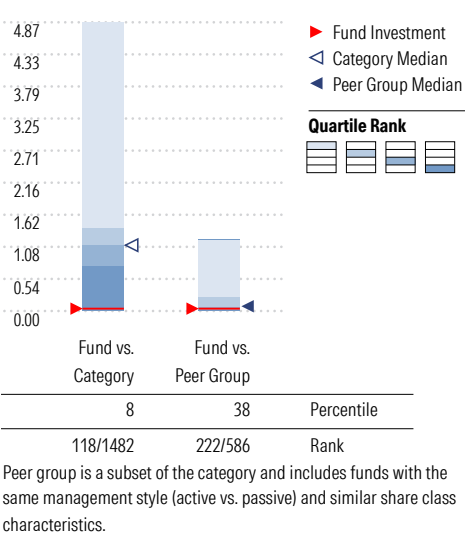
## Growth of \$10,000



## 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  |

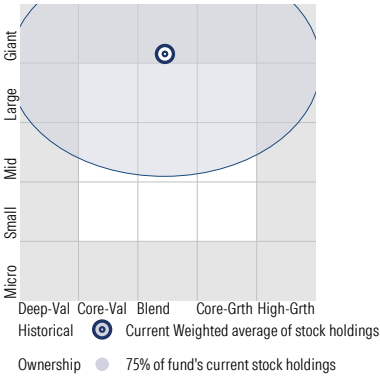
# Vanguard 500 Index Admiral VFIAX

Morningstar Category  
Large Blend

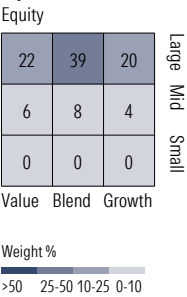
Morningstar Index  
S&P 500 TR USD

## Style Analysis as of 12-31-2025

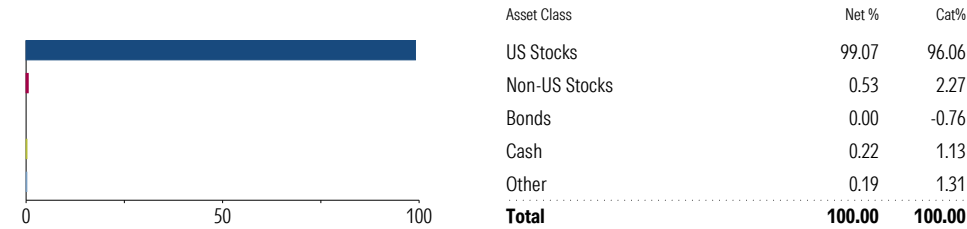
Morningstar Style Box™



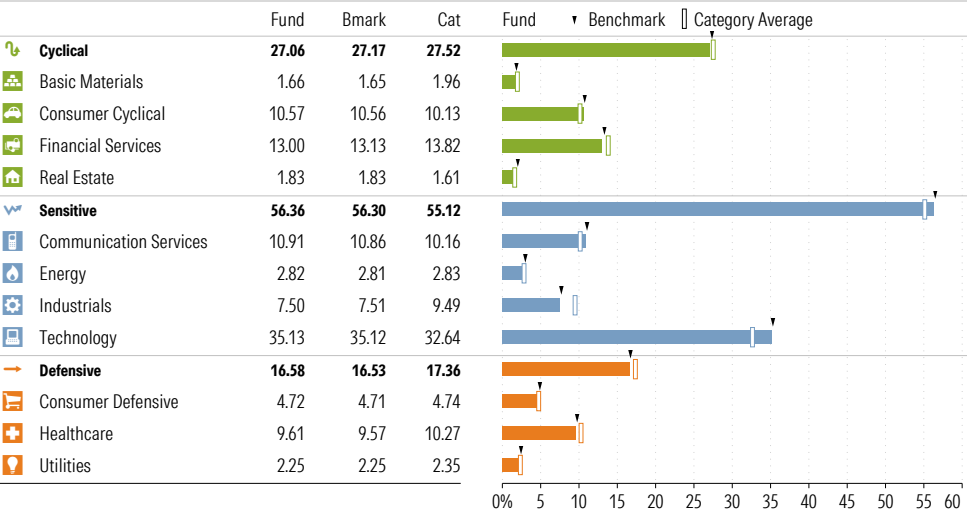
## Style Breakdown



## 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.

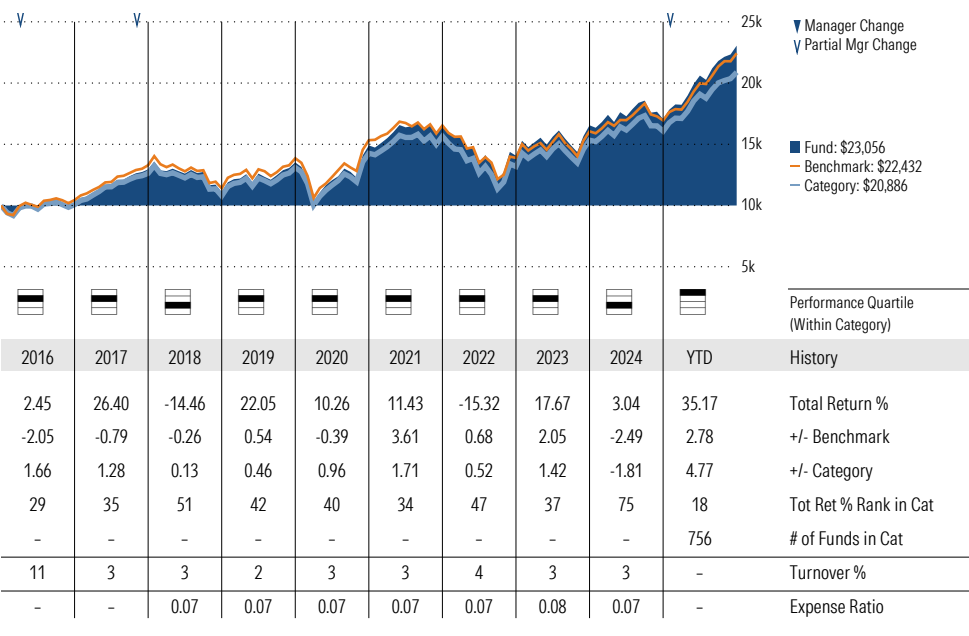
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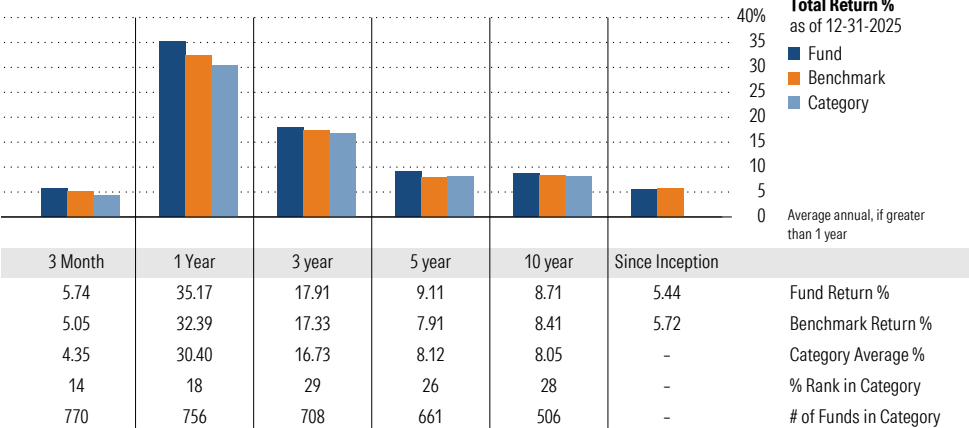
ESG Metrics

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

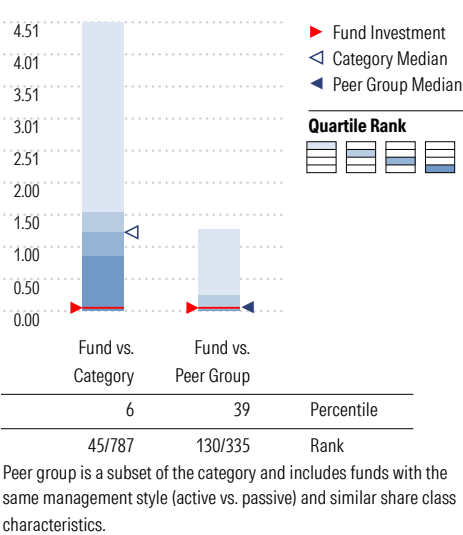
Growth of \$10,000



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 |

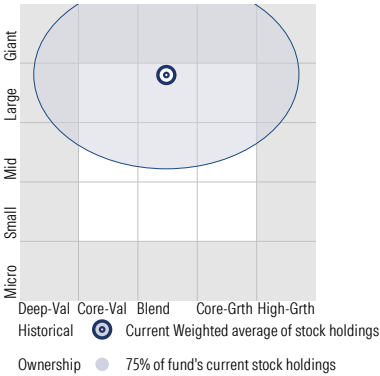
# Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category  
Foreign Large Blend

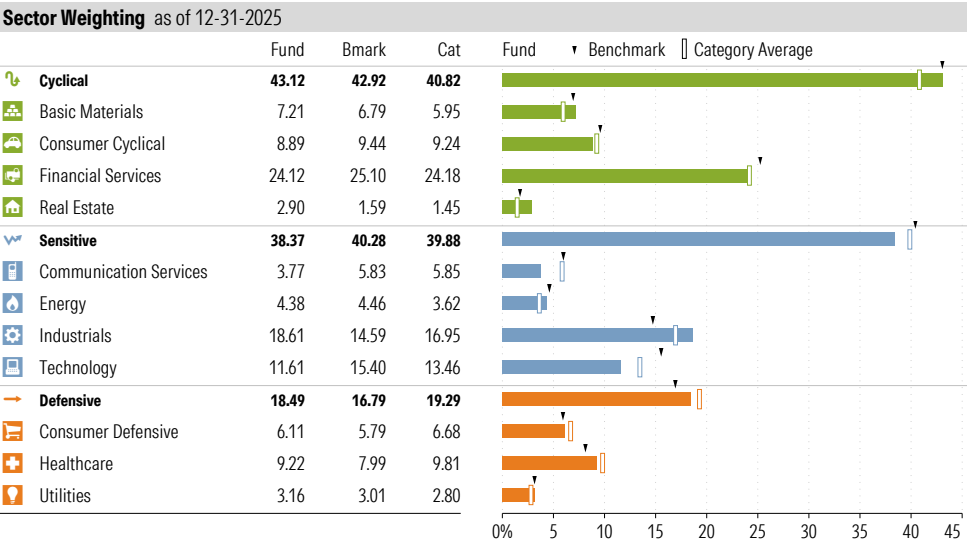
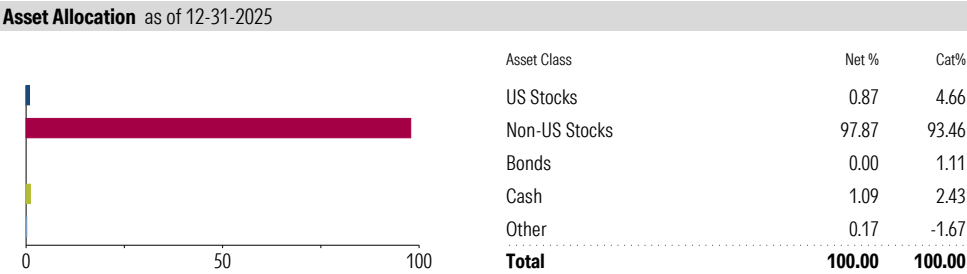
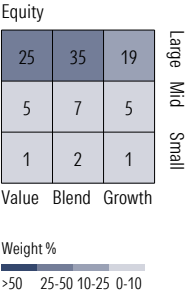
Morningstar Index  
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2025

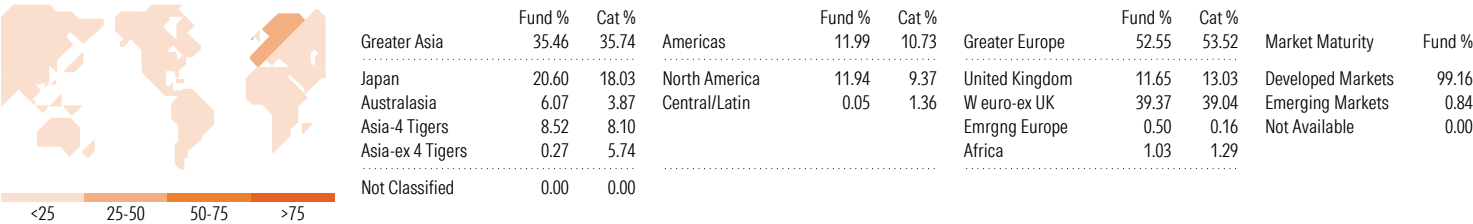
Morningstar Style Box™



Style Breakdown



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 Growth Index Admiral VIGAX

Morningstar Category  
Large Growth

Morningstar Index  
Russell 1000 Growth TR USD

## Portfolio Manager(s)

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

## Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 31.11 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.44% lower than the Large Growth category average.

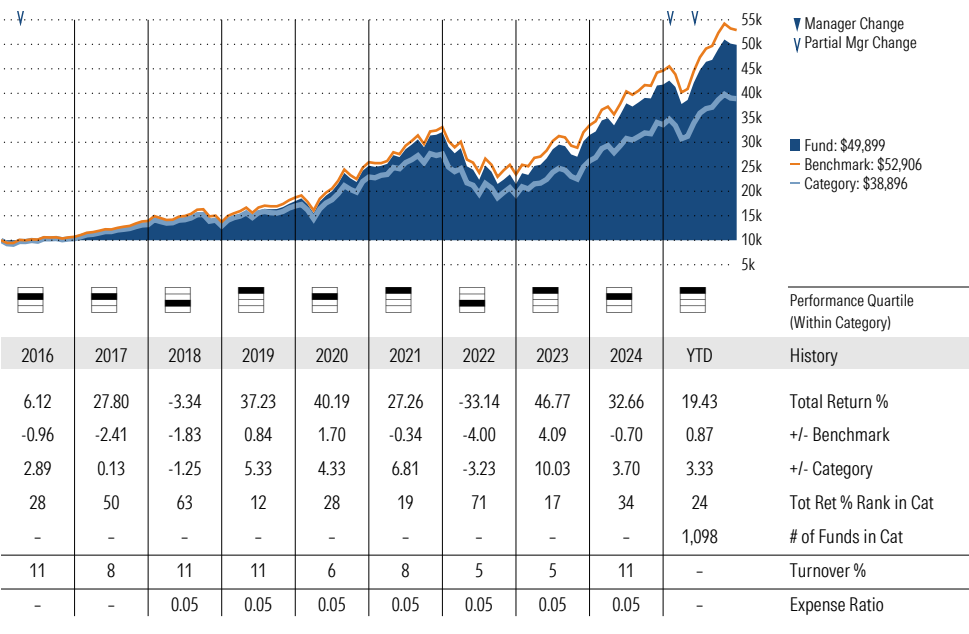
## Morningstar Investment Management LLC Analysis

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

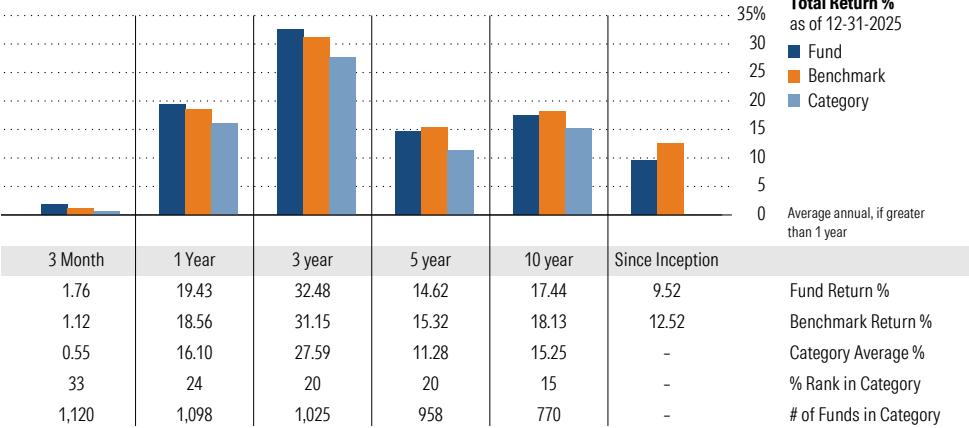
## ESG Metrics

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

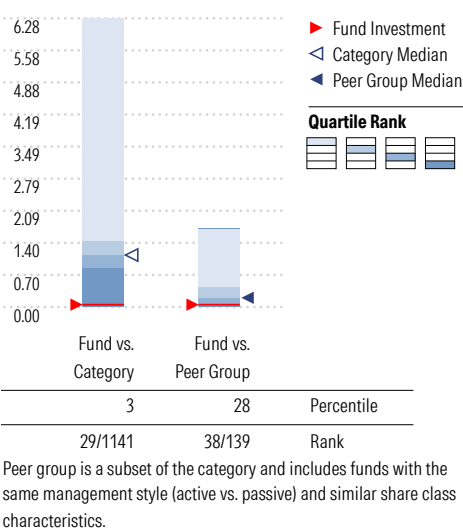
## Growth of \$10,000



## Trailing Performance



## Net Expense



## 3-Year Risk Metrics

|                    | Fund   | Bmark | Cat    |
|--------------------|--------|-------|--------|
| Alpha              | -0.10  | -     | -3.21  |
| Beta               | 1.04   | -     | 1.01   |
| R-Squared          | 99.03  | -     | 88.81  |
| Standard Deviation | 15.64  | 14.92 | 16.16  |
| Sharpe Ratio       | 1.58   | 1.58  | 1.29   |
| Tracking Error     | 1.67   | -     | 5.44   |
| Information Ratio  | 0.80   | -     | -0.80  |
| Up Capture Ratio   | 102.96 | -     | 94.90  |
| Down Capture Ratio | 100.64 | -     | 110.92 |

## Portfolio Metrics

|                      | Fund     | Bmark  | Cat    |
|----------------------|----------|--------|--------|
| Price/Earnings Ratio | 37.38    | 37.05  | 35.11  |
| Price/Book Ratio     | 12.05    | 13.12  | 9.59   |
| Geom Avg Mkt Cap \$B | 1,019.05 | 948.12 | 717.30 |
| ROE                  | 43.67    | 46.00  | 39.33  |

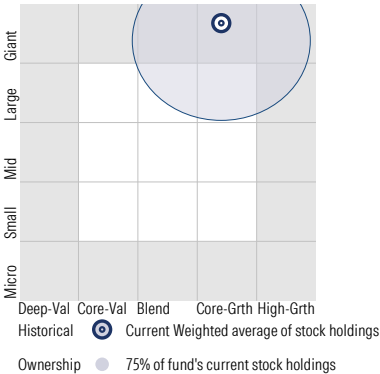
# Vanguard Growth Index Admiral VIGAX

Morningstar Category  
Large Growth

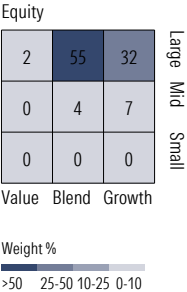
Morningstar Index  
Russell 1000 Growth TR USD

## Style Analysis as of 12-31-2025

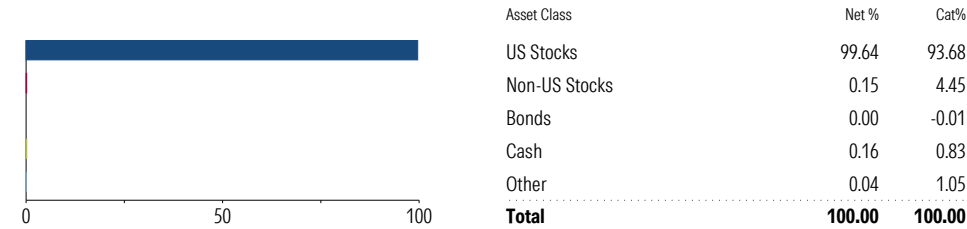
Morningstar Style Box™



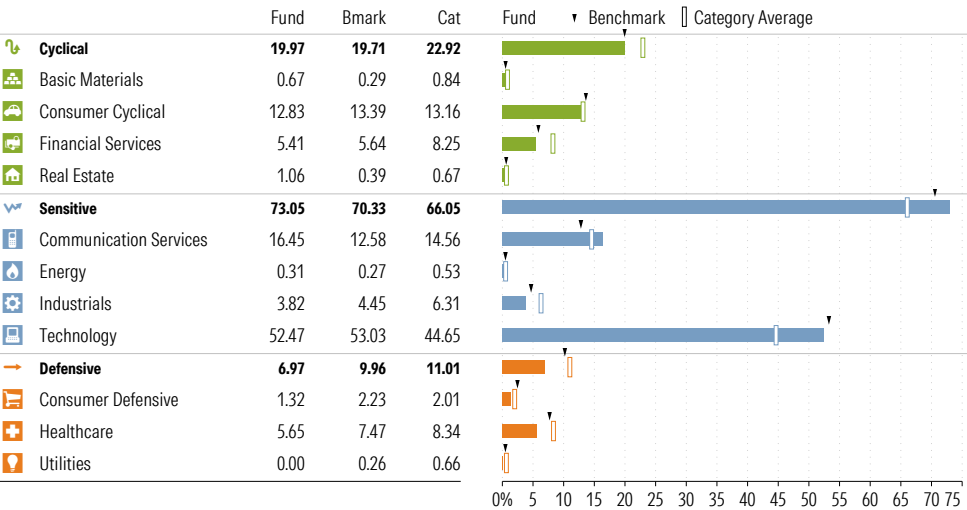
## Style Breakdown



## 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                                         | 12.73       | 12.73        | 38.91        | Technology         |
| ⊕ Apple Inc                                           | 11.88       | 24.61        | 8.97         | Technology         |
| ⊕ Microsoft Corp                                      | 10.63       | 35.25        | 15.54        | Technology         |
| ⊕ Alphabet Inc Class A                                | 5.39        | 40.63        | 65.78        | Communication Svc  |
| ⊖ Amazon.com Inc                                      | 4.58        | 45.21        | 5.21         | Consumer Cyclical  |
| ⊕ Alphabet Inc Class C                                | 4.27        | 49.48        | 65.21        | Communication Svc  |
| ⊕ Meta Platforms Inc Class A                          | 4.26        | 53.74        | 13.10        | Communication Svc  |
| ⊖ Broadcom Inc                                        | 4.04        | 57.78        | 50.33        | Technology         |
| ⊕ Tesla Inc                                           | 3.77        | 61.55        | 11.36        | Consumer Cyclical  |
| ⊖ Eli Lilly and Co                                    | 2.72        | 64.27        | 39.98        | Healthcare         |
| ⊖ Visa Inc Class A                                    | 1.72        | 66.00        | 11.74        | Financial Services |
| ⊖ Mastercard Inc Class A                              | 1.37        | 67.37        | 8.99         | Financial Services |
| ⊖ Netflix Inc                                         | 1.19        | 68.56        | 5.19         | Communication Svc  |
| ⊖ Palantir Technologies Inc Ordinary Shares - Class A | 1.16        | 69.72        | 135.03       | Technology         |
| ⊖ Costco Wholesale Corp                               | 1.15        | 70.87        | -5.33        | Consumer Defensive |

Total Holdings 155

⊕ Increase ⊖ Decrease ✨ New to Portfolio

# Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category  
Intermediate Core Bond

Morningstar Index  
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

- Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.78 years.

Style Consistency is not calculated for Fixed Income funds.

- Net Expense: The fund's expense ratio of 0.06 is 87.5% lower than the Intermediate Core Bond category average.

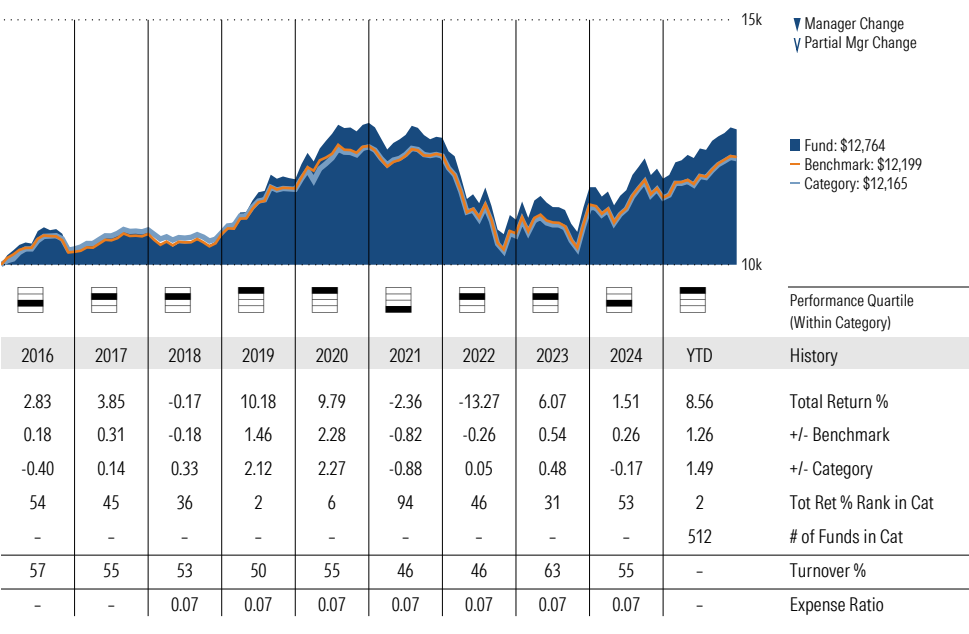
Morningstar Investment Management LLC Analysis

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.

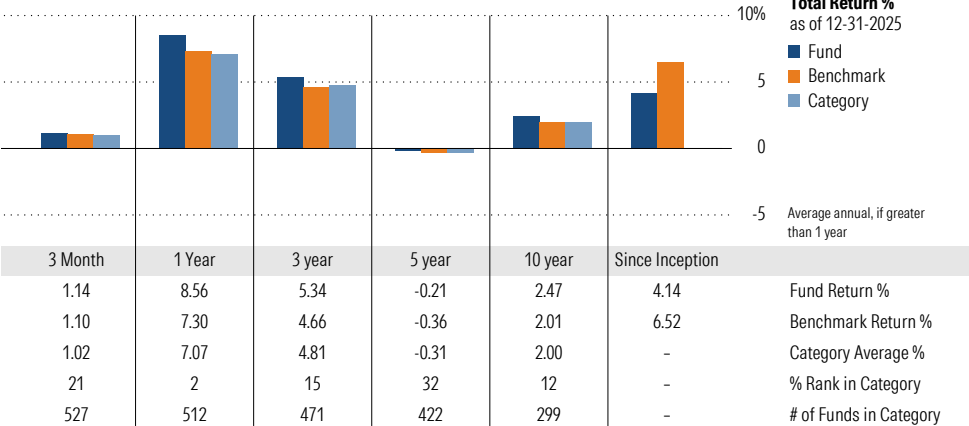
ESG Metrics

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

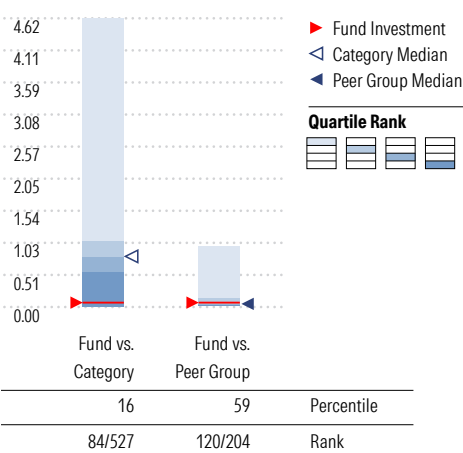
Growth of \$10,000



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              | 0.42   | -     | 0.13  |
| Beta               | 1.05   | -     | 0.98  |
| R-Squared          | 98.49  | -     | 98.26 |
| Standard Deviation | 6.43   | 6.06  | 6.01  |
| Sharpe Ratio       | 0.08   | -0.02 | -0.01 |
| Tracking Error     | 0.85   | -     | 0.72  |
| Information Ratio  | 0.80   | -     | -0.01 |
| Up Capture Ratio   | 108.92 | -     | 98.50 |
| Down Capture Ratio | 104.90 | -     | 96.64 |

Portfolio Metrics

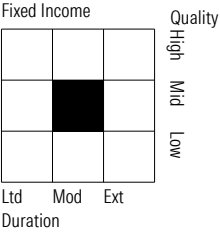
|                  | Fund | Bmark | Cat  |
|------------------|------|-------|------|
| Avg Eff Duration | 6.09 | 4.43  | 5.45 |
| Avg Eff Maturity | 7.20 | -     | 7.57 |

Vanguard Interm-Term Bond Index Adm VBILX

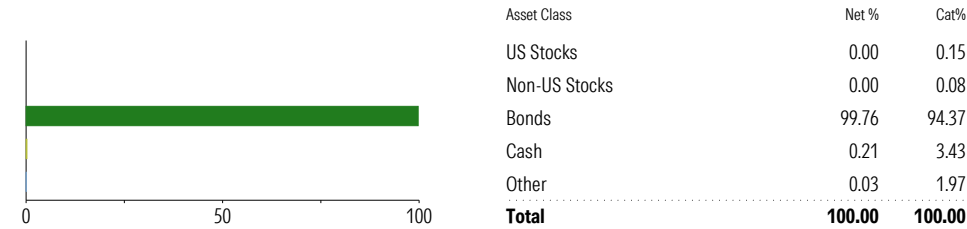
Morningstar Category Intermediate Core Bond  
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2025

Style Breakdown

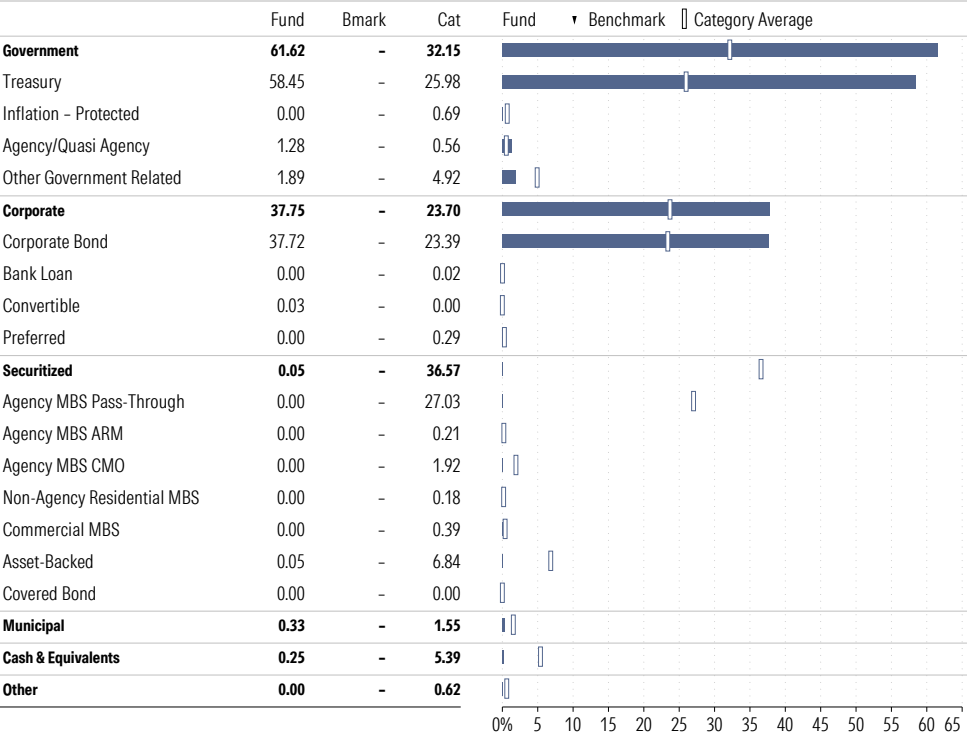


Asset Allocation as of 12-31-2025



| Credit Rating Breakdown | Fund  | Bmark | Cat   |
|-------------------------|-------|-------|-------|
| AAA                     | 59.98 | 3.53  | 13.95 |
| AA                      | 2.72  | 74.59 | 48.25 |
| A                       | 17.29 | 10.82 | 23.49 |
| BBB                     | 20.01 | 8.32  | 11.83 |
| BB                      | 0.00  | 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 | -             | 2.37        | 2.37         | -                   |
| United States Treasury Notes   | -             | 2.26        | 4.63         | -                   |
| ⊕ United States Treasury Notes | -             | 2.26        | 6.89         | -                   |
| ⊕ United States Treasury Notes | -             | 2.20        | 9.09         | -                   |
| ⊕ United States Treasury Notes | -             | 2.13        | 11.22        | -                   |
| United States Treasury Notes   | -             | 2.11        | 13.33        | -                   |
| United States Treasury Notes   | -             | 2.07        | 15.40        | -                   |
| ⊕ United States Treasury Notes | -             | 2.04        | 17.44        | -                   |
| ⊕ United States Treasury Notes | -             | 1.97        | 19.41        | -                   |
| ⊖ United States Treasury Notes | -             | 1.94        | 21.35        | -                   |

Total Holdings 2314

⊕ 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.

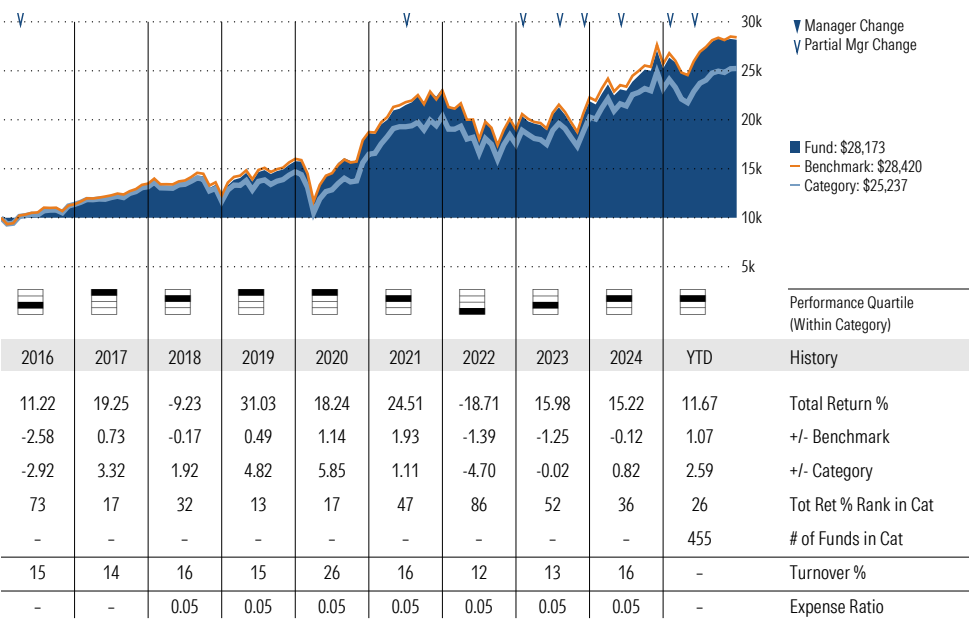
Morningstar Investment Management LLC Analysis

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.

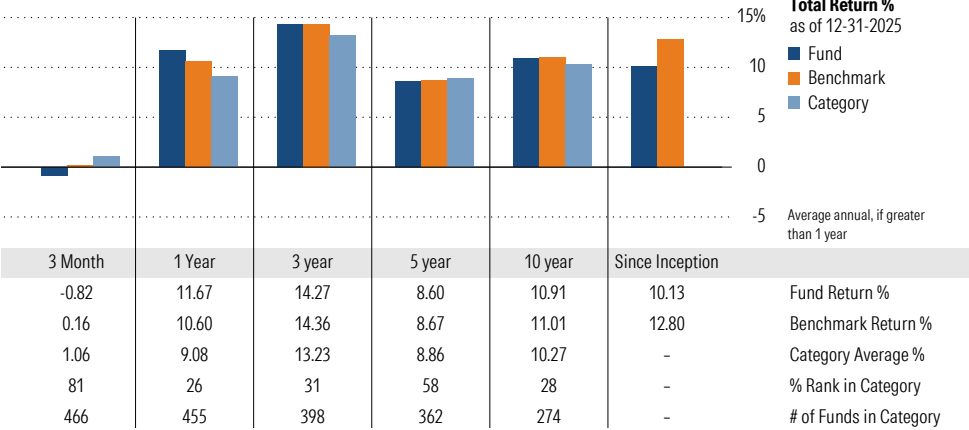
ESG Metrics

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

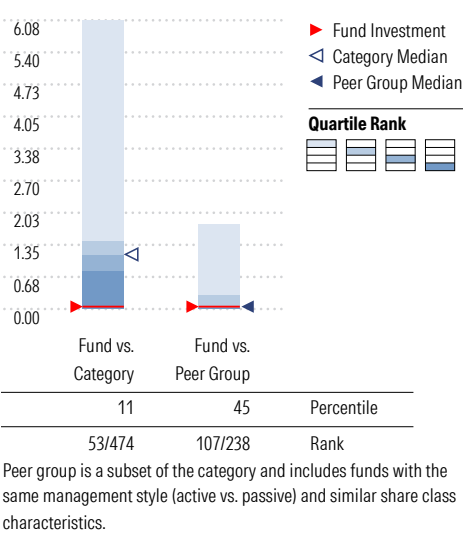
Growth of \$10,000



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 |

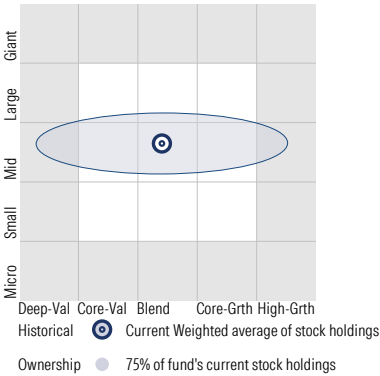
# Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category  
Mid-Cap Blend

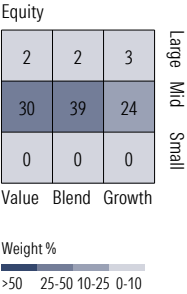
Morningstar Index  
Russell Mid Cap TR USD

## Style Analysis as of 12-31-2025

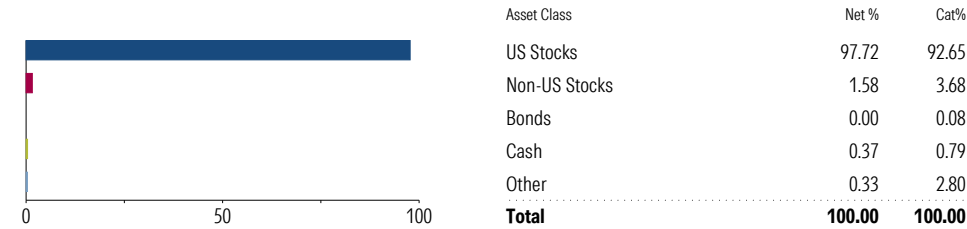
Morningstar Style Box™



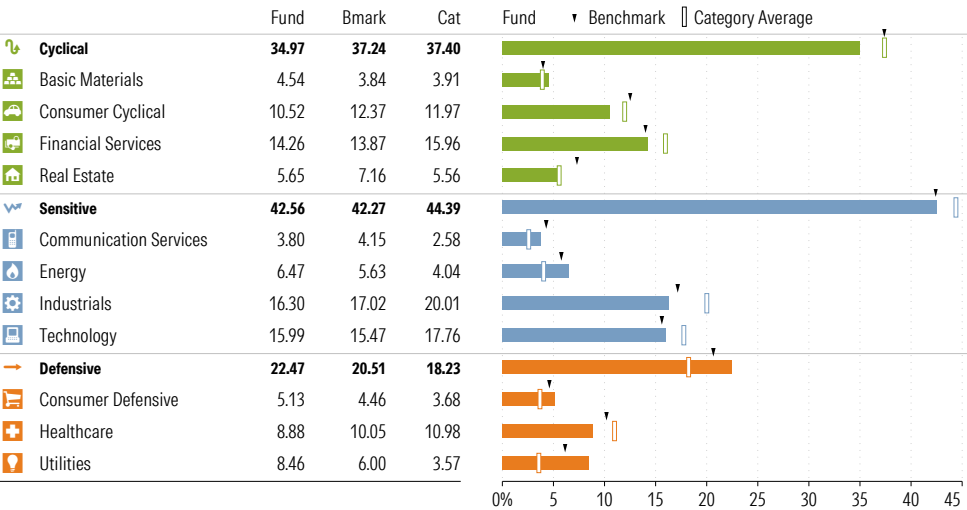
### Style Breakdown



## 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.

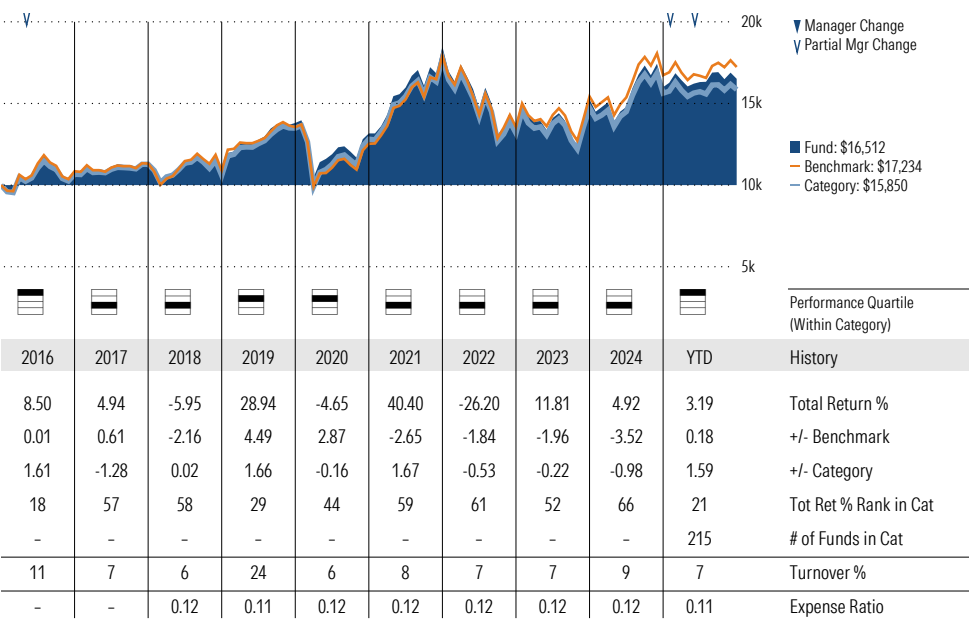
Morningstar Investment Management LLC Analysis

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 |

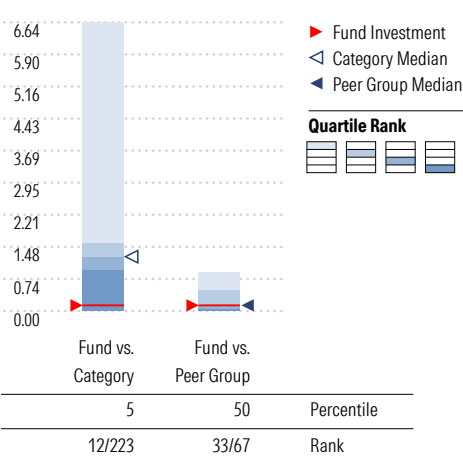
Growth of \$10,000



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

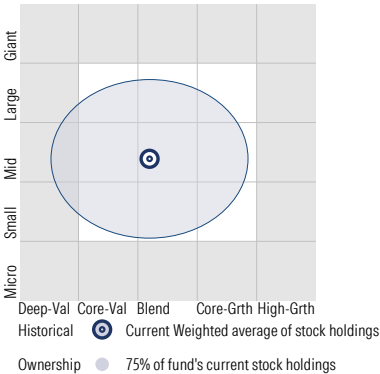
|                      | Fund  | Bmark | Cat   |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 31.26 | 38.46 | 30.08 |
| Price/Book Ratio     | 2.34  | 2.42  | 2.55  |
| Geom Avg Mkt Cap \$B | 26.86 | 9.35  | 36.59 |
| ROE                  | 14.29 | 9.56  | 15.91 |

# Vanguard Real Estate Index Admiral VGSLX

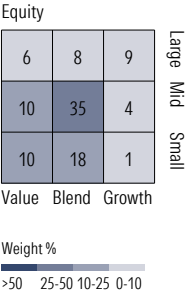
Morningstar Category  
Real Estate

Morningstar Index  
S&P United States REIT TR USD

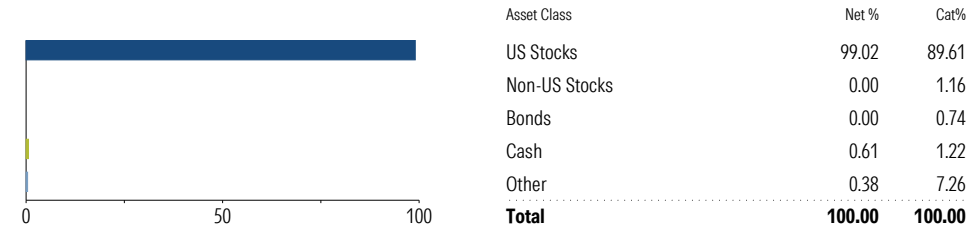
Style Analysis as of 12-31-2025  
Morningstar Style Box™



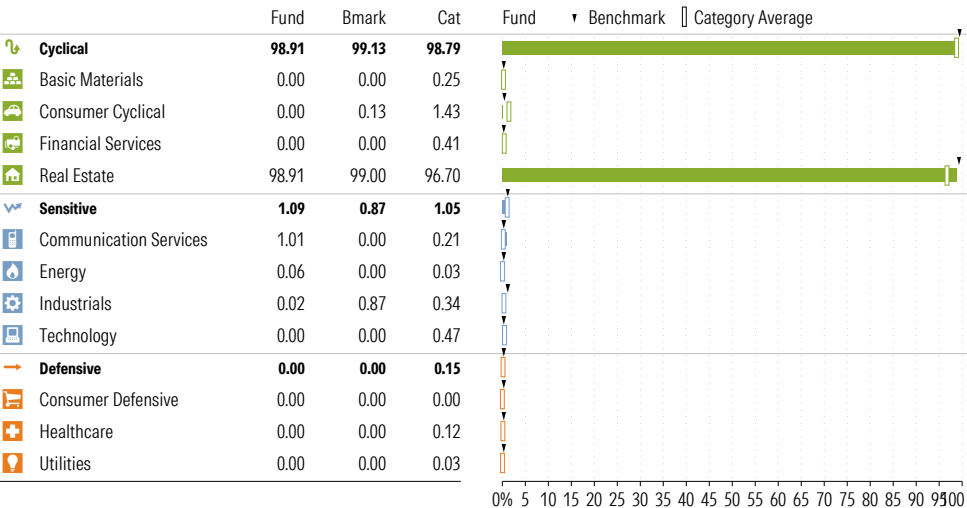
Style Breakdown



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 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.

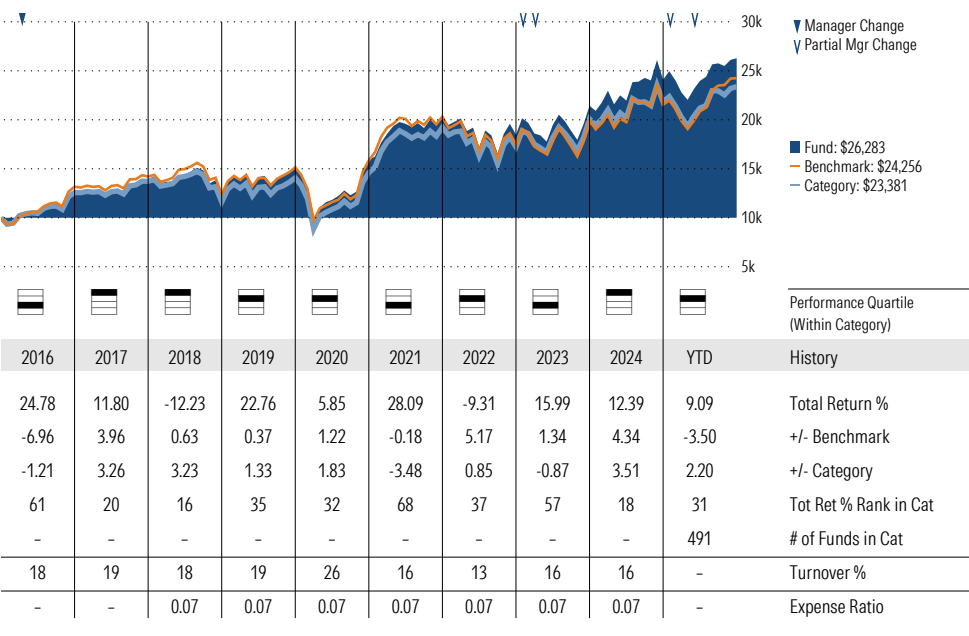
Morningstar Investment Management LLC Analysis

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.

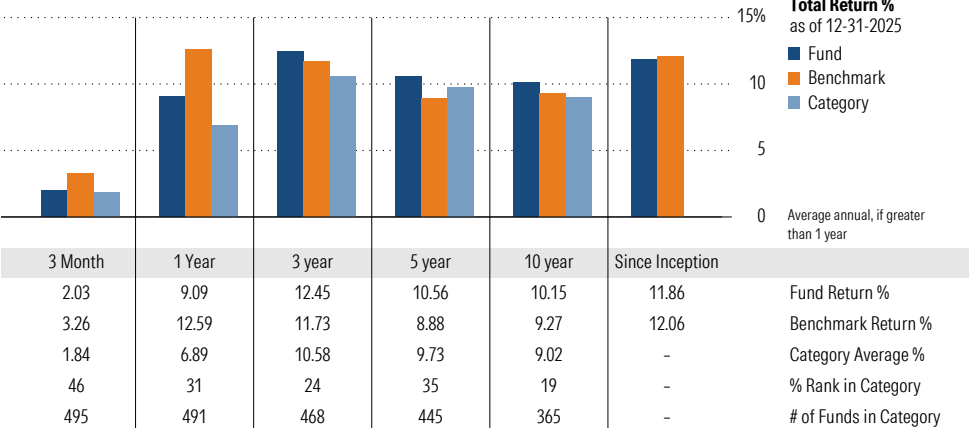
ESG Metrics

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

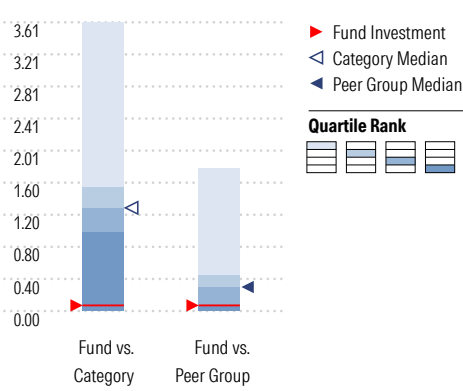
Growth of \$10,000



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 |

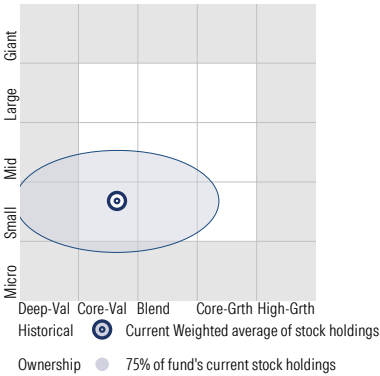
# Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category  
Small Value

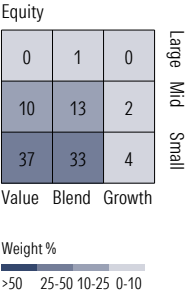
Morningstar Index  
Russell 2000 Value TR USD

## Style Analysis as of 12-31-2025

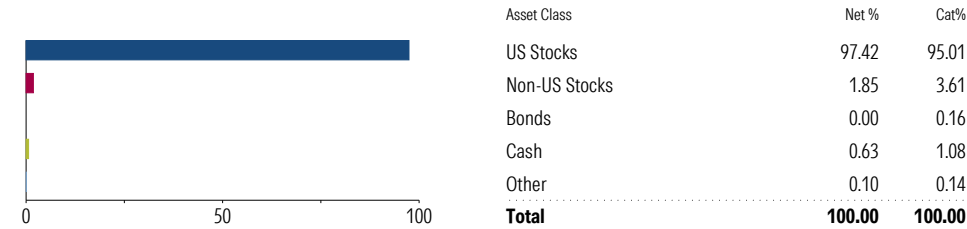
Morningstar Style Box™



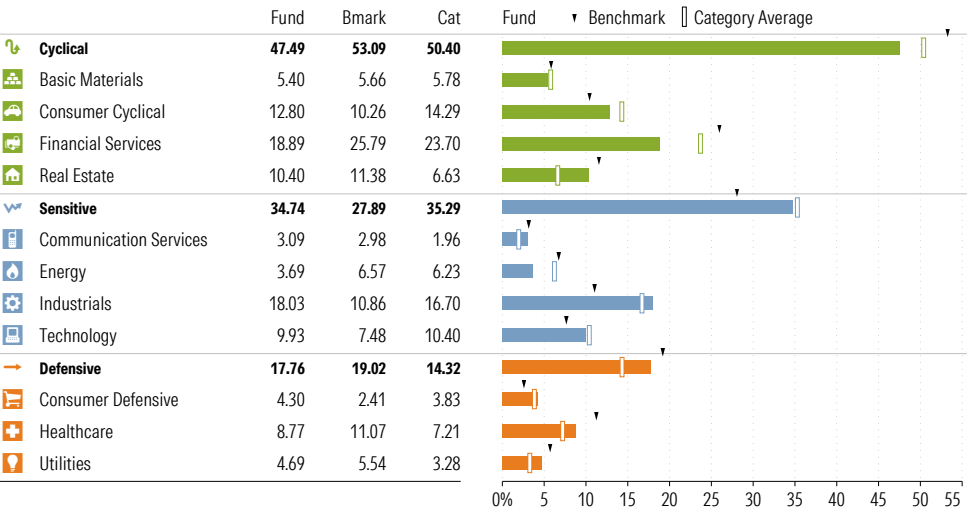
## Style Breakdown



## 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 Value Index Adm VVIAX

Morningstar Category  
Large Value  
Morningstar Index  
Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large 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 31.11 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 0.05 is 94.05% lower than the Large Value category average.

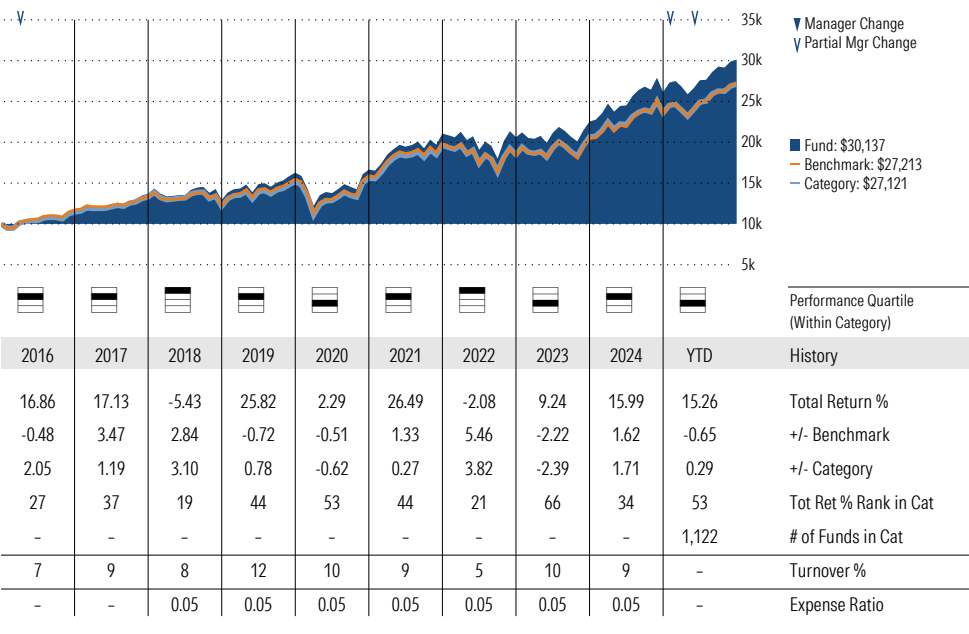
Morningstar Investment Management LLC Analysis

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

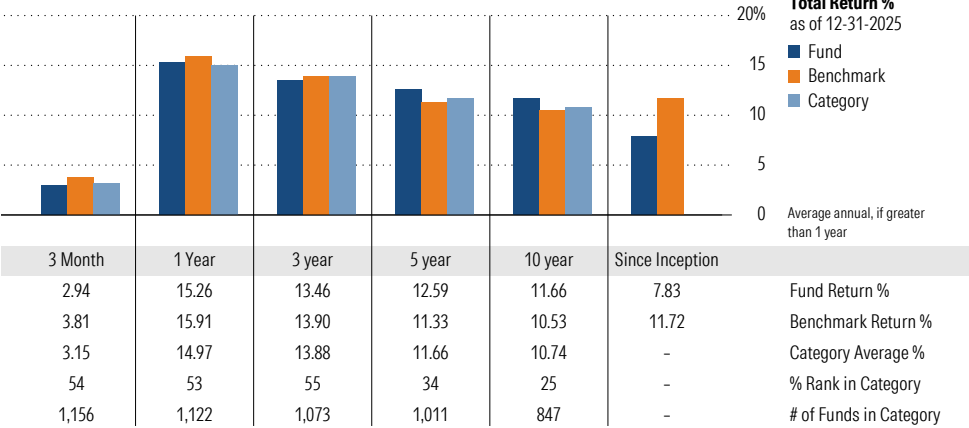
ESG Metrics

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

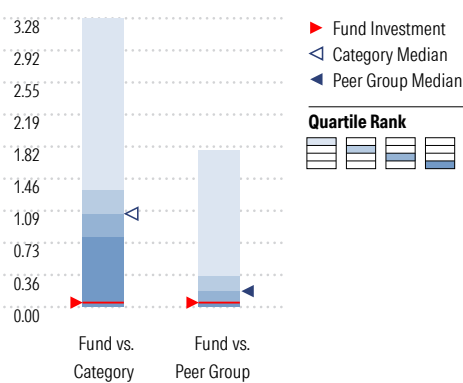
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

|                    | Fund  | Bmark | Cat   |
|--------------------|-------|-------|-------|
| Alpha              | 0.78  | -     | 0.86  |
| Beta               | 0.91  | -     | 0.92  |
| R-Squared          | 97.29 | -     | 90.37 |
| Standard Deviation | 11.57 | 12.59 | 12.21 |
| Sharpe Ratio       | 0.73  | 0.71  | 0.72  |
| Tracking Error     | 2.24  | -     | 3.90  |
| Information Ratio  | -0.20 | -     | -0.10 |
| Up Capture Ratio   | 93.90 | -     | 94.36 |
| Down Capture Ratio | 90.98 | -     | 90.34 |

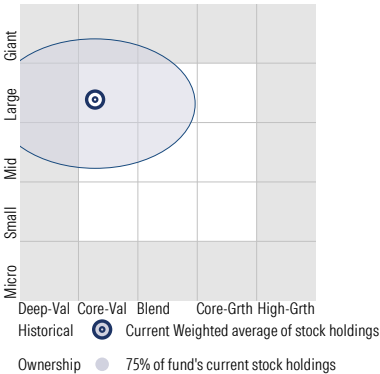
Portfolio Metrics

|                      | Fund   | Bmark  | Cat    |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 20.22  | 20.81  | 19.76  |
| Price/Book Ratio     | 2.86   | 2.82   | 2.87   |
| Geom Avg Mkt Cap \$B | 142.98 | 120.87 | 171.40 |
| ROE                  | 22.88  | 18.86  | 23.44  |

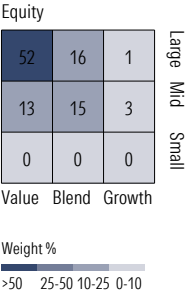
Vanguard Value Index Adm VVIAX

Morningstar Category Large Value Morningstar Index Russell 1000 Value TR USD

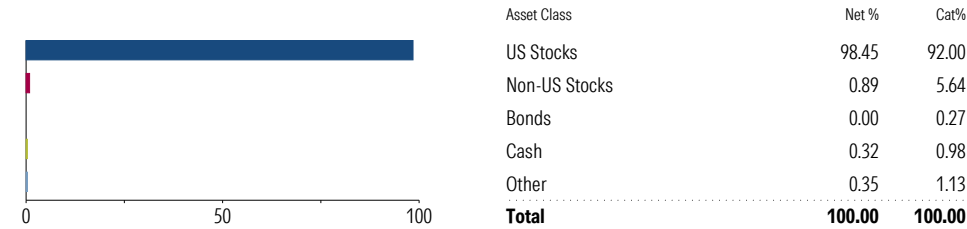
Style Analysis as of 12-31-2025 Morningstar Style Box™



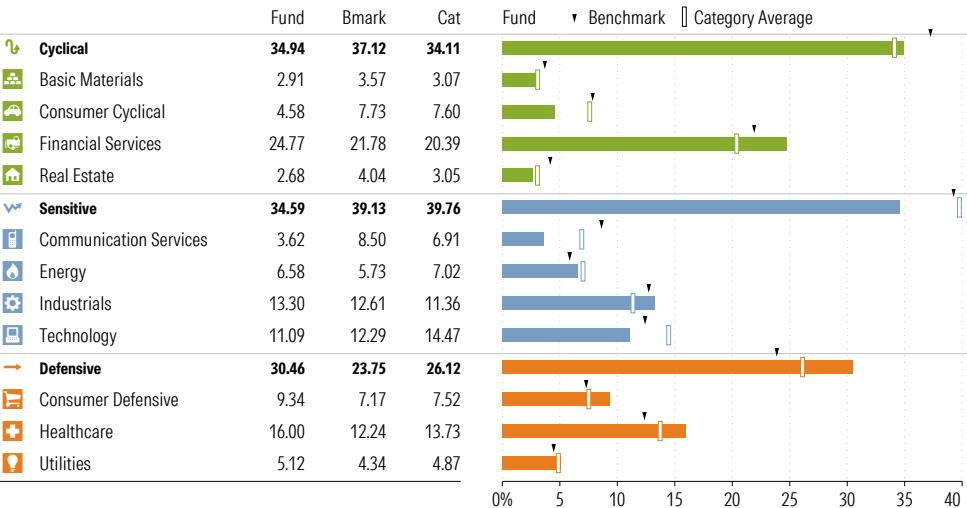
Style Breakdown



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 |
|----------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ JPMorgan Chase & Co                  | 3.55        | 3.55         | 36.74        | Financial Services |
| ⊕ Berkshire Hathaway Inc Class B       | 3.31        | 6.86         | 10.89        | Financial Services |
| ⊖ Exxon Mobil Corp                     | 2.14        | 9.00         | 15.59        | Energy             |
| ⊕ Johnson & Johnson                    | 2.10        | 11.10        | 46.65        | Healthcare         |
| ⊕ Walmart Inc                          | 2.06        | 13.16        | 24.35        | Consumer Defensive |
| ⊕ AbbVie Inc                           | 1.70        | 14.86        | 32.27        | Healthcare         |
| ⊕ Bank of America Corp                 | 1.47        | 16.34        | 27.60        | Financial Services |
| ⊕ The Home Depot Inc                   | 1.44        | 17.78        | -9.18        | Consumer Cyclical  |
| ⊕ Procter & Gamble Co                  | 1.41        | 19.19        | -12.03       | Consumer Defensive |
| ⊕ Micron Technology Inc                | 1.35        | 20.55        | 239.67       | Technology         |
| ⊕ UnitedHealth Group Inc               | 1.26        | 21.81        | -33.02       | Healthcare         |
| ⊖ Wells Fargo & Co                     | 1.23        | 23.04        | 35.11        | Financial Services |
| ⊖ Chevron Corp                         | 1.23        | 24.27        | 9.95         | Energy             |
| ⊕ International Business Machines Corp | 1.17        | 25.44        | 37.80        | Technology         |
| ⊕ Cisco Systems Inc                    | 1.15        | 26.59        | 32.87        | Technology         |

Total Holdings 322

⊕ Increase ⊖ Decrease ✨ New to Portfolio