



Plan Investment Review

Alameda Contra Costa Transit District Deferred Comp Plan

For period ending September 30, 2025

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GOING

Jake O'Shaughnessy, Managing Director, SageView Advisory Group
650 NE Holladay St, Suite 1600, Portland, OR 97232 | T



Section I

Market Overview

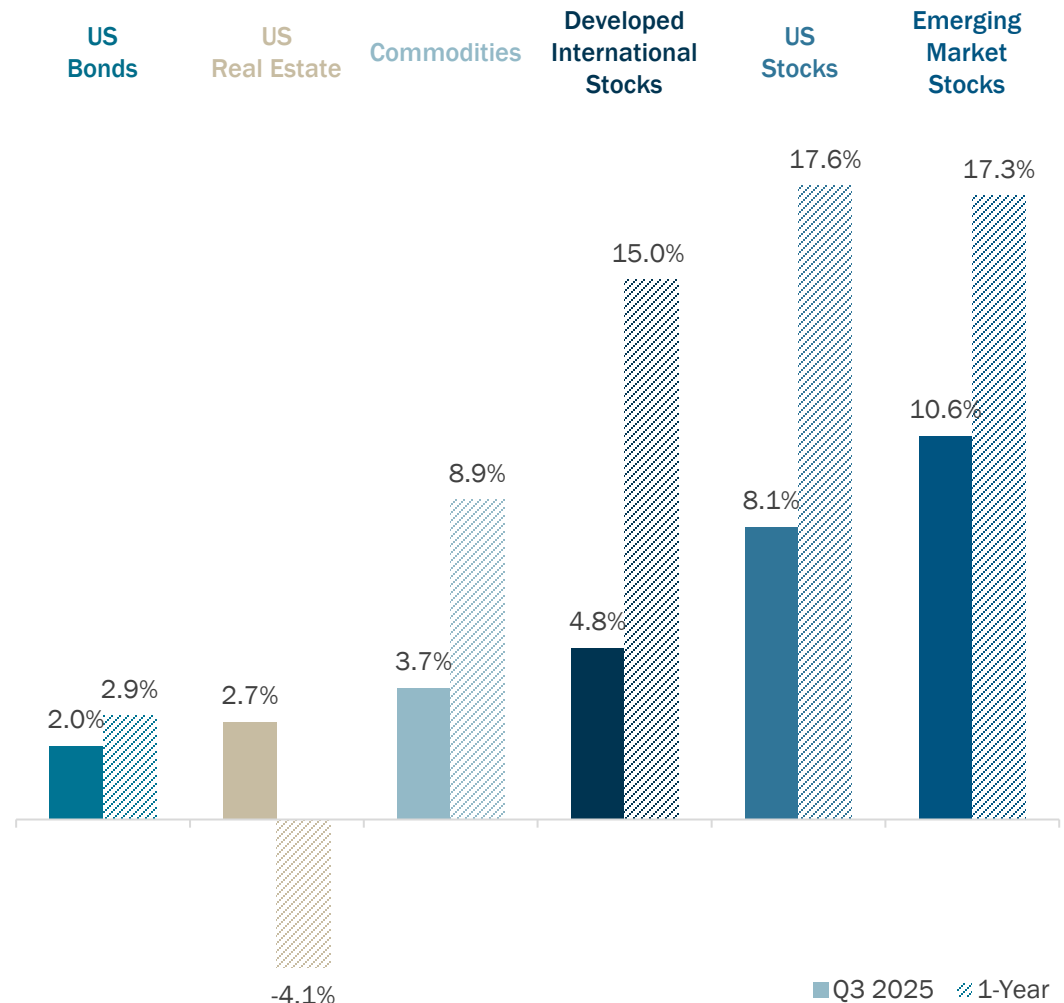
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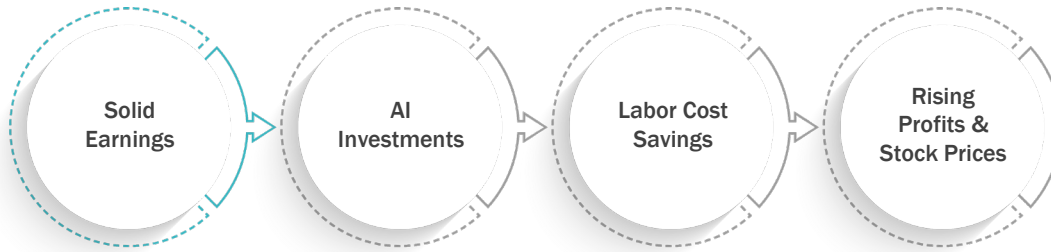
Capital Market Overview

All major asset classes rose during Q3 2025. Solid corporate earnings, increased investments in Artificial Intelligence (AI), and steady consumer spending kept investor confidence high, reduced daily market volatility, and extended the stock market rally.

- US equities gained strongly as many companies' earnings beat analyst expectations and large tech stocks benefited from AI spending. Gains spread beyond just the largest firms. Momentum into Q4 appears to be supported by healthy profit growth.
- Foreign stock markets also moved higher. Despite positive returns, developed markets lagged the US, while emerging markets outperformed, thanks in part to a weaker dollar, producing double-digit gains over the past year.
- Core fixed income finished positive as investor expectations for future rate cuts increased as hiring cooled. Falling yields pushed bond prices up, with high-quality bonds leading the way.
- Real estate stocks gained as the outlook for lower interest rates improved, partly offsetting the burden of current higher borrowing costs. Rate-sensitive areas performed particularly well, though conditions still vary by property type.
- Commodities ended the quarter higher. Strength in gold and some industrial materials outweighed generally lower energy prices.



Q3 2025 By The Numbers



The S&P 500 logged 25 record highs this quarter and is nearing the third anniversary of the bull market that began in October 2022 – even as labor markets soften.

Strong Earnings, Continued Rally



The S&P 500 delivered +8.1% in Q3, powered by solid earnings, rate-cut expectations, and heavy AI infrastructure spending. The rally broadened beyond mega caps: the Russell 2000 hit its first all-time high since 2021. Technical momentum and the prospect of further rate cuts should act as tailwinds heading into Q4, historically the strongest quarter for equities.

9

Consecutive quarters of S&P 500 earnings growth

\$5.2 T

Investment in data centers between 2025 – 2030 (McKinsey & Co)

4.2%

S&P 500 - Avg Q4 Return (1950 – 2024)

Cooling Labor Market



In September, the BLS cut its 12-month job gain estimate by 911,000—the largest downward revision on record. Q3 job creation was weak, with most sectors contracting outside healthcare and few entry-level opportunities. Powell said the labor market is “really cooling off,” signaling a shift toward employment as the Fed’s focus. Despite low unemployment, job growth is clearly deteriorating.

-911,000

September revision to job gains for the 12 months ending Mar 2025

70,000

New average monthly job gains after the revision, down from 147,000 previously

0.25%

Q3 Annualized Growth Rate of US workers

High Earners Drive Spending



Consumer spending remains firm but uneven. The top 10% of earners now drive nearly half of all spending (Moody’s) and luxury purchases by the top 5% are up 10% year-over-year (Bank of America). Relative to pre-COVID levels, credit card debt is down for high-income households but up sharply for lower-income ones (Boston Fed), suggesting that spending resilience rests mainly on the financial strength of wealthier households.

49.2%

Top 10% of earners’ share of total US consumer spending in Q2 (a record high)

7x faster

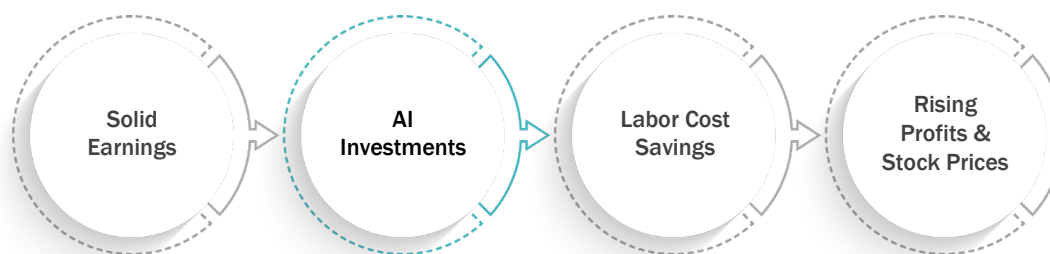
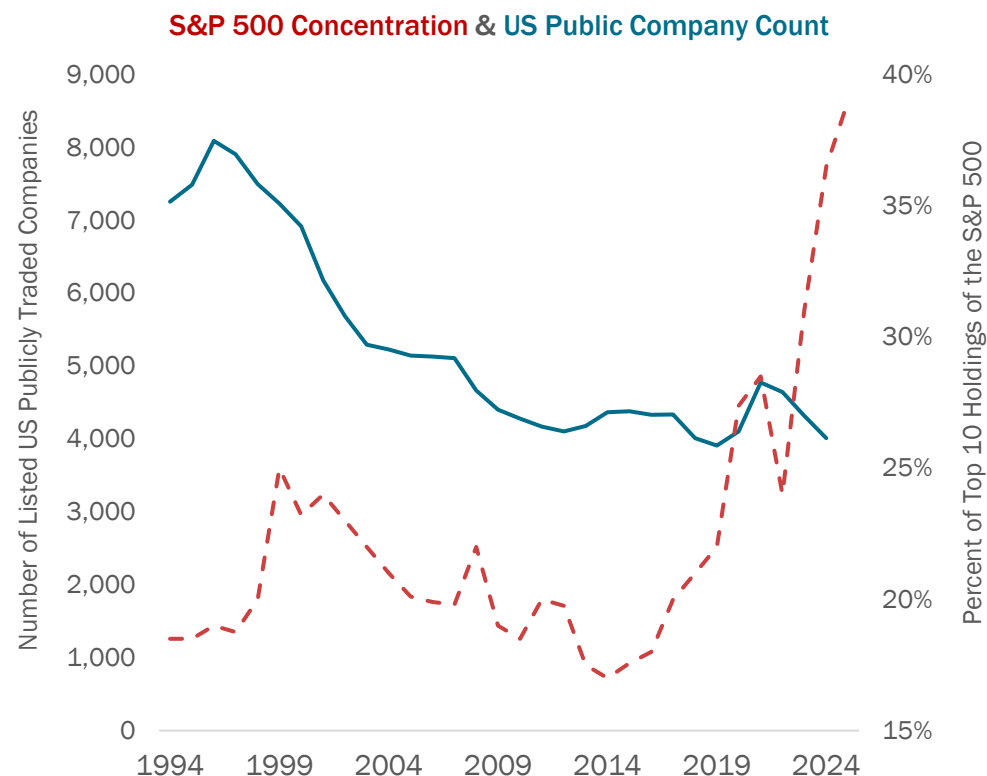
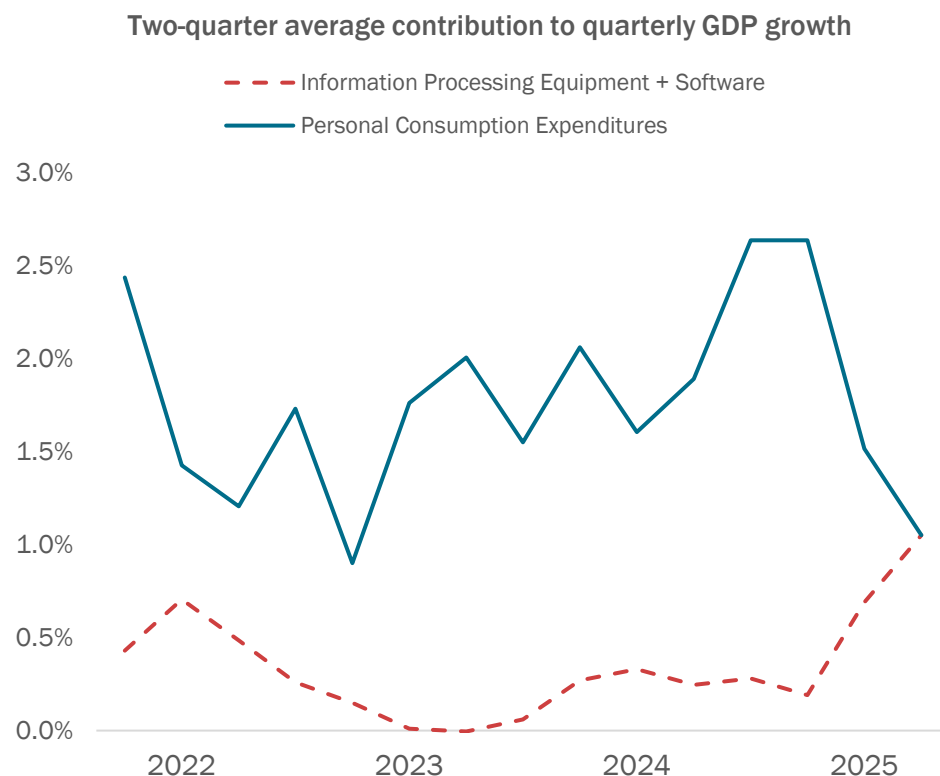
High-income households’ spending growth vs. lower-income in Aug. 2025 (2.2% YoY vs. 0.3% YoY) in Bank of America card data

56%

US luxury consumers planning to maintain or boost spending in the next quarter, up from 47% in April (July 2025 survey, Saks)

Markets Rise on Productivity Hopes as AI Investment Surges

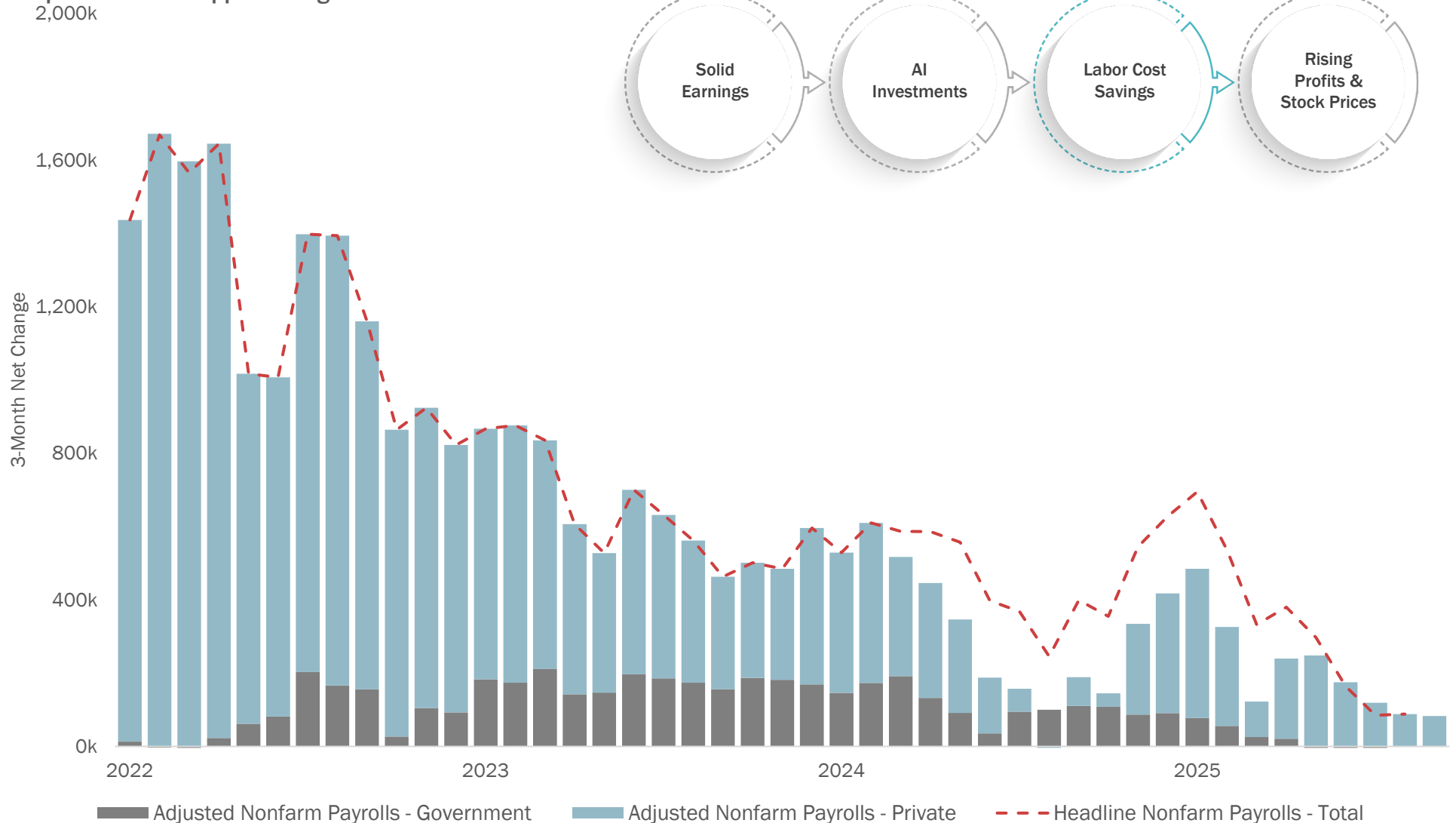
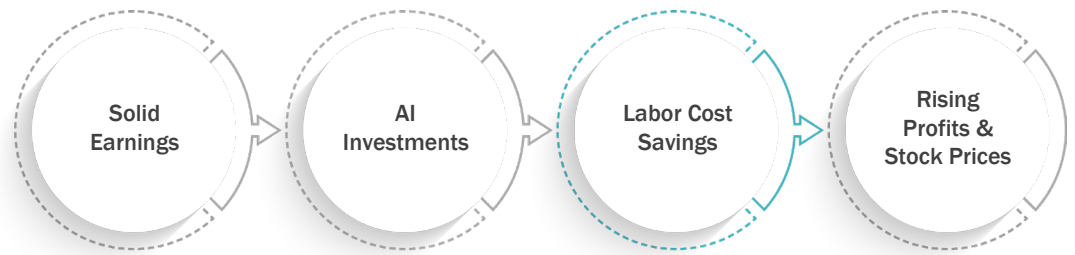
The disconnect between market prices and the labor market isn't accidental: investors are betting that capital, especially AI and data-infrastructure investments, will carry the growth baton. In the first half of 2025, consumption's contribution to GDP growth faded, while spending on information-processing equipment and software surged. Meanwhile, market concentration intensified — the top ten stocks now represent nearly 40% of the S&P 500's value — as AI-scale winners increasingly drive index-level returns and investor enthusiasm. With fewer stocks to invest in, and solid profitability in the largest stocks, it's not surprising that the stock market continues to rise.



Hiring Has Stalled, But Profits Keep Growing

Hiring momentum faded as companies lean more on technology than on headcount to drive output. Three-month payroll gains slowed across both private and public sectors, reflecting a shift toward AI-enabled productivity improvements. For now, that efficiency allows firms to meet demand with fewer new workers—a dynamic investors see as easing wage pressure and supporting profits even as job growth cools.

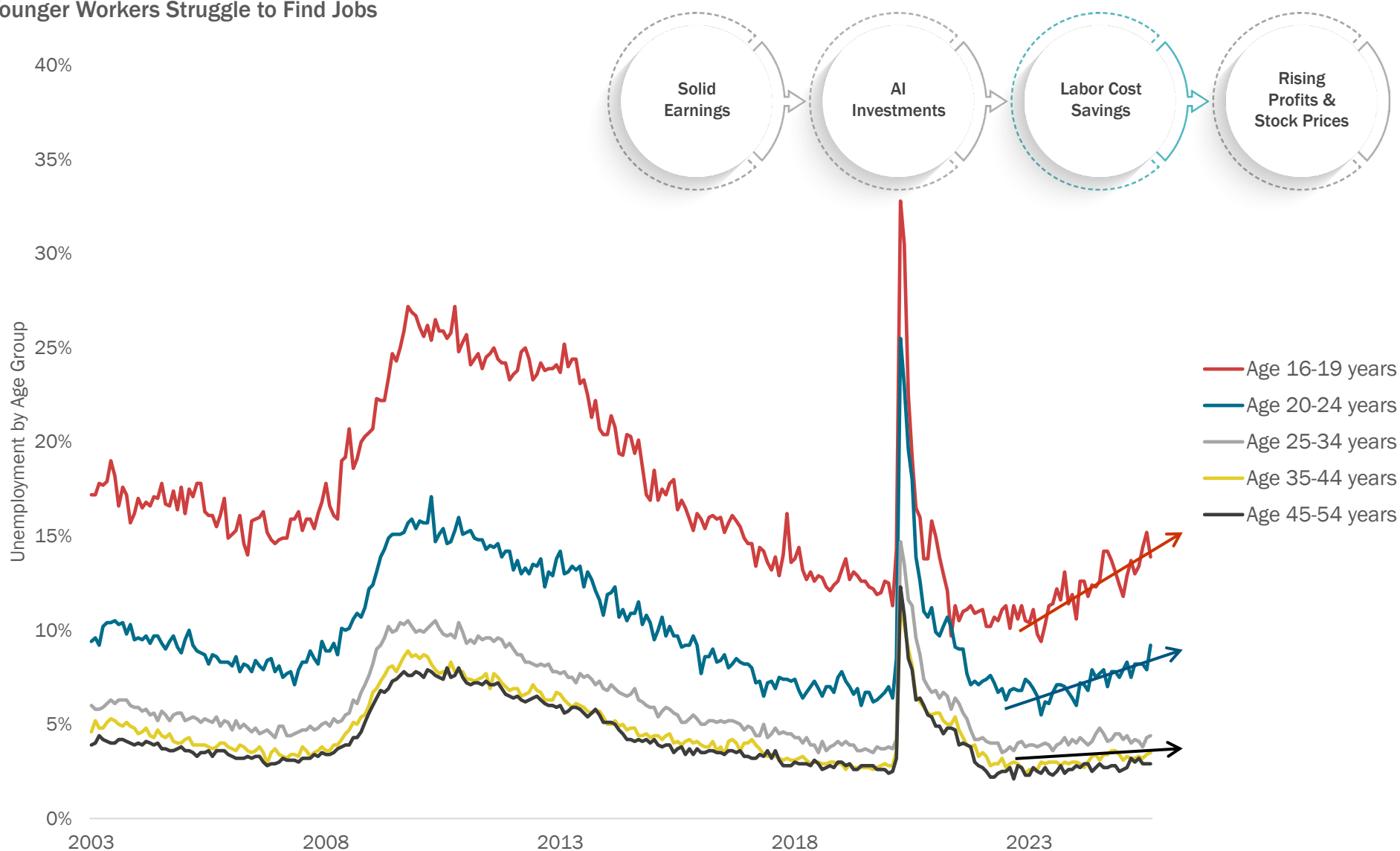
Companies Have Stopped Hiring



As AI Replaces Hiring, Younger Workers Feel the Impact

Labor weakness is concentrated among younger workers: unemployment for ages 16–24 climbed to 10.8 % in July 2025, up from 9.8 % a year earlier. While employment among older cohorts remains steadier, the uneven slowdown points to softening wage growth and more flexibility for employers—another reason profitability has proven resilient despite weaker labor data.

Younger Workers Struggle to Find Jobs



Economic Scoreboard

Positive	Neutral	Negative
CORPORATE EARNINGS S&P 500 EPS grew 12% in Q2 (FactSet), marking another year-over-year gain and extending the multi-quarter earnings uptrend.	HOUSING New home sales jumped 15.4% year over year in August (and soared 20.5% over the prior month). Mortgage rates eased from 6.72% to 6.59%. Existing home sales rose ~1.8% YoY, while the median price reached \$422,600 (+2.0%).	MANUFACTURING The ISM Manufacturing PMI stayed in contraction at 49.1, with New Orders slipping below 50. Many industries report softer demand and higher input costs tied to recent tariffs. Manufacturing accounts for about 10% of U.S. GDP.
INTEREST RATES The Fed delivered its first rate cut of the year in September, trimming rates by 25 basis points amid a cooling labor market. As of October 2025, futures markets expect two additional rate cuts by year end.		FISCAL SPENDING Federal debt has surpassed \$37T, with a \$1.8T FY2025 deficit (CBO). Moody's downgrade and weaker demand at recent Treasury auctions have raised concerns that borrowing costs could move higher. A partial shutdown began Oct. 1 amid a standoff over ACA subsidies.
CONSUMER SPENDING Consumer spending has remained resilient in 2025, rising 0.6% in August and 2.5% in real terms during Q2, but momentum is cooling. Strength is concentrated among higher-income households, while others are strained from higher borrowing costs and depleted savings.		GLOBAL TRADE The July trade deficit widened to \$78.3B as imports surged. Part of the increase reflects front-loading ahead of higher and broadened tariffs - steel and aluminum rates were doubled in June, and the U.S. Department of Commerce expanded covered items in August.
GDP GROWTH Q2 GDP was revised upward, from 3.3% to 3.8% annualized, on stronger business investment and resilient consumption.		EMPLOYMENT The BLS benchmark revision cut 911,000 jobs from the 12 months ending March 2025. June's revised figures showed slight contraction; July and August were nearly flat. Job seekers now exceed available jobs.
		INFLATION August's CPI reading of 2.9% YoY indicates that, despite progress, inflation remains stubbornly above the Fed's target.

Calendar of Economic Data Releases

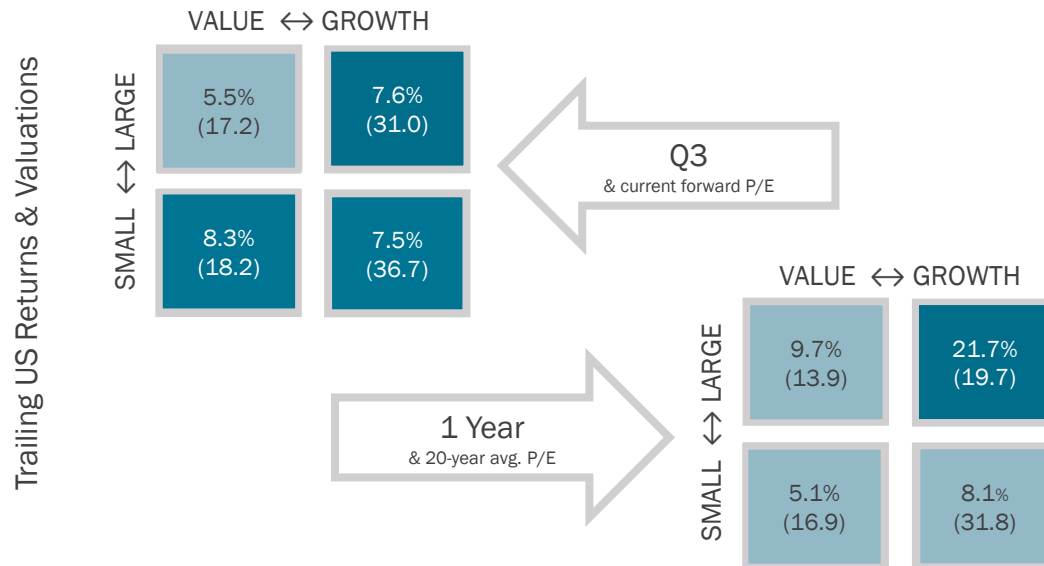
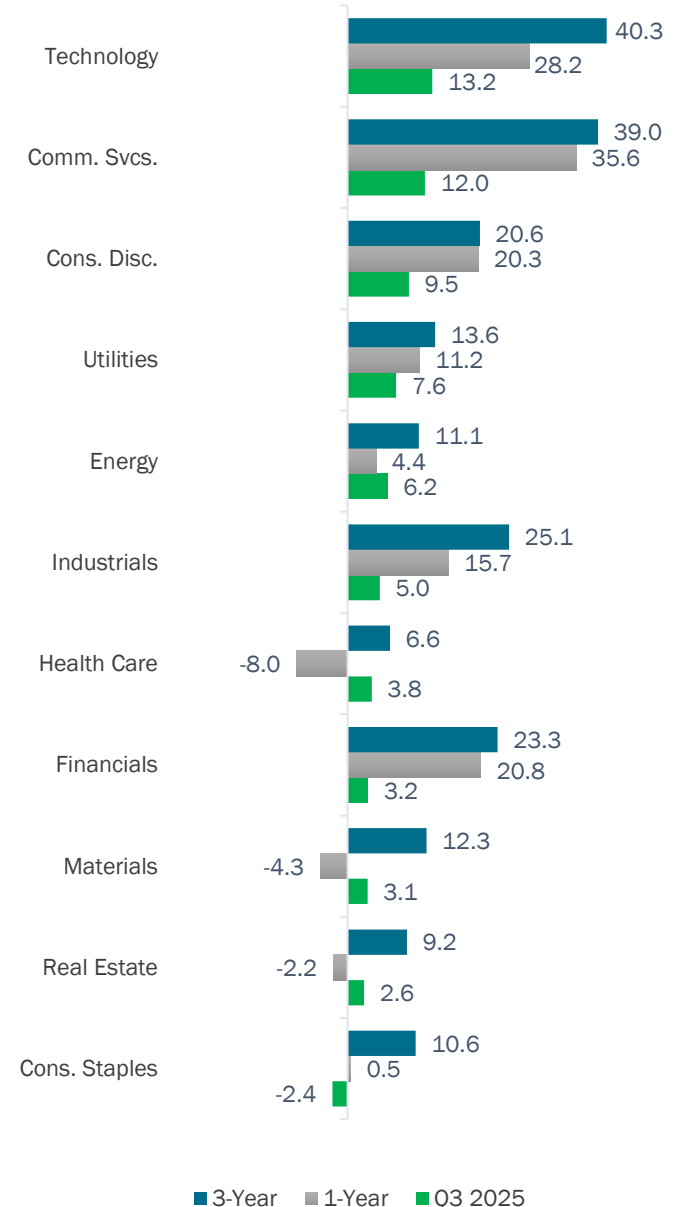
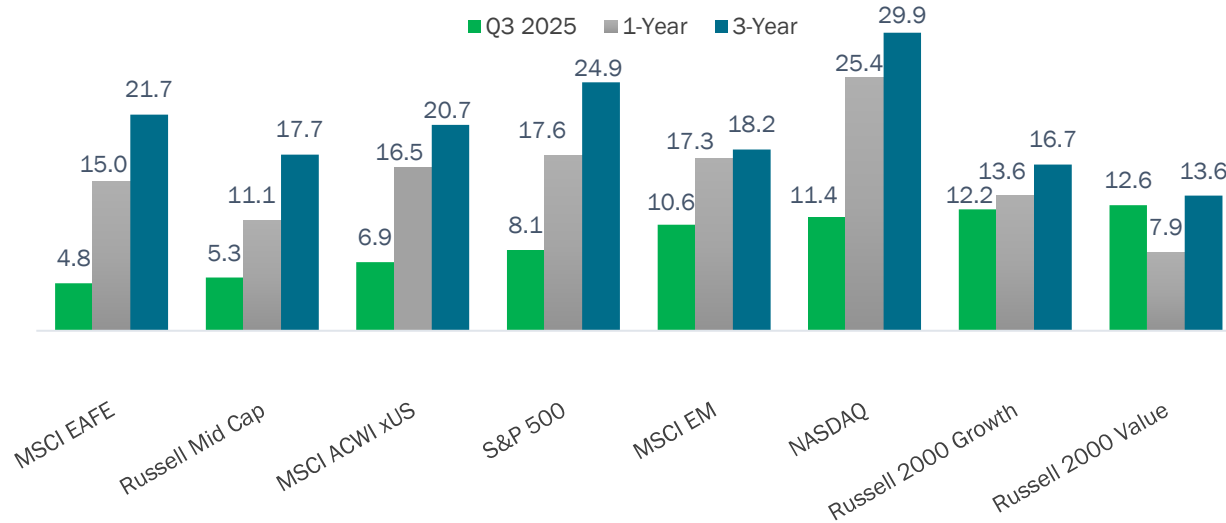
October	November	December
Consumer Price Index (September)Oct 15	Nonfarm Payrolls (October)Nov 1	Nonfarm Payrolls (November)Dec 5
FOMC Rate DecisionOct 29	Consumer Price Index (October)Nov 13	Consumer Price Index (November)Dec 10
Q3 Gross Domestic ProductOct 30		FOMC Rate DecisionDec 10

“indicates the average 30-year fixed-rate mortgage in August, according to Freddie Mac.

Equities

Third quarter equity returns were driven by enthusiasm around AI and related infrastructure, with a subset of mega cap names leading the market. Additionally, better than expected Q2 earnings allayed concerns about a potentially slowing economy. Small cap stocks particularly benefited from Fed easing, hitting their first new all-time highs since 2021. Despite strong returns, foreign stocks generally trailed domestic indices for the quarter, although foreign stocks continue to lead on a year-to-date basis.

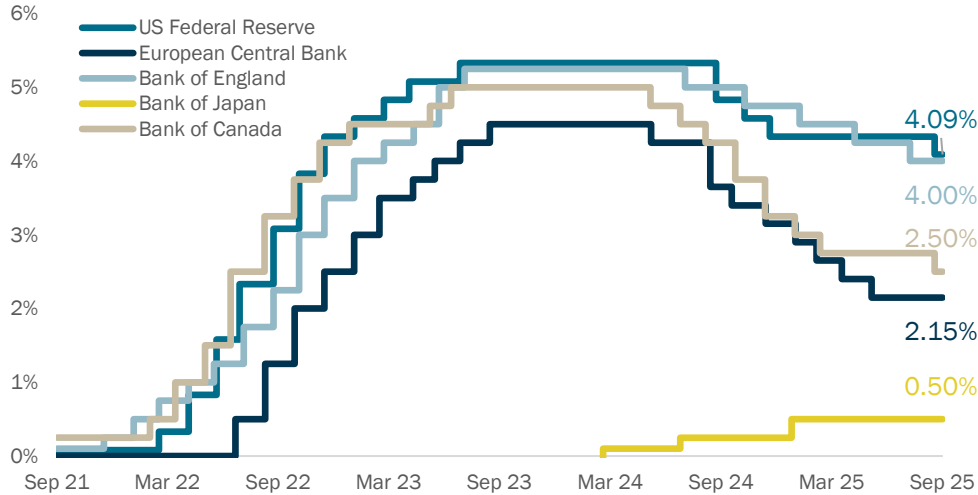
Equity Market Returns



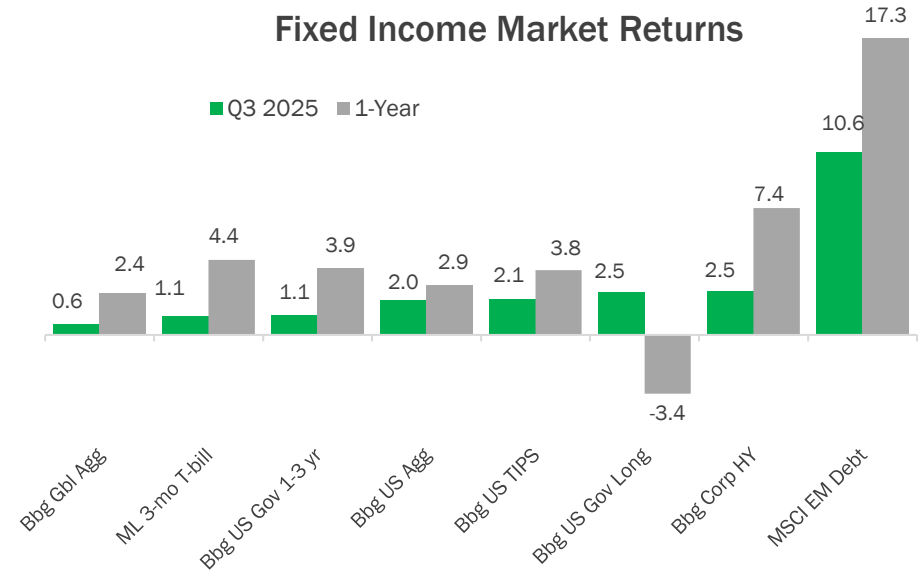
Fixed Income

Treasury yields declined during the quarter, due in part to weak labor data. The Bureau of Labor Statistics' retroactive revision in September, eliminating 911,000 previously reported jobs, prompted the Fed's first rate cut of the year, with further cuts expected in late October and December. Despite labor weakness, spreads continued to tighten as investors stretched for yield. Emerging market debt outperformed other fixed income categories due to higher yields, tighter central bank policies, and a weakening US dollar.

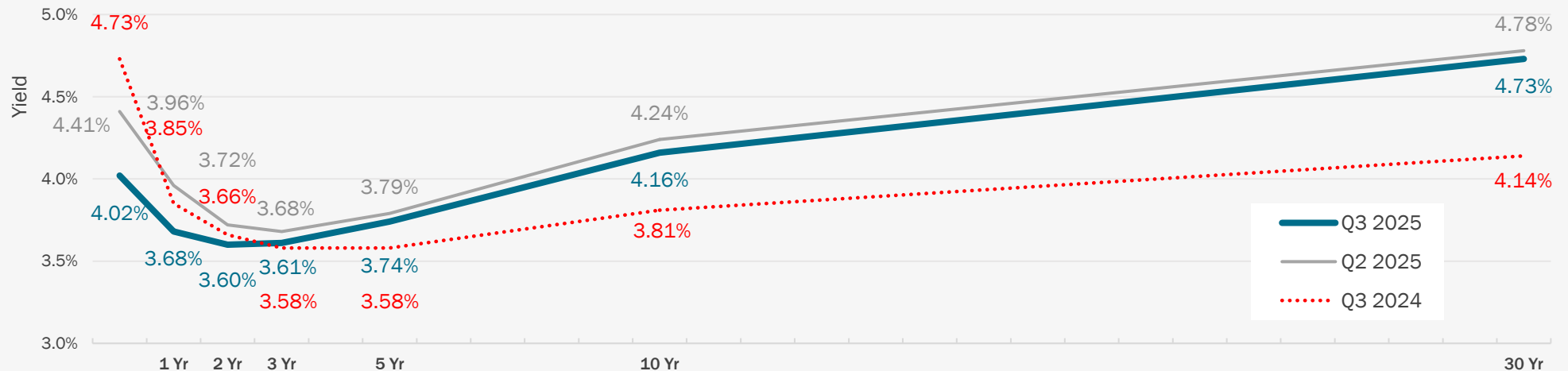
Central Bank Policy Rates



Fixed Income Market Returns



US Treasury Yield Curve



Legislative and Regulatory



SECURE 2.0

Final Countdown – Roth Catch-Up

On September 15, the IRS issued a final regulation under Section 603 of SECURE Act 2.0, concerning the 2026 requirement that higher earning participants' catch-up contributions be made on a Roth basis. The regulation noted that 2026 would be a year of “reasonable, good faith” compliance and made some small operational changes:

- Common law employers can aggregate wages to determine if a participant is a “higher earner”
- Corrections (e.g., too much pre-tax contributed) can be corrected by the end of the following plan year
- If an employee is no longer eligible due to loss of wages or a corrected W-2, the Roth contributions must cease in a “reasonable” period of time

SageView Takeaway: Roth catch-up is a topic requiring coordination between the plan sponsor, recordkeeper and payroll provider. While implementing the final regulation is not required until 2027, electively using the regulatory guidance in 2026 avoids the need to shift procedures between the two years.



Paper Statements

DOL completed but did not publish a draft regulation related to paper statements required by Section 338 of SECURE Act 2.0. While this regulation is not yet public, the guidance is expected to require that participants receive a paper statement when first eligible and at least one paper statement annually, unless they opt-in to electronic statements. For defined benefit plan participants, paper statements are required at least once every three years, unless electronic statements are selected.

SageView Takeaway: The paper statement requirement is scheduled to take effect in 2026 but has not received much attention from recordkeepers or plan sponsors. Sponsors should review the DOL regulation when published. Meanwhile, checking with recordkeepers about their ability to support the rule is recommended. Note that this requirement does not apply to plans that already provide statements electronically under the DOL's 2002 “safe harbor” rules.

Legislative and Regulatory



Alternative Investments

President Trump issued an Executive Order on August 7, 2025 directing DOL to publish regulations outlining an appropriate fiduciary process for incorporating alternative assets into asset allocation funds (such as target date funds). “Alternative assets” includes private markets (credit and equity), direct and indirect real estate, commodities, digital assets (crypto), infrastructure, and lifetime income.

Following the Executive Order, the DOL rescinded 2021 Biden-era guidance warning fiduciaries against including alternative investments in defined contribution plans.

This move follows similar DOL shifts on cryptocurrencies and abandoning the 2022 Biden-era rule on ESG investments. New ESG regulations are expected, likely discouraging the use of ESG considerations in the selection and monitoring of investments.

SageView Takeaway: Regulatory guidance on ESG, crypto and alternative investments is likely to change significantly in the coming months and years. Sponsors should monitor the emerging guidance. SageView reminds plan sponsors that no guidance supersedes the basic ERISA duty of prudence in selecting and monitoring investments. Plan sponsors should be prudent before acting too quickly in any of these categories.

Litigation



FORFEITURES

Capital One Settlement

Capital One became the second company (after Intuit) to announce a settlement over allegations of improper use of forfeitures to offset employer contributions. Settlement terms are not public, but the complaint alleged \$42 million in expenses improperly paid by participants (instead of being offset by forfeitures) in the \$10 billion 401(k) plan.

Aldi

In a similar forfeiture complaint, participants in Aldi's \$1.7 billion plan acknowledge the plan document allowed forfeitures to offset employer contributions. However, Plaintiffs allege they were harmed because Aldi allowed forfeitures to accumulate past year-end, rather than offsetting administrative expenses or reallocating to participants during the year. In making this argument, Plaintiffs cite 2010 IRS guidance, "Fixing Common Plan Mistakes" indicating that forfeitures should be used in the plan year the forfeiture occurred.

SageView Takeaway: Sponsors with large annual forfeitures used to offset employer contributions should review compliance with plan documents and potential issues with discretion.



CAPITAL PRESERVATION

Siemens Energy Inc

Siemens \$3.5 billion retirement plan was targeted in a broad fiduciary lawsuit alleging issues with the plan's:

- Capital preservation fund;
- Managed accounts; and
- Use of forfeitures.

The plan used a guaranteed investment contract (GIC), which allegedly provided a lower crediting rate than similar investments. The managed account complaint alleged that using Alight for this service was a breach, since Alight was already a party-in-interest as the plan's recordkeeping provider. Finally, similar to other recent lawsuits, plaintiffs alleged that using forfeitures to reduce employer contributions was a breach of discretion, placing employer objectives ahead of plan objectives.

Molson Coors

Molson Coors Beverage Co. USA LLC faces a lawsuit alleging that its plan's stable value fund was imprudent because it offered a lower rate of return and carried more risk than other similar products available in the market.

SageView Takeaway: Sponsors should remember that all plan investments, including capital preservation, require monitoring.



Section II

Investment Summary

Asset Allocation by Fund

As of 09/30/2025

Fund	# of Participants holding fund	% of Plan Assets	Total Assets
General Account	2080	50.13%	\$92,302,019.10
State St S&P 500® Indx SL Cl I	342	9.22%	\$16,976,815.86
American Funds Fundamental Invs R3	189	5.24%	\$9,653,663.31
Hartford Disciplined Equity HLS IA	248	4.86%	\$8,950,547.04
American Century Ultra® Inv	195	3.58%	\$6,599,018.34
T. Rowe Price Retirement 2045 SA	214	2.93%	\$5,397,558.28
T. Rowe Price Retirement 2035 SA	130	2.23%	\$4,110,855.72
Invesco Equity and Income A	169	2.18%	\$4,007,821.56
Empower Large Cap Growth Instl	134	2.03%	\$3,729,570.24
Hartford Dividend and Growth R6	158	1.77%	\$3,265,967.47
JPMorgan Equity Income A	231	1.75%	\$3,216,810.62
Empower T. Rowe Price Mid Cp Gr Instl	197	1.50%	\$2,764,843.00
Hartford Total Return Bond HLS IA	122	1.28%	\$2,351,113.20
Hartford Healthcare HLS IA	117	1.12%	\$2,062,315.00
T. Rowe Price Retirement 2025 SA	77	1.06%	\$1,955,023.67
State St S&P MidCap® Indx NL Cl A	119	0.93%	\$1,709,414.11
State St Russell Sm Cap® Indx SL Cl I	97	0.85%	\$1,574,108.69
Hartford International Opp HLS IA	110	0.83%	\$1,529,387.66
Baron Small Cap Retail	101	0.76%	\$1,391,426.33
Putnam High Yield A	74	0.73%	\$1,351,334.10
American Funds New World R3	111	0.69%	\$1,264,779.16
MFS Utilities A	74	0.62%	\$1,147,470.02
American Century Small Cap Value Inv	105	0.61%	\$1,116,237.14
Empower US Government Secs Instl	93	0.52%	\$964,675.81
MFS International Intrinsic Value R3	78	0.45%	\$828,356.59
Victory Sycamore Established Value I	76	0.37%	\$688,811.06
MFS International New Discovery A	41	0.37%	\$687,809.98
Invesco Real Estate A	115	0.33%	\$614,026.86
Empower Infi-Protd Secs Instl	61	0.28%	\$521,760.18
Neuberger Berman Quality Equity Tr	46	0.20%	\$371,549.06
T. Rowe Price Retirement 2040 SA	31	0.15%	\$277,418.35
T. Rowe Price Retirement 2030 SA	12	0.14%	\$249,688.45
T. Rowe Price Retirement 2055 SA	18	0.12%	\$218,000.08

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As of 09/30/2025

Fund	# of Participants holding fund	% of Plan Assets	Total Assets
T. Rowe Price Retirement Balanced SA	19	0.07%	\$134,019.08
T. Rowe Price Retirement 2050 SA	19	0.06%	\$116,541.16
T. Rowe Price Retirement 2060 SA	24	0.02%	\$33,026.28
T. Rowe Price Retirement 2015 SA	3	0.00%	\$6,505.91
T. Rowe Price Retirement 2020 SA	1	0.00%	\$97.01
T. Rowe Price Retirement 2005 SA	1	0.00%	\$77.07
Total Market Value:		100.00%	\$184,140,462.55

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Historical Asset Allocation Analysis

		12/31/2023		12/31/2024		09/30/2025	
Asset Class	Investment	Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Stable Value	General Account	\$0	0.0%	\$0	0.0%	\$92,302,019	50.1%
		\$0	0.0%	\$0	0.0%	\$92,302,019	50.1%
Intermediate Government	Empower US Government Secs Instl	\$0	0.0%	\$0	0.0%	\$964,676	0.5%
		\$0	0.0%	\$0	0.0%	\$964,676	0.5%
Intermediate Core-Plus Bond	Hartford Total Return Bond HLS IA	\$0	0.0%	\$0	0.0%	\$2,351,113	1.3%
		\$0	0.0%	\$0	0.0%	\$2,351,113	1.3%
Inflation-Protected Bond	Empower Infl-Protd Secs Instl	\$0	0.0%	\$0	0.0%	\$521,760	0.3%
		\$0	0.0%	\$0	0.0%	\$521,760	0.3%
High Yield Bond	Putnam High Yield A	\$0	0.0%	\$0	0.0%	\$1,351,334	0.7%
		\$0	0.0%	\$0	0.0%	\$1,351,334	0.7%
Large Value	Hartford Dividend and Growth R6	\$0	0.0%	\$0	0.0%	\$3,265,967	1.8%
	JPMorgan Equity Income A	\$0	0.0%	\$0	0.0%	\$3,216,811	1.8%
		\$0	0.0%	\$0	0.0%	\$6,482,778	3.5%
Large Blend	American Funds Fundamental Invs R3	\$0	0.0%	\$0	0.0%	\$9,653,663	5.2%
	Hartford Disciplined Equity HLS IA	\$0	0.0%	\$0	0.0%	\$8,950,547	4.9%
	Neuberger Berman Quality Equity Tr	\$0	0.0%	\$0	0.0%	\$371,549	0.2%
	State St S&P 500® Indx SL Cl I	\$0	0.0%	\$0	0.0%	\$16,976,816	9.2%
		\$0	0.0%	\$0	0.0%	\$35,952,575	19.5%
Large Growth	American Century Ultra® Inv	\$0	0.0%	\$0	0.0%	\$6,599,018	3.6%
	Empower Large Cap Growth Instl	\$0	0.0%	\$0	0.0%	\$3,729,570	2.0%
		\$0	0.0%	\$0	0.0%	\$10,328,589	5.6%
Mid-Cap Value	Victory Sycamore Established Value I	\$0	0.0%	\$0	0.0%	\$688,811	0.4%
		\$0	0.0%	\$0	0.0%	\$688,811	0.4%
Mid-Cap Blend	State St S&P MidCap® Indx NL Cl A	\$0	0.0%	\$0	0.0%	\$1,709,414	0.9%
		\$0	0.0%	\$0	0.0%	\$1,709,414	0.9%
Mid-Cap Growth	Empower T. Rowe Price Mid Cp Gr Instl	\$0	0.0%	\$0	0.0%	\$2,764,843	1.5%
		\$0	0.0%	\$0	0.0%	\$2,764,843	1.5%
Small Value	American Century Small Cap Value Inv	\$0	0.0%	\$0	0.0%	\$1,116,237	0.6%
		\$0	0.0%	\$0	0.0%	\$1,116,237	0.6%

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		12/31/2023		12/31/2024		09/30/2025	
Asset Class	Investment	Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Small Blend	State St Russell Sm Cap® Indx SL CI I	\$0	0.0%	\$0	0.0%	\$1,574,109	0.8%
		\$0	0.0%	\$0	0.0%	\$1,574,109	0.8%
Small Growth	Baron Small Cap Retail	\$0	0.0%	\$0	0.0%	\$1,391,426	0.8%
		\$0	0.0%	\$0	0.0%	\$1,391,426	0.8%
Foreign Large Blend	Hartford International Opp HLS IA	\$0	0.0%	\$0	0.0%	\$1,529,388	0.8%
		\$0	0.0%	\$0	0.0%	\$828,357	0.4%
	MFS International Intrinsic Value R3	\$0	0.0%	\$0	0.0%	\$2,357,744	1.3%
Foreign Small/Mid Growth	MFS International New Discovery A	\$0	0.0%	\$0	0.0%	\$687,810	0.4%
		\$0	0.0%	\$0	0.0%	\$687,810	0.4%
Diversified Emerging Mkts	American Funds New World R3	\$0	0.0%	\$0	0.0%	\$1,264,779	0.7%
		\$0	0.0%	\$0	0.0%	\$1,264,779	0.7%
Health	Hartford Healthcare HLS IA	\$0	0.0%	\$0	0.0%	\$2,062,315	1.1%
		\$0	0.0%	\$0	0.0%	\$2,062,315	1.1%
Real Estate	Invesco Real Estate A	\$0	0.0%	\$0	0.0%	\$614,027	0.3%
		\$0	0.0%	\$0	0.0%	\$614,027	0.3%
Utilities	MFS Utilities A	\$0	0.0%	\$0	0.0%	\$1,147,470	0.6%
		\$0	0.0%	\$0	0.0%	\$1,147,470	0.6%
Moderate Allocation	Invesco Equity and Income A	\$0	0.0%	\$0	0.0%	\$4,007,822	2.2%
		\$0	0.0%	\$0	0.0%	\$4,007,822	2.2%
Target-Date Retirement	T. Rowe Price Retirement Balanced SA	\$0	0.0%	\$0	0.0%	\$134,019	0.1%
		\$0	0.0%	\$0	0.0%	\$134,019	0.1%
Target-Date 2000-2010	T. Rowe Price Retirement 2005 SA	\$0	0.0%	\$0	0.0%	\$77	0.0%
	T. Rowe Price Retirement 2010 SA	\$0	0.0%	\$0	0.0%	\$0	0.0%
		\$0	0.0%	\$0	0.0%	\$77	0.0%
Target-Date 2015	T. Rowe Price Retirement 2015 SA	\$0	0.0%	\$0	0.0%	\$6,506	0.0%
		\$0	0.0%	\$0	0.0%	\$6,506	0.0%
Target-Date 2020	T. Rowe Price Retirement 2020 SA	\$0	0.0%	\$0	0.0%	\$97	0.0%
		\$0	0.0%	\$0	0.0%	\$97	0.0%
Target-Date 2025	T. Rowe Price Retirement 2025 SA	\$0	0.0%	\$0	0.0%	\$1,955,024	1.1%
		\$0	0.0%	\$0	0.0%	\$1,955,024	1.1%

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Historical Asset Allocation Analysis

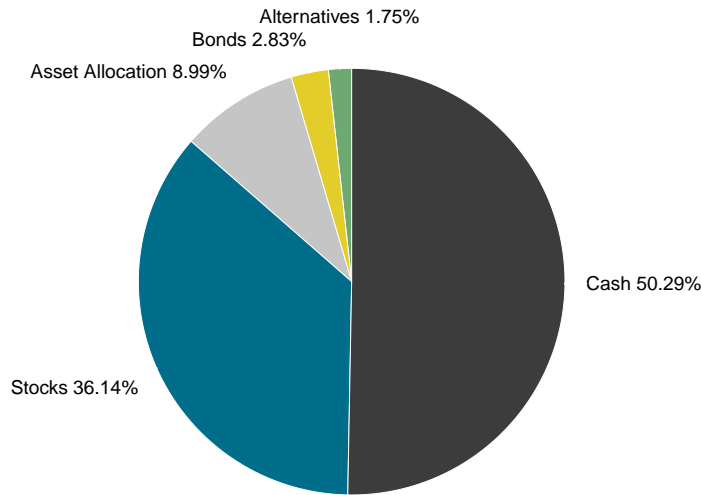
		12/31/2023		12/31/2024		09/30/2025	
Asset Class	Investment	Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Target-Date 2030	T. Rowe Price Retirement 2030 SA	\$0	0.0%	\$0	0.0%	\$249,688	0.1%
		\$0	0.0%	\$0	0.0%	\$249,688	0.1%
Target-Date 2035	T. Rowe Price Retirement 2035 SA	\$0	0.0%	\$0	0.0%	\$4,110,856	2.2%
		\$0	0.0%	\$0	0.0%	\$4,110,856	2.2%
Target-Date 2040	T. Rowe Price Retirement 2040 SA	\$0	0.0%	\$0	0.0%	\$277,418	0.2%
		\$0	0.0%	\$0	0.0%	\$277,418	0.2%
Target-Date 2045	T. Rowe Price Retirement 2045 SA	\$0	0.0%	\$0	0.0%	\$5,397,558	2.9%
		\$0	0.0%	\$0	0.0%	\$5,397,558	2.9%
Target-Date 2050	T. Rowe Price Retirement 2050 SA	\$0	0.0%	\$0	0.0%	\$116,541	0.1%
		\$0	0.0%	\$0	0.0%	\$116,541	0.1%
Target-Date 2055	T. Rowe Price Retirement 2055 SA	\$0	0.0%	\$0	0.0%	\$218,000	0.1%
		\$0	0.0%	\$0	0.0%	\$218,000	0.1%
Target-Date 2060	T. Rowe Price Retirement 2060 SA	\$0	0.0%	\$0	0.0%	\$33,026	0.0%
		\$0	0.0%	\$0	0.0%	\$33,026	0.0%
Target-Date 2065+	T. Rowe Price Retirement 2065 SA	\$0	0.0%	\$0	0.0%	\$0	0.0%
		\$0	0.0%	\$0	0.0%	\$0	0.0%
Grand Total		\$0	0.0%	\$0	0.0%	\$184,140,463	100.0%

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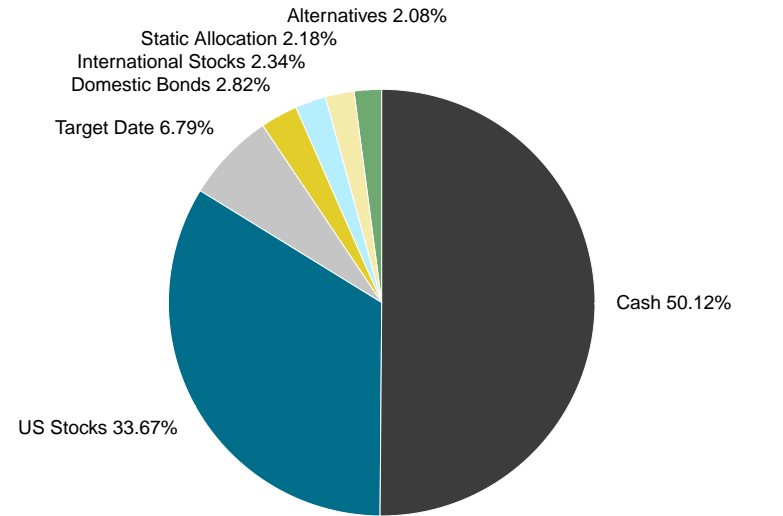


Portfolio Composition

As of 09/30/2025



■ Cash
■ Bonds
■ Stocks
■ Alternatives
■ Asset Allocation



■ Cash
■ Domestic Bonds
■ US Stocks
■ International Stocks
■ Alternatives
■ Target Date
■ Static Allocation

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Fund Performance Summary

As of 09/30/2025

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
General Account	Stable Value	50.13%	NA	NA	2.25	NA	NA	NA	NA	See Attached
ICE BofA US 3M Trsy Bill TR USD*			1.08	3.17	4.38	4.77	2.98	2.08		
Cat: Morningstar US SA Stable Value			0.81	2.34	3.06	2.82	2.08	1.94	0.56	
Empower US Government Secs Instl	Intermediate Government	0.52%	1.68	5.90	2.33	4.26	-0.61	1.40	0.24	TOP QUAR
Bloomberg US Govt/Mortgage TR USD*			1.83	5.84	2.53	4.13	-0.84	1.28		
Cat: Morningstar Intermediate Government			1.82	5.99	2.74	4.24	-0.54	1.08	0.69	
Hartford Total Return Bond HLS IA	Intermediate Core-Plus Bond	1.28%	2.39	6.29	2.91	6.06	0.12	2.59	0.52	2ND QUAR
Bloomberg US Agg Bond TR USD*			2.03	6.13	2.88	4.93	-0.45	1.84		
Cat: Morningstar Intermediate Core-Plus Bond			2.16	6.31	3.37	5.61	0.33	2.32	0.77	
Empower Infl-Protcd Secs Instl	Inflation-Protected Bond	0.28%	2.06	6.94	4.88	5.72	2.58	NA	0.35	TOP QUAR
Bloomberg US Treasury US TIPS TR USD*			2.10	6.87	3.79	4.88	1.42	3.01		
Cat: Morningstar Inflation-Protected Bond			1.90	6.61	3.74	4.80	0.93	2.68	0.71	
Putnam High Yield A	High Yield Bond	0.73%	2.51	7.12	7.50	10.30	4.80	5.19	1.03	3RD QUAR
Bloomberg US HY 2% Issuer Cap TR USD*			2.54	7.22	7.41	11.09	5.54	6.16		
Cat: Morningstar High Yield Bond			2.35	6.67	6.94	10.21	5.17	5.24	0.87	
Hartford Dividend and Growth R6	Large Value	1.77%	5.20	11.47	8.86	16.87	14.47	12.53	0.63	2ND QUAR
Russell 1000 Value TR USD*			5.33	11.65	9.44	16.96	13.88	10.72		
Cat: Morningstar Large Value			5.54	11.35	9.68	17.10	14.13	10.90	0.86	
JPMorgan Equity Income A	Large Value	1.75%	5.30	11.74	9.37	13.93	12.55	10.87	0.95	3RD QUAR
Russell 1000 Value TR USD*			5.33	11.65	9.44	16.96	13.88	10.72		
Cat: Morningstar Large Value			5.54	11.35	9.68	17.10	14.13	10.90	0.86	
American Funds Fundamental Invs R3	Large Blend	5.24%	6.49	18.76	20.63	26.48	16.11	14.10	0.92	TOP QUAR
S&P 500 TR USD*			8.12	14.83	17.60	24.94	16.47	15.30		
Cat: Morningstar Large Blend			6.94	13.11	14.61	22.34	14.85	13.69	0.73	

*Investment Policy Benchmark

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Hartford Disciplined Equity HLS IA	Large Blend	4.86%	6.74	12.04	14.64	22.10	14.20	13.96	0.59	2 ND QUAR
S&P 500 TR USD*			8.12	14.83	17.60	24.94	16.47	15.30		
Cat: Morningstar Large Blend			6.94	13.11	14.61	22.34	14.85	13.69	0.73	
Neuberger Berman Quality Equity Tr	Large Blend	0.20%	4.62	10.09	15.82	24.60	15.73	13.21	1.06	2 ND QUAR
S&P 500 TR USD*			8.12	14.83	17.60	24.94	16.47	15.30		
Cat: Morningstar Large Blend			6.94	13.11	14.61	22.34	14.85	13.69	0.73	
State St S&P 500® Indx SL Cl I	Large Blend	9.22%	8.12	14.82	17.59	24.93	16.46	15.30	0.00	Pass
S&P 500 TR USD*			8.12	14.83	17.60	24.94	16.47	15.30		
Cat: Morningstar Large Blend			6.94	13.11	14.61	22.34	14.85	13.69	0.73	
American Century Ultra® Inv	Large Growth	3.58%	8.04	10.89	17.44	27.26	14.14	17.66	0.87	2 ND QUAR
Russell 1000 Growth TR USD*			10.51	17.24	25.53	31.61	17.58	18.83		
Cat: Morningstar Large Growth			7.62	15.27	21.77	28.10	13.73	15.90	0.92	
Empower Large Cap Growth Instl	Large Growth	2.03%	7.07	14.39	17.22	26.85	14.93	17.45	0.62	TOP QUAR
Russell 1000 Growth TR USD*			10.51	17.24	25.53	31.61	17.58	18.83		
Cat: Morningstar Large Growth			7.62	15.27	21.77	28.10	13.73	15.90	0.92	
Victory Sycamore Established Value I	Mid-Cap Value	0.37%	3.67	3.04	-0.75	12.27	14.19	11.20	0.58	2 ND QUAR
Russell Mid Cap Value TR USD*			6.18	9.50	7.58	15.51	13.66	9.96		
Cat: Morningstar Mid-Cap Value			5.68	7.88	6.09	15.19	14.48	9.73	0.96	
State St S&P MidCap® Indx NL Cl A	Mid-Cap Blend	0.93%	5.56	5.76	6.12	15.83	13.61	10.81	0.01	Pass
S&P MidCap 400 TR*			5.55	5.76	6.13	15.84	13.61	10.82		
Cat: Morningstar Mid-Cap Blend			5.19	7.71	7.73	16.14	12.70	10.43	0.87	
Empower T. Rowe Price Mid Cp Gr Instl	Mid-Cap Growth	1.50%	1.68	2.64	2.45	13.54	7.14	10.51	0.66	3 RD QUAR
Russell Mid Cap Growth TR USD*			2.78	12.84	22.02	22.85	11.26	13.37		
Cat: Morningstar Mid-Cap Growth			4.51	9.26	13.41	17.23	8.04	11.28	1.05	

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Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
American Century Small Cap Value Inv	Small Value	0.61%	4.69	-2.23	-2.16	10.30	13.55	9.45	1.08	3 RD QUAR
Russell 2000 Value TR USD*			12.60	9.04	7.89	13.56	14.59	9.23		
Cat: Morningstar Small Value			8.27	4.97	5.11	13.96	15.36	9.14	1.09	
State St Russell Sm Cap® Indx SL Cl I	Small Blend	0.85%	12.41	10.46	10.85	15.35	11.68	9.92	0.01	Pass
Russell 2000 TR USD*			12.39	10.39	10.76	15.21	11.56	9.77		
Cat: Morningstar Small Blend			8.28	6.32	6.31	14.50	12.69	9.57	0.97	
Baron Small Cap Retail	Small Growth	0.76%	0.46	0.72	-0.36	14.68	6.21	11.32	1.30	3 RD QUAR
Russell 2000 Growth TR USD*			12.19	11.65	13.56	16.68	8.41	9.91		
Cat: Morningstar Small Growth			7.51	6.32	8.11	14.04	7.73	10.49	1.16	
Hartford International Opp HLS IA	Foreign Large Blend	0.83%	4.91	24.39	17.55	20.14	9.29	7.96	0.77	2 ND QUAR
MSCI ACWI Ex USA NR USD*			6.89	26.02	16.45	20.67	10.26	8.23		
Cat: Morningstar Foreign Large Blend			5.00	24.95	15.75	20.94	10.30	7.97	0.86	
MFS International Intrinsic Value R3	Foreign Large Blend	0.45%	6.69	27.56	18.36	21.75	8.38	9.98	1.02	2 ND QUAR
MSCI ACWI Ex USA NR USD*			6.89	26.02	16.45	20.67	10.26	8.23		
Cat: Morningstar Foreign Large Blend			5.00	24.95	15.75	20.94	10.30	7.97	0.86	
MFS International New Discovery A	Foreign Small/Mid Growth	0.37%	1.88	17.63	5.84	15.17	5.01	6.51	1.30	2 ND QUAR
MSCI ACWI Ex USA SMID Growth NR USD*			5.72	25.71	16.56	18.75	6.76	7.71		
Cat: Morningstar Foreign Small/Mid Growth			1.73	21.13	12.10	16.51	4.54	7.14	1.23	
American Funds New World R3	Diversified Emerging Mkts	0.69%	6.52	22.76	14.52	18.25	7.82	9.21	1.22	2 ND QUAR
MSCI EM NR USD*			10.64	27.53	17.32	18.21	7.02	7.99		
Cat: Morningstar Diversified Emerging Mkts			8.80	24.64	15.95	17.76	7.28	7.60	1.09	
Hartford Healthcare HLS IA	Health	1.12%	5.72	0.55	-11.08	5.24	2.56	7.47	0.93	3 RD QUAR
Morningstar US Health TR USD*			4.51	3.52	-6.66	6.71	6.43	9.27		
Cat: Morningstar Health			8.57	6.55	-2.85	6.40	2.99	7.15	1.01	

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Invesco Real Estate A	Real Estate	0.33%	0.51	1.68	-6.61	5.11	4.50	4.57	1.38	4 TH QUAR
FTSE Nareit Equity REITs TR USD*			4.77	4.51	-1.98	10.80	9.33	6.61		
Cat: Morningstar Real Estate			2.62	3.18	-4.08	8.52	6.86	5.67	1.14	
MFS Utilities A	Utilities	0.62%	6.68	13.97	5.29	10.96	10.07	9.00	1.00	3 RD QUAR
Morningstar US Util TR USD*			7.75	21.06	16.80	15.80	12.86	11.47		
Cat: Morningstar Utilities			7.56	17.19	13.13	14.39	11.90	10.22	0.98	
Invesco Equity and Income A	Moderate Allocation	2.18%	3.49	8.87	8.96	13.26	11.17	8.63	0.77	3 RD QUAR
Blend (60% Russell 3000 _40% Bar US Agg Bd)*			5.69	11.19	11.59	16.27	9.22	9.67		
Cat: Morningstar Moderate Allocation			4.80	10.31	9.51	14.34	8.80	8.48	0.99	
T. Rowe Price Retirement Balanced SA	Target-Date Retirement	0.07%	3.69	9.38	NA	NA	NA	NA	0.36	NA
S&P Target Date Retirement Income TR USD*			3.63	9.82	7.53	10.50	4.81	5.26		
Cat: Morningstar Target-Date Retirement			3.44	9.20	7.01	10.05	4.44	5.05	0.64	
T. Rowe Price Retirement 2005 SA	Target-Date 2000-2010	0.00%	3.73	9.42	7.83	11.44	5.72	6.17	0.36	3 RD QUAR
S&P Target Date 2010 TR USD*			3.69	10.04	7.73	10.97	5.40	5.87		
Cat: Morningstar Target-Date 2000-2010			3.45	9.46	7.35	10.58	4.93	5.80	0.52	
T. Rowe Price Retirement 2010 SA	Target-Date 2000-2010	0.00%	3.99	10.01	8.40	12.18	6.35	6.78	0.36	2 ND QUAR
S&P Target Date 2010 TR USD*			3.69	10.04	7.73	10.97	5.40	5.87		
Cat: Morningstar Target-Date 2000-2010			3.45	9.46	7.35	10.58	4.93	5.80	0.52	
T. Rowe Price Retirement 2015 SA	Target-Date 2015	0.00%	4.06	10.16	8.47	12.53	6.65	7.15	0.36	2 ND QUAR
S&P Target Date 2015 TR USD*			3.92	10.19	8.03	11.46	5.93	6.39		
Cat: Morningstar Target-Date 2015			3.69	10.03	7.72	11.17	5.40	6.25	0.55	
T. Rowe Price Retirement 2020 SA	Target-Date 2020	0.00%	4.22	10.48	8.75	13.03	7.11	7.75	0.36	2 ND QUAR
S&P Target Date 2020 TR USD*			4.11	10.65	8.54	12.42	6.46	6.89		
Cat: Morningstar Target-Date 2020			3.99	10.65	8.26	12.03	6.03	6.82	0.57	

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T. Rowe Price Retirement 2025 SA	Target-Date 2025	1.06%	4.39	10.87	9.09	13.90	7.78	8.42	0.36	2 ND QUAR
S&P Target Date 2025 TR USD*			4.54	11.64	9.41	13.31	7.47	7.66		
Cat: Morningstar Target-Date 2025			4.28	11.23	8.81	12.96	6.71	7.45	0.60	
T. Rowe Price Retirement 2030 SA	Target-Date 2030	0.14%	4.90	12.01	9.98	15.55	8.80	9.21	0.36	2 ND QUAR
S&P Target Date 2030 TR USD*			5.02	12.55	10.37	15.06	8.74	8.53		
Cat: Morningstar Target-Date 2030			4.67	11.95	9.58	14.31	7.70	8.19	0.65	
T. Rowe Price Retirement 2035 SA	Target-Date 2035	2.23%	5.55	13.45	11.19	17.40	9.94	10.01	0.36	2 ND QUAR
S&P Target Date 2035 TR USD*			5.61	13.91	11.72	17.03	10.16	9.45		
Cat: Morningstar Target-Date 2035			5.27	13.30	11.00	16.38	9.21	9.11	0.66	
T. Rowe Price Retirement 2040 SA	Target-Date 2040	0.15%	6.06	14.48	12.24	18.93	10.90	10.66	0.36	2 ND QUAR
S&P Target Date 2040 TR USD*			6.19	15.00	12.96	18.74	11.34	10.18		
Cat: Morningstar Target-Date 2040			5.92	14.67	12.62	18.24	10.56	9.88	0.67	
T. Rowe Price Retirement 2045 SA	Target-Date 2045	2.93%	6.48	15.40	151.38	56.58	30.98	20.33	0.36	2 ND QUAR
S&P Target Date 2045 TR USD*			6.57	16.04	13.84	19.90	12.10	10.66		
Cat: Morningstar Target-Date 2045			6.30	15.63	13.64	19.50	11.43	10.37	0.67	
T. Rowe Price Retirement 2050 SA	Target-Date 2050	0.06%	6.60	15.66	13.40	20.32	11.81	11.16	0.36	2 ND QUAR
S&P Target Date 2050 TR USD*			6.79	16.09	14.15	20.41	12.47	10.93		
Cat: Morningstar Target-Date 2050			6.63	16.16	14.25	20.19	11.83	10.58	0.68	
T. Rowe Price Retirement 2055 SA	Target-Date 2055	0.12%	6.65	15.78	13.49	20.32	11.81	11.16	0.36	3 RD QUAR
S&P Target Date 2055 TR USD*			6.91	16.50	14.47	20.61	12.63	11.06		
Cat: Morningstar Target-Date 2055			6.68	16.43	14.52	20.46	12.01	10.66	0.68	
T. Rowe Price Retirement 2060 SA	Target-Date 2060	0.02%	6.63	15.74	13.47	20.39	11.86	11.23	0.36	3 RD QUAR
S&P Target Date 2060+ TR USD*			6.96	16.42	14.44	20.66	12.62	11.14		
Cat: Morningstar Target-Date 2060			6.74	16.55	14.65	20.60	12.14	10.75	0.68	

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As of 09/30/2025

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
T. Rowe Price Retirement 2065 SA	Target-Date 2065+	0.00%	6.63	15.73	13.41	20.37	NA	NA	0.36	3 RD QUAR
S&P Target Date 2065+ TR USD*			7.07	16.65	14.80	20.88	12.80	10.41		
Cat: Morningstar Target-Date 2065+			6.80	16.92	14.89	20.76	12.23	NA	0.66	

*Investment Policy Benchmark

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Investment Recommendations

Investment	Asset Class	Ticker	% of Assets	SV Score	Recommended Action	Investment	Asset Class	Ticker	SV Score
Existing						Alternative/Addition			
Bonds									
Empower US Government Secs Instl	Intermediate Government	MXDQX	0.52%	25%	Maintain				
Hartford Total Return Bond HLS IA	Intermediate Core-Plus Bond	HIABX	1.28%	31%	Maintain				
Empower Infl-Protd Secs Instl	Inflation-Protected Bond	MXIOX	0.28%	13%	Maintain				
Putnam High Yield A	High Yield Bond	PHYIX	0.73%	57%	Replace				
U.S. Stock									
Hartford Dividend and Growth R6	Large Value	HDGVX	1.77%	27%	Maintain				
JPMorgan Equity Income A	Large Value	OIEIX	1.75%	71%	Replace				
American Funds Fundamental Invs R3	Large Blend	RFNCX	5.24%	22%	Maintain				
Hartford Disciplined Equity HLS IA	Large Blend	HIAGX	4.86%	45%	Maintain				
Neuberger Berman Quality Equity Tr	Large Blend	NBSTX	0.20%	43%	Maintain				
State St S&P 500® Indx SL Cl I	Large Blend		9.22%	Pass	Maintain				
American Century Ultra® Inv	Large Growth	TWCUX	3.58%	46%	Maintain				
Empower Large Cap Growth Instl	Large Growth	MXGSX	2.03%	25%	Maintain				
Victory Sycamore Established Value I	Mid-Cap Value	VEVIX	0.37%	28%	Maintain				
State St S&P MidCap® Indx NL Cl A	Mid-Cap Blend		0.93%	Pass	Maintain				
Empower T. Rowe Price Mid Cp Gr Instl	Mid-Cap Growth	MXYKX	1.50%	56%	Watch				
American Century Small Cap Value Inv	Small Value	ASVIX	0.61%	74%	Watch				

= Current
 = Addition
 = Alternative

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Investment Recommendations

Investment	Asset Class	Ticker	% of Assets	SV Score	Recommended Action	Investment	Asset Class	Ticker	SV Score
Existing						Alternative/Addition			
State St Russell Sm Cap® Indx SL Cl I	Small Blend		0.85%	Pass	Maintain				
Baron Small Cap Retail	Small Growth	BSCFX	0.76%	53%	Watch				
<i>Non-U.S. Stock</i>									
Hartford International Opp HLS IA	Foreign Large Blend	HIAOX	0.83%	50%	Maintain				
MFS International Intrinsic Value R3	Foreign Large Blend	MINGX	0.45%	44%	Maintain				
MFS International New Discovery A	Foreign Small/Mid Growth	MIDAX	0.37%	35%	Maintain				
American Funds New World R3	Diversified Emerging Mkts	RNWCX	0.69%	33%	Maintain				
<i>Asset Allocation</i>									
Invesco Equity and Income A	Moderate Allocation	ACEIX	2.18%	55%	Watch				
T. Rowe Price Retirement Balanced SA	Target-Date Retirement	S6832R	0.07%	NA	NA				
T. Rowe Price Retirement 2005 SA	Target-Date 2000-2010	S6801R	0.00%	58%	NA				
T. Rowe Price Retirement 2010 SA	Target-Date 2000-2010	S6750R	0.00%	40%	NA				
T. Rowe Price Retirement 2015 SA	Target-Date 2015	S6803R	0.00%	36%	NA				
T. Rowe Price Retirement 2020 SA	Target-Date 2020	S6804R	0.00%	28%	NA				
T. Rowe Price Retirement 2025 SA	Target-Date 2025	S6805R	1.06%	35%	NA				
T. Rowe Price Retirement 2030 SA	Target-Date 2030	S6806R	0.14%	31%	NA				
T. Rowe Price Retirement 2035 SA	Target-Date 2035	S6807R	2.23%	37%	NA				

■ = Current ■ = Addition ■ = Alternative

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Investment Recommendations

Investment	Asset Class	Ticker	% of Assets	SV Score	Recommended Action	Investment	Asset Class	Ticker	SV Score
Existing						Alternative/Addition			
T. Rowe Price Retirement 2040 SA	Target-Date 2040	S6808R	0.15%	45%	NA				
T. Rowe Price Retirement 2045 SA	Target-Date 2045	S6809R	2.93%	36%	NA				
T. Rowe Price Retirement 2050 SA	Target-Date 2050	S6810R	0.06%	50%	NA				
T. Rowe Price Retirement 2055 SA	Target-Date 2055	S6811R	0.12%	56%	NA				
T. Rowe Price Retirement 2060 SA	Target-Date 2060	S6812R	0.02%	53%	NA				
T. Rowe Price Retirement 2065 SA	Target-Date 2065+	S6813R	0.00%	69%	NA				
<i>Alternatives</i>									
Hartford Healthcare HLS IA	Health	HIAHX	1.12%	58%	Watch				
Invesco Real Estate A	Real Estate	IARAX	0.33%	96%	Replace				
MFS Utilities A	Utilities	MMUFX	0.62%	69%	Replace				
<div> <div></div> = Current <div></div> = Addition <div></div> = Alternative </div>									

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Investment Watch List Summary

Fund Name/% of Plan Assets/Category	Quantitative Watch List Date (Plan level)	Qualitative Watch List Date (Global level)	Watch List Comments	Recommendation
Putnam High Yield A 0.73 High Yield Bond	03/31/2023	-	-	Replace
JPMorgan Equity Income A 1.75 Large Value	09/30/2024	-	-	Replace
Empower T. Rowe Price Mid Cp Gr Instl 1.50 Mid-Cap Growth	06/30/2025	-	-	Continue On Watch
American Century Small Cap Value Inv 0.61 Small Value	06/30/2025	-	-	Continue On Watch
Baron Small Cap Retail 0.76 Small Growth	09/30/2025	-	-	Continue On Watch
Hartford Healthcare HLS IA 1.12 Health	06/30/2025	-	-	Continue On Watch
Invesco Real Estate A 0.33 Real Estate	03/31/2019	-	-	Replace
MFS Utilities A 0.62 Utilities	06/30/2025	-	-	Replace
Invesco Equity and Income A 2.18 Moderate Allocation	06/30/2025	-	-	Continue On Watch

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
American Funds Fundamental Invs R3 5.24 Large Blend	09/30/2025	<p>Performance Update (9/30/2025): The Fundamental Investors strategy is one of the more flexible approaches within Capital Group's Growth and Income fund lineup. The fund can allocate up to 35% of its assets in non-U.S. equities, focusing on international market leaders with unique products. Notable examples include Airbus, Novo Nordisk (known for its GLP-1 weight loss drugs), and Canadian Natural Resources. Performance for this most recent quarter was challenged. A position in MercadoLibre, which had been on a tear, detracted from overall results after the company missed earnings estimates in the second quarter. The strategy will struggle in the narrow markets like we observed in the third quarter. Not owning NVIDIA, Apple, and Tesla to the same extent as the index detracted from results. Performance over the one-year time frame was strong. Relative to the S&P 500, the fund is underweight the Information Technology sector, which makes performance over the one-year all the more impressive.</p> <p>Strategy Summary: This fund is one of American Funds' more aggressive large cap offerings due to an emphasis on low quality, cyclical names. Managers also have the flexibility to invest up to 35% of the portfolio overseas. The portfolio is managed by a team of six independent portfolio counselors. The fund benchmark's itself to the S&P 500 Index.</p>
American Century Ultra® Inv 3.58 Large Growth	09/30/2025	<p>Performance Update (9/30/2025): Management of the American Century Ultra strategy uses a proprietary screening process to identify companies with high earnings quality, accelerating revenues, strong pricing power, and attractive valuations. However, recent performance has been somewhat lackluster. The fund's top holding is Apple, which has struggled to find its footing in the AI race. Critics of Apple also point to the lack of innovation within their product line. Last year, the strategy struggled due to the narrow market and its positioning in the "Mag 7" names, which worked against its performance. Recently, performance has been middling due to the concentration of names driving equity returns. On a recent call, management stated that they expect the market to broaden out. Until then, the concentration will be difficult for the fund to navigate. For the third quarter, the fund underperformed the index yet outpaced the peer group.</p> <p>Strategy Summary: Employs a process that uses fundamental analysis aimed at identifying large cap companies producing attractive, sustainable earnings growth. Managers seek to reduce unintended, nonfundamental risks and align the portfolio with fundamental, company specific risks that they believe will be rewarded over time. As a result of this approach, sector and industry allocations for the portfolio reflect where they are finding opportunities at a given time. Performance commentary is relative to the prospectus benchmark, the Russell 1000 Growth Index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
Victory Sycamore Established Value I 0.37 Mid-Cap Value	09/30/2025	<p>Performance Update (9/30/2025): The Victory Sycamore Established Value Fund seeks consistent performance with a focus on downside protection, though it often lags in high-beta rallies. The fund underperformed its benchmark and category median in Q3 and over the trailing year as rate-cut optimism fueled speculative gains and overshadowed fundamentals. Avoidance of high-valuation, momentum-driven names like Robinhood was a key detractor. Persistent headwinds from speculative markets, particularly around AI-related stocks, have weighed on results, with 3-year performance trailing the benchmark and ranking in the fourth quartile. Despite this, managers remain confident in their quality-focused approach while reassessing ways to limit underperformance during narrow market surges.</p> <p>Strategy Summary: The fund employs a bottom up, classic value investment process to build a diversified portfolio of mid cap companies which are undervalued and offer above average total return potential. The investment process starts with a screen based around various metrics utilizing valuation, financial strength, earnings quality, and liquidity. The most attractive companies are put through a rigorous fundamental analysis that aims to uncover low expectations that can translate into high return potential when combined with a catalyst. The prospectus benchmark for the strategy is the Russell Mid Cap Value Index.</p>
Empower T. Rowe Price Mid Cp Gr Instl 1.50 Mid-Cap Growth	09/30/2025	<p>Performance Update (9/30/2025): The T. Rowe Price Mid-Cap Growth fund focuses on companies with strong growth potential, aiming to buy at reasonable valuations while mitigating risk through broad diversification. Relative to both large and small cap growth stocks, mid growth stocks underperformed in Q3. Palantir's exit was disruptive for the index. Markets began to broaden out as rate cut enthusiasm stimulated recently underappreciated sectors, although AI momentum reemerged in September. Against this backdrop, the fund trailed the benchmark and sat just inside the third quartile of category peers in Q3. Although Palantir's 9% weight no longer plagues the benchmark, concentrated performance within the Russell Mid Cap Growth Index remained a headwind for the strategy. Underexposure to the rapidly expanding gaming platform Roblox and aircraft component manufacturer Howmet Aerospace were the main detractors. The fund's trailing 1-, 3- & 5-year performance lags the benchmark by wider margins, mostly attributed to the fund's avoidance of Palantir.</p> <p>Strategy Summary: The fund seeks to invest in companies with long term growth potential with attractive growth prospects. The companies will have successfully weathered their start up years, offer proven products and services, have experienced management teams, and can often finance their own growth. The prospectus benchmark for the strategy is the Russell Midcap Growth Index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
American Century Small Cap Value Inv 0.61 Small Value	09/30/2025	<p>Performance Update (9/30/2025): The American Century Small Cap Value fund seeks to invest in high-quality value companies with favorable long-term risk/return characteristics. Despite a recent resurgence for small-cap value stocks, the strategy has been challenged in 2025's market environment, significantly lagging its benchmark over the trailing quarter and year. The fund's heavy overexposure to regional banks detracted from relative performance as the Financials sector, regional banks included, lagged most other sectors in the third quarter. Overexposure to the struggling Energy sector was compounded by poor security selection, as management's optimism for oil companies has not been rewarded. From an individual perspective, a long-term holding in publicly traded private equity business Compass Diversified was a key detractor for the year, as ongoing fraud investigations into key holding company Lugano has tanked its share price.</p> <p>Strategy Summary: This is a high conviction strategy that tends to overweigh certain sectors (namely Financials) if the underlying thesis holds. PM's Jeff John and Ryan Cope run twenty five proprietary screens that incorporate quality, valuation, FCF, and normalized earnings. Those screens flow through to fundamental research, followed by the construction of a Total Quality Score that combines both relative and absolute data points. The Total Quality Score not only serves as an absolute comparable score, but dually serves as an initial sizing matrix, with the higher score receiving the higher initial weighting within the portfolio. Fund comments are relative to the Russell 2000 Value Index.</p>
Hartford International Opp HLS IA 0.83 Foreign Large Blend	09/30/2025	<p>Performance Update (9/30/2025): The fund lagged its benchmark while keeping pace with foreign large blend peers in the third quarter. The team manages a core portfolio of 70-85 stocks that span the Value-Growth spectrum, resulting in very stock-specific attribution. Since PM Tara Stilwell took the reigns in 2024, she has added value in a diverse set of names including Spotify (Sweden), Unicredit (Italy), and TSMC (Taiwan). The strategy had generally lagged its benchmark and peers from 2021-2023 due to stock selection woes in Emerging Markets (Chinese consumer names, Brazilian Financials) and missing out on select mega-cap winners like NovoNordisk. More recently, results have been impressive, outpacing the benchmark and category peers for the trailing 1-year period.</p> <p>Strategy Summary: Sub-advised by Wellington Management, Tara Stilwell works with her dedicated analyst team and the in-house Wellington think tank to manage a bottom-up, core international strategy. They look for stocks that have hidden or underappreciated assets where management has a clear path to improve returns on these assets or benefit from a cyclical tailwind. Alpha is uncovered by exploiting two opportunities: 1. Companies with underestimated improvement in returns and 2. Companies with underestimated sustainability in returns. Both the prospectus benchmark and the fund commentary are tied to the MSCI ACWI ex USA Index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
MFS International Intrinsic Value R3 0.45 Foreign Large Blend	09/30/2025	<p>Performance Update (9/30/2025): The fund outperformed its benchmark and foreign large blend peers in the third quarter of 2025. Success in 2025 continues to be driven by the allocation to European Banks (NatWest Group, Bank of Ireland, Caixa) as the industry subset has produced blistering returns in recent quarters. The team made a strategic decision-initiated four years ago-to gradually increase exposure to Financials, growing the allocation from approximately 3% in 2022 to 26% today. While viewing opportunities with a 10-year time horizon, the strategy has a flexible mandate which can result in slow but significant changes to the portfolio's characteristics over time. Alongside Financials, the team has greatly increased exposure to Healthcare and Energy in recent years, primarily at the expense of Information Technology and Consumer Staples. The fund outperformed its benchmark and category peers for the trailing 1-year period.</p> <p>Strategy Summary: The fund underperformed its benchmark and foreign large blend peers in the first quarter of 2025. The fund, which tends to lag in "straight-up" markets, was held back by stock selection in Consumer Staples names like Diageo and Pernod Ricard. Longer term, results remain impressive. A key driver of success has been the team's strategic decision-made three years ago-to gradually increase exposure to Financials, growing the allocation from approximately 3% in 2022 to 24% today. The team's view that improving balance sheets of European banks in an inflationary environment would be a strong tailwind for the sector. Having added to names such as NatWest Group, Bank of Ireland, Caixa, and Sabadell, the strategy has greatly benefitted from this call. Alongside Financials, the team has greatly increased exposure to Healthcare and Energy in recent years, primarily at the expense of Information Technology. The fund outperformed its benchmark and category peers for the trailing 1-year period.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
MFS International New Discovery A 0.37 Foreign Small/Mid Growth	09/30/2025	<p>Performance Update (9/30/2025): The defensively positioned strategy lagged both the MSCI EM Index and category peers in the third quarter, as growth-oriented strategies outperformed. Year-to-date results have been challenged by exposure to defensive names like Sodexo and banking positions such as Federal Bank. While stock selection within metals and mining has been strong, the fund's underweight to the sector limited its impact. The strategy invests across a broad universe with wide dispersion, maintaining diversification through a portfolio of roughly 350 stocks, with top holdings typically under 1.5% of assets. Its GARP profile can lead to volatility relative to growth peers, who favor higher-beta names-resulting in periods of underperformance (2019-2021) and outperformance (2022-2023).</p> <p>Strategy Summary: The fund invests in foreign securities, including emerging markets. The fund can invest in companies of any size, but primarily invests in companies with small to medium capitalizations. They use an active bottom-up investment approach to buying and selling investments for the fund. Investments are selected primarily based on fundamental analysis of individual issuers. Quantitative screening tools that systematically evaluate issuers can also be used in security selection. The prospectus benchmark for the strategy is the MSCI ACWI ex USA SMID Index.</p>
American Funds New World R3 0.69 Diversified Emerging Mkts	09/30/2025	<p>Performance Update (9/30/2025): The New World fund meaningfully underperformed both the index and the peer median in the third quarter. MercadoLibre, the largest e-commerce marketplace in Latin America, was a big weight on relative performance due to lackluster earnings and increased competition from other fintech players. The fund maintains an underweight to China, which staged a dramatic rally in September due to large stimulus measures which increased investor sentiment toward Chinese stocks. For the trailing one-year, the strategy underperformed.</p> <p>Strategy Summary: American Funds New World Fund seeks to provide long-term growth of capital through Emerging Markets investments but is a Global equity solution. The fund must maintain a minimum 40% in EM domiciled companies and outside multinationals must generate at least 25% of their revenue from EM. This leads to a dual benchmark, the MSCI ACWI Index and the MSCI EM Index. The Fund may also invest in bonds but will generally do so only in markets where equity investment is not possible. The fund employs the Capital Group multi-manager approach, supported by a worldwide analyst network.</p>

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IPS Historical Ranking

Fund Name	12/2022	03/2023	06/2023	09/2023	12/2023	03/2024	06/2024	09/2024	12/2024	03/2025	06/2025	09/2025
Empower US Government Secs Instl	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR
Hartford Total Return Bond HLS IA	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
Empower Infl-Protd Secs Instl	3 RD QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
Putnam High Yield A	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	4 TH QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR
Hartford Dividend and Growth R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR
JPMorgan Equity Income A	TOP DEC	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR
American Funds Fundamental Invs R3	4 TH QUAR	4 TH QUAR	4 TH QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR
Hartford Disciplined Equity HLS IA	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
Neuberger Berman Quality Equity Tr	4 TH QUAR	4 TH QUAR	4 TH QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
State St S&P 500® Indx SL Cl I	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
American Century Ultra® Inv	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
Empower Large Cap Growth Instl	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR
Victory Sycamore Established Value I	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	2 ND QUAR
State St S&P MidCap® Indx NL Cl A	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Empower T. Rowe Price Mid Cp Gr Instl	2 ND QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR
American Century Small Cap Value Inv	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR
State St Russell Sm Cap® Indx SL Cl I	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Baron Small Cap Retail	3 RD QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	3 RD QUAR
Hartford International Opp HLS IA	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
MFS International Intrinsic Value R3	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR
MFS International New Discovery A	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
American Funds New World R3	TOP QUAR	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR
Hartford Healthcare HLS IA	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR
Invesco Real Estate A	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR	4 TH QUAR
MFS Utilities A	2 ND QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR

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IPS Historical Ranking

Fund Name	12/2022	03/2023	06/2023	09/2023	12/2023	03/2024	06/2024	09/2024	12/2024	03/2025	06/2025	09/2025
Invesco Equity and Income A	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR
T. Rowe Price Retirement Balanced SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
T. Rowe Price Retirement 2005 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3 RD QUAR
T. Rowe Price Retirement 2010 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2015 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2020 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2025 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2030 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2035 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2040 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2045 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2050 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 ND QUAR
T. Rowe Price Retirement 2055 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3 RD QUAR
T. Rowe Price Retirement 2060 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3 RD QUAR
T. Rowe Price Retirement 2065 SA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3 RD QUAR

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Fund Score Summary

	# of Funds	Average SageView Score
Total Available Standalone Investments	40	42
Core Investments	25	40
Asset Allocation Investments	15	45

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Fund Score Summary

Fund Name	Ticker	Total Return Composite Ranking	Rolling 12 Mo Perf. (5 Yrs.)	RSquared (3 Yrs)	Modified Sharpe Ratio (36 Mos.)	Alpha (60 Mos.)	Up Capture Ratio (10 Yrs.)	Down Capture Ratio (10 Yrs.)	Batting Average (10 Yrs.)	Expense Ratio	SageView Normalized Ranking
Empower US Government Secs Instl	MXDQX	50%	40%	20%	45%	51%	22%	50%	8%	9%	25%
Hartford Total Return Bond HLS IA	HIABX	45%	48%	34%	30%	45%	24%	49%	20%	42%	31%
Empower Infl-Protld Secs Instl	MXIOX	9%	18%	87%	7%	10%	85%	5%	26%	20%	13%
Putnam High Yield A	PHYIX	50%	57%	6%	66%	64%	40%	71%	56%	74%	57%
Hartford Dividend and Growth R6	HDGVX	46%	49%	61%	32%	35%	56%	18%	18%	29%	27%
JPMorgan Equity Income A	OIEIX	72%	59%	22%	85%	76%	68%	32%	62%	64%	71%
American Funds Fundamental Invs R3	RFNCX	23%	45%	49%	9%	25%	50%	36%	33%	65%	22%
Hartford Disciplined Equity HLS IA	HIAGX	58%	56%	19%	41%	56%	68%	20%	70%	30%	45%
Neuberger Berman Quality Equity Tr	NBSTX	39%	43%	68%	10%	25%	76%	25%	80%	76%	43%
American Century Ultra® Inv	TWCUX	50%	50%	8%	71%	67%	14%	85%	25%	55%	46%
Empower Large Cap Growth Instl	MXGSX	45%	47%	43%	35%	19%	64%	16%	49%	26%	25%
Victory Sycamore Established Value I	VEVIX	57%	46%	21%	83%	38%	50%	19%	4%	14%	28%
Empower T. Rowe Price Mid Cp Gr Instl	MXYKX	67%	48%	57%	66%	40%	95%	11%	79%	15%	56%
American Century Small Cap Value Inv	ASVIX	71%	63%	52%	91%	83%	26%	66%	24%	56%	74%
Baron Small Cap Retail	BSCFX	54%	40%	82%	43%	60%	54%	37%	40%	73%	53%
Hartford International Opp HLS IA	HIAOX	60%	59%	37%	61%	65%	59%	46%	28%	32%	50%
MFS International Intrinsic Value R3	MINGX	51%	51%	58%	31%	75%	91%	6%	28%	63%	44%
MFS International New Discovery A	MIDAX	50%	39%	24%	40%	26%	95%	5%	66%	64%	35%
American Funds New World R3	RNWCX	41%	40%	81%	17%	30%	83%	9%	43%	64%	33%
Hartford Healthcare HLS IA	HIAHX	76%	59%	14%	77%	77%	31%	61%	20%	53%	58%
Invesco Real Estate A	IARAX	90%	69%	68%	91%	95%	87%	57%	85%	76%	96%
MFS Utilities A	MMUFX	73%	58%	54%	80%	72%	78%	25%	61%	51%	69%
Invesco Equity and Income A	ACEIX	38%	42%	90%	80%	8%	13%	95%	59%	39%	55%

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Fund Score Summary

Fund Name	Ticker	Total Return Composite Ranking	Rolling 12 Mo Perf. (5 Yrs.)	RSquared (3 Yrs)	Modified Sharpe Ratio (36 Mos.)	Alpha (60 Mos.)	Up Capture Ratio (10 Yrs.)	Down Capture Ratio (10 Yrs.)	Batting Average (10 Yrs.)	Expense Ratio	SageView Normalized Ranking
T. Rowe Price Retirement Balanced SA	S6832R	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
T. Rowe Price Retirement 2005 SA	S6801R	46%	51%	48%	44%	49%	42%	68%	73%	59%	58%
T. Rowe Price Retirement 2010 SA	S6750R	21%	37%	77%	20%	32%	14%	97%	18%	59%	40%
T. Rowe Price Retirement 2015 SA	S6803R	29%	38%	72%	27%	33%	23%	83%	18%	44%	36%
T. Rowe Price Retirement 2020 SA	S6804R	23%	37%	79%	22%	25%	13%	77%	17%	47%	28%
T. Rowe Price Retirement 2025 SA	S6805R	24%	38%	87%	25%	22%	17%	78%	25%	46%	35%
T. Rowe Price Retirement 2030 SA	S6806R	20%	39%	82%	25%	22%	14%	73%	37%	40%	31%
T. Rowe Price Retirement 2035 SA	S6807R	28%	44%	88%	30%	35%	24%	64%	24%	43%	37%
T. Rowe Price Retirement 2040 SA	S6808R	40%	49%	76%	41%	49%	29%	46%	26%	38%	45%
T. Rowe Price Retirement 2045 SA	S6809R	1%	35%	100%	100%	1%	40%	1%	23%	40%	36%
T. Rowe Price Retirement 2050 SA	S6810R	54%	52%	73%	46%	52%	64%	28%	20%	38%	50%
T. Rowe Price Retirement 2055 SA	S6811R	60%	56%	78%	53%	58%	67%	23%	23%	41%	56%
T. Rowe Price Retirement 2060 SA	S6812R	60%	54%	72%	47%	56%	69%	27%	27%	39%	53%
T. Rowe Price Retirement 2065 SA	S6813R	72%	54%	76%	60%	63%	60%	49%	54%	39%	69%

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Index Fund Score Summary

Fund Name	Ticker	Expense Ratio	Tracking Error (3 Yrs)	RSquared (3 Yrs)	Beta (3 Yrs)	SageView Normalized Ranking
State St S&P 500® Indx SL Cl I	NA	4%	7%	6%	50%	2%
State St S&P MidCap® Indx NL Cl A	NA	5%	7%	3%	53%	2%
State St Russell Sm Cap® Indx SL Cl I	NA	3%	13%	12%	44%	2%

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Empower US Government Secs Instl

MXDQX

Ranking Vs. Peers - Intermediate Government

September 30, 2025

Intermediate Government Universe: 227 Funds

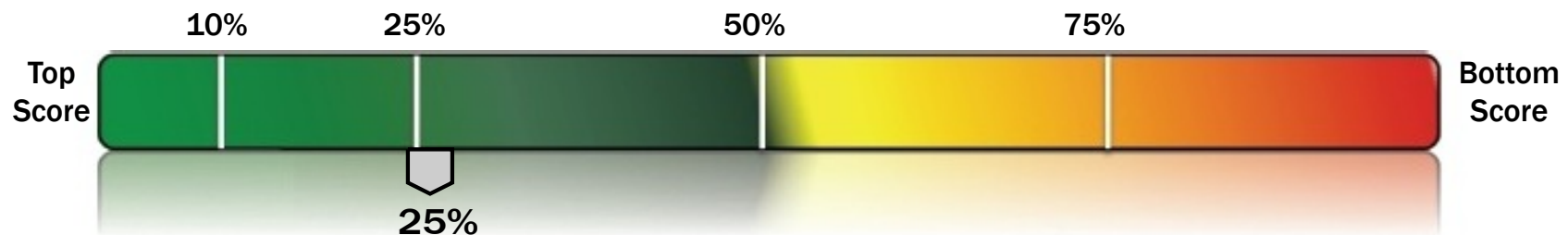
Performance Ranking			Ranking
Total Return Composite Ranking			49.85%
	10 Year	26.00%	
	5 Year	53.00%	
	3 Year	44.00%	
	1 Year	74.00%	
Rolling 12 Month - 5 Years			40.49%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		45.00%
Alpha - 60 Months		51.00%
Up Capture Ratio - 10 Years		22.00%
Down Capture Ratio - 10 Years		50.00%
Batting Average - 10 Years		8.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US Govt/Mortgage TR USD	R2		20.00%

Fund Expense		Ranking
Expense Ratio	0.24	9.00%

SageView Normalized Ranking	
SageView Normalized Ranking	25.00%
STATUS	TOP QUARTILE



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Hartford Total Return Bond HLS IA

HIABX

Ranking Vs. Peers - Intermediate Core-Plus Bond

September 30, 2025

Intermediate Core-Plus Bond Universe: 801 Funds

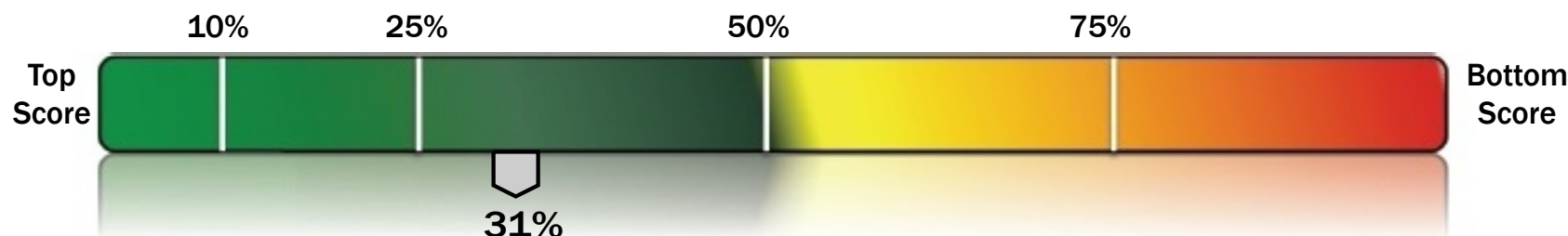
Performance Ranking			Ranking
Total Return Composite Ranking			45.10%
	10 Year	30.00%	
	5 Year	51.00%	
	3 Year	28.00%	
	1 Year	71.00%	
Rolling 12 Month - 5 Years			48.39%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		30.00%
Alpha - 60 Months		45.00%
Up Capture Ratio - 10 Years		24.00%
Down Capture Ratio - 10 Years		49.00%
Batting Average - 10 Years		20.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US Agg Bond TR USD	R2		34.00%

Fund Expense		Ranking
Expense Ratio	0.52	42.00%

SageView Normalized Ranking	
SageView Normalized Ranking	31.00%
STATUS	2nd QUARTILE



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Empower Infl-Protd Secs Instl

MXIOX

Ranking Vs. Peers - Inflation-Protected Bond

September 30, 2025

Inflation-Protected Bond Universe: 236 Funds

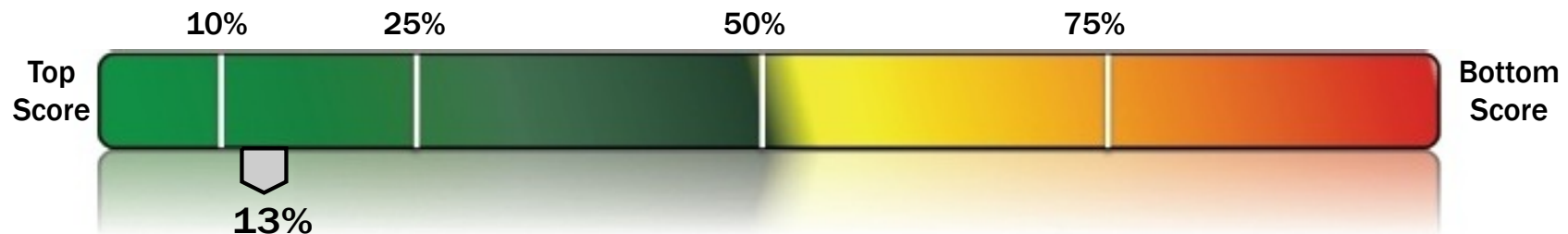
Performance Ranking			Ranking
Total Return Composite Ranking			8.70%
	10 Year	NA	
	5 Year	9.00%	
	3 Year	7.00%	
	1 Year	11.00%	
Rolling 12 Month - 5 Years			17.63%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		7.00%
Alpha - 60 Months		10.00%
Up Capture Ratio - 10 Years		85.00%
Down Capture Ratio - 10 Years		5.00%
Batting Average - 10 Years		26.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US Treasury US TIPS TR USD	R2		87.00%

Fund Expense		Ranking
Expense Ratio	0.35	20.00%

SageView Normalized Ranking	
SageView Normalized Ranking	13.00%
STATUS	TOP QUARTILE



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Putnam High Yield A

PHYIX

Ranking Vs. Peers - High Yield Bond

September 30, 2025

High Yield Bond Universe: 674 Funds

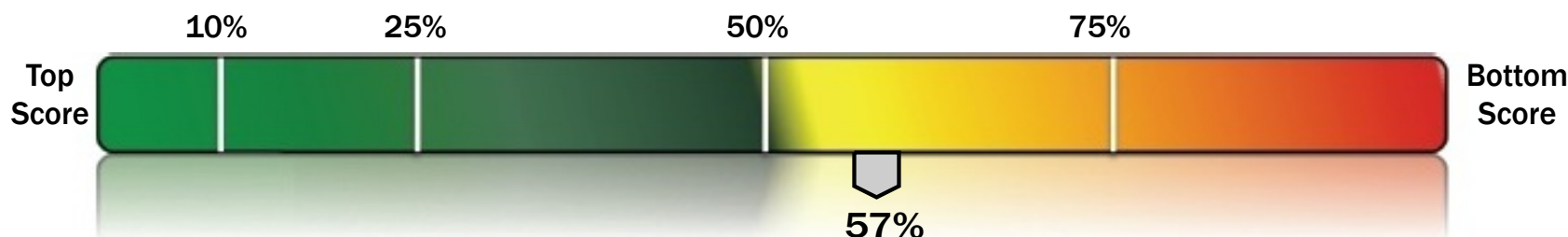
Performance Ranking			Ranking
Total Return Composite Ranking			49.50%
	10 Year	53.00%	
	5 Year	60.00%	
	3 Year	45.00%	
	1 Year	22.00%	
Rolling 12 Month - 5 Years			56.61%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		66.00%
Alpha - 60 Months		64.00%
Up Capture Ratio - 10 Years		40.00%
Down Capture Ratio - 10 Years		71.00%
Batting Average - 10 Years		56.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US HY 2% Issuer Cap TR USD	R2		6.00%

Fund Expense		Ranking
Expense Ratio	1.03	74.00%

SageView Normalized Ranking	
SageView Normalized Ranking	57.00%
STATUS	3rd QUARTILE



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Hartford Dividend and Growth R6

HDGVX

Ranking Vs. Peers - Large Value

September 30, 2025

Large Value Universe: 1276 Funds

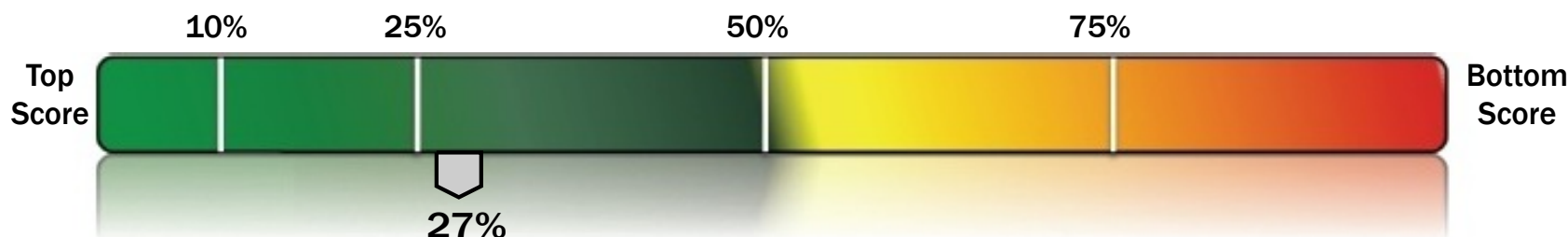
Performance Ranking			Ranking
Total Return Composite Ranking			45.60%
	10 Year	13.00%	
	5 Year	48.00%	
	3 Year	51.00%	
	1 Year	62.00%	
Rolling 12 Month - 5 Years			48.51%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		32.00%
Alpha - 60 Months		35.00%
Up Capture Ratio - 10 Years		56.00%
Down Capture Ratio - 10 Years		18.00%
Batting Average - 10 Years		18.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 1000 Value TR USD	R2		61.00%

Fund Expense		Ranking
Expense Ratio	0.63	29.00%

SageView Normalized Ranking	
SageView Normalized Ranking	27.00%
STATUS	2nd QUARTILE



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JPMorgan Equity Income A

OIEIX

Ranking Vs. Peers - Large Value

September 30, 2025

Large Value Universe: 1276 Funds

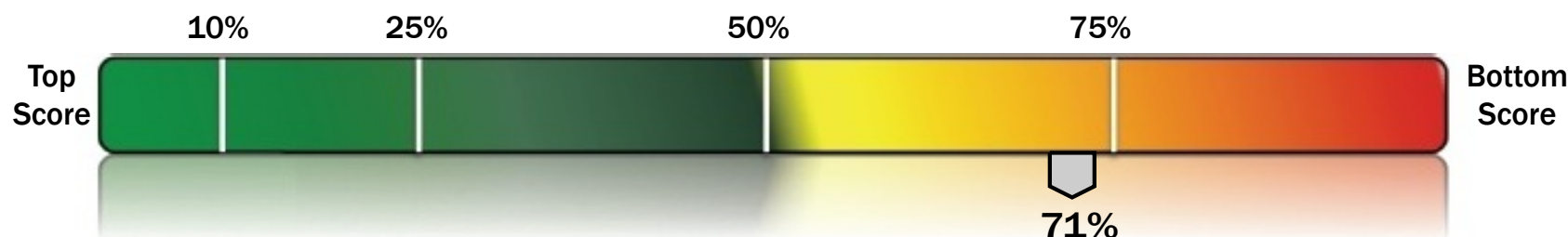
Performance Ranking			Ranking
Total Return Composite Ranking			71.75%
	10 Year	50.00%	
	5 Year	76.00%	
	3 Year	86.00%	
	1 Year	57.00%	
Rolling 12 Month - 5 Years			59.16%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		85.00%
Alpha - 60 Months		76.00%
Up Capture Ratio - 10 Years		68.00%
Down Capture Ratio - 10 Years		32.00%
Batting Average - 10 Years		62.00%

Fund Expense		Ranking
Expense Ratio	0.95	64.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 1000 Value TR USD	R2		22.00%

SageView Normalized Ranking	
SageView Normalized Ranking	71.00%
STATUS	3rd QUARTILE



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American Funds Fundamental Invs R3

RFNCX

Ranking Vs. Peers - Large Blend

September 30, 2025

Large Blend Universe: 1199 Funds

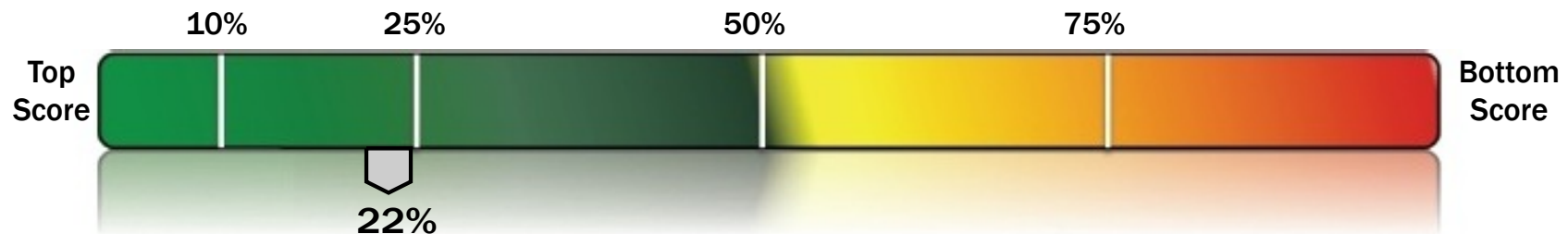
Performance Ranking			Ranking
Total Return Composite Ranking			23.45%
	10 Year	38.00%	
	5 Year	30.00%	
	3 Year	11.00%	
	1 Year	10.00%	
Rolling 12 Month - 5 Years			44.69%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		9.00%
Alpha - 60 Months		25.00%
Up Capture Ratio - 10 Years		50.00%
Down Capture Ratio - 10 Years		36.00%
Batting Average - 10 Years		33.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P 500 TR USD	R2		49.00%

Fund Expense		Ranking
Expense Ratio	0.92	65.00%

SageView Normalized Ranking	
SageView Normalized Ranking	22.00%
STATUS	TOP QUARTILE



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Hartford Disciplined Equity HLS IA

HIAGX

Ranking Vs. Peers - Large Blend

September 30, 2025

Large Blend Universe: 1199 Funds

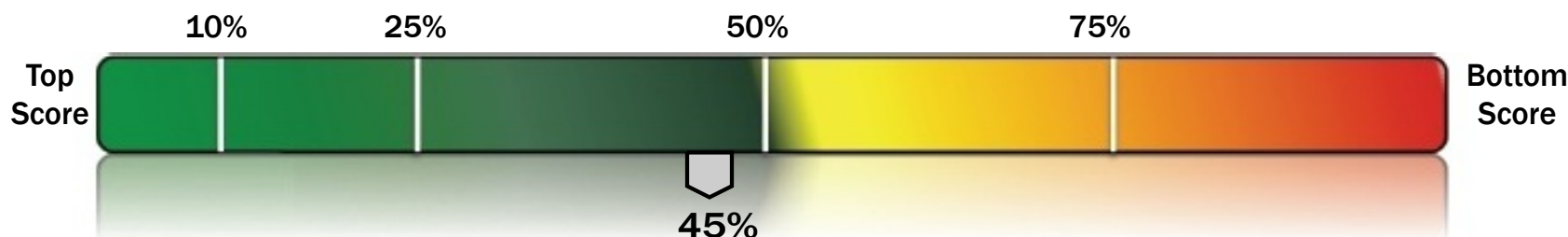
Performance Ranking			Ranking
Total Return Composite Ranking			57.80%
	10 Year	43.00%	
	5 Year	64.00%	
	3 Year	59.00%	
	1 Year	52.00%	
Rolling 12 Month - 5 Years			56.12%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		41.00%
Alpha - 60 Months		56.00%
Up Capture Ratio - 10 Years		68.00%
Down Capture Ratio - 10 Years		20.00%
Batting Average - 10 Years		70.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P 500 TR USD	R2		19.00%

Fund Expense		Ranking
Expense Ratio	0.59	30.00%

SageView Normalized Ranking	
SageView Normalized Ranking	45.00%
STATUS	2nd QUARTILE



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Neuberger Berman Quality Equity Tr

NBSTX

Ranking Vs. Peers - Large Blend

September 30, 2025

Large Blend Universe: 1199 Funds

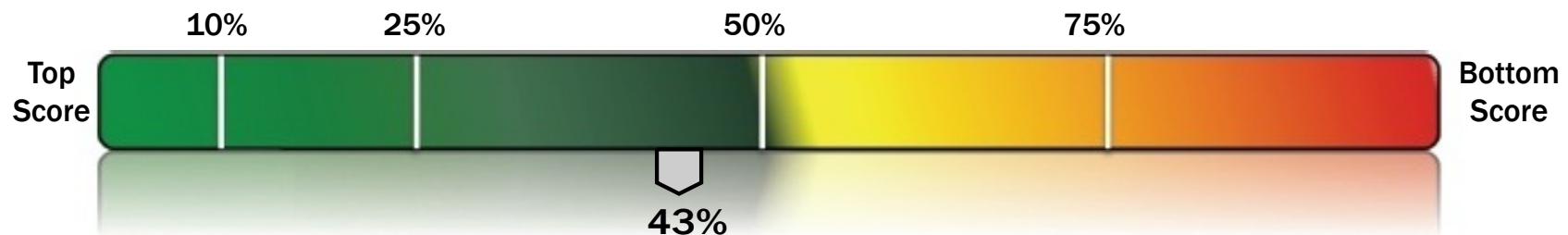
Performance Ranking			Ranking
Total Return Composite Ranking			38.90%
	10 Year	65.00%	
	5 Year	37.00%	
	3 Year	26.00%	
	1 Year	40.00%	
Rolling 12 Month - 5 Years			42.88%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		10.00%
Alpha - 60 Months		25.00%
Up Capture Ratio - 10 Years		76.00%
Down Capture Ratio - 10 Years		25.00%
Batting Average - 10 Years		80.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P 500 TR USD	R2		68.00%

Fund Expense		Ranking
Expense Ratio	1.06	76.00%

SageView Normalized Ranking	
SageView Normalized Ranking	43.00%
STATUS	2nd QUARTILE



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American Century Ultra® Inv

TWCUX

Ranking Vs. Peers - Large Growth

September 30, 2025

Large Growth Universe: 1306 Funds

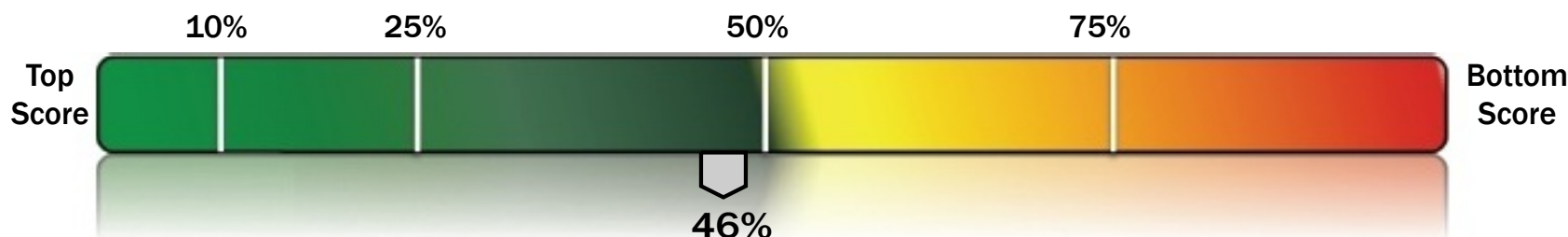
Performance Ranking			Ranking
Total Return Composite Ranking			50.25%
	10 Year	16.00%	
	5 Year	46.00%	
	3 Year	66.00%	
	1 Year	71.00%	
Rolling 12 Month - 5 Years			49.53%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		71.00%
Alpha - 60 Months		67.00%
Up Capture Ratio - 10 Years		14.00%
Down Capture Ratio - 10 Years		85.00%
Batting Average - 10 Years		25.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 1000 Growth TR USD	R2		8.00%

Fund Expense		Ranking
Expense Ratio	0.87	55.00%

SageView Normalized Ranking	
SageView Normalized Ranking	46.00%
STATUS	2nd QUARTILE



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Empower Large Cap Growth Instl

MXGSX

Ranking Vs. Peers - Large Growth

September 30, 2025

Large Growth Universe: 1306 Funds

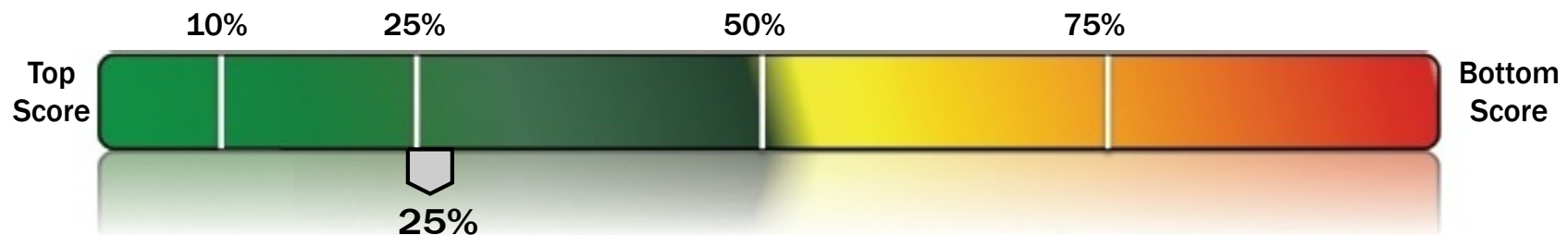
Performance Ranking			Ranking
Total Return Composite Ranking			45.15%
	10 Year	18.00%	
	5 Year	32.00%	
	3 Year	69.00%	
	1 Year	72.00%	
Rolling 12 Month - 5 Years			46.55%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		35.00%
Alpha - 60 Months		19.00%
Up Capture Ratio - 10 Years		64.00%
Down Capture Ratio - 10 Years		16.00%
Batting Average - 10 Years		49.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 1000 Growth TR USD	R2		43.00%

Fund Expense		Ranking
Expense Ratio	0.62	26.00%

SageView Normalized Ranking	
SageView Normalized Ranking	25.00%
STATUS	TOP QUARTILE



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Victory Sycamore Established Value I

VEVIX

Ranking Vs. Peers - Mid-Cap Value

September 30, 2025

Mid-Cap Value Universe: 492 Funds

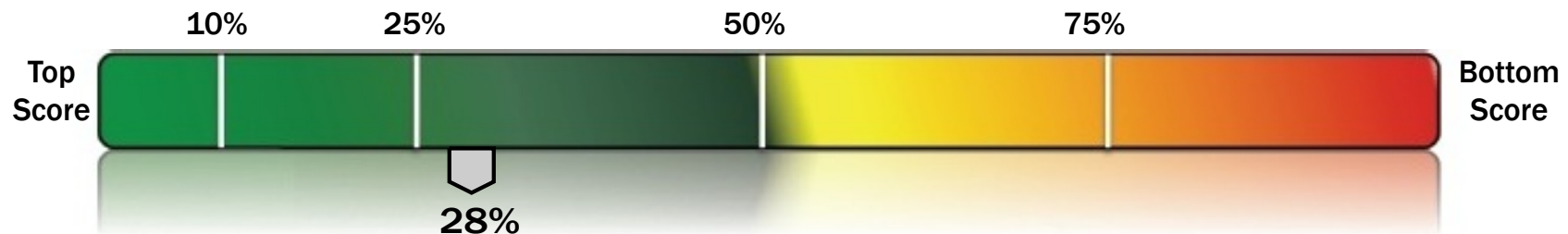
Performance Ranking			Ranking
Total Return Composite Ranking			57.25%
	10 Year	10.00%	
	5 Year	46.00%	
	3 Year	85.00%	
	1 Year	92.00%	
Rolling 12 Month - 5 Years			45.57%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		83.00%
Alpha - 60 Months		38.00%
Up Capture Ratio - 10 Years		50.00%
Down Capture Ratio - 10 Years		19.00%
Batting Average - 10 Years		4.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell Mid Cap Value TR USD	R2		21.00%

Fund Expense		Ranking
Expense Ratio	0.58	14.00%

SageView Normalized Ranking	
SageView Normalized Ranking	28.00%
STATUS	2nd QUARTILE



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Empower T. Rowe Price Mid Cp Gr Instl

MXYKX

Ranking Vs. Peers - Mid-Cap Growth

September 30, 2025

Mid-Cap Growth Universe: 653 Funds

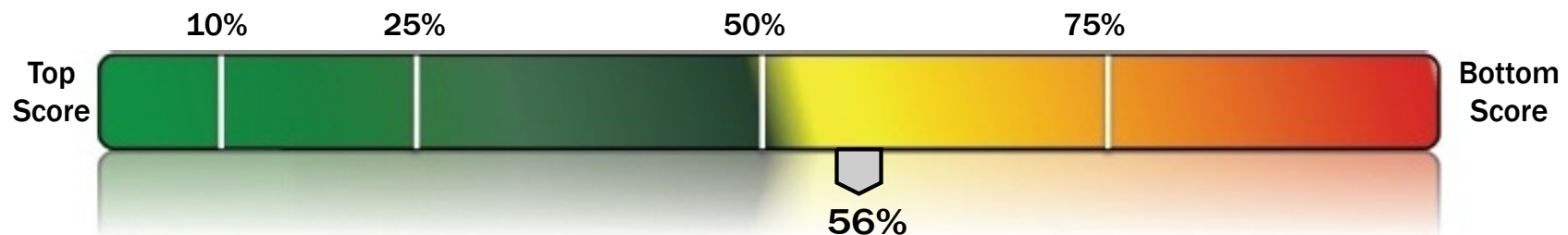
Performance Ranking			Ranking
Total Return Composite Ranking			67.35%
	10 Year	68.00%	
	5 Year	56.00%	
	3 Year	78.00%	
	1 Year	83.00%	
Rolling 12 Month - 5 Years			47.53%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		66.00%
Alpha - 60 Months		40.00%
Up Capture Ratio - 10 Years		95.00%
Down Capture Ratio - 10 Years		11.00%
Batting Average - 10 Years		79.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell Mid Cap Growth TR USD	R2		57.00%

Fund Expense		Ranking
Expense Ratio	0.66	15.00%

SageView Normalized Ranking	
SageView Normalized Ranking	56.00%
STATUS	3rd QUARTILE



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American Century Small Cap Value Inv

ASVIX

Ranking Vs. Peers - Small Value

September 30, 2025

Small Value Universe: 554 Funds

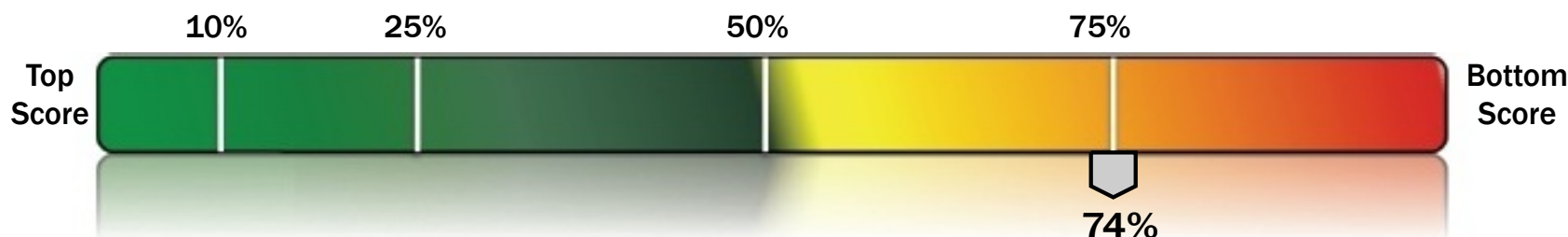
Performance Ranking			Ranking
Total Return Composite Ranking			71.45%
	10 Year	33.00%	
	5 Year	69.00%	
	3 Year	86.00%	
	1 Year	93.00%	
Rolling 12 Month - 5 Years			62.63%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		91.00%
Alpha - 60 Months		83.00%
Up Capture Ratio - 10 Years		26.00%
Down Capture Ratio - 10 Years		66.00%
Batting Average - 10 Years		24.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 2000 Value TR USD	R2		52.00%

Fund Expense		Ranking
Expense Ratio	1.08	56.00%

SageView Normalized Ranking	
SageView Normalized Ranking	74.00%
STATUS	3rd QUARTILE



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Baron Small Cap Retail

BSCFX

Ranking Vs. Peers - Small Growth

September 30, 2025

Small Growth Universe: 624 Funds

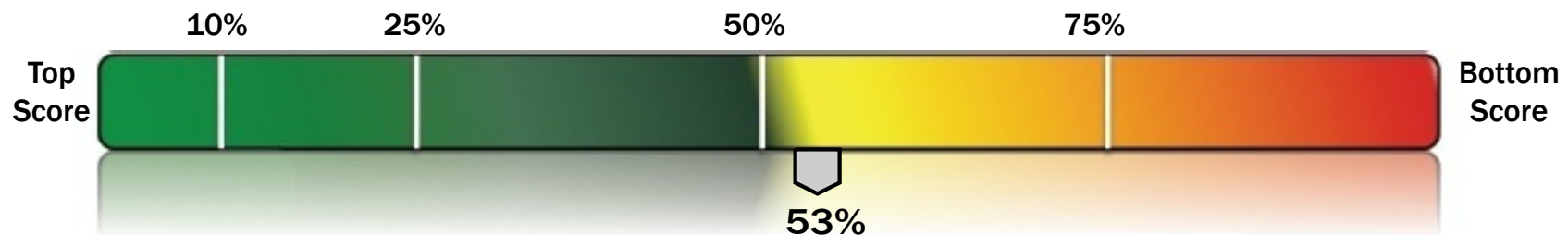
Performance Ranking			Ranking
Total Return Composite Ranking			53.65%
	10 Year	29.00%	
	5 Year	60.00%	
	3 Year	37.00%	
	1 Year	87.00%	
Rolling 12 Month - 5 Years			40.39%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		43.00%
Alpha - 60 Months		60.00%
Up Capture Ratio - 10 Years		54.00%
Down Capture Ratio - 10 Years		37.00%
Batting Average - 10 Years		40.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 2000 Growth TR USD	R2		82.00%

Fund Expense		Ranking
Expense Ratio	1.3	73.00%

SageView Normalized Ranking	
SageView Normalized Ranking	53.00%
STATUS	3rd QUARTILE



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Hartford International Opp HLS IA

HIAOX

Ranking Vs. Peers - Foreign Large Blend

September 30, 2025

Foreign Large Blend Universe: 692 Funds

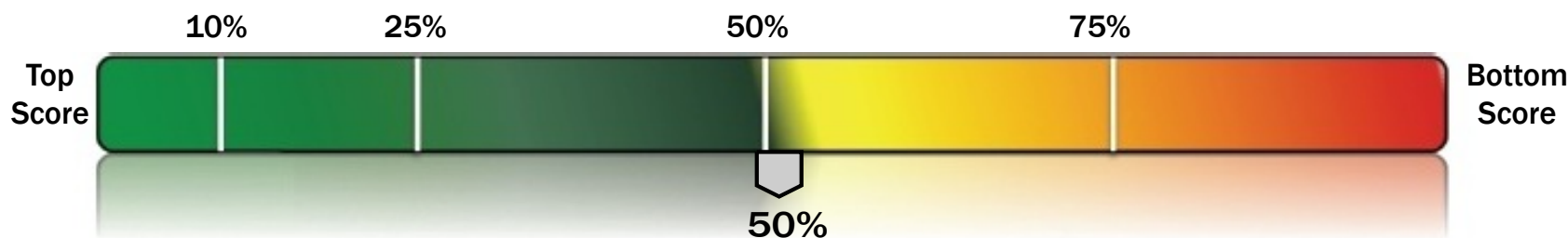
Performance Ranking			Ranking
Total Return Composite Ranking			59.80%
	10 Year	49.00%	
	5 Year	68.00%	
	3 Year	64.00%	
	1 Year	39.00%	
Rolling 12 Month - 5 Years			58.84%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		61.00%
Alpha - 60 Months		65.00%
Up Capture Ratio - 10 Years		59.00%
Down Capture Ratio - 10 Years		46.00%
Batting Average - 10 Years		28.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
MSCI ACWI Ex USA NR USD	R2		37.00%

Fund Expense		Ranking
Expense Ratio	0.77	32.00%

SageView Normalized Ranking	
SageView Normalized Ranking	50.00%
STATUS	2nd QUARTILE



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MFS International Intrinsic Value R3

MINGX

Ranking Vs. Peers - Foreign Large Blend

September 30, 2025

Foreign Large Blend Universe: 692 Funds

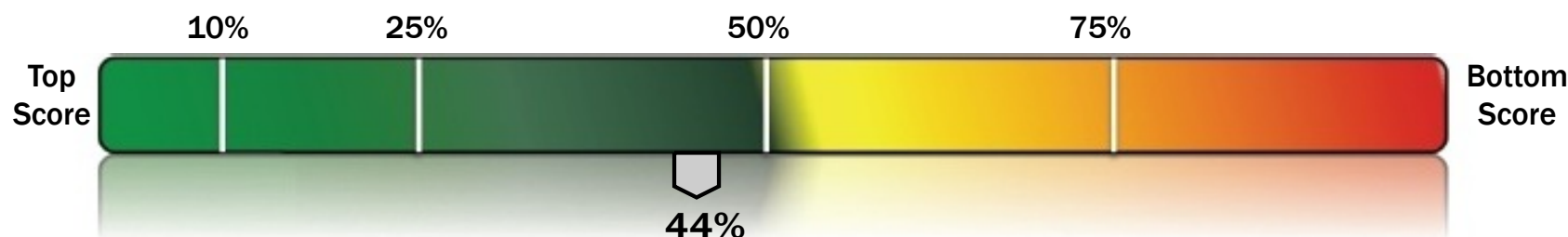
Performance Ranking			Ranking
Total Return Composite Ranking			51.15%
	10 Year	4.00%	
	5 Year	82.00%	
	3 Year	36.00%	
	1 Year	31.00%	
Rolling 12 Month - 5 Years			50.88%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		31.00%
Alpha - 60 Months		75.00%
Up Capture Ratio - 10 Years		91.00%
Down Capture Ratio - 10 Years		6.00%
Batting Average - 10 Years		28.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
MSCI ACWI Ex USA NR USD	R2		58.00%

Fund Expense		Ranking
Expense Ratio	1.02	63.00%

SageView Normalized Ranking	
SageView Normalized Ranking	44.00%
STATUS	2nd QUARTILE



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MFS International New Discovery A

MIDAX

Ranking Vs. Peers - Foreign Small/Mid Growth

September 30, 2025

Foreign Small/Mid Growth Universe: 124 Funds

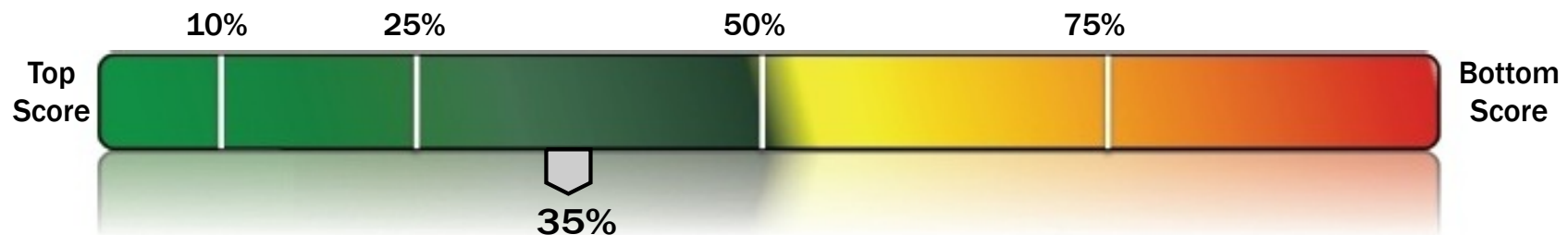
Performance Ranking			Ranking
Total Return Composite Ranking			50.20%
	10 Year	60.00%	
	5 Year	37.00%	
	3 Year	58.00%	
	1 Year	67.00%	
Rolling 12 Month - 5 Years			38.98%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		40.00%
Alpha - 60 Months		26.00%
Up Capture Ratio - 10 Years		95.00%
Down Capture Ratio - 10 Years		5.00%
Batting Average - 10 Years		66.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
MSCI ACWI Ex USA SMID Growth NR USD	R2		24.00%

Fund Expense		Ranking
Expense Ratio	1.3	64.00%

SageView Normalized Ranking	
SageView Normalized Ranking	35.00%
STATUS	2nd QUARTILE



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American Funds New World R3

RNWCX

Ranking Vs. Peers - Diversified Emerging Mkts

September 30, 2025

Diversified Emerging Mkts Universe: 801 Funds

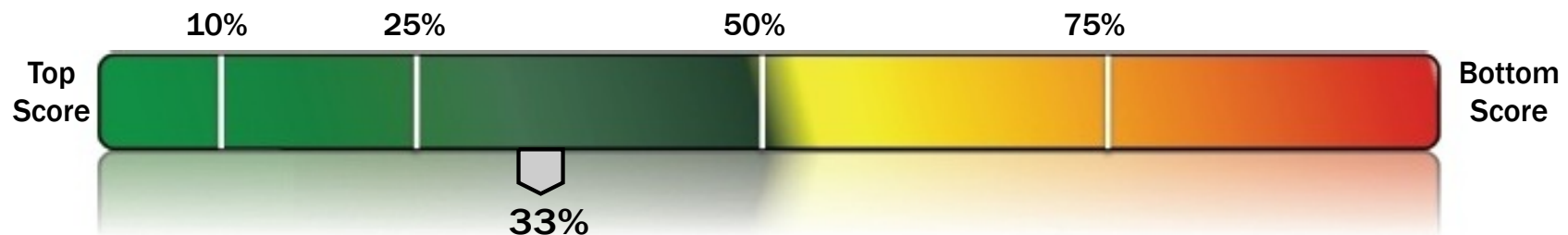
Performance Ranking			Ranking
Total Return Composite Ranking			41.10%
	10 Year	19.00%	
	5 Year	35.00%	
	3 Year	48.00%	
	1 Year	70.00%	
Rolling 12 Month - 5 Years			39.86%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		17.00%
Alpha - 60 Months		30.00%
Up Capture Ratio - 10 Years		83.00%
Down Capture Ratio - 10 Years		9.00%
Batting Average - 10 Years		43.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
MSCI EM NR USD	R2		81.00%

Fund Expense		Ranking
Expense Ratio	1.22	64.00%

SageView Normalized Ranking	
SageView Normalized Ranking	33.00%
STATUS	2nd QUARTILE



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Hartford Healthcare HLS IA

HIAHX

Ranking Vs. Peers - Health

September 30, 2025
Health Universe: 171 Funds

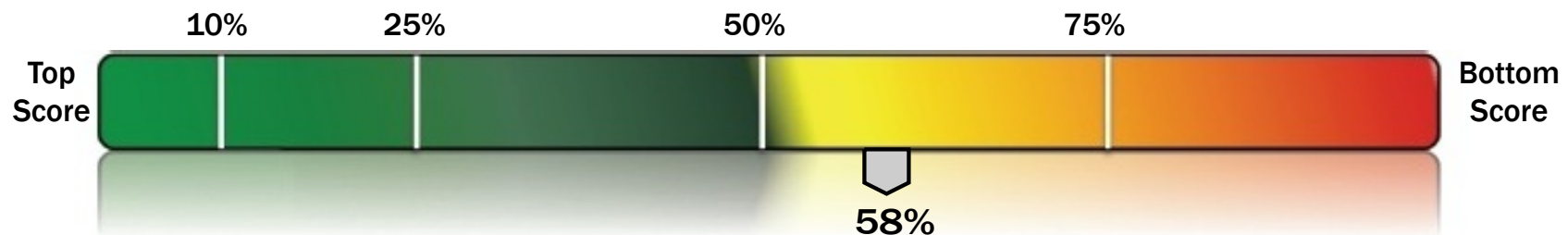
Performance Ranking			Ranking
Total Return Composite Ranking			75.50%
	10 Year	49.00%	
	5 Year	80.00%	
	3 Year	77.00%	
	1 Year	86.00%	
Rolling 12 Month - 5 Years			58.63%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		77.00%
Alpha - 60 Months		77.00%
Up Capture Ratio - 10 Years		31.00%
Down Capture Ratio - 10 Years		61.00%
Batting Average - 10 Years		20.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Morningstar US Health TR USD	R2		14.00%

Fund Expense		Ranking
Expense Ratio	0.93	53.00%

SageView Normalized Ranking	
SageView Normalized Ranking	58.00%
STATUS	3rd QUARTILE



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Invesco Real Estate A

IARAX

Ranking Vs. Peers - Real Estate

September 30, 2025

Real Estate Universe: 251 Funds

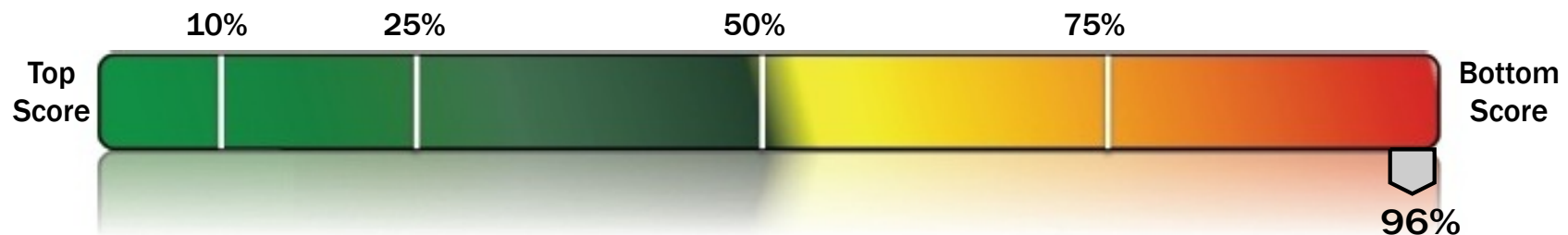
Performance Ranking			Ranking
Total Return Composite Ranking			89.50%
	10 Year	85.00%	
	5 Year	91.00%	
	3 Year	91.00%	
	1 Year	87.00%	
Rolling 12 Month - 5 Years			69.02%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		91.00%
Alpha - 60 Months		95.00%
Up Capture Ratio - 10 Years		87.00%
Down Capture Ratio - 10 Years		57.00%
Batting Average - 10 Years		85.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
FTSE Nareit Equity REITs TR USD	R2		68.00%

Fund Expense		Ranking
Expense Ratio	1.38	76.00%

SageView Normalized Ranking	
SageView Normalized Ranking	96.00%
STATUS	4th QUARTILE



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MFS Utilities A

MMUFX

Ranking Vs. Peers - Utilities

September 30, 2025
Utilities Universe: 71 Funds

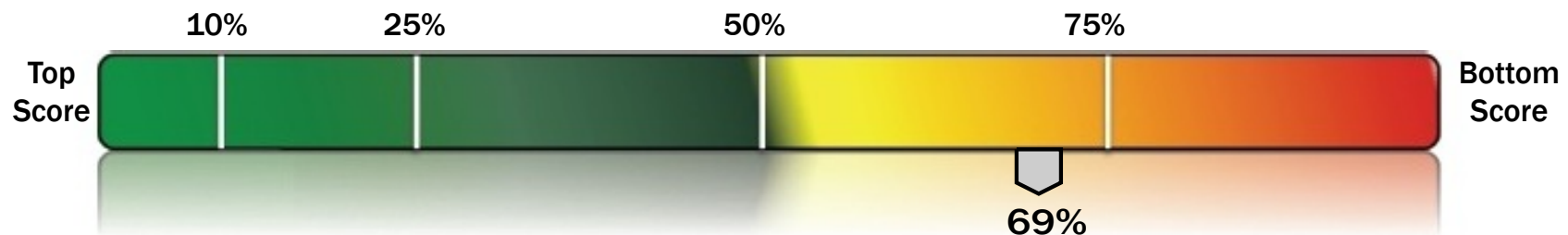
Performance Ranking			Ranking
Total Return Composite Ranking			72.75%
	10 Year	73.00%	
	5 Year	67.00%	
	3 Year	75.00%	
	1 Year	86.00%	
Rolling 12 Month - 5 Years			58.29%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		80.00%
Alpha - 60 Months		72.00%
Up Capture Ratio - 10 Years		78.00%
Down Capture Ratio - 10 Years		25.00%
Batting Average - 10 Years		61.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Morningstar US Util TR USD	R2		54.00%

Fund Expense		Ranking
Expense Ratio	1.0	51.00%

SageView Normalized Ranking	
SageView Normalized Ranking	69.00%
STATUS	3rd QUARTILE



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Invesco Equity and Income A

ACEIX

Ranking Vs. Peers - Moderate Allocation

September 30, 2025

Moderate Allocation Universe: 644 Funds

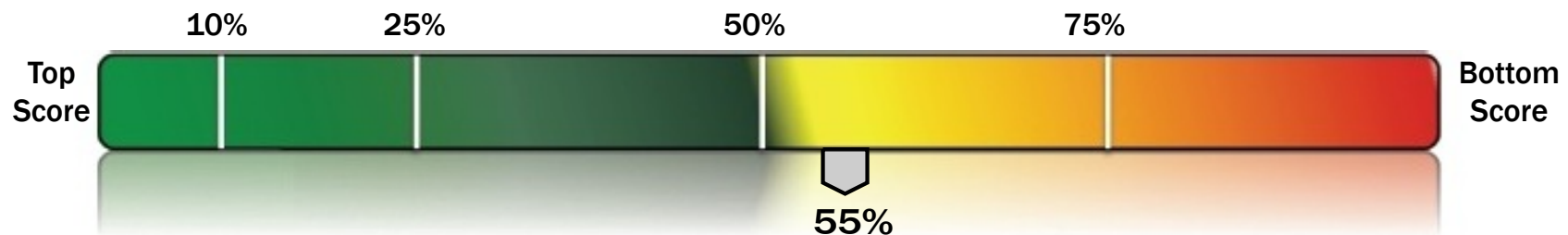
Performance Ranking			Ranking
Total Return Composite Ranking			38.45%
	10 Year	45.00%	
	5 Year	6.00%	
	3 Year	74.00%	
	1 Year	70.00%	
Rolling 12 Month - 5 Years			42.37%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		80.00%
Alpha - 60 Months		8.00%
Up Capture Ratio - 10 Years		13.00%
Down Capture Ratio - 10 Years		95.00%
Batting Average - 10 Years		59.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Blend (60% Russell 3000 _40% Bar US Agg Bd)	R2		90.00%

Fund Expense		Ranking
Expense Ratio	0.77	39.00%

SageView Normalized Ranking	
SageView Normalized Ranking	55.00%
STATUS	3rd QUARTILE



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T. Rowe Price Retirement 2005 SA

S6801R

Ranking Vs. Peers - Target-Date 2000-2010

September 30, 2025

Target-Date 2000-2010 Universe: 233 Funds

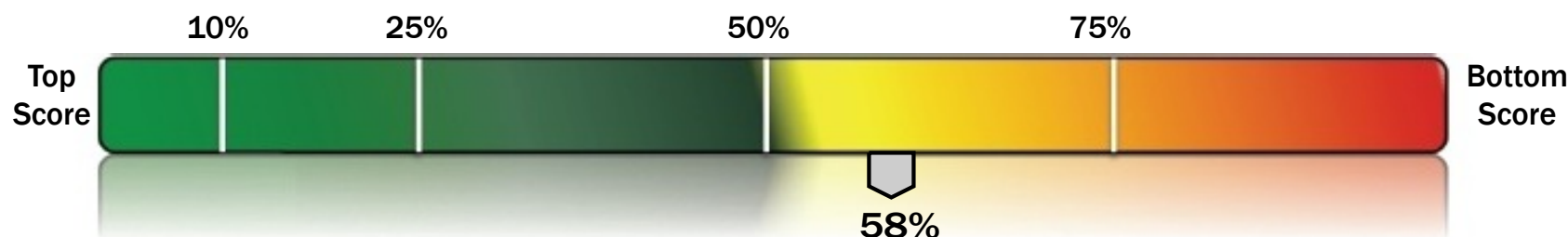
Performance Ranking			Ranking
Total Return Composite Ranking			45.85%
	10 Year	46.00%	
	5 Year	48.00%	
	3 Year	40.00%	
	1 Year	49.00%	
Rolling 12 Month - 5 Years			50.96%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		44.00%
Alpha - 60 Months		49.00%
Up Capture Ratio - 10 Years		42.00%
Down Capture Ratio - 10 Years		68.00%
Batting Average - 10 Years		73.00%

Fund Expense		Ranking
Expense Ratio	0.36	59.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2010 TR USD	R2		48.00%

SageView Normalized Ranking	
SageView Normalized Ranking	58.00%
STATUS	3rd QUARTILE



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T. Rowe Price Retirement 2010 SA

S6750R

Ranking Vs. Peers - Target-Date 2000-2010

September 30, 2025

Target-Date 2000-2010 Universe: 233 Funds

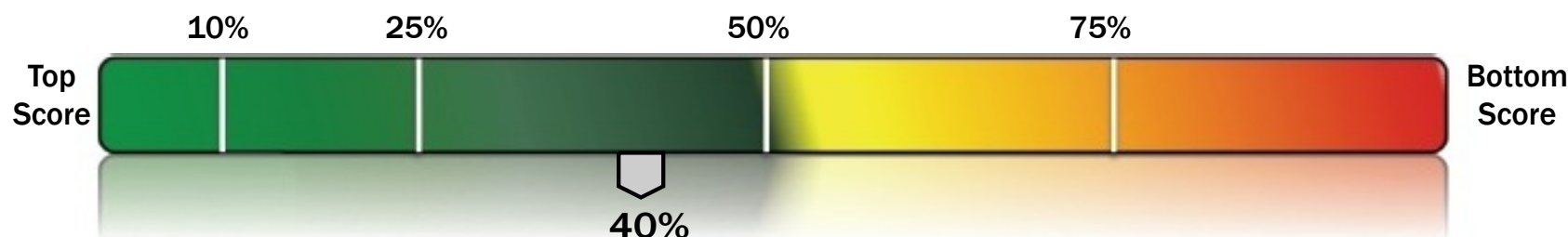
Performance Ranking			Ranking
Total Return Composite Ranking			21.15%
	10 Year	14.00%	
	5 Year	24.00%	
	3 Year	15.00%	
	1 Year	30.00%	
Rolling 12 Month - 5 Years			37.06%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		20.00%
Alpha - 60 Months		32.00%
Up Capture Ratio - 10 Years		14.00%
Down Capture Ratio - 10 Years		97.00%
Batting Average - 10 Years		18.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2010 TR USD	R2		77.00%

Fund Expense		Ranking
Expense Ratio	0.36	59.00%

SageView Normalized Ranking	
SageView Normalized Ranking	40.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2015 SA

S6803R

Ranking Vs. Peers - Target-Date 2015

September 30, 2025

Target-Date 2015 Universe: 264 Funds

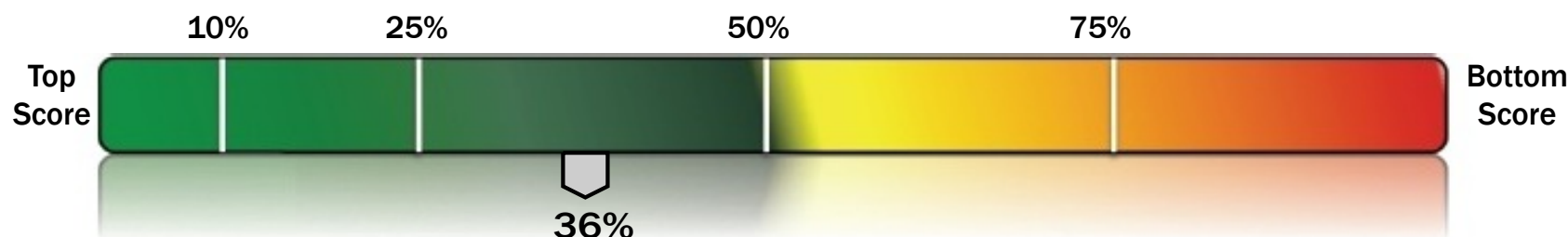
Performance Ranking			Ranking
Total Return Composite Ranking			28.50%
	10 Year	23.00%	
	5 Year	31.00%	
	3 Year	24.00%	
	1 Year	34.00%	
Rolling 12 Month - 5 Years			38.20%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		27.00%
Alpha - 60 Months		33.00%
Up Capture Ratio - 10 Years		23.00%
Down Capture Ratio - 10 Years		83.00%
Batting Average - 10 Years		18.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2015 TR USD	R2		72.00%

Fund Expense		Ranking
Expense Ratio	0.36	44.00%

SageView Normalized Ranking	
SageView Normalized Ranking	36.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2020 SA

S6804R

Ranking Vs. Peers - Target-Date 2020

September 30, 2025

Target-Date 2020 Universe: 301 Funds

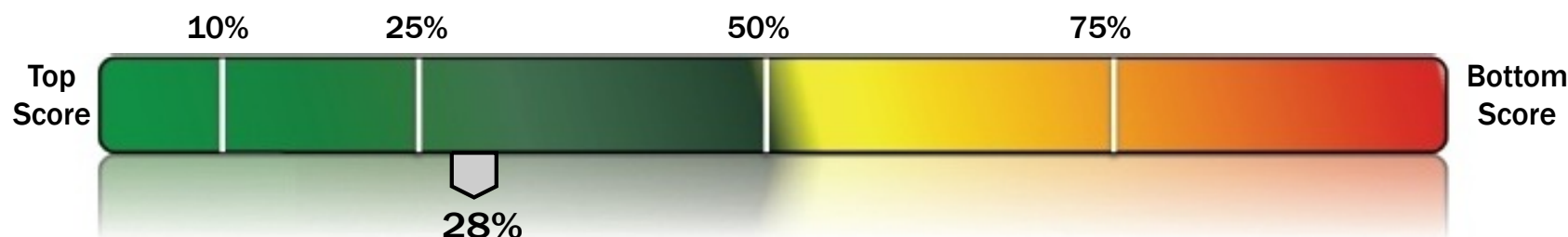
Performance Ranking			Ranking
Total Return Composite Ranking			22.95%
	10 Year	15.00%	
	5 Year	21.00%	
	3 Year	21.00%	
	1 Year	40.00%	
Rolling 12 Month - 5 Years			36.92%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		22.00%
Alpha - 60 Months		25.00%
Up Capture Ratio - 10 Years		13.00%
Down Capture Ratio - 10 Years		77.00%
Batting Average - 10 Years		17.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2020 TR USD	R2		79.00%

Fund Expense		Ranking
Expense Ratio	0.36	47.00%

SageView Normalized Ranking	
SageView Normalized Ranking	28.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2025 SA

S6805R

Ranking Vs. Peers - Target-Date 2025

September 30, 2025

Target-Date 2025 Universe: 347 Funds

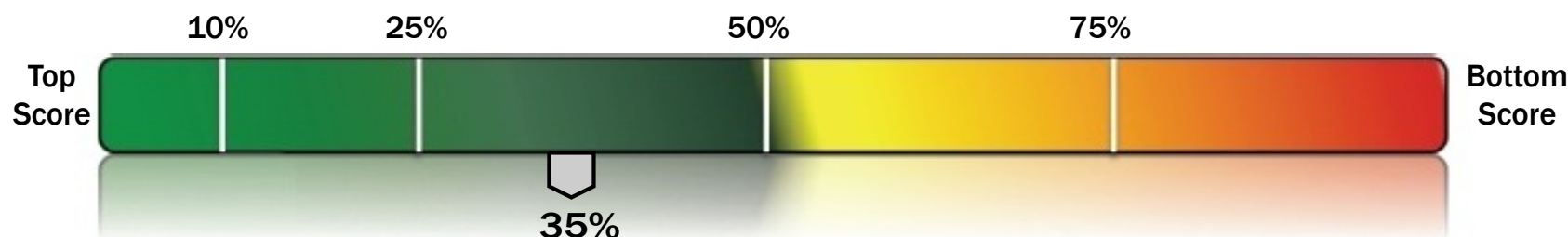
Performance Ranking			Ranking
Total Return Composite Ranking			24.30%
	10 Year	12.00%	
	5 Year	15.00%	
	3 Year	33.00%	
	1 Year	50.00%	
Rolling 12 Month - 5 Years			38.22%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		25.00%
Alpha - 60 Months		22.00%
Up Capture Ratio - 10 Years		17.00%
Down Capture Ratio - 10 Years		78.00%
Batting Average - 10 Years		25.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2025 TR USD	R2		87.00%

Fund Expense		Ranking
Expense Ratio	0.36	46.00%

SageView Normalized Ranking	
SageView Normalized Ranking	35.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2030 SA

S6806R

Ranking Vs. Peers - Target-Date 2030

September 30, 2025

Target-Date 2030 Universe: 446 Funds

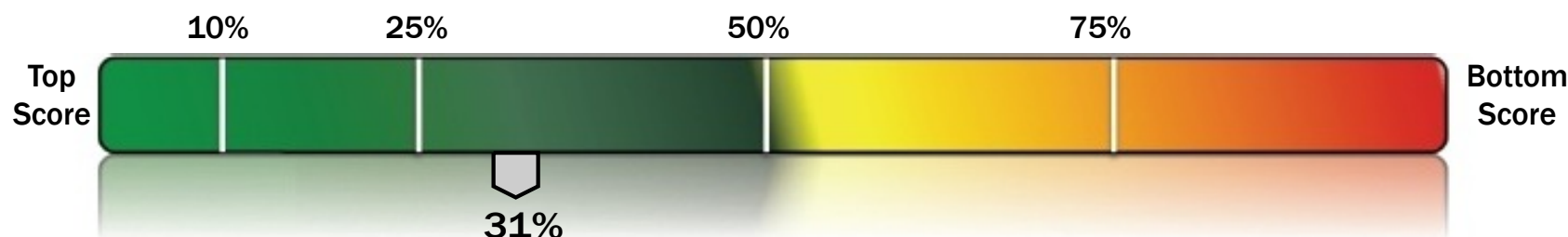
Performance Ranking			Ranking
Total Return Composite Ranking			20.20%
	10 Year	11.00%	
	5 Year	12.00%	
	3 Year	22.00%	
	1 Year	51.00%	
Rolling 12 Month - 5 Years			39.39%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		25.00%
Alpha - 60 Months		22.00%
Up Capture Ratio - 10 Years		14.00%
Down Capture Ratio - 10 Years		73.00%
Batting Average - 10 Years		37.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2030 TR USD	R2		82.00%

Fund Expense		Ranking
Expense Ratio	0.36	40.00%

SageView Normalized Ranking	
SageView Normalized Ranking	31.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2035 SA

S6807R

Ranking Vs. Peers - Target-Date 2035

September 30, 2025

Target-Date 2035 Universe: 467 Funds

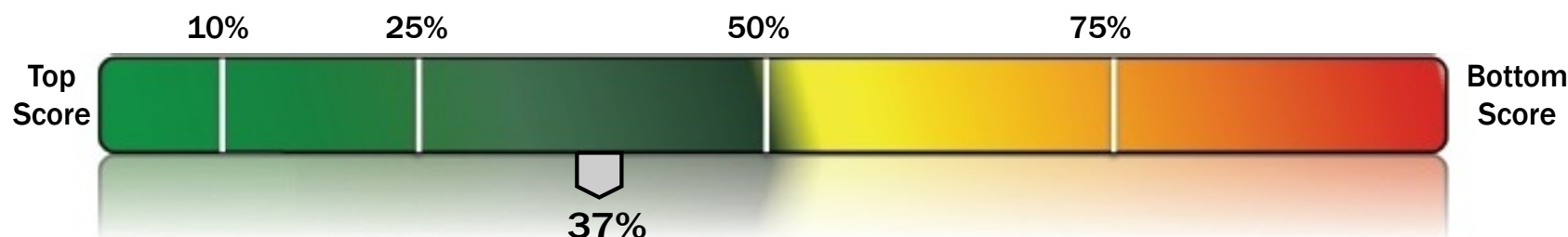
Performance Ranking			Ranking
Total Return Composite Ranking			27.70%
	10 Year	19.00%	
	5 Year	23.00%	
	3 Year	25.00%	
	1 Year	55.00%	
Rolling 12 Month - 5 Years			44.35%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		30.00%
Alpha - 60 Months		35.00%
Up Capture Ratio - 10 Years		24.00%
Down Capture Ratio - 10 Years		64.00%
Batting Average - 10 Years		24.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2035 TR USD	R2		88.00%

Fund Expense		Ranking
Expense Ratio	0.36	43.00%

SageView Normalized Ranking	
SageView Normalized Ranking	37.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2040 SA

S6808R

Ranking Vs. Peers - Target-Date 2040

September 30, 2025

Target-Date 2040 Universe: 439 Funds

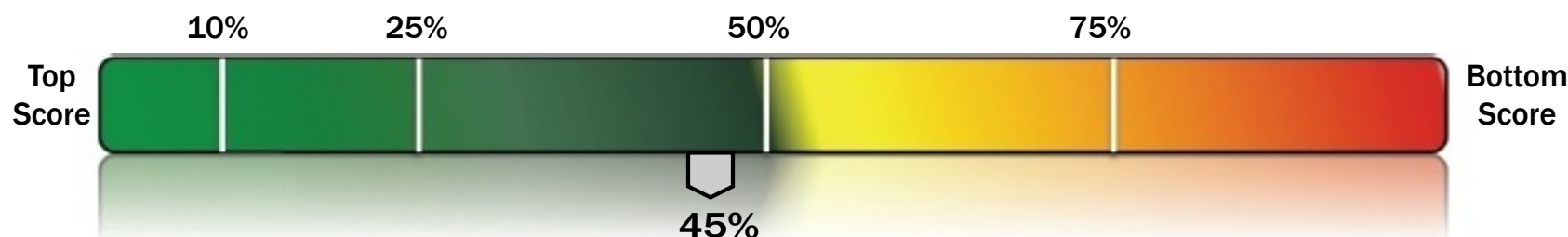
Performance Ranking			Ranking
Total Return Composite Ranking			39.55%
	10 Year	23.00%	
	5 Year	39.00%	
	3 Year	34.00%	
	1 Year	67.00%	
Rolling 12 Month - 5 Years			49.41%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		41.00%
Alpha - 60 Months		49.00%
Up Capture Ratio - 10 Years		29.00%
Down Capture Ratio - 10 Years		46.00%
Batting Average - 10 Years		26.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2040 TR USD	R2		76.00%

Fund Expense		Ranking
Expense Ratio	0.36	38.00%

SageView Normalized Ranking	
SageView Normalized Ranking	45.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2045 SA

S6809R

Ranking Vs. Peers - Target-Date 2045

September 30, 2025

Target-Date 2045 Universe: 458 Funds

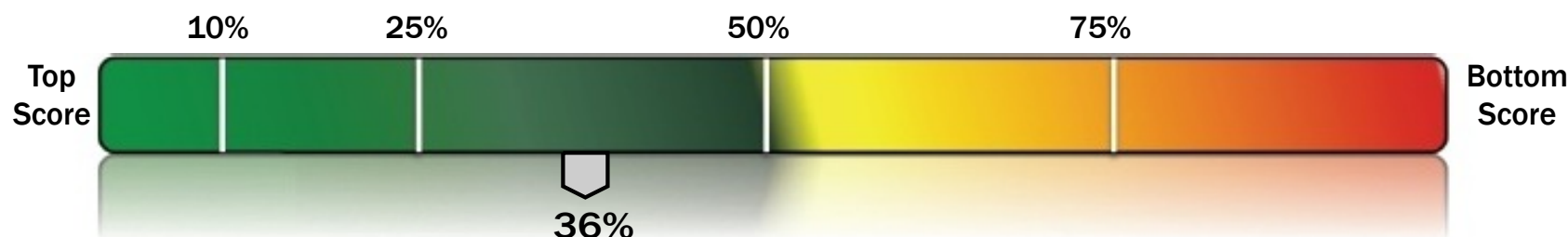
Performance Ranking			Ranking
Total Return Composite Ranking			1.00%
	10 Year	1.00%	
	5 Year	1.00%	
	3 Year	1.00%	
	1 Year	1.00%	
Rolling 12 Month - 5 Years			35.14%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		100.00%
Alpha - 60 Months		1.00%
Up Capture Ratio - 10 Years		40.00%
Down Capture Ratio - 10 Years		1.00%
Batting Average - 10 Years		23.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2045 TR USD	R2		100.00%

Fund Expense		Ranking
Expense Ratio	0.36	40.00%

SageView Normalized Ranking	
SageView Normalized Ranking	36.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2050 SA

S6810R

Ranking Vs. Peers - Target-Date 2050

September 30, 2025

Target-Date 2050 Universe: 443 Funds

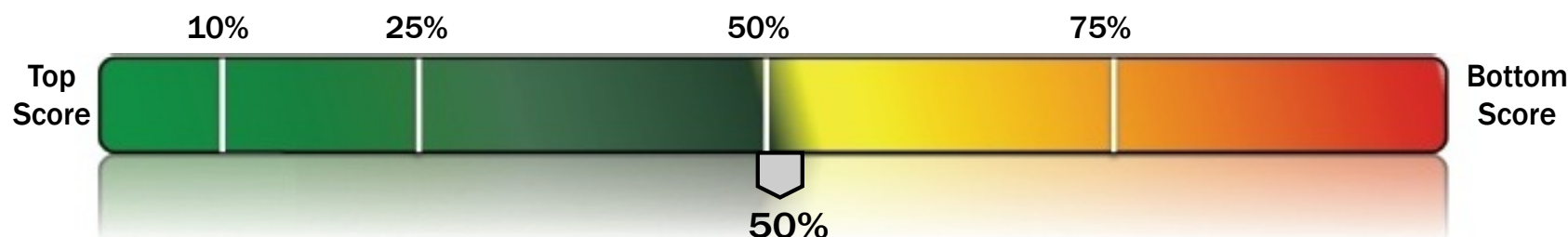
Performance Ranking			Ranking
Total Return Composite Ranking			53.75%
	10 Year	30.00%	
	5 Year	55.00%	
	3 Year	53.00%	
	1 Year	75.00%	
Rolling 12 Month - 5 Years			51.78%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		46.00%
Alpha - 60 Months		52.00%
Up Capture Ratio - 10 Years		64.00%
Down Capture Ratio - 10 Years		28.00%
Batting Average - 10 Years		20.00%

Fund Expense		Ranking
Expense Ratio	0.36	38.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2050 TR USD	R2		73.00%

SageView Normalized Ranking	
SageView Normalized Ranking	50.00%
STATUS	2nd QUARTILE



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T. Rowe Price Retirement 2055 SA

S6811R

Ranking Vs. Peers - Target-Date 2055

September 30, 2025

Target-Date 2055 Universe: 453 Funds

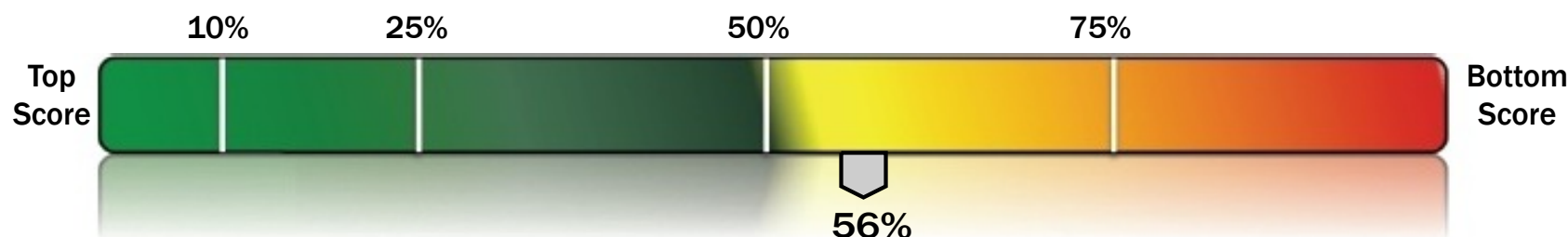
Performance Ranking			Ranking
Total Return Composite Ranking			59.85%
	10 Year	34.00%	
	5 Year	62.00%	
	3 Year	60.00%	
	1 Year	79.00%	
Rolling 12 Month - 5 Years			56.02%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		53.00%
Alpha - 60 Months		58.00%
Up Capture Ratio - 10 Years		67.00%
Down Capture Ratio - 10 Years		23.00%
Batting Average - 10 Years		23.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2055 TR USD	R2		78.00%

Fund Expense		Ranking
Expense Ratio	0.36	41.00%

SageView Normalized Ranking	
SageView Normalized Ranking	56.00%
STATUS	3rd QUARTILE



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T. Rowe Price Retirement 2060 SA

S6812R

Ranking Vs. Peers - Target-Date 2060

September 30, 2025

Target-Date 2060 Universe: 423 Funds

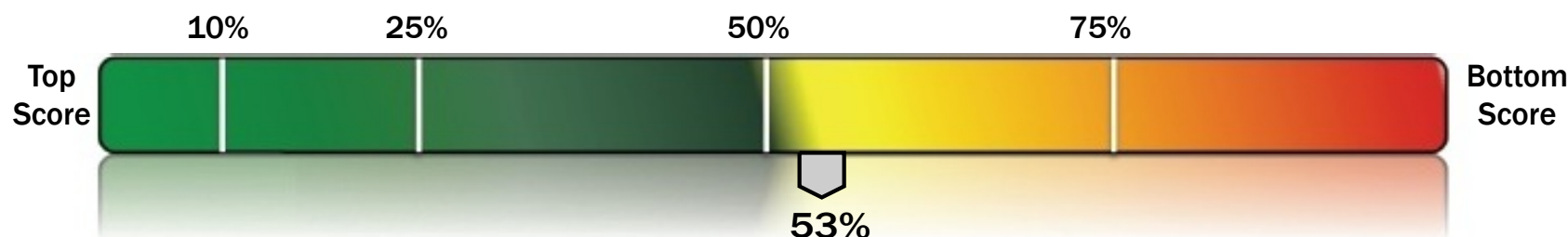
Performance Ranking			Ranking
Total Return Composite Ranking			59.50%
	10 Year	39.00%	
	5 Year	61.00%	
	3 Year	58.00%	
	1 Year	78.00%	
Rolling 12 Month - 5 Years			54.04%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		47.00%
Alpha - 60 Months		56.00%
Up Capture Ratio - 10 Years		69.00%
Down Capture Ratio - 10 Years		27.00%
Batting Average - 10 Years		27.00%

Fund Expense		Ranking
Expense Ratio	0.36	39.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2060+ TR USD	R2		72.00%

SageView Normalized Ranking	
SageView Normalized Ranking	53.00%
STATUS	3rd QUARTILE



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T. Rowe Price Retirement 2065 SA

S6813R

Ranking Vs. Peers - Target-Date 2065+

September 30, 2025

Target-Date 2065+ Universe: 493 Funds

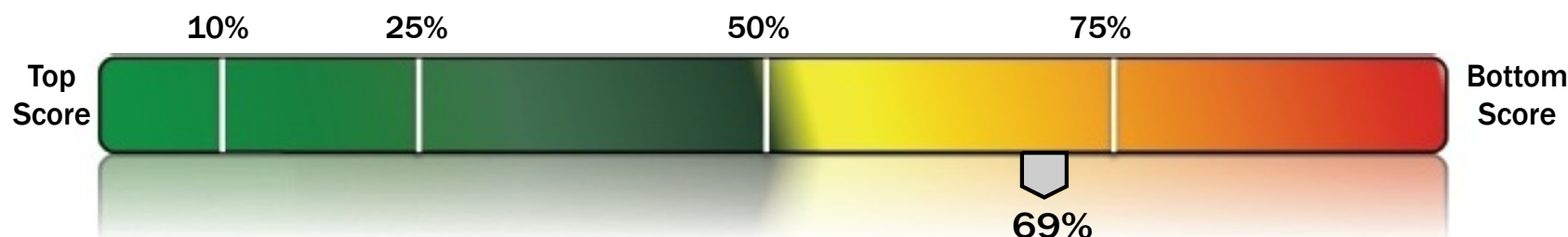
Performance Ranking			Ranking
Total Return Composite Ranking			71.50%
	10 Year	NA	
	5 Year	NA	
	3 Year	67.00%	
	1 Year	85.00%	
Rolling 12 Month - 5 Years			53.54%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		60.00%
Alpha - 60 Months		63.00%
Up Capture Ratio - 10 Years		60.00%
Down Capture Ratio - 10 Years		49.00%
Batting Average - 10 Years		54.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2065+ TR USD	R2		76.00%

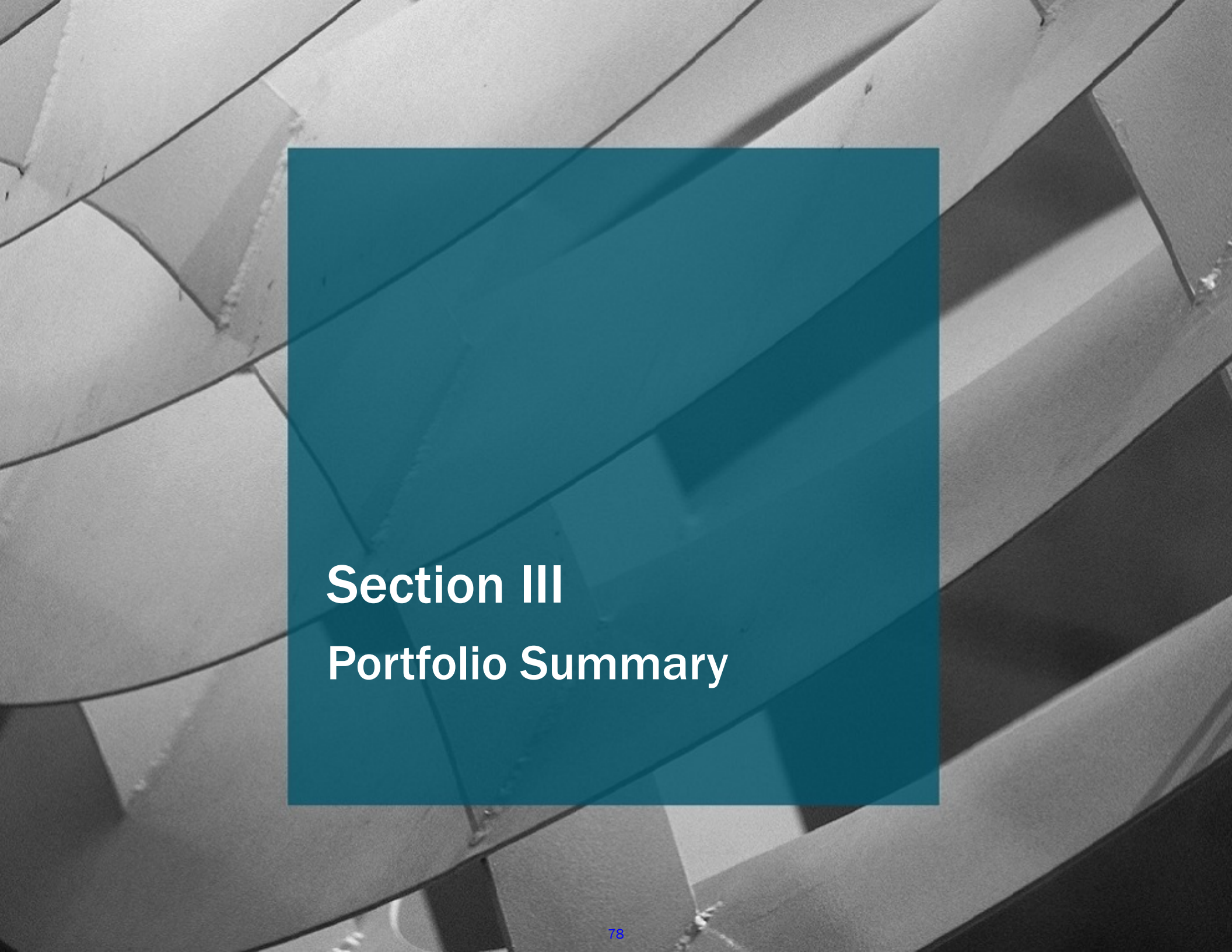
Fund Expense		Ranking
Expense Ratio	0.36	39.00%

SageView Normalized Ranking	
SageView Normalized Ranking	69.00%
STATUS	3rd QUARTILE



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The background of the slide is an abstract composition of overlapping, semi-transparent geometric shapes in various shades of gray and white, creating a sense of depth and movement. A large, solid teal square is positioned in the center-left area, serving as a backdrop for the section title.

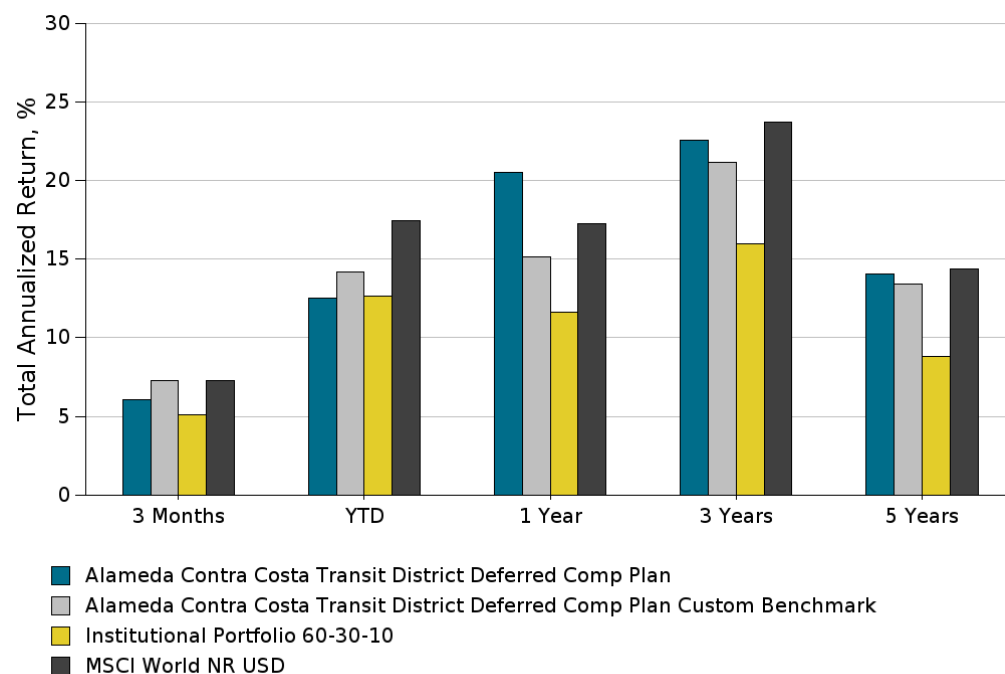
Section III

Portfolio Summary

Portfolio Return vs. Custom Benchmark

As of 09/30/2025

Performance As Of September 30, 2025	3 Month	YTD	1 Year	3 Year	5 Year	Std Dev 5 Yr	Prospectus Exp Ratio
Alameda Contra Costa Transit District Deferred Comp Plan	6.08	12.54	20.55	22.59	14.05	14.49	0.57
Alameda Contra Costa Transit District Deferred Comp Plan Custom Benchmark	7.29	14.22	15.15	21.18	13.45	14.48	NA
Alameda Contra Costa Transit District Deferred Comp Plan Custom Category Averages Benchmark	6.25	12.64	12.79	19.30	11.93	15.70	0.82
Institutional Portfolio 60-30-10	5.08	12.64	11.64	16.01	8.84	10.67	NA
MSCI World NR USD	7.27	17.43	17.25	23.72	14.41	15.48	NA



¹Industry Average Exp Ratio 0.52%. Based on plan assets \$100Mil+

Benchmark	Weight
S&P 500 TR USD	19.52%
Russell 1000 Growth TR USD	5.61%
Russell 1000 Value TR USD	3.52%
S&P Target Date 2045 TR USD	2.93%
S&P Target Date 2035 TR USD	2.23%
Blend (60% Russell 3000 _40% Bar US Agg Bd)	2.18%
Russell Mid Cap Growth TR USD	1.50%
MSCI ACWI Ex USA NR USD	1.28%
Bloomberg US Agg Bond TR USD	1.28%
Morningstar US Health TR USD	1.12%
S&P Target Date 2025 TR USD	1.06%
S&P MidCap 400 TR	0.93%
Russell 2000 TR USD	0.85%
Russell 2000 Growth TR USD	0.76%
Bloomberg US HY 2% Issuer Cap TR USD	0.73%
MSCI EM NR USD	0.69%
Morningstar US Util TR USD	0.62%
Russell 2000 Value TR USD	0.61%

¹Industry Average Expense Ratio Source: 401(k) Averages Book, 24th Edition, published by HR Investment Consultants

The Institutional Portfolio 60-30-10 consists of 60% MSCI World NR USD, 30% Bloomberg US Agg Bond TR USD and 10% ICE BofA US 3M Trsy Bill TR USD

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Management Style Analysis

As of 09/30/2025

Domestic Equity Style Box

	VALUE	BLEND	GROWTH
LARGE CAP	<ul style="list-style-type: none"> Hartford Dividend and Growth R6 (\$145.86 bn) JPMorgan Equity Income A(\$135.55 bn) 	<ul style="list-style-type: none"> American Funds Fundamental Invs R3 (\$218.00 bn) Hartford Disciplined Equity HLS IA (\$469.80 bn) Neuberger Berman Quality Equity Tr (\$282.80 bn) State St S&P 500® Indx SL CI I(\$409.25 bn) 	<ul style="list-style-type: none"> American Century Ultra® Inv(\$606.13 bn) Empower Large Cap Growth Instl (\$469.91 bn)
MID CAP	<ul style="list-style-type: none"> Victory Sycamore Established Value I (\$15.60 bn) 	<ul style="list-style-type: none"> State St S&P MidCap® Indx NL CI A (\$9.38 bn) 	<ul style="list-style-type: none"> Empower T. Rowe Price Mid Cp Gr Instl (\$20.76 bn)
SMALL CAP	<ul style="list-style-type: none"> American Century Small Cap Value Inv (\$3.45 bn) 	<ul style="list-style-type: none"> State St Russell Sm Cap® Indx SL CI I (\$2.80 bn) 	<ul style="list-style-type: none"> Baron Small Cap Retail(\$8.64 bn)

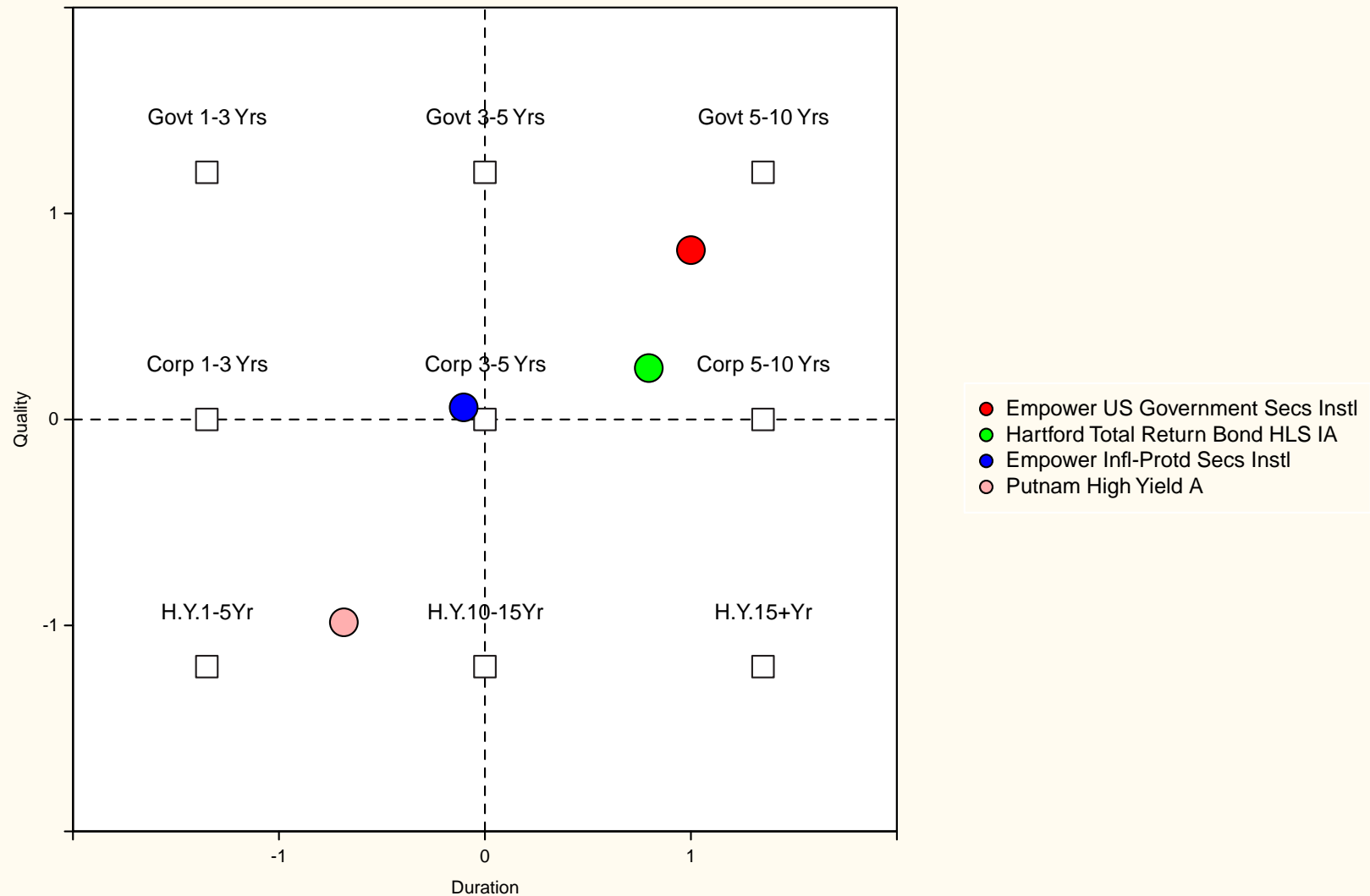
Average Market Cap. listed in parentheses

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Manager Style Box

Fixed Income - Single Computation
October 2015 - September 2025

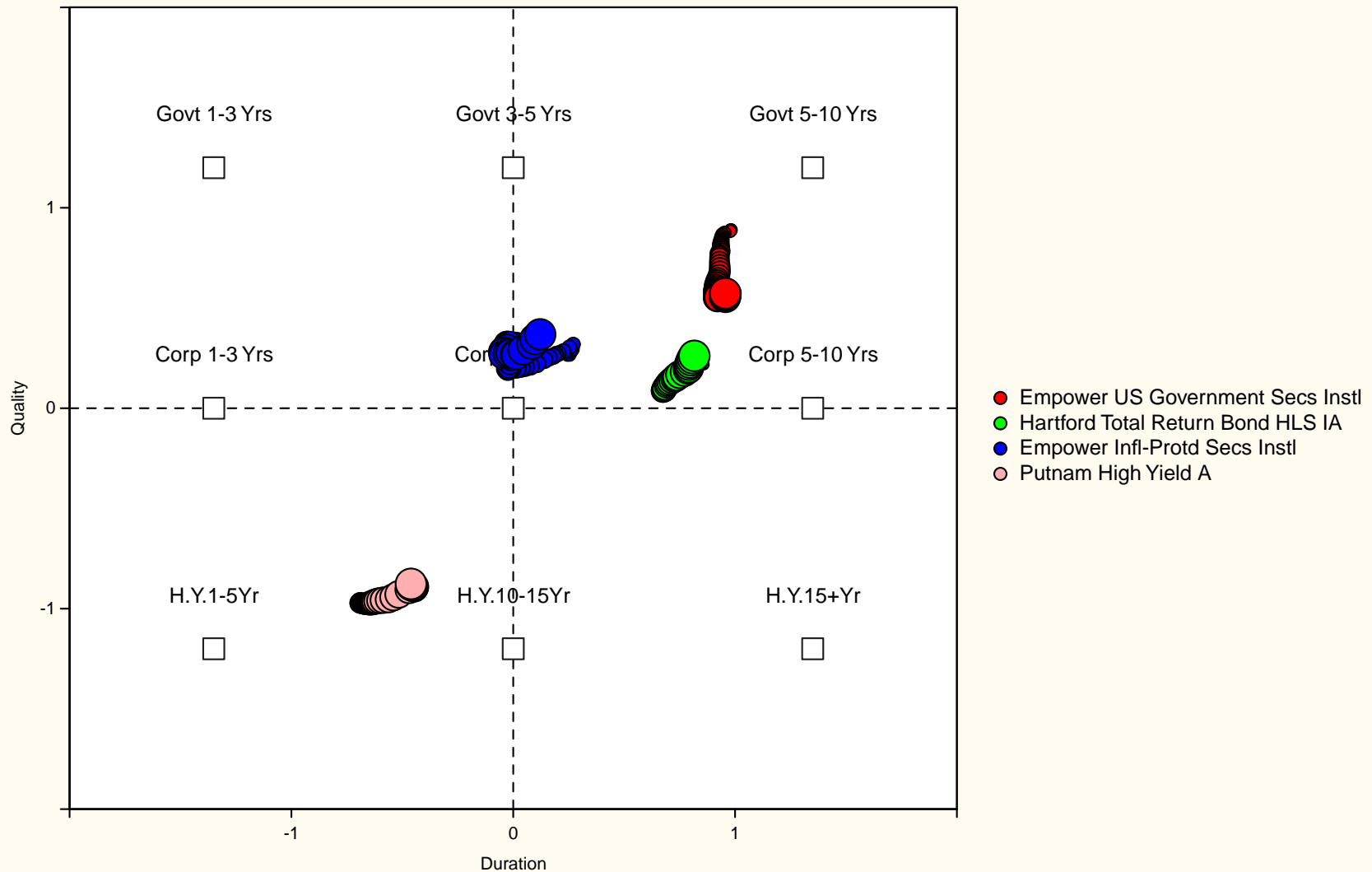


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Manager Style Box

Fixed Income - 12 Month Moving Windows
October 2015 - September 2025

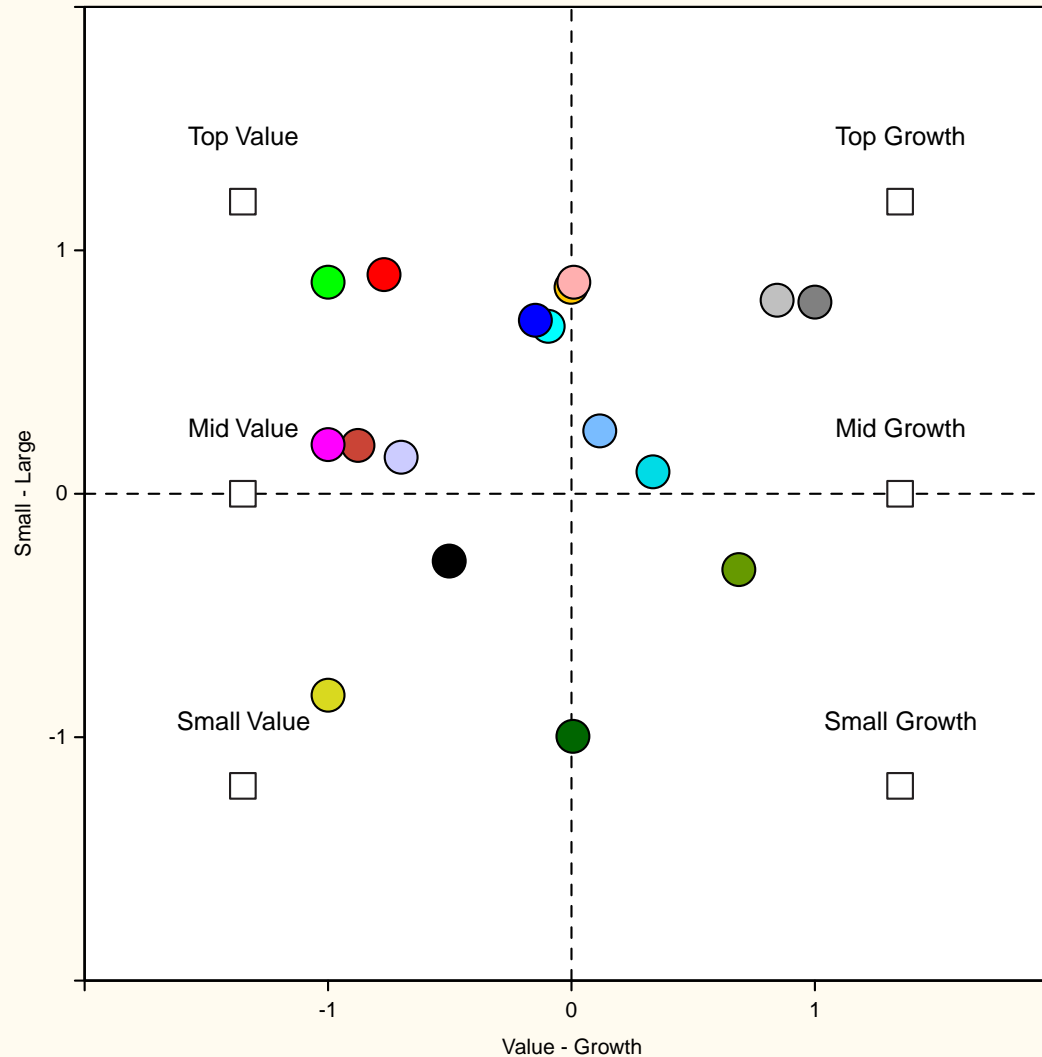


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Manager Style Box

Equity - Single Computation
October 2015 - September 2025



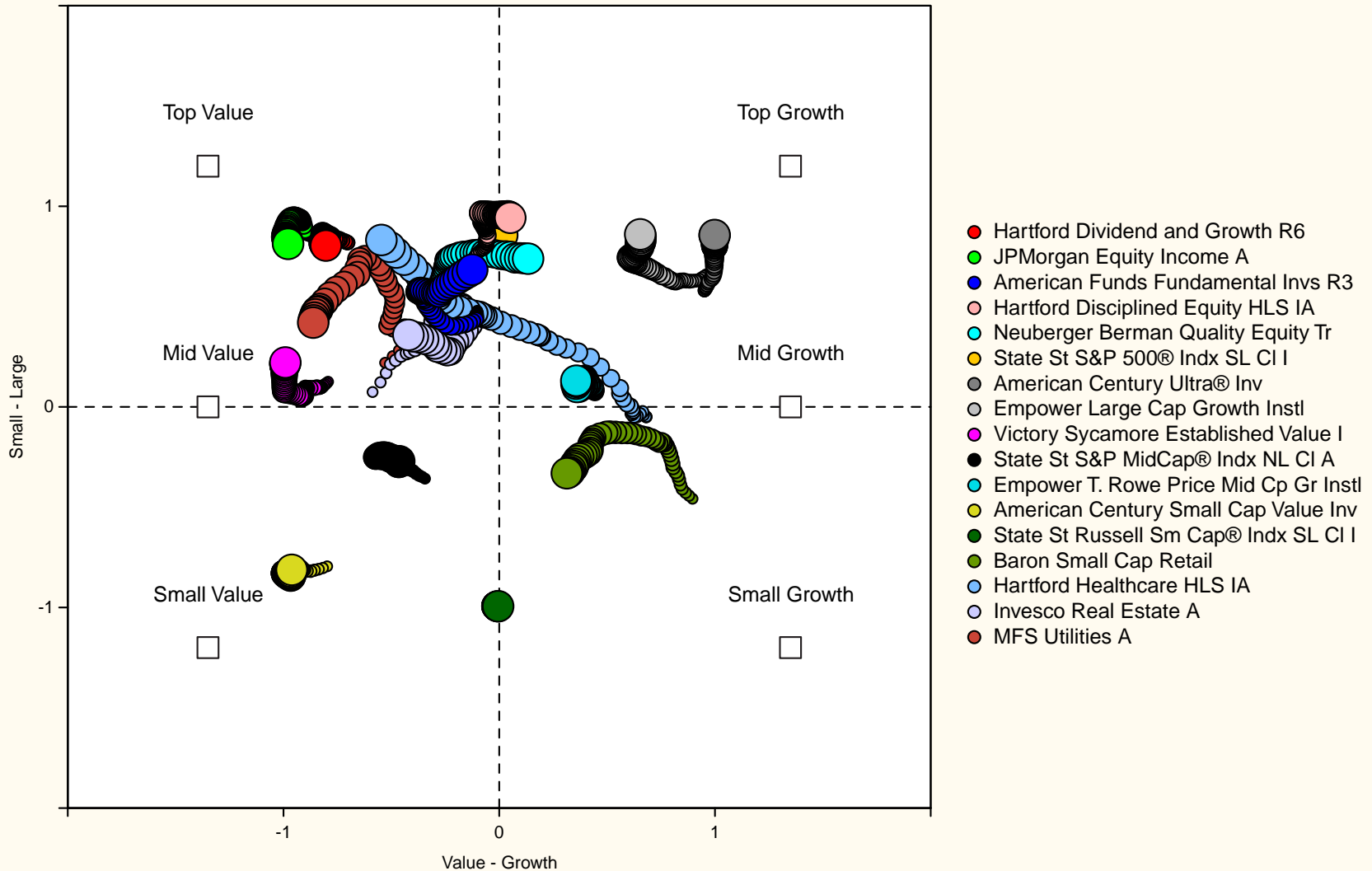
- Hartford Dividend and Growth R6
- JPMorgan Equity Income A
- American Funds Fundamental Invs R3
- Hartford Disciplined Equity HLS IA
- Neuberger Berman Quality Equity Tr
- State St S&P 500® Indx SL CI I
- American Century Ultra® Inv
- Empower Large Cap Growth Instl
- Victory Sycamore Established Value I
- State St S&P MidCap® Indx NL CI A
- Empower T. Rowe Price Mid Cp Gr Instl
- American Century Small Cap Value Inv
- State St Russell Sm Cap® Indx SL CI I
- Baron Small Cap Retail
- Hartford Healthcare HLS IA
- Invesco Real Estate A
- MFS Utilities A

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Manager Style Box

Equity - 12 Month Moving Windows
October 2015 - September 2025

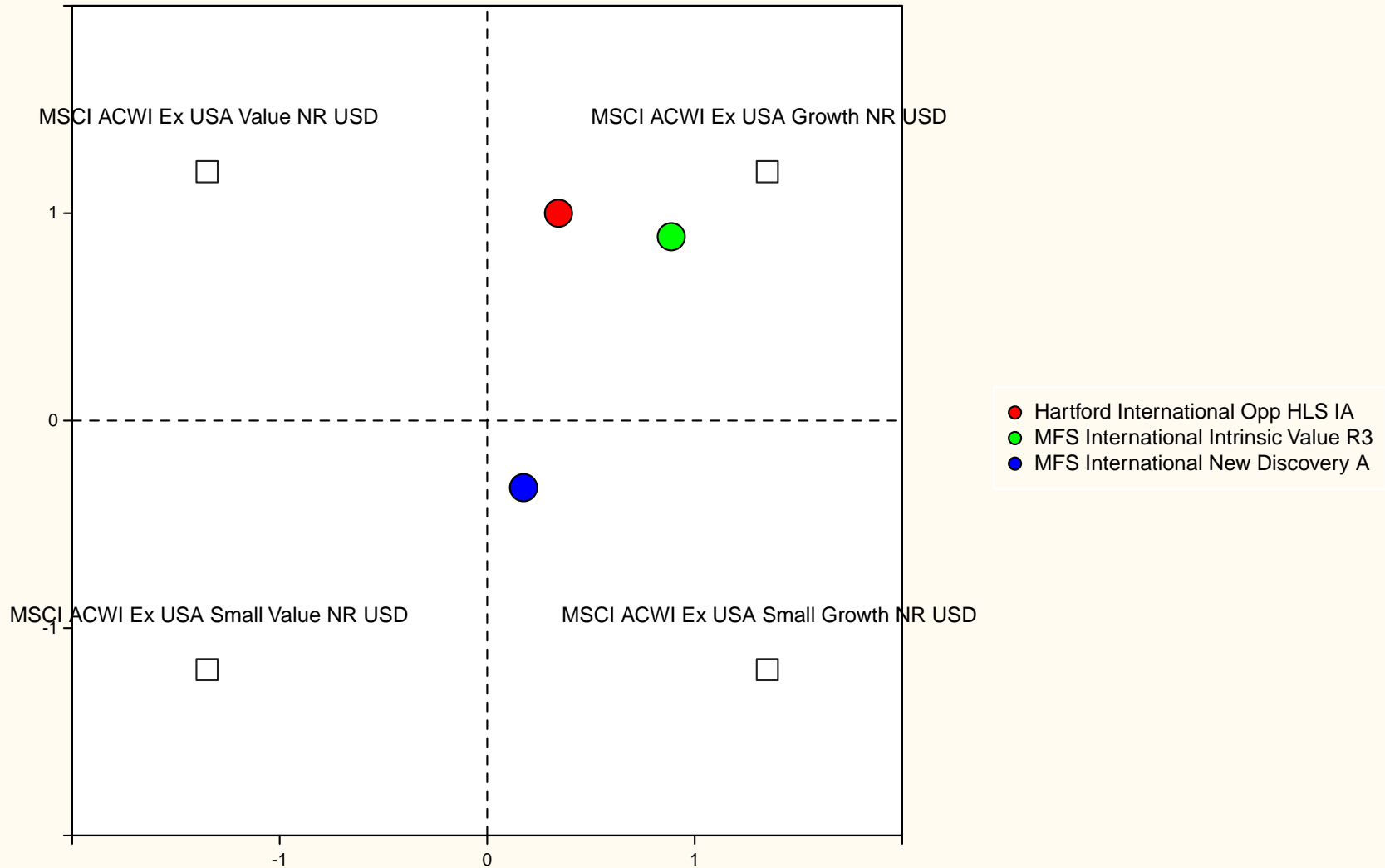


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Manager Style Box

International Equity - Single Computation
October 2015 - September 2025

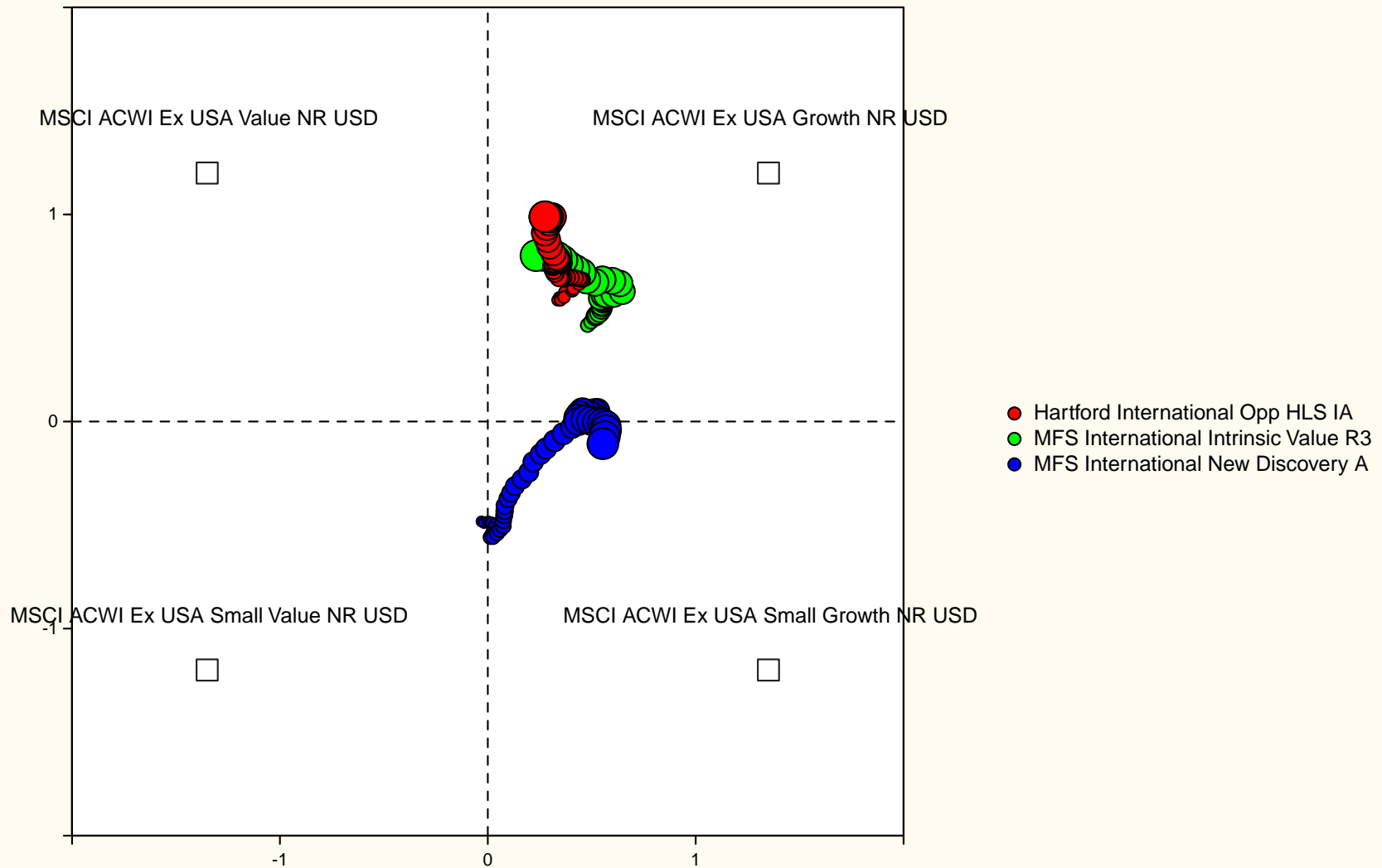


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Manager Style Box

International Equity - 12 Month Moving Windows
October 2015 - September 2025

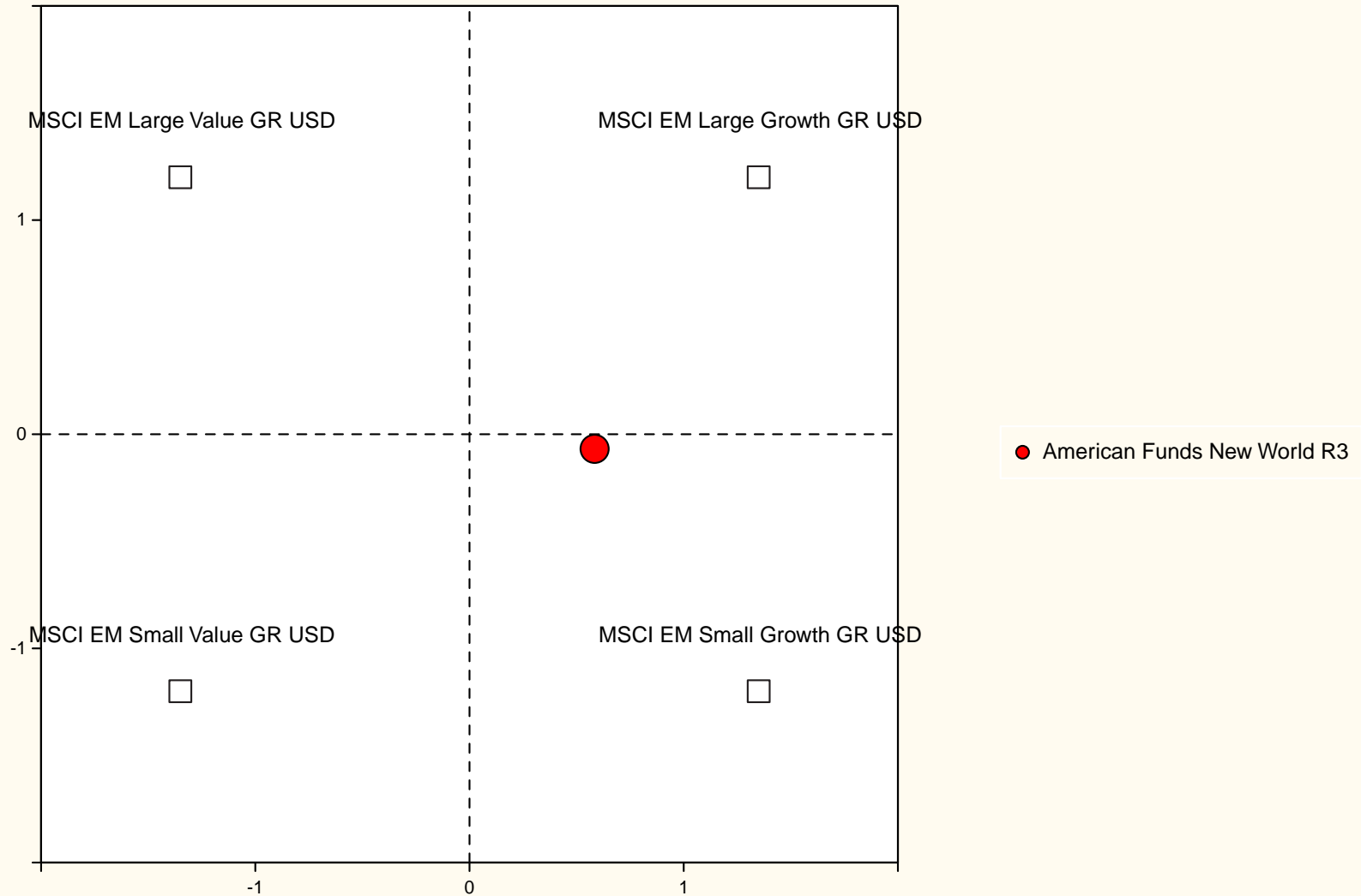


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Manager Style Box

Emerging Market - Single Computation
October 2015 - September 2025

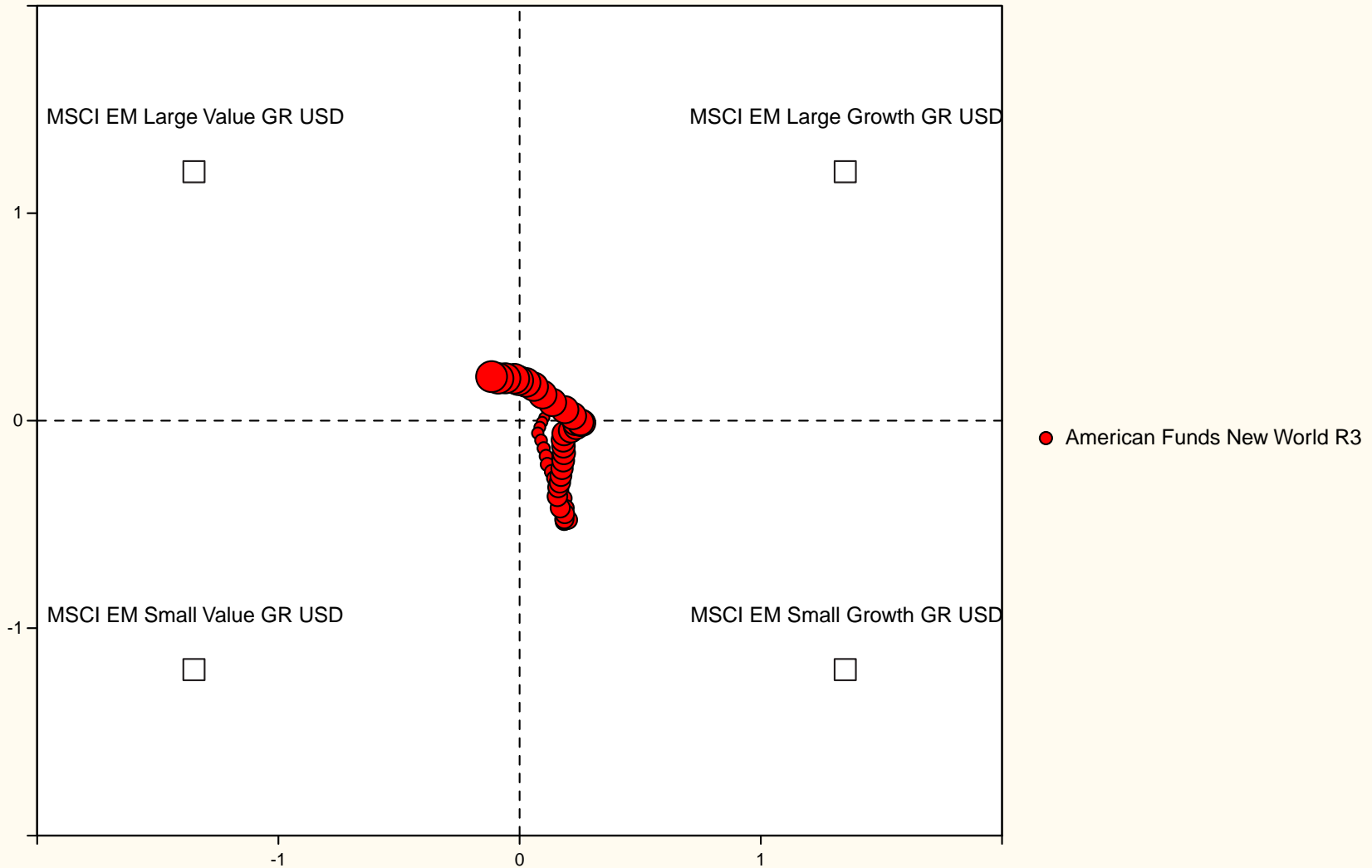


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Manager Style Box

Emerging Market - 12 Month Moving Windows
October 2015 - September 2025

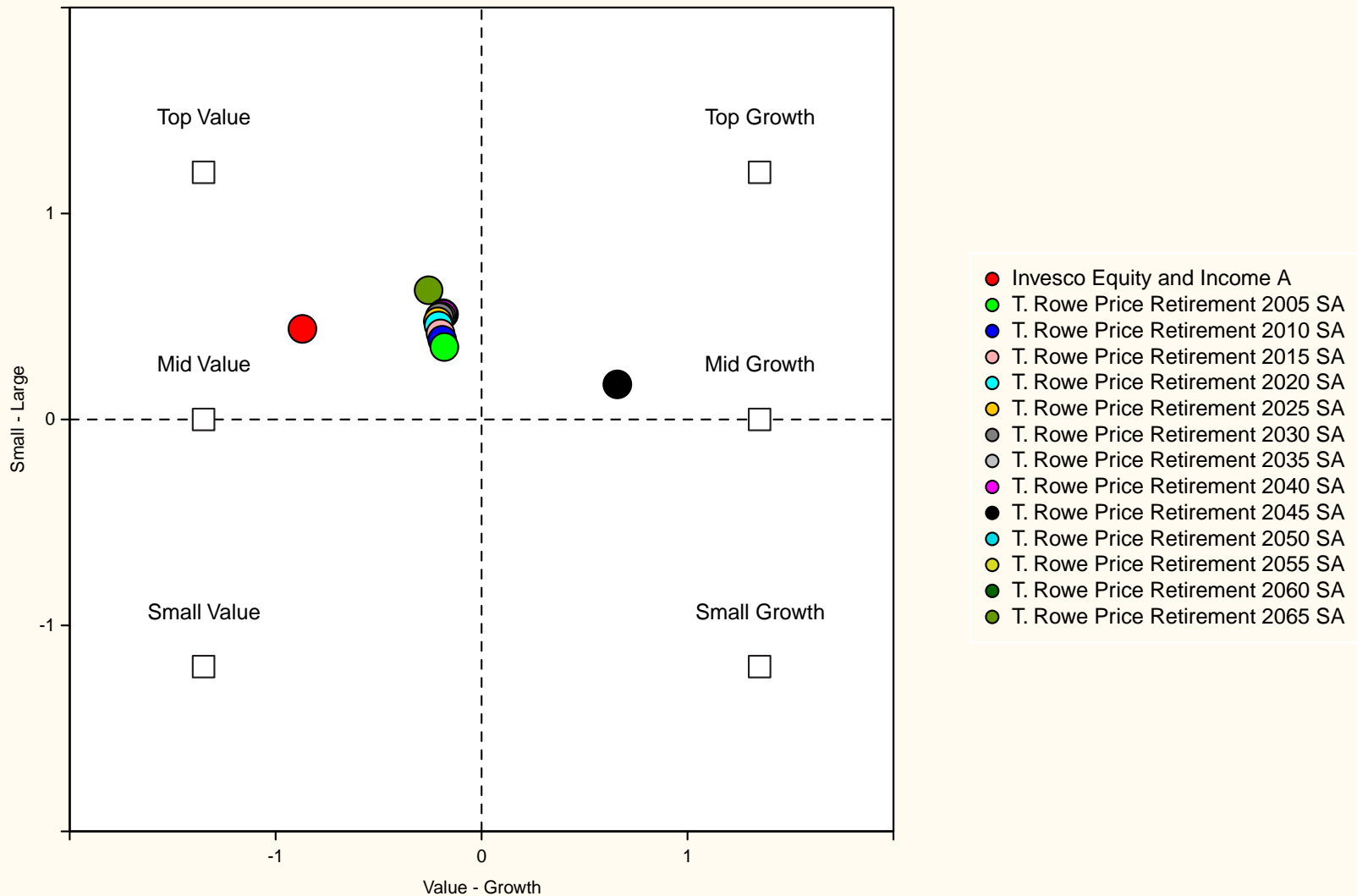


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Manager Style Box

Balanced - Single Computation
October 2015 - September 2025

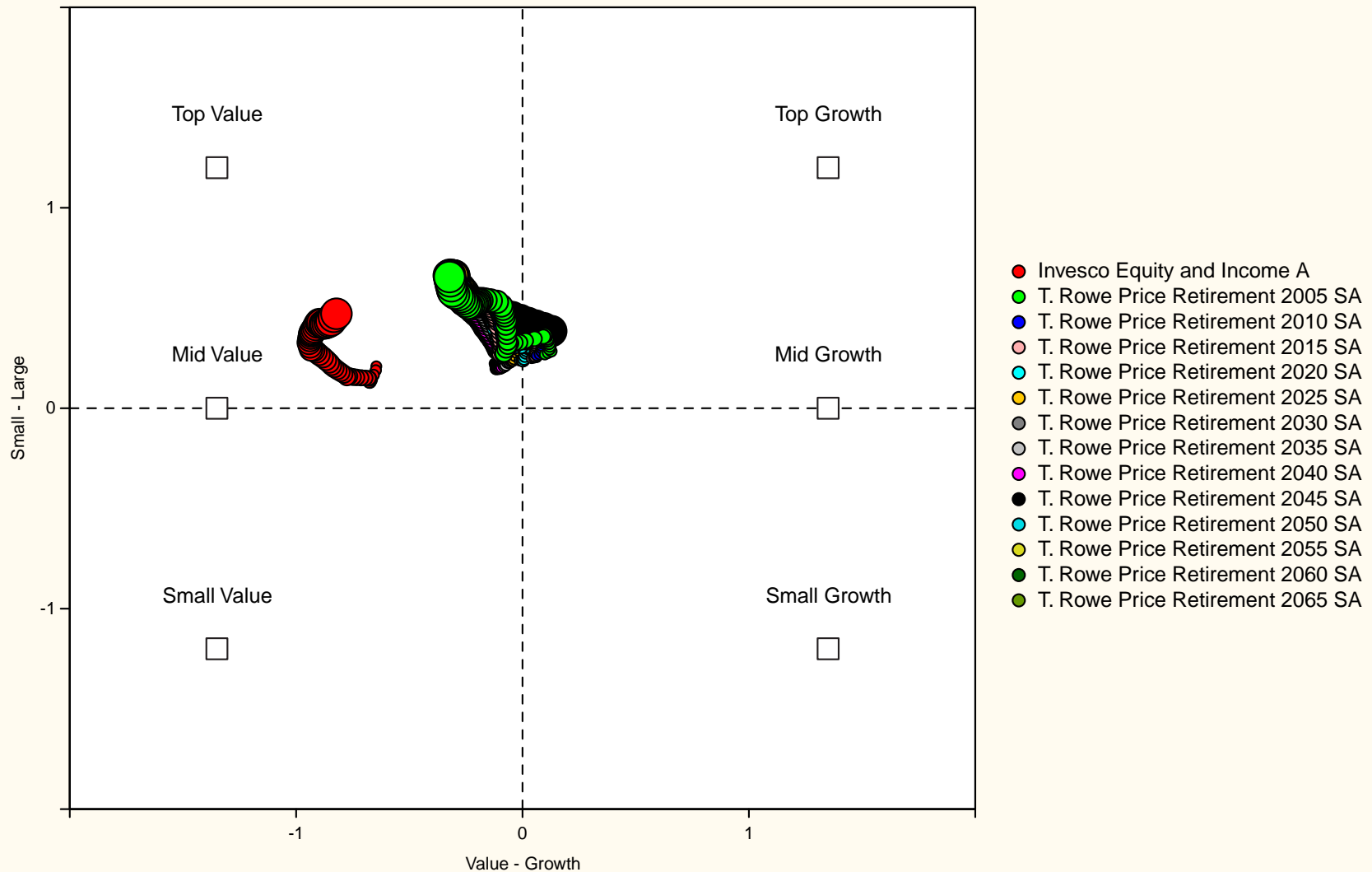


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Manager Style Box

Balanced - 12 Month Moving Windows
October 2015 - September 2025



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Section IV

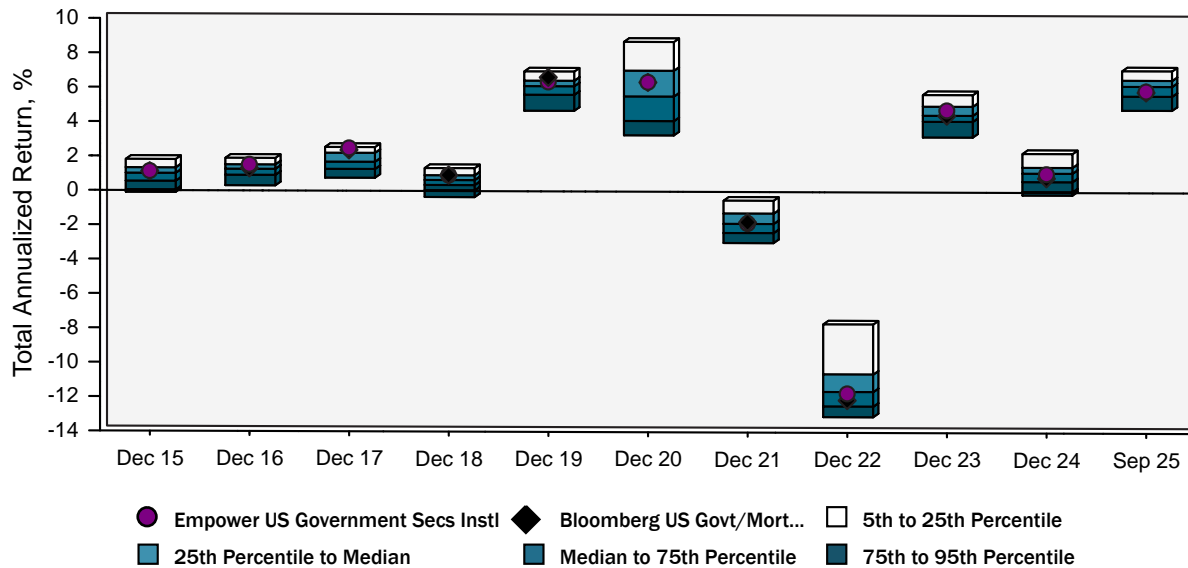
Detailed Fund Analytics

Empower US Government Secs Instl

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Empower US Government Secs Instl	1.68	5.90	2.33	4.26	-0.61	1.40	0.18	1.06	-0.04	6.64	0.24
Bloomberg US Govt/Mortgage TR USD	1.83	5.84	2.53	4.13	-0.84	1.28	0.00	1.00	-0.07	6.23	-
Morningstar Intermediate Government	1.82	5.99	2.74	4.24	-0.54	1.08	0.20	1.55	-0.06	6.26	0.69

Performance To Date January 2015 - September 2025

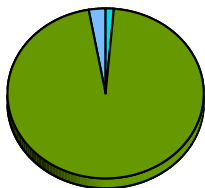


Portfolio Data

Ticker	MXDQX
Prospectus Objective	Government Bond - Mortgage
Morningstar Category	Intermediate Government
Net Assets \$MM	\$606
Turnover Ratio	78%
Total Number of Holdings	274
Average Mkt Cap \$MM	-
Manager Name	Jack Brown
Manager Tenure (yrs.)	0.66
Mstar Rating	4

Bond Credit Analysis	Fund	Category
AAA	4.89	55.42
AA	92.47	45.50
A	0.40	0.32
BBB	1.06	0.26
BB	0.00	0.01
B	0.00	0.04
Below B	0.00	0.00
Not Rated	1.18	-1.55

Portfolio Composition



Cash (1.35%)
Domestic Stock (0.00%)
Foreign Stock (0.00%)
Domestic Bond (95.88%)
Foreign Bond (2.77%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Statistics

Average Eff. Duration	5.86
Average Credit Quality	AA

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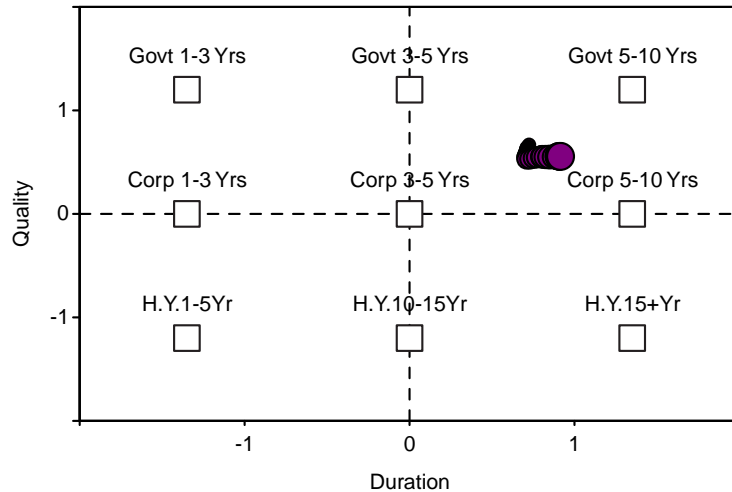


Empower US Government Secs Instl

As of 09/30/2025

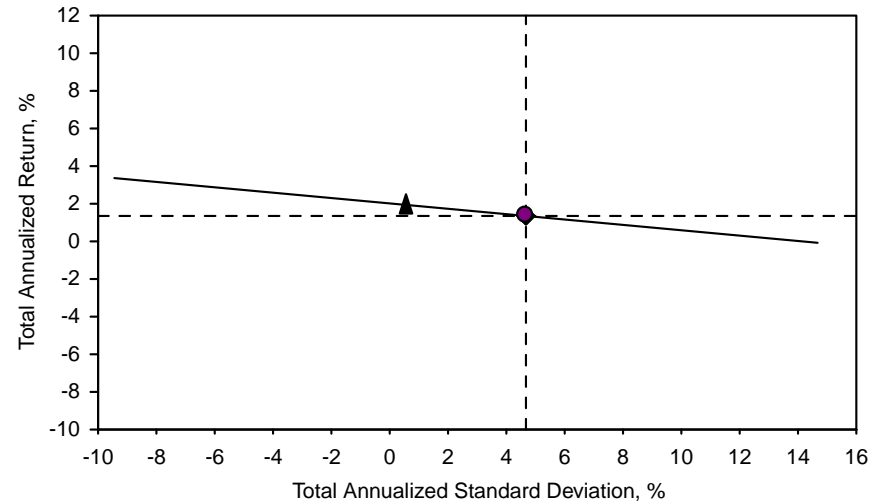
Manager Style

6 Month moving average, October 2015 - September 2025



Manager Risk / Return

October 2015 - September 2025



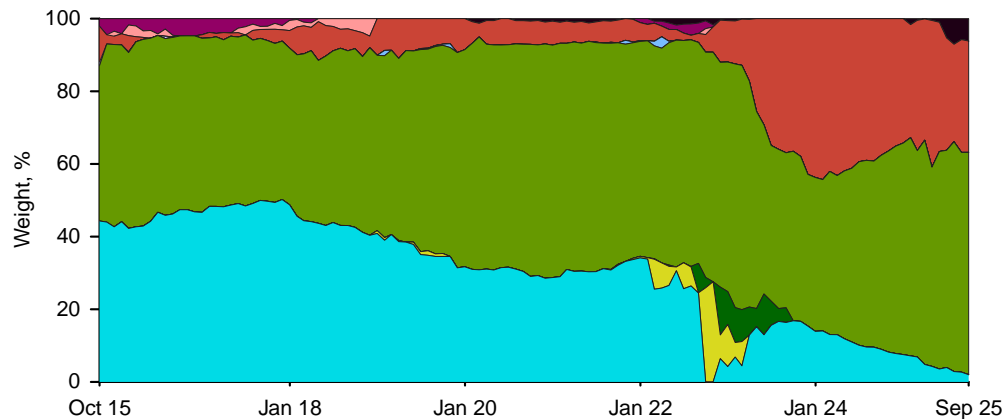
Empower US Government Secs Instl

Bloomberg US Govt/Mortgage TR USD

Cash

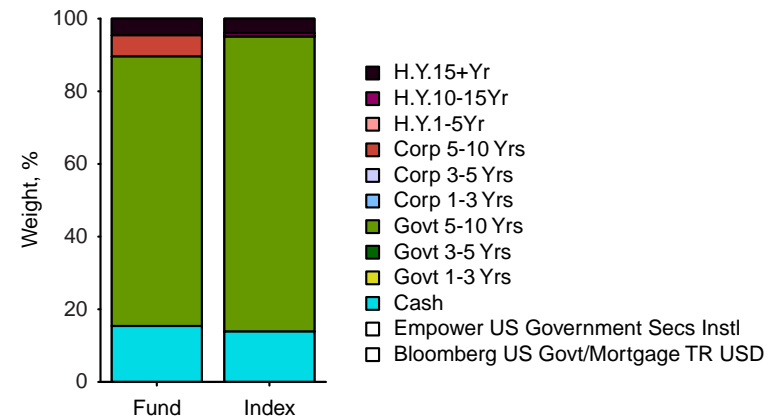
Asset Allocation

Empower US Government Secs Instl



Asset Allocation

October 2015 - September 2025



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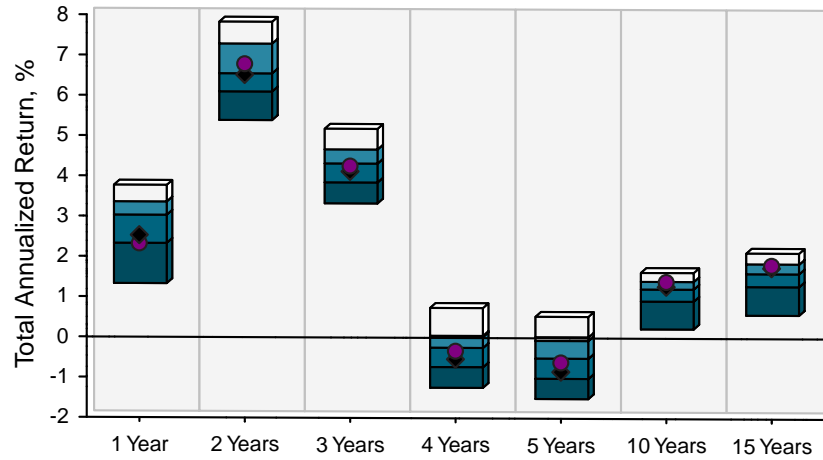


Empower US Government Secs Instl

As of 09/30/2025

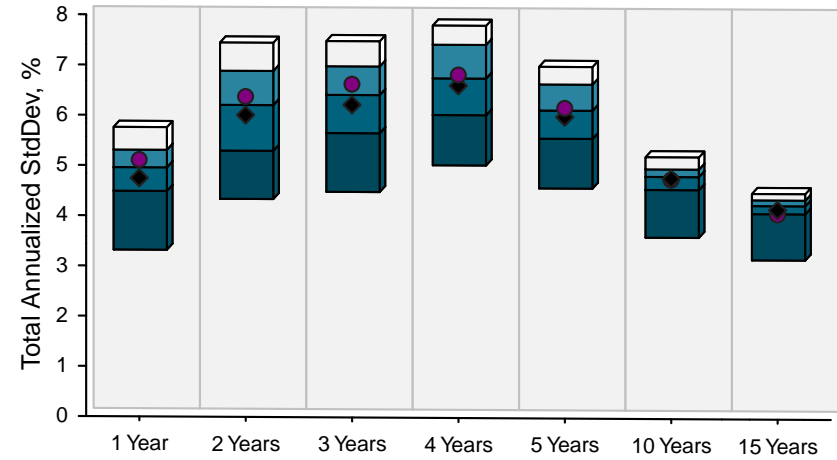
Performance

vs. Morningstar Intermediate Government



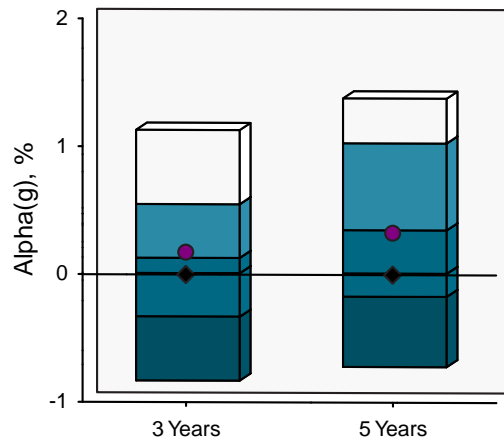
Standard Deviation

vs. Morningstar Intermediate Government



Alpha(g) to date

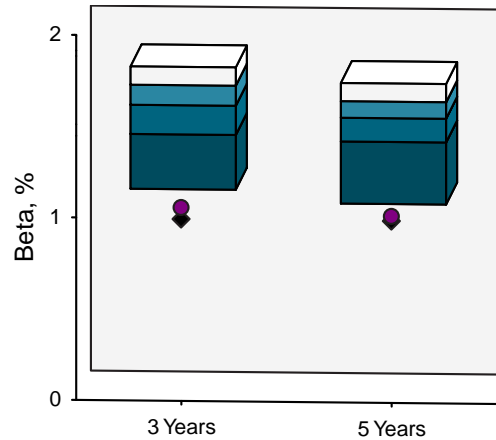
October 2020 - September 2025



● Empower US Government Secs Instl

Beta to date

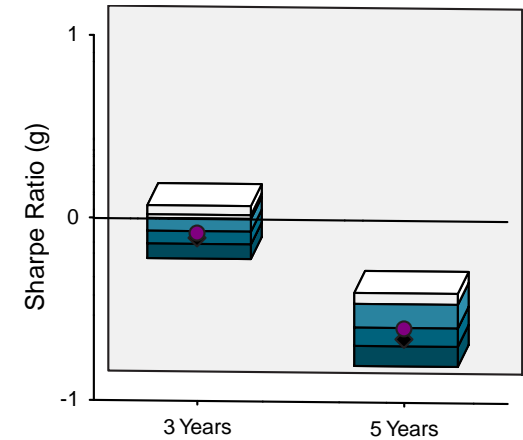
October 2020 - September 2025



◆ Bloomberg US Govt/Mortgage TR USD

Sharpe Ratio(g) to date

October 2020 - September 2025



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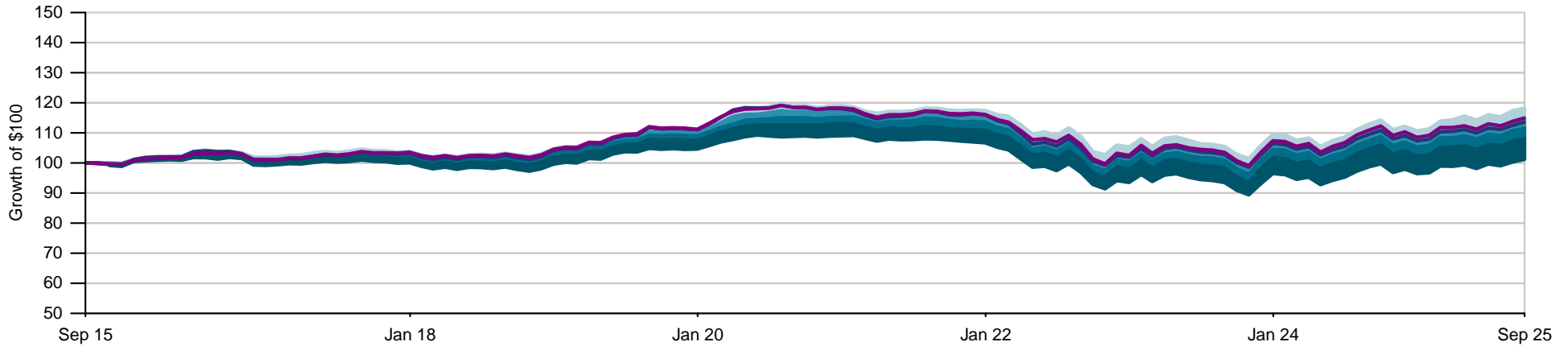


Empower US Government Secs Instl

As of 09/30/2025

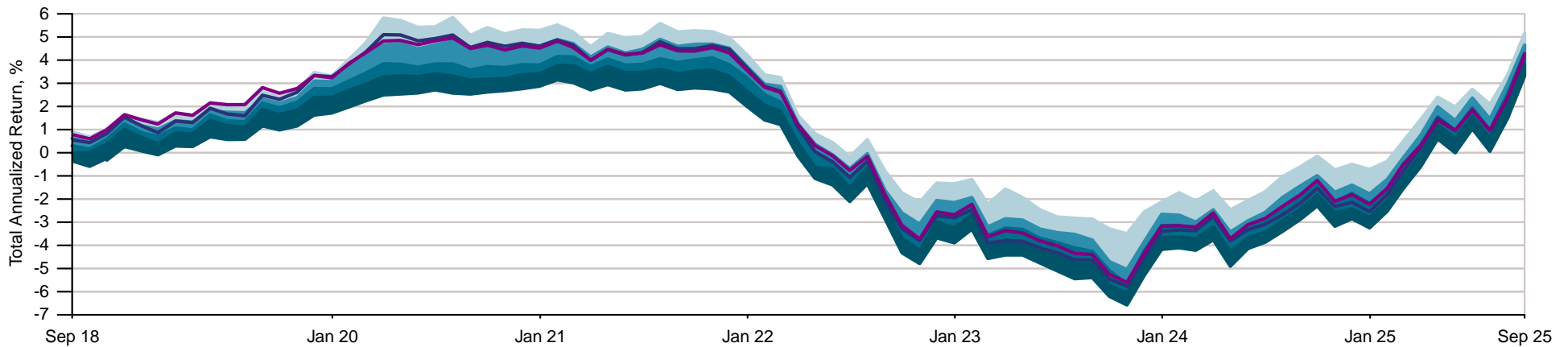
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Empower US Government Secs Instl

25th Percentile to Median
Bloomberg US Govt/Mortgage TR USD

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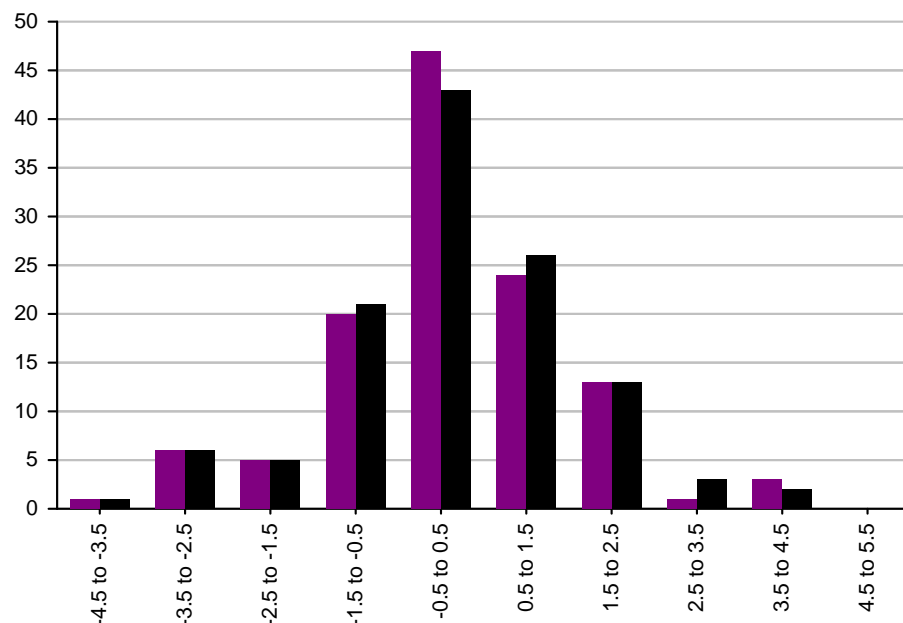


Empower US Government Secs Instl

As of 09/30/2025

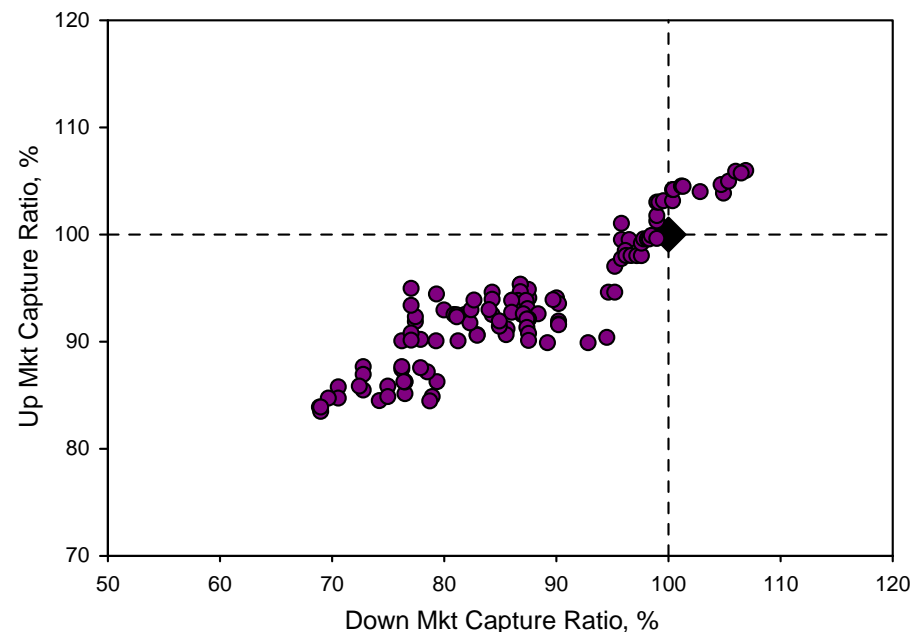
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Empower US Government Secs Instl

◆ Bloomberg US Govt/Mortgage TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Empower US Government Secs Instl	63	51	1.04%	-1.01%	6.74%	-5.01%	4.43%	-4.45%	11.45%	-14.31%	97.83%	95.36%	98.21
Bloomberg US Govt/Mortgage TR USD	63	57	1.06%	-0.94%	6.89%	-5.25%	4.11%	-4.07%	11.57%	-14.38%	100.00%	100.00%	100.00

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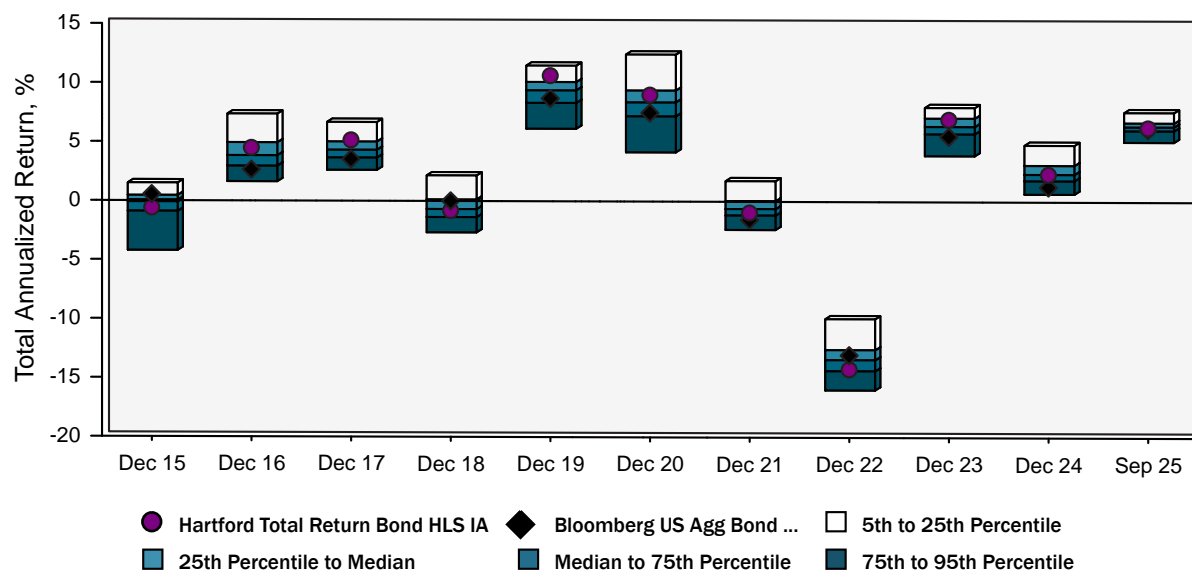


Hartford Total Return Bond HLS IA

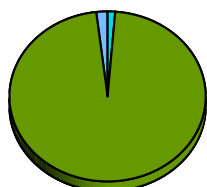
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford Total Return Bond HLS IA	2.39	6.29	2.91	6.06	0.12	2.59	1.08	1.02	0.22	6.59	0.52
Bloomberg US Agg Bond TR USD	2.03	6.13	2.88	4.93	-0.45	1.84	0.00	1.00	0.05	6.44	-
Morningstar Intermediate Core-Plus Bond	2.16	6.31	3.37	5.61	0.33	2.32	0.01	1.01	0.17	6.41	0.77

Performance To Date January 2015 - September 2025



Portfolio Composition



Cash (1.24%)
Domestic Stock (0.00%)
Foreign Stock (0.00%)
Domestic Bond (96.90%)
Foreign Bond (1.86%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Statistics

Average Eff. Duration	6.20
Average Credit Quality	BBB

Portfolio Data

Ticker	HIABX
Prospectus Objective	Corporate Bond - General
Morningstar Category	Intermediate Core-Plus Bond
Net Assets \$MM	\$1,406
Turnover Ratio	50%
Total Number of Holdings	1,314
Average Mkt Cap \$MM	-
Manager Name	Joseph Marvan
Manager Tenure (yrs.)	13.50
Mstar Rating	3

Bond Credit Analysis	Fund	Category
AAA	-0.65	30.02
AA	66.71	28.58
A	9.87	11.04
BBB	13.72	18.56
BB	7.12	6.06
B	1.05	2.53
Below B	0.43	0.76
Not Rated	1.75	2.44

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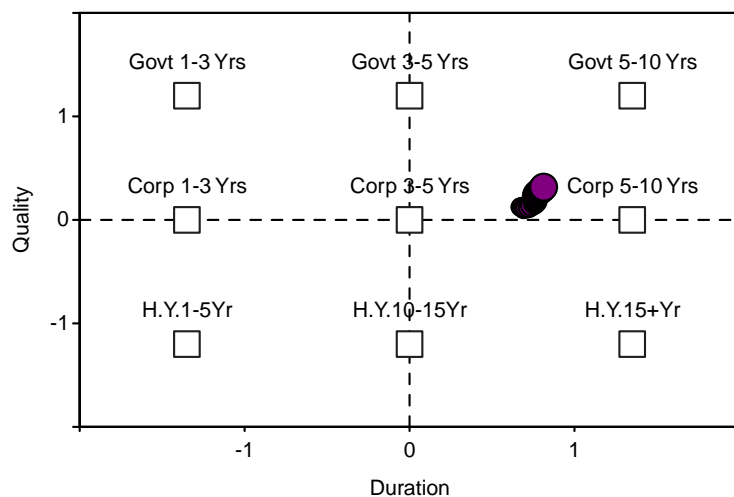


Hartford Total Return Bond HLS IA

As of 09/30/2025

Manager Style

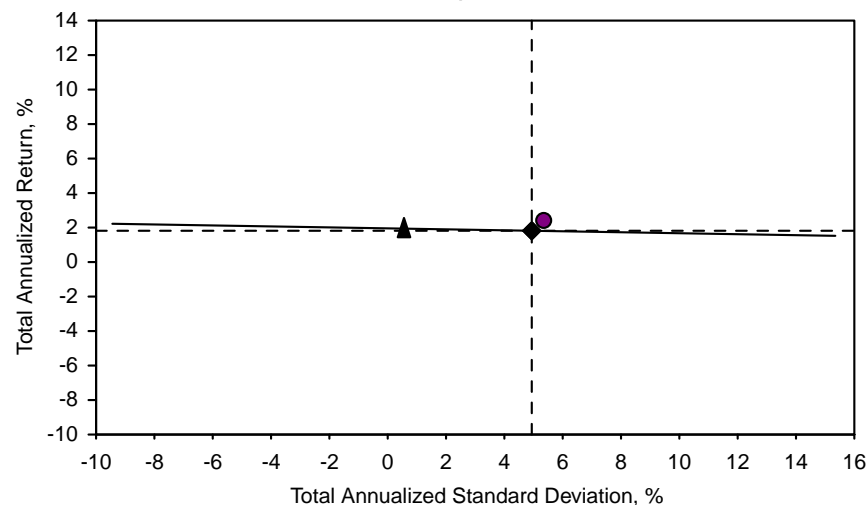
6 Month moving average, October 2015 - September 2025



● Hartford Total Return Bond HLS IA

Manager Risk / Return

October 2015 - September 2025

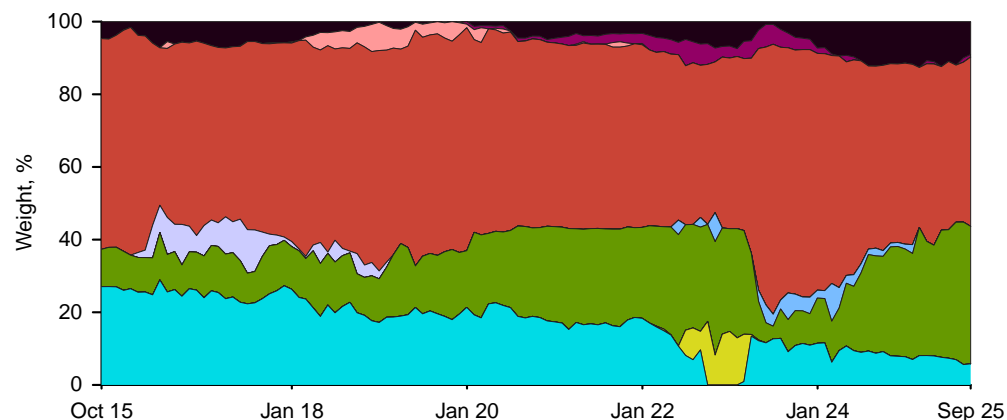


◆ Bloomberg US Agg Bond TR USD

▲ Cash

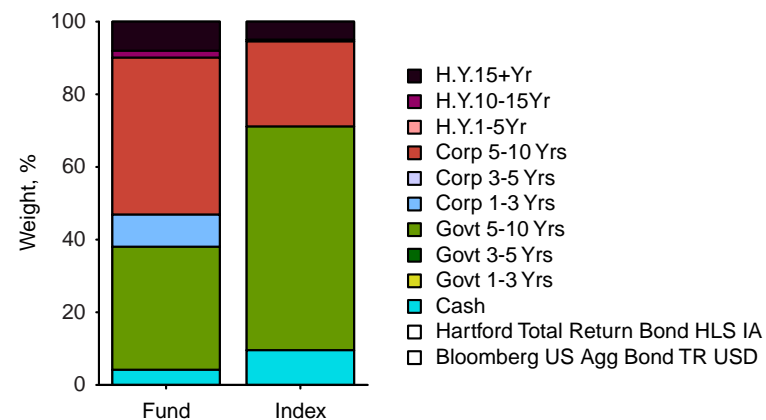
Asset Allocation

Hartford Total Return Bond HLS IA



Asset Allocation

October 2015 - September 2025



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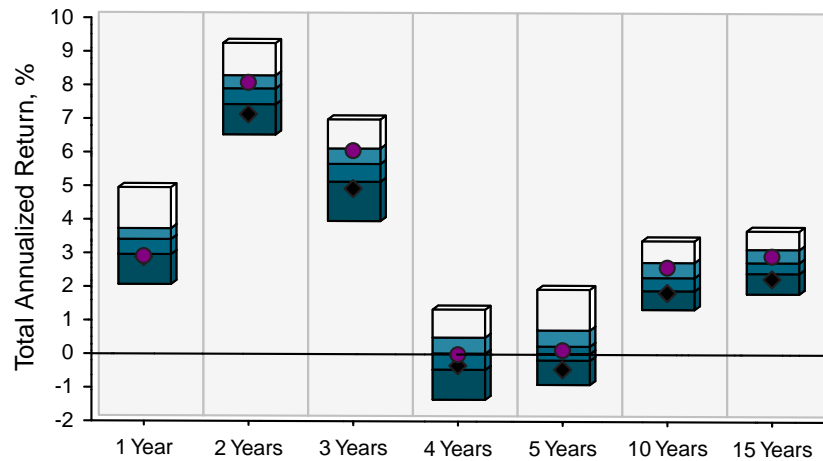


Hartford Total Return Bond HLS IA

As of 09/30/2025

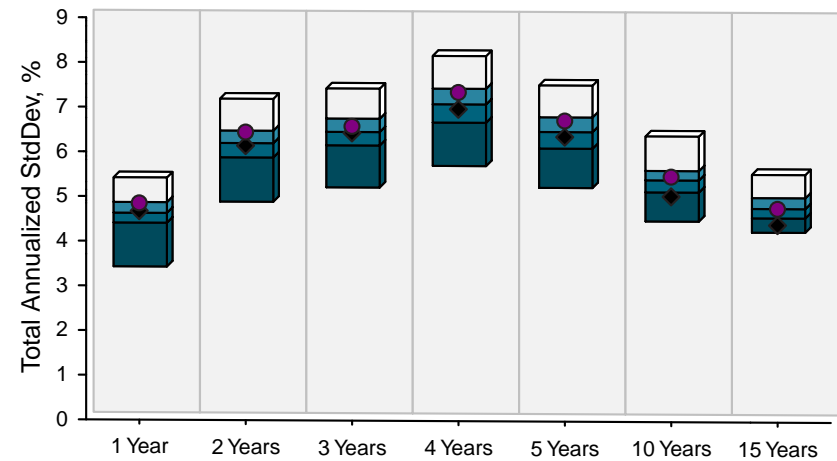
Performance

vs. Morningstar Intermediate Core-Plus Bond



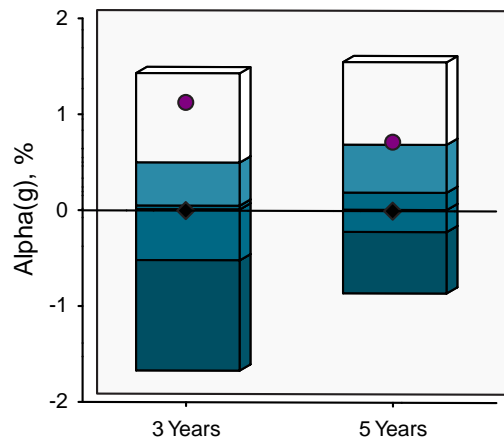
Standard Deviation

vs. Morningstar Intermediate Core-Plus Bond



Alpha(g) to date

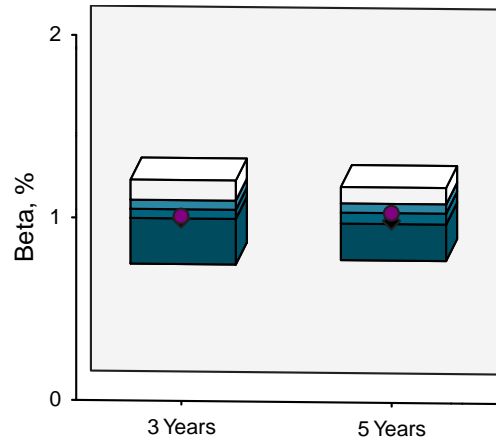
October 2020 - September 2025



● Hartford Total Return Bond HLS IA

Beta to date

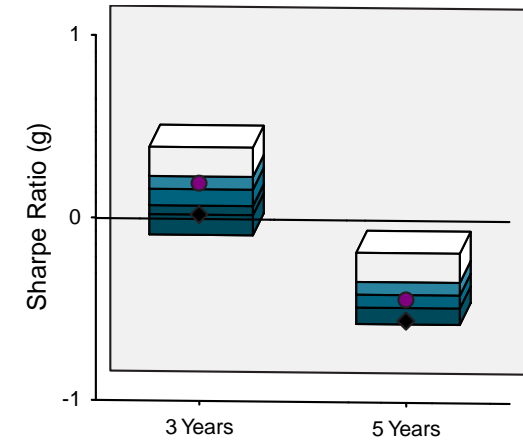
October 2020 - September 2025



◆ Bloomberg US Agg Bond TR USD

Sharpe Ratio(g) to date

October 2020 - September 2025



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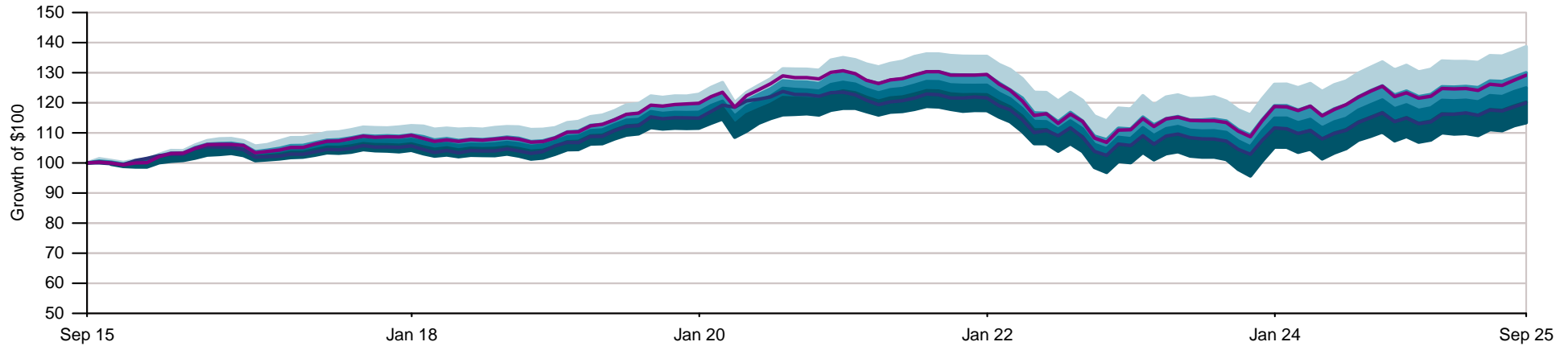


Hartford Total Return Bond HLS IA

As of 09/30/2025

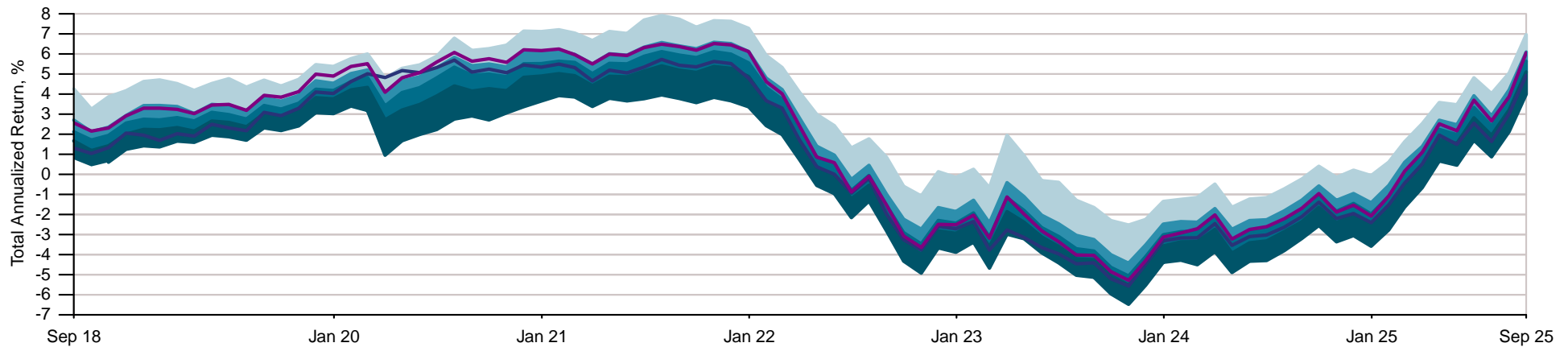
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Hartford Total Return Bond HLS IA

25th Percentile to Median
Bloomberg US Agg Bond TR USD

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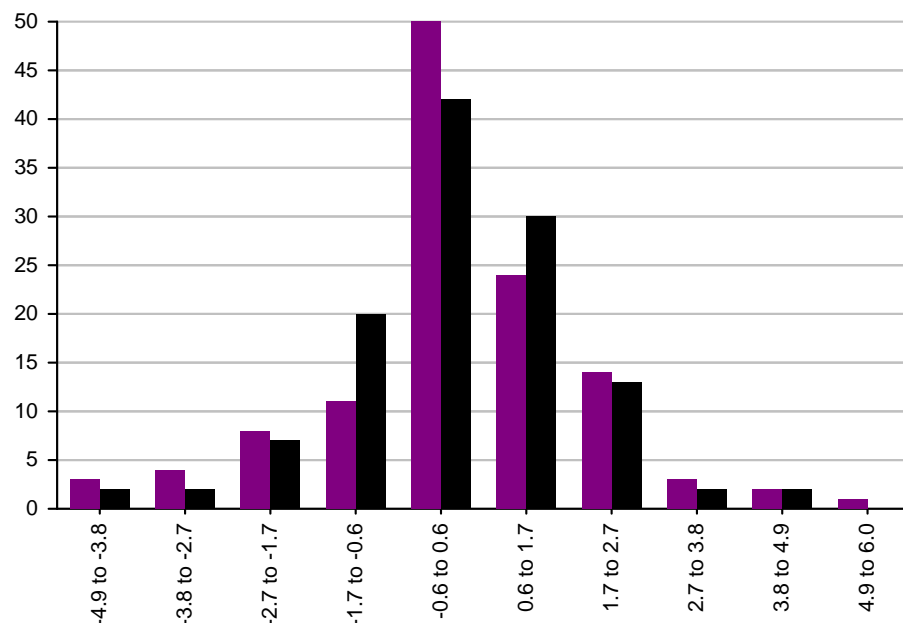


Hartford Total Return Bond HLS IA

As of 09/30/2025

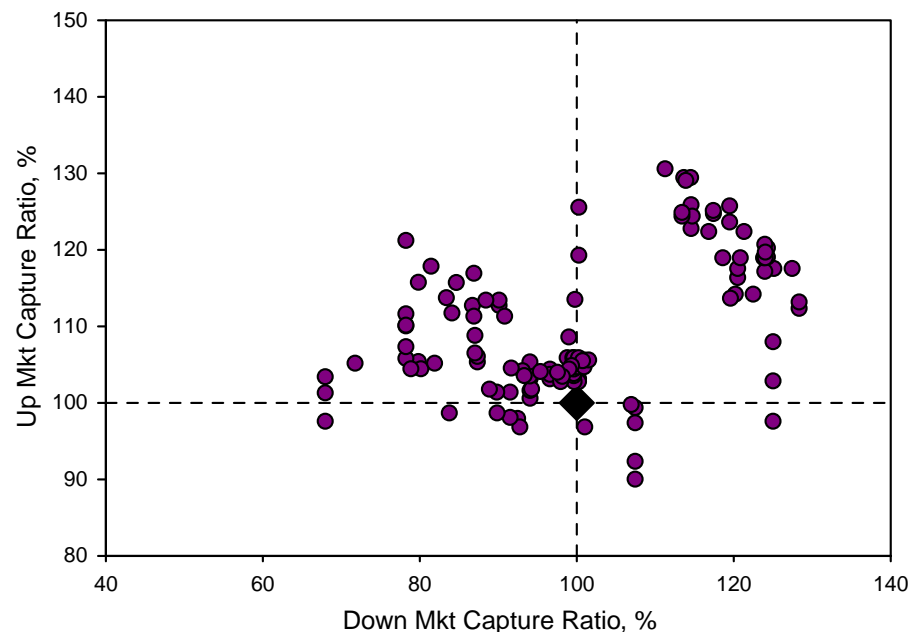
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Hartford Total Return Bond HLS IA

◆ Bloomberg US Agg Bond TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford Total Return Bond HLS IA	72	42	1.15%	-1.34%	8.48%	-5.43%	4.91%	-4.84%	13.51%	-17.30%	110.92%	100.60%	90.61
Bloomberg US Agg Bond TR USD	66	54	1.12%	-1.02%	7.64%	-5.39%	4.53%	-4.32%	11.68%	-15.68%	100.00%	100.00%	100.00

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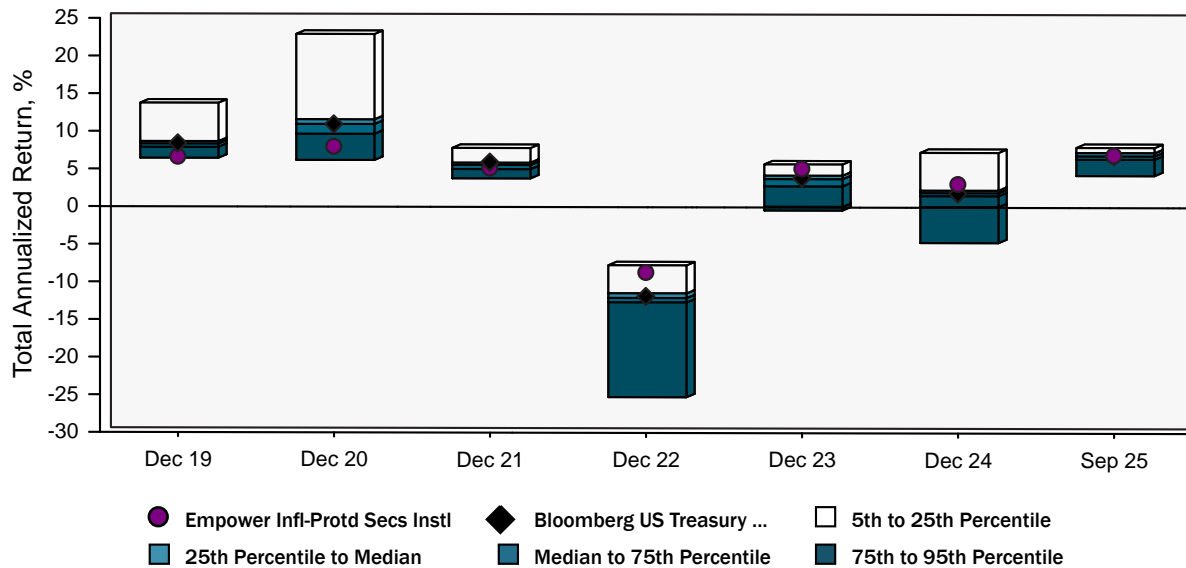
Empower Infl-Protd Secs Instl

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Empower Infl-Protd Secs Instl	2.06	6.94	4.88	5.72	2.58	-	0.80	0.80	0.25	3.92	0.35
Bloomberg US Treasury US TIPS TR USD	2.10	6.87	3.79	4.88	1.42	3.01	0.00	1.00	0.05	4.73	-
Morningstar Inflation-Protected Bond	1.90	6.61	3.74	4.80	0.93	2.68	0.14	0.92	0.05	6.37	0.71

Performance To Date

February 2018 - September 2025

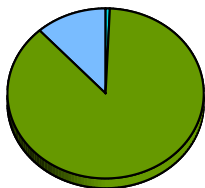


Portfolio Data

Ticker	MXIOX
Prospectus Objective	Income
Morningstar Category	Inflation-Protected Bond
Net Assets \$MM	\$484
Turnover Ratio	144%
Total Number of Holdings	276
Average Mkt Cap \$MM	-
Manager Name	Peter Stone
Manager Tenure (yrs.)	5.50
Mstar Rating	5

Bond Credit Analysis	Fund	Category
AAA	17.54	57.68
AA	58.11	33.80
A	4.01	2.47
BBB	13.14	3.40
BB	1.06	1.30
B	0.00	0.44
Below B	0.00	0.15
Not Rated	6.14	0.76

Portfolio Composition



Cash (0.70%)
Domestic Stock (0.00%)
Foreign Stock (0.00%)
Domestic Bond (87.57%)
Foreign Bond (11.73%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Statistics

Average Eff. Duration	4.53
Average Credit Quality	BBB

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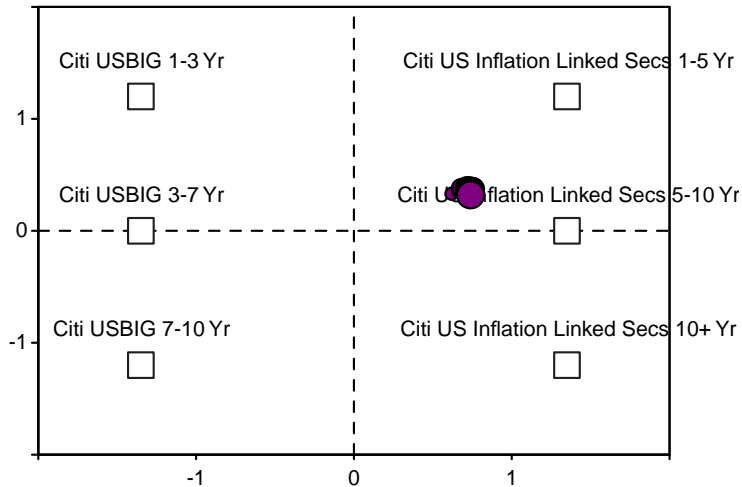


Empower Infl-Protd Secs Instl

As of 09/30/2025

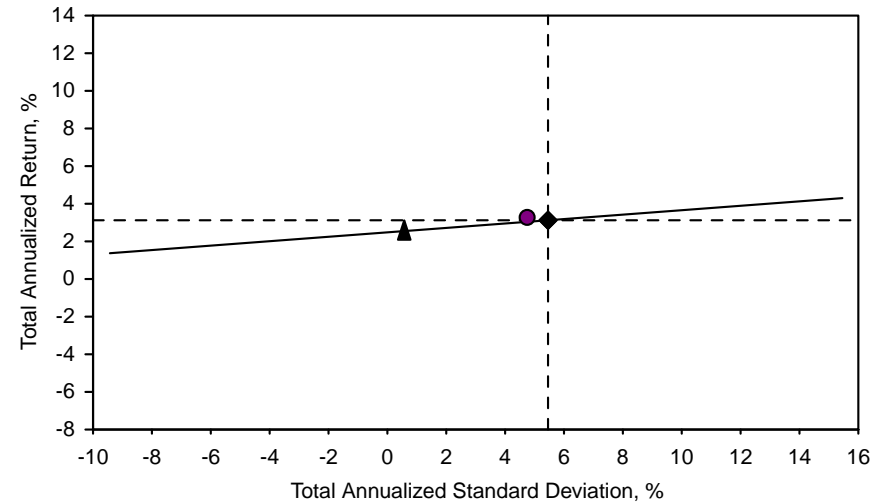
Manager Style

6 Month moving average, February 2018 - September 2025



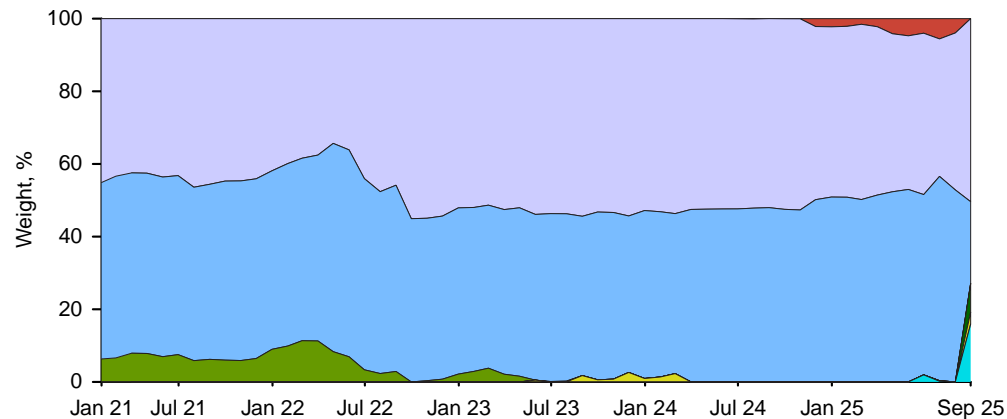
Manager Risk / Return

February 2018 - September 2025



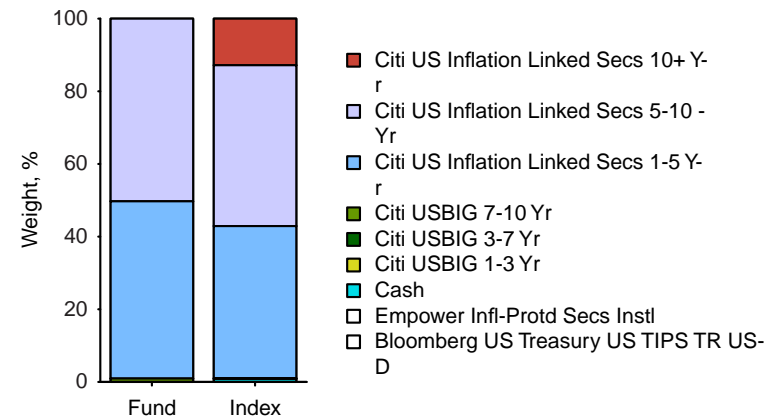
Asset Allocation

Empower Infl-Protd Secs Instl



Asset Allocation

February 2018 - September 2025

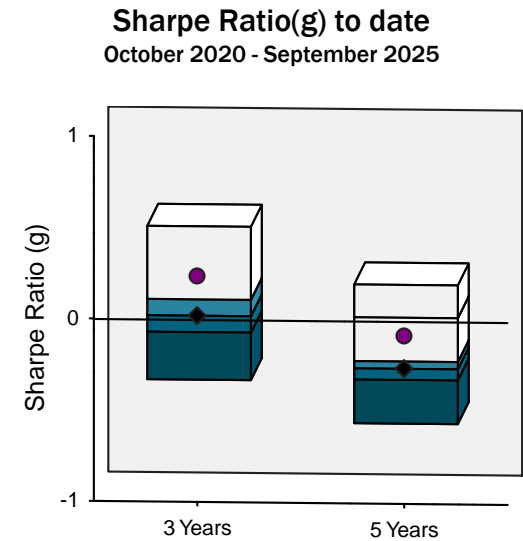
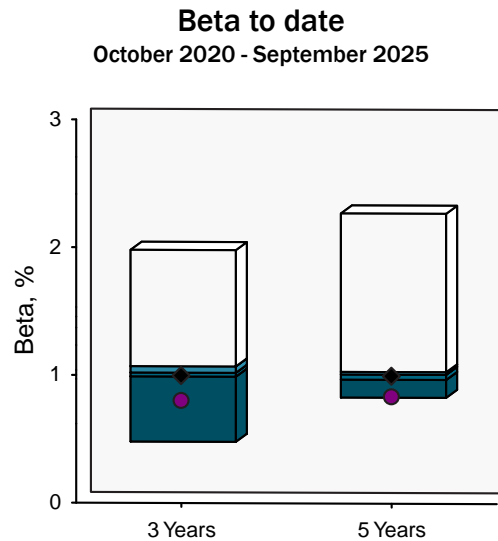
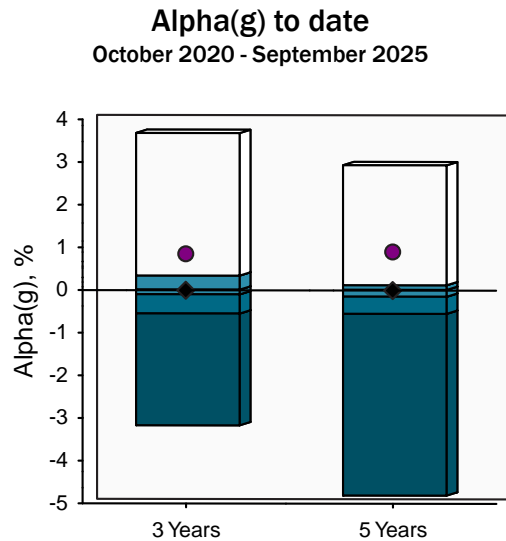
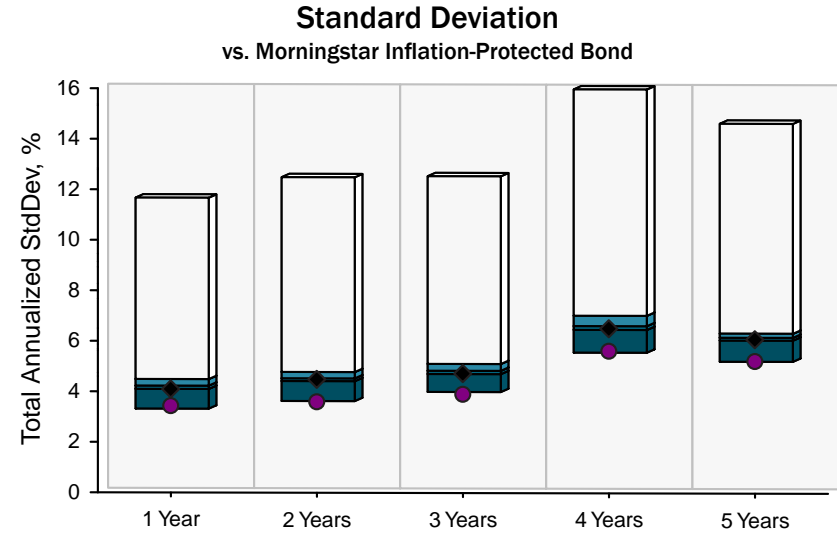
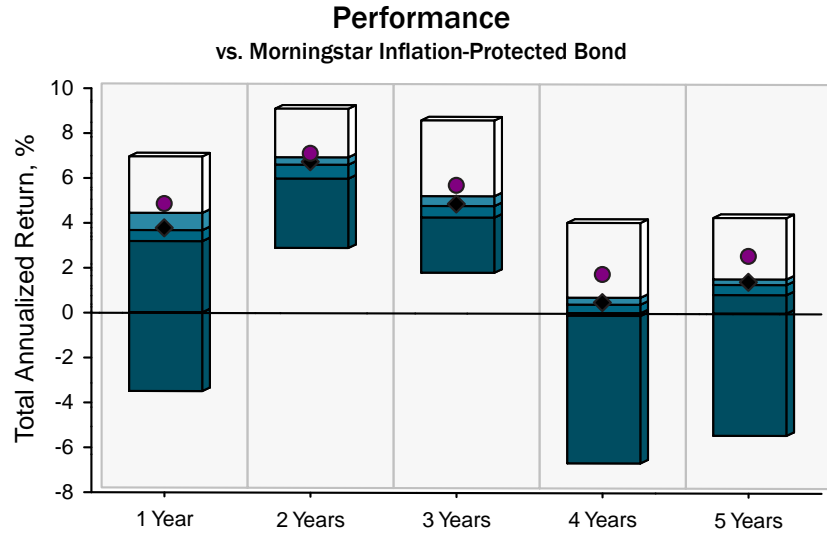


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Empower Infl-Protcd Secs Instl

As of 09/30/2025



● Empower Infl-Protcd Secs Instl

◆ Bloomberg US Treasury US TIPS TR USD

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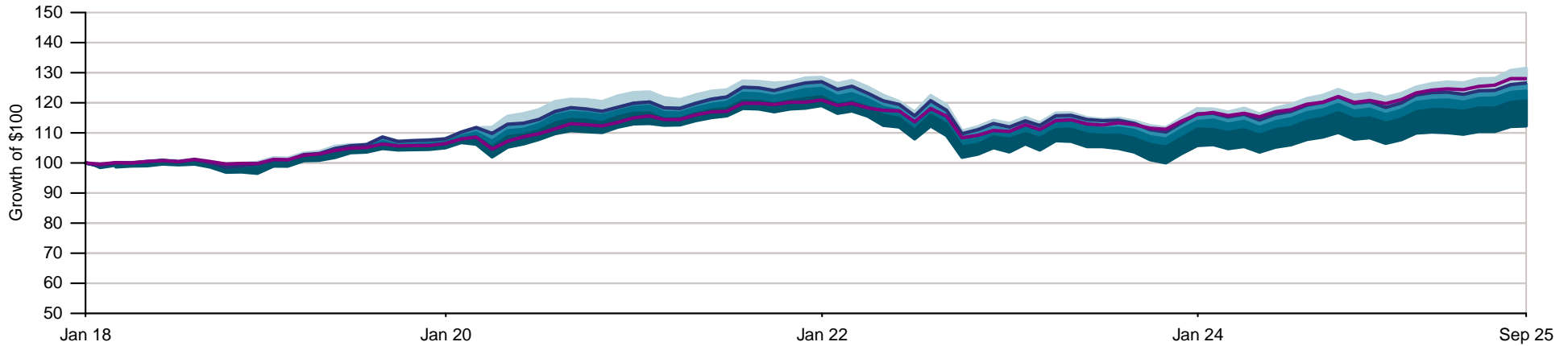


Empower Infl-Protd Secs Instl

As of 09/30/2025

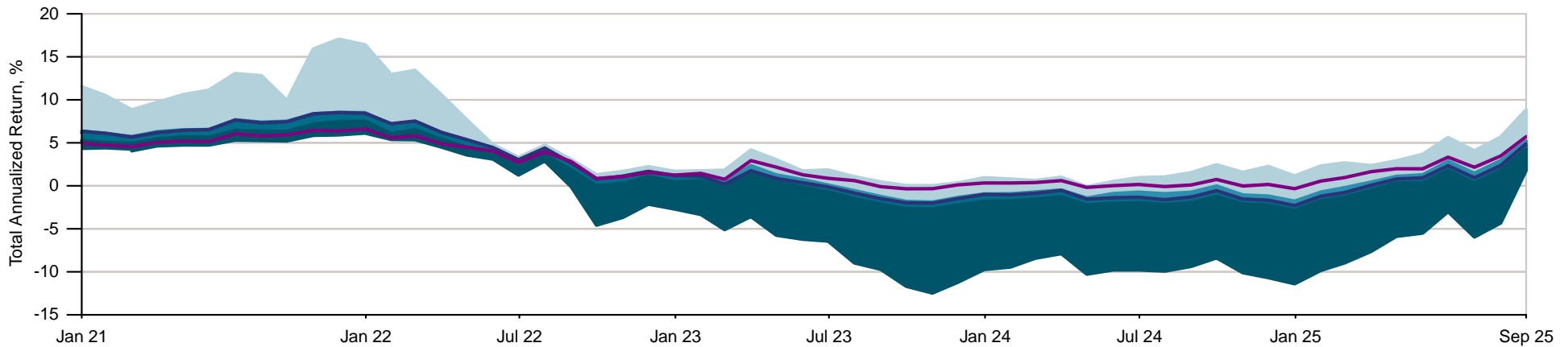
Cumulative Performance

February 2018 - September 2025



36 Month Rolling Performance

February 2018 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Empower Infl-Protd Secs Instl

25th Percentile to Median
Bloomberg US Treasury US TIPS TR USD

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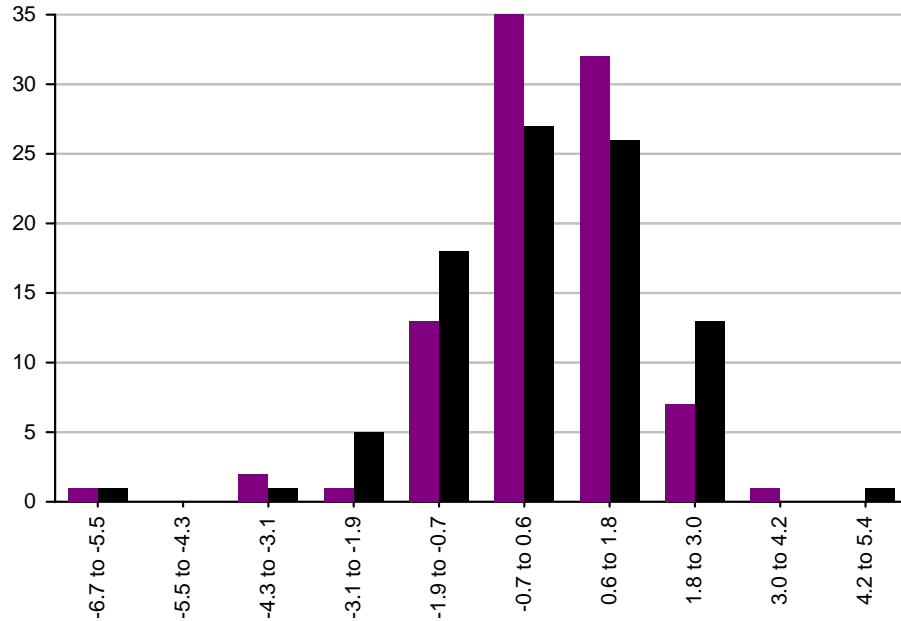


Empower Infl-Protd Secs Instl

As of 09/30/2025

Distribution of Total Return

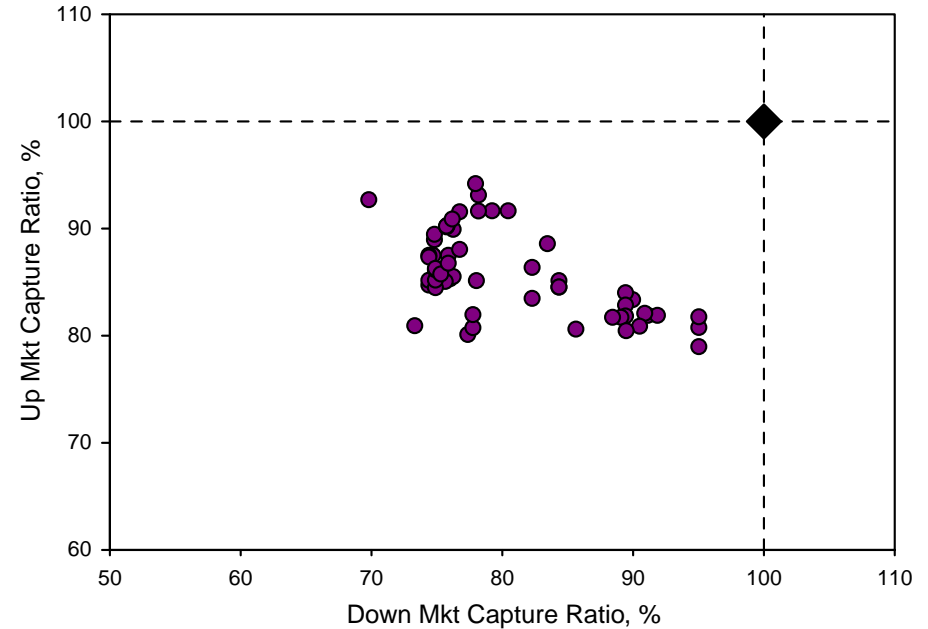
October 2015 - September 2025



● Empower Infl-Protd Secs Instl

Market Capture

36 Month rolling windows, February 2018 - September 2025



◆ Bloomberg US Treasury US TIPS TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Empower Infl-Protd Secs Instl	55	33	1.07%	-1.03%	7.96%	-4.34%	3.84%	-6.24%	9.43%	-9.25%	85.29%	76.40%	90.75
Bloomberg US Treasury US TIPS TR USD	59	33	1.17%	-1.35%	NA	NA	4.35%	-6.62%	10.99%	-11.85%	100.00%	100.00%	100.00

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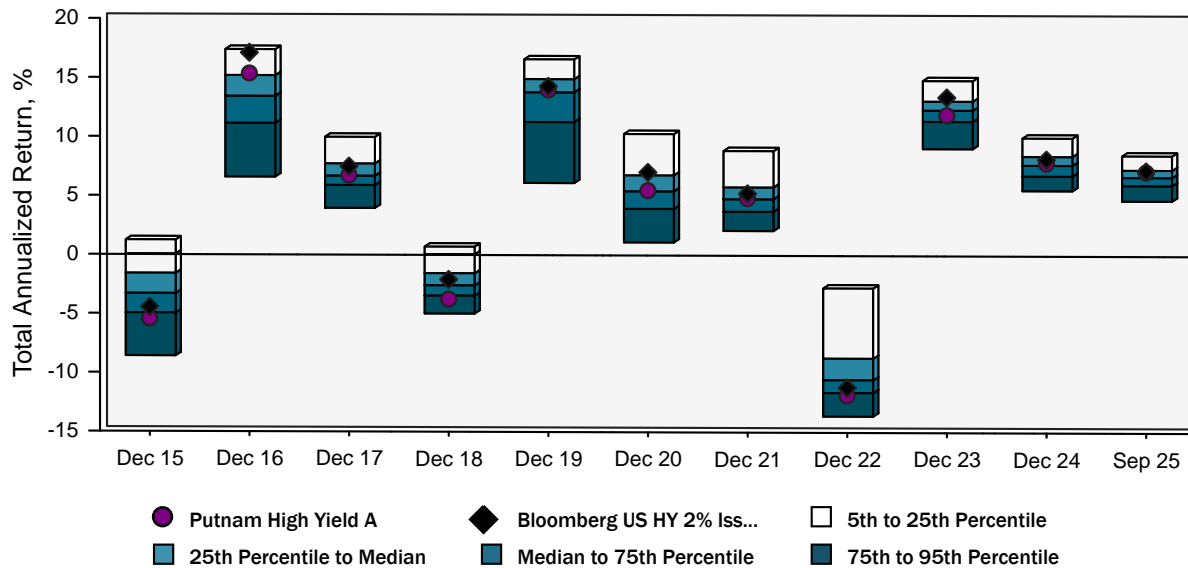
Putnam High Yield A

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Putnam High Yield A	2.51	7.12	7.50	10.30	4.80	5.19	-0.92	1.04	1.02	5.17	1.03
Bloomberg US HY 2% Issuer Cap TR USD	2.54	7.22	7.41	11.09	5.54	6.16	0.00	1.00	1.21	4.96	-
Morningstar High Yield Bond	2.35	6.67	6.94	10.21	5.17	5.24	-0.10	0.90	1.10	4.77	0.87

Performance To Date

January 2015 - September 2025

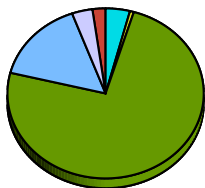


Portfolio Data

Ticker	PHYIX
Prospectus Objective	Corporate Bond - High Yield
Morningstar Category	High Yield Bond
Net Assets \$MM	\$874
Turnover Ratio	47%
Total Number of Holdings	559
Average Mkt Cap \$MM	\$23,907
Manager Name	Robert Salvin
Manager Tenure (yrs.)	19.83
Mstar Rating	3

Bond Credit Analysis	Fund	Category
AAA	0.13	2.39
AA	0.02	0.52
A	0.47	0.25
BBB	11.95	4.82
BB	47.40	42.33
B	27.77	36.41
Below B	9.62	10.06
Not Rated	2.63	3.23

Portfolio Composition



Cash (4.00%)
Domestic Stock (0.65%)
Foreign Stock (0.00%)
Domestic Bond (74.26%)
Foreign Bond (15.55%)
Preferred Bond (3.38%)
Convertible Bond (2.16%)
Other (0.00%)

Portfolio Statistics

Average Eff. Duration	3.11
Average Credit Quality	B

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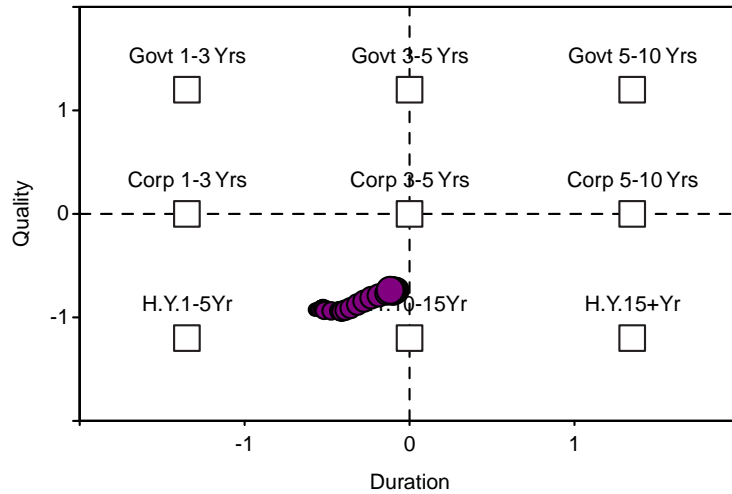


Putnam High Yield A

As of 09/30/2025

Manager Style

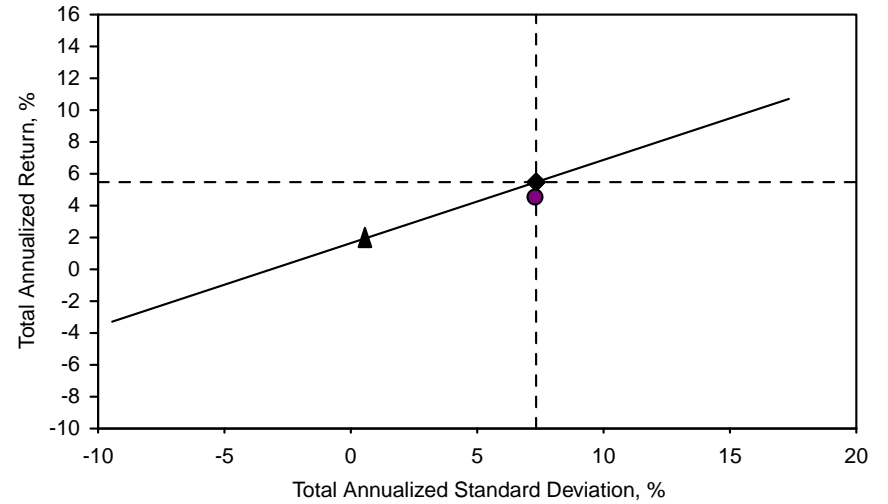
6 Month moving average, October 2015 - September 2025



Putnam High Yield A

Manager Risk / Return

October 2015 - September 2025

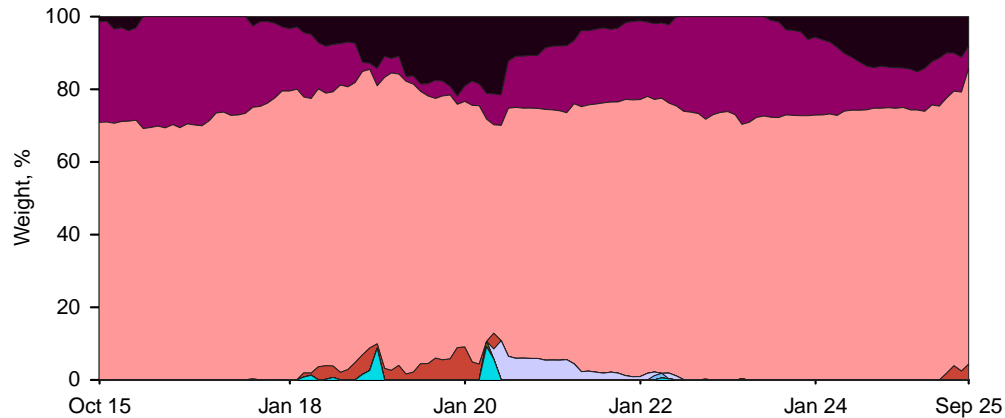


Bloomberg US HY 2% Issuer Cap TR USD

Cash

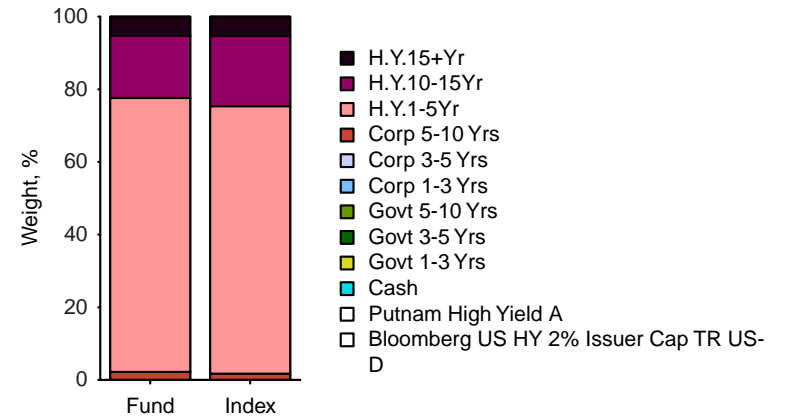
Asset Allocation

Putnam High Yield A



Asset Allocation

October 2015 - September 2025

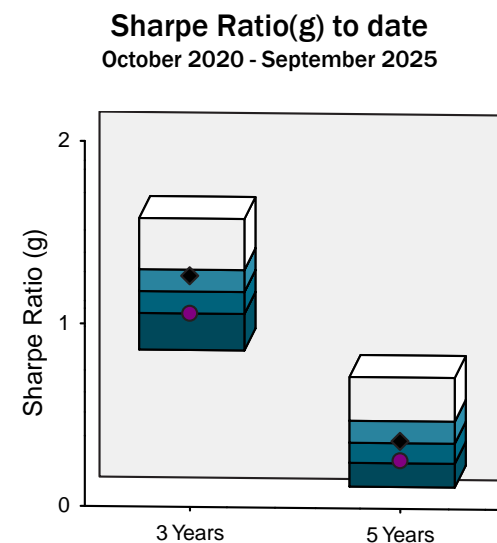
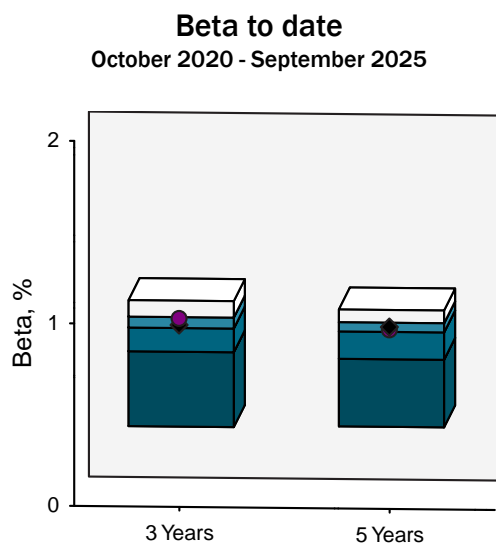
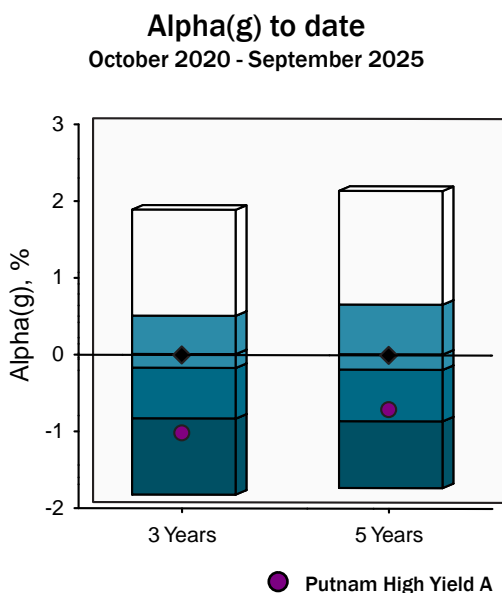
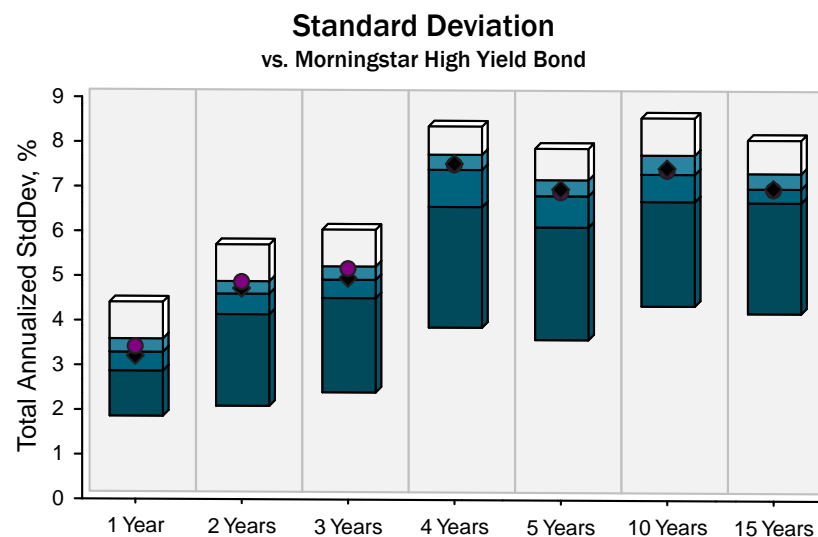
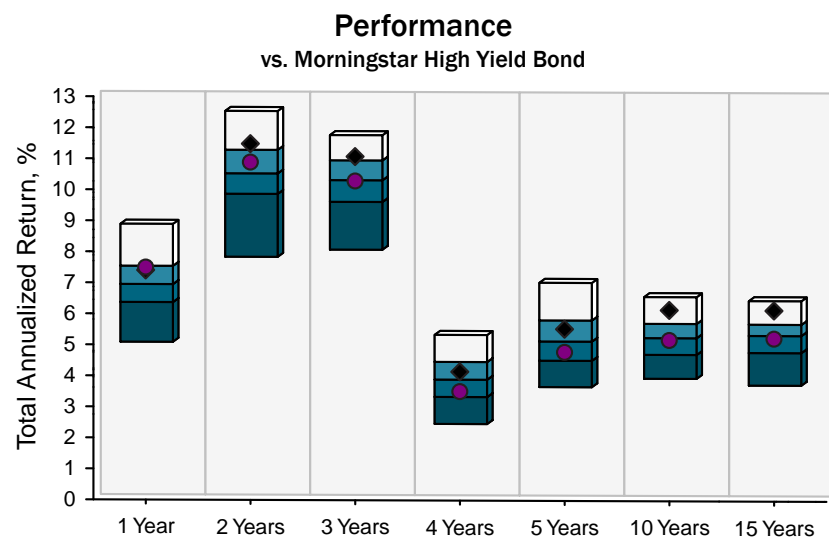


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Putnam High Yield A

As of 09/30/2025



◆ Bloomberg US HY 2% Issuer Cap TR USD

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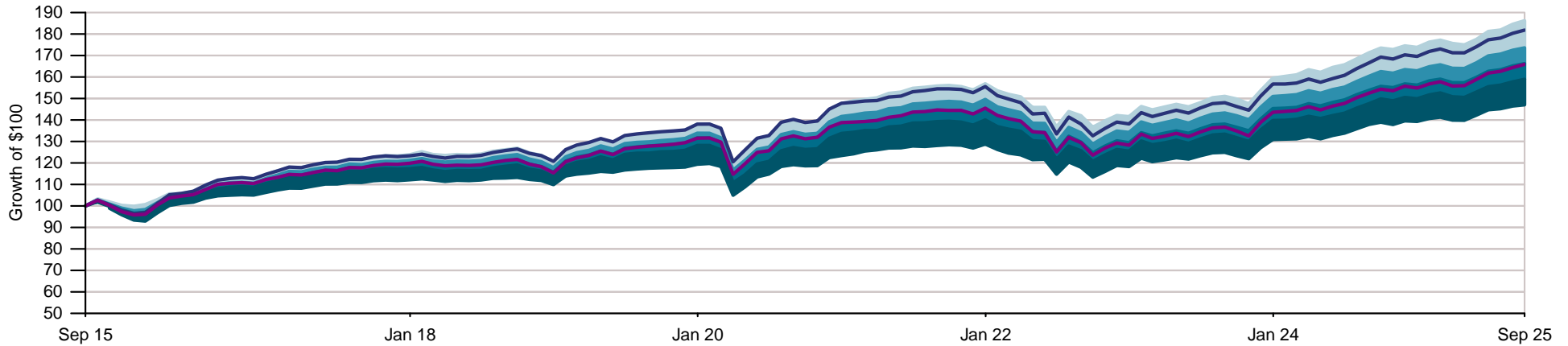


Putnam High Yield A

As of 09/30/2025

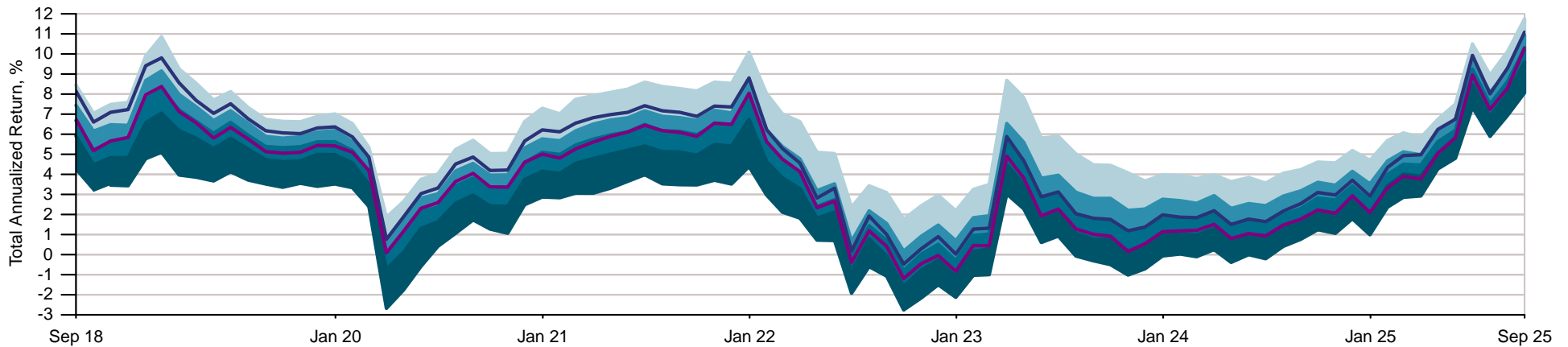
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Putnam High Yield A

25th Percentile to Median
Bloomberg US HY 2% Issuer Cap TR USD

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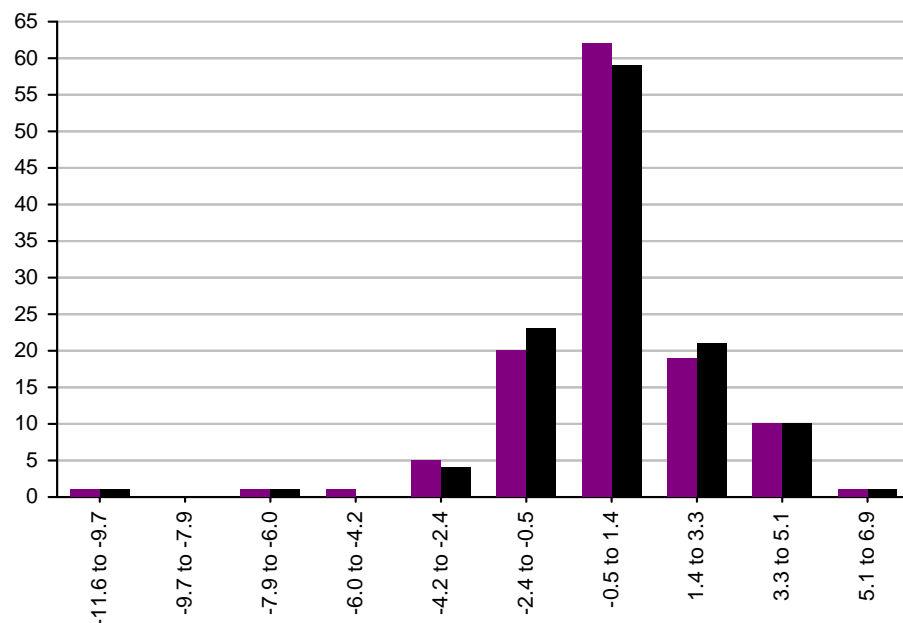


Putnam High Yield A

As of 09/30/2025

Distribution of Total Return

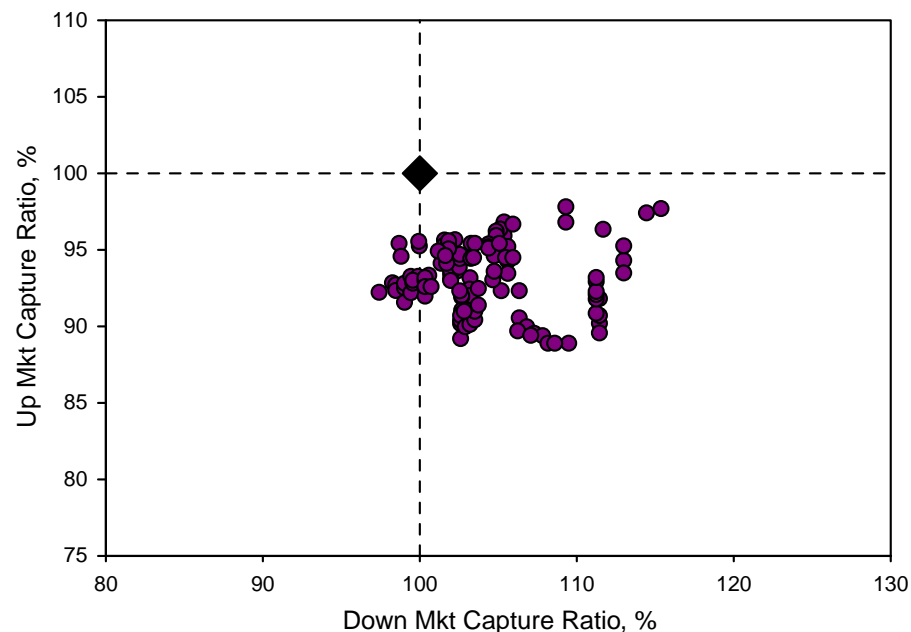
October 2015 - September 2025



● Putnam High Yield A

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Bloomberg US HY 2% Issuer Cap TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Putnam High Yield A	83	37	1.39%	-1.71%	12.02%	-6.10%	5.43%	-11.52%	21.84%	-14.42%	93.98%	103.69%	99.01
Bloomberg US HY 2% Issuer Cap TR USD	82	38	1.48%	-1.58%	12.79%	-5.88%	5.90%	-11.46%	23.65%	-14.15%	100.00%	100.00%	100.00

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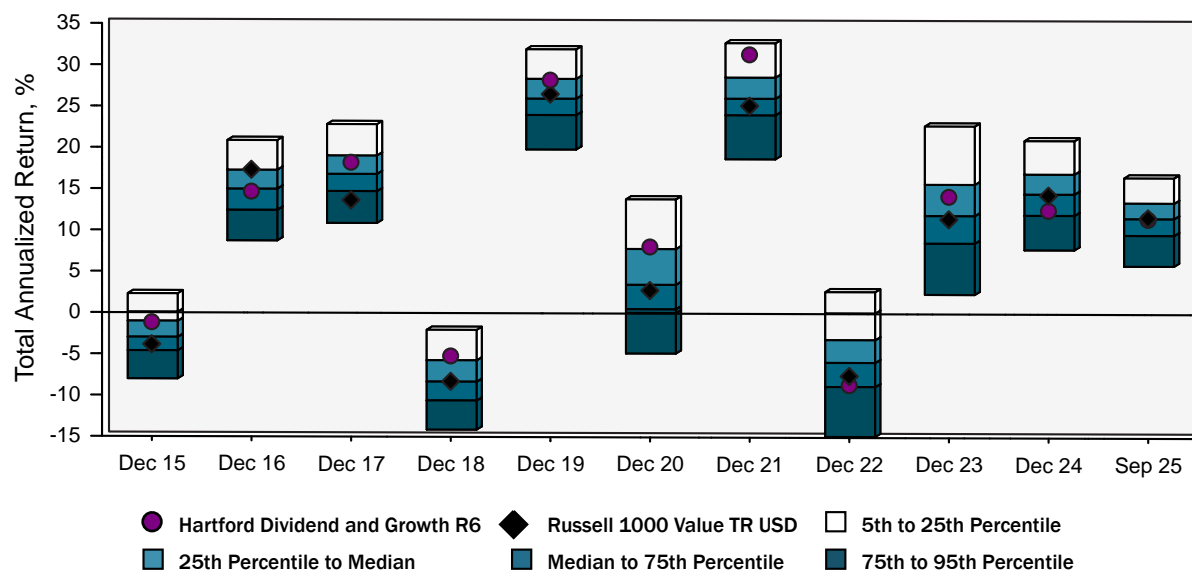


Hartford Dividend and Growth R6

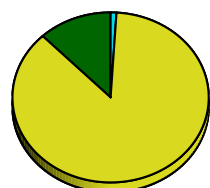
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford Dividend and Growth R6	5.20	11.47	8.86	16.87	14.47	12.53	1.60	0.84	0.95	12.36	0.63
Russell 1000 Value TR USD	5.33	11.65	9.44	16.96	13.88	10.72	0.00	1.00	0.85	14.26	-
Morningstar Large Value	5.54	11.35	9.68	17.10	14.13	10.90	0.73	0.94	0.86	14.08	0.86

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (0.96%)
Domestic Stock (86.87%)
Foreign Stock (12.16%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	HDBGVX
Prospectus Objective	Equity-Income
Morningstar Category	Large Value
Net Assets \$MM	\$18,096
Turnover Ratio	28%
Total Number of Holdings	72
Average Mkt Cap \$MM	\$145,860
Manager Name	Matthew Baker
Manager Tenure (yrs.)	15.50
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	26.73	20.30
Communication Services	8.25	6.29
Technology	18.48	14.01
Service Economy	38.89	42.48
Consumer Cyclical	6.62	7.80
Healthcare	12.56	13.39
Financial Services	19.71	21.29
Manufacturing Economy	34.38	37.21
Basic materials	0.94	3.08
Consumer Defensive	5.97	7.94
Industrial Materials	13.31	11.84
RealEstate	3.16	2.89
Energy	6.37	7.06
Utilities	4.63	4.40

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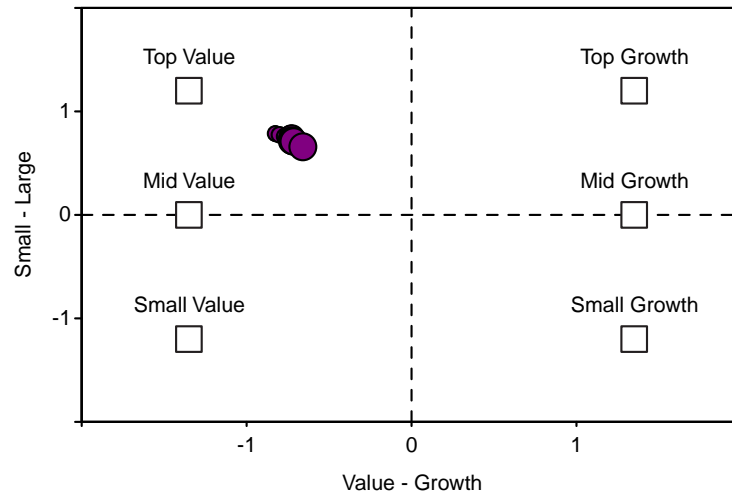


Hartford Dividend and Growth R6

As of 09/30/2025

Manager Style

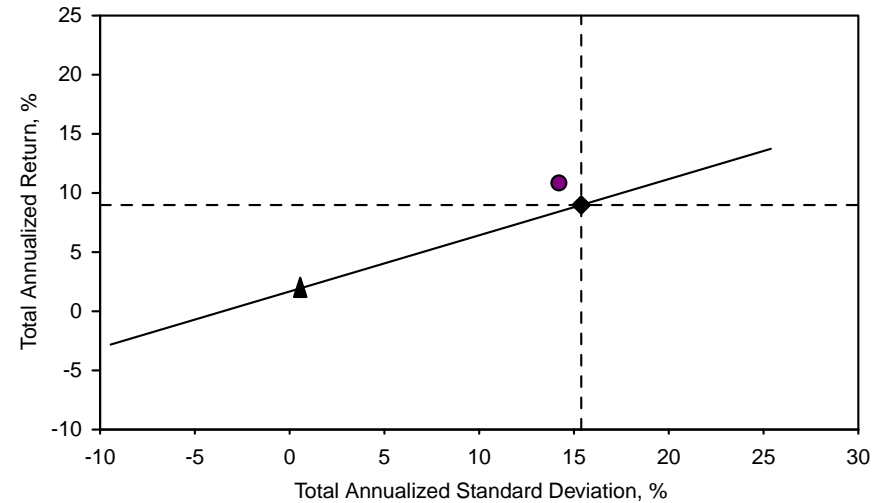
6 Month moving average, October 2015 - September 2025



● Hartford Dividend and Growth R6

Manager Risk / Return

October 2015 - September 2025

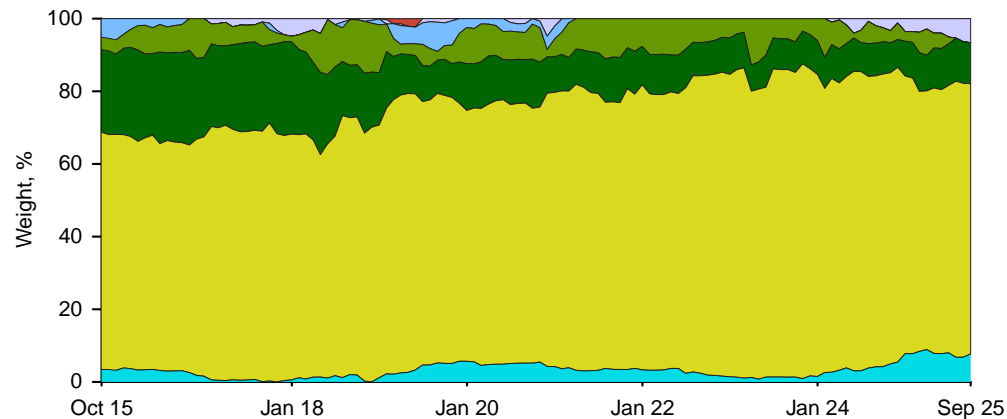


◆ Russell 1000 Value TR USD

▲ Cash

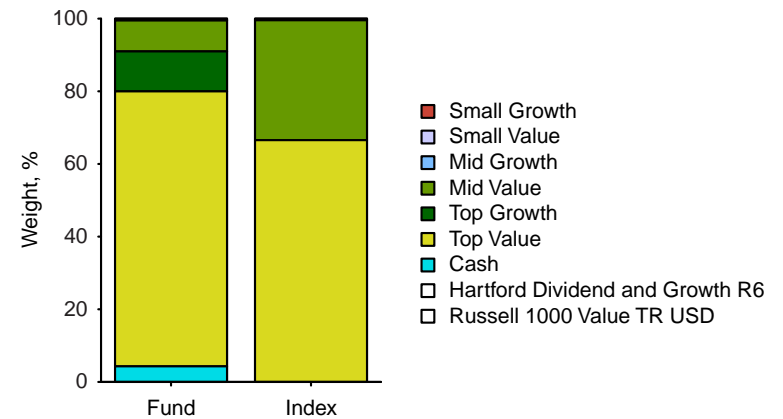
Asset Allocation

Hartford Dividend and Growth R6



Asset Allocation

October 2015 - September 2025



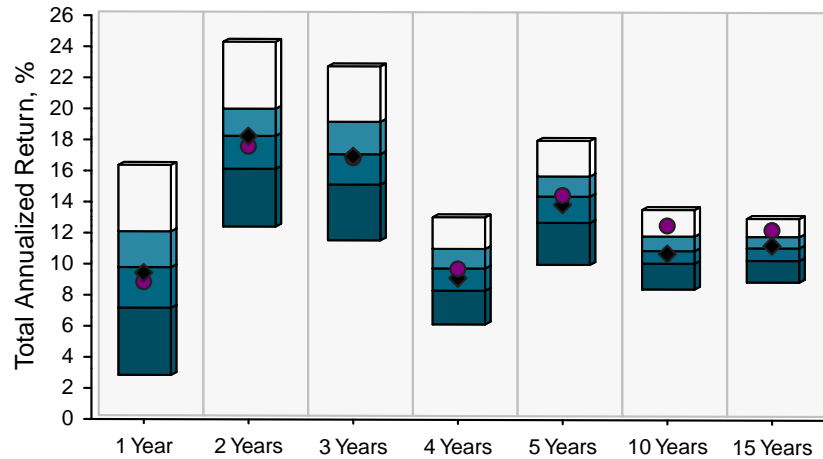
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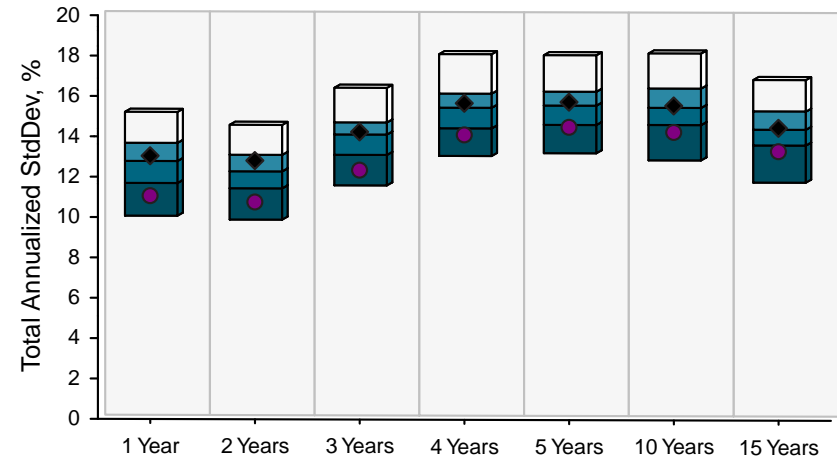
Hartford Dividend and Growth R6

As of 09/30/2025

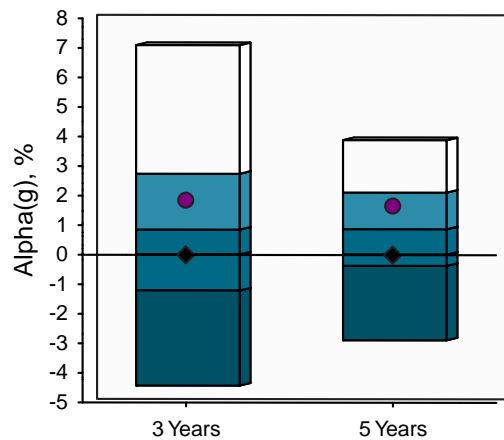
Performance
vs. Morningstar Large Value



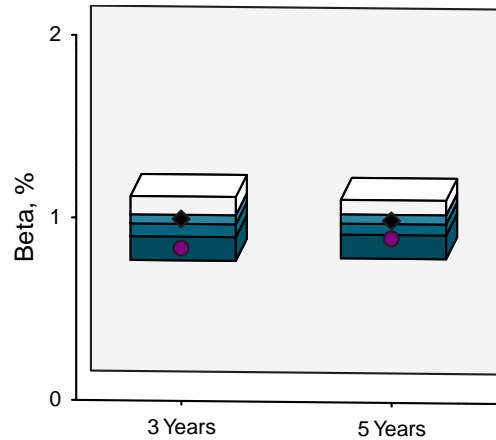
Standard Deviation
vs. Morningstar Large Value



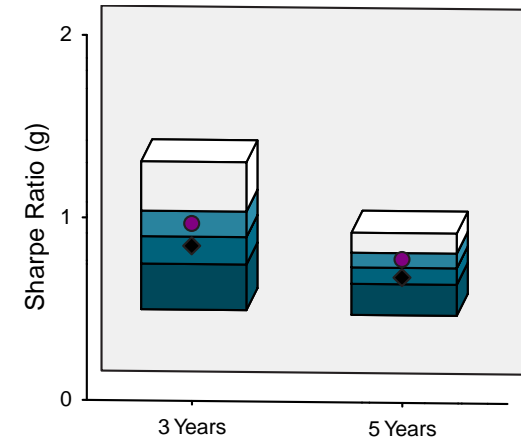
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● Hartford Dividend and Growth R6

◆ Russell 1000 Value TR USD

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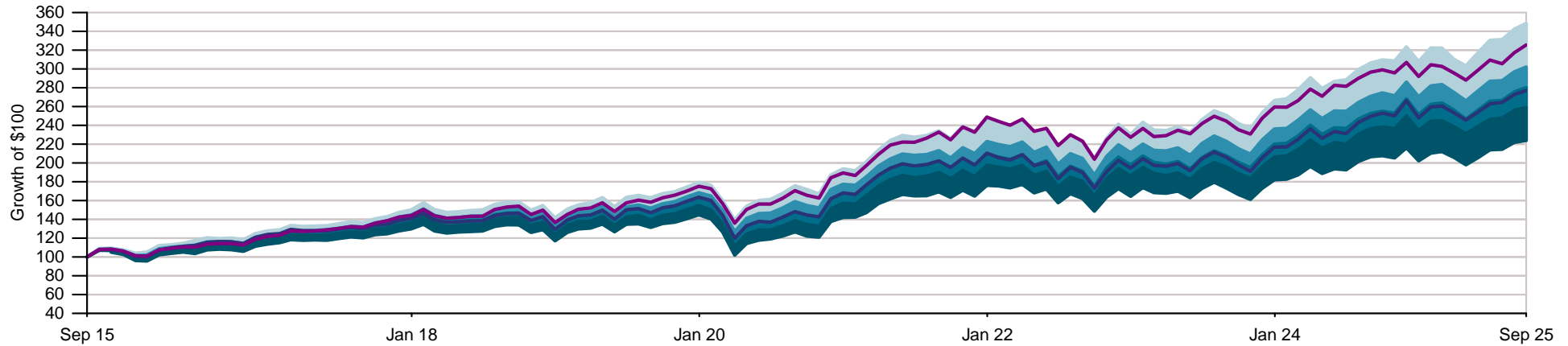


Hartford Dividend and Growth R6

As of 09/30/2025

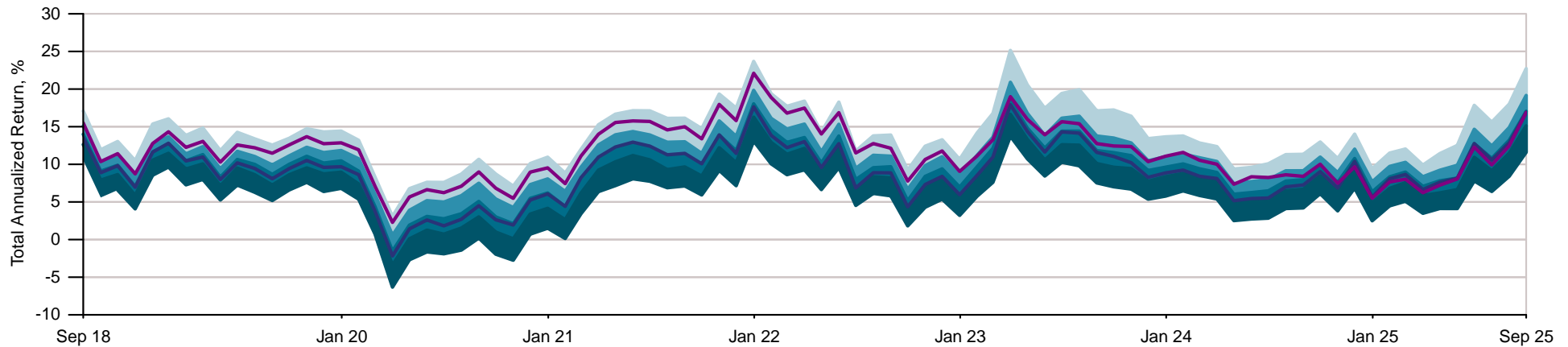
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Hartford Dividend and Growth R6

25th Percentile to Median
Russell 1000 Value TR USD

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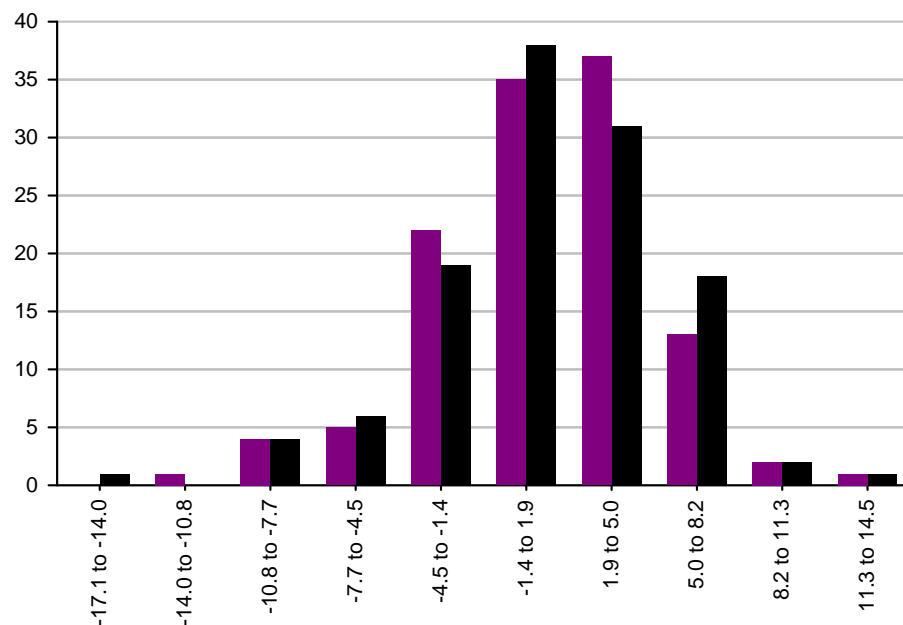


Hartford Dividend and Growth R6

As of 09/30/2025

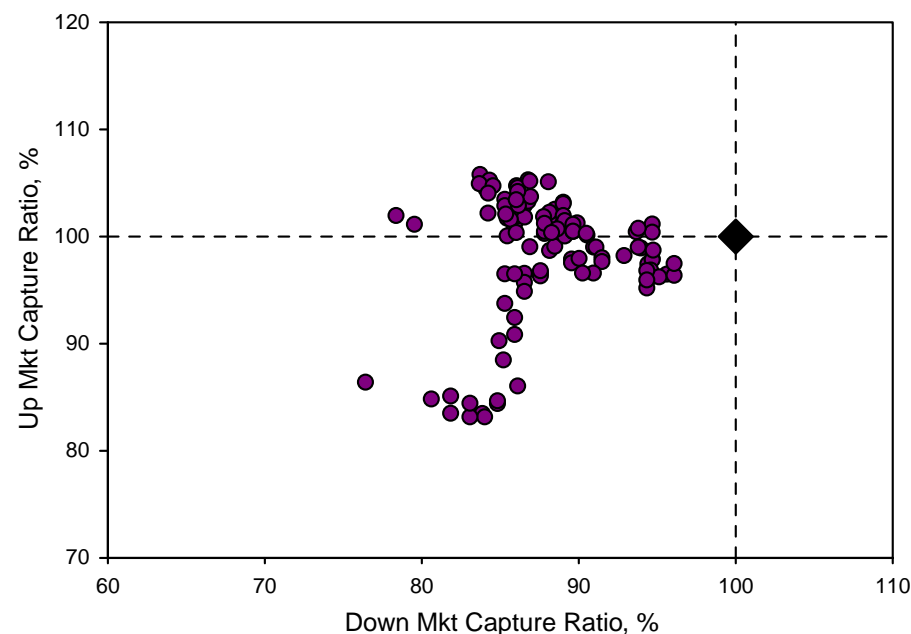
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Hartford Dividend and Growth R6

◆ Russell 1000 Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford Dividend and Growth R6	76	44	3.44%	-3.11%	28.79%	-12.63%	13.31%	-13.35%	53.88%	-10.62%	95.90%	85.08%	96.76
Russell 1000 Value TR USD	76	44	3.51%	-3.59%	30.02%	-14.84%	13.45%	-17.09%	56.09%	-17.17%	100.00%	100.00%	100.00

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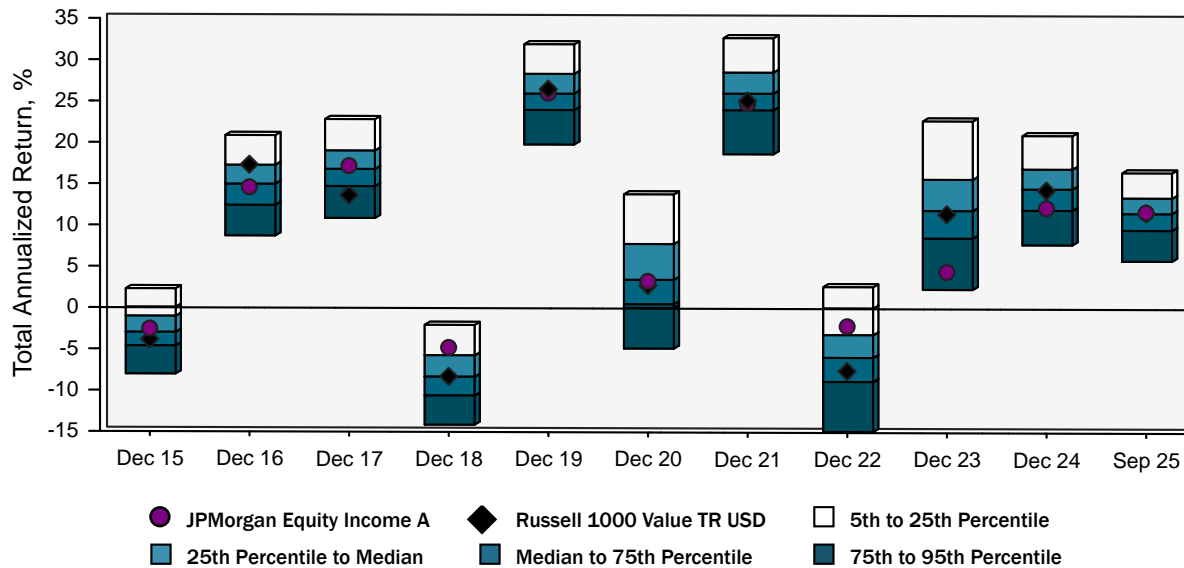


JPMorgan Equity Income A

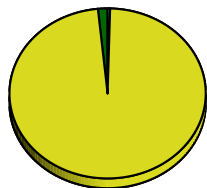
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
JPMorgan Equity Income A	5.30	11.74	9.37	13.93	12.55	10.87	-2.04	0.94	0.68	13.66	0.95
Russell 1000 Value TR USD	5.33	11.65	9.44	16.96	13.88	10.72	0.00	1.00	0.85	14.26	-
Morningstar Large Value	5.54	11.35	9.68	17.10	14.13	10.90	0.73	0.94	0.86	14.08	0.86

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (0.41%)
Domestic Stock (98.01%)
Foreign Stock (1.58%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	OIEIX
Prospectus Objective	Equity-Income
Morningstar Category	Large Value
Net Assets \$MM	\$44,228
Turnover Ratio	20%
Total Number of Holdings	87
Average Mkt Cap \$MM	\$135,553
Manager Name	David Silberman
Manager Tenure (yrs.)	5.83
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	13.92	20.30
Communication Services	2.29	6.29
Technology	11.63	14.01
Service Economy	46.56	42.48
Consumer Cyclical	7.92	7.80
Healthcare	12.69	13.39
Financial Services	25.95	21.29
Manufacturing Economy	39.52	37.21
Basic materials	2.04	3.08
Consumer Defensive	7.97	7.94
Industrial Materials	15.63	11.84
RealEstate	3.11	2.89
Energy	6.05	7.06
Utilities	4.72	4.40

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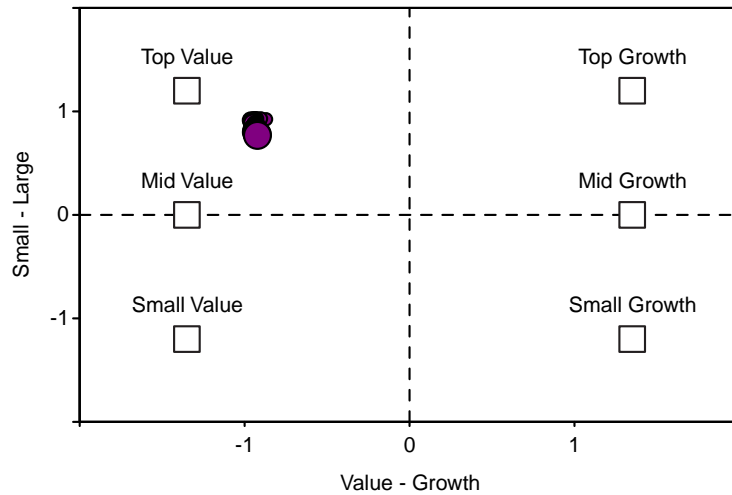


JPMorgan Equity Income A

As of 09/30/2025

Manager Style

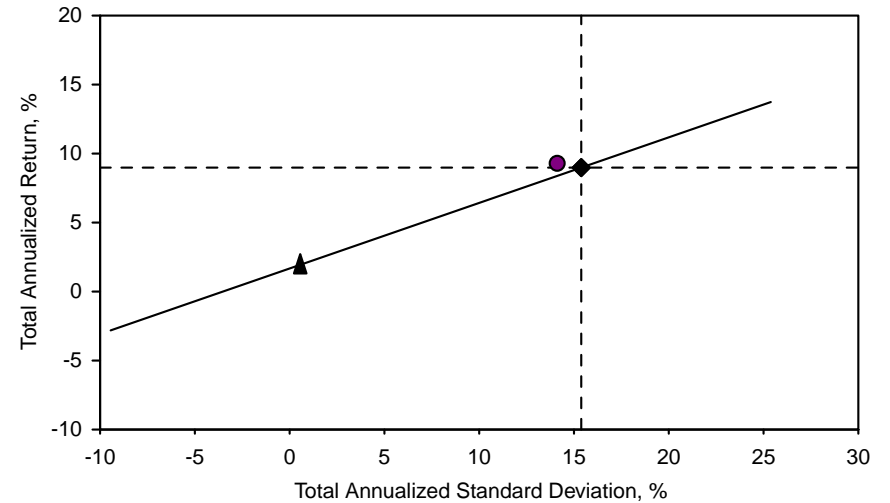
6 Month moving average, October 2015 - September 2025



● JPMorgan Equity Income A

Manager Risk / Return

October 2015 - September 2025

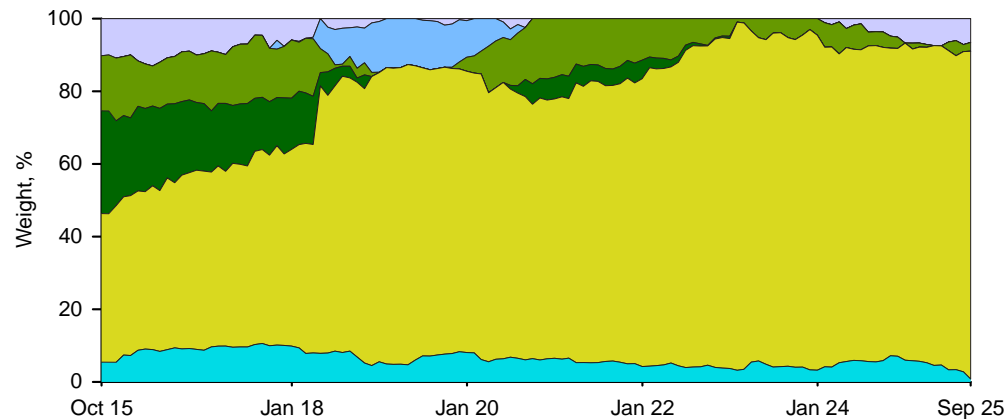


◆ Russell 1000 Value TR USD

▲ Cash

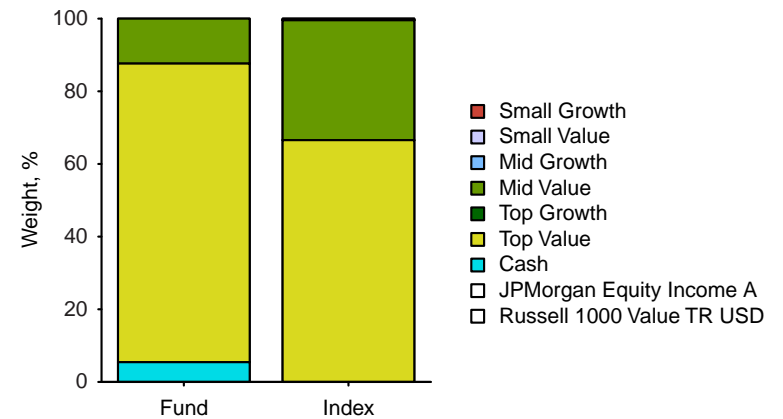
Asset Allocation

JPMorgan Equity Income A



Asset Allocation

October 2015 - September 2025



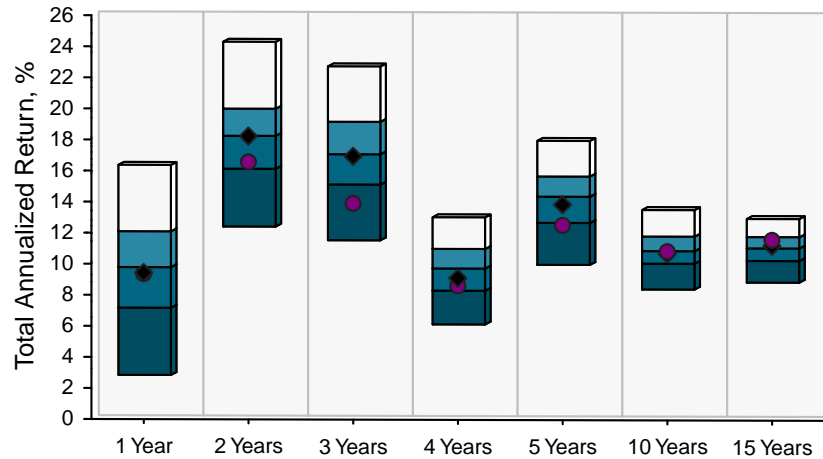
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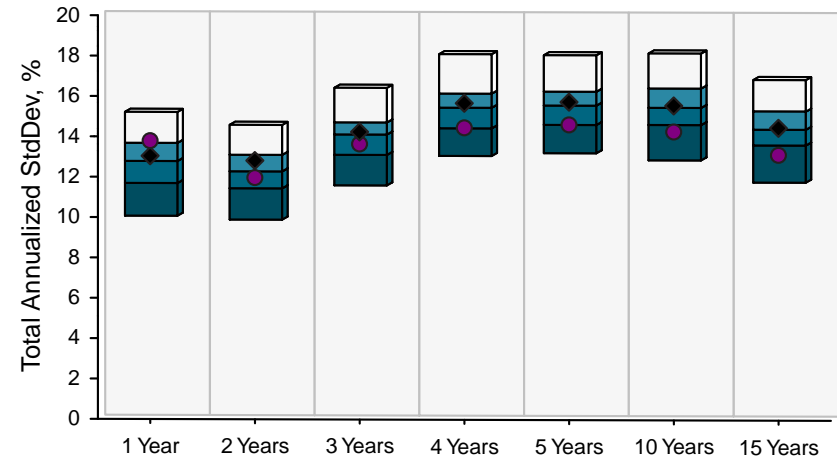
JPMorgan Equity Income A

As of 09/30/2025

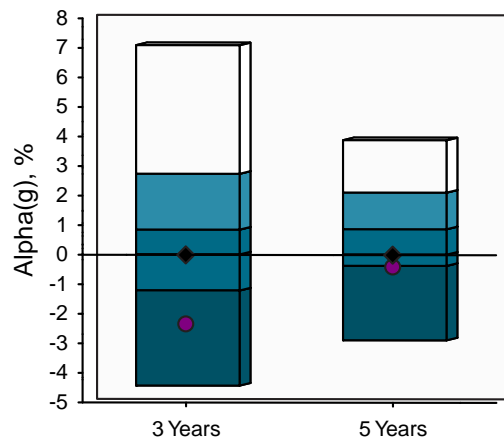
Performance
vs. Morningstar Large Value



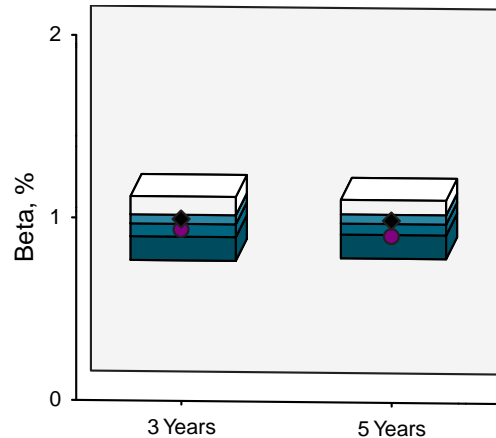
Standard Deviation
vs. Morningstar Large Value



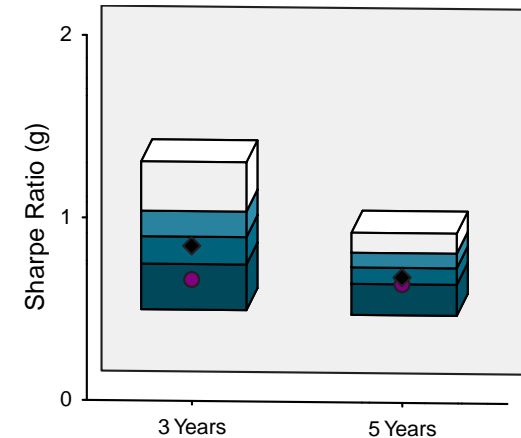
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● JPMorgan Equity Income A

◆ Russell 1000 Value TR USD

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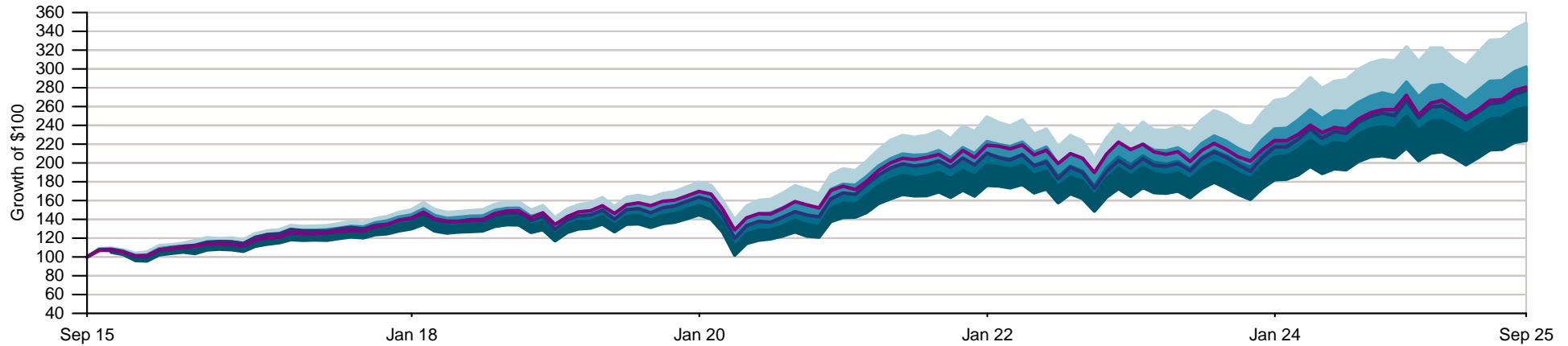


JPMorgan Equity Income A

As of 09/30/2025

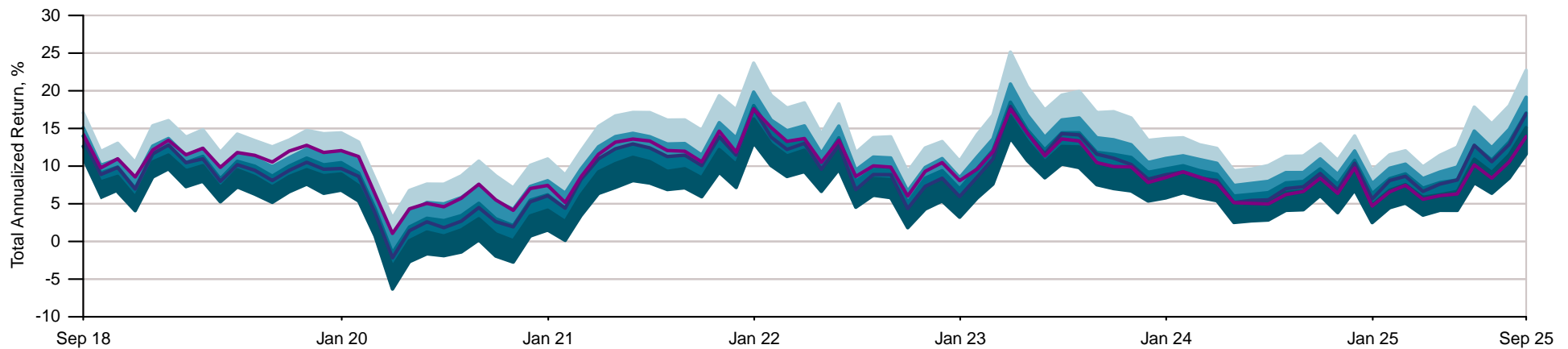
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
JPMorgan Equity Income A

25th Percentile to Median
Russell 1000 Value TR USD

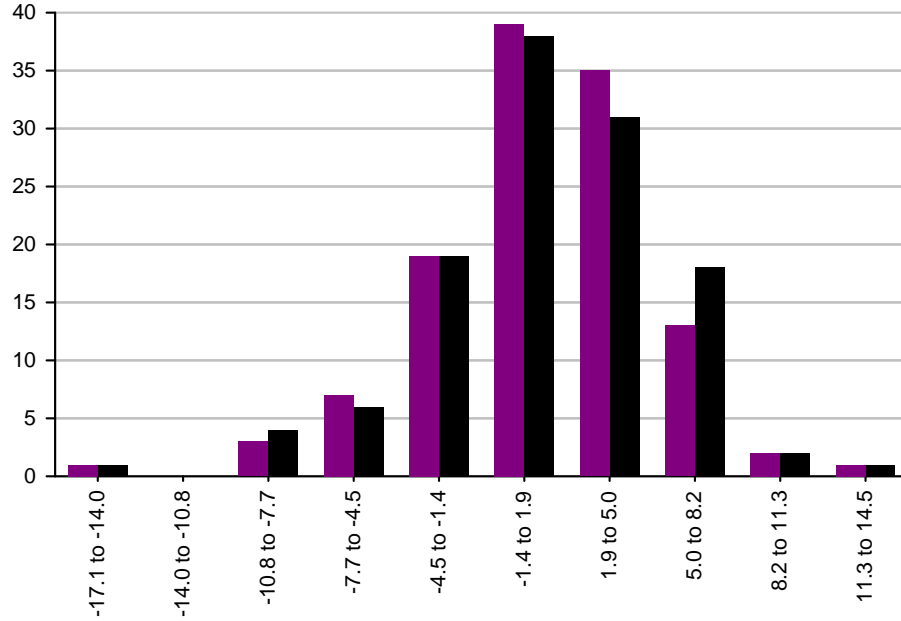
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JPMorgan Equity Income A

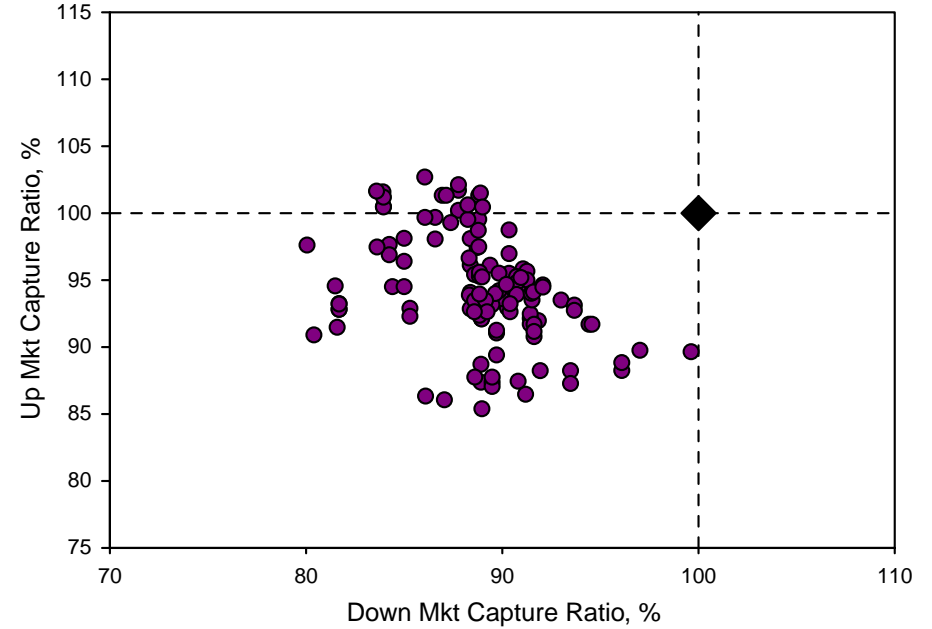
As of 09/30/2025

Distribution of Total Return
October 2015 - September 2025



● JPMorgan Equity Income A

Market Capture
36 Month rolling windows, October 2015 - September 2025



◆ Russell 1000 Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
JPMorgan Equity Income A	78	41	3.24%	-3.49%	28.08%	-13.44%	12.18%	-14.80%	49.06%	-13.72%	93.53%	90.51%	97.52
Russell 1000 Value TR USD	76	44	3.51%	-3.59%	30.02%	-14.84%	13.45%	-17.09%	56.09%	-17.17%	100.00%	100.00%	100.00

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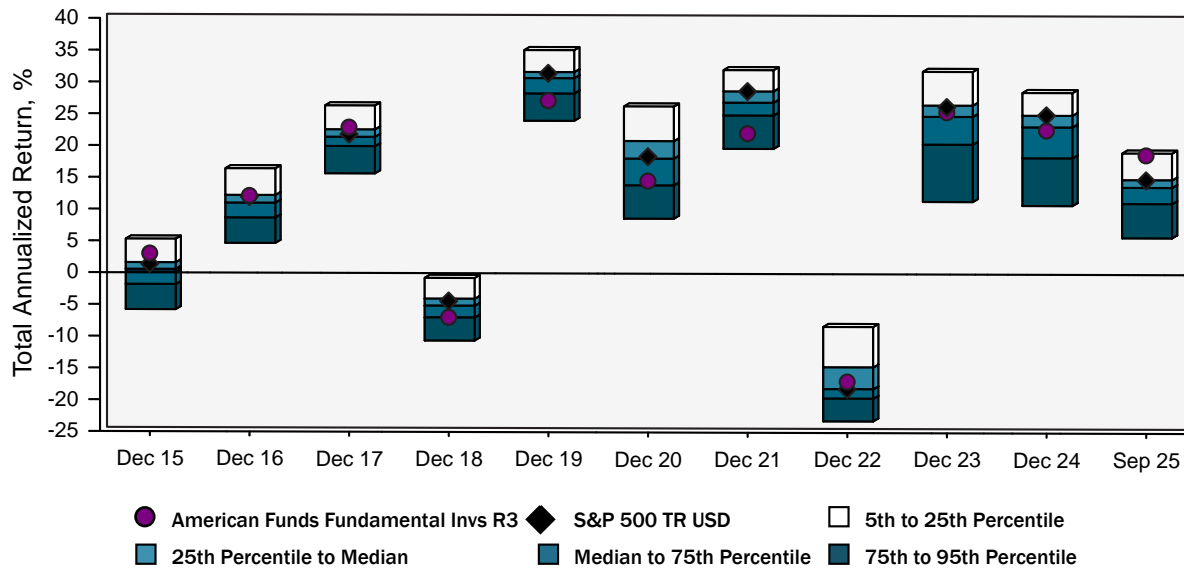


American Funds Fundamental Invs R3

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds Fundamental Invs R3	6.49	18.76	20.63	26.48	16.11	14.10	1.64	0.98	1.48	13.43	0.92
S&P 500 TR USD	8.12	14.83	17.60	24.94	16.47	15.30	0.00	1.00	1.39	13.37	-
Morningstar Large Blend	6.94	13.11	14.61	22.34	14.85	13.69	-1.29	0.97	1.20	13.82	0.73

Performance To Date
January 2015 - September 2025



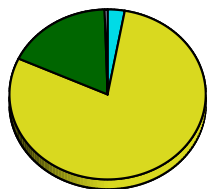
Portfolio Data

Ticker	RFNCX
Prospectus Objective	Growth and Income
Morningstar Category	Large Blend
Net Assets \$MM	\$159,703
Turnover Ratio	28%
Total Number of Holdings	227
Average Mkt Cap \$MM	\$217,997
Manager Name	Brady Enright
Manager Tenure (yrs.)	19.50
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	39.28	40.86
Communication Services	8.18	9.45
Technology	31.1	31.41
Service Economy	28.64	34.99
Consumer Cyclical	9.28	10.35
Healthcare	8.08	9.79
Financial Services	11.28	14.85
Manufacturing Economy	32.08	24.14
Basic materials	2.74	2.27
Consumer Defensive	8.79	5.21
Industrial Materials	13.94	9.75
RealEstate	1.56	1.70
Energy	2.54	2.93
Utilities	2.51	2.28

Portfolio Composition



Cash (2.81%)
Domestic Stock (79.11%)
Foreign Stock (17.58%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.48%)
Convertible Bond (0.00%)
Other (0.01%)

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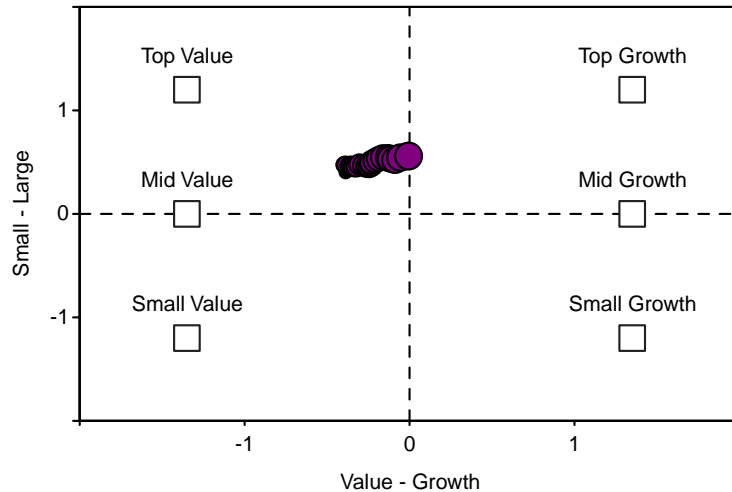


American Funds Fundamental Invs R3

As of 09/30/2025

Manager Style

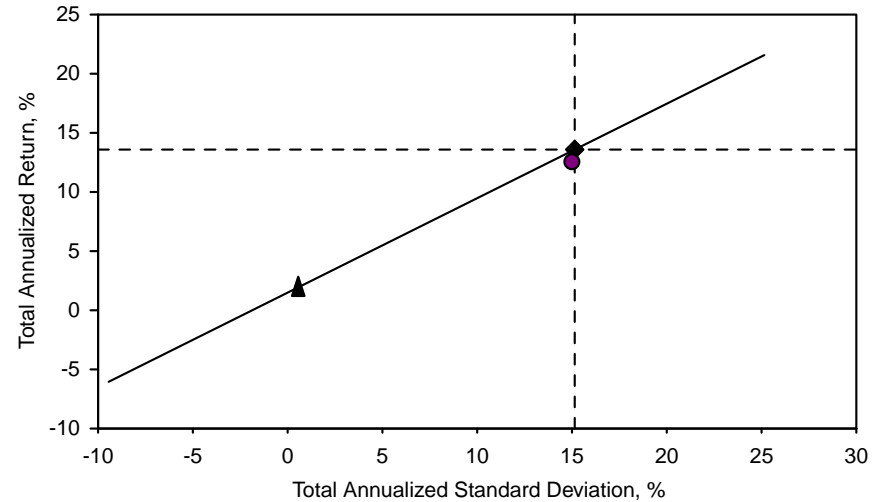
6 Month moving average, October 2015 - September 2025



● American Funds Fundamental Invs R3

Manager Risk / Return

October 2015 - September 2025

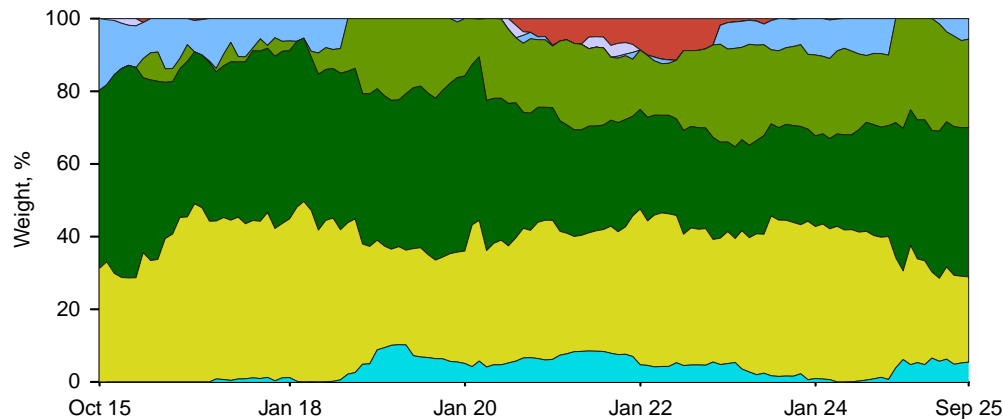


◆ S&P 500 TR USD

▲ Cash

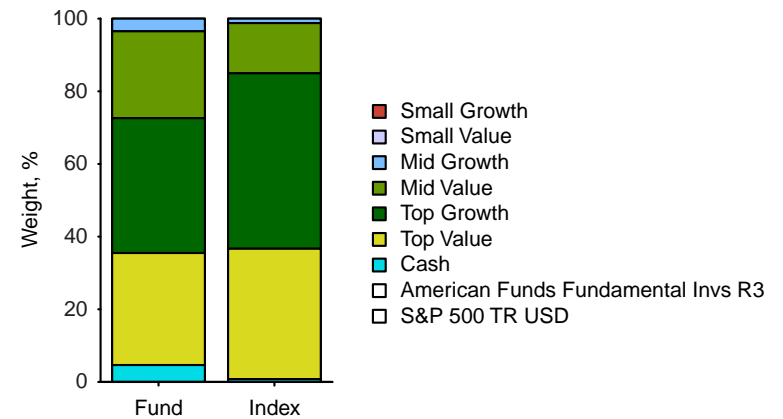
Asset Allocation

American Funds Fundamental Invs R3



Asset Allocation

October 2015 - September 2025



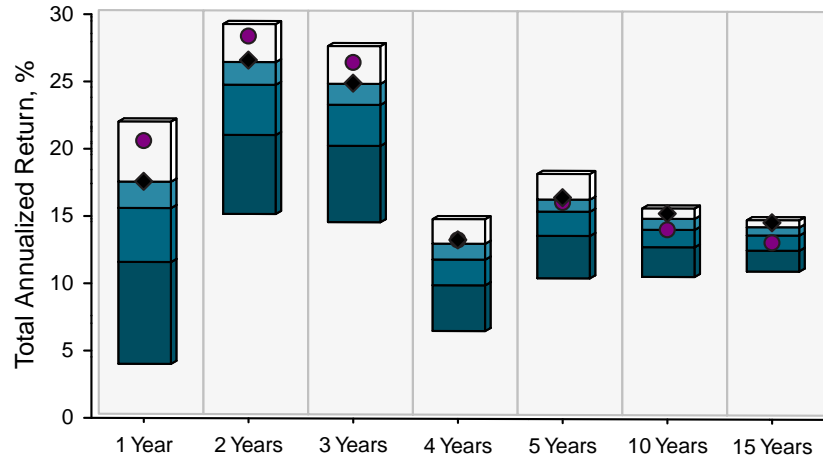
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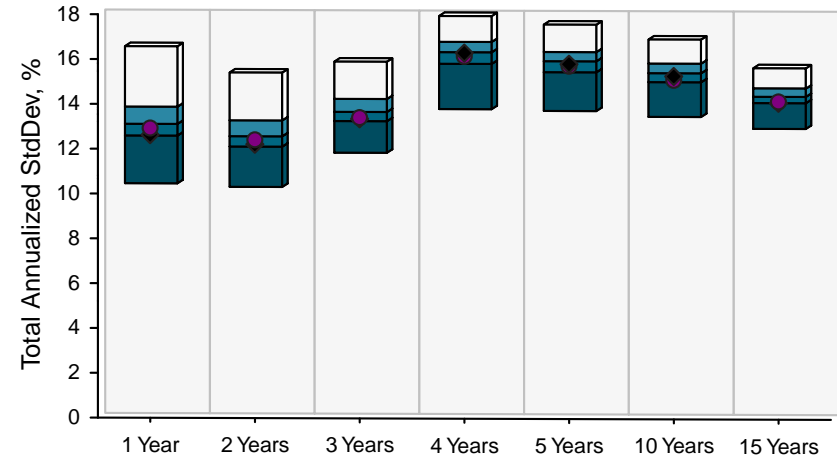
American Funds Fundamental Invs R3

As of 09/30/2025

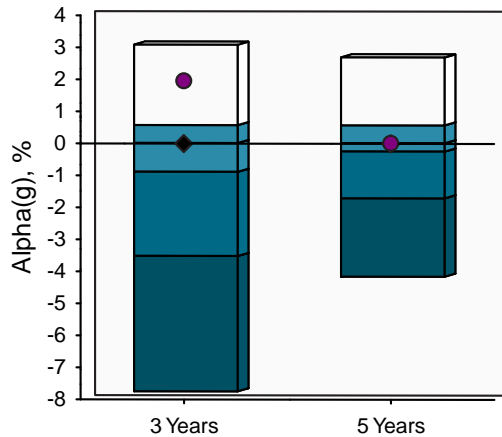
Performance
vs. Morningstar Large Blend



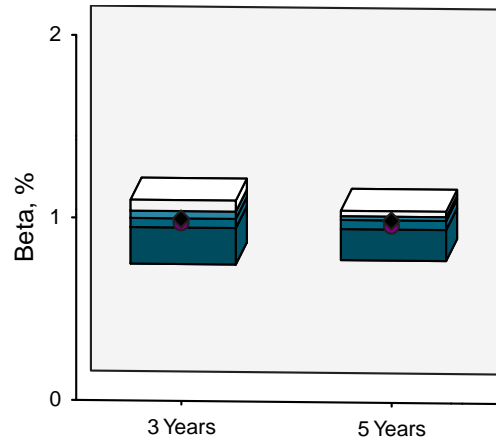
Standard Deviation
vs. Morningstar Large Blend



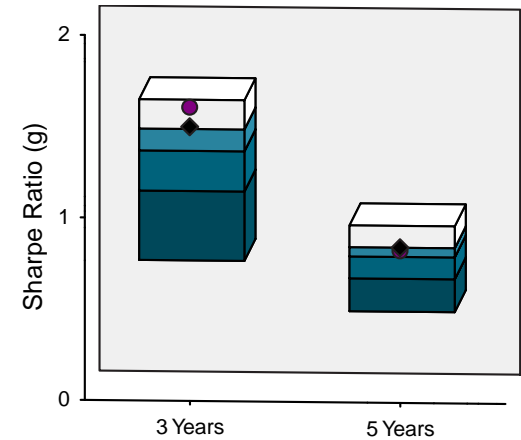
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● American Funds Fundamental Invs R3

◆ S&P 500 TR USD

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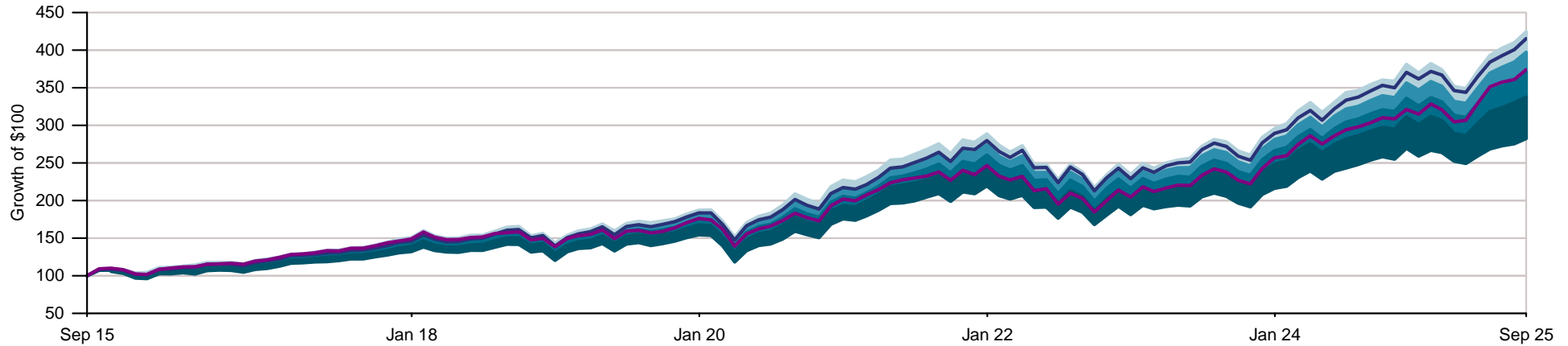


American Funds Fundamental Invs R3

As of 09/30/2025

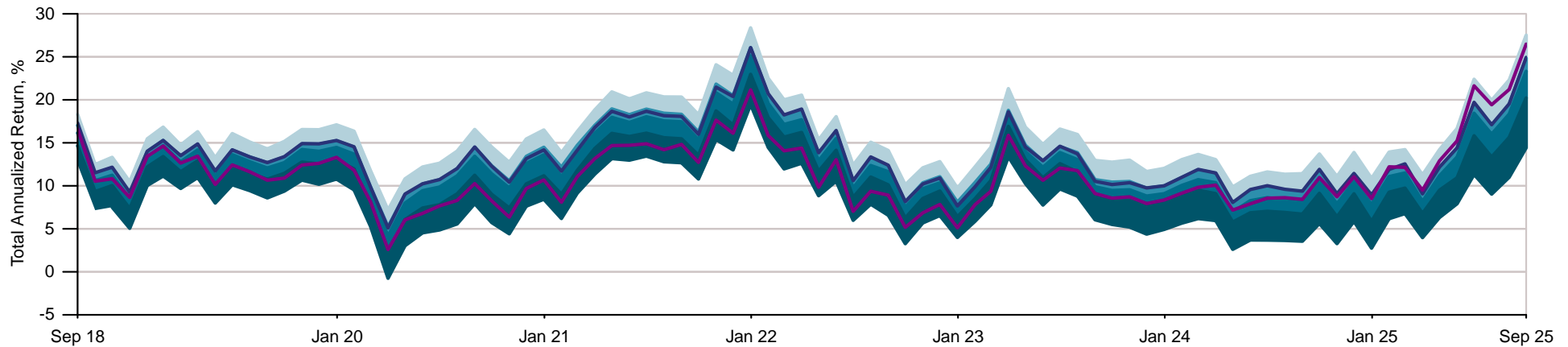
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds Fundamental Invs R3

25th Percentile to Median
S&P 500 TR USD

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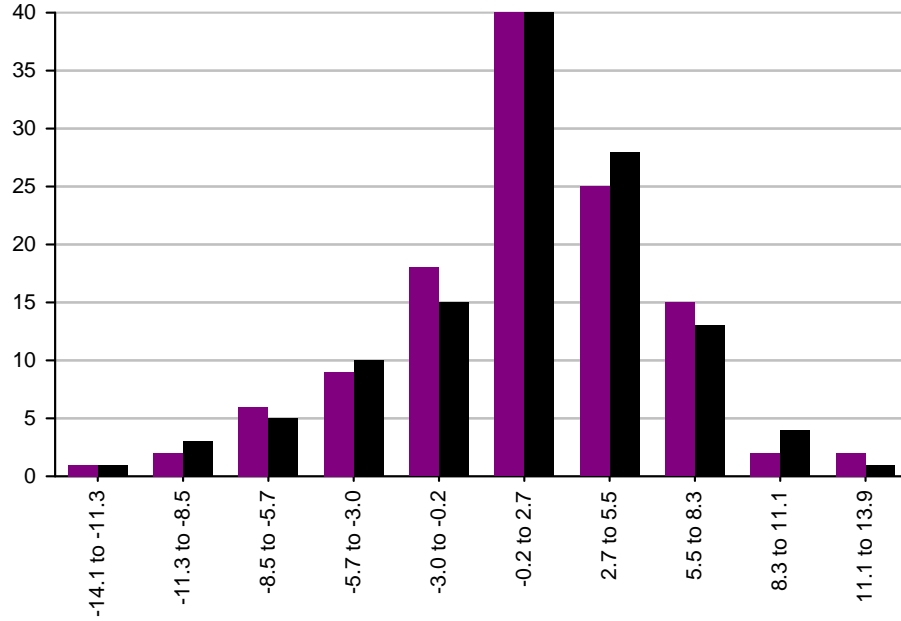


American Funds Fundamental Invs R3

As of 09/30/2025

Distribution of Total Return

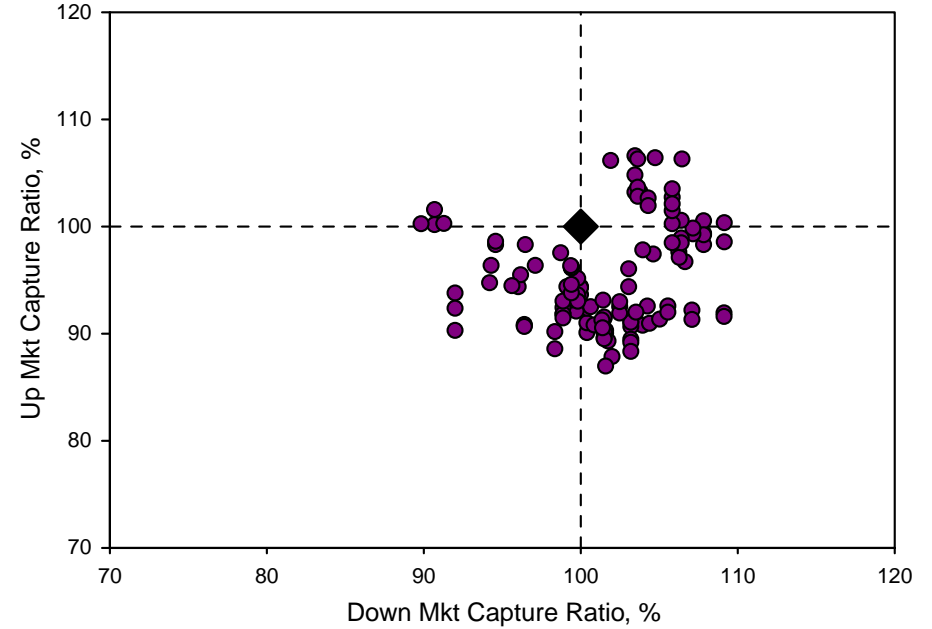
October 2015 - September 2025



● American Funds Fundamental Invs R3

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P 500 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds Fundamental Invs R3	84	36	3.38%	-4.00%	32.02%	-13.57%	11.74%	-14.06%	54.00%	-18.54%	95.51%	99.44%	96.17
S&P 500 TR USD	85	35	3.46%	-4.11%	33.53%	-13.65%	12.82%	-12.35%	56.35%	-18.11%	100.00%	100.00%	100.00

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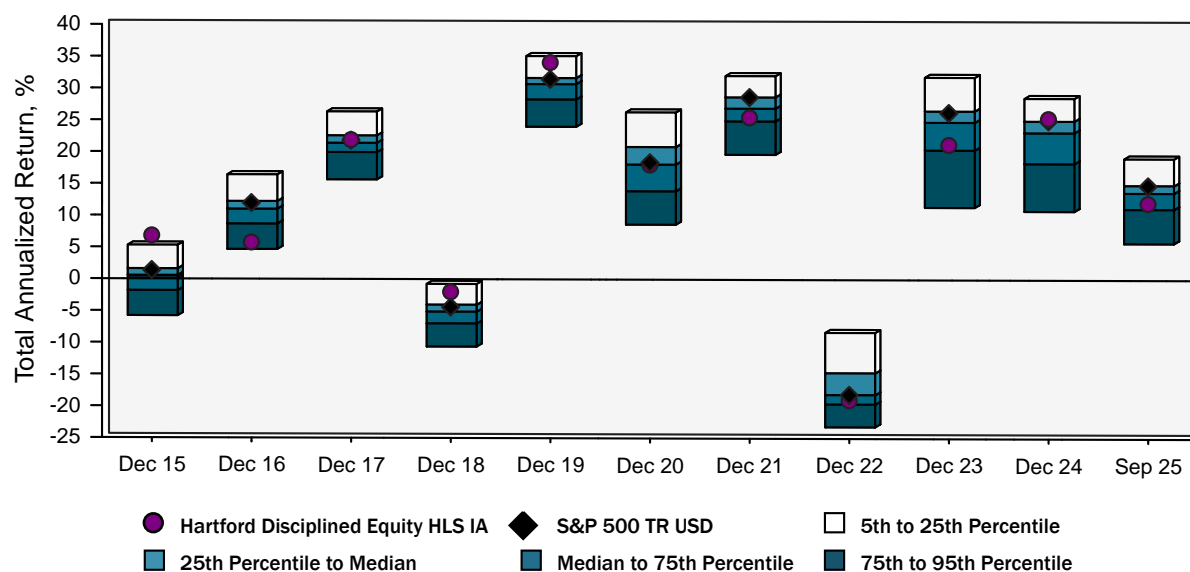


Hartford Disciplined Equity HLS IA

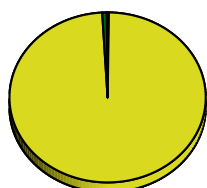
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford Disciplined Equity HLS IA	6.74	12.04	14.64	22.10	14.20	13.96	-1.14	0.93	1.29	12.57	0.59
S&P 500 TR USD	8.12	14.83	17.60	24.94	16.47	15.30	0.00	1.00	1.39	13.37	-
Morningstar Large Blend	6.94	13.11	14.61	22.34	14.85	13.69	-1.29	0.97	1.20	13.82	0.73

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (0.22%)
Domestic Stock (98.91%)
Foreign Stock (0.75%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.05%)
Convertible Bond (0.00%)
Other (0.08%)

Portfolio Data

Ticker	HIAGX
Prospectus Objective	Growth
Morningstar Category	Large Blend
Net Assets \$MM	\$3,042
Turnover Ratio	27%
Total Number of Holdings	72
Average Mkt Cap \$MM	\$469,805
Manager Name	David Siegle
Manager Tenure (yrs.)	8.33
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	42.73	40.86
Communication Services	10.54	9.45
Technology	32.19	31.41
Service Economy	30.79	34.99
Consumer Cyclical	10.01	10.35
Healthcare	7.59	9.79
Financial Services	13.19	14.85
Manufacturing Economy	26.50	24.14
Basic materials	2.98	2.27
Consumer Defensive	6.38	5.21
Industrial Materials	9.71	9.75
RealEstate	2.42	1.70
Energy	2.75	2.93
Utilities	2.26	2.28

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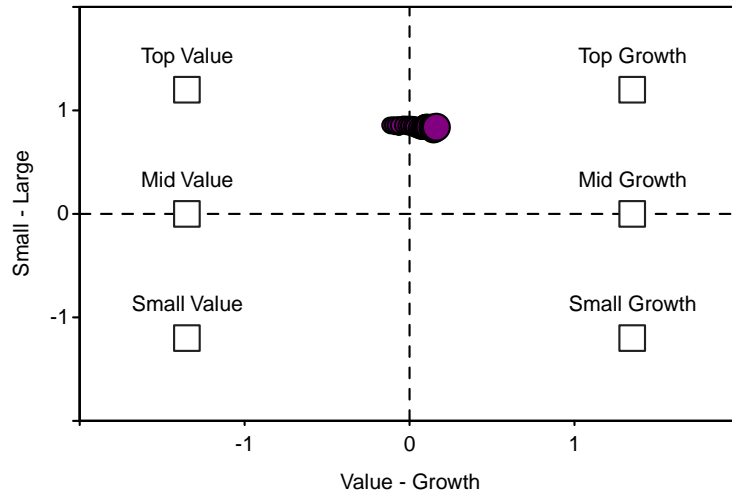


Hartford Disciplined Equity HLS IA

As of 09/30/2025

Manager Style

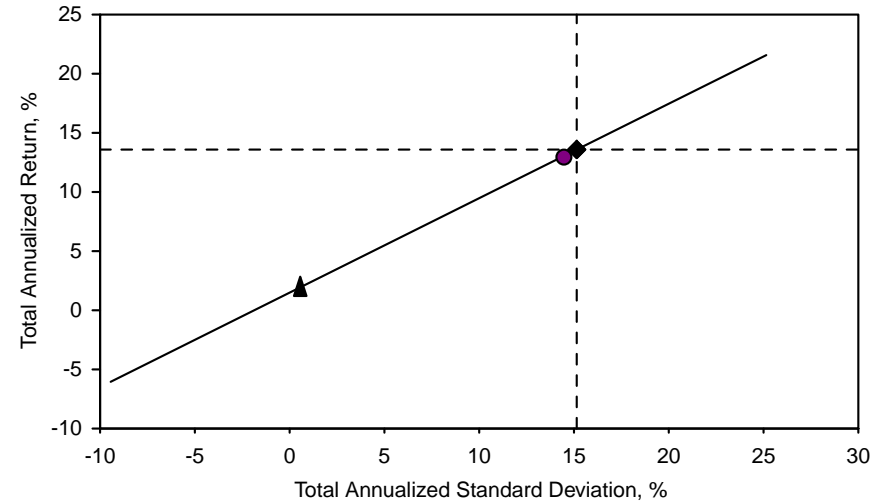
6 Month moving average, October 2015 - September 2025



● Hartford Disciplined Equity HLS IA

Manager Risk / Return

October 2015 - September 2025

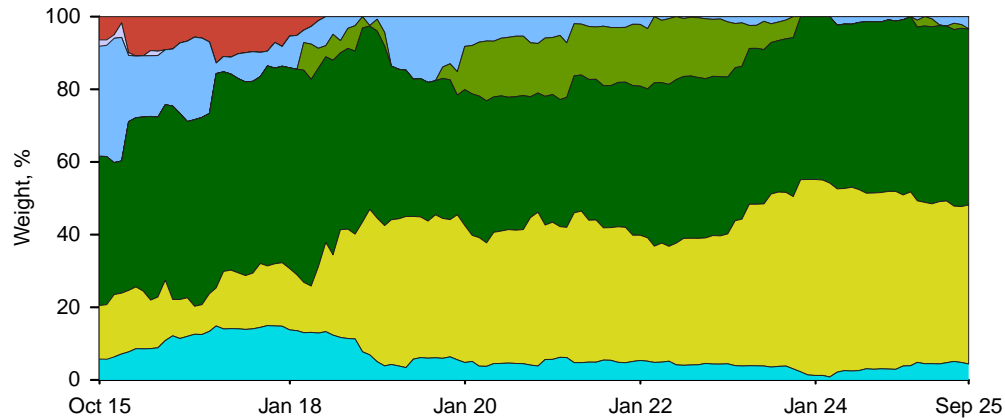


◆ S&P 500 TR USD

▲ Cash

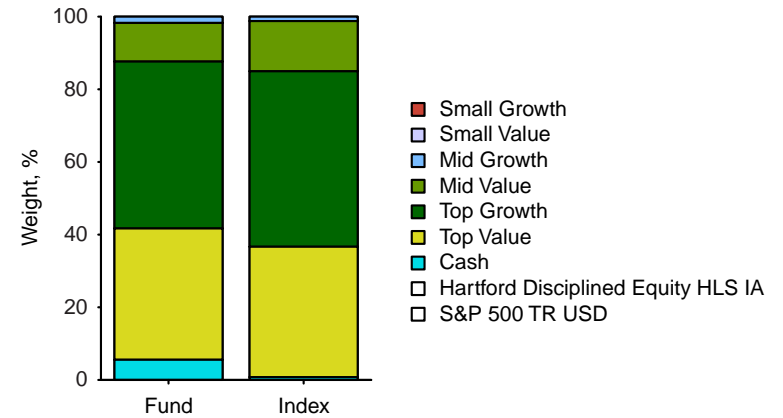
Asset Allocation

Hartford Disciplined Equity HLS IA



Asset Allocation

October 2015 - September 2025

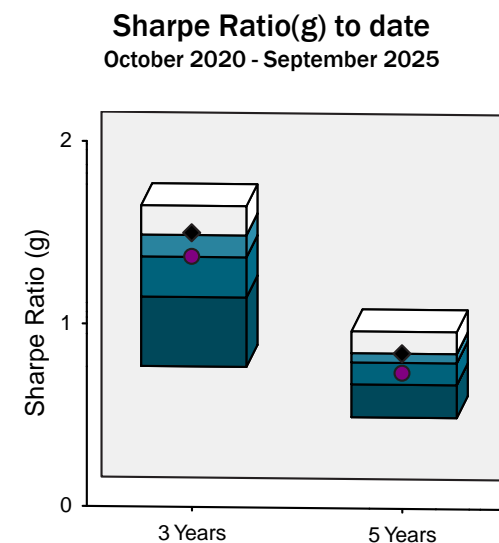
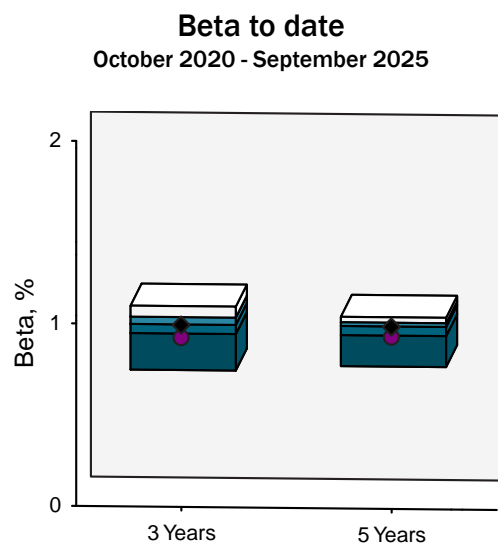
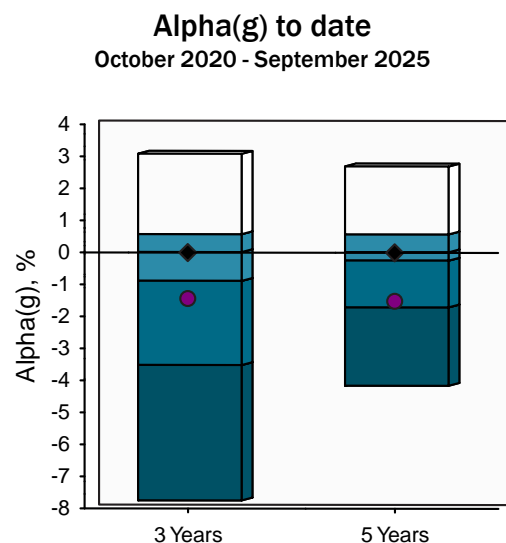
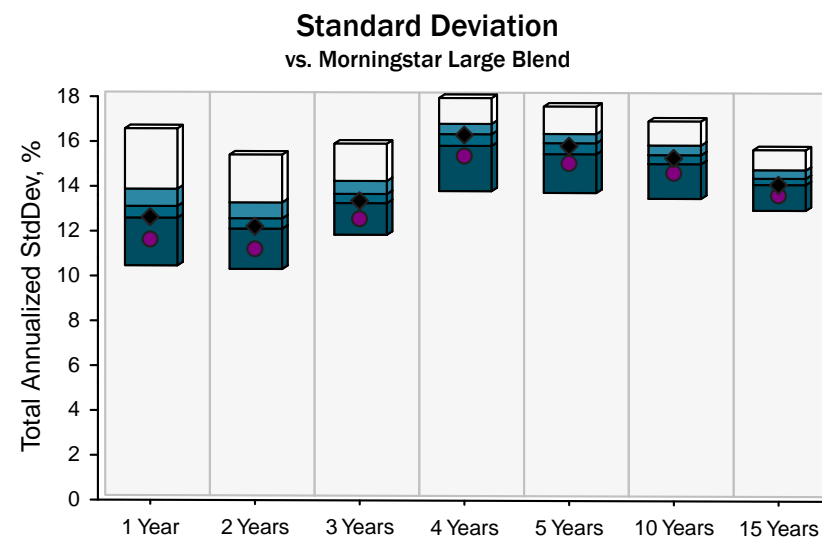
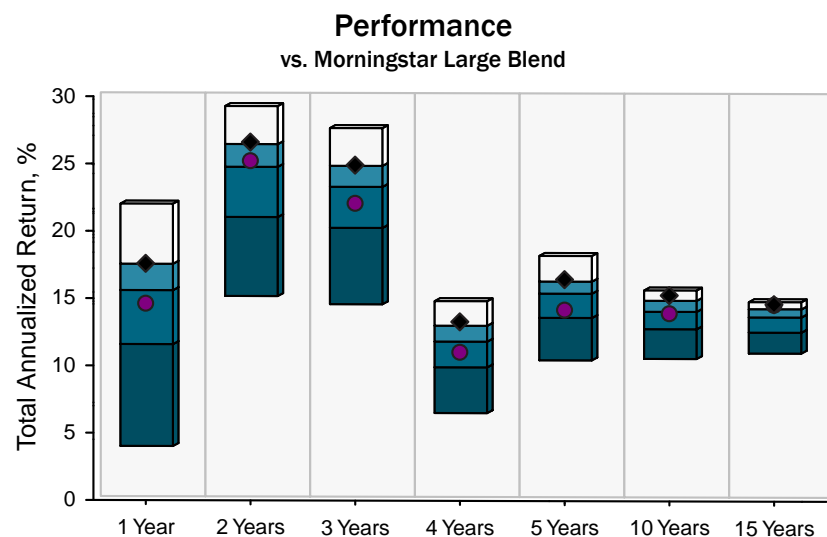


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Hartford Disciplined Equity HLS IA

As of 09/30/2025



● Hartford Disciplined Equity HLS IA

◆ S&P 500 TR USD

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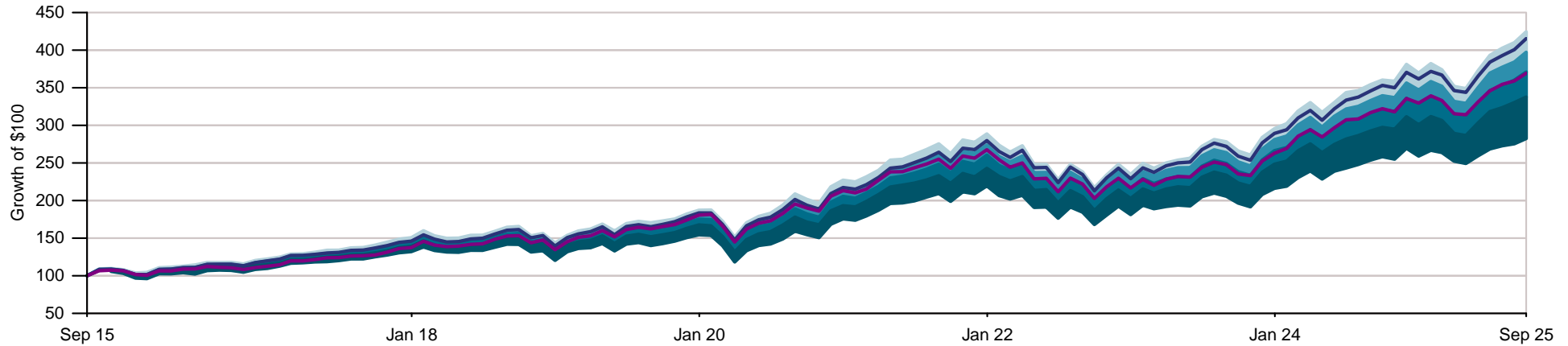


Hartford Disciplined Equity HLS IA

As of 09/30/2025

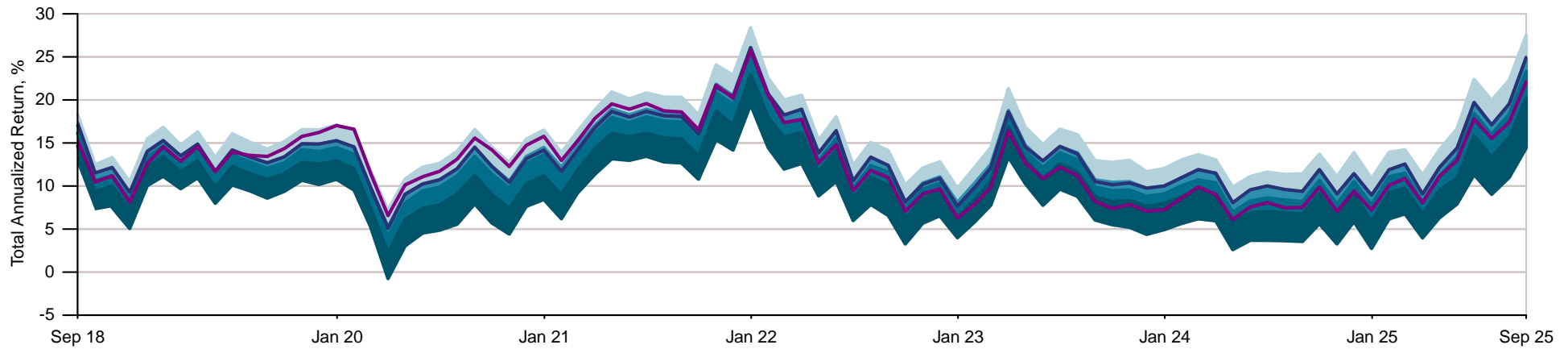
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Hartford Disciplined Equity HLS IA

25th Percentile to Median
S&P 500 TR USD

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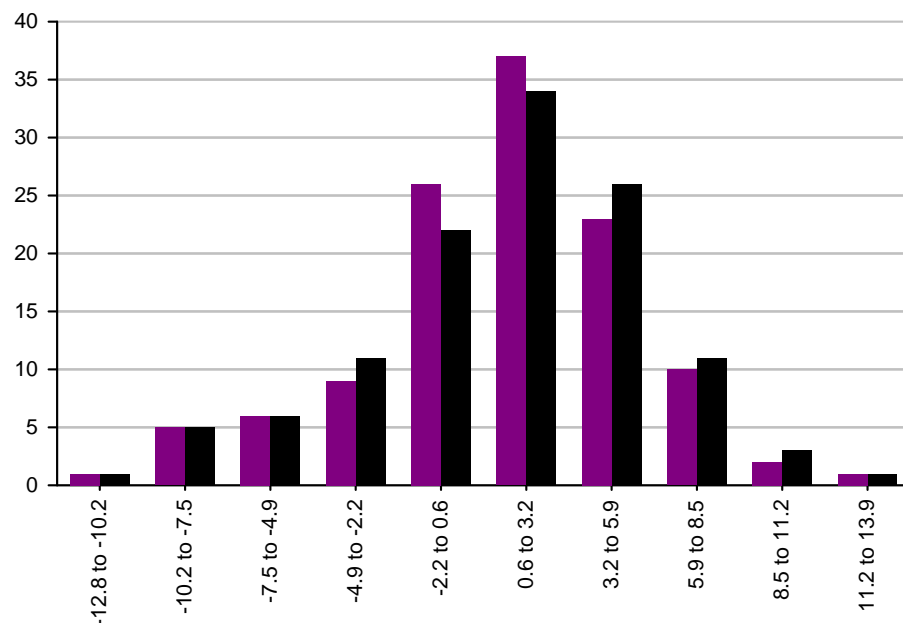


Hartford Disciplined Equity HLS IA

As of 09/30/2025

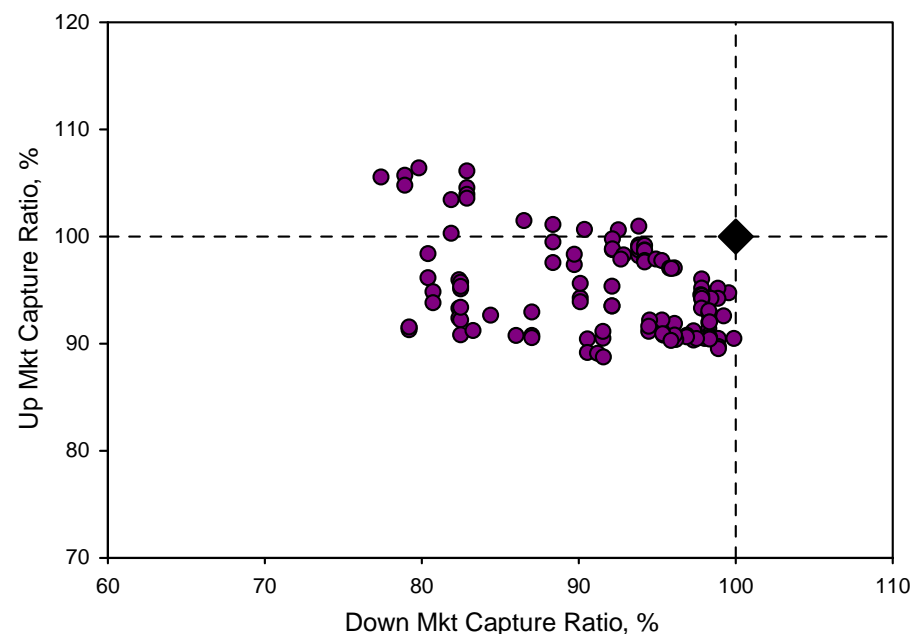
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Hartford Disciplined Equity HLS IA

◆ S&P 500 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford Disciplined Equity HLS IA	81	39	3.43%	-3.58%	31.05%	-13.04%	11.94%	-12.80%	56.72%	-18.96%	92.61%	95.56%	98.25
S&P 500 TR USD	85	35	3.46%	-4.11%	33.53%	-13.65%	12.82%	-12.35%	56.35%	-18.11%	100.00%	100.00%	100.00

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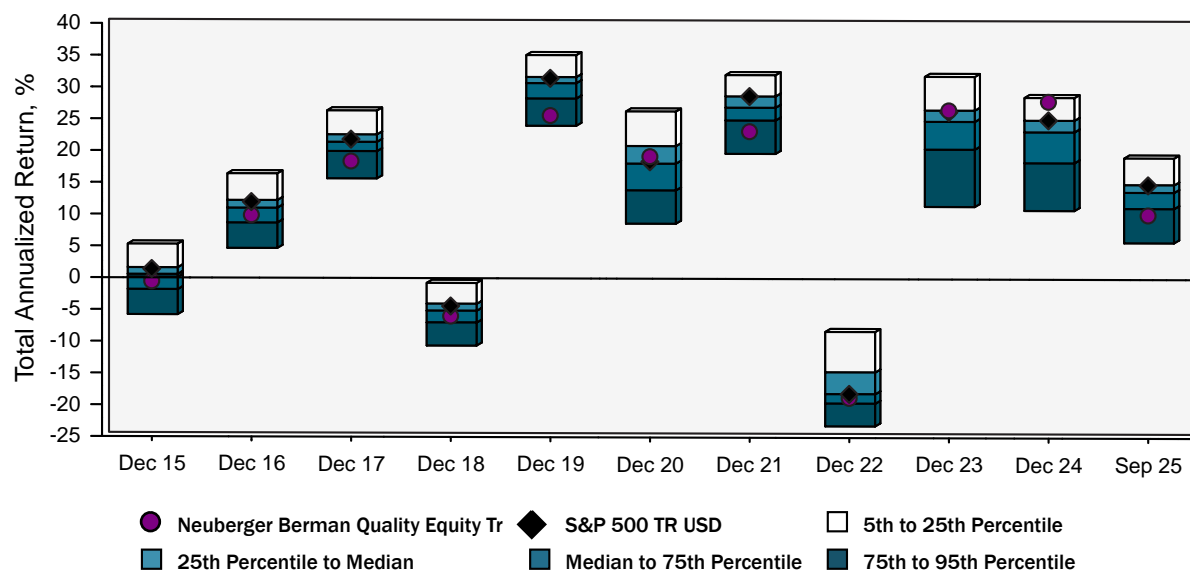
Neuberger Berman Quality Equity Tr

As of 09/30/2025

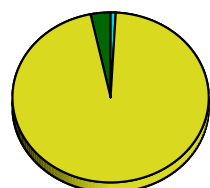
	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Neuberger Berman Quality Equity Tr	4.62	10.09	15.82	24.60	15.73	13.21	1.66	0.89	1.47	12.40	1.06
S&P 500 TR USD	8.12	14.83	17.60	24.94	16.47	15.30	0.00	1.00	1.39	13.37	-
Morningstar Large Blend	6.94	13.11	14.61	22.34	14.85	13.69	-1.29	0.97	1.20	13.82	0.73

Performance To Date

January 2015 - September 2025



Portfolio Composition



Cash (0.84%)
Domestic Stock (95.88%)
Foreign Stock (3.28%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	NBSTX
Prospectus Objective	Growth
Morningstar Category	Large Blend
Net Assets \$MM	\$1,942
Turnover Ratio	8%
Total Number of Holdings	44
Average Mkt Cap \$MM	\$282,802
Manager Name	Daniel Hanson
Manager Tenure (yrs.)	3.42
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	39.43	40.86
Communication Services	9.94	9.45
Technology	29.49	31.41
Service Economy	49.32	34.99
Consumer Cyclical	13.84	10.35
Healthcare	9.17	9.79
Financial Services	26.31	14.85
Manufacturing Economy	11.26	24.14
Basic materials	1.12	2.27
Consumer Defensive	1.2	5.21
Industrial Materials	7.8	9.75
RealEstate	0.0	1.70
Energy	1.14	2.93
Utilities	0.0	2.28

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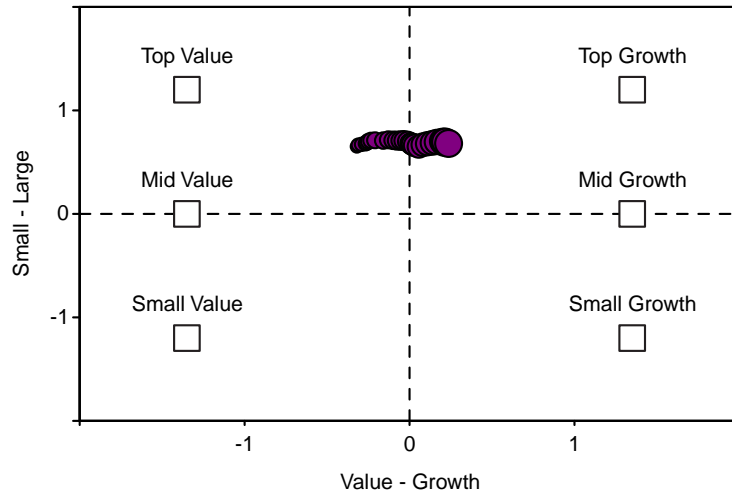


Neuberger Berman Quality Equity Tr

As of 09/30/2025

Manager Style

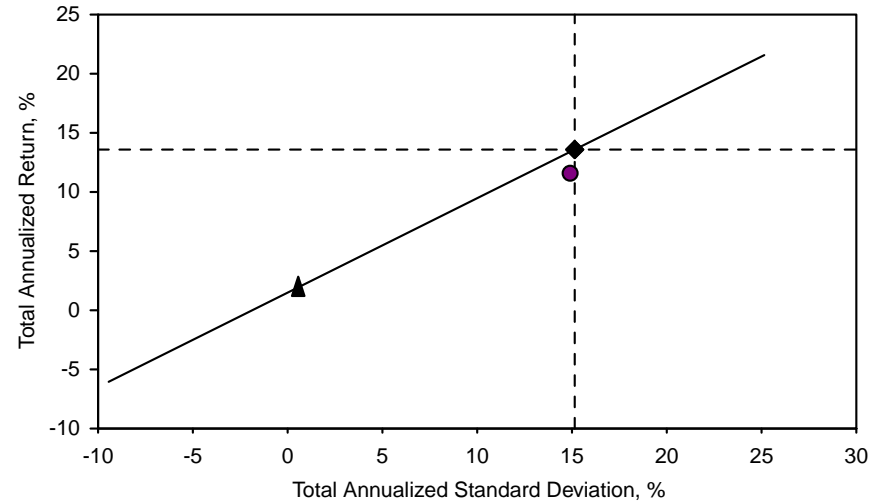
6 Month moving average, October 2015 - September 2025



● Neuberger Berman Quality Equity Tr

Manager Risk / Return

October 2015 - September 2025

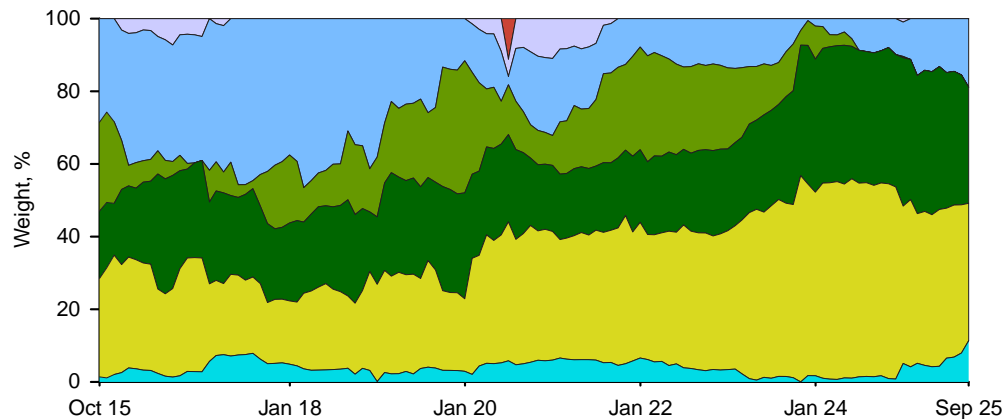


◆ S&P 500 TR USD

▲ Cash

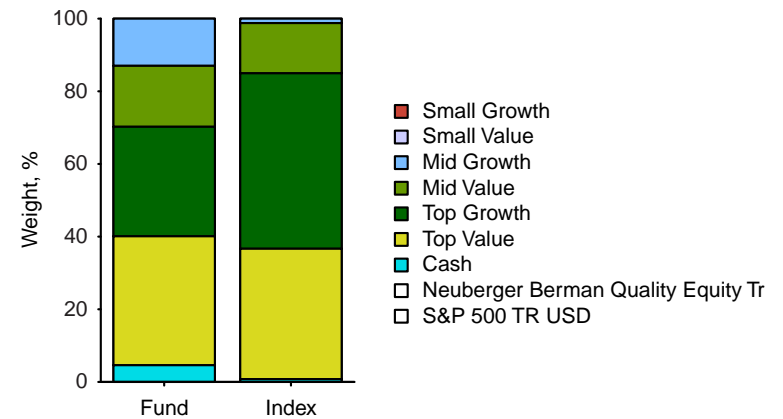
Asset Allocation

Neuberger Berman Quality Equity Tr



Asset Allocation

October 2015 - September 2025



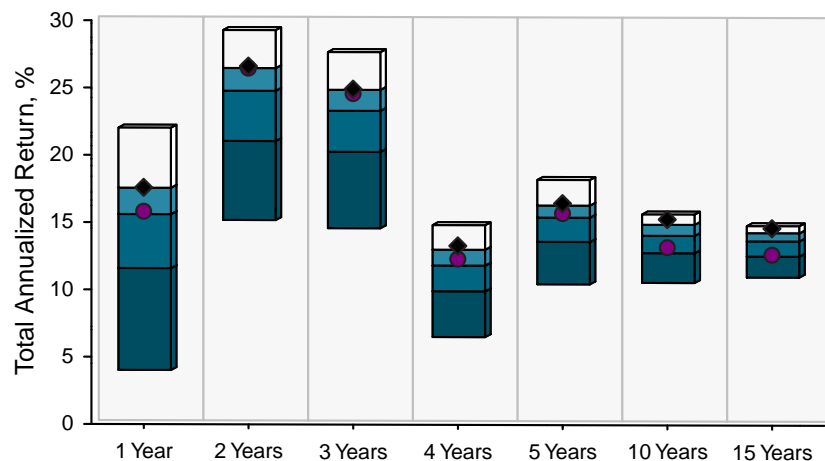
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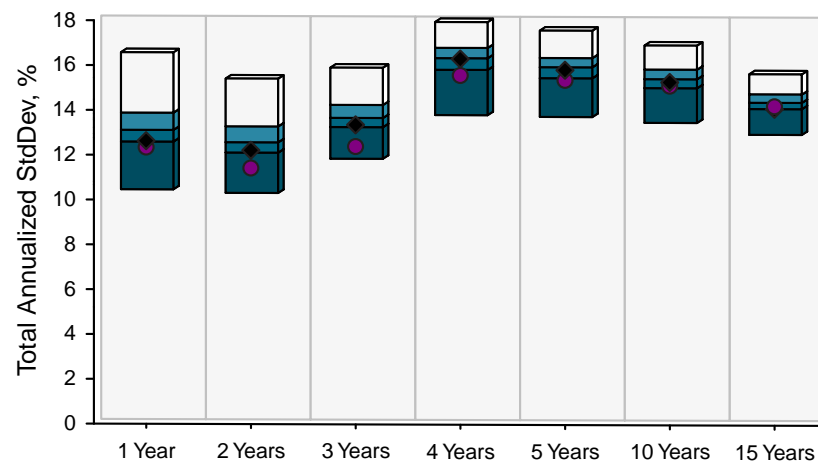
Neuberger Berman Quality Equity Tr

As of 09/30/2025

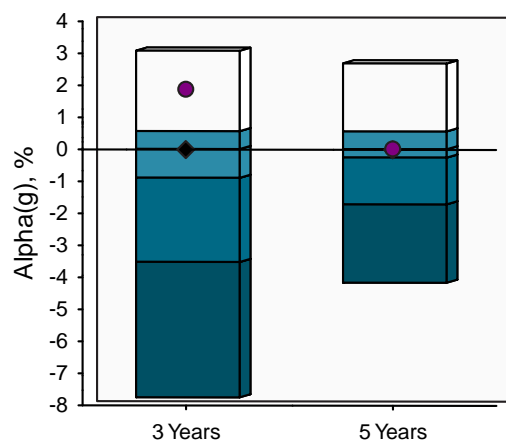
Performance
vs. Morningstar Large Blend



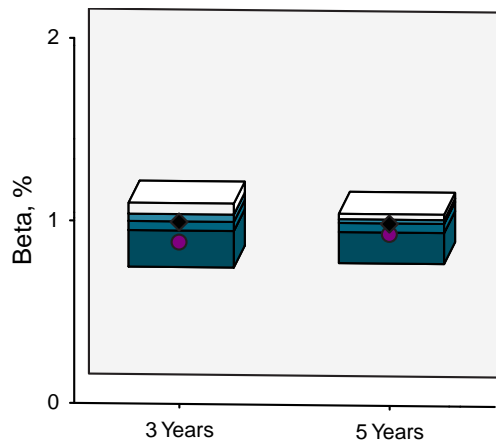
Standard Deviation
vs. Morningstar Large Blend



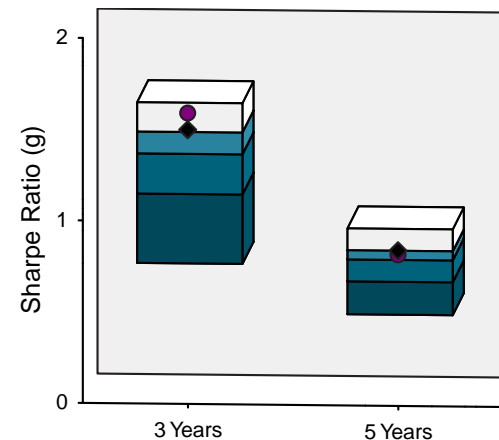
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● Neuberger Berman Quality Equity Tr

◆ S&P 500 TR USD

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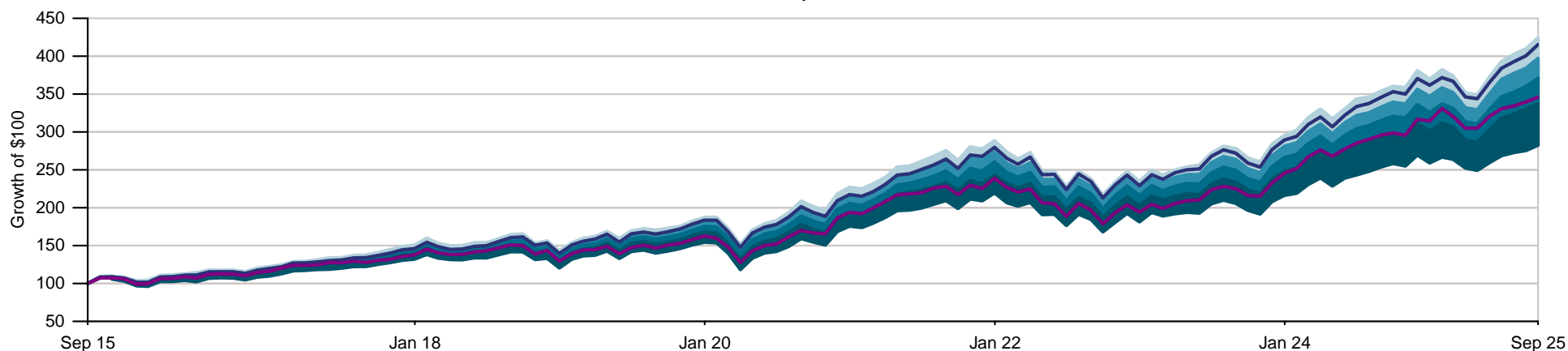


Neuberger Berman Quality Equity Tr

As of 09/30/2025

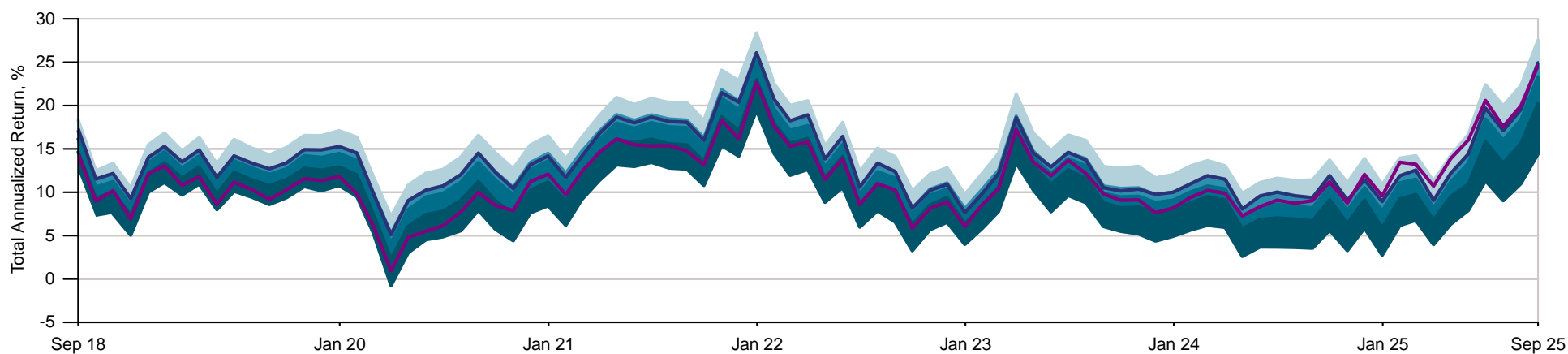
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Neuberger Berman Quality Equity Tr

25th Percentile to Median
S&P 500 TR USD

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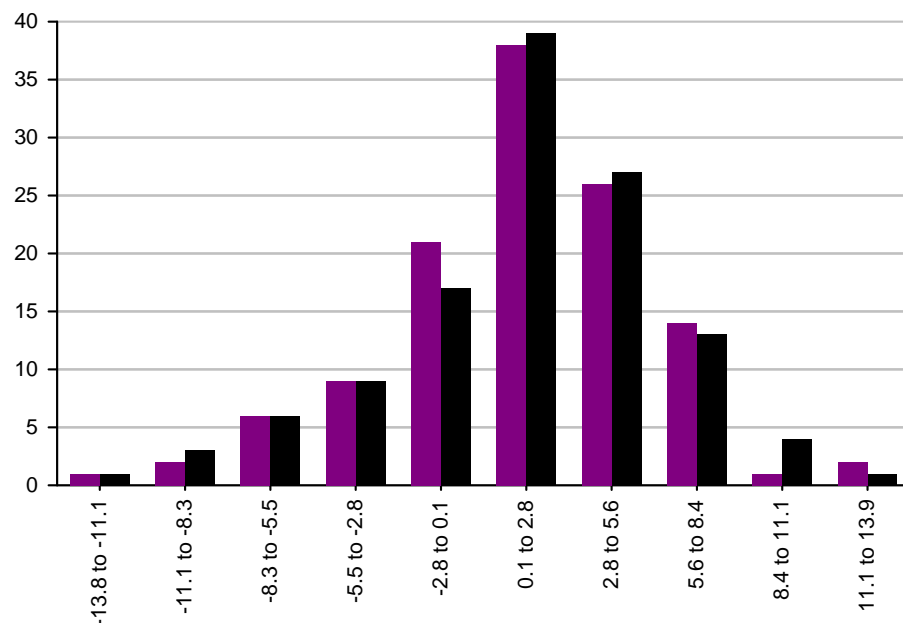


Neuberger Berman Quality Equity Tr

As of 09/30/2025

Distribution of Total Return

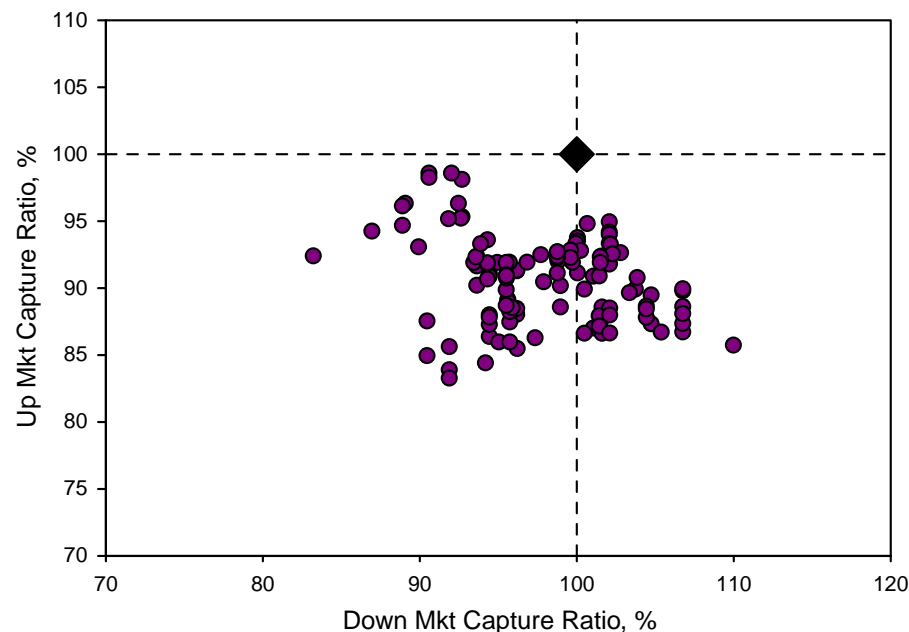
October 2015 - September 2025



● Neuberger Berman Quality Equity Tr

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P 500 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Neuberger Berman Quality Equity Tr	81	39	3.41%	-3.72%	30.53%	-13.27%	12.65%	-13.77%	63.20%	-18.74%	91.07%	97.20%	95.03
S&P 500 TR USD	85	35	3.46%	-4.11%	33.53%	-13.65%	12.82%	-12.35%	56.35%	-18.11%	100.00%	100.00%	100.00

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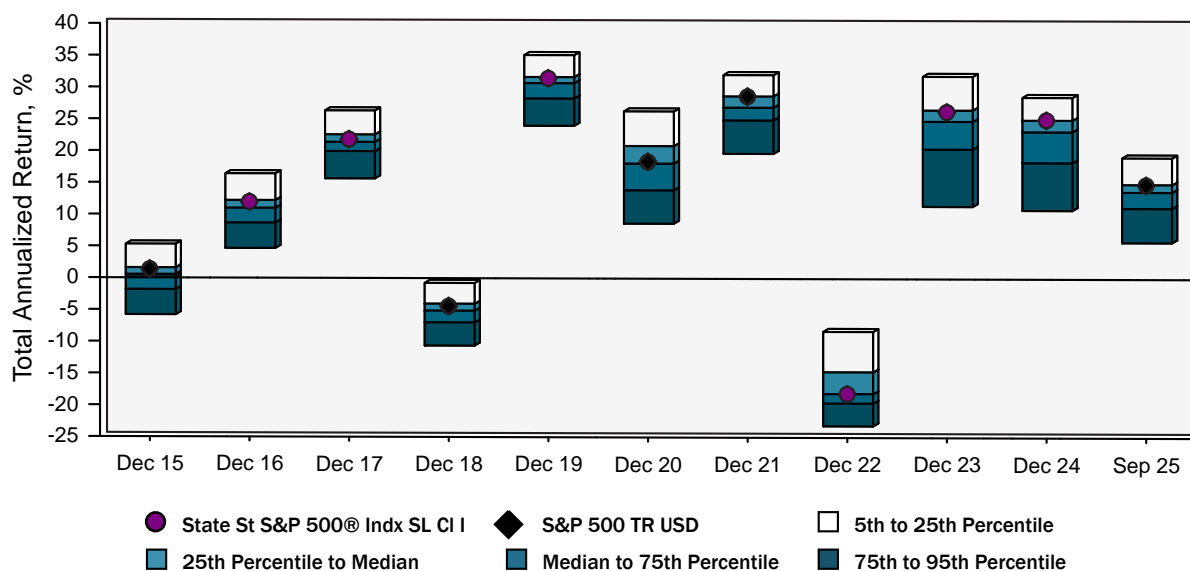


State St S&P 500® Indx SL Cl I

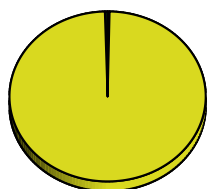
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
State St S&P 500® Indx SL Cl I	8.12	14.82	17.59	24.93	16.46	15.30	0.00	1.00	1.39	13.37	0.00
S&P 500 TR USD	8.12	14.83	17.60	24.94	16.47	15.30	0.00	1.00	1.39	13.37	-
Morningstar Large Blend	6.94	13.11	14.61	22.34	14.85	13.69	-1.29	0.97	1.20	13.82	0.73

Performance To Date January 2015 - September 2025



Portfolio Composition



Cash (0.32%)
Domestic Stock (99.24%)
Foreign Stock (0.44%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	-
Prospectus Objective	-
Morningstar Category	Large Blend
Net Assets \$MM	\$291,555
Turnover Ratio	5%
Total Number of Holdings	506
Average Mkt Cap \$MM	\$409,249
Manager Name	Management Team
Manager Tenure (yrs.)	28.42
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	44.74	40.86
Communication Services	10.01	9.45
Technology	34.73	31.41
Service Economy	33.35	34.99
Consumer Cyclical	10.7	10.35
Healthcare	9.08	9.79
Financial Services	13.57	14.85
Manufacturing Economy	21.93	24.14
Basic materials	1.68	2.27
Consumer Defensive	5.2	5.21
Industrial Materials	7.66	9.75
RealEstate	2.0	1.70
Energy	3.03	2.93
Utilities	2.36	2.28

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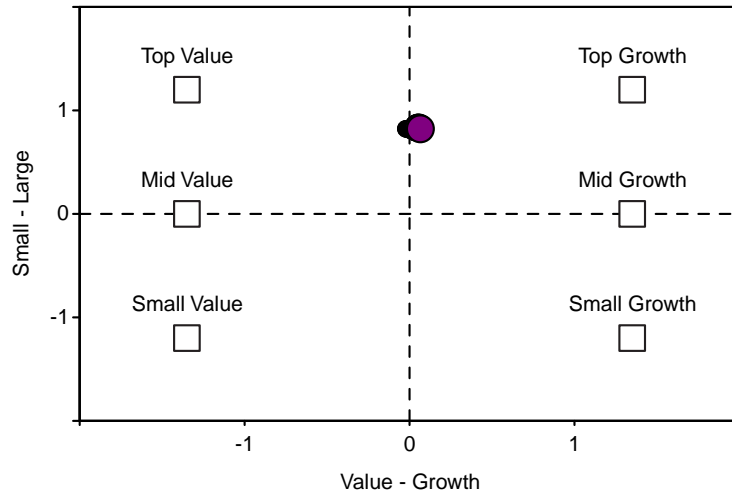


State St S&P 500® Indx SL Cl I

As of 09/30/2025

Manager Style

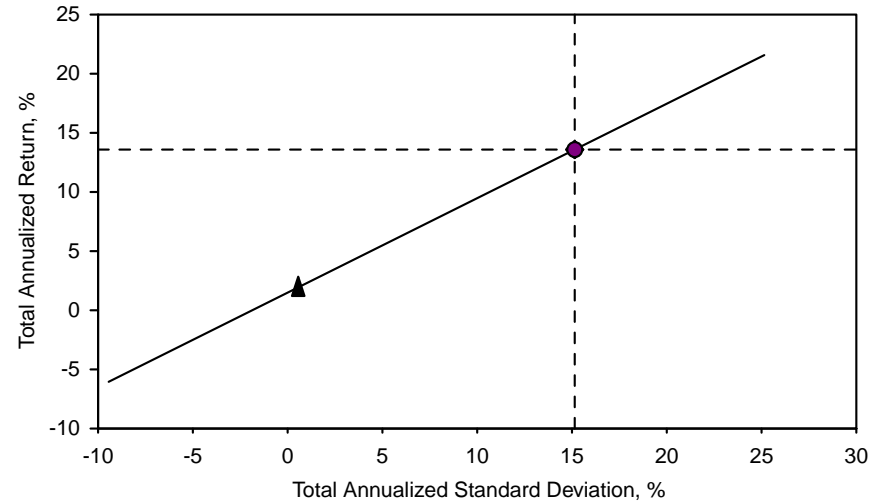
6 Month moving average, October 2015 - September 2025



● State St S&P 500® Indx SL Cl I

Manager Risk / Return

October 2015 - September 2025

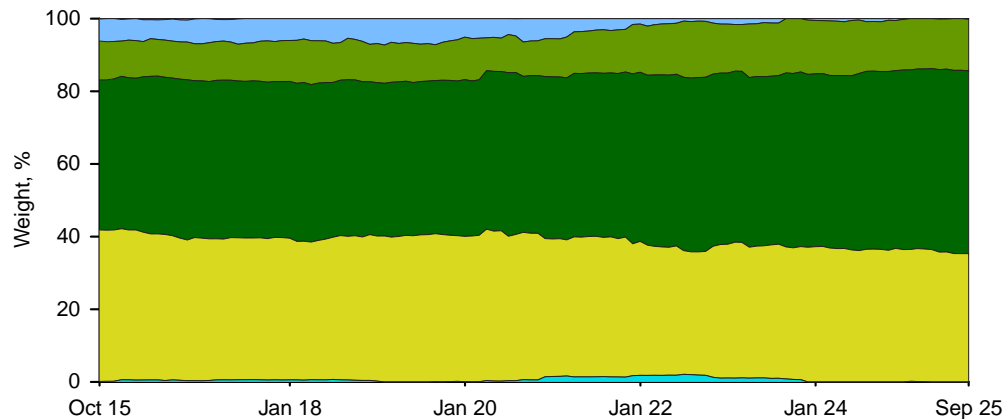


◆ S&P 500 TR USD

▲ Cash

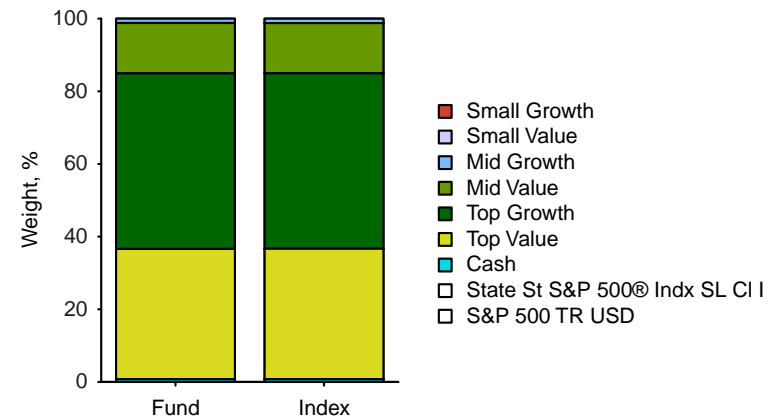
Asset Allocation

State St S&P 500® Indx SL Cl I



Asset Allocation

October 2015 - September 2025



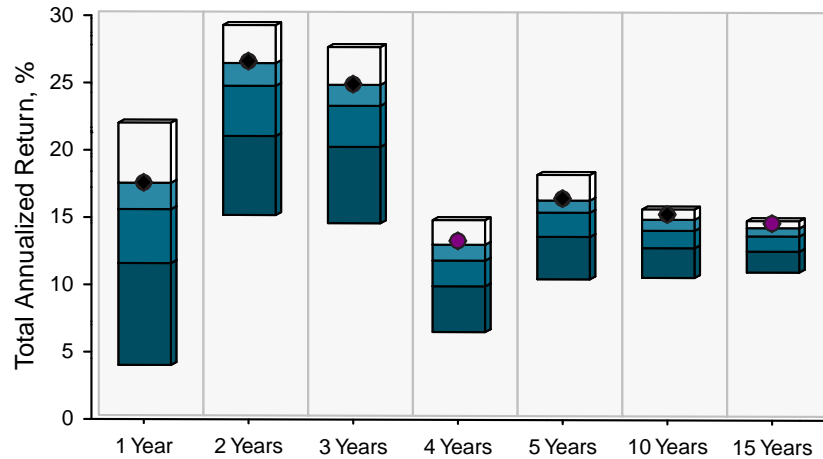
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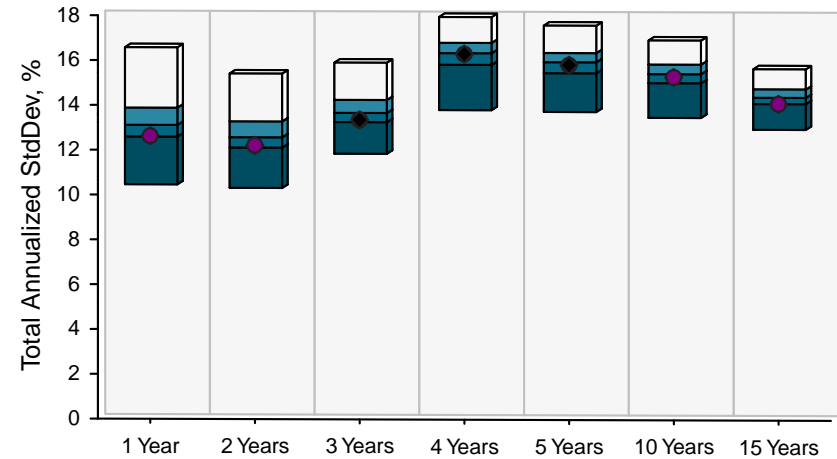
State St S&P 500® Indx SL Cl I

As of 09/30/2025

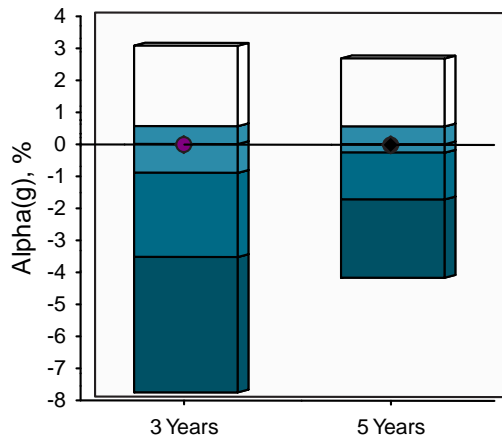
Performance
vs. Morningstar Large Blend



Standard Deviation
vs. Morningstar Large Blend

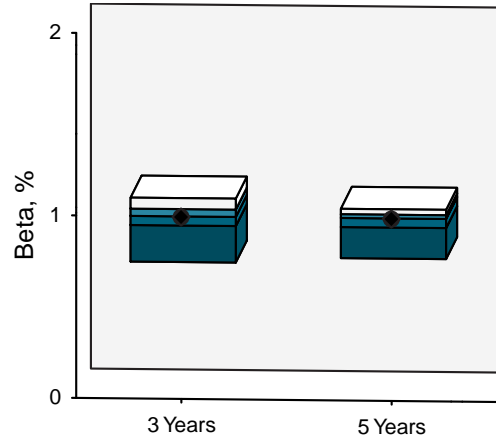


Alpha(g) to date
October 2020 - September 2025

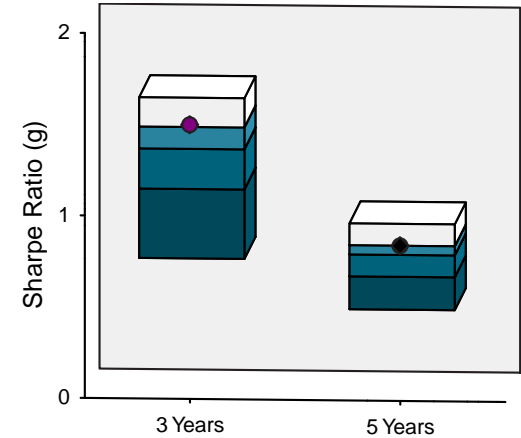


● State St S&P 500® Indx SL Cl I

Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



◆ S&P 500 TR USD

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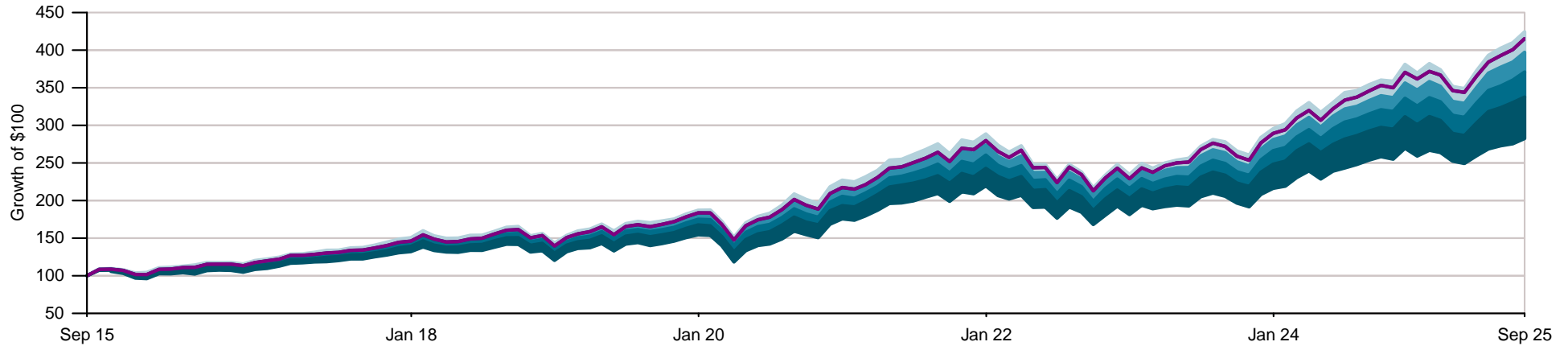


State St S&P 500® Indx SL Cl I

As of 09/30/2025

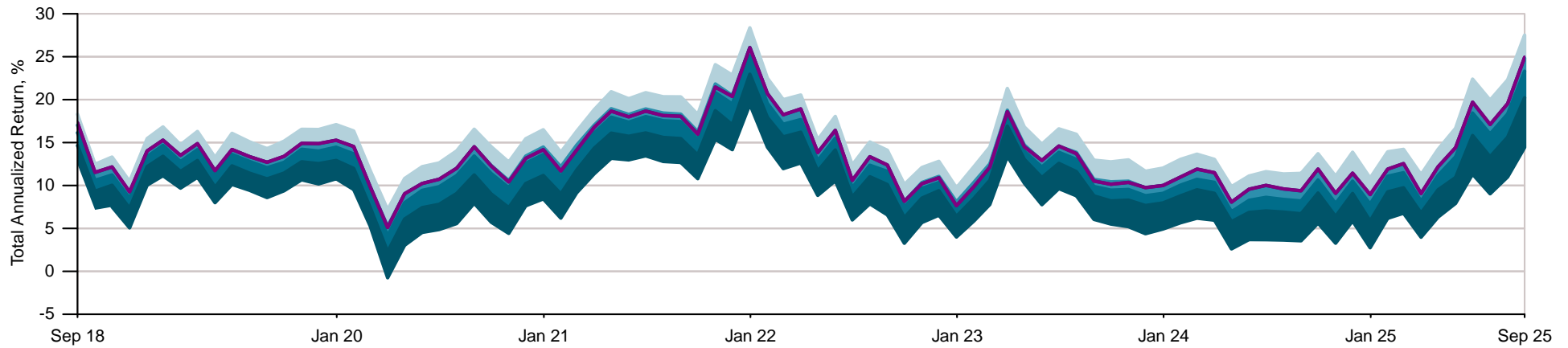
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
State St S&P 500® Indx SL Cl I

25th Percentile to Median
S&P 500 TR USD

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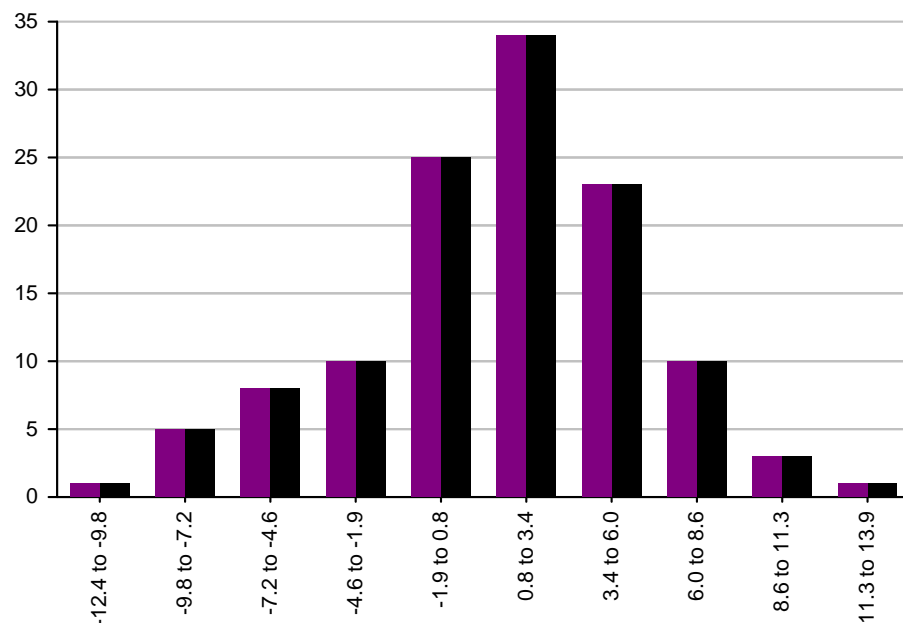


State St S&P 500® Indx SL Cl I

As of 09/30/2025

Distribution of Total Return

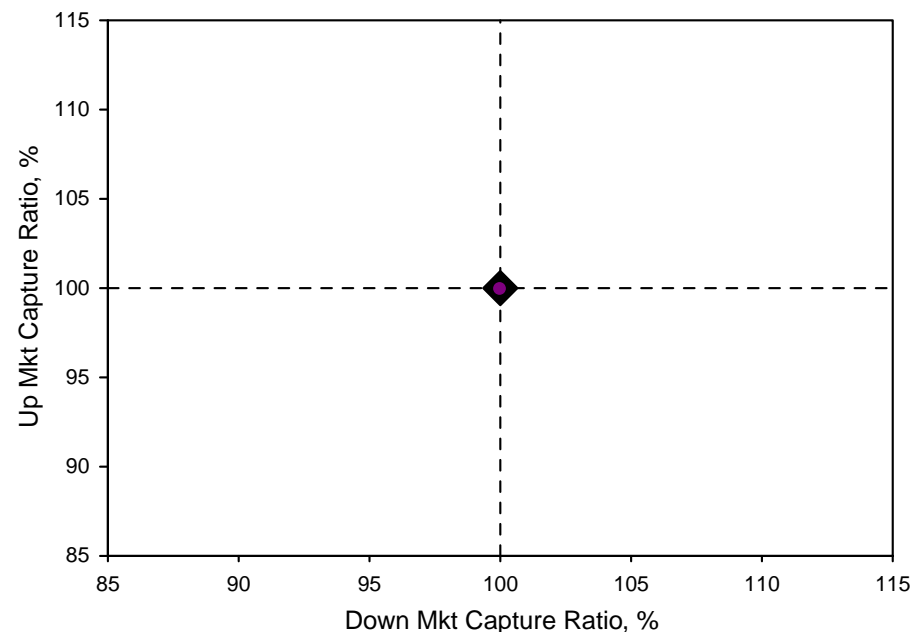
October 2015 - September 2025



● State St S&P 500® Indx SL Cl I

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P 500 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
State St S&P 500® Indx SL Cl I	85	35	3.46%	-4.11%	33.53%	-13.65%	12.81%	-12.35%	56.32%	-18.10%	100.00%	100.00%	100.00
S&P 500 TR USD	85	35	3.46%	-4.11%	33.53%	-13.65%	12.82%	-12.35%	56.35%	-18.11%	100.00%	100.00%	100.00

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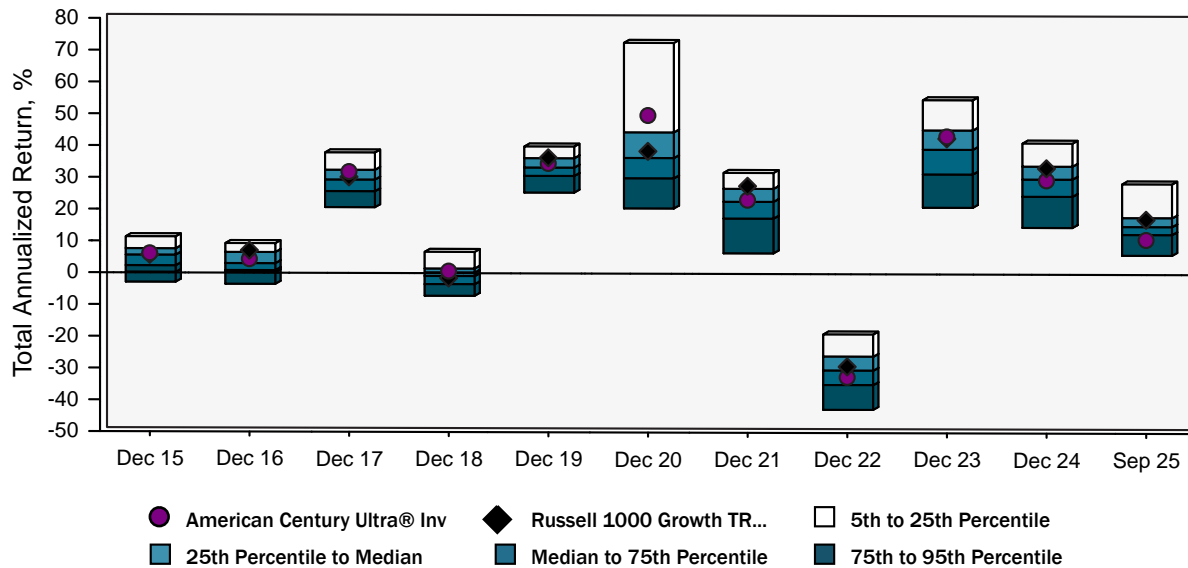
American Century Ultra® Inv

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Century Ultra® Inv	8.04	10.89	17.44	27.26	14.14	17.66	-4.74	1.06	1.24	17.02	0.87
Russell 1000 Growth TR USD	10.51	17.24	25.53	31.61	17.58	18.83	0.00	1.00	1.53	15.91	-
Morningstar Large Growth	7.62	15.27	21.77	28.10	13.73	15.90	-2.46	0.99	1.29	17.00	0.92

Performance To Date

January 2015 - September 2025



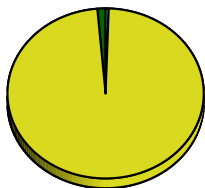
Portfolio Data

Ticker	TWCUX
Prospectus Objective	Growth
Morningstar Category	Large Growth
Net Assets \$MM	\$27,096
Turnover Ratio	7%
Total Number of Holdings	65
Average Mkt Cap \$MM	\$606,132
Manager Name	Keith Lee
Manager Tenure (yrs.)	16.75
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	61.74	57.47
Communication Services	15.22	13.70
Technology	46.52	43.77
Service Economy	30.27	30.44
Consumer Cyclical	15.29	13.52
Healthcare	7.02	7.90
Financial Services	7.96	9.02
Manufacturing Economy	7.99	12.10
Basic materials	0.89	1.04
Consumer Defensive	2.37	2.16
Industrial Materials	3.92	6.84
RealEstate	0.0	0.78
Energy	0.81	0.60
Utilities	0.0	0.68

Portfolio Composition



Cash (0.51%)
Domestic Stock (98.14%)
Foreign Stock (1.35%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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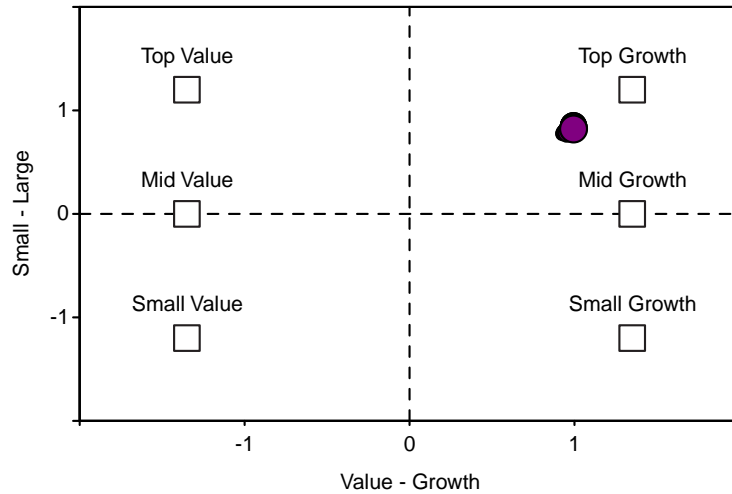


American Century Ultra® Inv

As of 09/30/2025

Manager Style

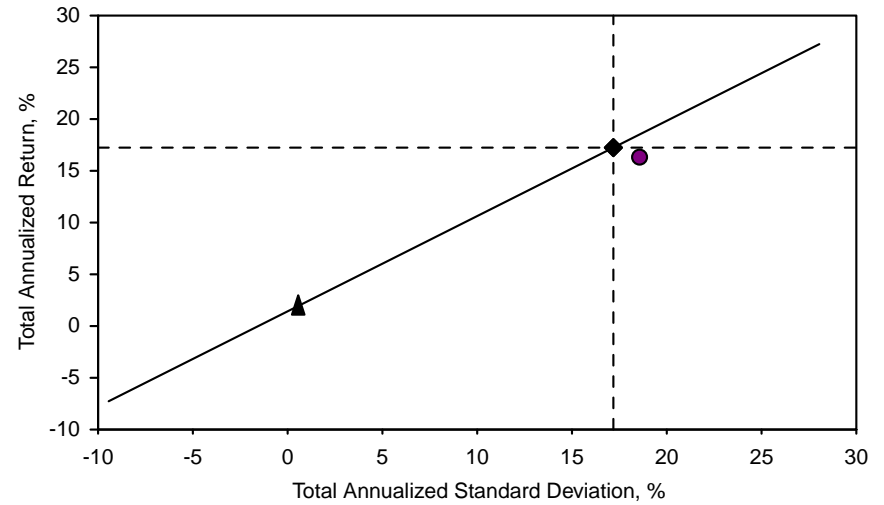
6 Month moving average, October 2015 - September 2025



● American Century Ultra® Inv

Manager Risk / Return

October 2015 - September 2025

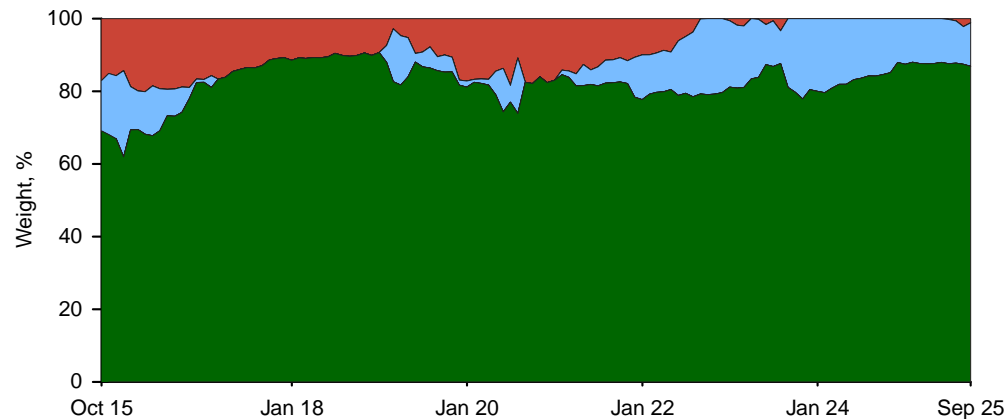


◆ Russell 1000 Growth TR USD

▲ Cash

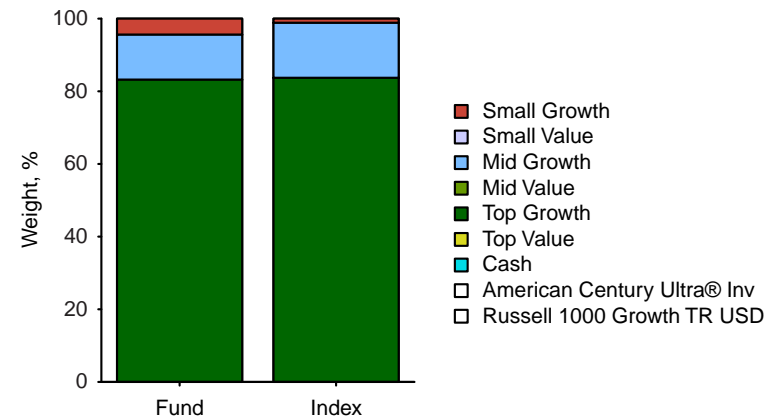
Asset Allocation

American Century Ultra® Inv



Asset Allocation

October 2015 - September 2025

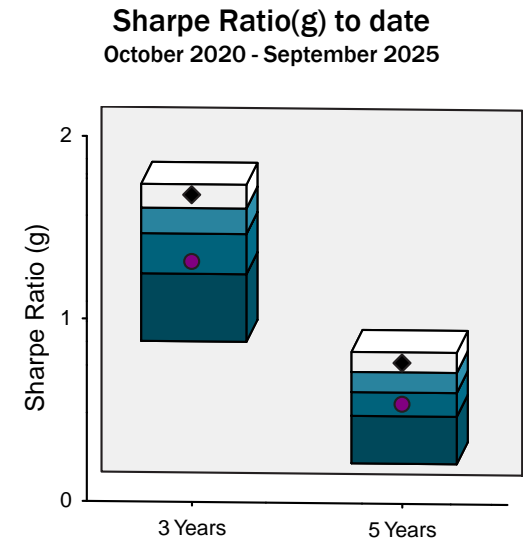
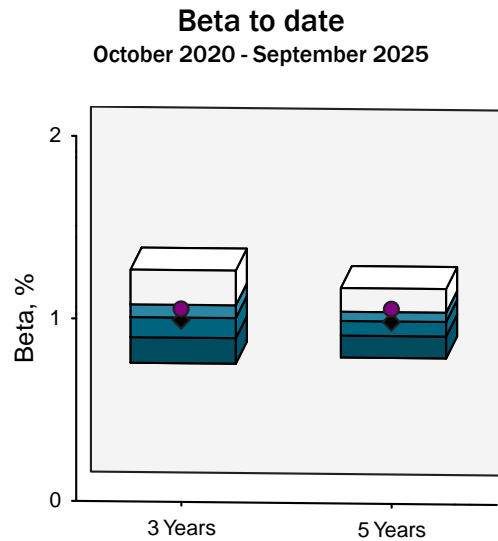
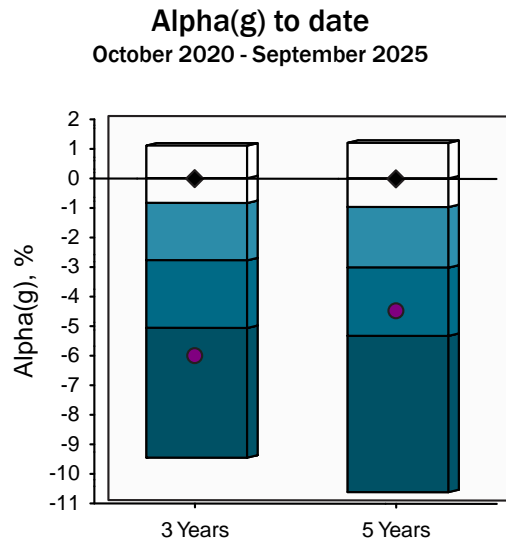
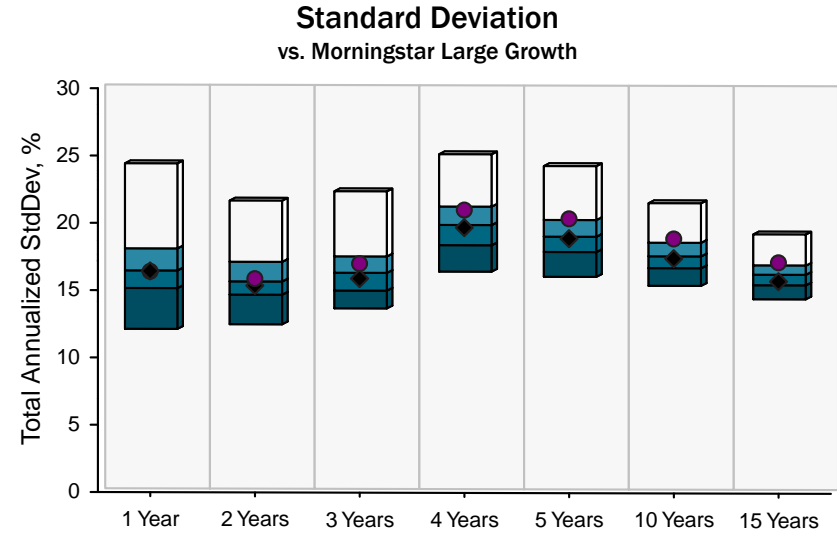
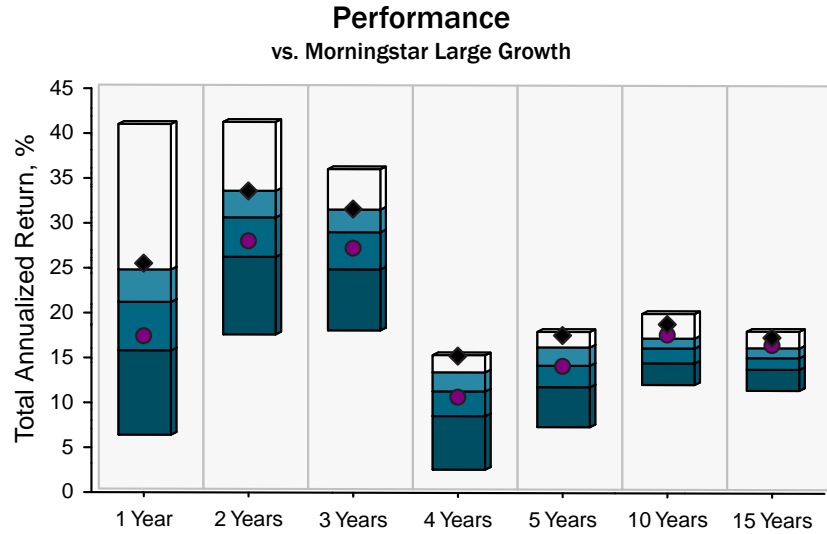


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American Century Ultra® Inv

As of 09/30/2025



● American Century Ultra® Inv

◆ Russell 1000 Growth TR USD

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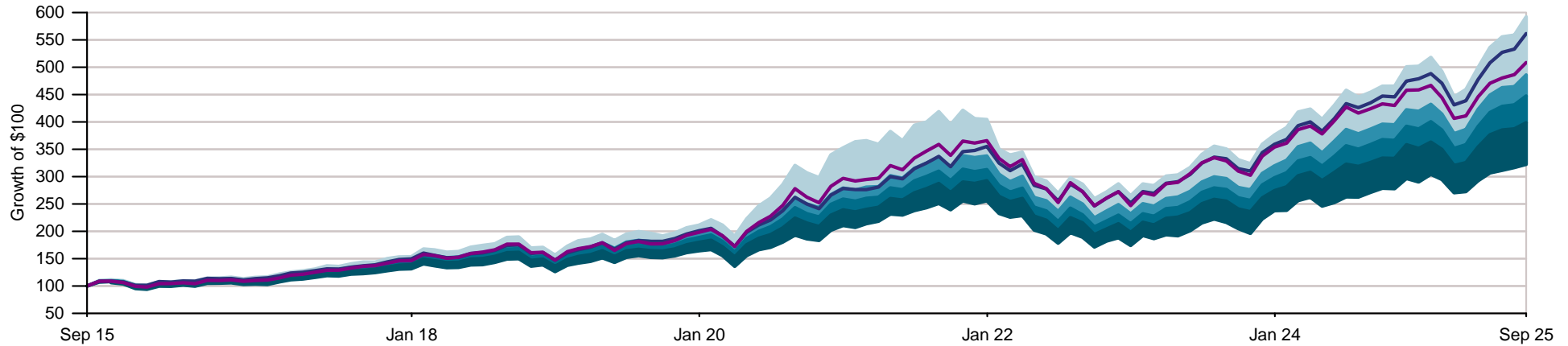


American Century Ultra® Inv

As of 09/30/2025

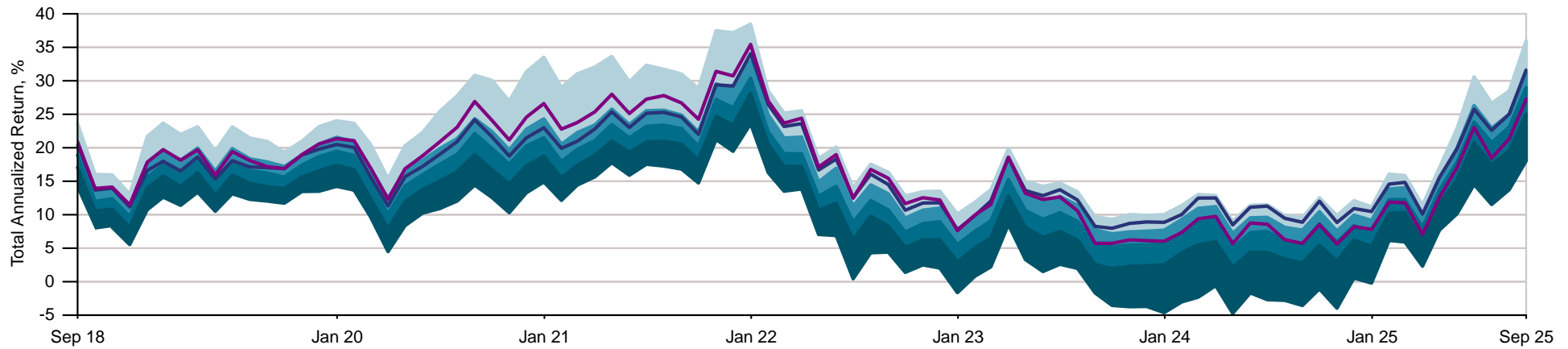
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Century Ultra® Inv

25th Percentile to Median
Russell 1000 Growth TR USD

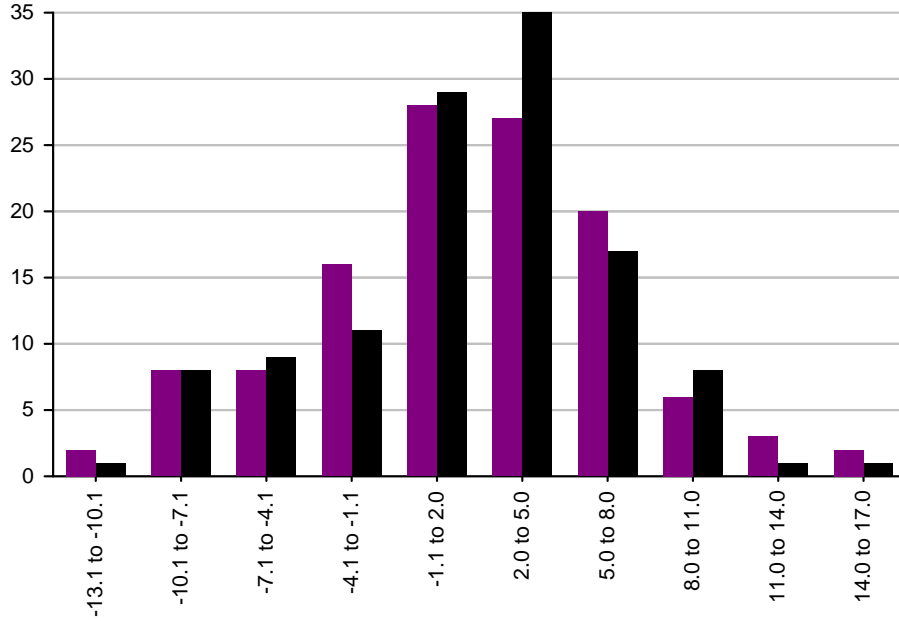
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American Century Ultra® Inv

As of 09/30/2025

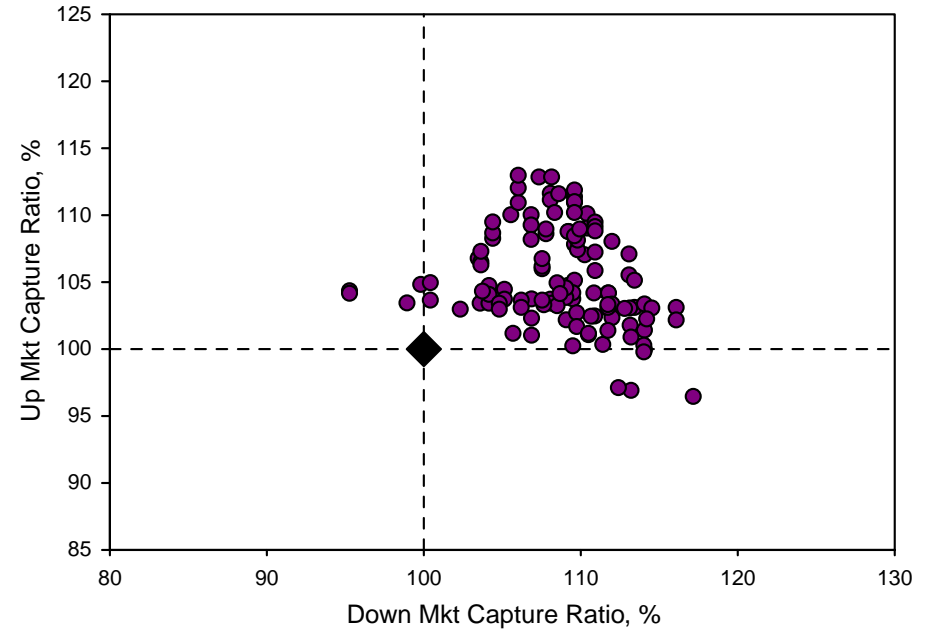
Distribution of Total Return
October 2015 - September 2025



● American Century Ultra® Inv

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Russell 1000 Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Century Ultra® Inv	83	37	4.28%	-4.88%	41.25%	-16.70%	15.96%	-13.08%	72.51%	-32.46%	103.06%	110.34%	98.21
Russell 1000 Growth TR USD	81	39	4.24%	-4.12%	40.03%	-15.14%	14.80%	-12.08%	62.74%	-29.14%	100.00%	100.00%	100.00

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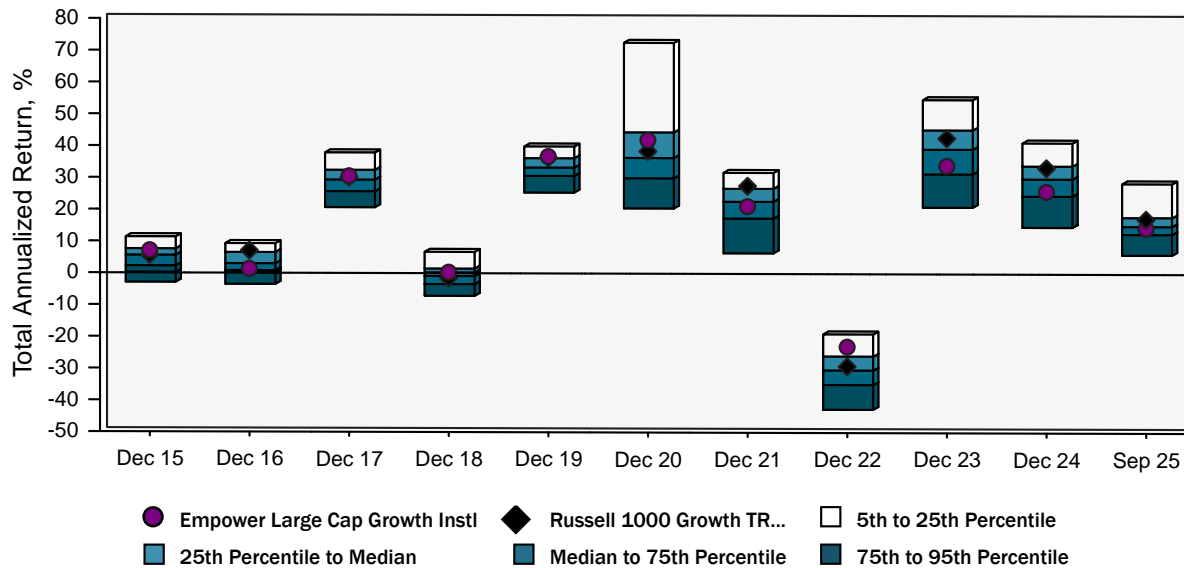


Empower Large Cap Growth Instl

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Empower Large Cap Growth Instl	7.07	14.39	17.22	26.85	14.93	17.45	-1.39	0.89	1.39	14.64	0.62
Russell 1000 Growth TR USD	10.51	17.24	25.53	31.61	17.58	18.83	0.00	1.00	1.53	15.91	-
Morningstar Large Growth	7.62	15.27	21.77	28.10	13.73	15.90	-2.46	0.99	1.29	17.00	0.92

Performance To Date
January 2015 - September 2025



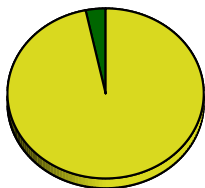
Portfolio Data

Ticker	MXGSX
Prospectus Objective	Growth
Morningstar Category	Large Growth
Net Assets \$MM	\$1,903
Turnover Ratio	31%
Total Number of Holdings	91
Average Mkt Cap \$MM	\$469,908
Manager Name	Andrew Acheson
Manager Tenure (yrs.)	12.00
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	54.79	57.47
Communication Services	12.0	13.70
Technology	42.79	43.77
Service Economy	36.43	30.44
Consumer Cyclical	17.72	13.52
Healthcare	8.96	7.90
Financial Services	9.75	9.02
Manufacturing Economy	8.77	12.10
Basic materials	0.2	1.04
Consumer Defensive	2.63	2.16
Industrial Materials	5.76	6.84
RealEstate	0.01	0.78
Energy	0.16	0.60
Utilities	0.01	0.68

Portfolio Composition



Cash (0.00%)
Domestic Stock (96.72%)
Foreign Stock (3.27%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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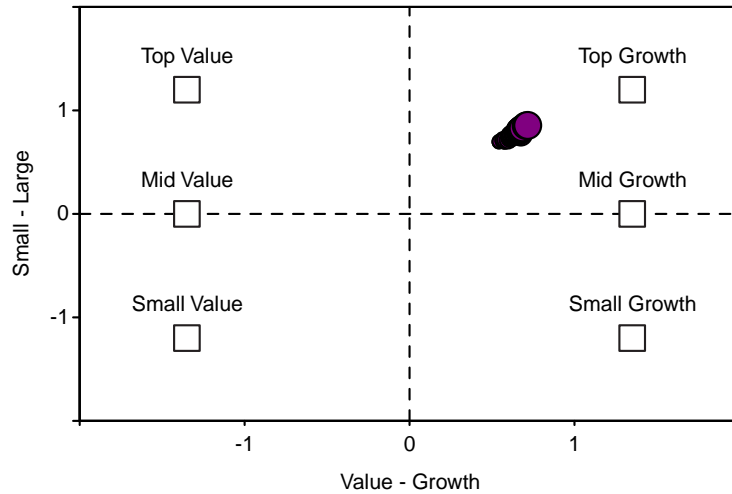


Empower Large Cap Growth Instl

As of 09/30/2025

Manager Style

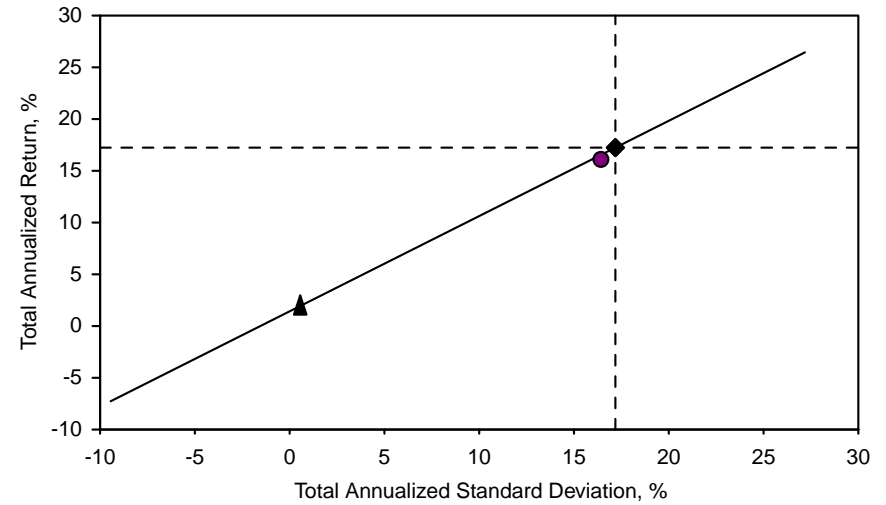
6 Month moving average, October 2015 - September 2025



● Empower Large Cap Growth Instl

Manager Risk / Return

October 2015 - September 2025

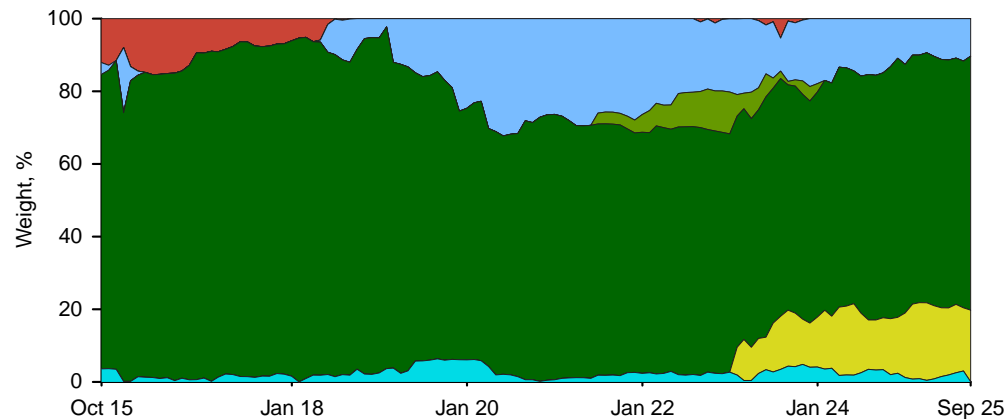


◆ Russell 1000 Growth TR USD

▲ Cash

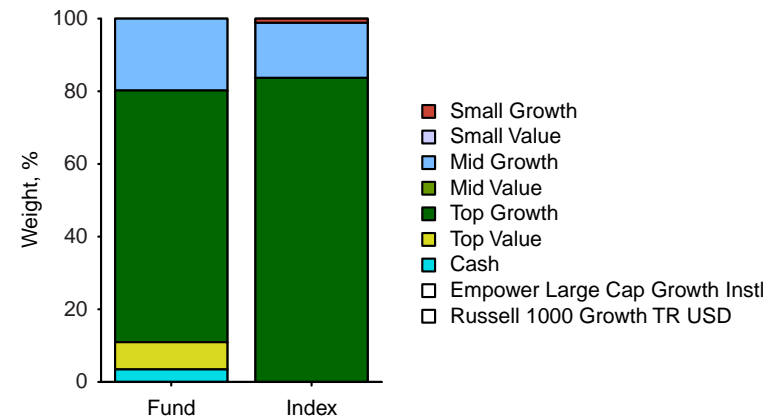
Asset Allocation

Empower Large Cap Growth Instl



Asset Allocation

October 2015 - September 2025

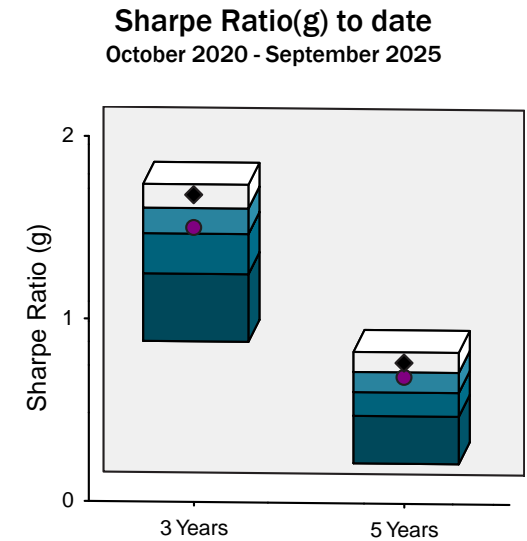
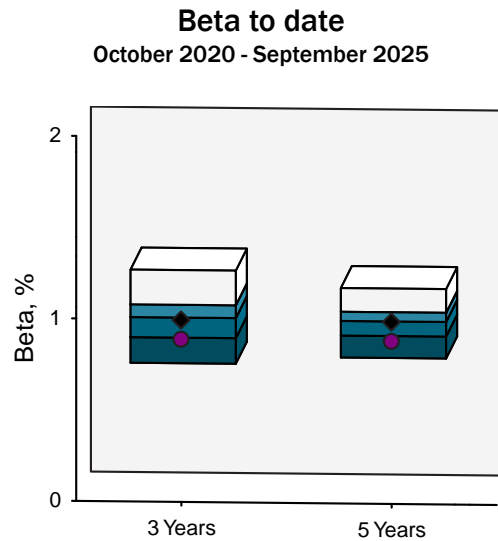
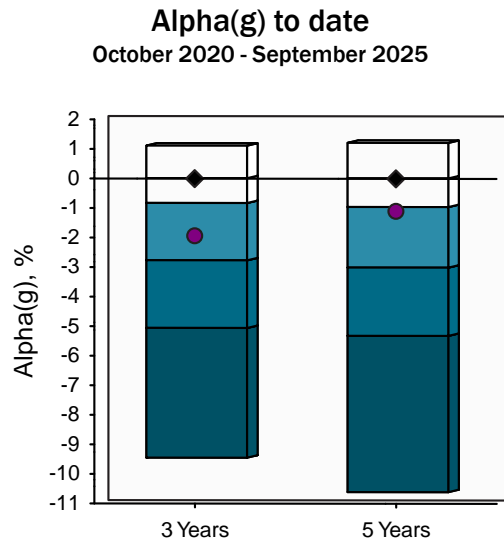
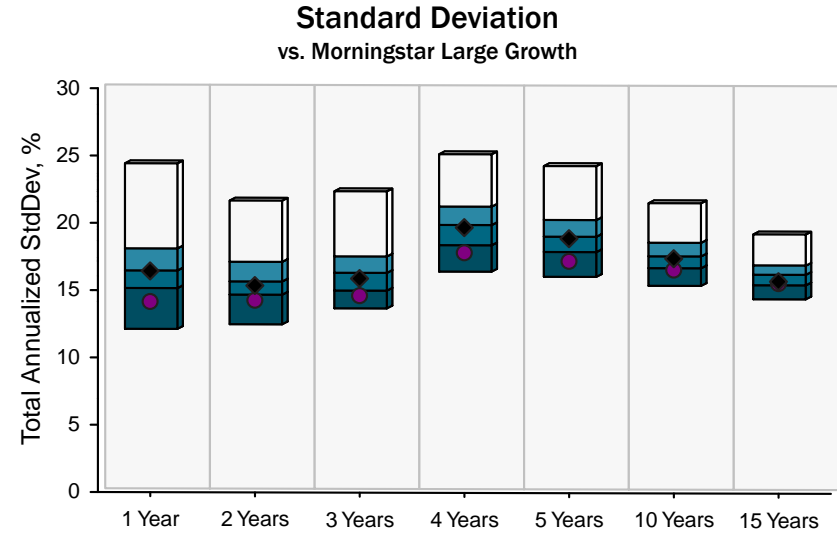
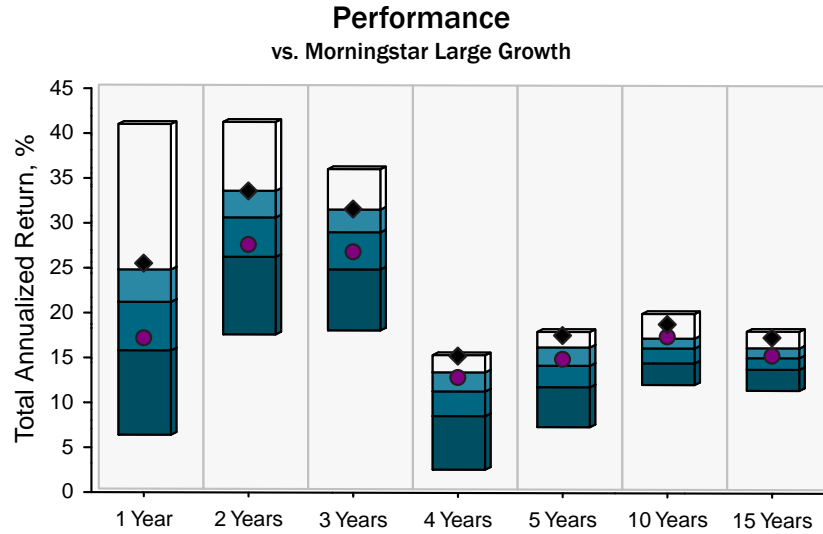


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Empower Large Cap Growth Instl

As of 09/30/2025



● Empower Large Cap Growth Instl

◆ Russell 1000 Growth TR USD

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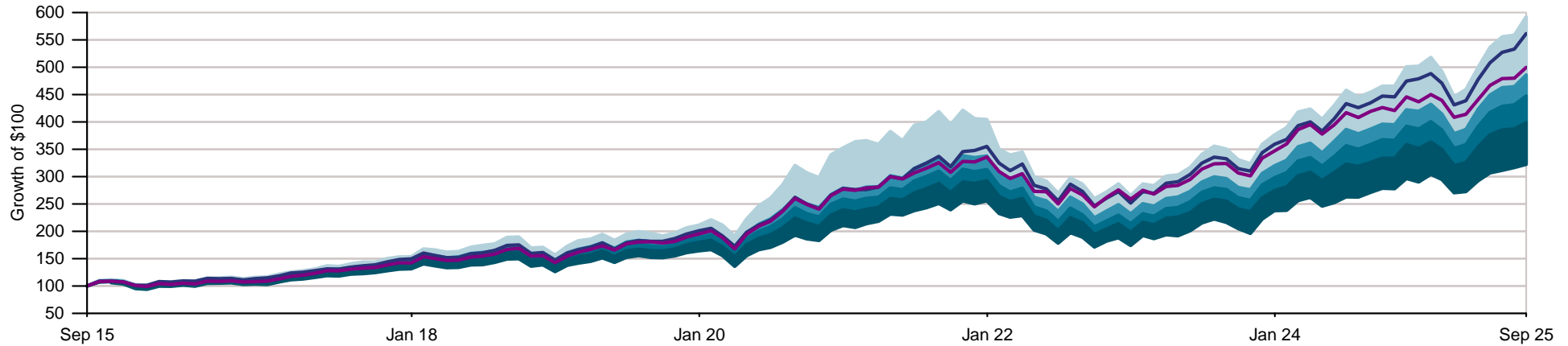


Empower Large Cap Growth Instl

As of 09/30/2025

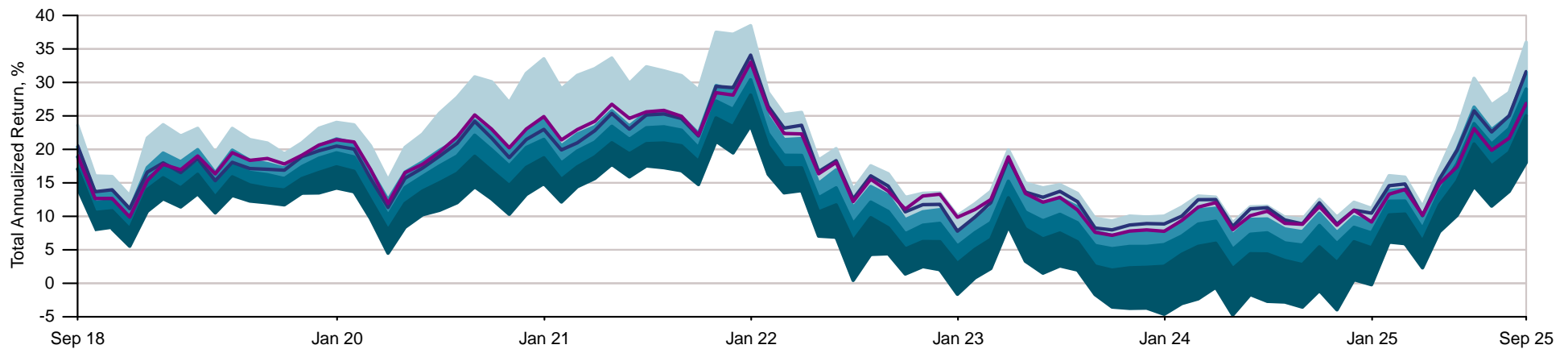
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Empower Large Cap Growth Instl

25th Percentile to Median
Russell 1000 Growth TR USD

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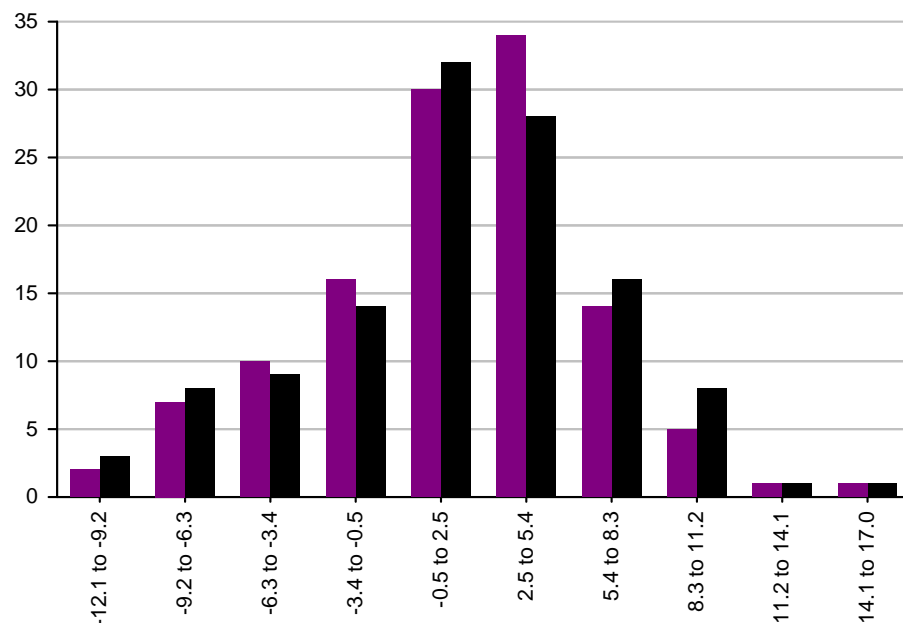


Empower Large Cap Growth Instl

As of 09/30/2025

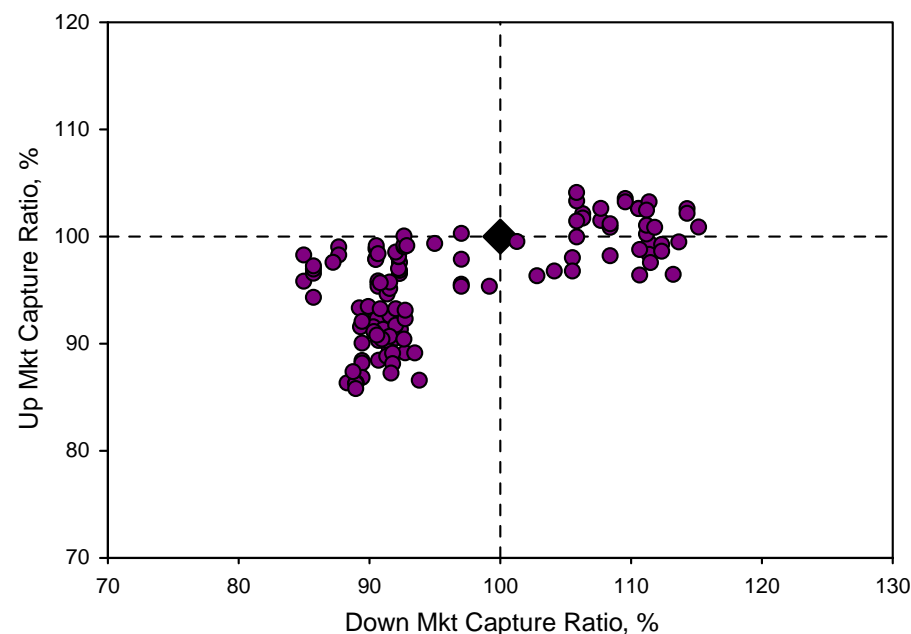
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Empower Large Cap Growth Instl

◆ Russell 1000 Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Empower Large Cap Growth Instl	80	40	4.06%	-3.86%	36.68%	-14.07%	15.98%	-10.86%	67.40%	-22.95%	91.65%	92.95%	96.55
Russell 1000 Growth TR USD	81	39	4.24%	-4.12%	40.03%	-15.14%	14.80%	-12.08%	62.74%	-29.14%	100.00%	100.00%	100.00

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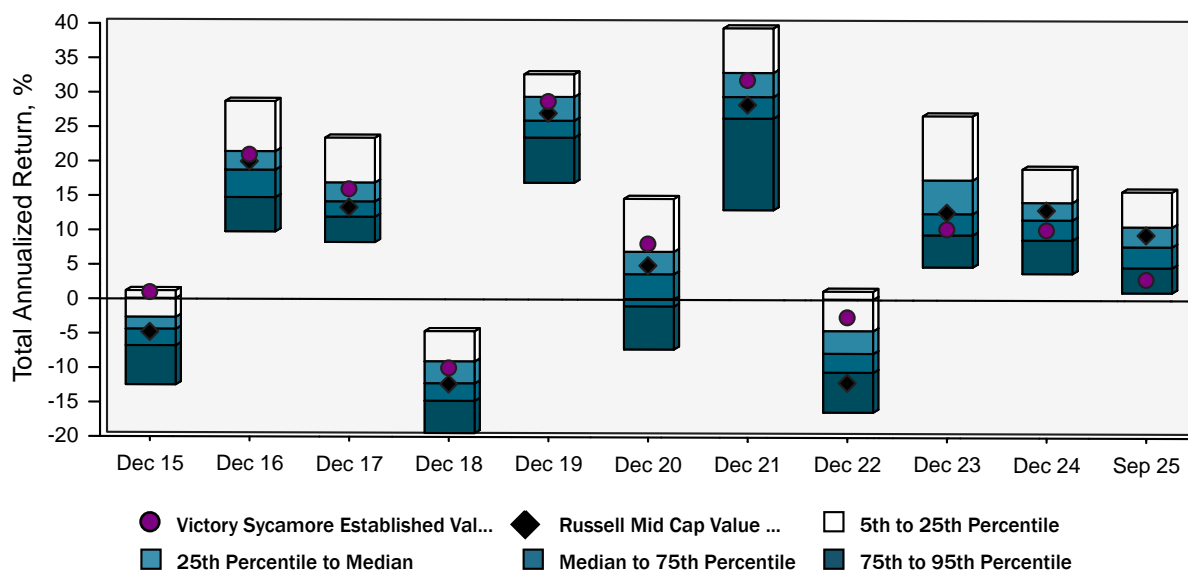


Victory Sycamore Established Value I

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Victory Sycamore Established Value I	3.67	3.04	-0.75	12.27	14.19	11.20	-1.99	0.90	0.52	15.42	0.58
Russell Mid Cap Value TR USD	6.18	9.50	7.58	15.51	13.66	9.96	0.00	1.00	0.66	16.90	-
Morningstar Mid-Cap Value	5.68	7.88	6.09	15.19	14.48	9.73	0.17	0.96	0.64	16.97	0.96

Performance To Date
January 2015 - September 2025



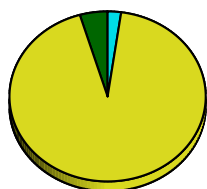
Portfolio Data

Ticker	VEVIX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Value
Net Assets \$MM	\$17,134
Turnover Ratio	34%
Total Number of Holdings	75
Average Mkt Cap \$MM	\$15,600
Manager Name	Gary Miller
Manager Tenure (yrs.)	27.17
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	12.20	16.32
Communication Services	0.03	3.85
Technology	12.17	12.47
Service Economy	39.94	38.64
Consumer Cyclical	15.87	11.98
Healthcare	7.65	9.89
Financial Services	16.42	16.77
Manufacturing Economy	47.86	45.03
Basic materials	7.74	4.52
Consumer Defensive	5.59	6.85
Industrial Materials	15.84	15.43
RealEstate	8.12	5.84
Energy	5.23	6.49
Utilities	5.34	5.90

Portfolio Composition



Cash (2.22%)
Domestic Stock (93.22%)
Foreign Stock (4.57%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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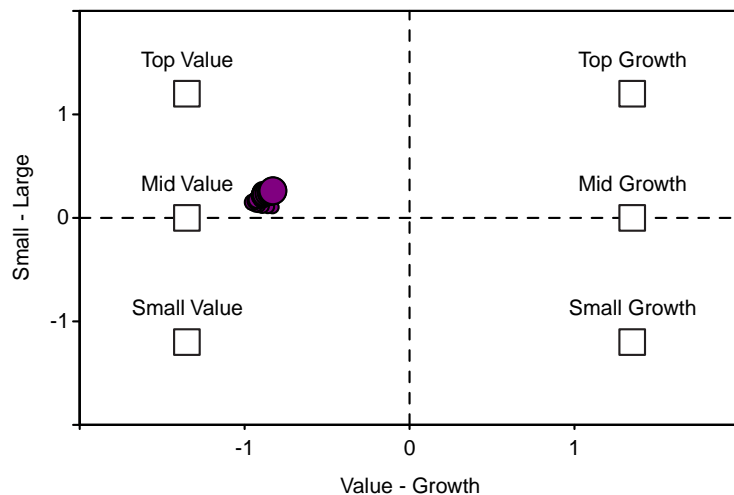


Victory Sycamore Established Value I

As of 09/30/2025

Manager Style

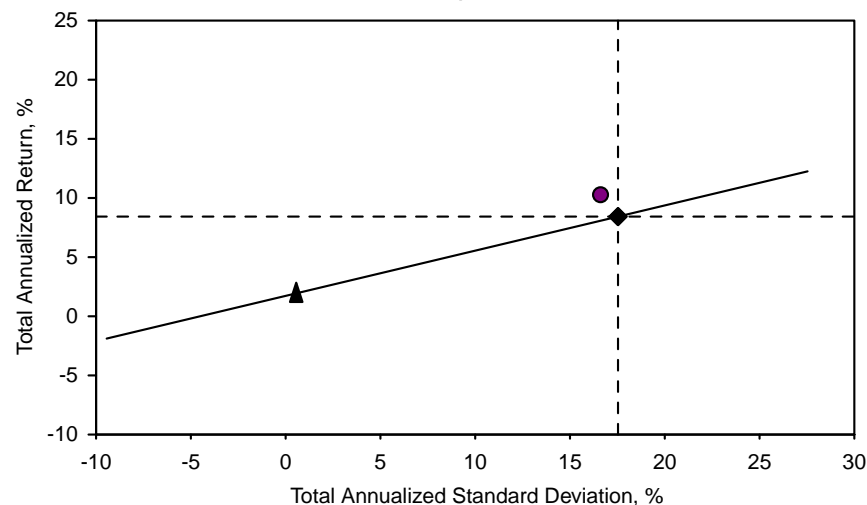
6 Month moving average, October 2015 - September 2025



● Victory Sycamore Established Value I

Manager Risk / Return

October 2015 - September 2025

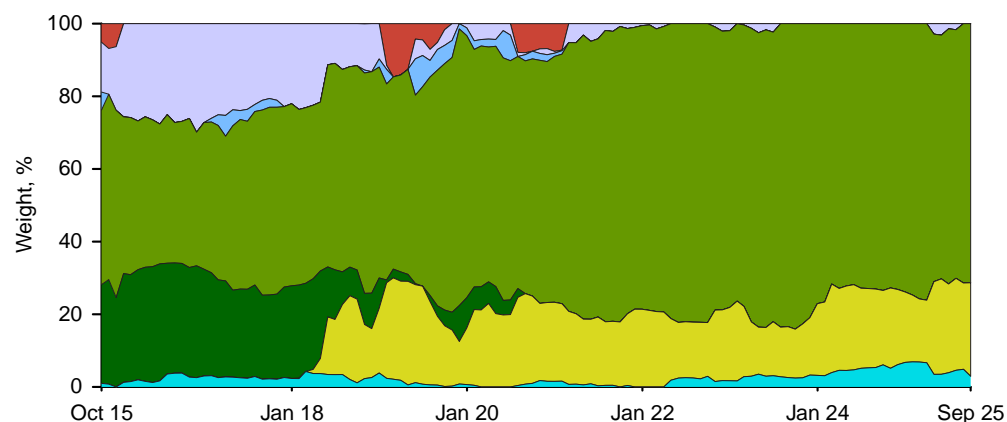


◆ Russell Mid Cap Value TR USD

▲ Cash

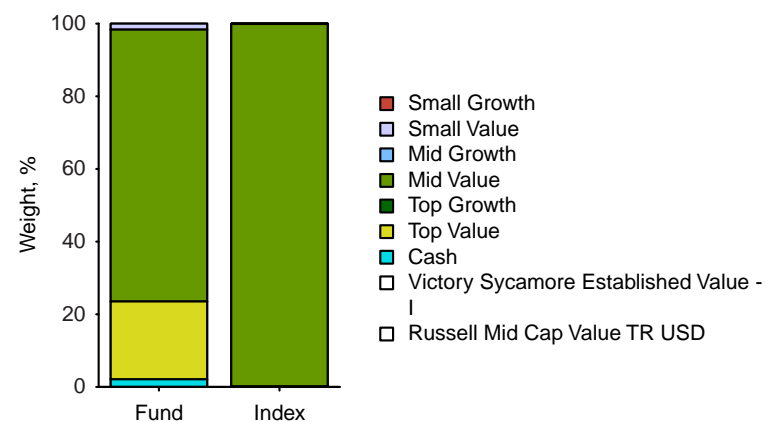
Asset Allocation

Victory Sycamore Established Value I



Asset Allocation

October 2015 - September 2025

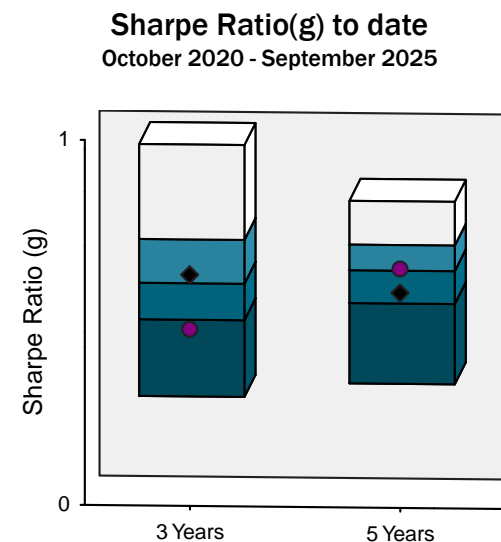
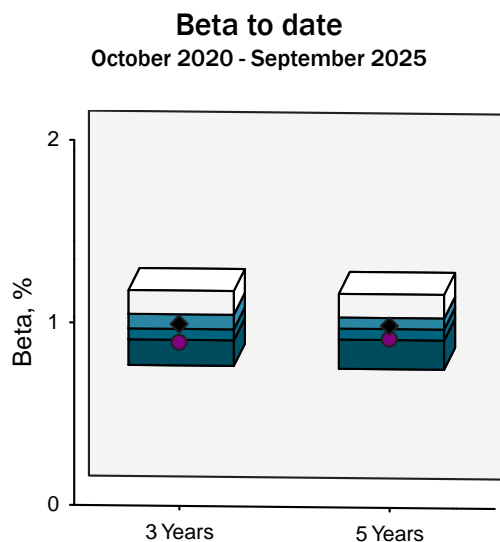
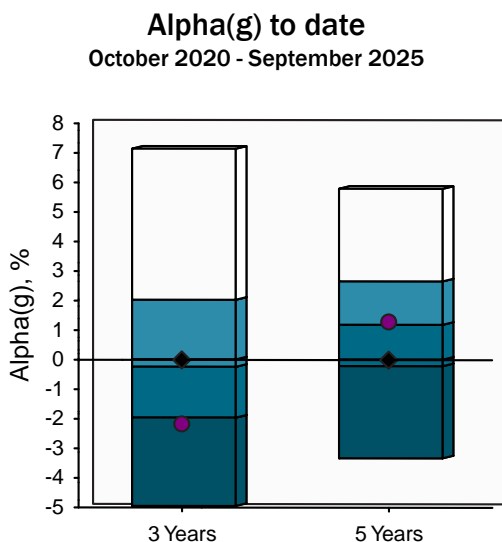
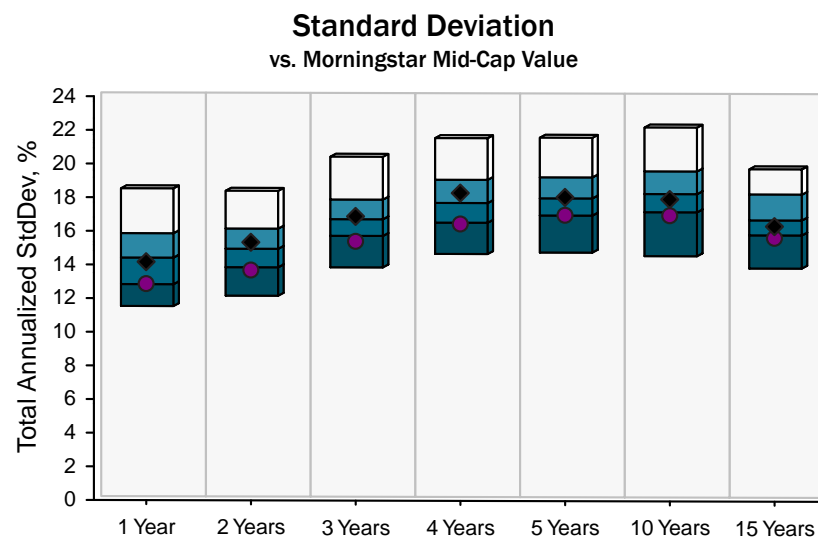
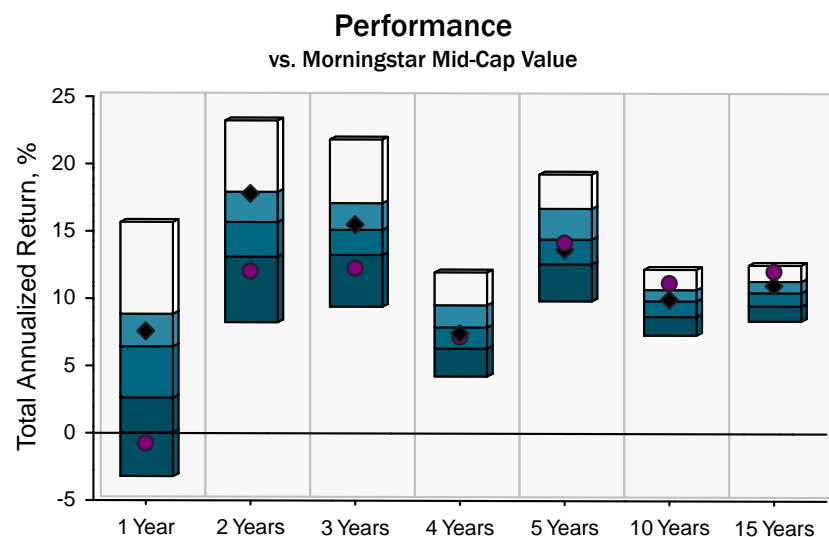


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Victory Sycamore Established Value I

As of 09/30/2025



● Victory Sycamore Established Value I

◆ Russell Mid Cap Value TR USD

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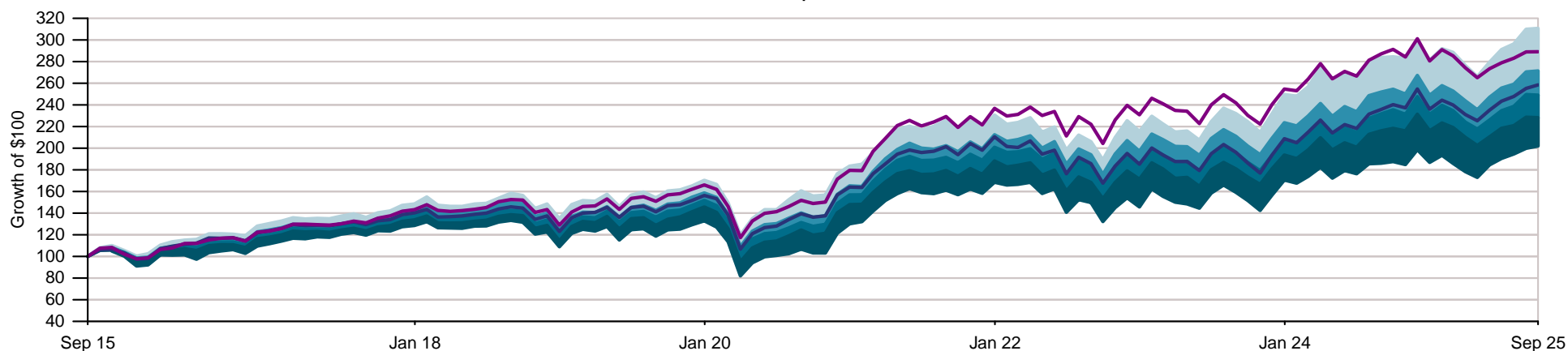


Victory Sycamore Established Value I

As of 09/30/2025

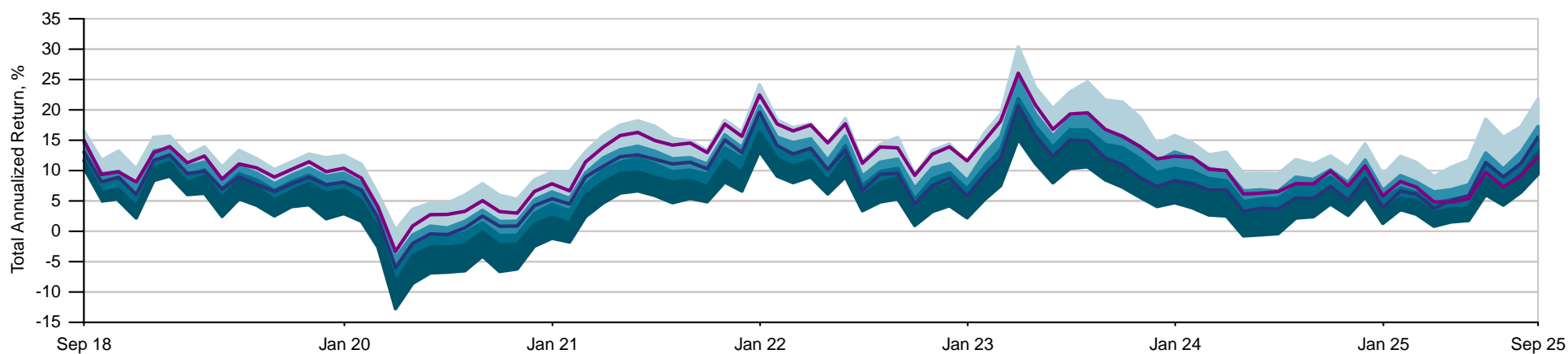
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Victory Sycamore Established Value I

25th Percentile to Median
Russell Mid Cap Value TR USD

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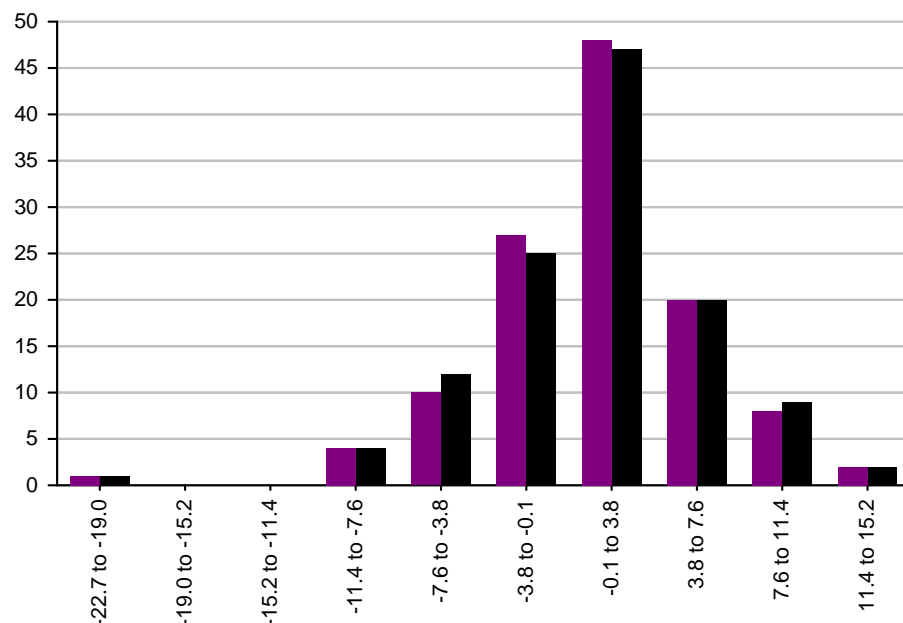


Victory Sycamore Established Value I

As of 09/30/2025

Distribution of Total Return

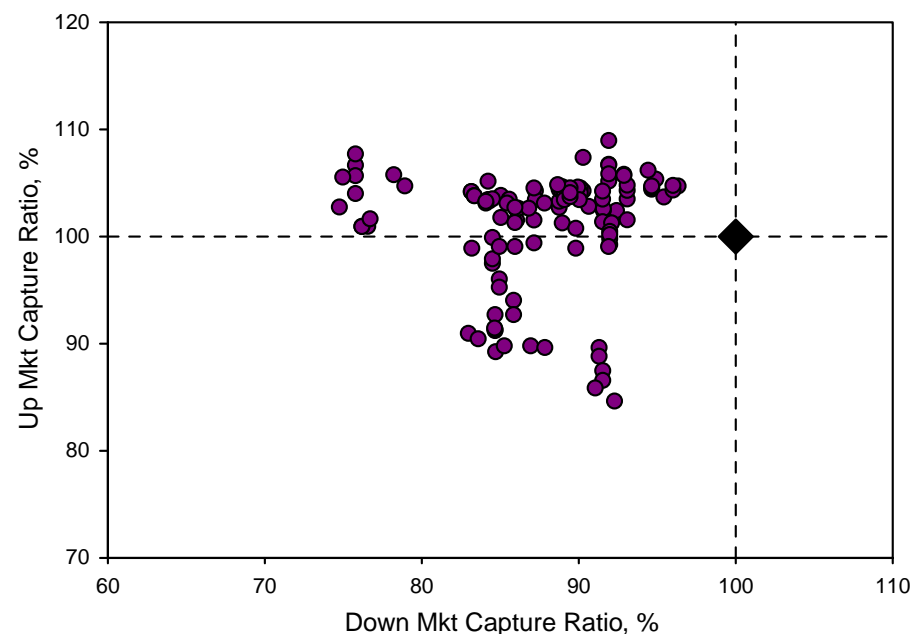
October 2015 - September 2025



● Victory Sycamore Established Value I

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Russell Mid Cap Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Victory Sycamore Established Value I	78	42	3.65%	-4.05%	31.84%	-15.65%	14.12%	-19.74%	78.15%	-20.02%	96.75%	90.67%	96.88
Russell Mid Cap Value TR USD	78	42	3.71%	-4.41%	32.91%	-17.26%	14.04%	-22.70%	73.76%	-24.13%	100.00%	100.00%	100.00

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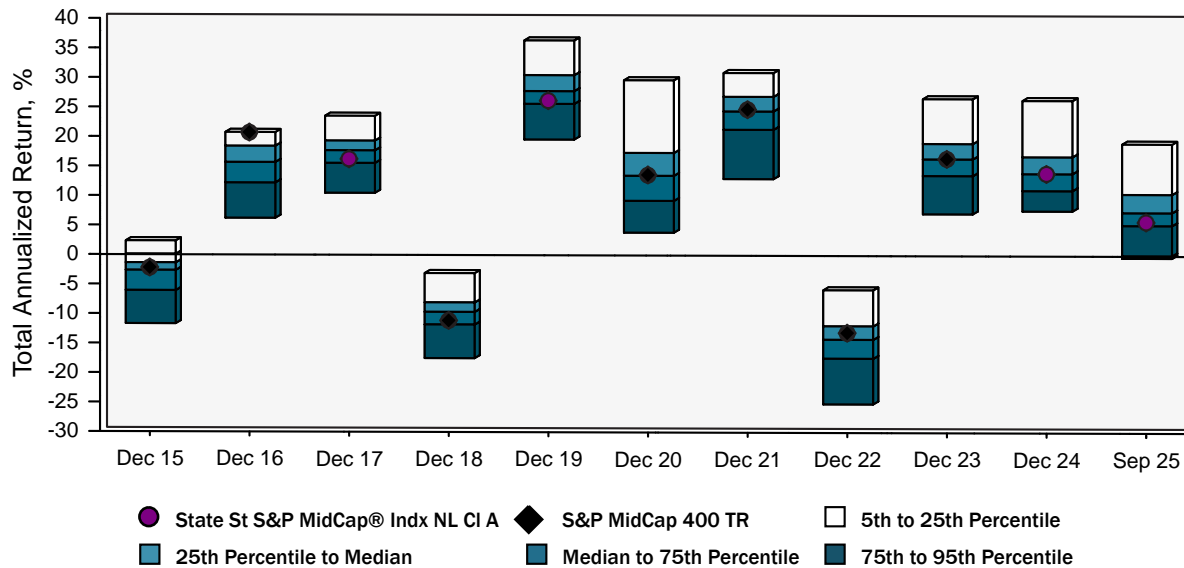


State St S&P MidCap® Indx NL CI A

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
State St S&P MidCap® Indx NL CI A	5.56	5.76	6.12	15.83	13.61	10.81	-0.01	1.00	0.65	18.07	0.01
S&P MidCap 400 TR	5.55	5.76	6.13	15.84	13.61	10.82	0.00	1.00	0.65	18.06	-
Morningstar Mid-Cap Blend	5.19	7.71	7.73	16.14	12.70	10.43	-1.06	0.98	0.68	17.22	0.87

Performance To Date
January 2015 - September 2025



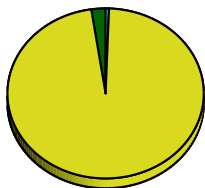
Portfolio Data

Ticker	-
Prospectus Objective	-
Morningstar Category	Mid-Cap Blend
Net Assets \$MM	\$13,347
Turnover Ratio	21%
Total Number of Holdings	404
Average Mkt Cap \$MM	\$9,376
Manager Name	Management Team
Manager Tenure (yrs.)	29.00
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	16.10	19.98
Communication Services	1.29	2.70
Technology	14.81	17.28
Service Economy	37.95	38.62
Consumer Cyclical	13.21	12.62
Healthcare	8.49	9.57
Financial Services	16.25	16.43
Manufacturing Economy	45.94	41.41
Basic materials	3.96	3.63
Consumer Defensive	4.99	4.70
Industrial Materials	22.63	20.50
RealEstate	7.48	5.11
Energy	3.75	3.84
Utilities	3.13	3.63

Portfolio Composition



Cash (0.56%)
Domestic Stock (97.10%)
Foreign Stock (2.34%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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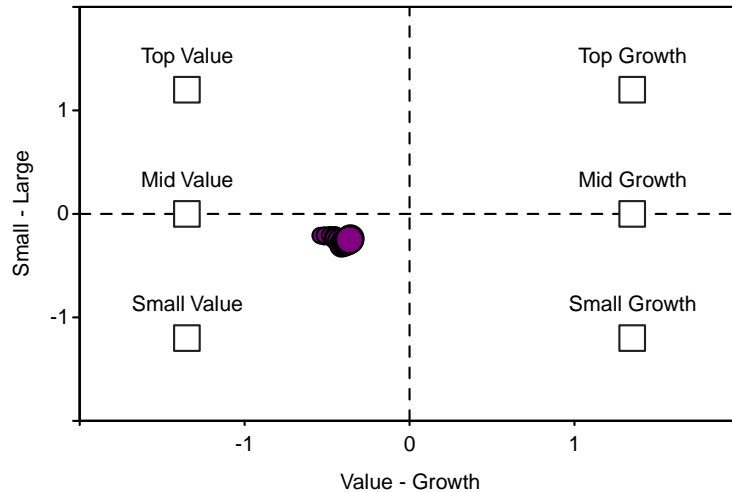


State St S&P MidCap® Indx NL CI A

As of 09/30/2025

Manager Style

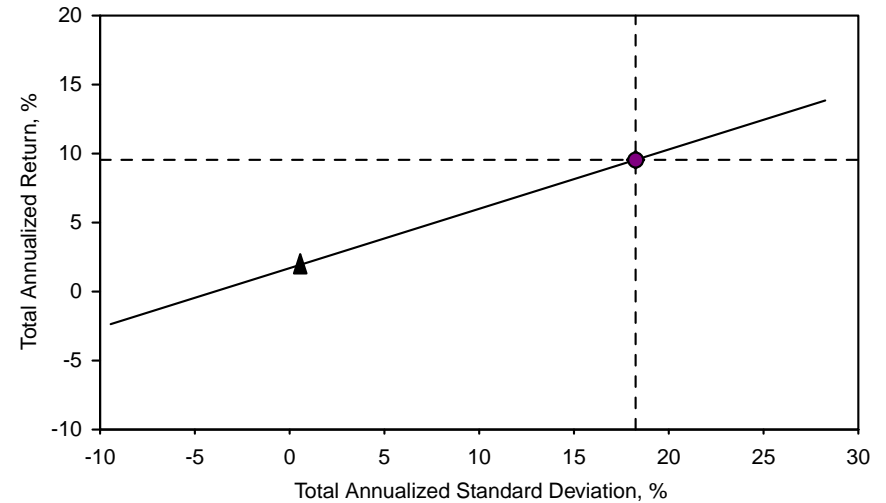
6 Month moving average, October 2015 - September 2025



● State St S&P MidCap® Indx NL CI A

Manager Risk / Return

October 2015 - September 2025

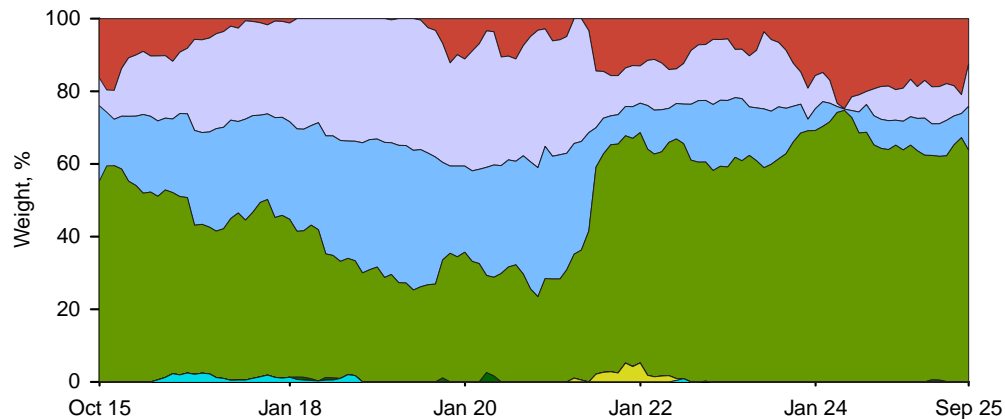


◆ S&P MidCap 400 TR

▲ Cash

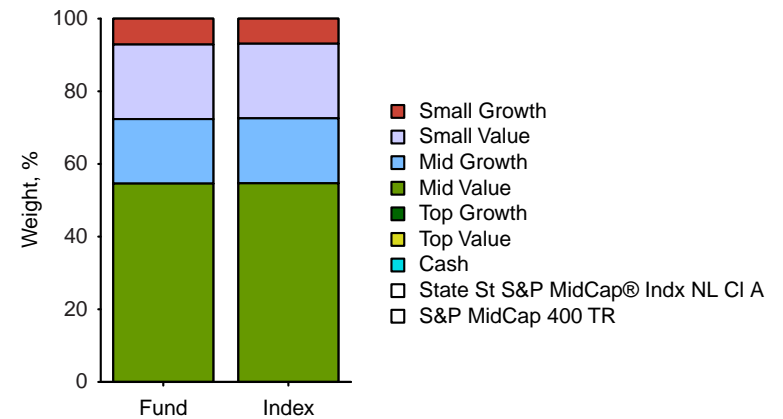
Asset Allocation

State St S&P MidCap® Indx NL CI A



Asset Allocation

October 2015 - September 2025

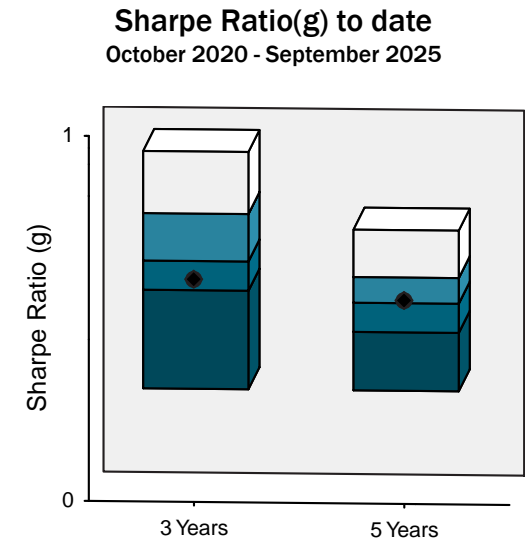
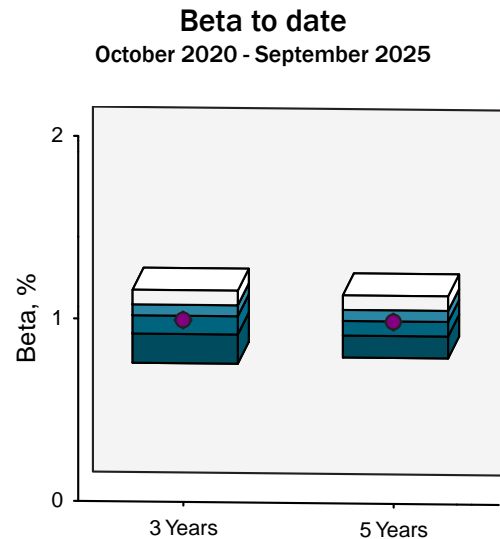
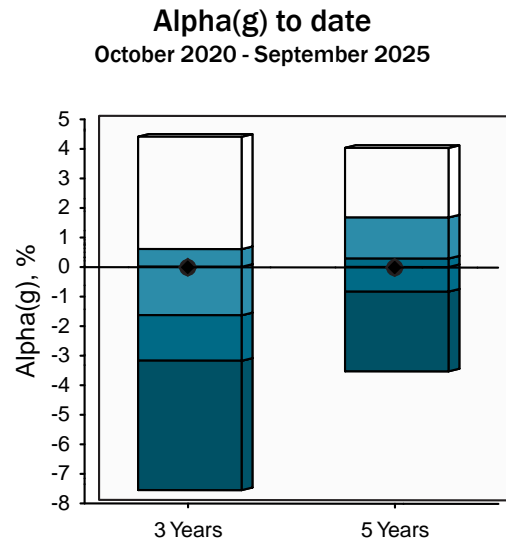
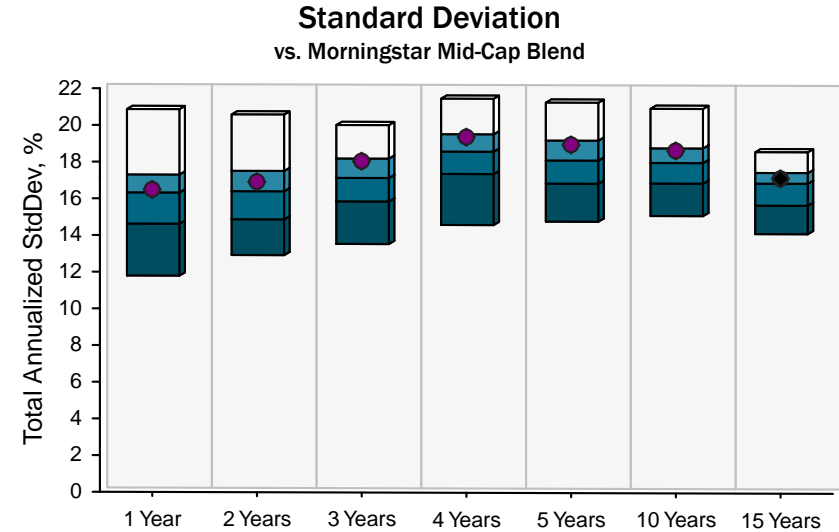
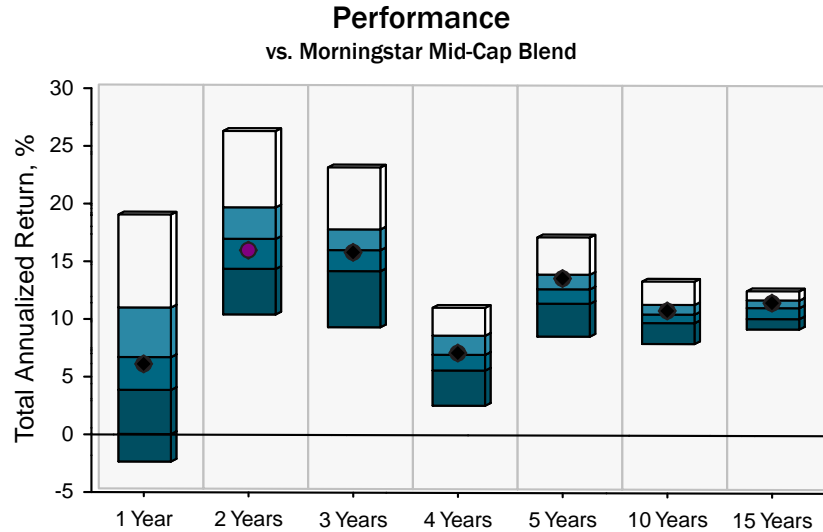


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State St S&P MidCap® Indx NL CI A

As of 09/30/2025



● State St S&P MidCap® Indx NL CI A

◆ S&P MidCap 400 TR

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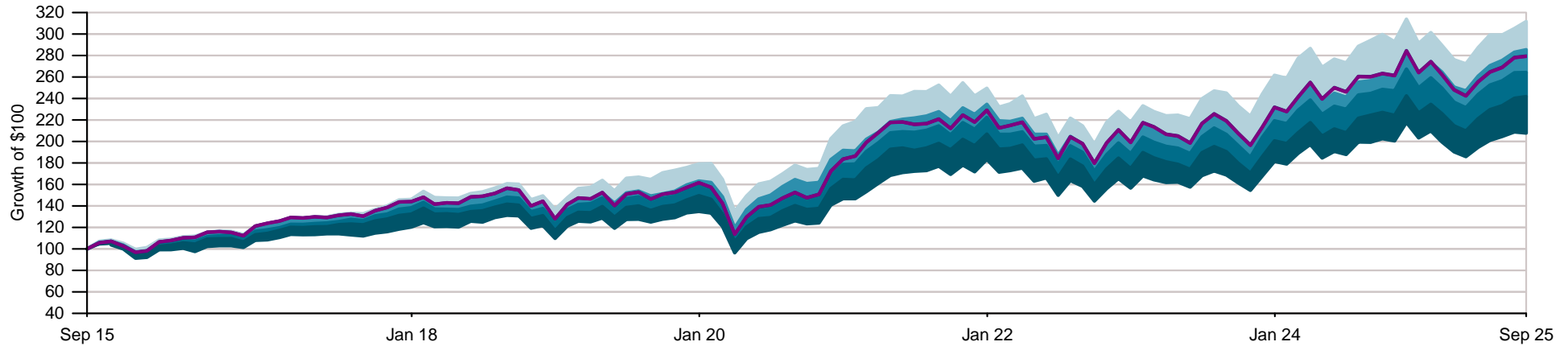


State St S&P MidCap® Indx NL CI A

As of 09/30/2025

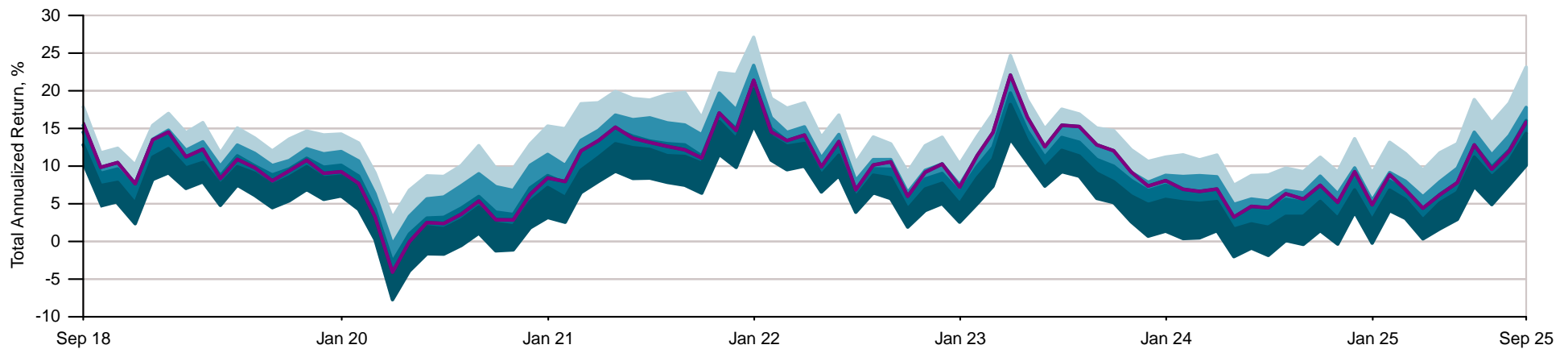
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
State St S&P MidCap® Indx NL CI A

25th Percentile to Median
S&P MidCap 400 TR

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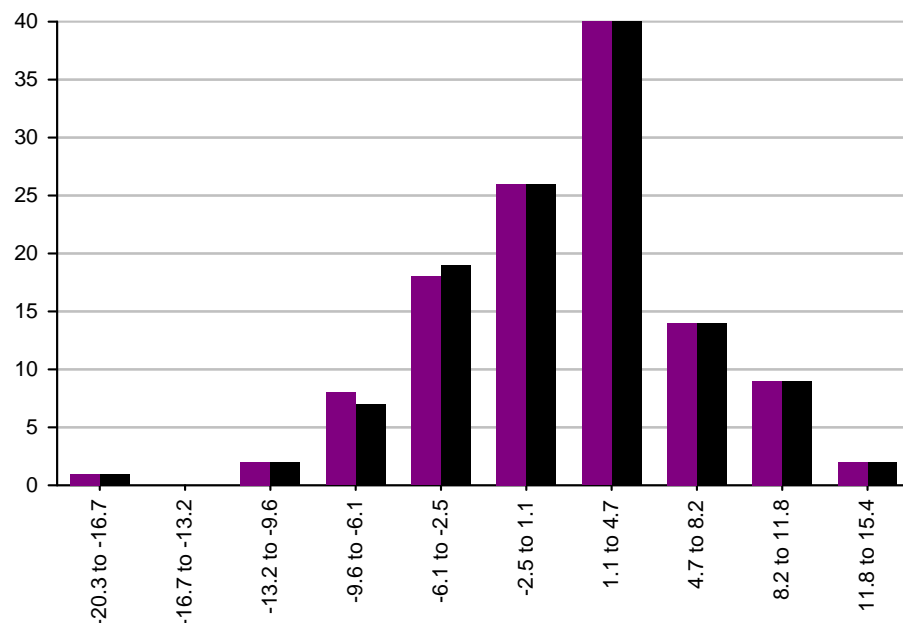


State St S&P MidCap® Indx NL CI A

As of 09/30/2025

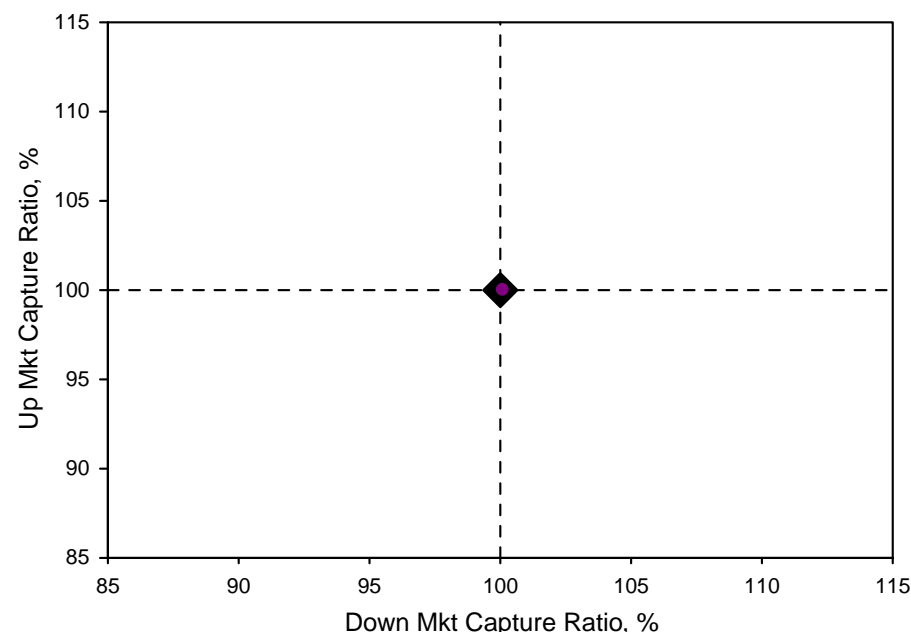
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● State St S&P MidCap® Indx NL CI A

◆ S&P MidCap 400 TR

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
State St S&P MidCap® Indx NL CI A	76	44	4.07%	-4.45%	35.37%	-18.14%	14.31%	-20.21%	83.34%	-22.50%	100.00%	100.05%	100.00
S&P MidCap 400 TR	76	44	4.07%	-4.44%	35.37%	-18.13%	14.28%	-20.25%	83.46%	-22.51%	100.00%	100.00%	100.00

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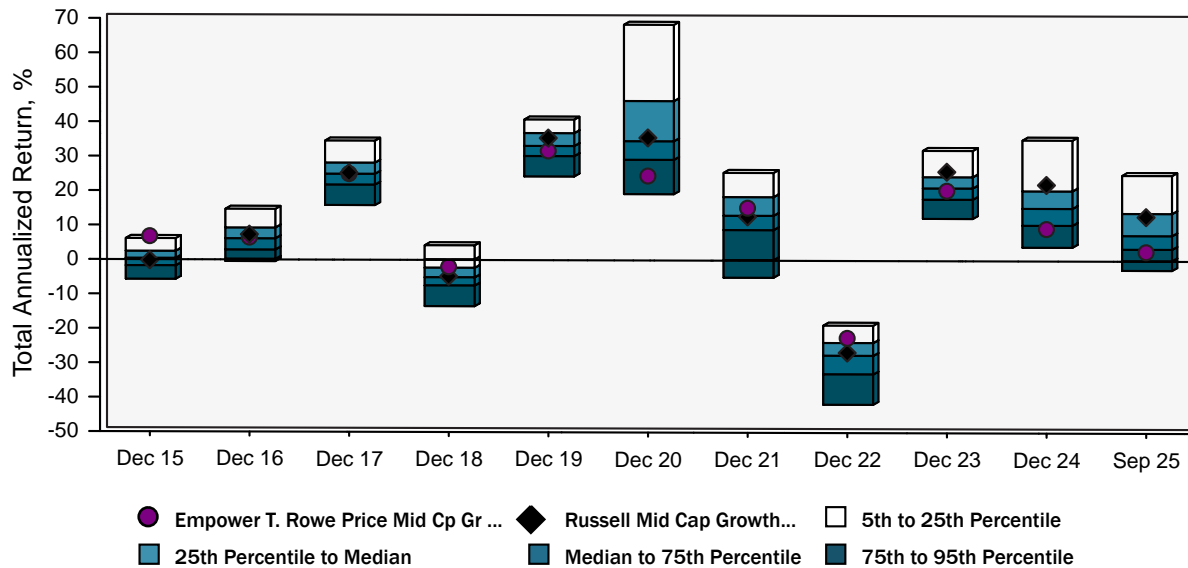
Empower T. Rowe Price Mid Cp Gr Instl

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Empower T. Rowe Price Mid Cp Gr Instl	1.68	2.64	2.45	13.54	7.14	10.51	-5.00	0.81	0.59	15.82	0.66
Russell Mid Cap Growth TR USD	2.78	12.84	22.02	22.85	11.26	13.37	0.00	1.00	0.95	18.62	-
Morningstar Mid-Cap Growth	4.51	9.26	13.41	17.23	8.04	11.28	-3.66	0.94	0.67	19.23	1.05

Performance To Date

January 2015 - September 2025



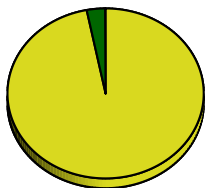
Portfolio Data

Ticker	MXYKX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Growth
Net Assets \$MM	\$1,959
Turnover Ratio	32%
Total Number of Holdings	122
Average Mkt Cap \$MM	\$20,763
Manager Name	Brian Berghuis
Manager Tenure (yrs.)	28.17
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	30.57	30.08
Communication Services	5.0	5.41
Technology	25.57	24.67
Service Economy	46.42	38.88
Consumer Cyclical	18.78	14.67
Healthcare	19.54	13.76
Financial Services	8.1	10.45
Manufacturing Economy	23.00	31.03
Basic materials	1.09	1.42
Consumer Defensive	2.16	2.52
Industrial Materials	13.76	20.07
RealEstate	0.91	1.86
Energy	5.08	3.17
Utilities	0.0	1.99

Portfolio Composition



Cash (0.00%)
Domestic Stock (96.91%)
Foreign Stock (3.01%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.03%)
Convertible Bond (0.00%)
Other (0.05%)

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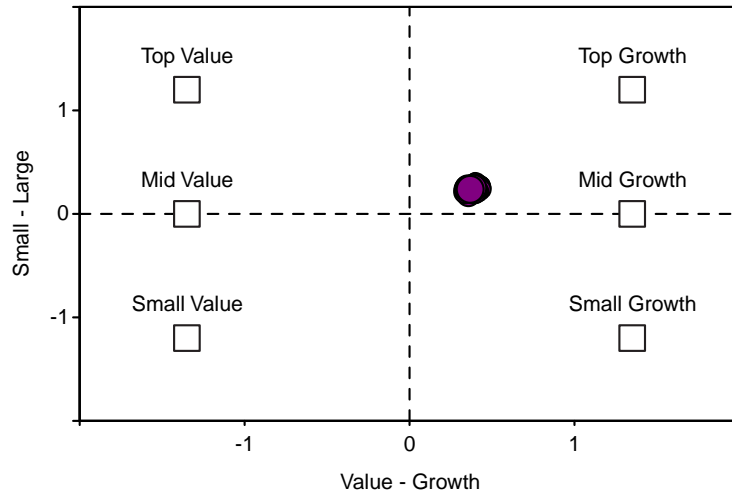


Empower T. Rowe Price Mid Cp Gr Instl

As of 09/30/2025

Manager Style

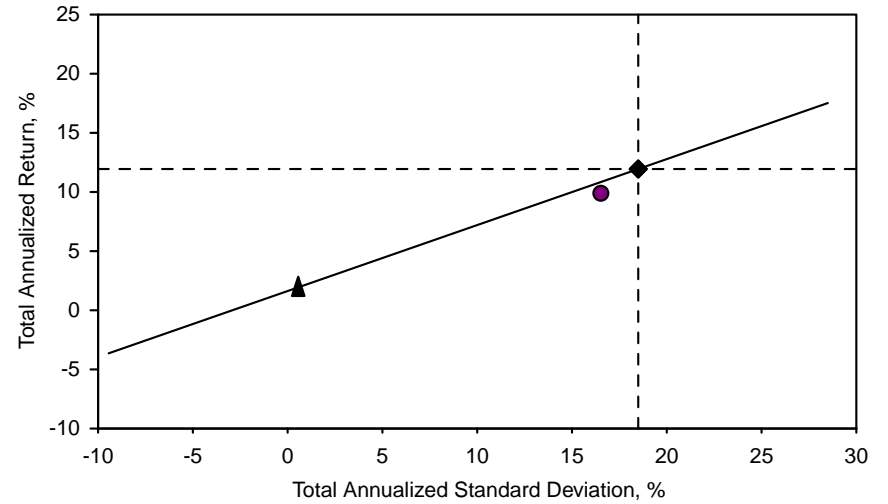
6 Month moving average, October 2015 - September 2025



Empower T. Rowe Price Mid Cp Gr Instl

Manager Risk / Return

October 2015 - September 2025

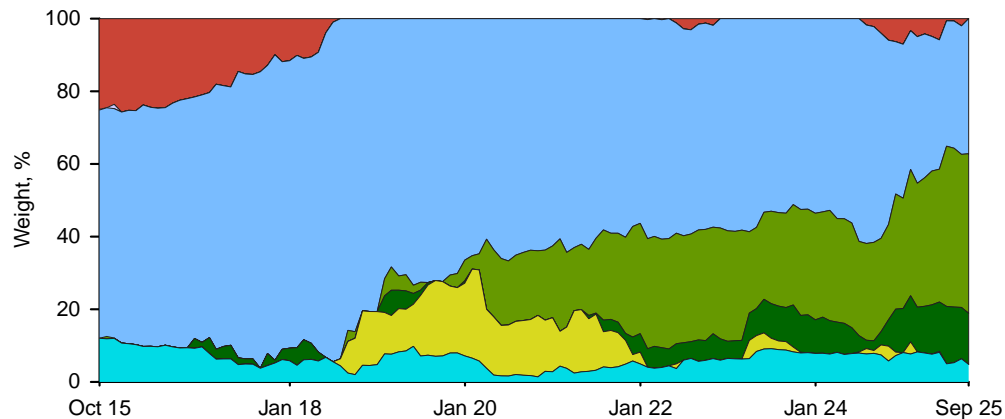


Russell Mid Cap Growth TR USD

Cash

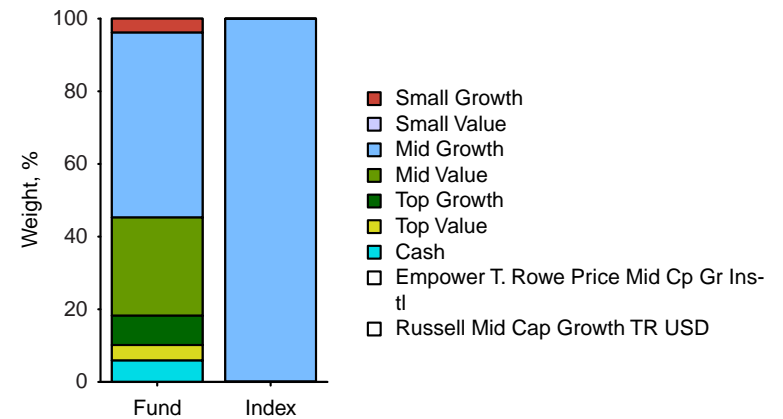
Asset Allocation

Empower T. Rowe Price Mid Cp Gr Instl



Asset Allocation

October 2015 - September 2025



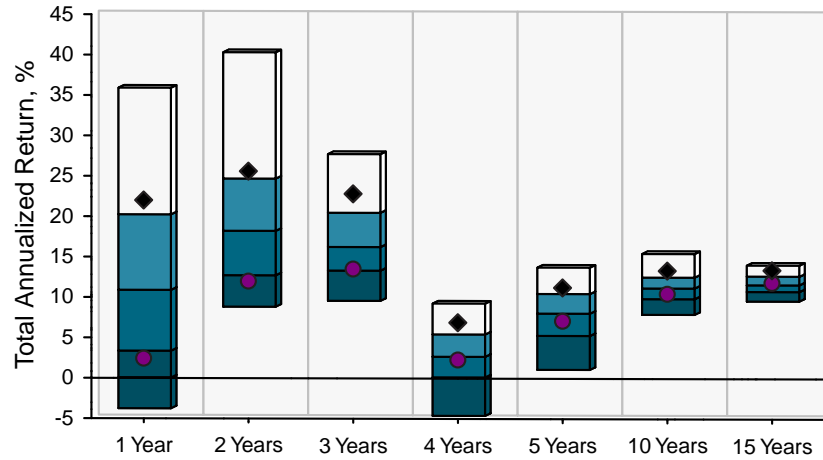
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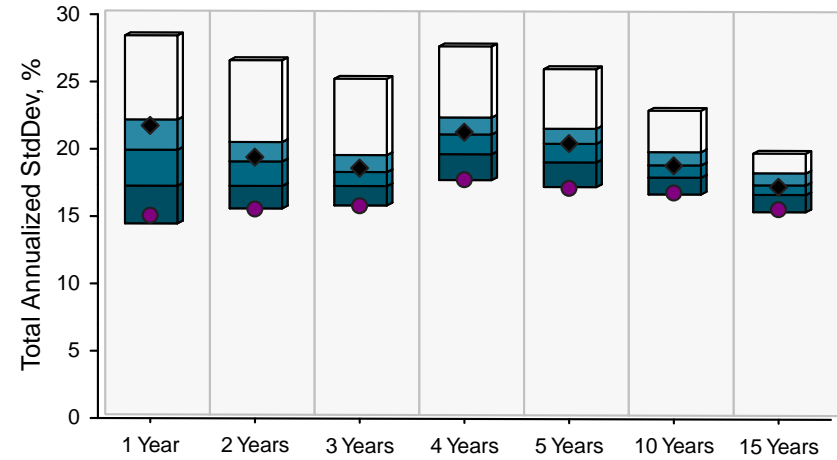
Empower T. Rowe Price Mid Cp Gr Instl

As of 09/30/2025

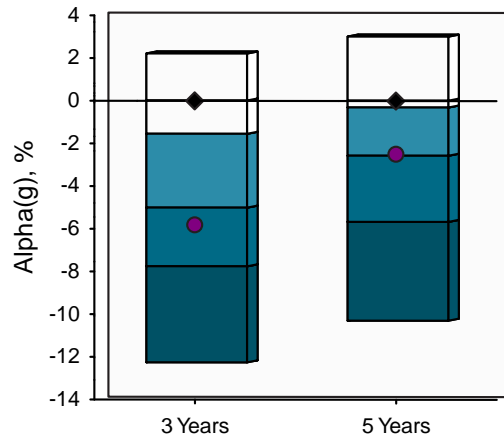
Performance
vs. Morningstar Mid-Cap Growth



Standard Deviation
vs. Morningstar Mid-Cap Growth

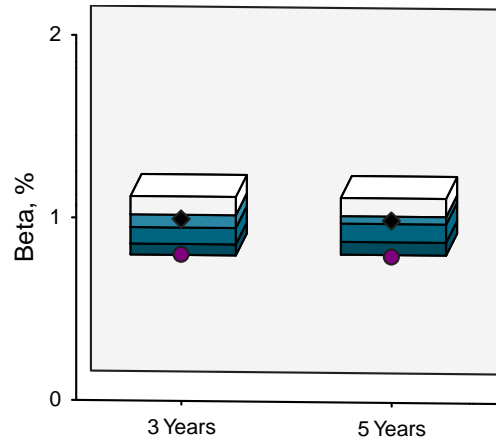


Alpha(g) to date
October 2020 - September 2025



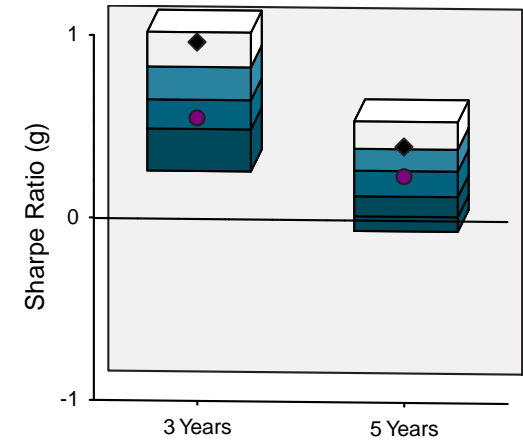
● Empower T. Rowe Price Mid Cp Gr Instl

Beta to date
October 2020 - September 2025



◆ Russell Mid Cap Growth TR USD

Sharpe Ratio(g) to date
October 2020 - September 2025



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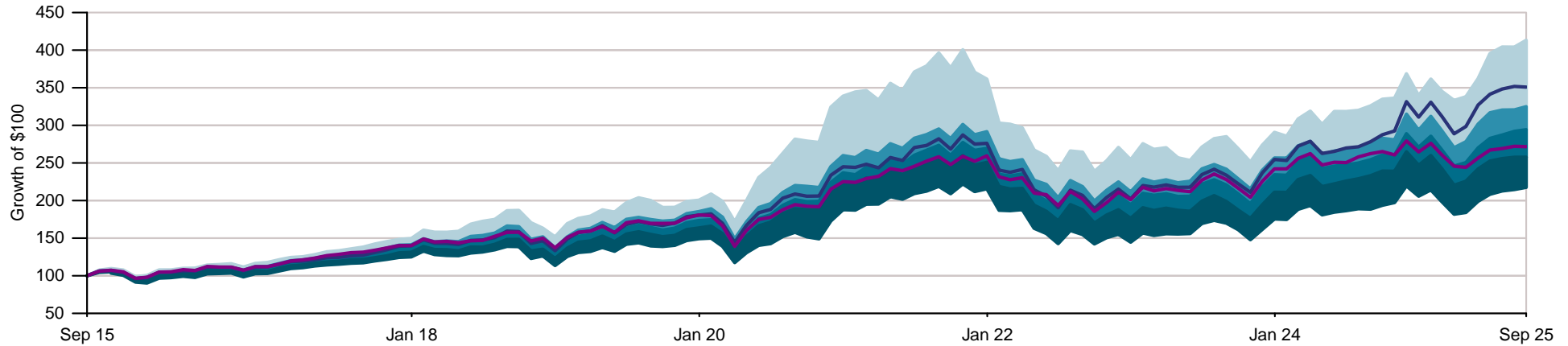


Empower T. Rowe Price Mid Cp Gr Instl

As of 09/30/2025

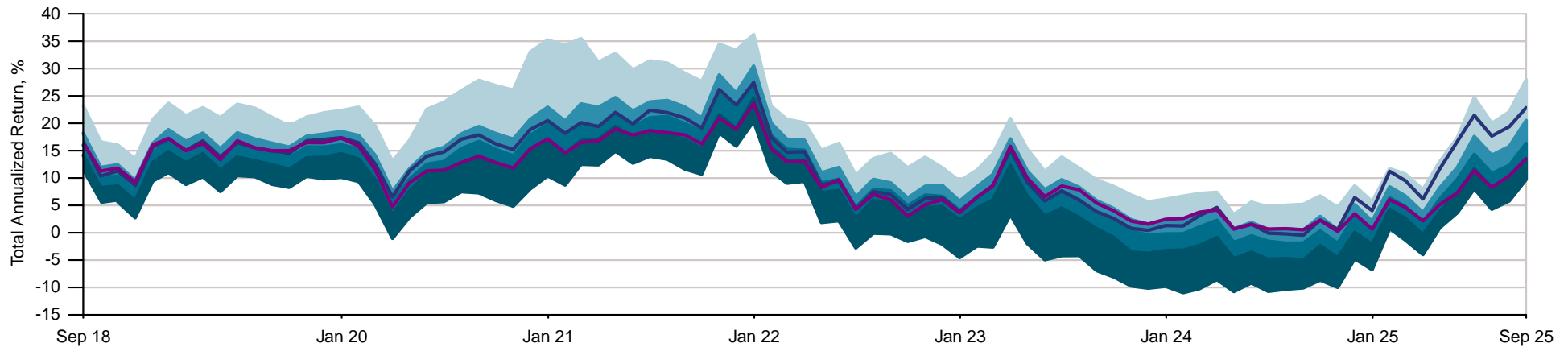
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Empower T. Rowe Price Mid Cp Gr Instl

25th Percentile to Median
Russell Mid Cap Growth TR USD

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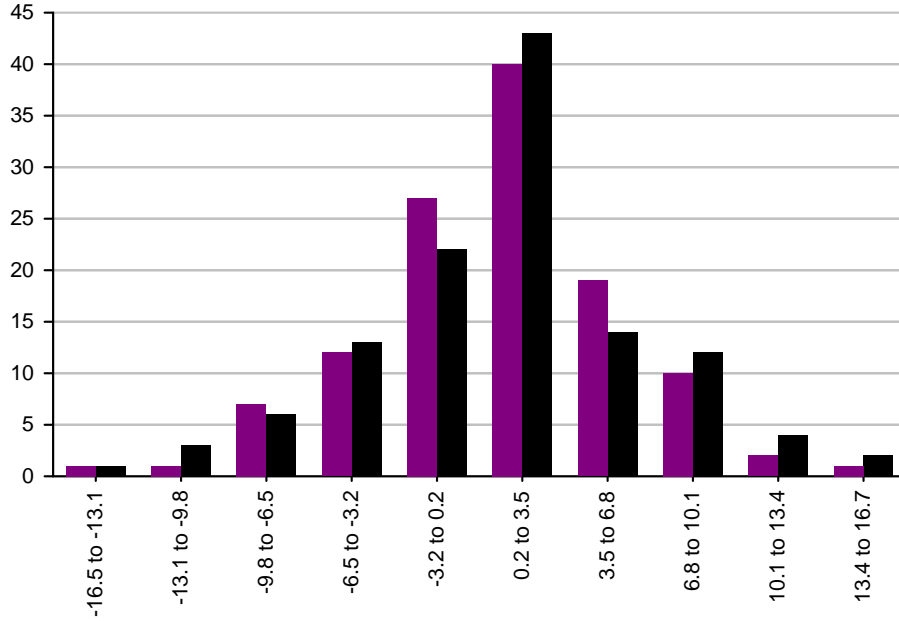


Empower T. Rowe Price Mid Cp Gr Instl

As of 09/30/2025

Distribution of Total Return

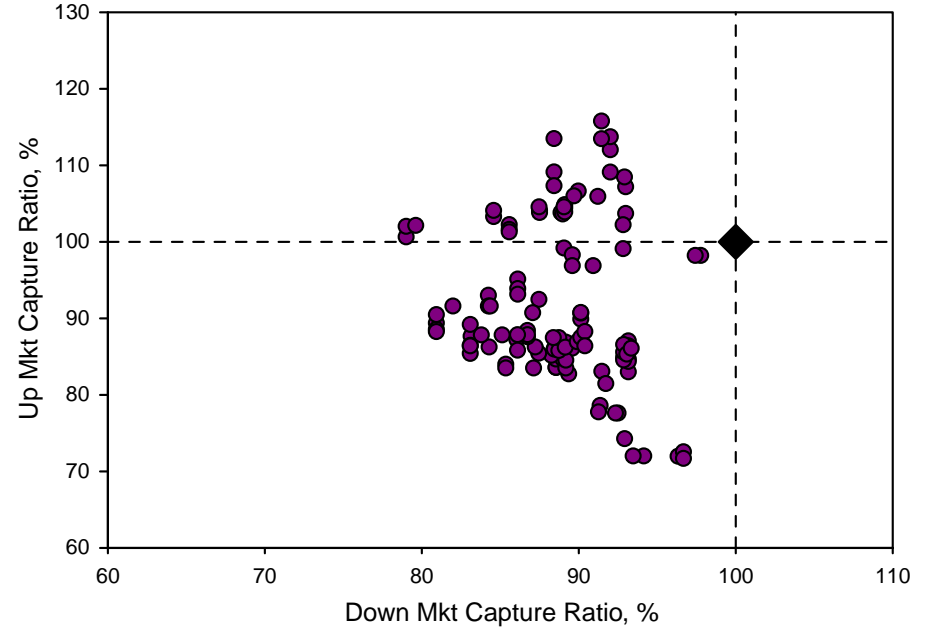
October 2015 - September 2025



● Empower T. Rowe Price Mid Cp Gr Instl

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Russell Mid Cap Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Empower T. Rowe Price Mid Cp Gr Instl	73	46	3.80%	-3.68%	30.43%	-15.28%	15.38%	-16.40%	66.93%	-25.14%	83.27%	90.01%	93.25
Russell Mid Cap Growth TR USD	77	43	4.13%	-4.23%	36.55%	-16.97%	15.66%	-14.91%	68.61%	-29.57%	100.00%	100.00%	100.00

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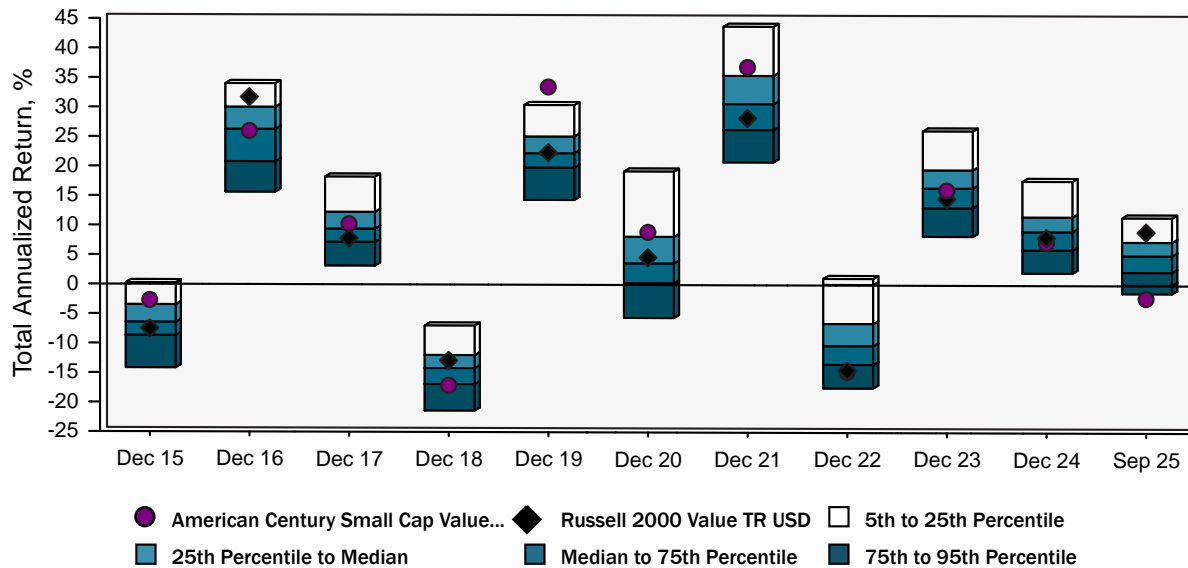


American Century Small Cap Value Inv

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Century Small Cap Value Inv	4.69	-2.23	-2.16	10.30	13.55	9.45	-2.73	0.99	0.34	22.04	1.08
Russell 2000 Value TR USD	12.60	9.04	7.89	13.56	14.59	9.23	0.00	1.00	0.48	21.74	-
Morningstar Small Value	8.27	4.97	5.11	13.96	15.36	9.14	1.01	0.91	0.51	20.60	1.09

Performance To Date
January 2015 - September 2025



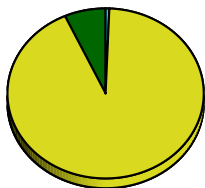
Portfolio Data

Ticker	ASVIX
Prospectus Objective	Small Company
Morningstar Category	Small Value
Net Assets \$MM	\$4,307
Turnover Ratio	39%
Total Number of Holdings	106
Average Mkt Cap \$MM	\$3,450
Manager Name	Jeff John
Manager Tenure (yrs.)	13.33
Mstar Rating	2

Sector Weightings

	Fund	Category
Information Economy	11.52	13.22
Communication Services	0.76	2.15
Technology	10.76	11.07
Service Economy	49.52	44.23
Consumer Cyclical	12.96	13.55
Healthcare	3.5	6.93
Financial Services	33.06	23.75
Manufacturing Economy	38.95	42.54
Basic materials	2.35	5.31
Consumer Defensive	3.67	4.00
Industrial Materials	16.2	16.62
RealEstate	6.36	7.16
Energy	10.37	6.34
Utilities	0.0	3.11

Portfolio Composition



Cash (0.61%)
Domestic Stock (92.59%)
Foreign Stock (6.79%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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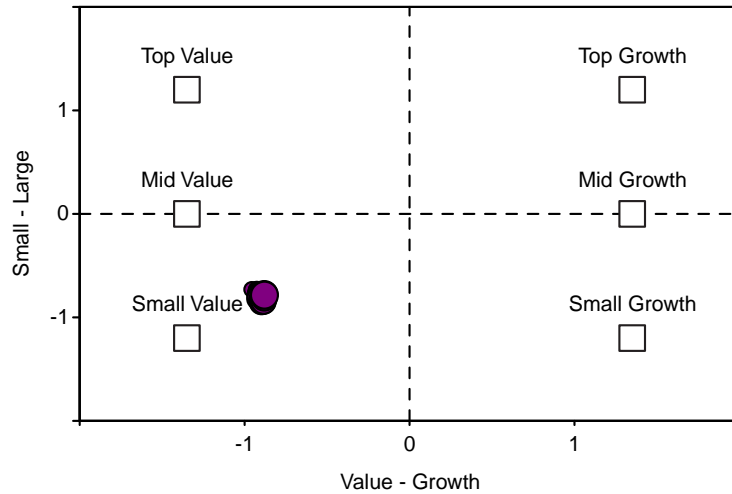


American Century Small Cap Value Inv

As of 09/30/2025

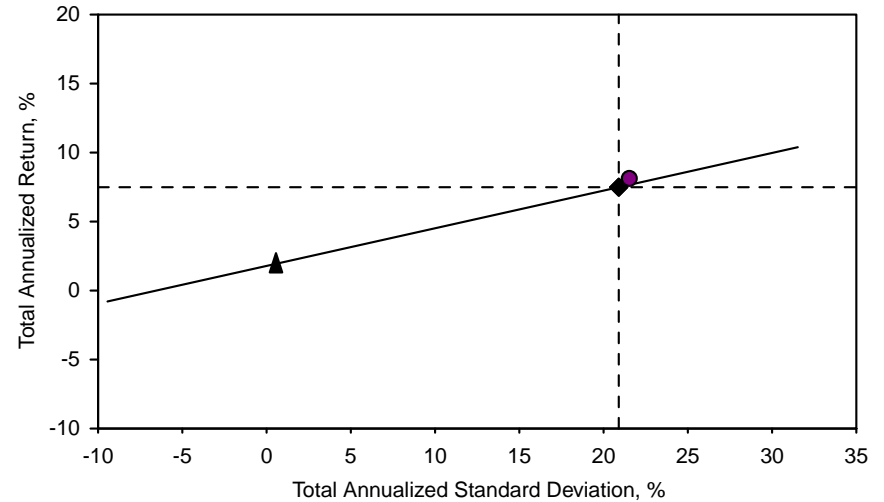
Manager Style

6 Month moving average, October 2015 - September 2025



Manager Risk / Return

October 2015 - September 2025



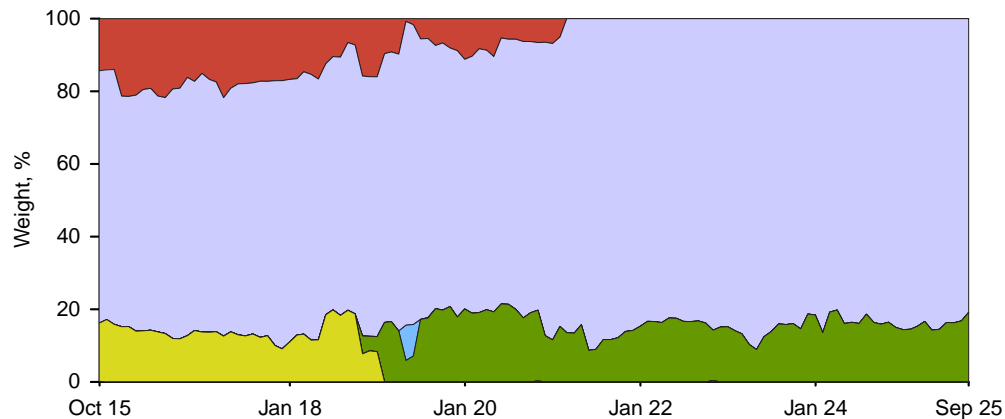
● American Century Small Cap Value Inv

◆ Russell 2000 Value TR USD

▲ Cash

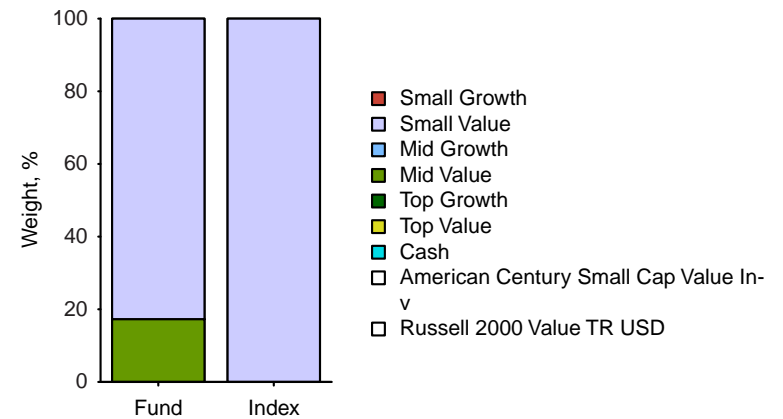
Asset Allocation

American Century Small Cap Value Inv



Asset Allocation

October 2015 - September 2025



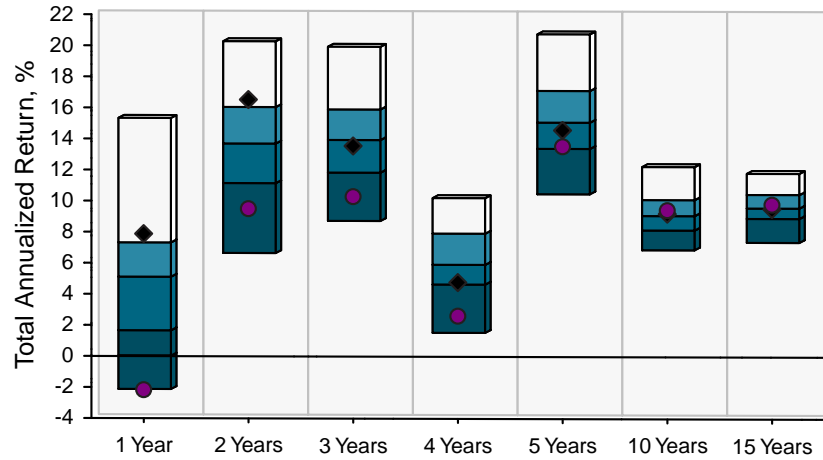
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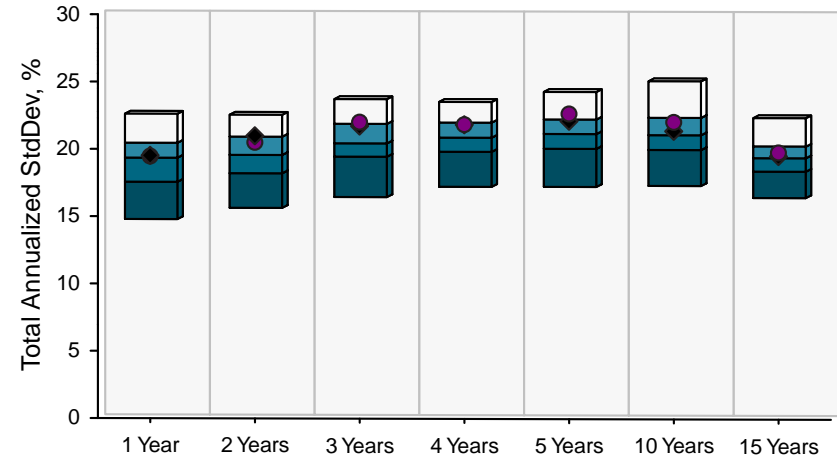
American Century Small Cap Value Inv

As of 09/30/2025

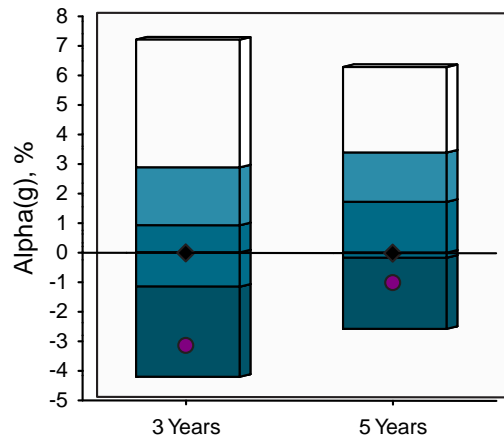
Performance
vs. Morningstar Small Value



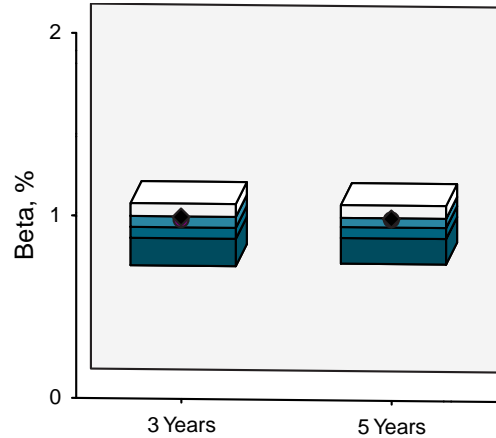
Standard Deviation
vs. Morningstar Small Value



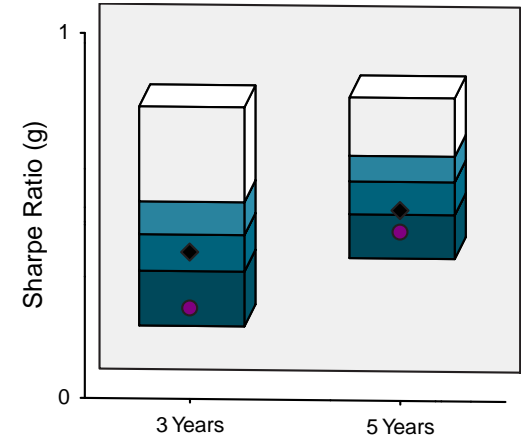
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● American Century Small Cap Value Inv

◆ Russell 2000 Value TR USD

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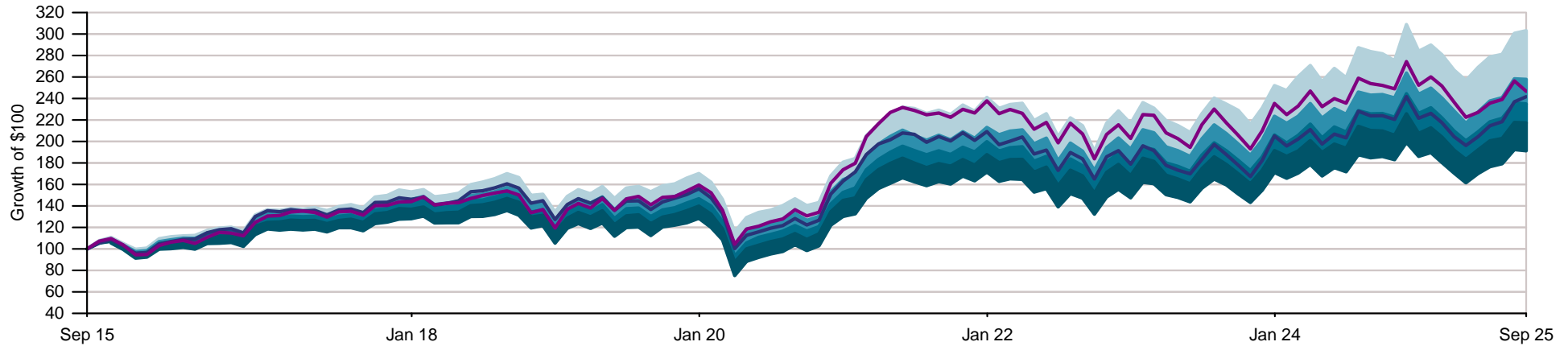


American Century Small Cap Value Inv

As of 09/30/2025

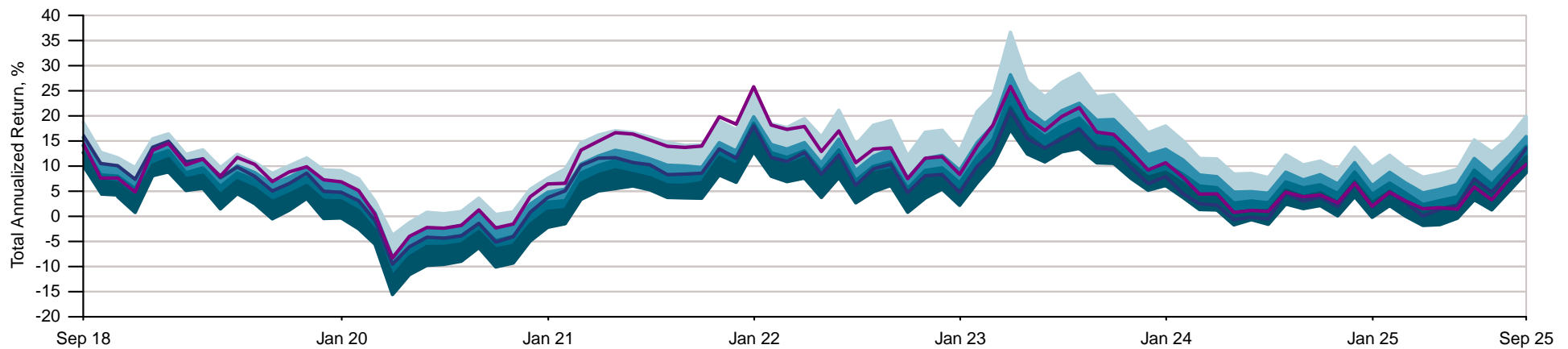
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Century Small Cap Value Inv

25th Percentile to Median
Russell 2000 Value TR USD

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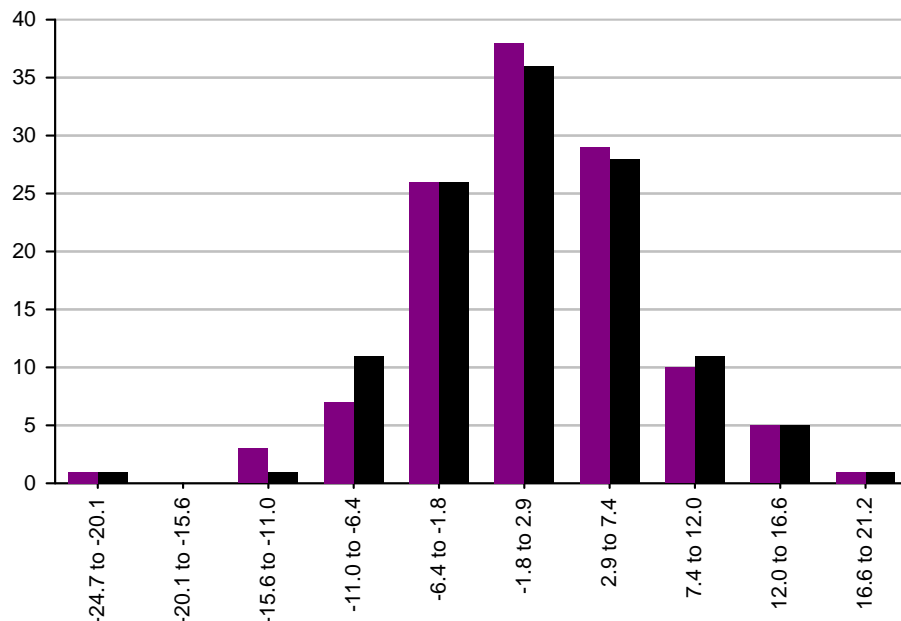


American Century Small Cap Value Inv

As of 09/30/2025

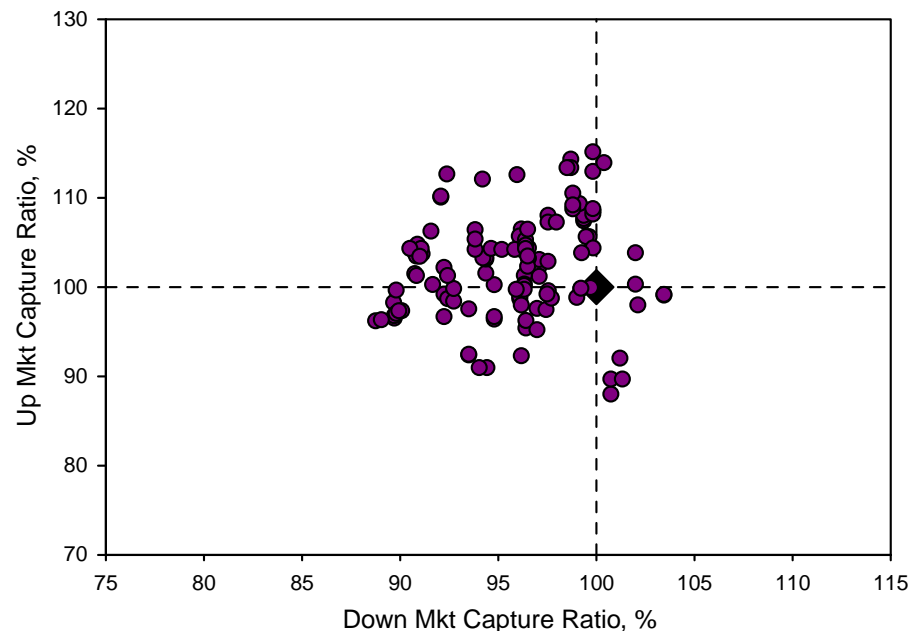
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● American Century Small Cap Value Inv

◆ Russell 2000 Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Century Small Cap Value Inv	72	48	4.85%	-5.09%	39.06%	-21.29%	20.12%	-23.30%	107.63%	-24.44%	98.83%	98.05%	94.98
Russell 2000 Value TR USD	75	45	4.54%	-5.30%	39.53%	-21.72%	19.31%	-24.67%	97.05%	-29.64%	100.00%	100.00%	100.00

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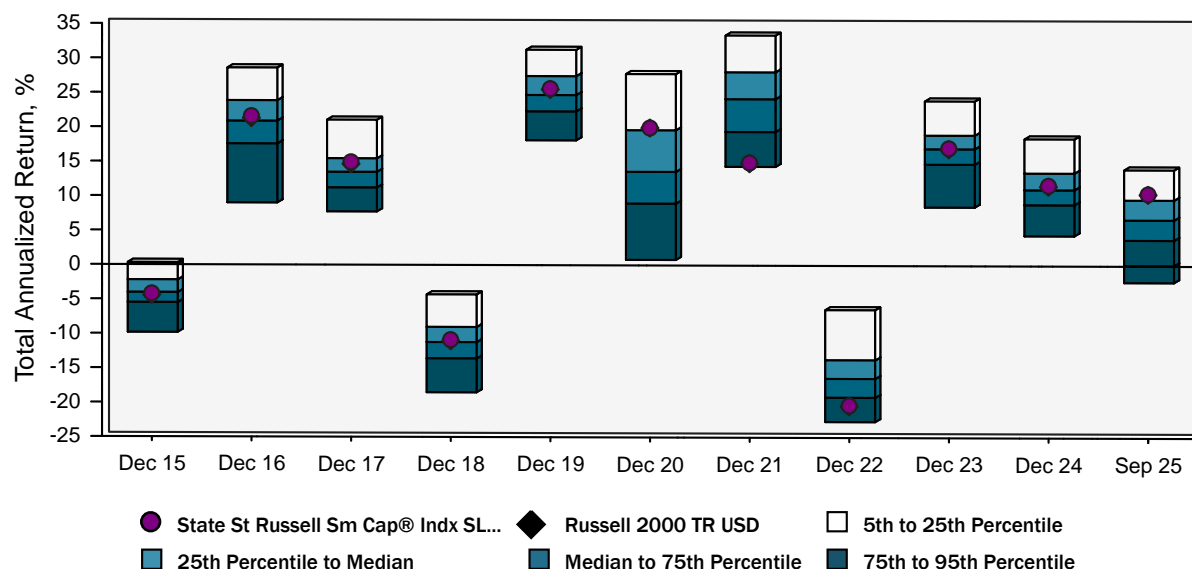


State St Russell Sm Cap® Indx SL Cl I

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
State St Russell Sm Cap® Indx SL Cl I	12.41	10.46	10.85	15.35	11.68	9.92	0.12	1.00	0.56	21.17	0.01
Russell 2000 TR USD	12.39	10.39	10.76	15.21	11.56	9.77	0.00	1.00	0.55	21.18	-
Morningstar Small Blend	8.28	6.32	6.31	14.50	12.69	9.57	0.23	0.90	0.55	19.80	0.97

Performance To Date
January 2015 - September 2025



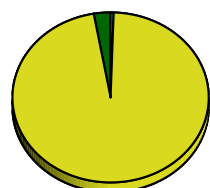
Portfolio Data

Ticker	-
Prospectus Objective	-
Morningstar Category	Small Blend
Net Assets \$MM	\$9,040
Turnover Ratio	16%
Total Number of Holdings	1,977
Average Mkt Cap \$MM	\$2,801
Manager Name	Management Team
Manager Tenure (yrs.)	29.00
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	18.28	18.44
Communication Services	2.56	2.22
Technology	15.72	16.22
Service Economy	43.45	41.79
Consumer Cyclical	10.29	11.53
Healthcare	15.34	12.37
Financial Services	17.82	17.89
Manufacturing Economy	38.28	39.77
Basic materials	4.44	4.35
Consumer Defensive	3.38	4.31
Industrial Materials	15.69	19.06
RealEstate	7.1	5.59
Energy	4.58	4.08
Utilities	3.09	2.38

Portfolio Composition



Cash (0.50%)
Domestic Stock (96.74%)
Foreign Stock (2.76%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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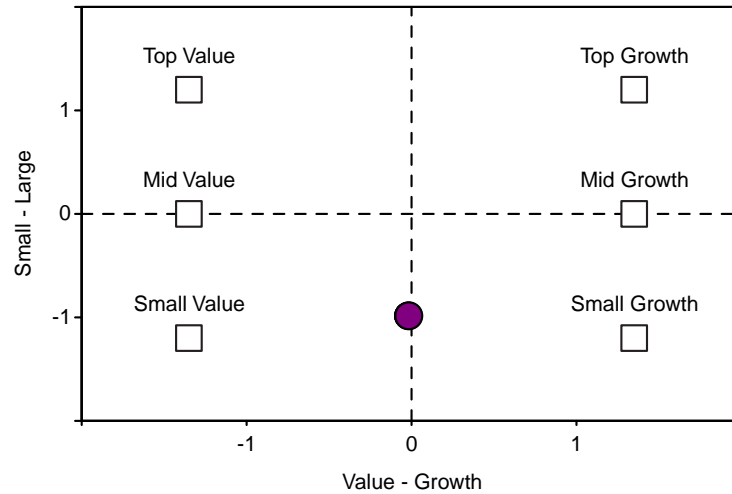


State St Russell Sm Cap® Indx SL Cl I

As of 09/30/2025

Manager Style

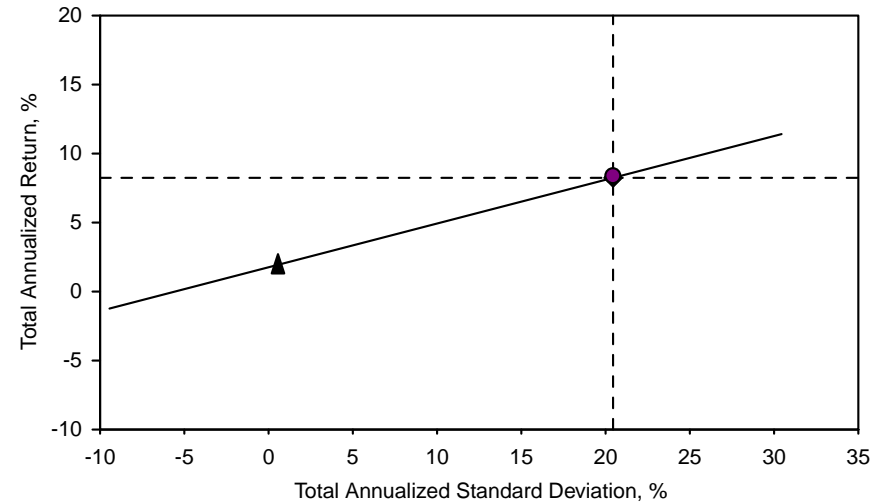
6 Month moving average, October 2015 - September 2025



● State St Russell Sm Cap® Indx SL Cl I

Manager Risk / Return

October 2015 - September 2025

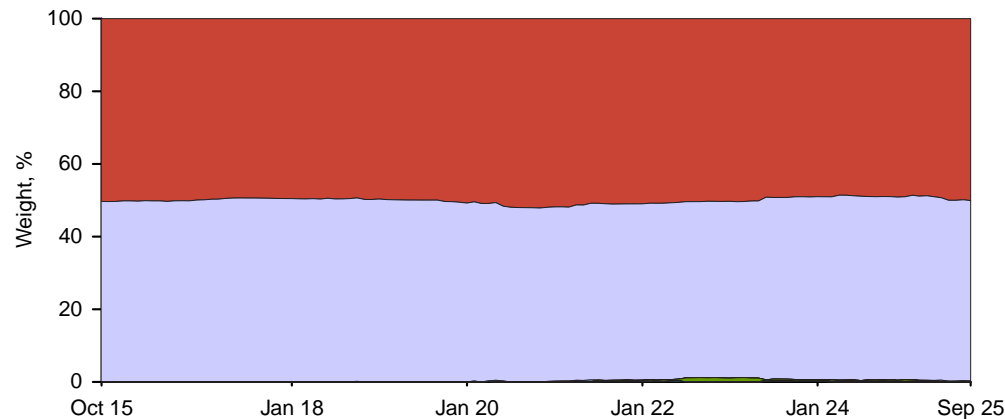


◆ Russell 2000 TR USD

▲ Cash

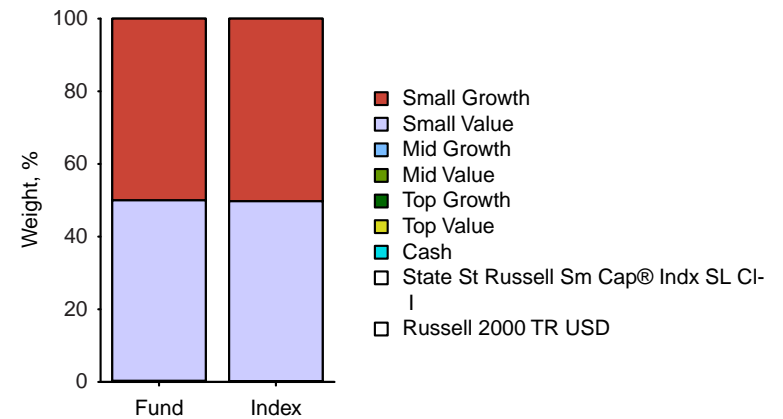
Asset Allocation

State St Russell Sm Cap® Indx SL Cl I



Asset Allocation

October 2015 - September 2025

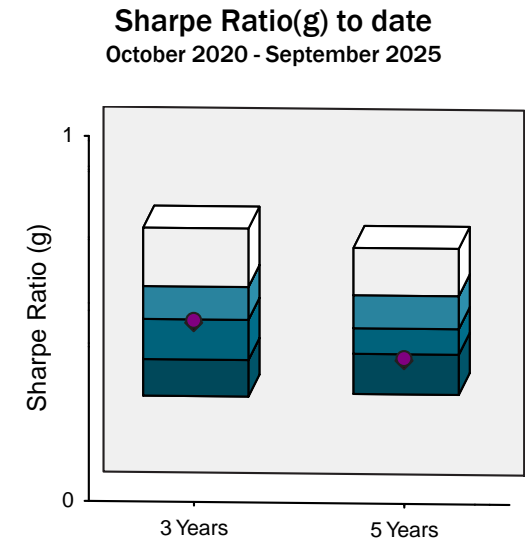
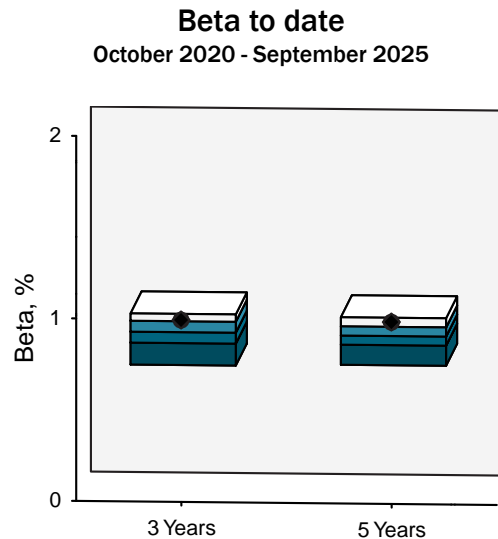
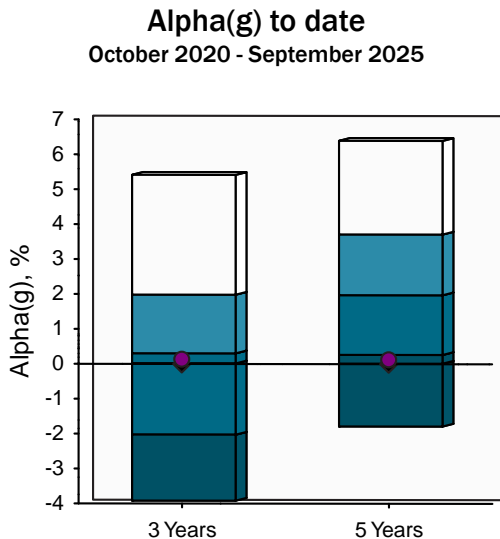
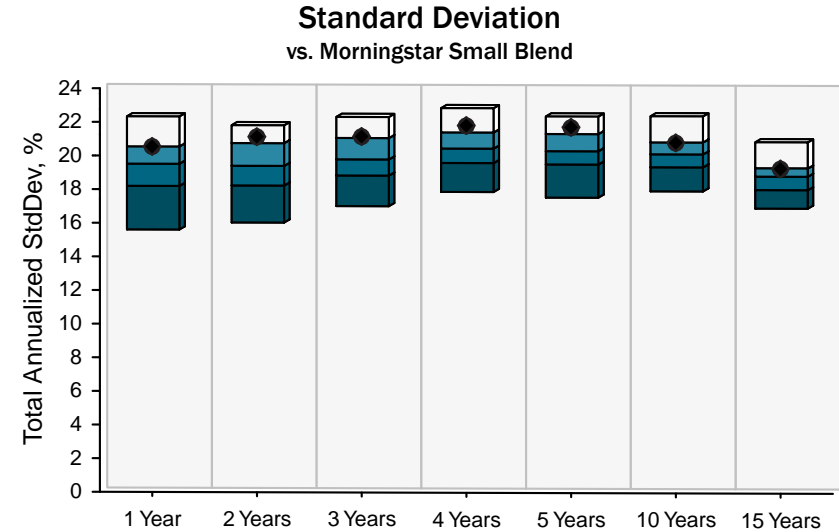
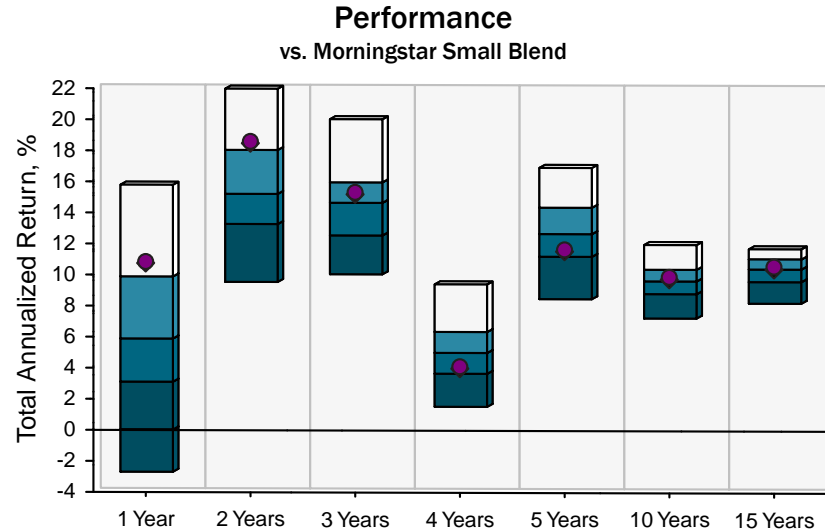


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State St Russell Sm Cap® Indx SL Cl I

As of 09/30/2025



● State St Russell Sm Cap® Indx SL Cl I

◆ Russell 2000 TR USD

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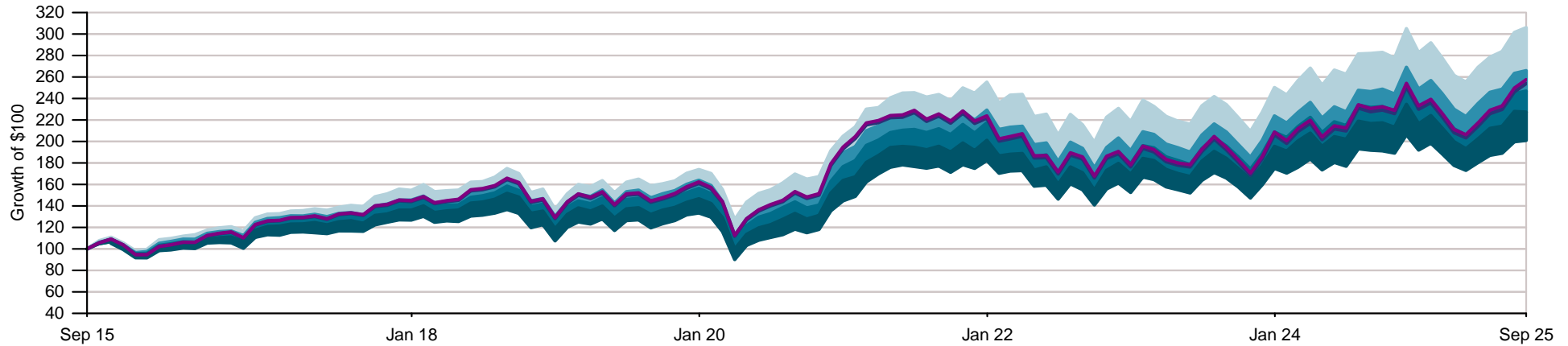


State St Russell Sm Cap® Indx SL CI I

As of 09/30/2025

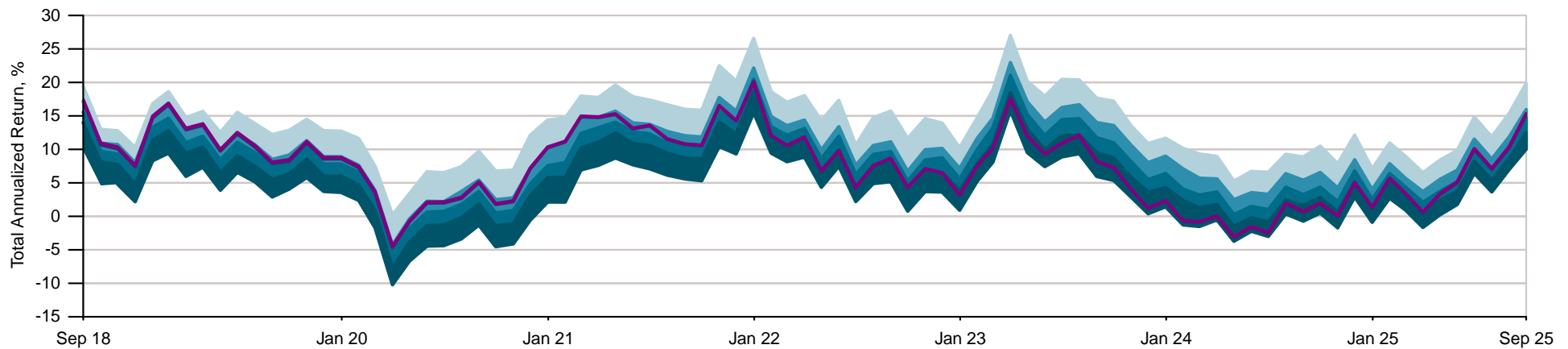
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
State St Russell Sm Cap® Indx SL CI I

25th Percentile to Median
Russell 2000 TR USD

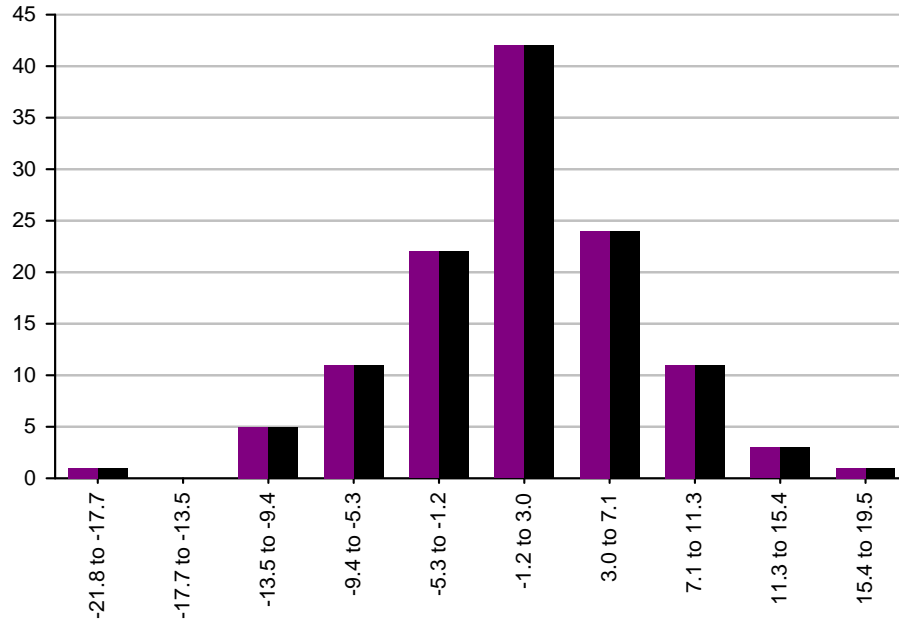
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State St Russell Sm Cap® Indx SL Cl I

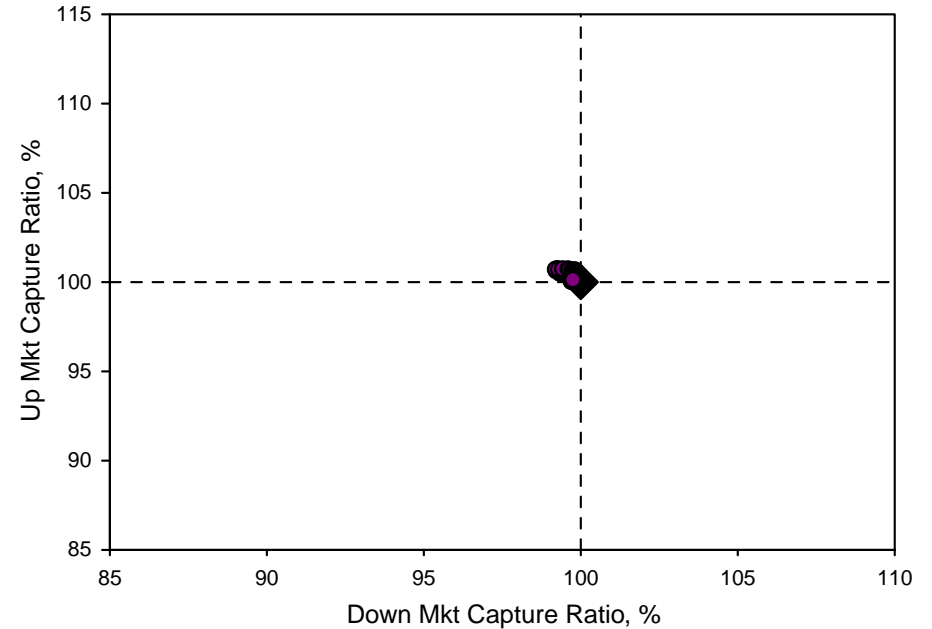
As of 09/30/2025

Distribution of Total Return
October 2015 - September 2025



● State St Russell Sm Cap® Indx SL Cl I

Market Capture
36 Month rolling windows, October 2015 - September 2025



◆ Russell 2000 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
State St Russell Sm Cap® Indx SL Cl I	77	43	4.35%	-5.28%	38.80%	-20.81%	18.42%	-21.72%	94.83%	-25.06%	100.26%	99.74%	100.00
Russell 2000 TR USD	76	44	4.40%	-5.18%	38.70%	-20.86%	18.43%	-21.73%	94.85%	-25.20%	100.00%	100.00%	100.00

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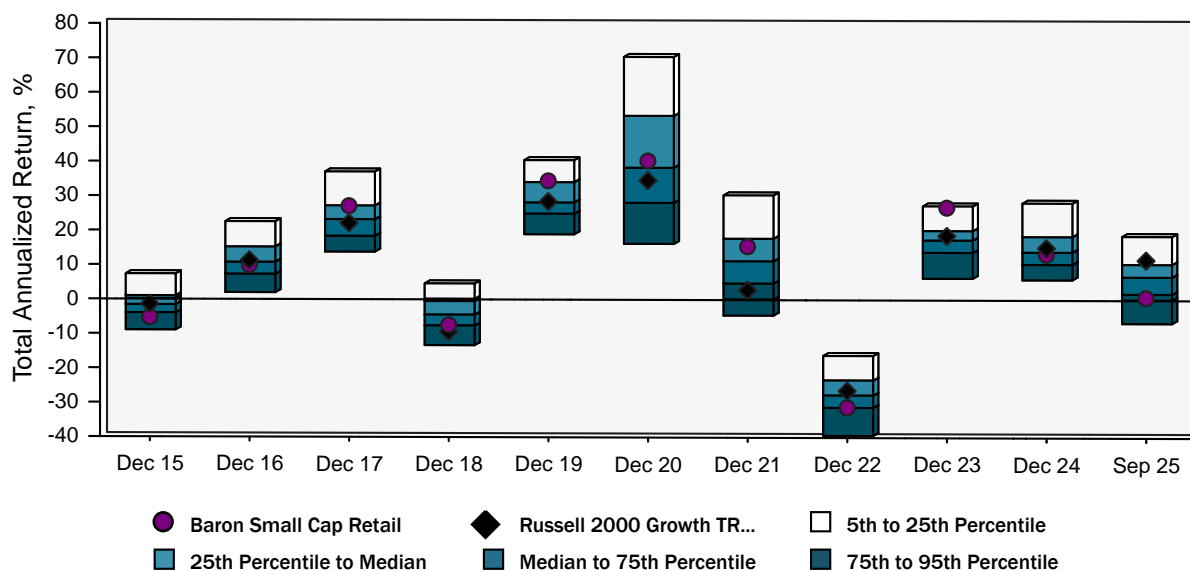


Baron Small Cap Retail

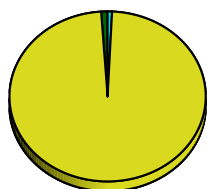
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Baron Small Cap Retail	0.46	0.72	-0.36	14.68	6.21	11.32	-0.63	0.91	0.54	20.86	1.30
Russell 2000 Growth TR USD	12.19	11.65	13.56	16.68	8.41	9.91	0.00	1.00	0.61	21.24	-
Morningstar Small Growth	7.51	6.32	8.11	14.04	7.73	10.49	-1.24	0.90	0.52	20.33	1.16

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (0.73%)
Domestic Stock (98.22%)
Foreign Stock (1.05%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	BSCFX
Prospectus Objective	Small Company
Morningstar Category	Small Growth
Net Assets \$MM	\$3,761
Turnover Ratio	10%
Total Number of Holdings	55
Average Mkt Cap \$MM	\$8,636
Manager Name	Cliff Greenberg
Manager Tenure (yrs.)	28.00
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	31.44	25.98
Communication Services	6.1	1.62
Technology	25.34	24.36
Service Economy	38.05	39.83
Consumer Cyclical	17.69	10.35
Healthcare	8.99	20.01
Financial Services	11.37	9.47
Manufacturing Economy	30.52	34.20
Basic materials	0.82	2.11
Consumer Defensive	0.0	4.48
Industrial Materials	29.7	22.43
RealEstate	0.0	1.70
Energy	0.0	2.76
Utilities	0.0	0.72

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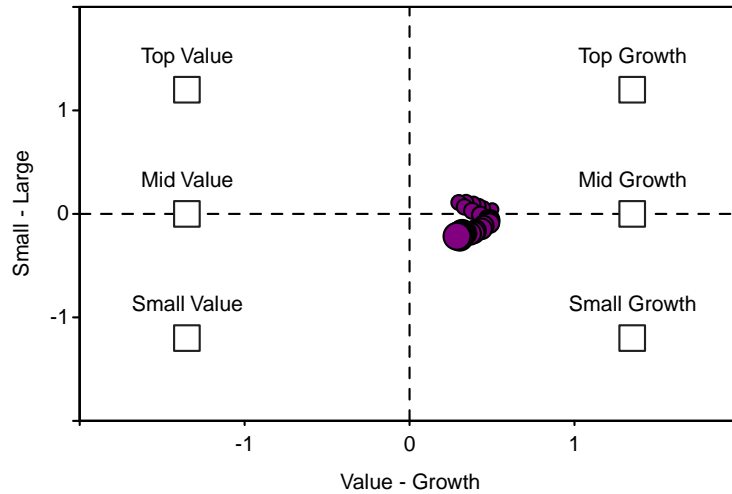


Baron Small Cap Retail

As of 09/30/2025

Manager Style

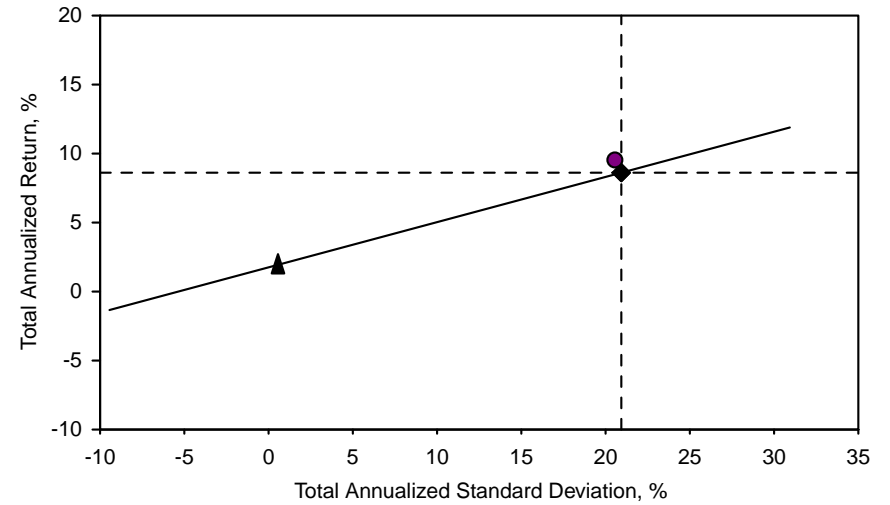
6 Month moving average, October 2015 - September 2025



● Baron Small Cap Retail

Manager Risk / Return

October 2015 - September 2025

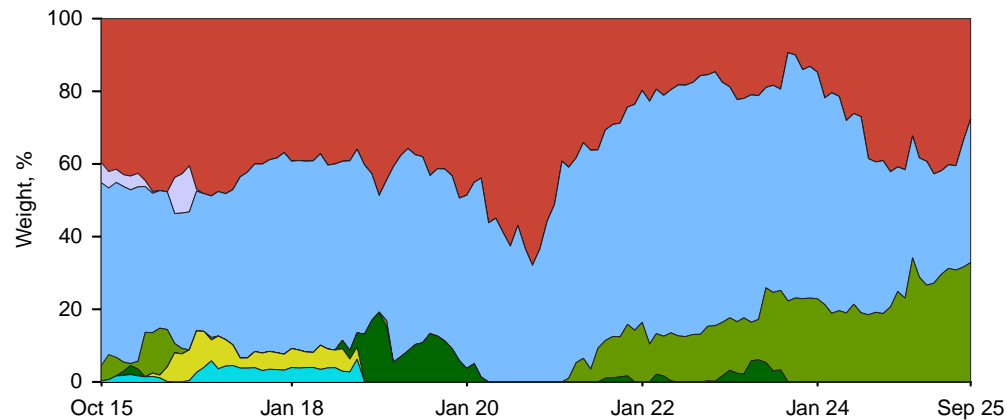


◆ Russell 2000 Growth TR USD

▲ Cash

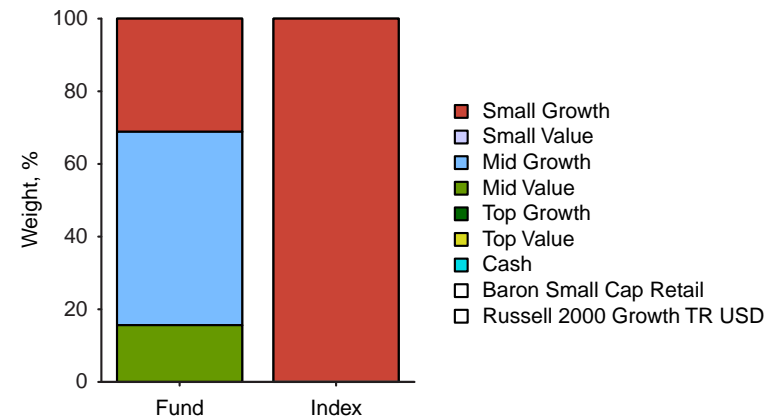
Asset Allocation

Baron Small Cap Retail



Asset Allocation

October 2015 - September 2025

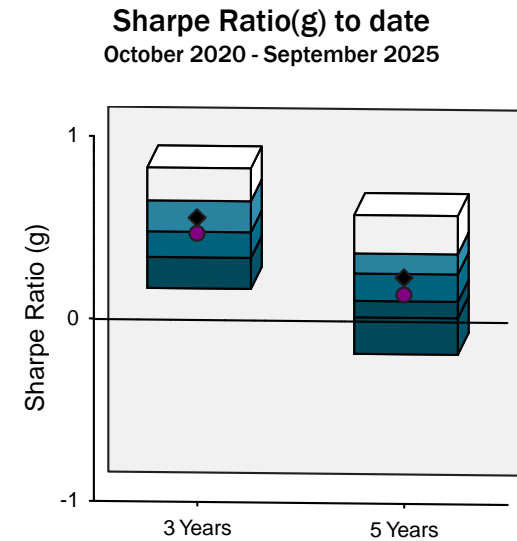
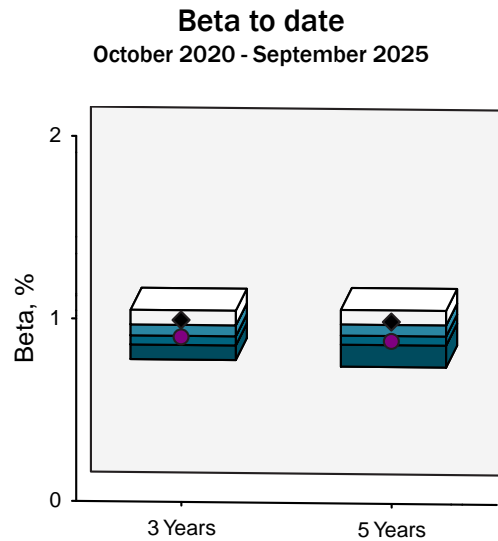
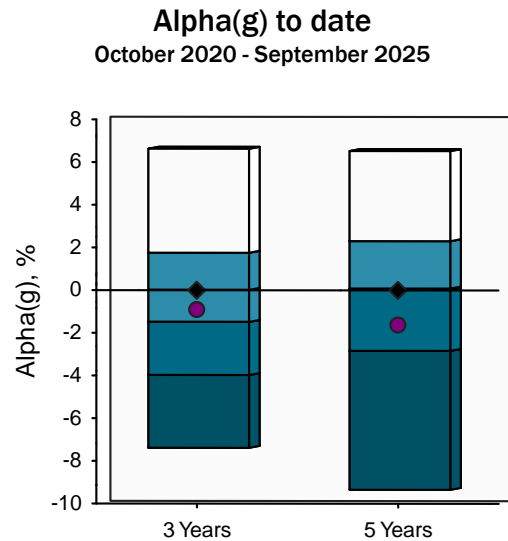
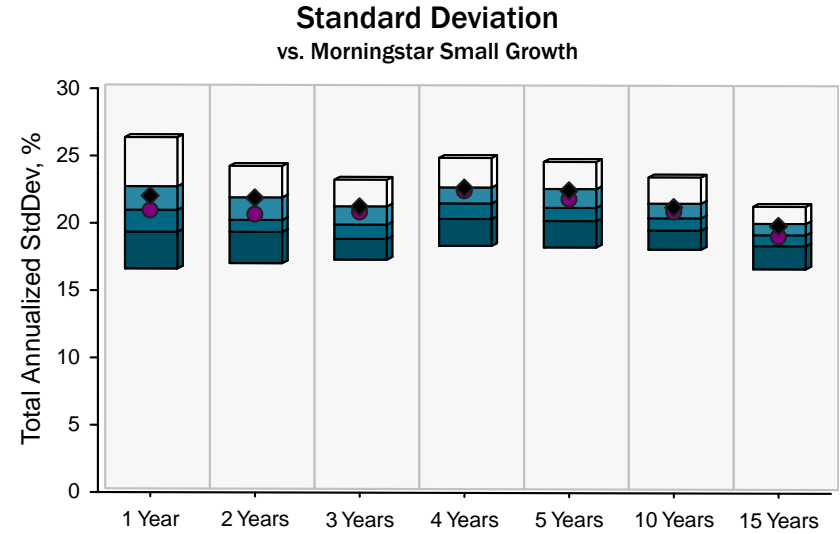
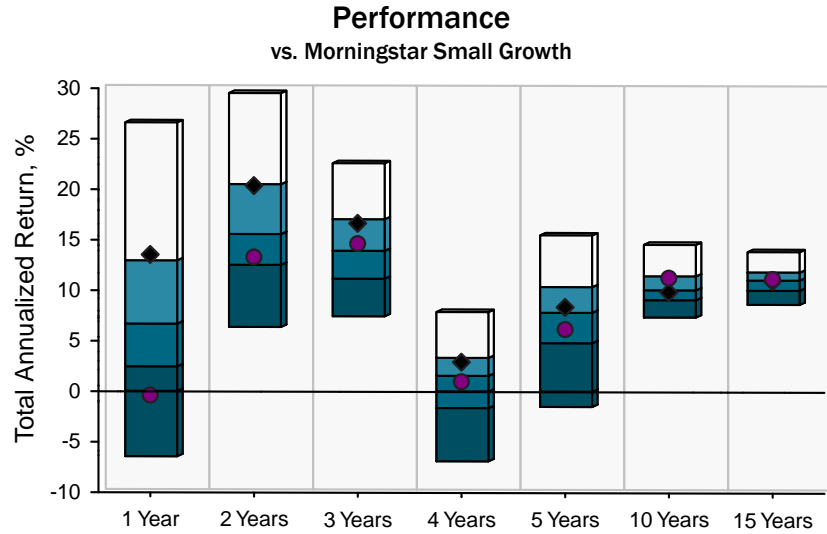


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Baron Small Cap Retail

As of 09/30/2025



● Baron Small Cap Retail

◆ Russell 2000 Growth TR USD

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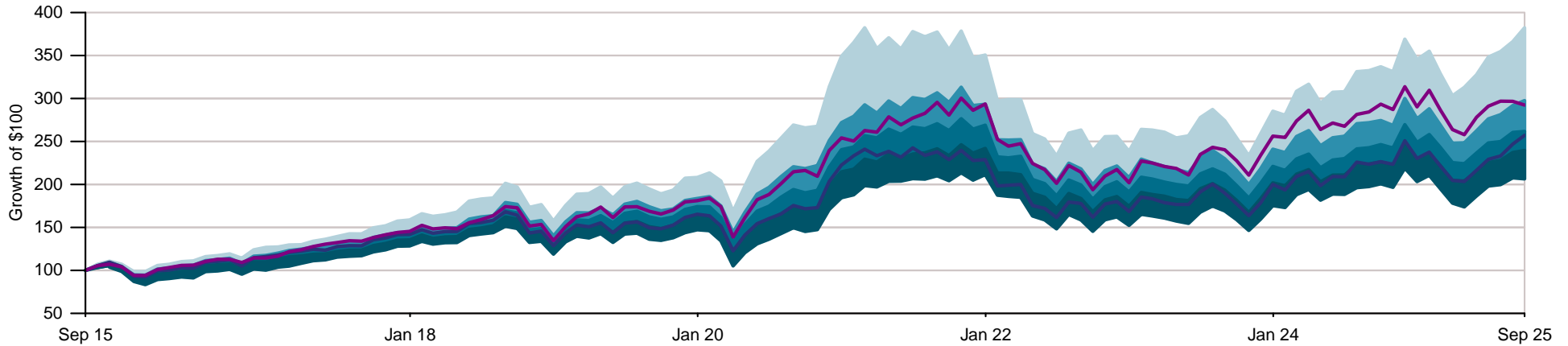


Baron Small Cap Retail

As of 09/30/2025

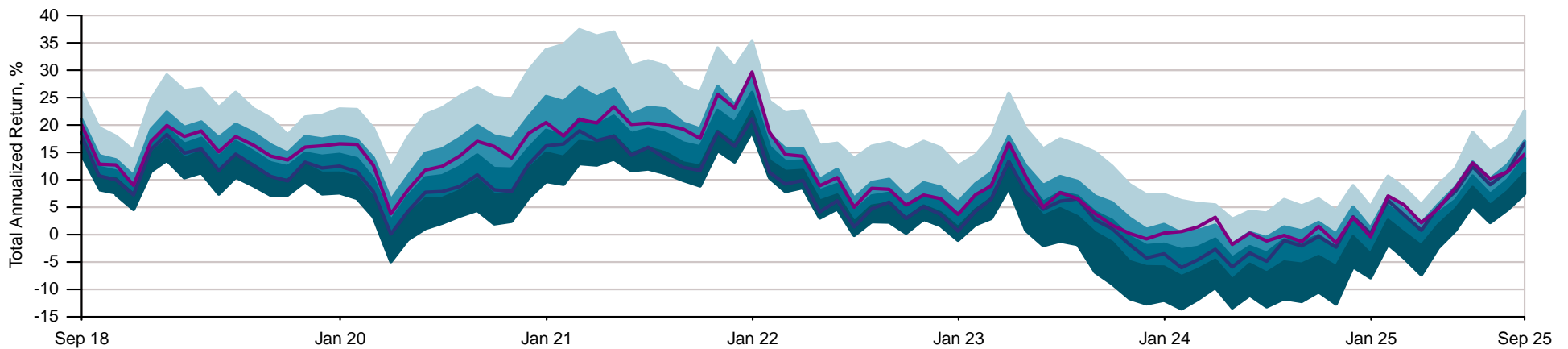
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Baron Small Cap Retail

25th Percentile to Median
Russell 2000 Growth TR USD

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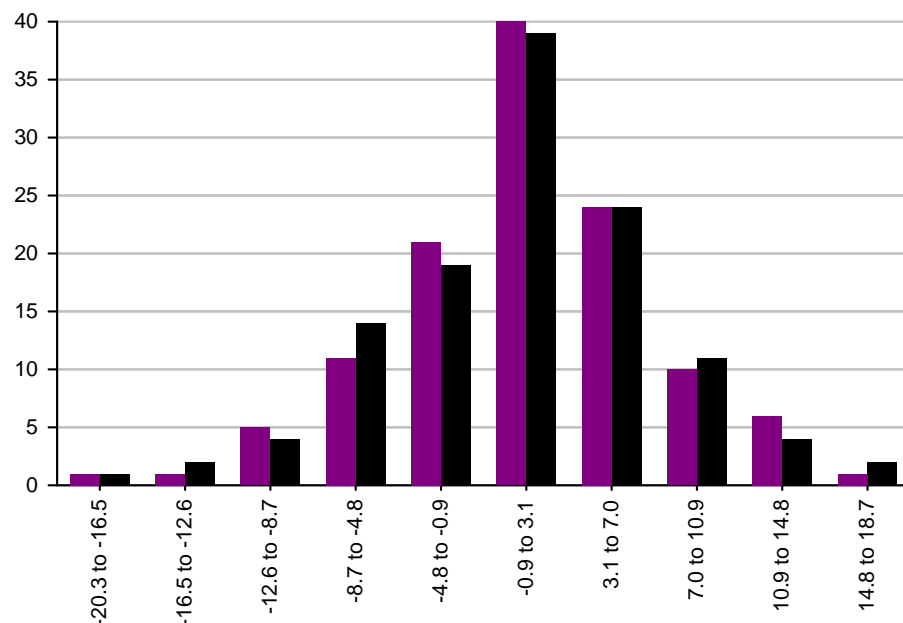


Baron Small Cap Retail

As of 09/30/2025

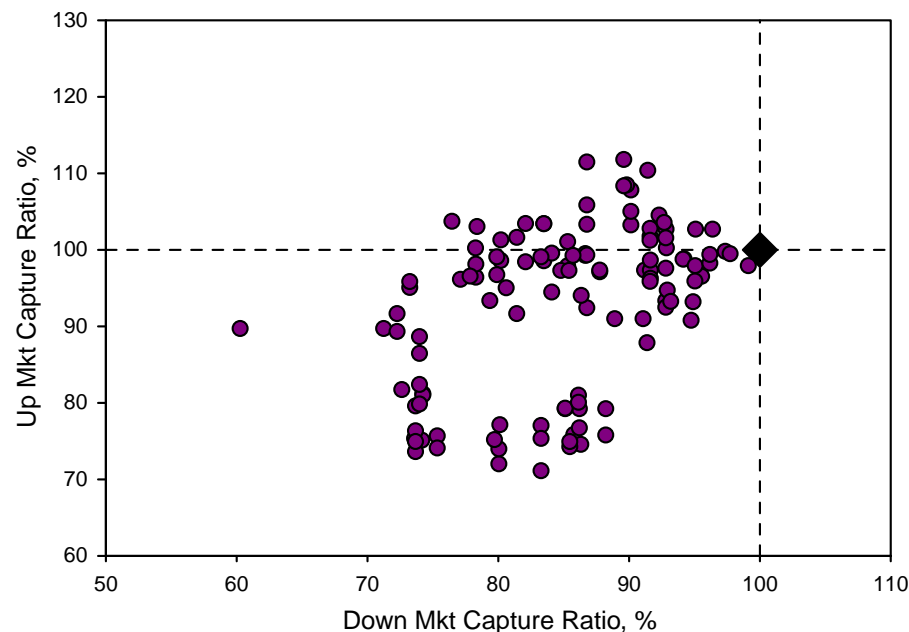
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Baron Small Cap Retail

◆ Russell 2000 Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Baron Small Cap Retail	72	48	4.77%	-4.64%	36.60%	-18.51%	16.31%	-20.30%	87.89%	-31.22%	93.19%	87.74%	88.07
Russell 2000 Growth TR USD	74	46	4.58%	-5.02%	39.28%	-21.09%	17.63%	-19.10%	90.20%	-33.43%	100.00%	100.00%	100.00

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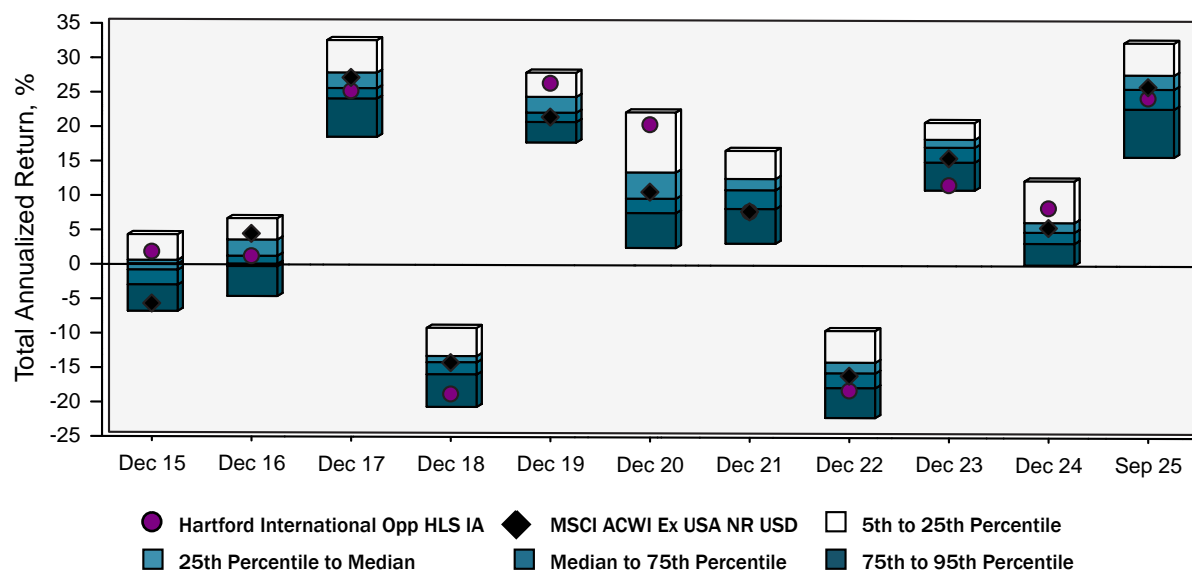


Hartford International Opp HLS IA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford International Opp HLS IA	4.91	24.39	17.55	20.14	9.29	7.96	-0.54	1.01	1.06	13.90	0.77
MSCI ACWI Ex USA NR USD	6.89	26.02	16.45	20.67	10.26	8.23	0.00	1.00	1.14	13.21	-
Morningstar Foreign Large Blend	5.00	24.95	15.75	20.94	10.30	7.97	-0.42	0.99	1.10	14.09	0.86

Performance To Date January 2015 - September 2025



Portfolio Composition



Cash (1.07%)
Domestic Stock (2.72%)
Foreign Stock (96.21%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	HIAOX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Large Blend
Net Assets \$MM	\$827
Turnover Ratio	43%
Total Number of Holdings	88
Average Mkt Cap \$MM	\$76,996
Manager Name	Tara Stilwell
Manager Tenure (yrs.)	15.34
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	27.44	19.57
Communication Services	8.73	6.38
Technology	18.71	13.19
Service Economy	34.46	41.80
Consumer Cyclical	7.58	8.98
Healthcare	6.81	9.72
Financial Services	20.07	23.10
Manufacturing Economy	38.10	38.62
Basic materials	4.18	5.92
Consumer Defensive	6.46	7.32
Industrial Materials	15.31	17.75
RealEstate	3.09	1.42
Energy	5.43	3.66
Utilities	3.63	2.55

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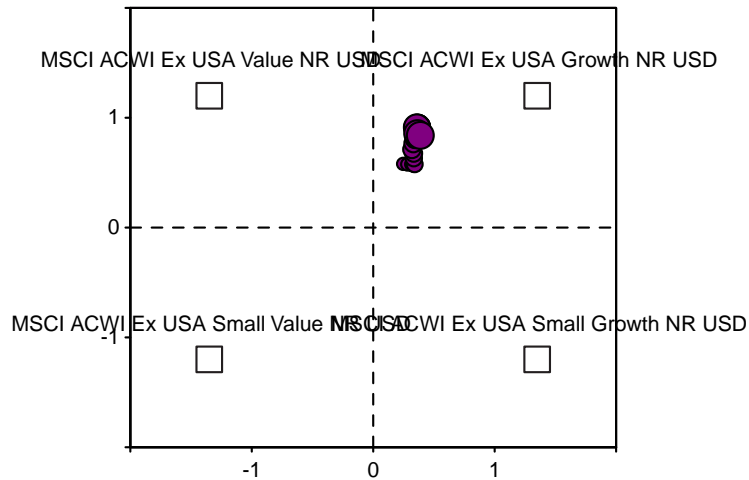


Hartford International Opp HLS IA

As of 09/30/2025

Manager Style

6 Month moving average, October 2015 - September 2025

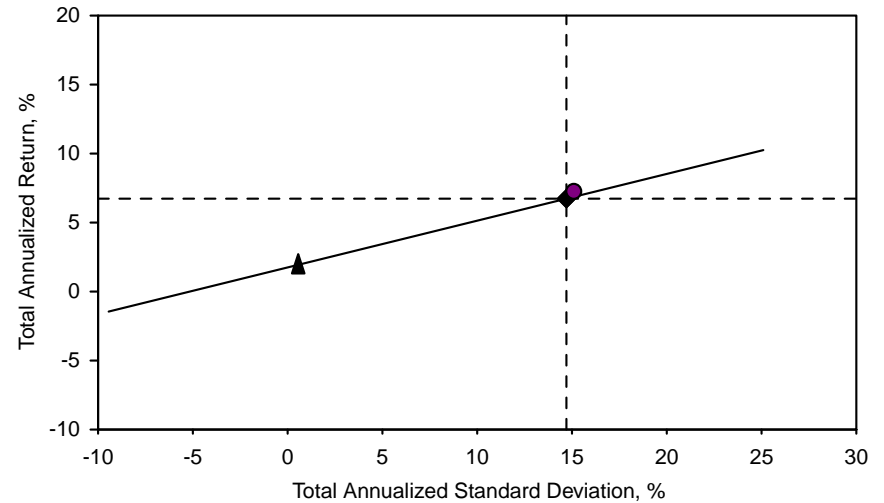


● Hartford International Opp HLS IA

◆ MSCI ACWI Ex USA NR USD

Manager Risk / Return

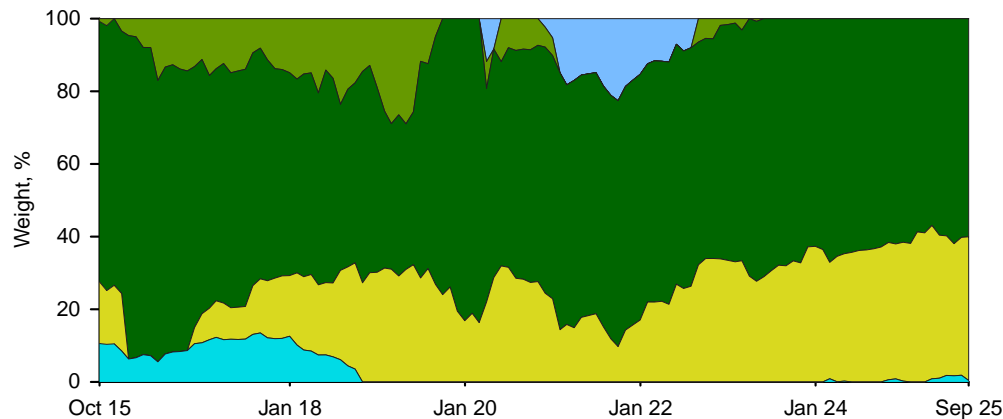
October 2015 - September 2025



▲ Cash

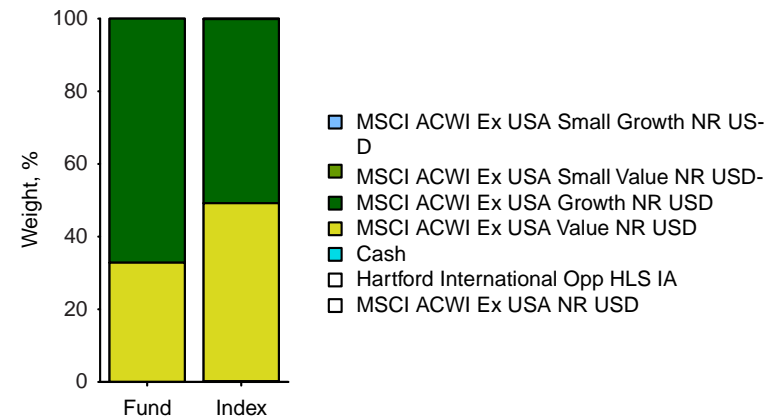
Asset Allocation

Hartford International Opp HLS IA



Asset Allocation

October 2015 - September 2025



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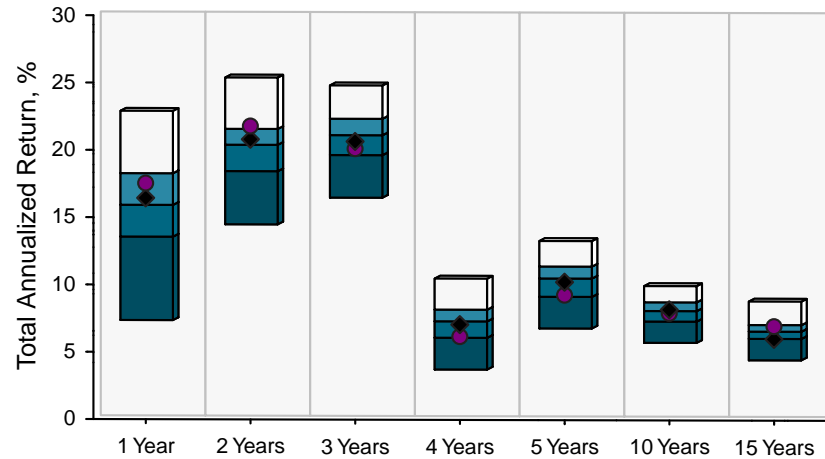


Hartford International Opp HLS IA

As of 09/30/2025

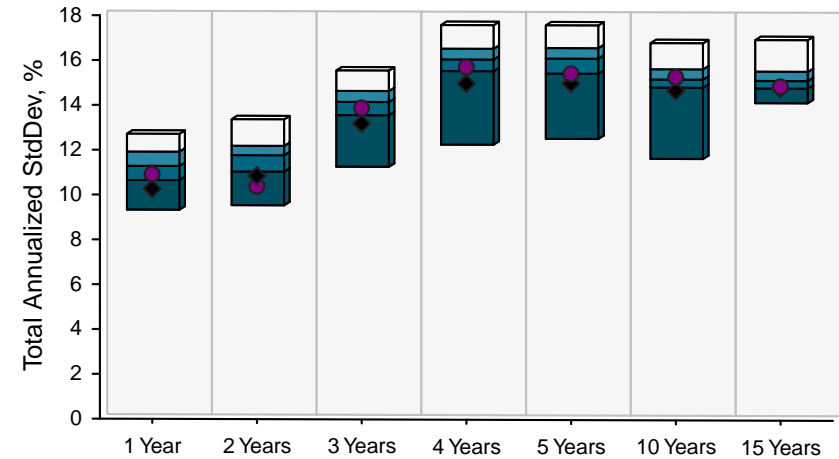
Performance

vs. Morningstar Foreign Large Blend



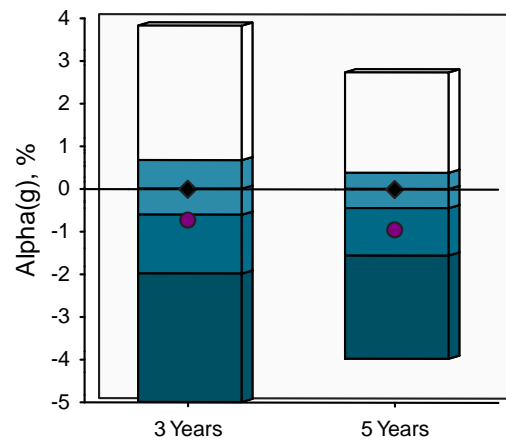
Standard Deviation

vs. Morningstar Foreign Large Blend



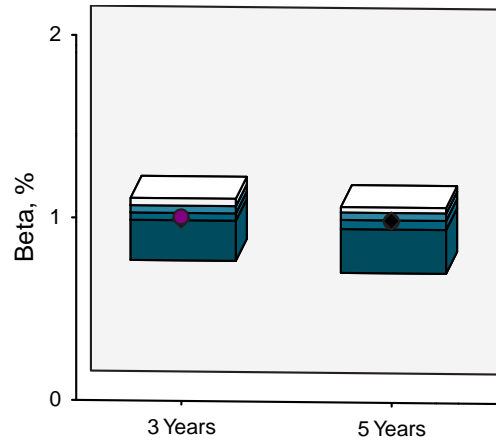
Alpha(g) to date

October 2020 - September 2025



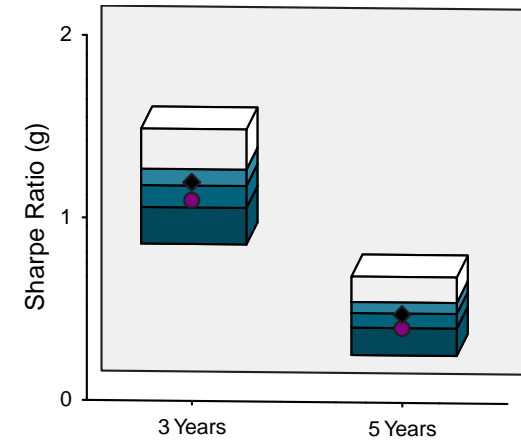
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



● Hartford International Opp HLS IA

◆ MSCI ACWI Ex USA NR USD

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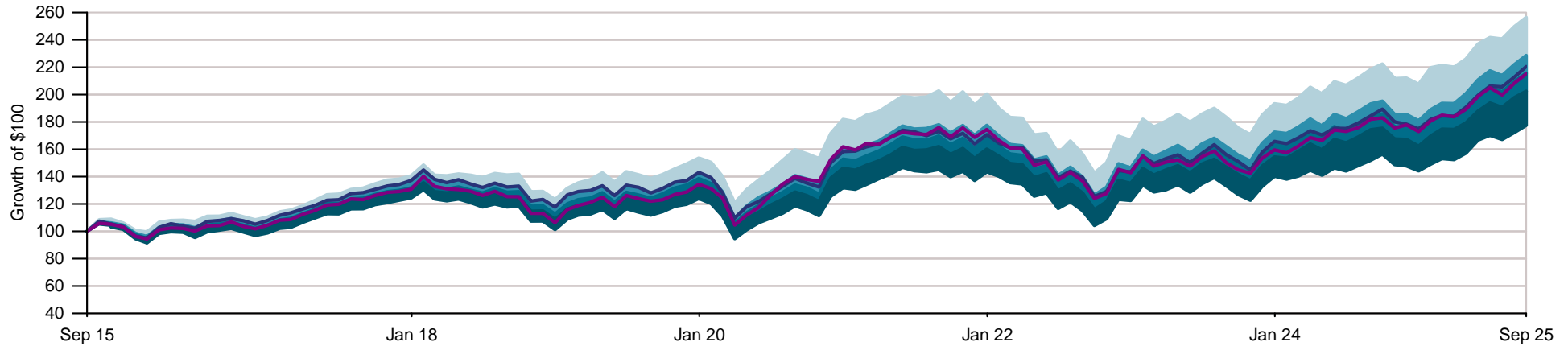


Hartford International Opp HLS IA

As of 09/30/2025

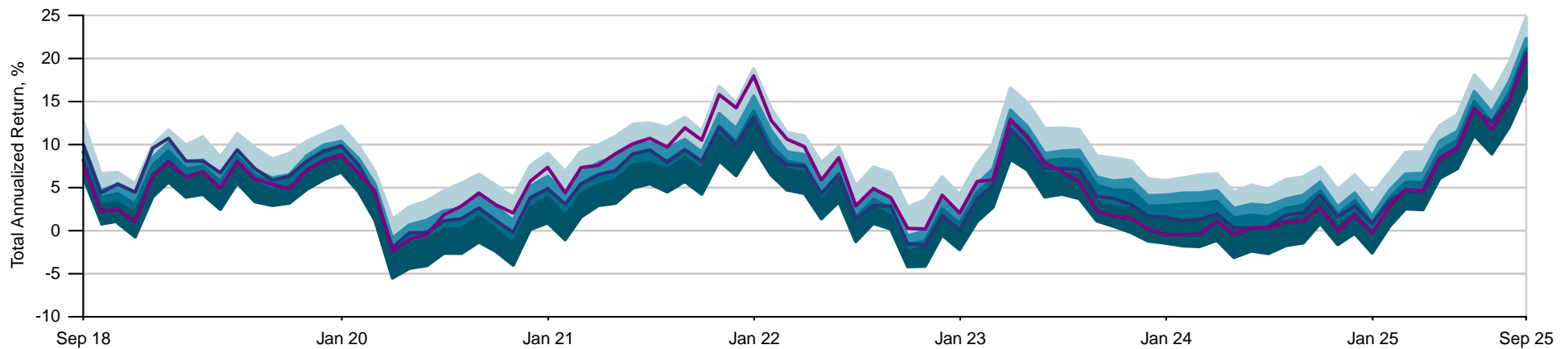
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Hartford International Opp HLS IA

25th Percentile to Median
MSCI ACWI Ex USA NR USD

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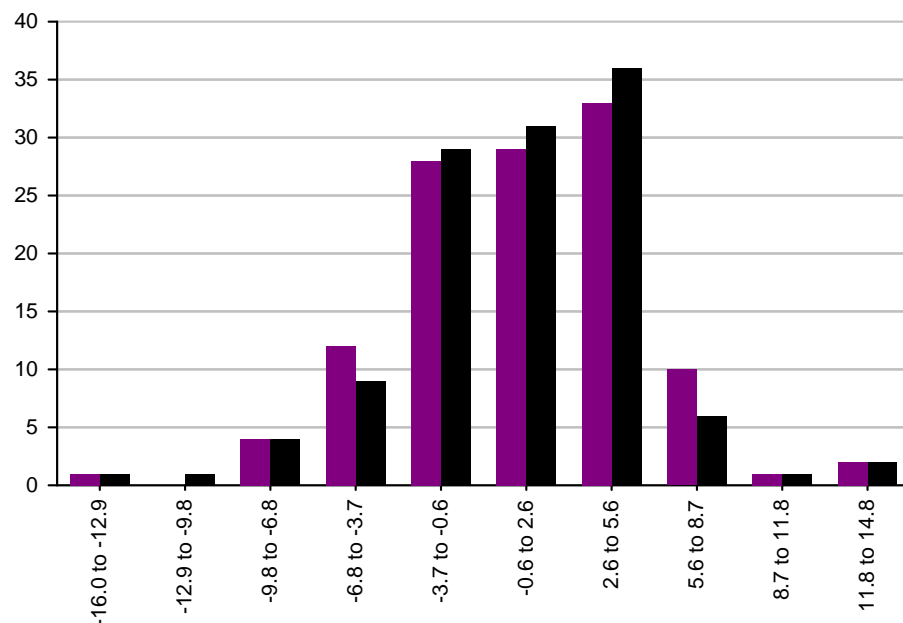


Hartford International Opp HLS IA

As of 09/30/2025

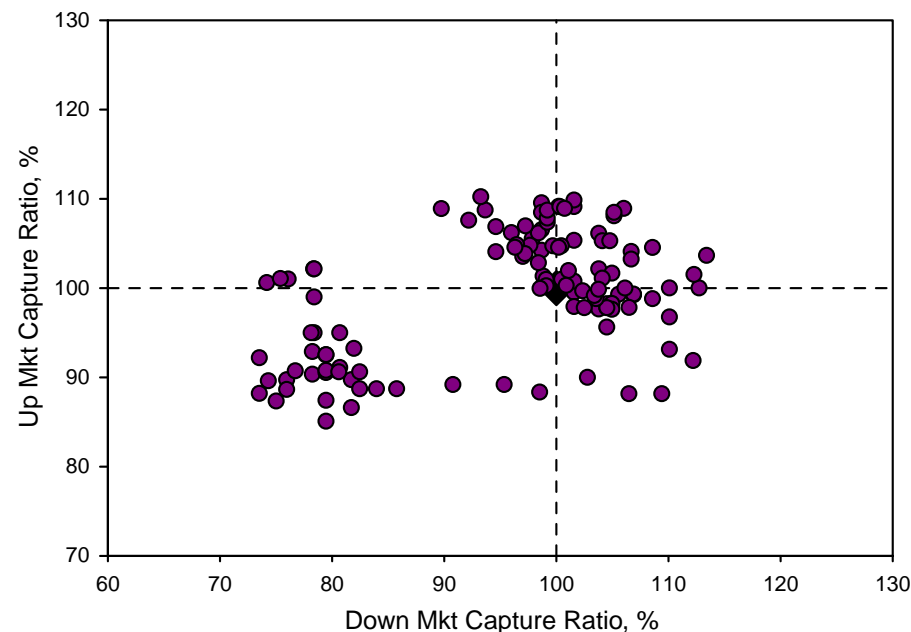
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● Hartford International Opp HLS IA

◆ MSCI ACWI Ex USA NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford International Opp HLS IA	67	53	3.75%	-3.16%	27.39%	-15.25%	13.78%	-15.92%	56.17%	-27.29%	100.01%	101.40%	93.76
MSCI ACWI Ex USA NR USD	73	47	3.37%	-3.41%	27.39%	-15.04%	13.45%	-14.48%	49.41%	-25.17%	100.00%	100.00%	100.00

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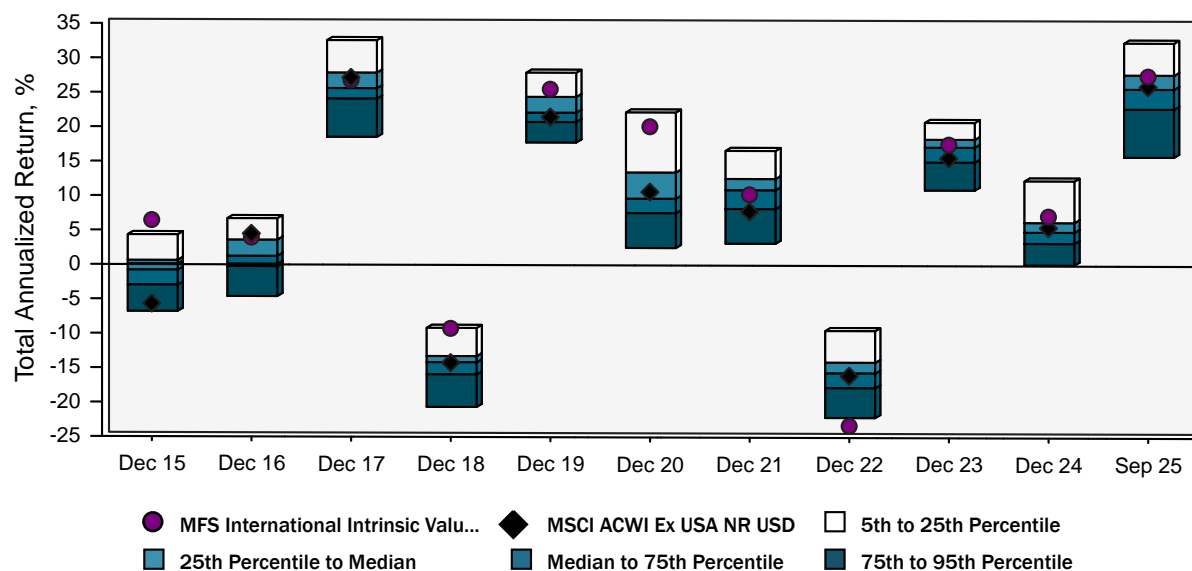


MFS International Intrinsic Value R3

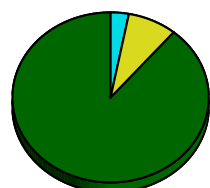
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
MFS International Intrinsic Value R3	6.69	27.56	18.36	21.75	8.38	9.98	1.05	0.99	1.16	13.79	1.02
MSCI ACWI Ex USA NR USD	6.89	26.02	16.45	20.67	10.26	8.23	0.00	1.00	1.14	13.21	-
Morningstar Foreign Large Blend	5.00	24.95	15.75	20.94	10.30	7.97	-0.42	0.99	1.10	14.09	0.86

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (2.99%)
Domestic Stock (8.10%)
Foreign Stock (88.90%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	MINGX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Large Blend
Net Assets \$MM	\$24,251
Turnover Ratio	13%
Total Number of Holdings	93
Average Mkt Cap \$MM	\$42,437
Manager Name	Benjamin Stone
Manager Tenure (yrs.)	16.83
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	14.40	19.57
Communication Services	0.0	6.38
Technology	14.4	13.19
Service Economy	40.28	41.80
Consumer Cyclical	1.6	8.98
Healthcare	11.75	9.72
Financial Services	26.93	23.10
Manufacturing Economy	45.32	38.62
Basic materials	13.31	5.92
Consumer Defensive	7.89	7.32
Industrial Materials	18.54	17.75
RealEstate	0.0	1.42
Energy	5.58	3.66
Utilities	0.0	2.55

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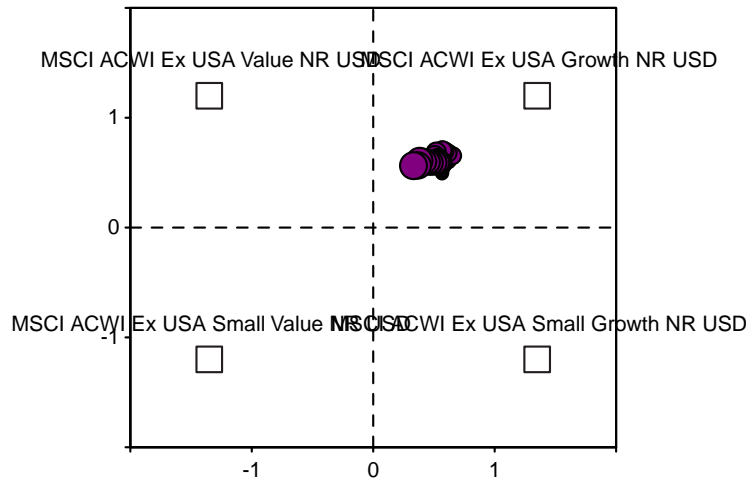


MFS International Intrinsic Value R3

As of 09/30/2025

Manager Style

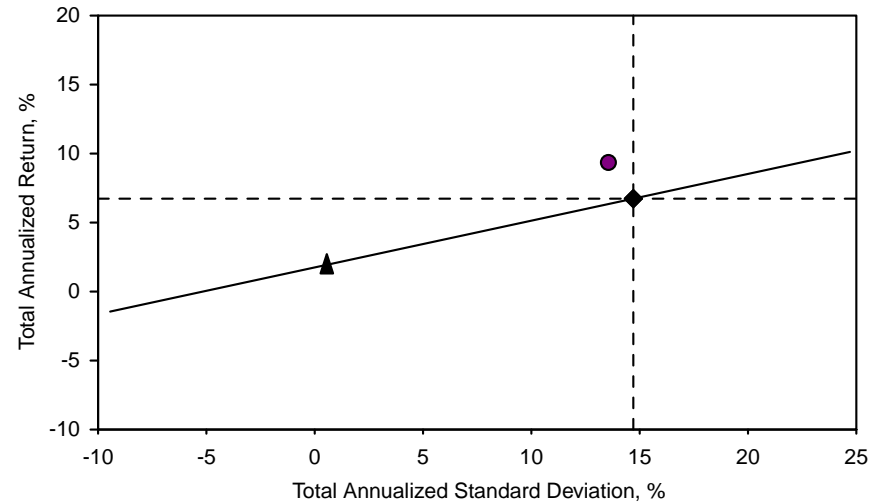
6 Month moving average, October 2015 - September 2025



● MFS International Intrinsic Value R3

Manager Risk / Return

October 2015 - September 2025

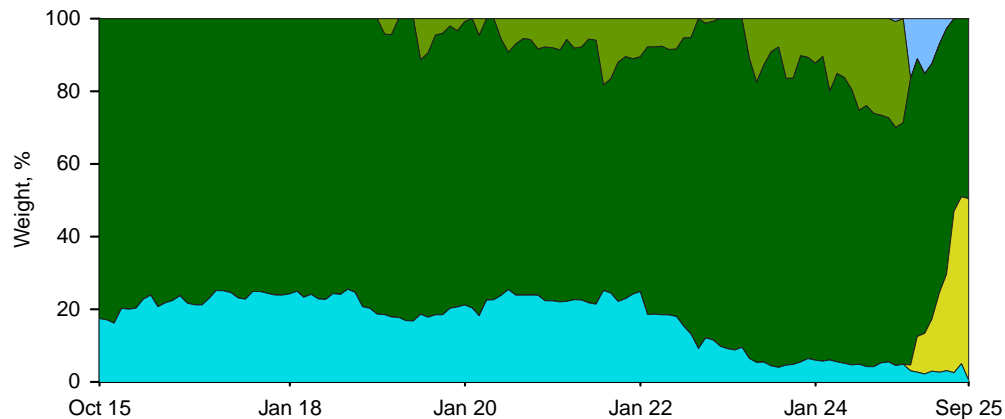


◆ MSCI ACWI Ex USA NR USD

▲ Cash

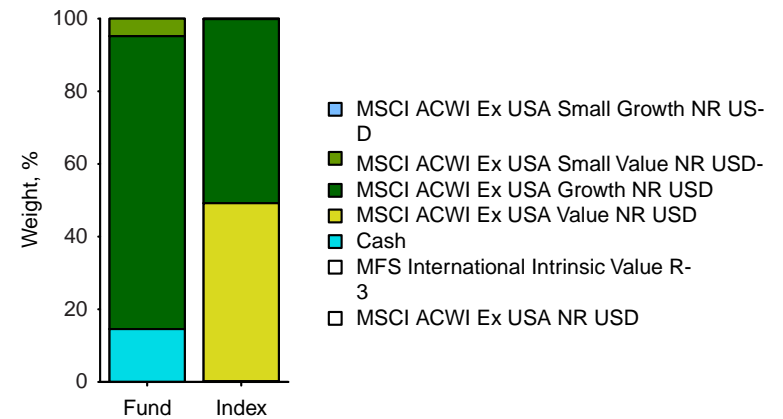
Asset Allocation

MFS International Intrinsic Value R3



Asset Allocation

October 2015 - September 2025



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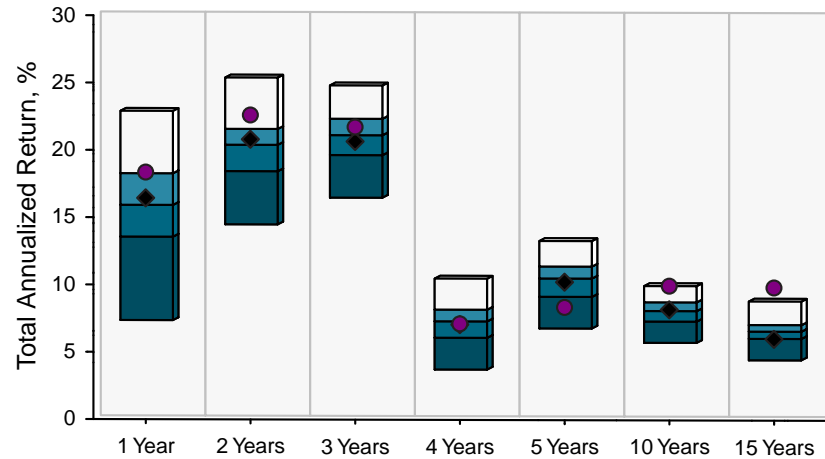


MFS International Intrinsic Value R3

As of 09/30/2025

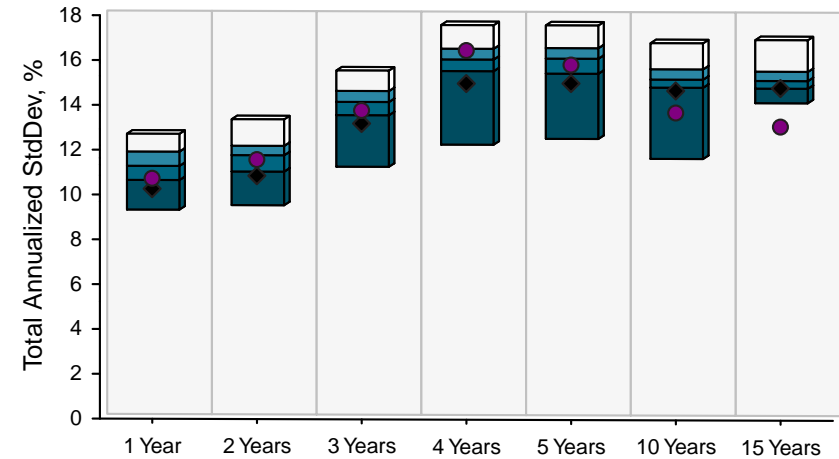
Performance

vs. Morningstar Foreign Large Blend



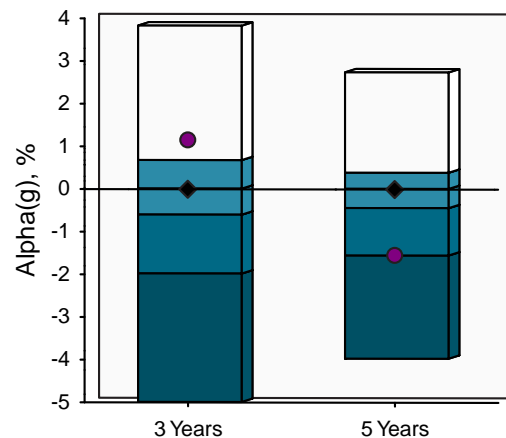
Standard Deviation

vs. Morningstar Foreign Large Blend



Alpha(g) to date

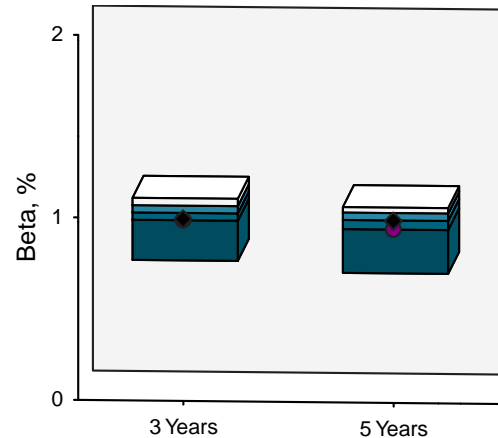
October 2020 - September 2025



● MFS International Intrinsic Value R3

Beta to date

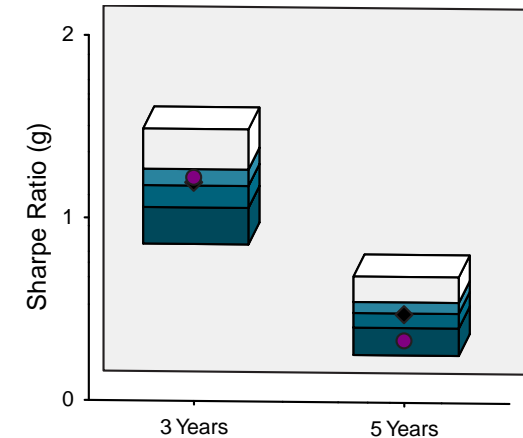
October 2020 - September 2025



◆ MSCI ACWI Ex USA NR USD

Sharpe Ratio(g) to date

October 2020 - September 2025



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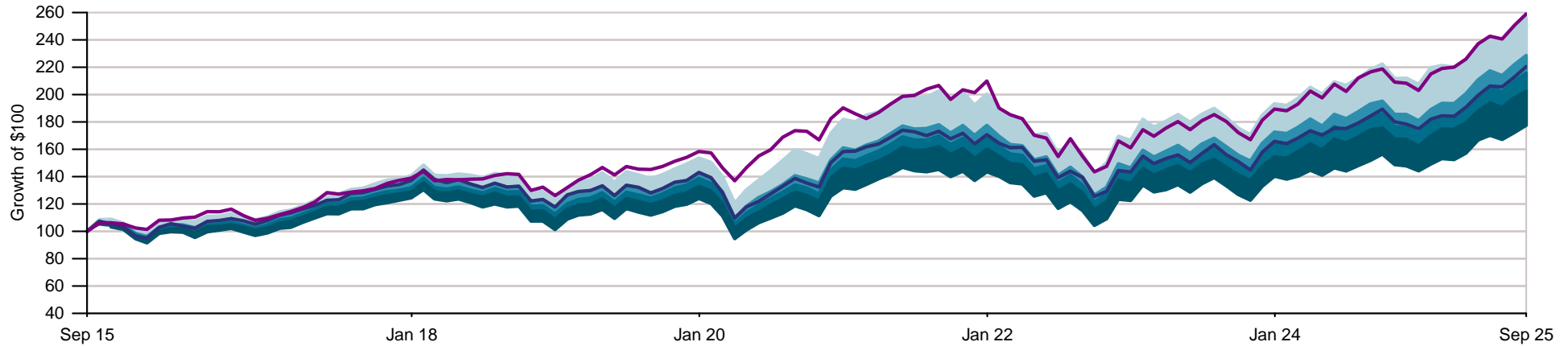


MFS International Intrinsic Value R3

As of 09/30/2025

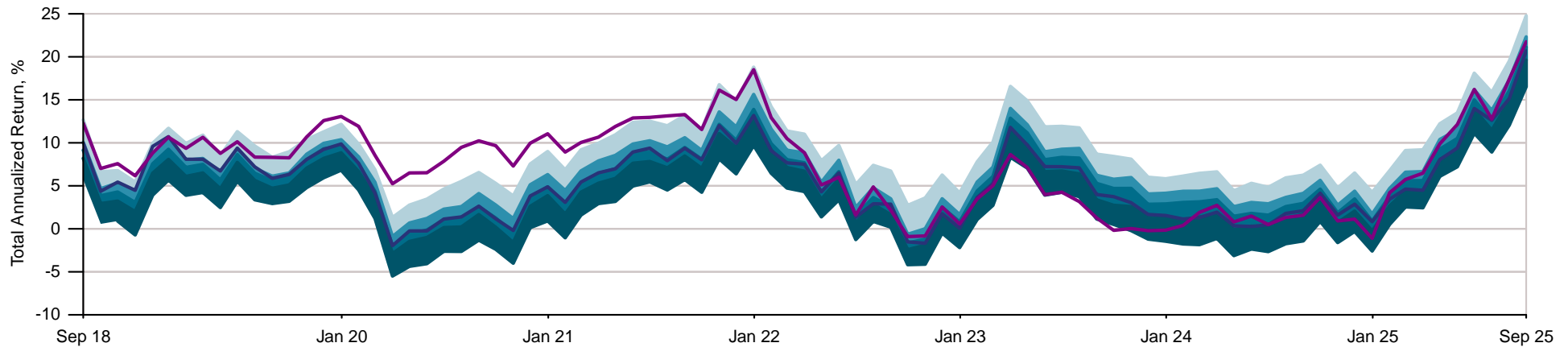
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
MFS International Intrinsic Value R3

25th Percentile to Median
MSCI ACWI Ex USA NR USD

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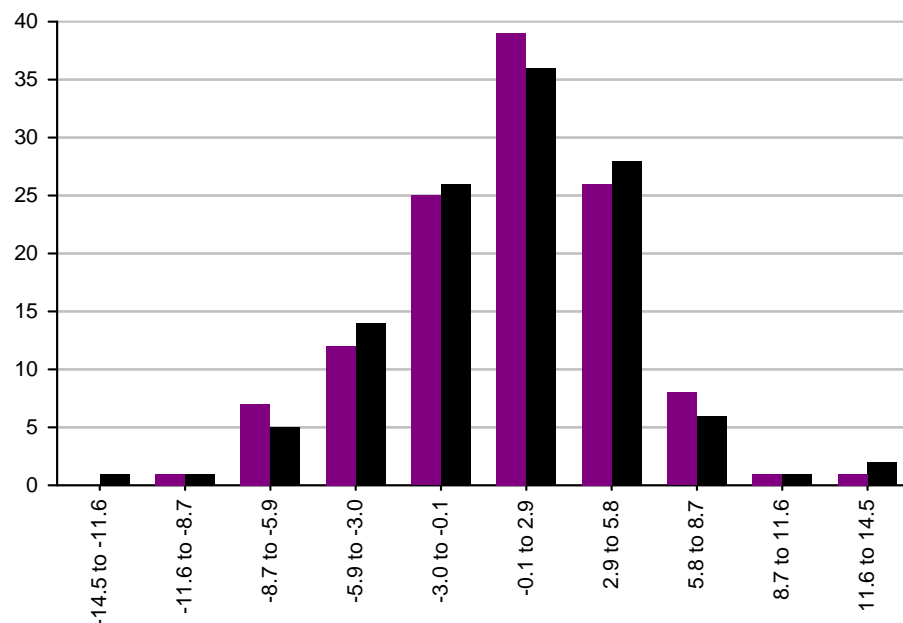


MFS International Intrinsic Value R3

As of 09/30/2025

Distribution of Total Return

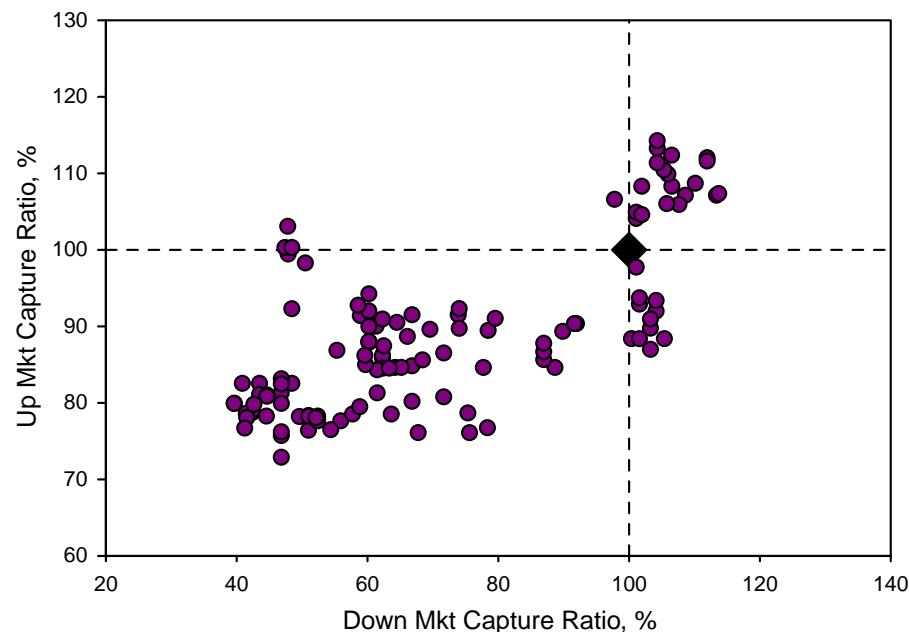
October 2015 - September 2025



● MFS International Intrinsic Value R3

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ MSCI ACWI Ex USA NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
MFS International Intrinsic Value R3	75	45	3.27%	-3.19%	25.26%	-12.20%	12.60%	-9.43%	36.45%	-27.50%	92.23%	81.09%	78.89
MSCI ACWI Ex USA NR USD	73	47	3.37%	-3.41%	27.39%	-15.04%	13.45%	-14.48%	49.41%	-25.17%	100.00%	100.00%	100.00

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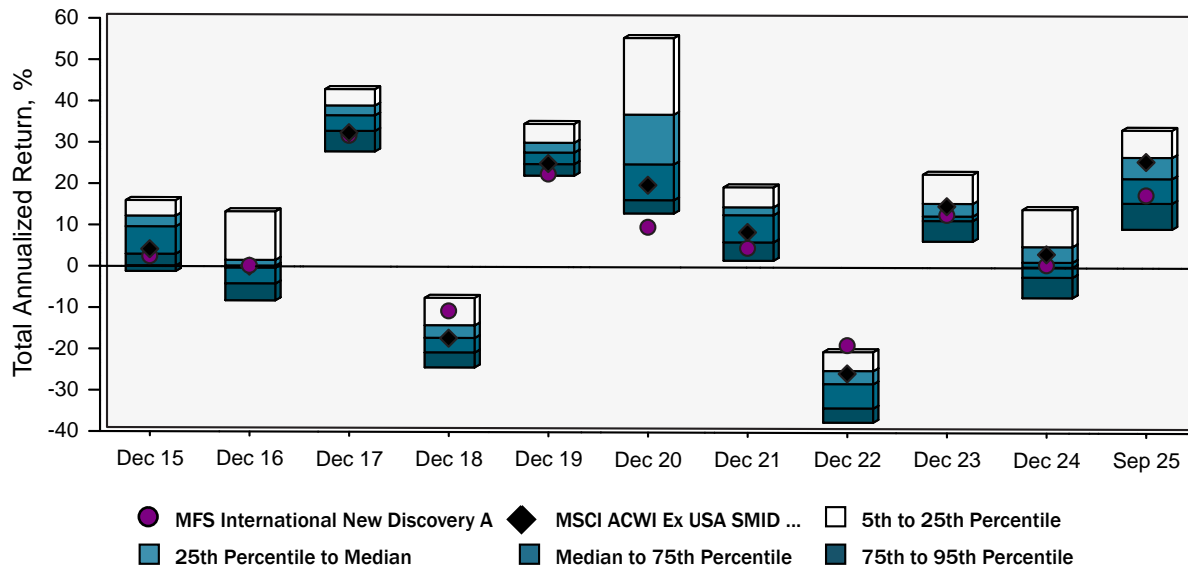


MFS International New Discovery A

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
MFS International New Discovery A	1.88	17.63	5.84	15.17	5.01	6.51	-2.00	0.91	0.77	13.40	1.30
MSCI ACWI Ex USA SMID Growth NR USD	5.72	25.71	16.56	18.75	6.76	7.71	0.00	1.00	0.97	14.01	-
Morningstar Foreign Small/Mid Growth	1.73	21.13	12.10	16.51	4.54	7.14	-4.47	1.08	0.74	16.15	1.23

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (4.94%)
Domestic Stock (1.87%)
Foreign Stock (93.19%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	MIDAX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Small/Mid Growth
Net Assets \$MM	\$6,953
Turnover Ratio	15%
Total Number of Holdings	361
Average Mkt Cap \$MM	\$5,356
Manager Name	Peter Fruzzetti
Manager Tenure (yrs.)	20.75
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	18.27	24.10
Communication Services	5.15	7.10
Technology	13.12	17.00
Service Economy	31.23	33.27
Consumer Cyclical	11.62	11.48
Healthcare	6.94	8.71
Financial Services	12.67	13.08
Manufacturing Economy	50.49	42.62
Basic materials	9.21	6.07
Consumer Defensive	11.12	5.52
Industrial Materials	19.17	25.35
RealEstate	5.68	3.00
Energy	3.14	2.10
Utilities	2.17	0.58

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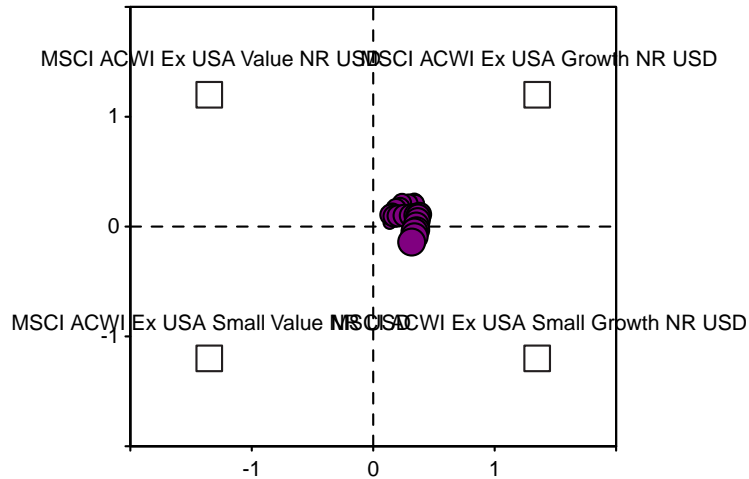


MFS International New Discovery A

As of 09/30/2025

Manager Style

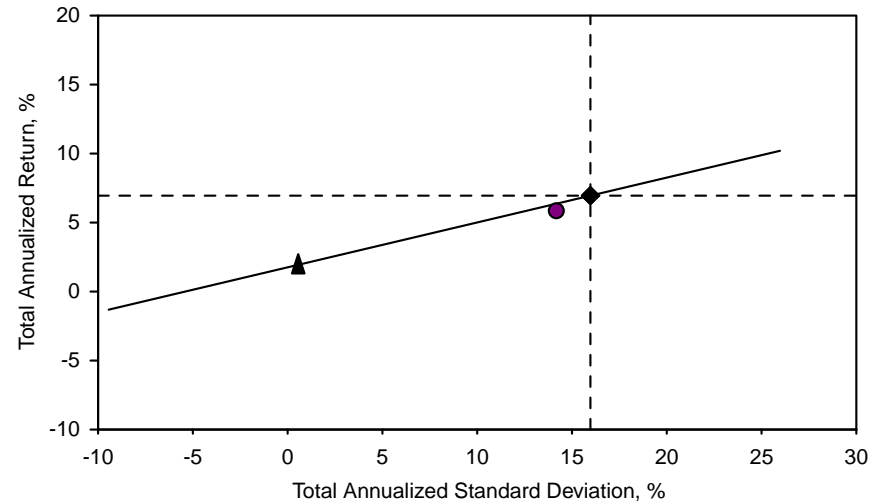
6 Month moving average, October 2015 - September 2025



● MFS International New Discovery A

Manager Risk / Return

October 2015 - September 2025

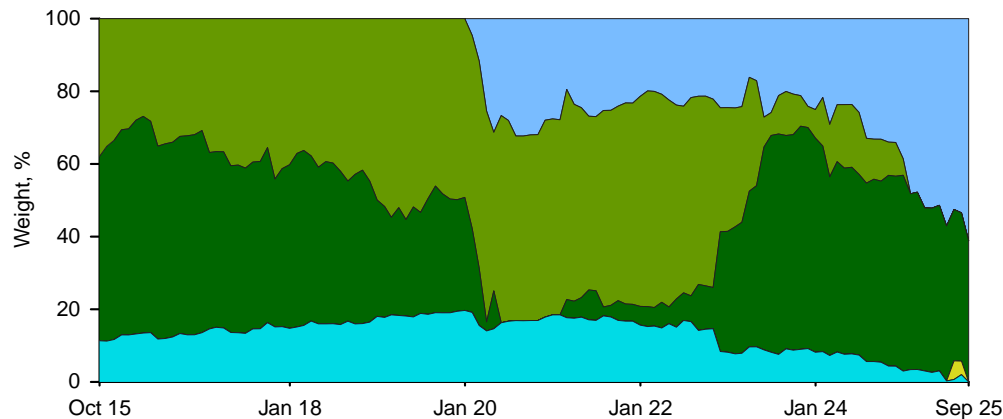


◆ MSCI ACWI Ex USA SMID Growth NR USD

▲ Cash

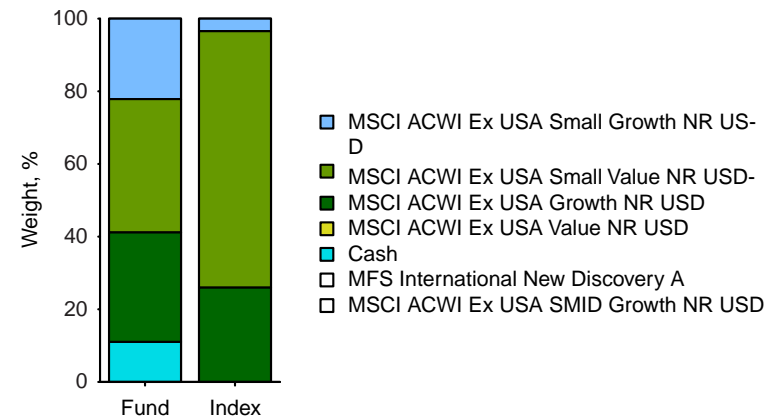
Asset Allocation

MFS International New Discovery A



Asset Allocation

October 2015 - September 2025



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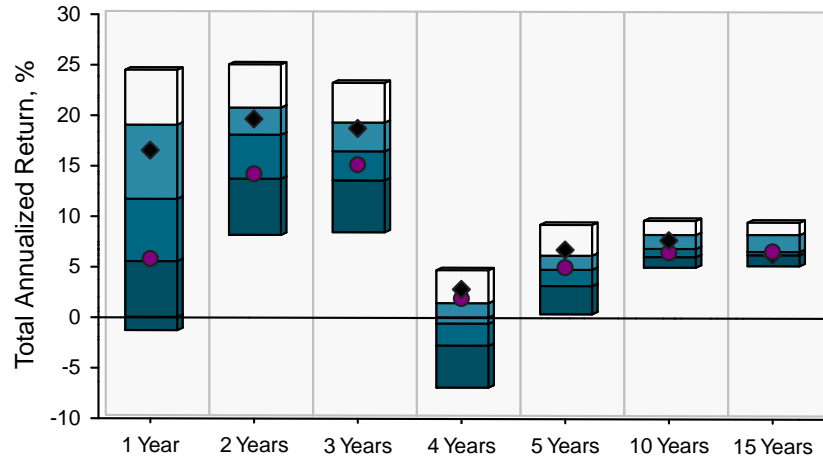


MFS International New Discovery A

As of 09/30/2025

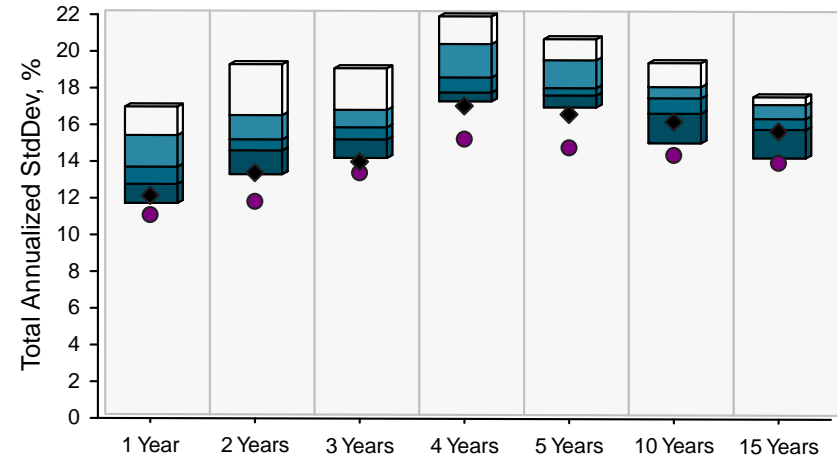
Performance

vs. Morningstar Foreign Small/Mid Growth



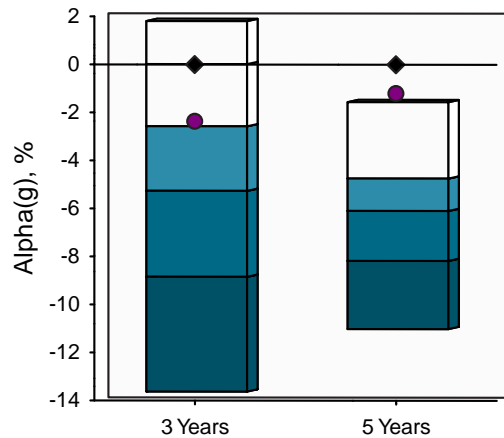
Standard Deviation

vs. Morningstar Foreign Small/Mid Growth



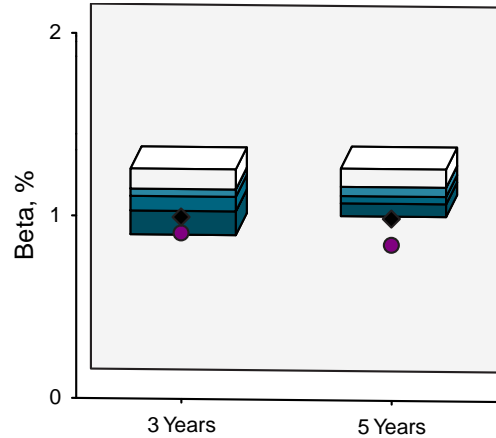
Alpha(g) to date

October 2020 - September 2025



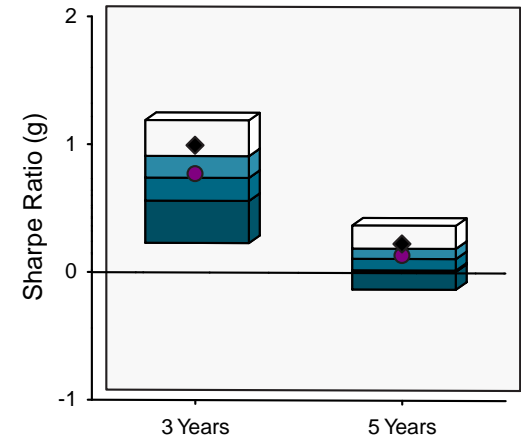
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



● MFS International New Discovery A

◆ MSCI ACWI Ex USA SMID Growth NR USD

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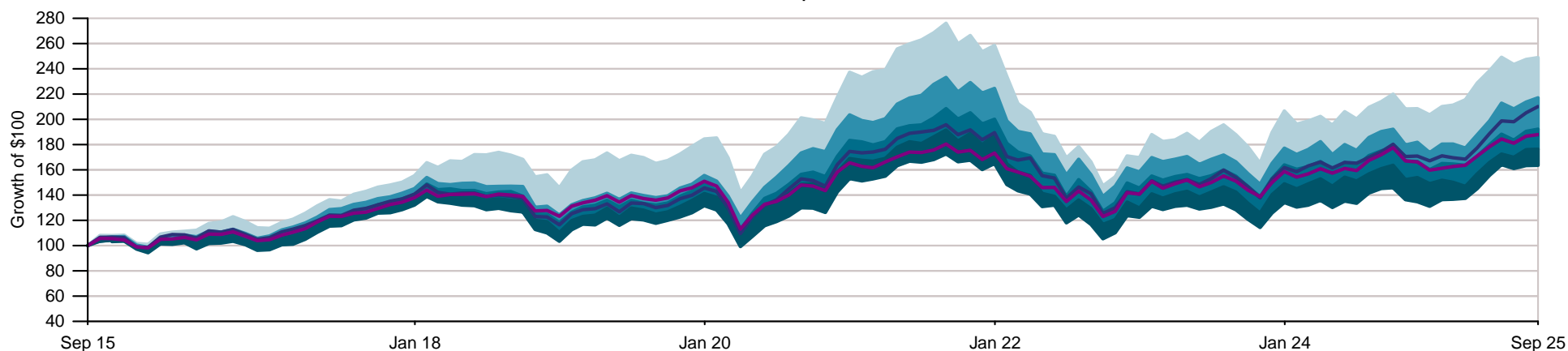


MFS International New Discovery A

As of 09/30/2025

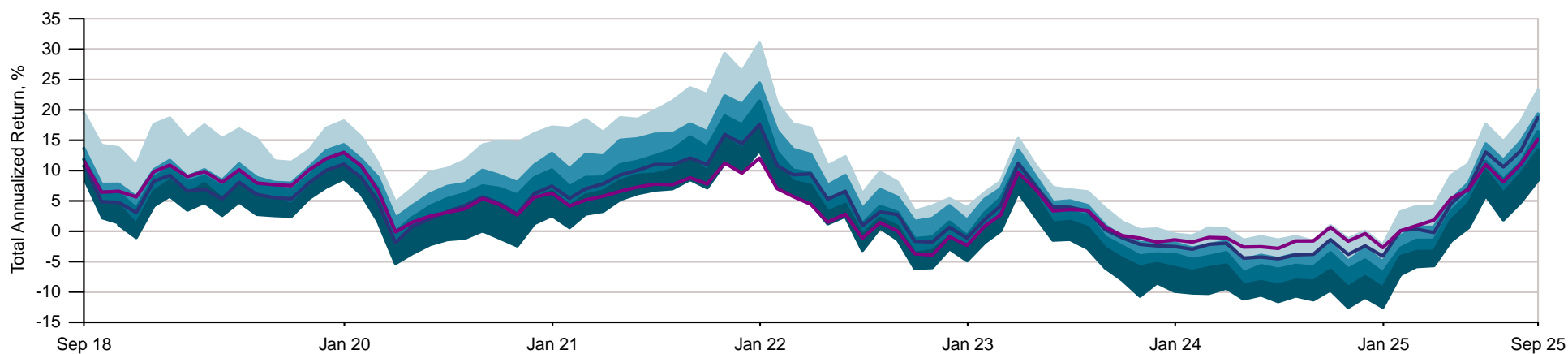
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
MFS International New Discovery A

25th Percentile to Median
MSCI ACWI Ex USA SMID Growth NR USD

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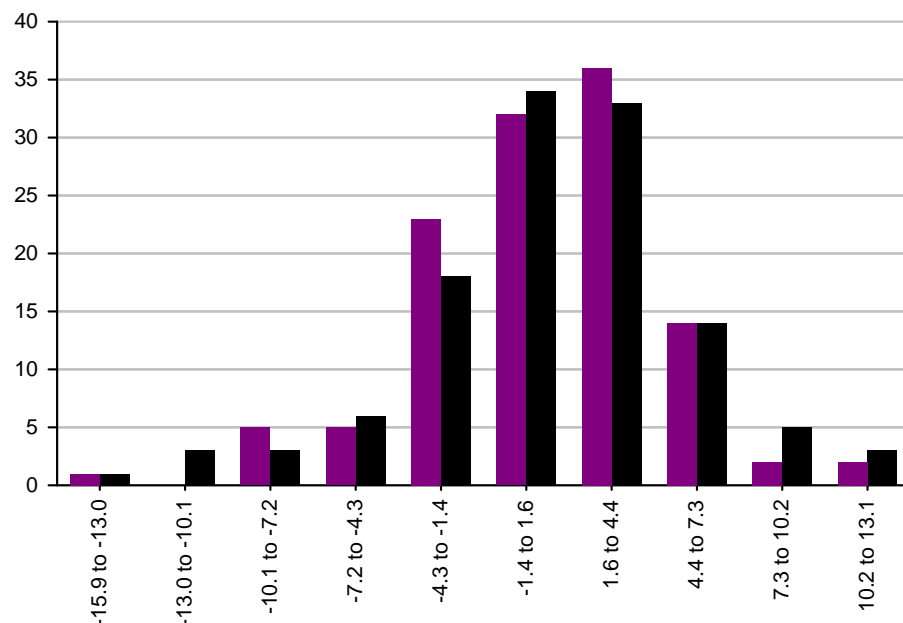


MFS International New Discovery A

As of 09/30/2025

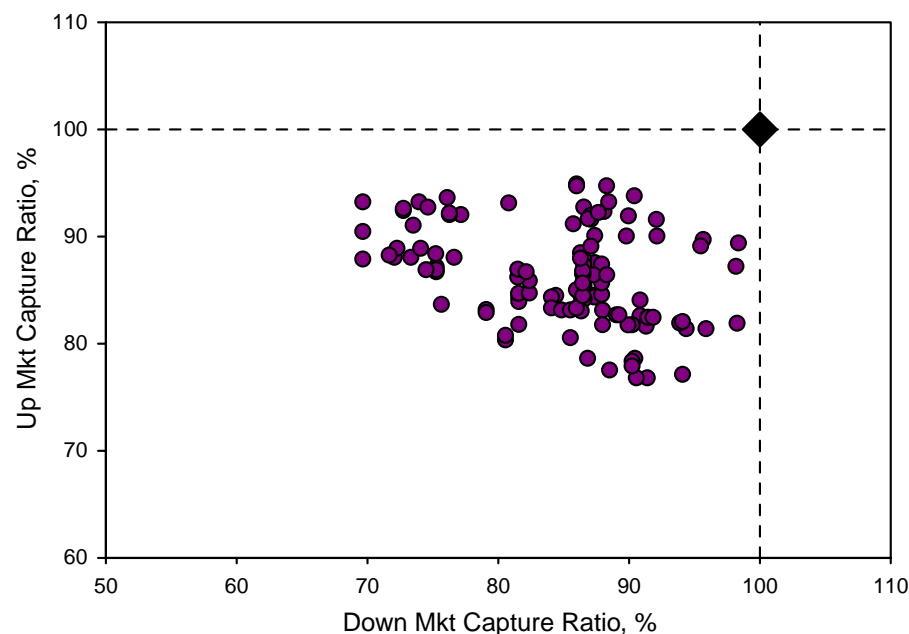
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● MFS International New Discovery A

◆ MSCI ACWI Ex USA SMID Growth NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
MFS International New Discovery A	72	48	3.17%	-3.31%	24.26%	-14.28%	11.58%	-15.80%	47.07%	-29.31%	84.47%	87.50%	94.35
MSCI ACWI Ex USA SMID Growth NR USD	71	49	3.62%	-3.57%	28.72%	-16.32%	12.04%	-15.81%	61.07%	-33.21%	100.00%	100.00%	100.00

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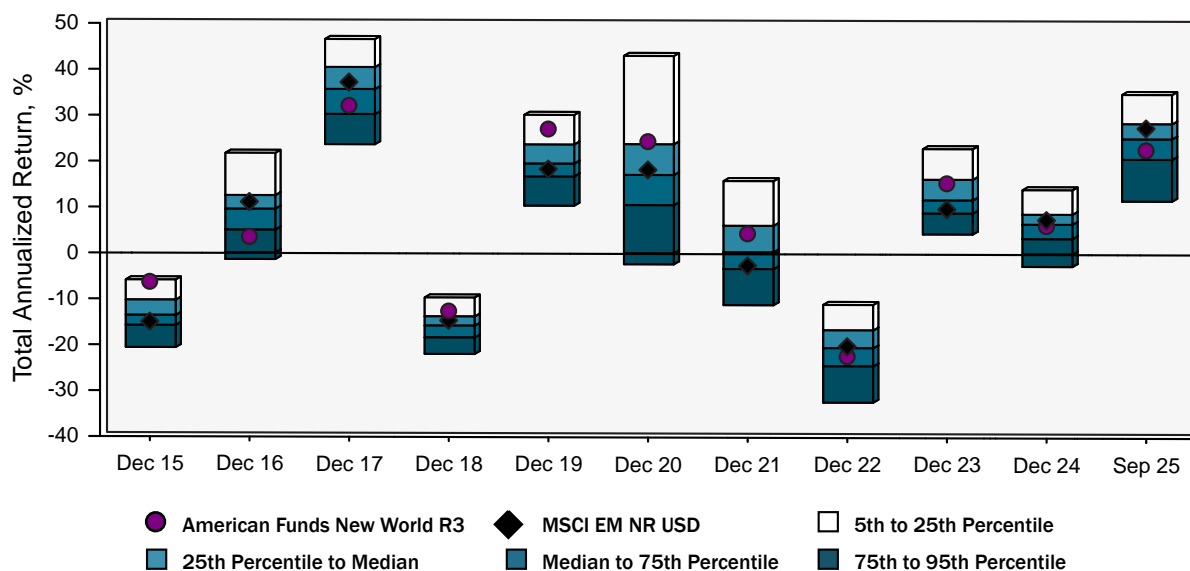


American Funds New World R3

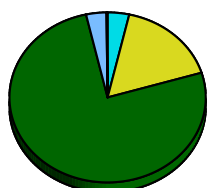
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds New World R3	6.52	22.76	14.52	18.25	7.82	9.21	3.30	0.73	1.01	12.80	1.22
MSCI EM NR USD	10.64	27.53	17.32	18.21	7.02	7.99	0.00	1.00	0.85	15.75	-
Morningstar Diversified Emerging Mkts	8.80	24.64	15.95	17.76	7.28	7.60	0.91	0.90	0.85	15.33	1.09

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (3.55%)
Domestic Stock (16.76%)
Foreign Stock (76.16%)
Domestic Bond (0.00%)
Foreign Bond (3.34%)
Preferred Bond (0.17%)
Convertible Bond (0.00%)
Other (0.02%)

Portfolio Data

Ticker	RNWCX
Prospectus Objective	Diversified Emerging Markets
Morningstar Category	Diversified Emerging Mkts
Net Assets \$MM	\$74,225
Turnover Ratio	37%
Total Number of Holdings	579
Average Mkt Cap \$MM	\$83,175
Manager Name	Robert Lovelace
Manager Tenure (yrs.)	26.25
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	30.55	34.27
Communication Services	10.34	9.75
Technology	20.21	24.52
Service Economy	41.12	40.61
Consumer Cyclical	13.7	13.49
Healthcare	6.71	4.09
Financial Services	20.71	23.03
Manufacturing Economy	28.33	25.13
Basic materials	5.13	4.70
Consumer Defensive	6.02	5.28
Industrial Materials	11.63	8.27
RealEstate	1.85	2.09
Energy	2.4	3.18
Utilities	1.3	1.61

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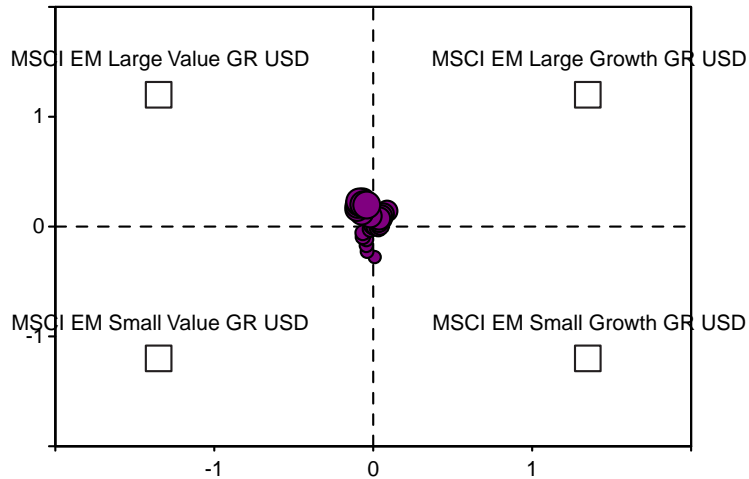


American Funds New World R3

As of 09/30/2025

Manager Style

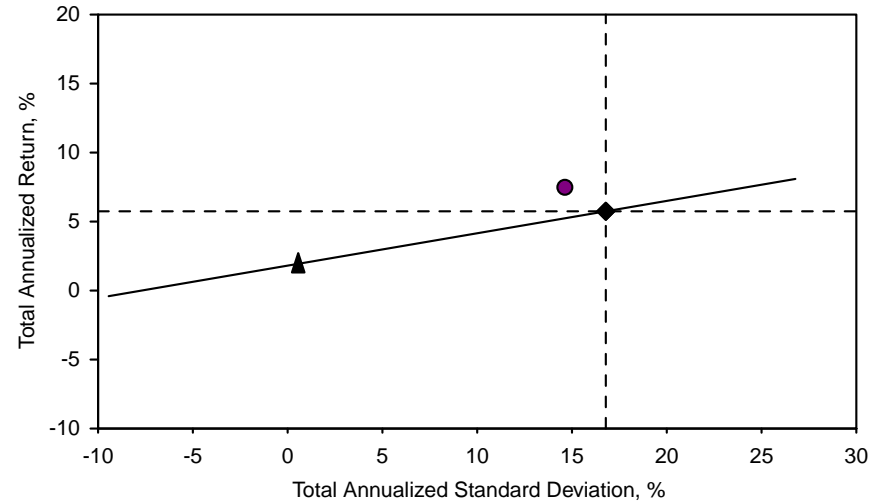
6 Month moving average, October 2015 - September 2025



● American Funds New World R3

Manager Risk / Return

October 2015 - September 2025

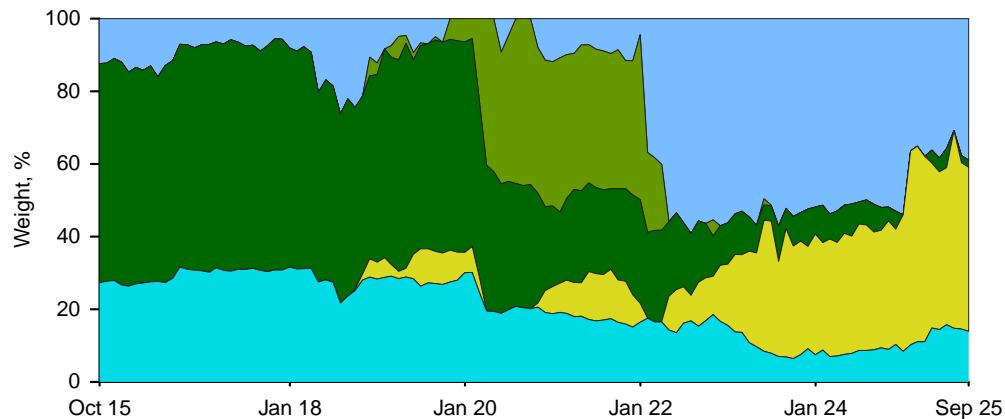


◆ MSCI EM NR USD

▲ Cash

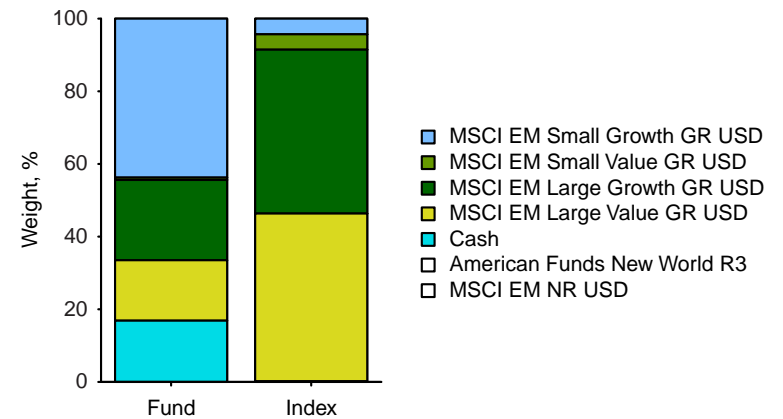
Asset Allocation

American Funds New World R3



Asset Allocation

October 2015 - September 2025



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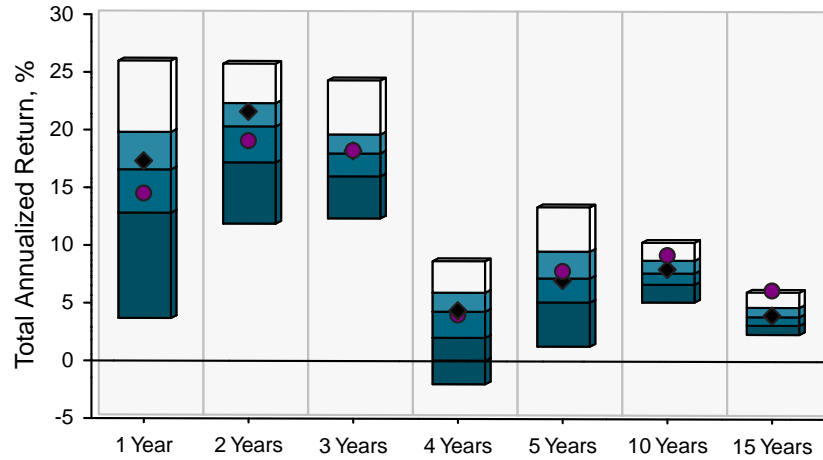


American Funds New World R3

As of 09/30/2025

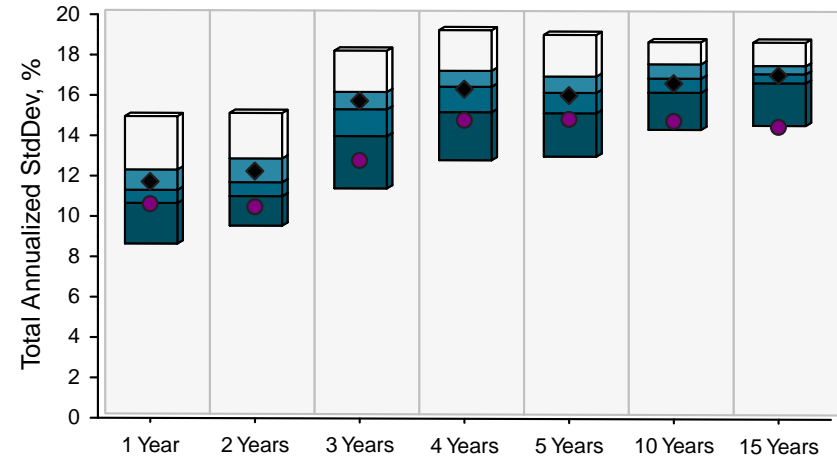
Performance

vs. Morningstar Diversified Emerging Mkts



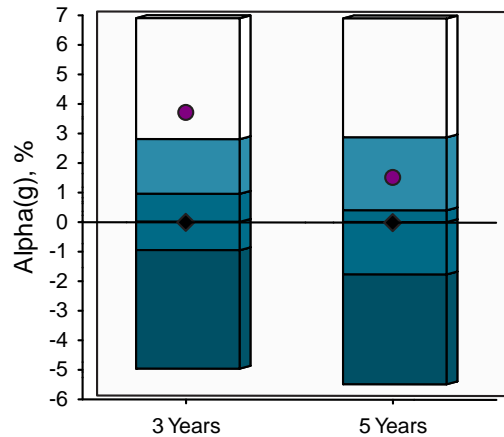
Standard Deviation

vs. Morningstar Diversified Emerging Mkts



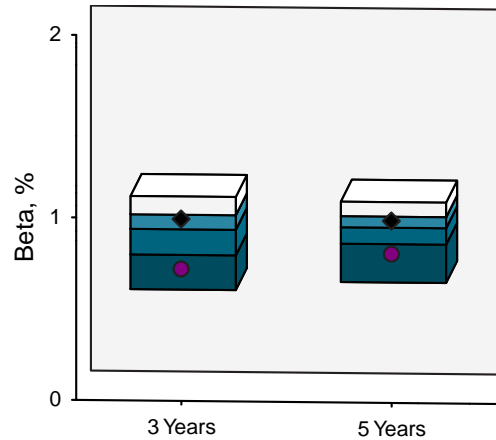
Alpha(g) to date

October 2020 - September 2025



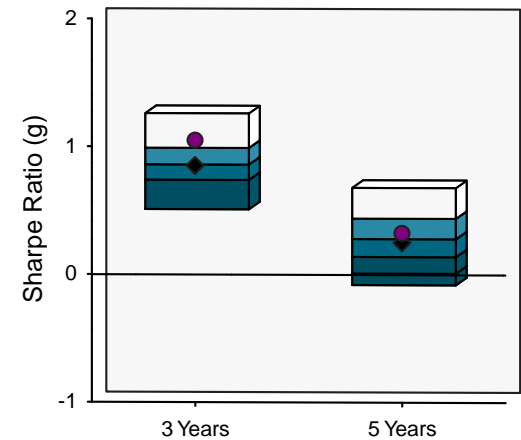
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



● American Funds New World R3

◆ MSCI EM NR USD

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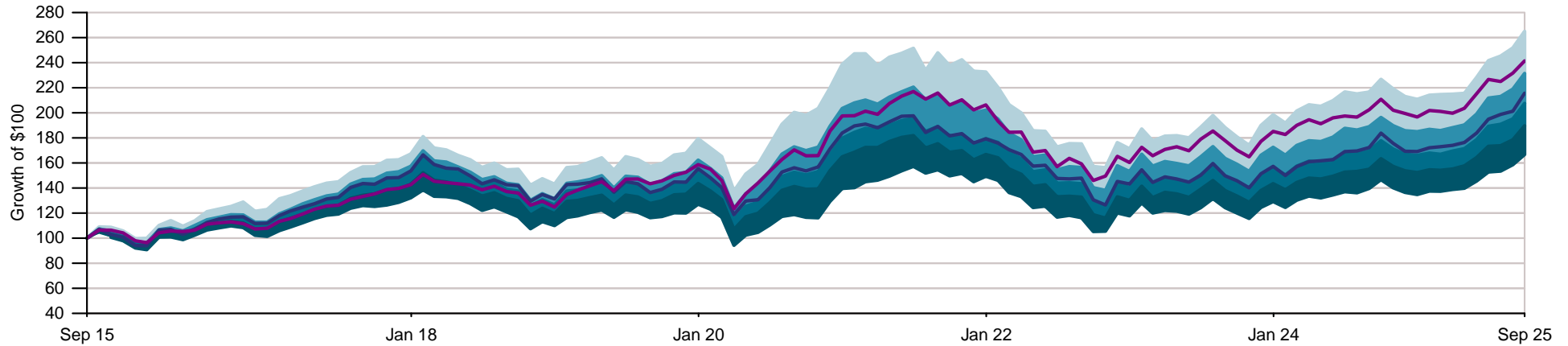


American Funds New World R3

As of 09/30/2025

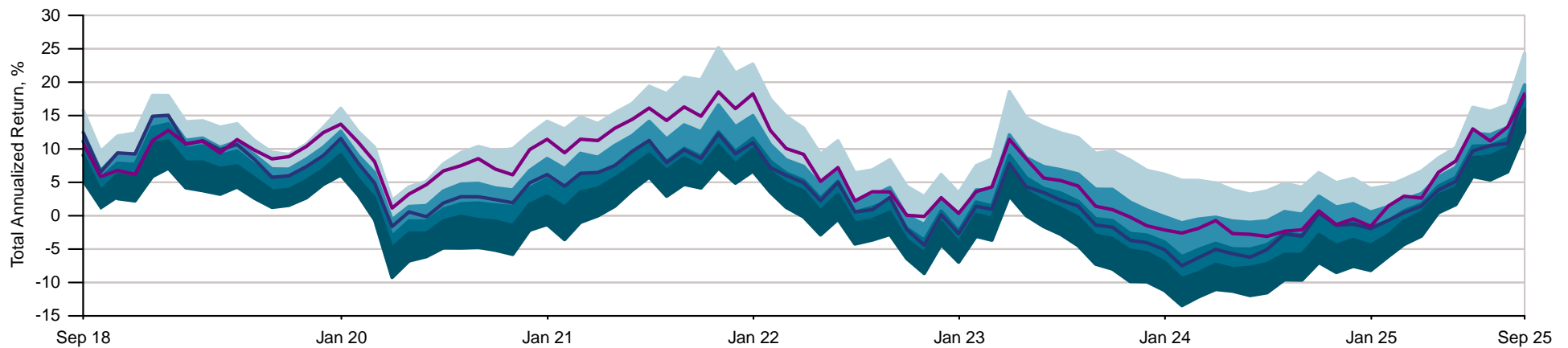
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds New World R3

25th Percentile to Median
MSCI EM NR USD

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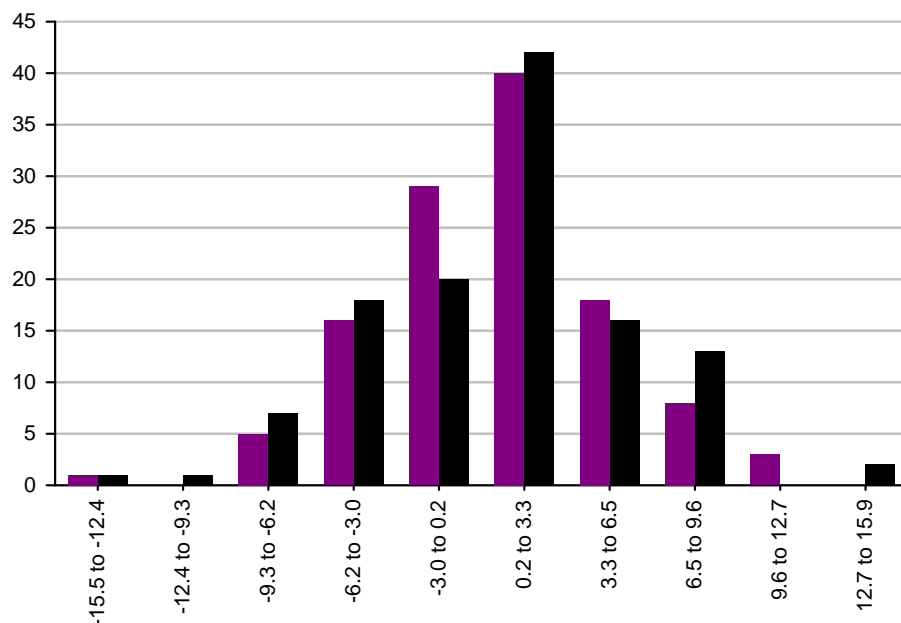


American Funds New World R3

As of 09/30/2025

Distribution of Total Return

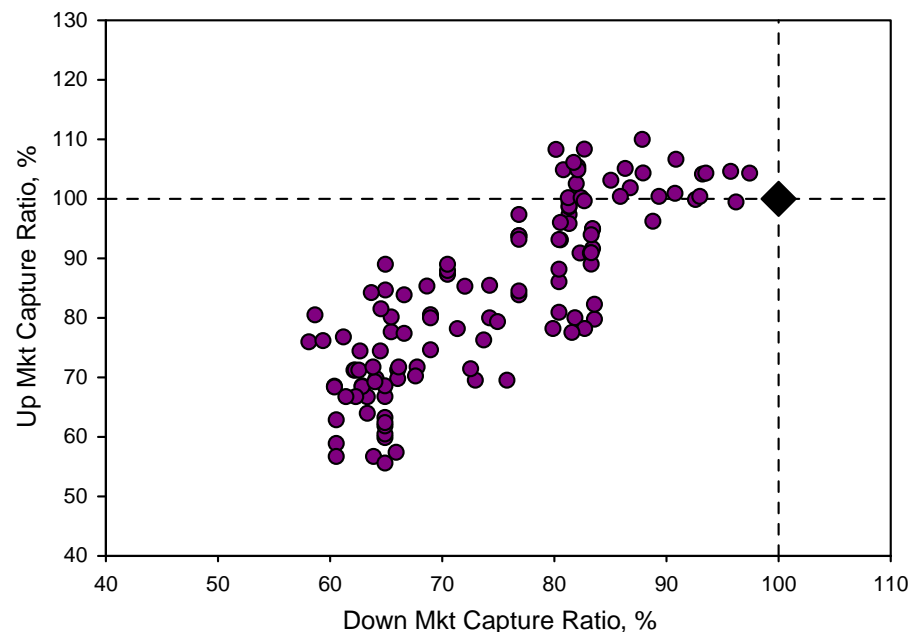
October 2015 - September 2025



● American Funds New World R3

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ MSCI EM NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds New World R3	73	47	3.45%	-3.34%	25.69%	-13.11%	11.85%	-15.50%	61.09%	-29.21%	86.25%	78.06%	82.62
MSCI EM NR USD	73	47	3.64%	-3.84%	29.78%	-16.79%	14.83%	-15.40%	58.39%	-31.03%	100.00%	100.00%	100.00

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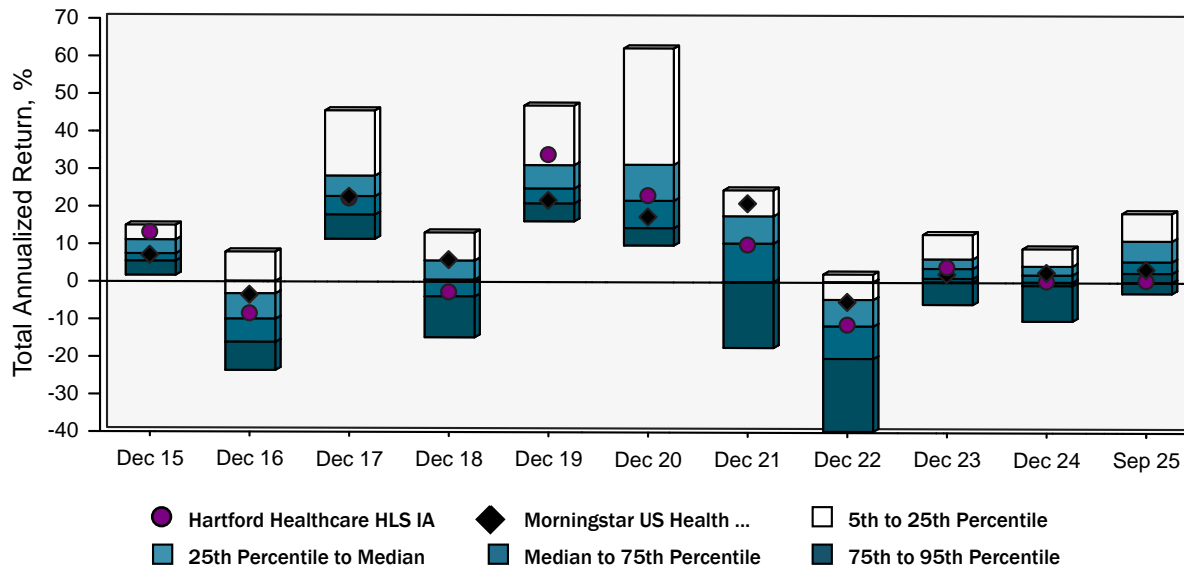


Hartford Healthcare HLS IA

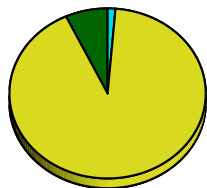
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford Healthcare HLS IA	5.72	0.55	-11.08	5.24	2.56	7.47	-1.33	0.99	0.10	13.91	0.93
Morningstar US Health TR USD	4.51	3.52	-6.66	6.71	6.43	9.27	0.00	1.00	0.20	13.61	-
Morningstar Health	8.57	6.55	-2.85	6.40	2.99	7.15	0.55	0.97	0.19	17.49	1.01

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (1.29%)
Domestic Stock (91.74%)
Foreign Stock (6.97%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	HIAHX
Prospectus Objective	Specialty - Health
Morningstar Category	Health
Net Assets \$MM	\$105
Turnover Ratio	42%
Total Number of Holdings	84
Average Mkt Cap \$MM	\$86,548
Manager Name	Rebecca Sykes
Manager Tenure (yrs.)	5.00
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	0.00	0.30
Communication Services	0.0	0.07
Technology	0.0	0.23
Service Economy	100.00	98.83
Consumer Cyclical	0.0	0.05
Healthcare	100.0	98.10
Financial Services	0.0	0.68
Manufacturing Economy	0.00	0.88
Basic materials	0.0	0.25
Consumer Defensive	0.0	0.07
Industrial Materials	0.0	0.06
RealEstate	0.0	0.27
Energy	0.0	0.23
Utilities	0.0	0.00

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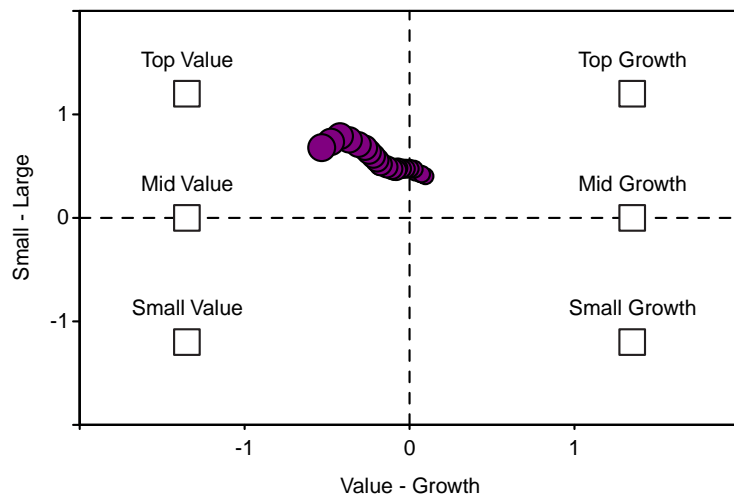


Hartford Healthcare HLS IA

As of 09/30/2025

Manager Style

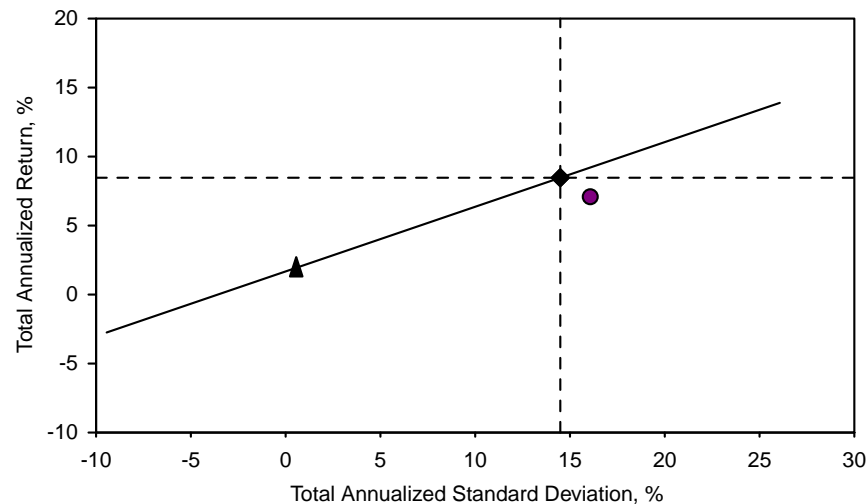
6 Month moving average, October 2015 - September 2025



● Hartford Healthcare HLS IA

Manager Risk / Return

October 2015 - September 2025

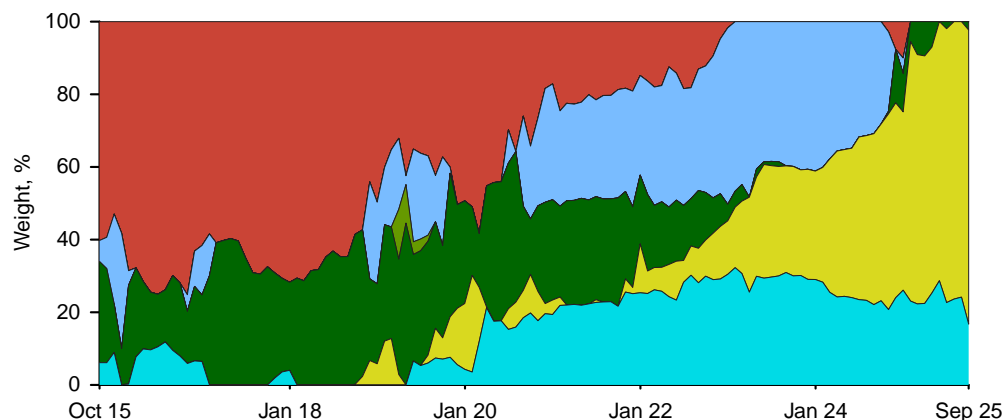


◆ Morningstar US Health TR USD

▲ Cash

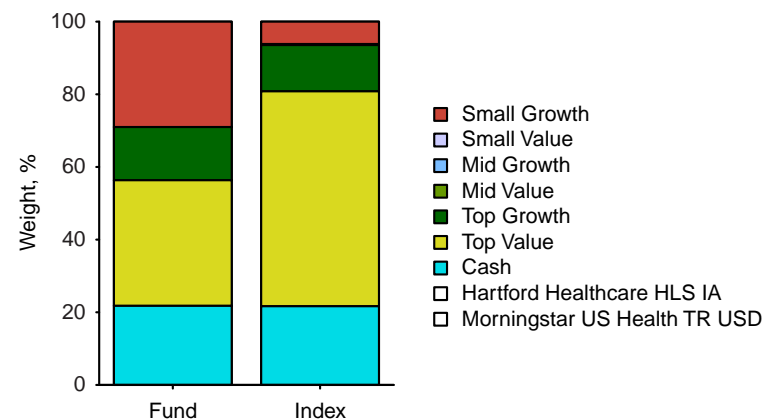
Asset Allocation

Hartford Healthcare HLS IA



Asset Allocation

October 2015 - September 2025



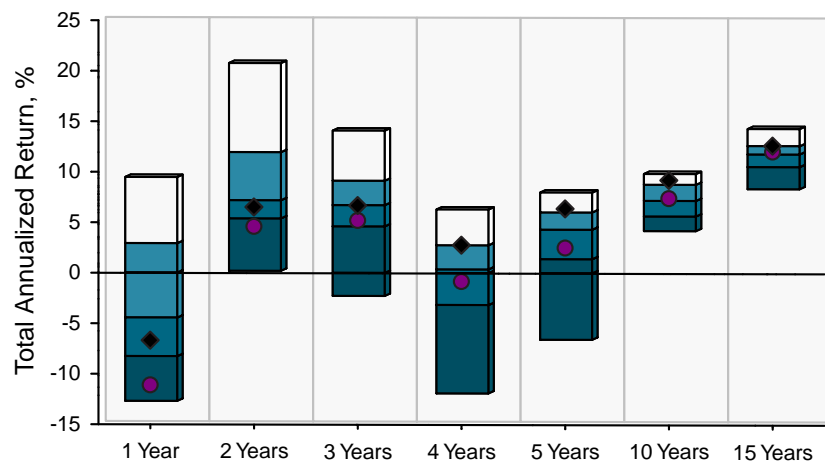
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Hartford Healthcare HLS IA

As of 09/30/2025

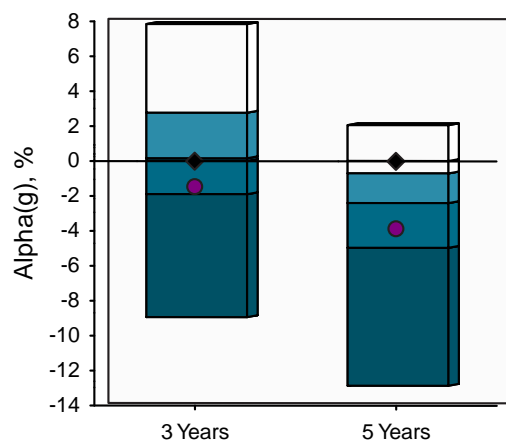
Performance
vs. Morningstar Health



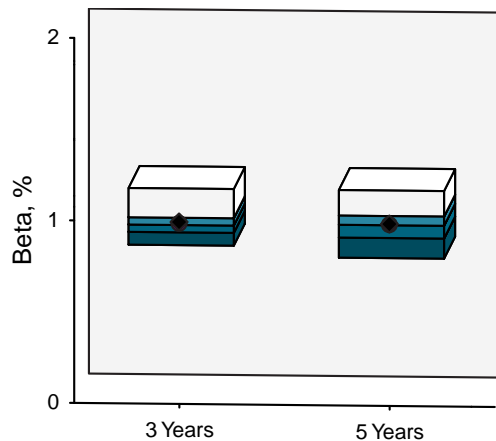
Standard Deviation
vs. Morningstar Health



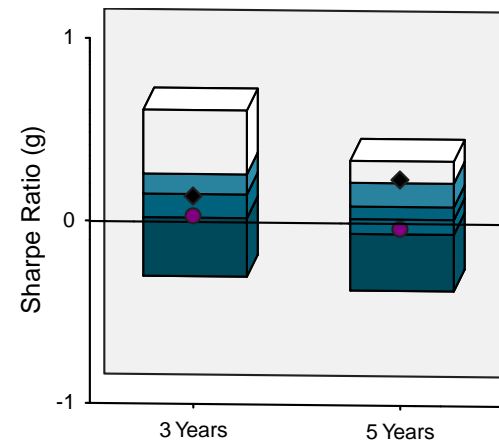
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● Hartford Healthcare HLS IA

◆ Morningstar US Health TR USD

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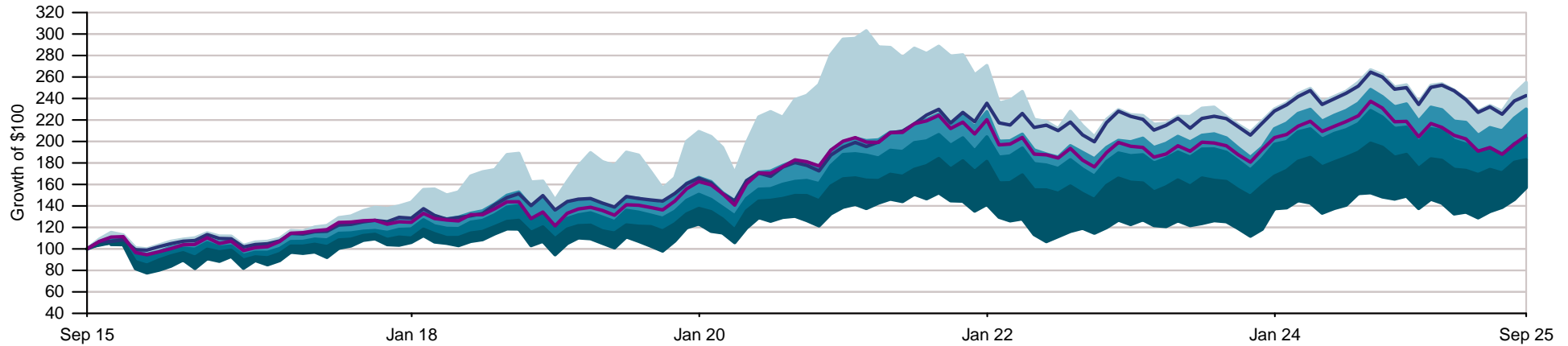


Hartford Healthcare HLS IA

As of 09/30/2025

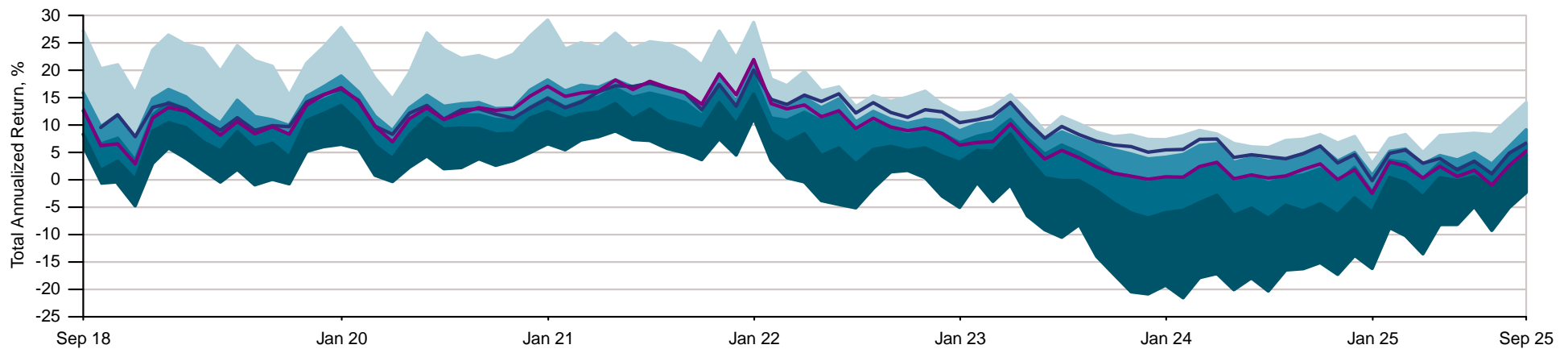
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Hartford Healthcare HLS IA

25th Percentile to Median
Morningstar US Health TR USD

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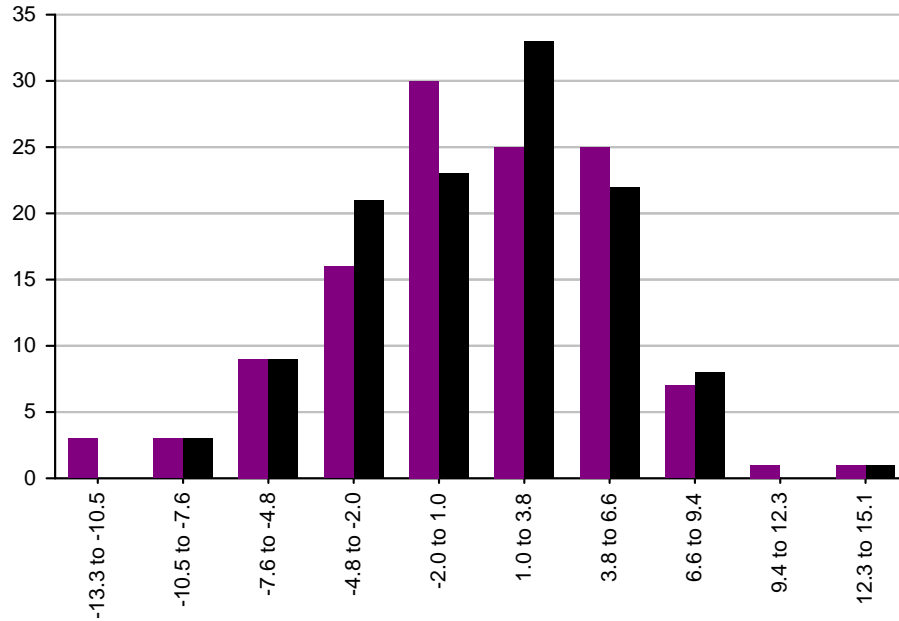


Hartford Healthcare HLS IA

As of 09/30/2025

Distribution of Total Return

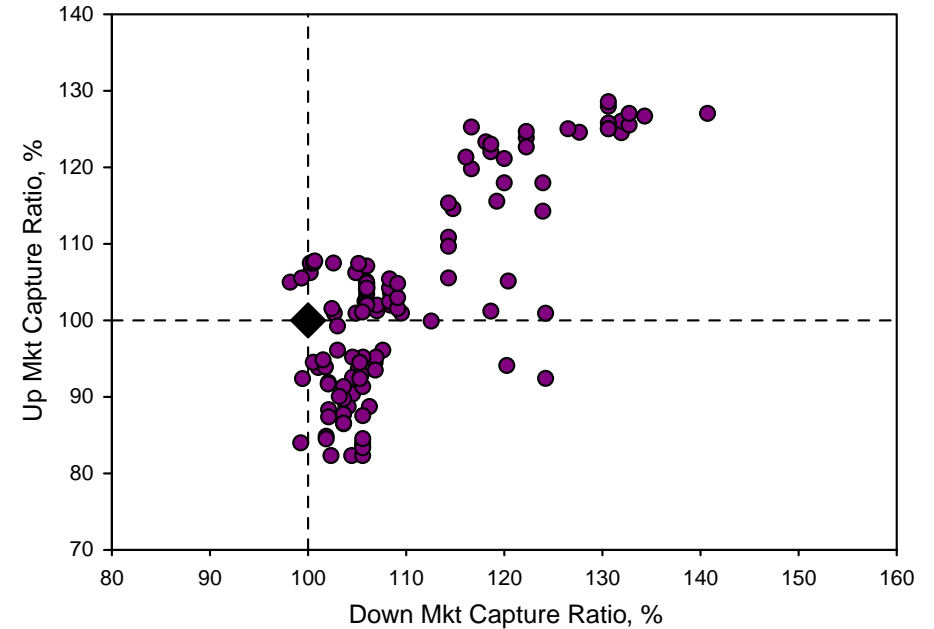
October 2015 - September 2025



● Hartford Healthcare HLS IA

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Morningstar US Health TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford Healthcare HLS IA	70	50	3.75%	-3.64%	28.59%	-16.43%	14.06%	-13.26%	41.50%	-18.58%	99.09%	108.09%	91.07
Morningstar US Health TR USD	73	47	3.53%	-3.45%	28.85%	-15.20%	13.14%	-9.00%	37.97%	-10.41%	100.00%	100.00%	100.00

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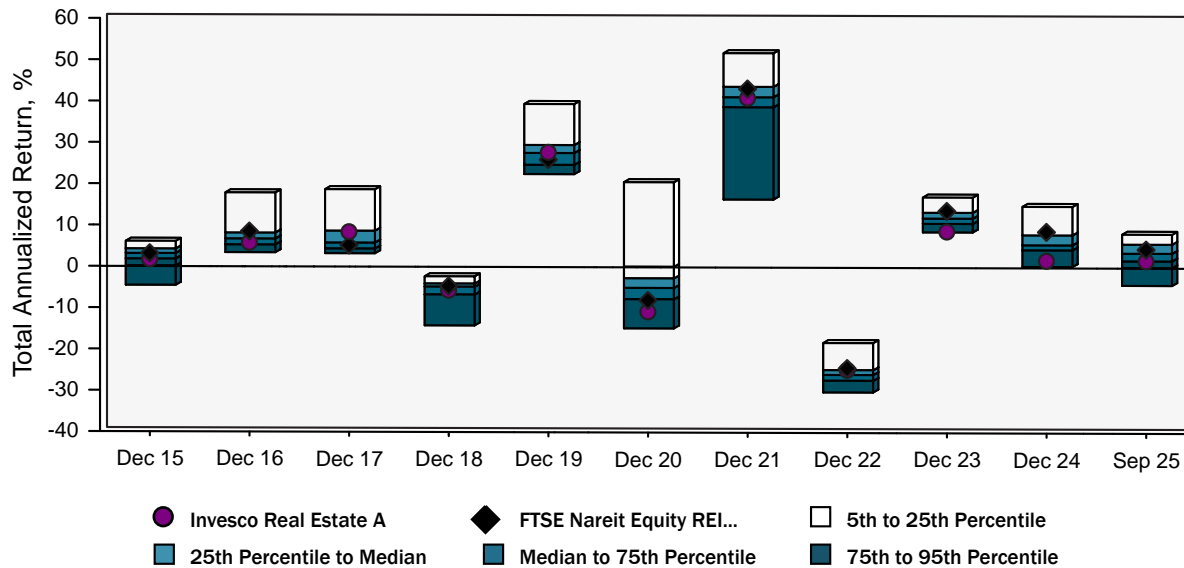


Invesco Real Estate A

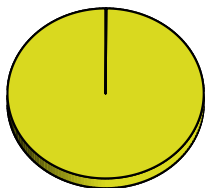
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Invesco Real Estate A	0.51	1.68	-6.61	5.11	4.50	4.57	-5.05	0.96	0.10	16.82	1.38
FTSE Nareit Equity REITs TR USD	4.77	4.51	-1.98	10.80	9.33	6.61	0.00	1.00	0.41	17.14	-
Morningstar Real Estate	2.62	3.18	-4.08	8.52	6.86	5.67	-1.58	0.97	0.29	17.51	1.14

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (0.13%)
Domestic Stock (99.87%)
Foreign Stock (0.00%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	IARAX
Prospectus Objective	Specialty - Real Estate
Morningstar Category	Real Estate
Net Assets \$MM	\$702
Turnover Ratio	63%
Total Number of Holdings	39
Average Mkt Cap \$MM	\$28,104
Manager Name	Ping-Ying Wang
Manager Tenure (yrs.)	19.66
Mstar Rating	2

Sector Weightings

	Fund	Category
Information Economy	0.00	0.60
Communication Services	0.0	0.19
Technology	0.0	0.41
Service Economy	1.32	1.91
Consumer Cyclical	1.32	1.34
Healthcare	0.0	0.12
Financial Services	0.0	0.45
Manufacturing Economy	98.68	97.51
Basic materials	0.0	0.22
Consumer Defensive	0.0	0.01
Industrial Materials	0.0	0.83
RealEstate	98.68	96.06
Energy	0.0	0.24
Utilities	0.0	0.15

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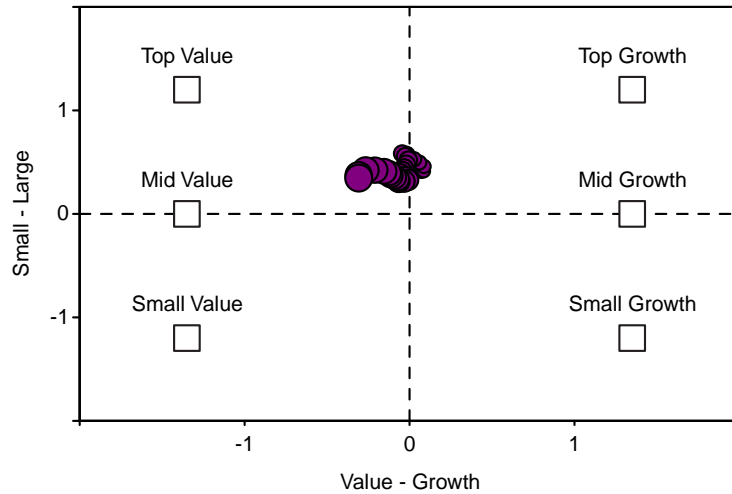


Invesco Real Estate A

As of 09/30/2025

Manager Style

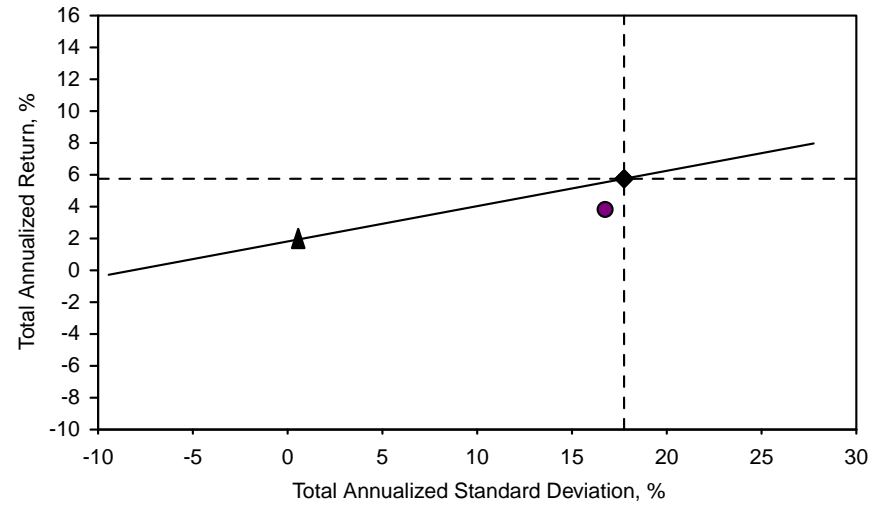
6 Month moving average, October 2015 - September 2025



● Invesco Real Estate A

Manager Risk / Return

October 2015 - September 2025

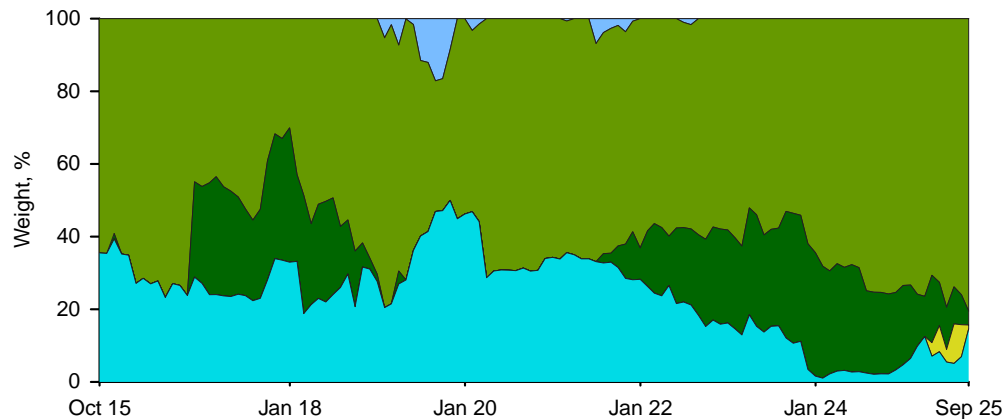


◆ FTSE Nareit Equity REITs TR USD

▲ Cash

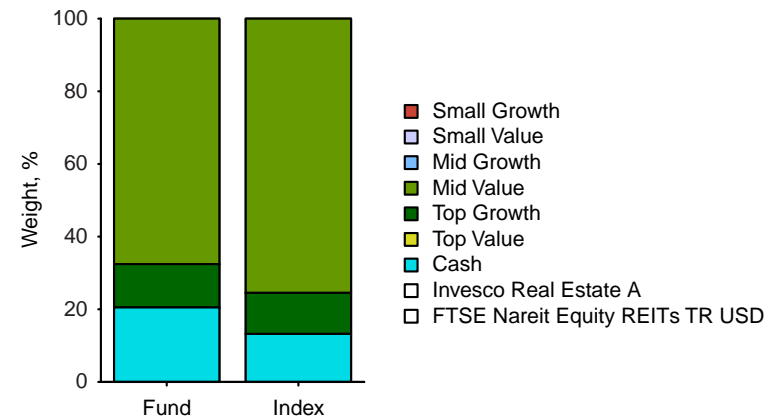
Asset Allocation

Invesco Real Estate A



Asset Allocation

October 2015 - September 2025



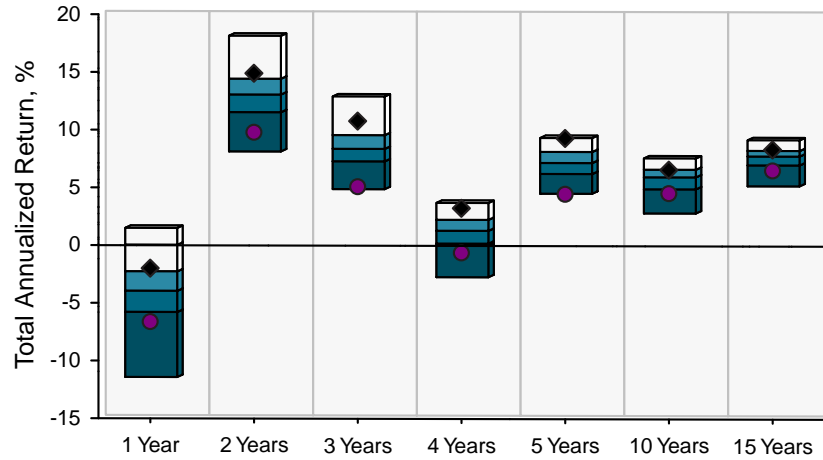
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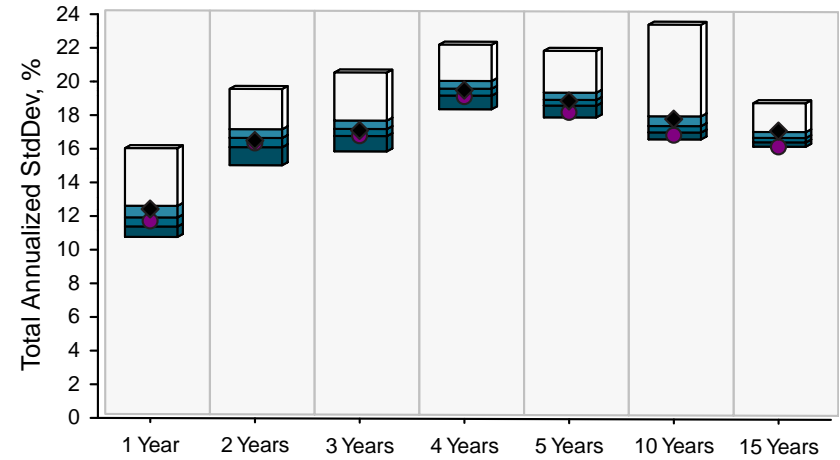
Invesco Real Estate A

As of 09/30/2025

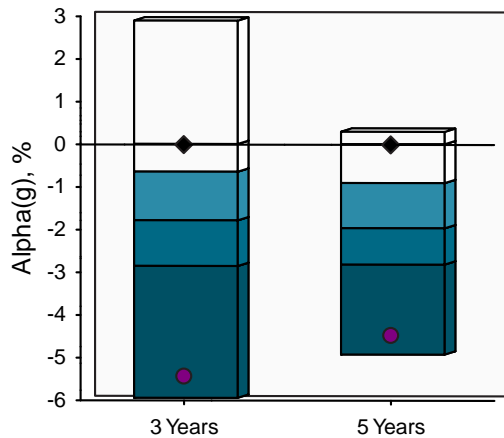
Performance
vs. Morningstar Real Estate



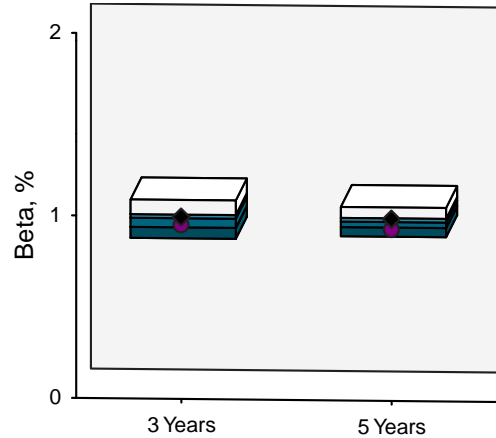
Standard Deviation
vs. Morningstar Real Estate



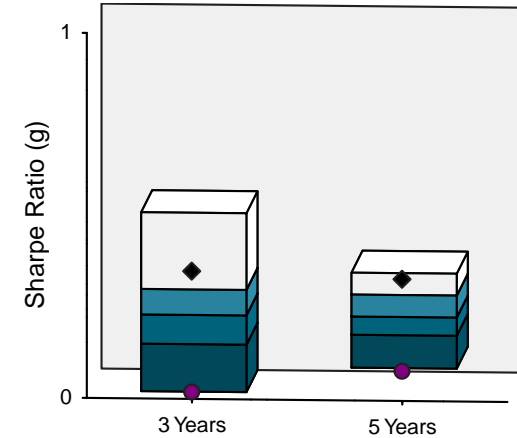
Alpha(g) to date
October 2020 - September 2025



Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



● Invesco Real Estate A

◆ FTSE Nareit Equity REITs TR USD

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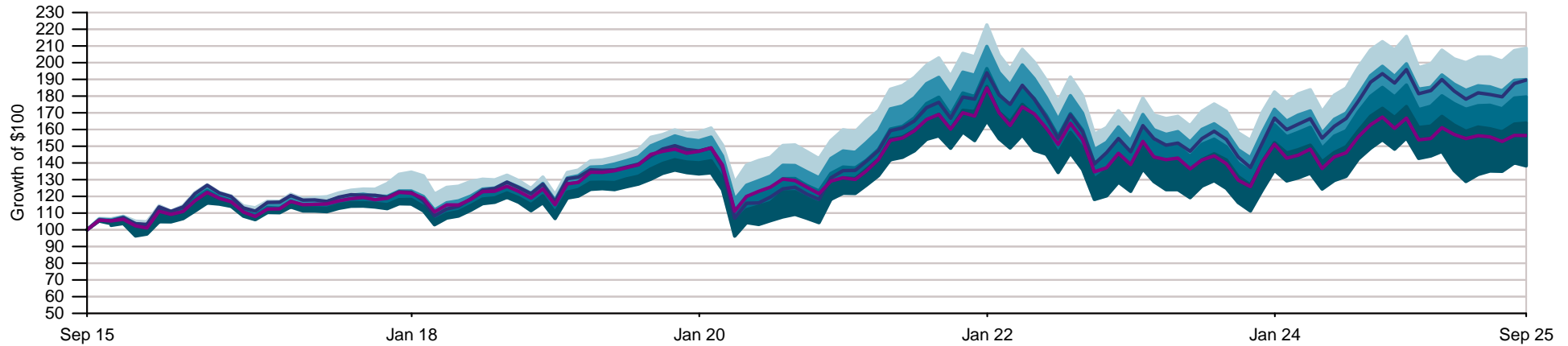


Invesco Real Estate A

As of 09/30/2025

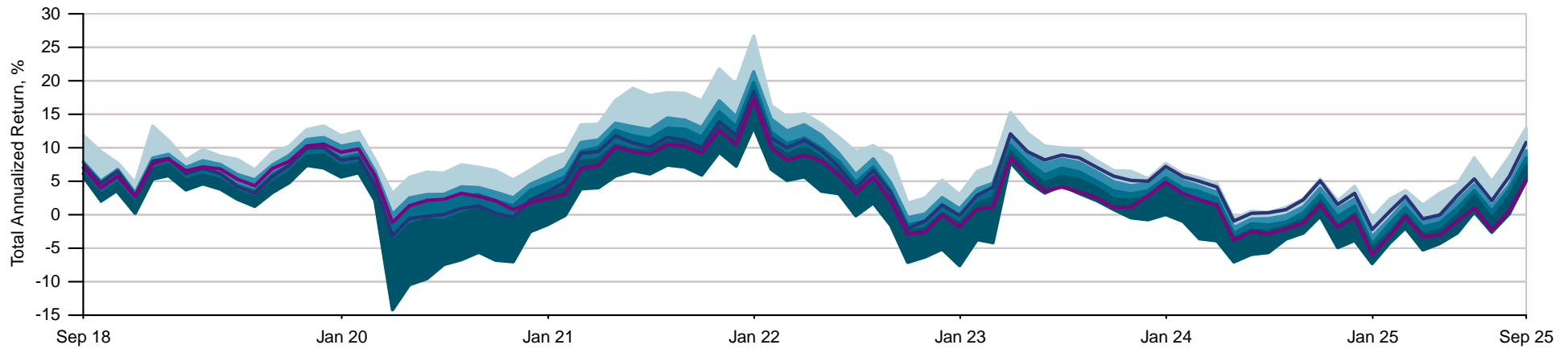
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Invesco Real Estate A

25th Percentile to Median
FTSE Nareit Equity REITs TR USD

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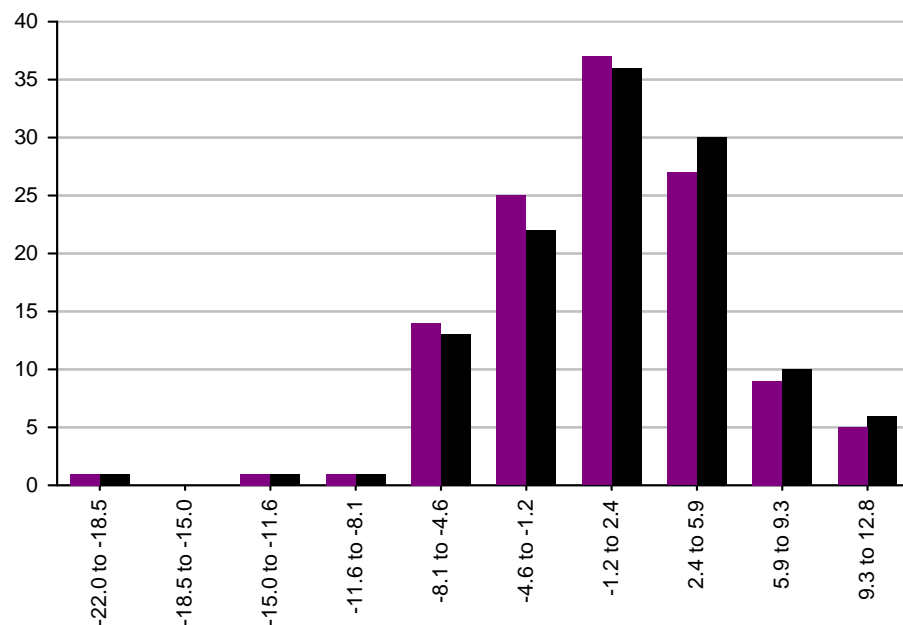


Invesco Real Estate A

As of 09/30/2025

Distribution of Total Return

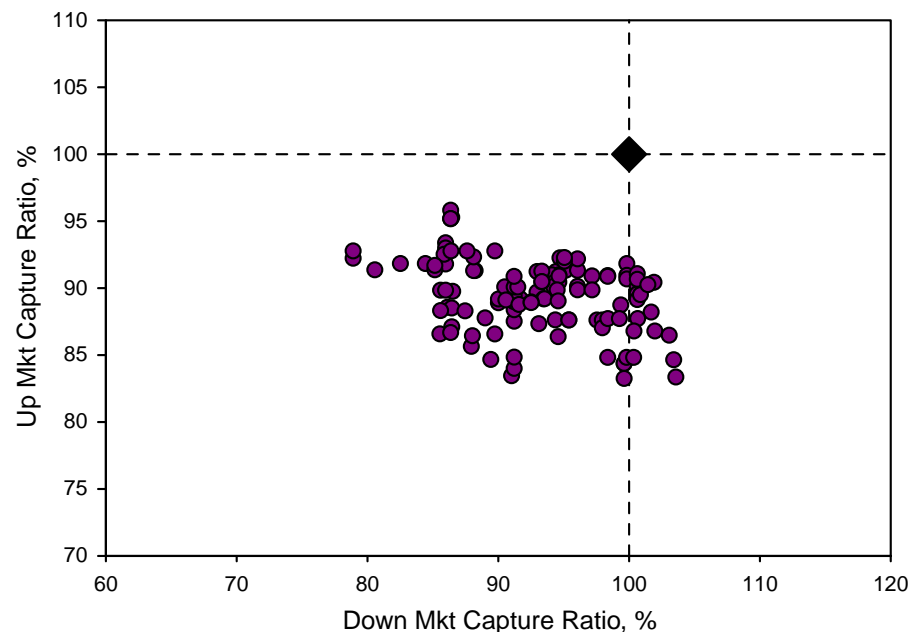
October 2015 - September 2025



● Invesco Real Estate A

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ FTSE Nareit Equity REITs TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Invesco Real Estate A	70	50	3.57%	-3.94%	27.37%	-17.90%	11.70%	-19.95%	40.99%	-24.80%	87.92%	95.70%	95.97
FTSE Nareit Equity REITs TR USD	70	50	3.95%	-4.06%	31.13%	-18.70%	11.75%	-21.92%	51.80%	-24.37%	100.00%	100.00%	100.00

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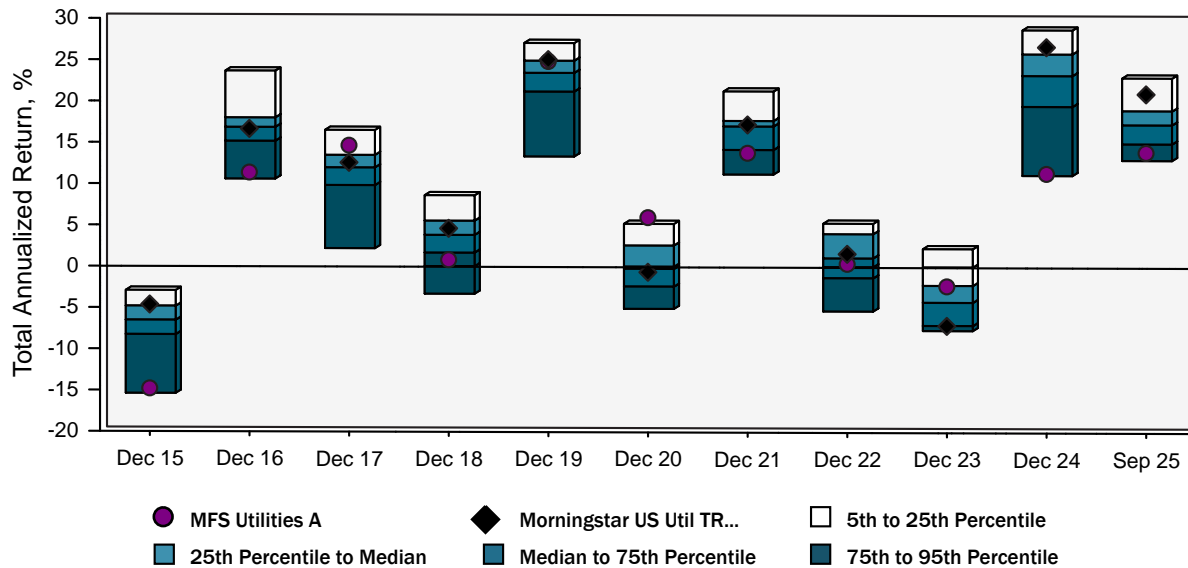


MFS Utilities A

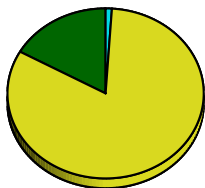
As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
MFS Utilities A	6.68	13.97	5.29	10.96	10.07	9.00	-3.89	0.96	0.46	14.83	1.00
Morningstar US Util TR USD	7.75	21.06	16.80	15.80	12.86	11.47	0.00	1.00	0.75	14.84	-
Morningstar Utilities	7.56	17.19	13.13	14.39	11.90	10.22	3.07	0.93	0.68	14.51	0.98

Performance To Date
January 2015 - September 2025



Portfolio Composition



Cash (1.03%)
Domestic Stock (82.13%)
Foreign Stock (16.84%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Data

Ticker	MMUFX
Prospectus Objective	Specialty - Utility
Morningstar Category	Utilities
Net Assets \$MM	\$2,616
Turnover Ratio	63%
Total Number of Holdings	68
Average Mkt Cap \$MM	\$42,912
Manager Name	Claud Davis
Manager Tenure (yrs.)	11.42
Mstar Rating	2

Sector Weightings

	Fund	Category
Information Economy	1.24	3.35
Communication Services	1.24	2.76
Technology	0.0	0.59
Service Economy	0.00	0.54
Consumer Cyclical	0.0	0.18
Healthcare	0.0	0.06
Financial Services	0.0	0.30
Manufacturing Economy	98.76	96.12
Basic materials	0.0	0.08
Consumer Defensive	0.0	0.03
Industrial Materials	0.48	2.04
RealEstate	3.54	0.62
Energy	0.0	4.05
Utilities	94.74	89.30

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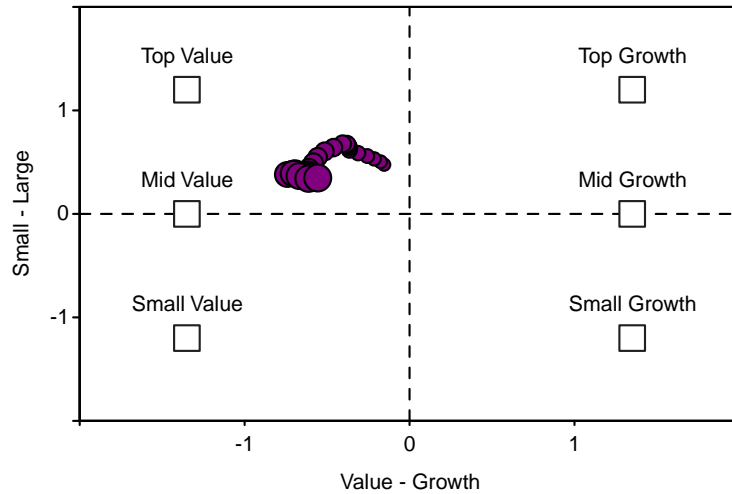


MFS Utilities A

As of 09/30/2025

Manager Style

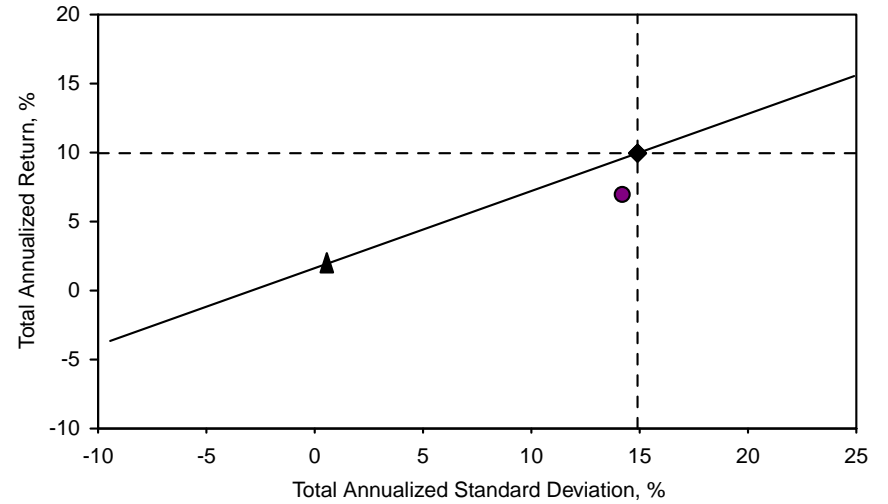
6 Month moving average, October 2015 - September 2025



● MFS Utilities A

Manager Risk / Return

October 2015 - September 2025

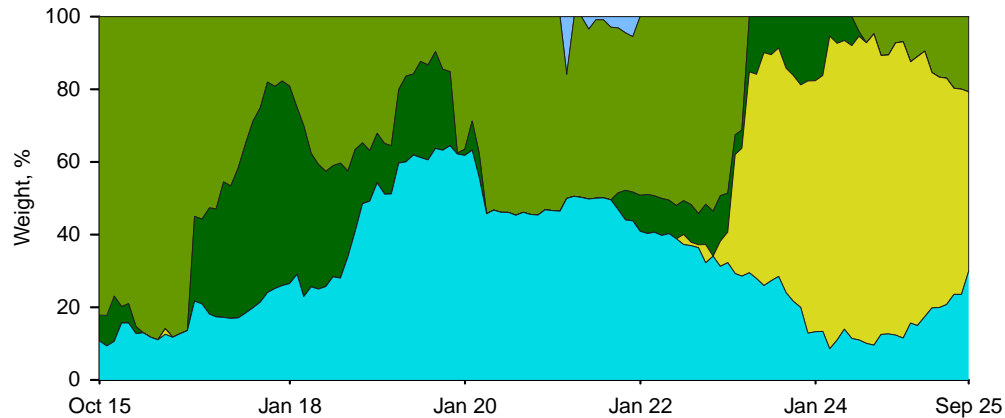


◆ Morningstar US Util TR USD

▲ Cash

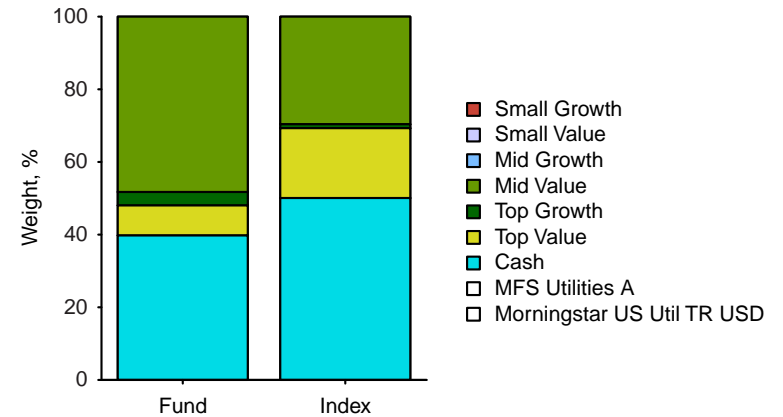
Asset Allocation

MFS Utilities A



Asset Allocation

October 2015 - September 2025



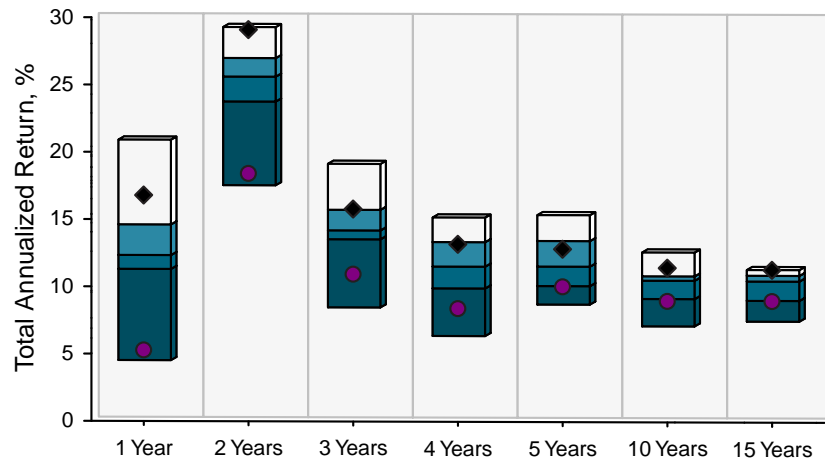
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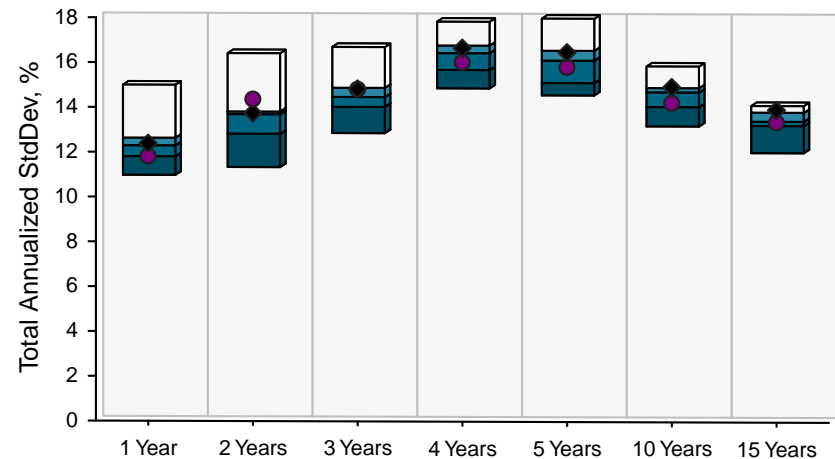
MFS Utilities A

As of 09/30/2025

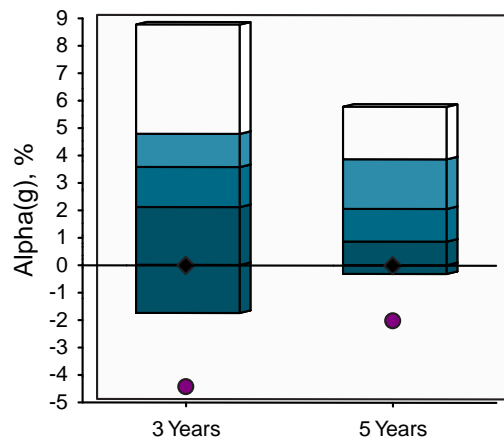
Performance
vs. Morningstar Utilities



Standard Deviation
vs. Morningstar Utilities

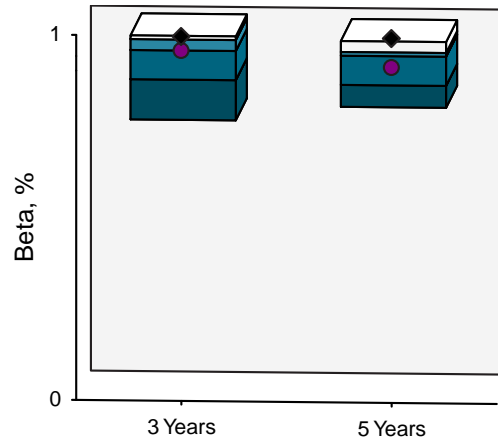


Alpha(g) to date
October 2020 - September 2025

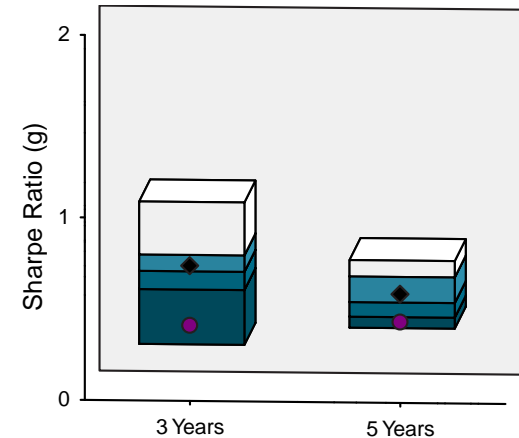


● MFS Utilities A

Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



◆ Morningstar US Util TR USD

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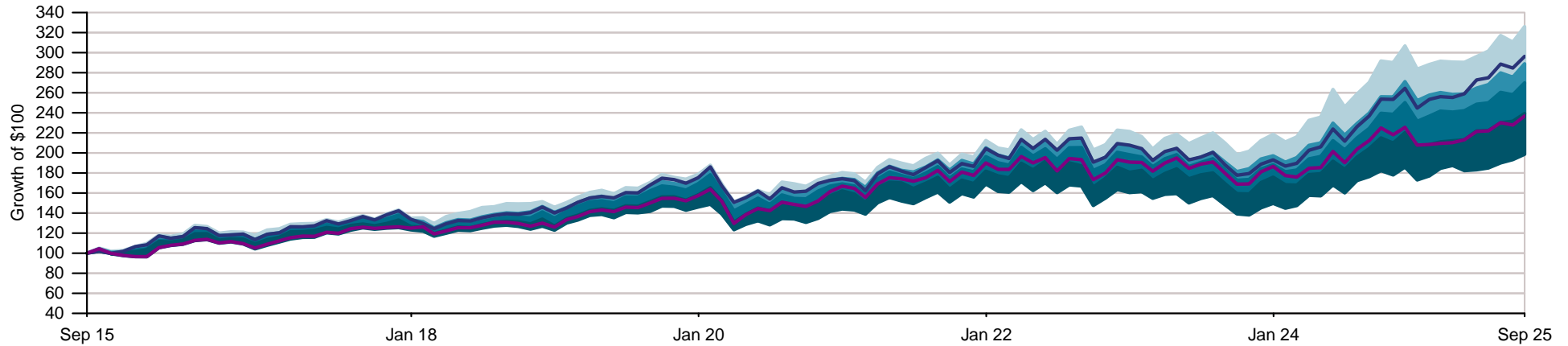


MFS Utilities A

As of 09/30/2025

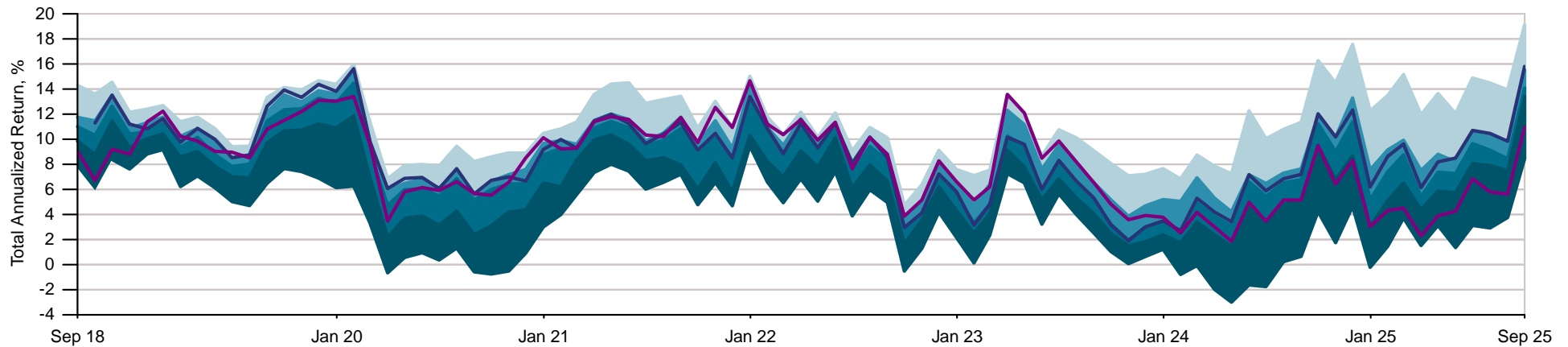
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
MFS Utilities A

25th Percentile to Median
Morningstar US Util TR USD

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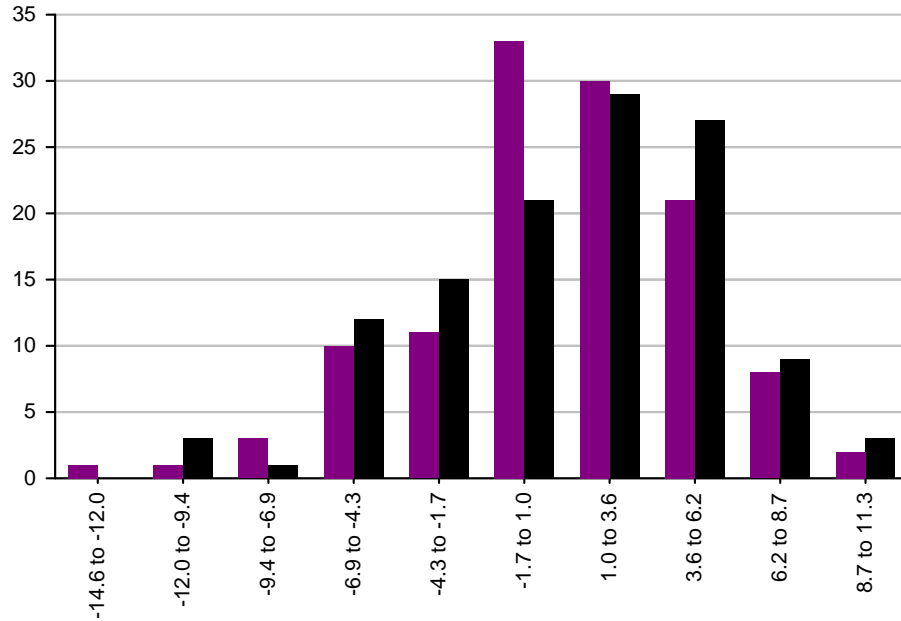


MFS Utilities A

As of 09/30/2025

Distribution of Total Return

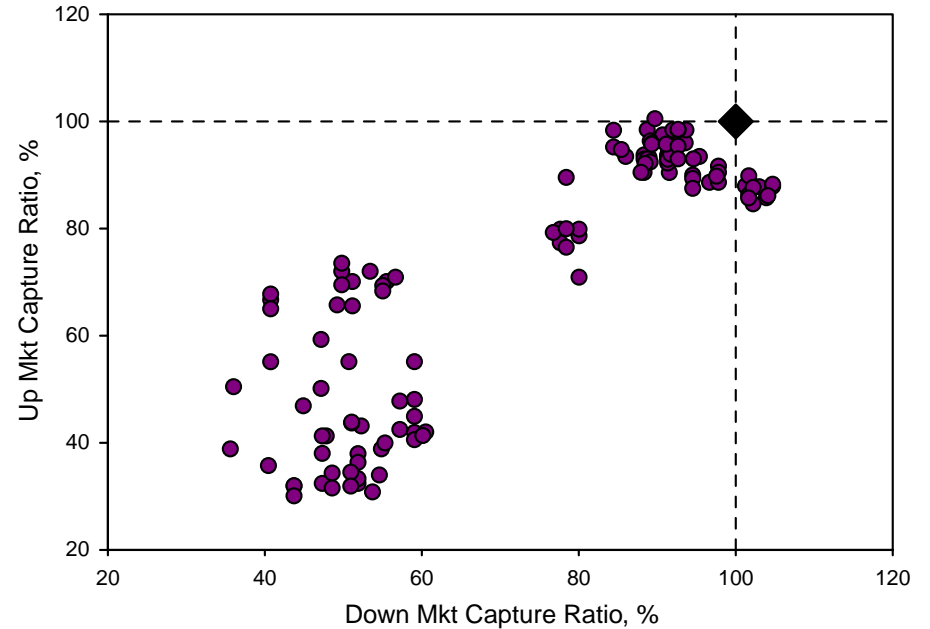
October 2015 - September 2025



● MFS Utilities A

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Morningstar US Util TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
MFS Utilities A	71	49	3.43%	-3.08%	25.01%	-12.81%	9.33%	-14.55%	33.21%	-8.33%	80.53%	85.69%	81.69
Morningstar US Util TR USD	75	45	3.67%	-3.53%	31.06%	-14.95%	10.28%	-11.19%	42.73%	-12.47%	100.00%	100.00%	100.00

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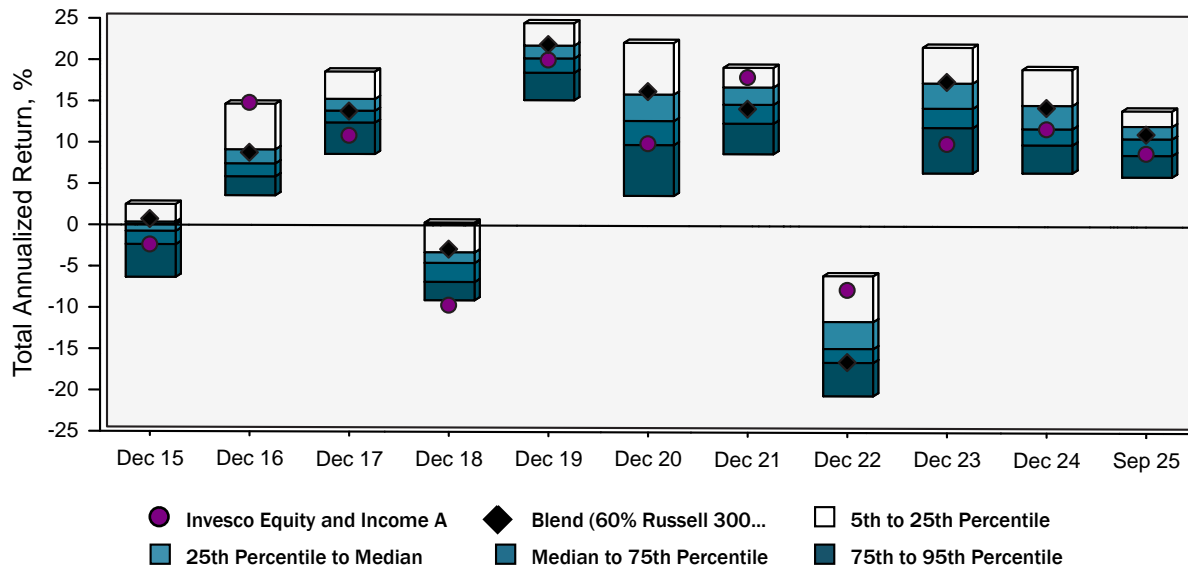
Invesco Equity and Income A

As of 09/30/2025

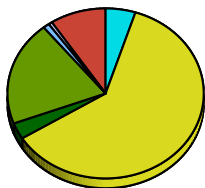
	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Invesco Equity and Income A	3.49	8.87	8.96	13.26	11.17	8.63	-2.53	1.00	0.75	11.18	0.77
Blend (60% Russell 3000 _40% Bar US Agg Bd)	5.69	11.19	11.59	16.27	9.22	9.67	0.00	1.00	1.10	9.98	-
Morningstar Moderate Allocation	4.80	10.31	9.51	14.34	8.80	8.48	0.62	0.92	0.95	9.74	0.99

Performance To Date

January 2015 - September 2025



Portfolio Composition



Cash (4.92%)
Domestic Stock (61.24%)
Foreign Stock (3.10%)
Domestic Bond (19.89%)
Foreign Bond (1.04%)
Preferred Bond (0.58%)
Convertible Bond (9.23%)
Other (0.00%)

Portfolio Data

Ticker	ACEIX
Prospectus Objective	Equity-Income
Morningstar Category	Moderate Allocation
Net Assets \$MM	\$12,654
Turnover Ratio	139%
Total Number of Holdings	376
Average Mkt Cap \$MM	\$124,126
Manager Name	Sergio Marcheli
Manager Tenure (yrs.)	22.42
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	24.60	34.31
Communication Services	5.85	8.25
Technology	18.75	26.06
Service Economy	40.79	35.82
Consumer Cyclical	6.47	9.44
Healthcare	14.29	10.88
Financial Services	20.03	15.50
Manufacturing Economy	34.63	29.87
Basic materials	2.96	2.99
Consumer Defensive	7.24	5.48
Industrial Materials	12.36	10.34
RealEstate	1.83	3.01
Energy	6.19	4.75
Utilities	4.05	3.30

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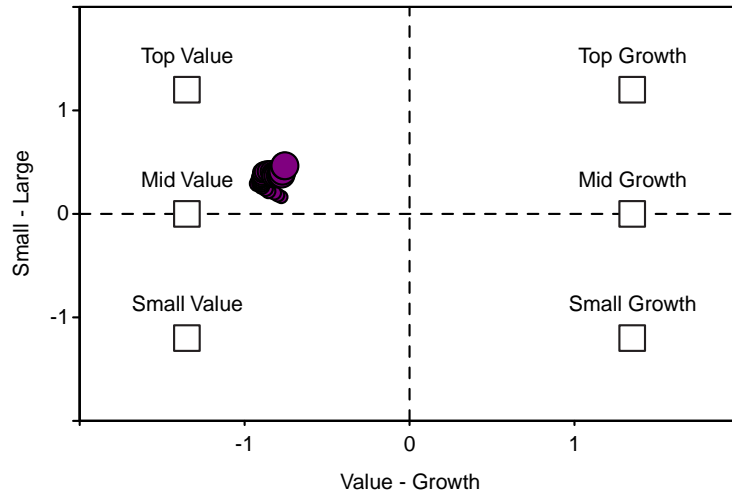


Invesco Equity and Income A

As of 09/30/2025

Manager Style

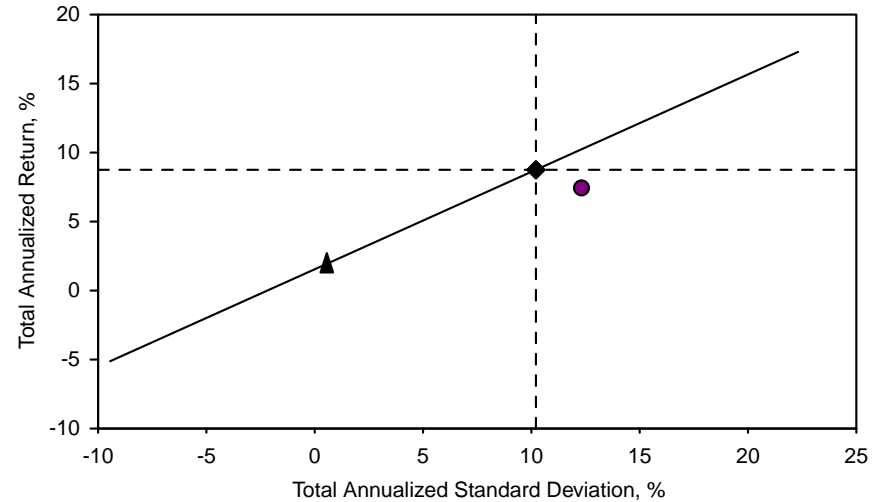
6 Month moving average, October 2015 - September 2025



● Invesco Equity and Income A

Manager Risk / Return

October 2015 - September 2025

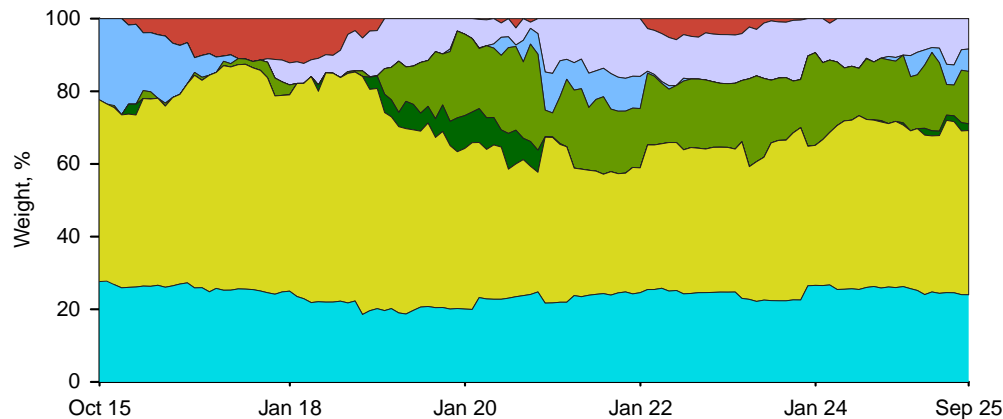


◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

▲ Cash

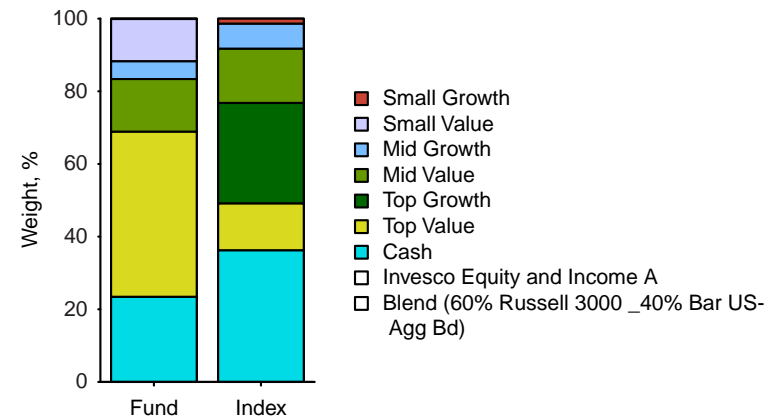
Asset Allocation

Invesco Equity and Income A



Asset Allocation

October 2015 - September 2025



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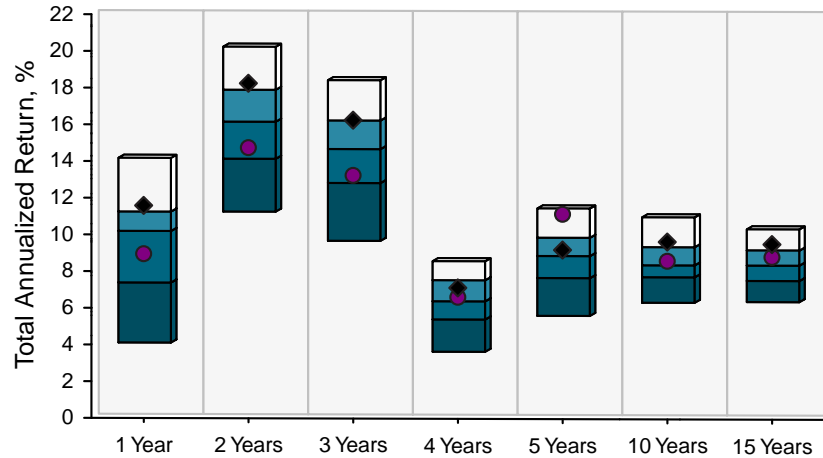


Invesco Equity and Income A

As of 09/30/2025

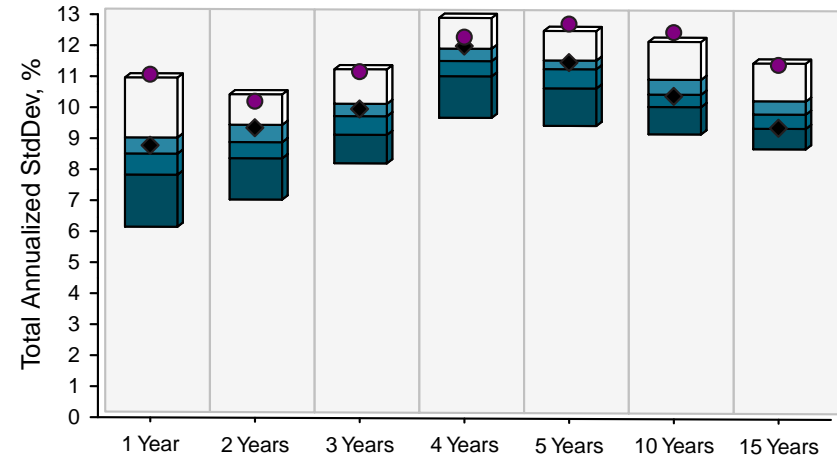
Performance

vs. Morningstar Moderate Allocation



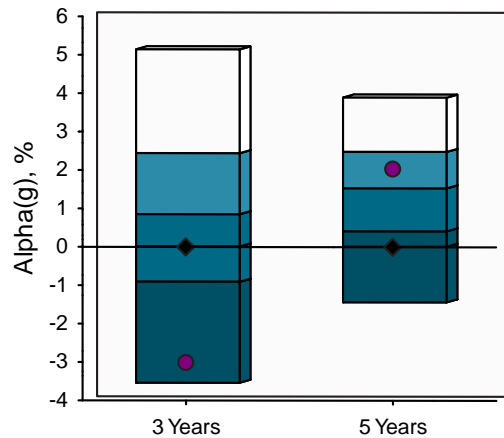
Standard Deviation

vs. Morningstar Moderate Allocation



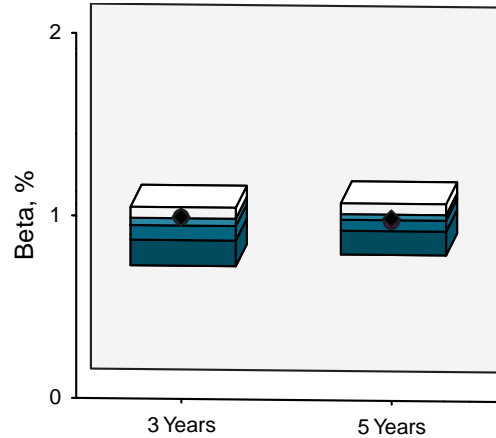
Alpha(g) to date

October 2020 - September 2025



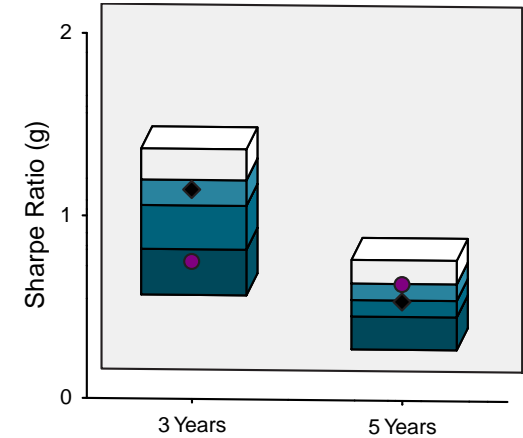
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



● Invesco Equity and Income A

◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

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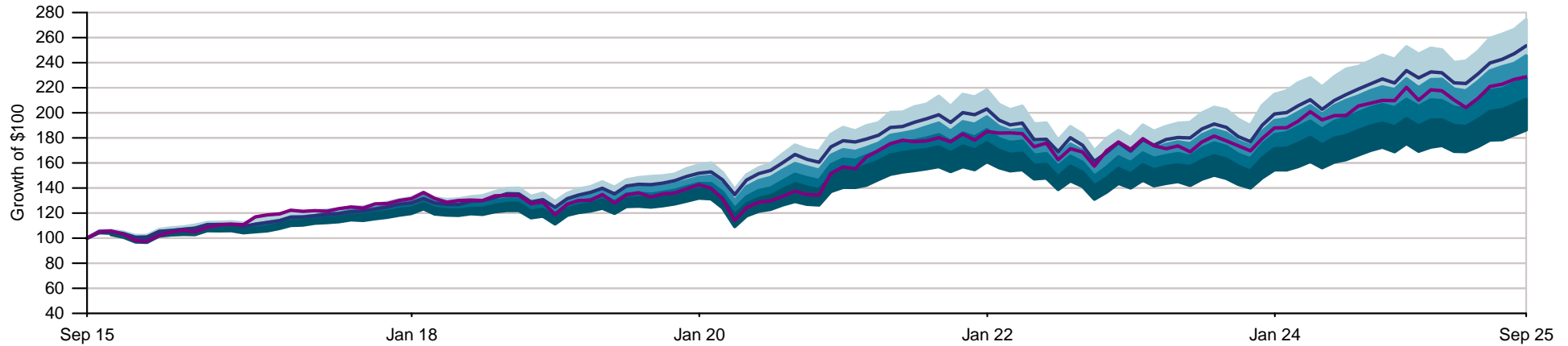


Invesco Equity and Income A

As of 09/30/2025

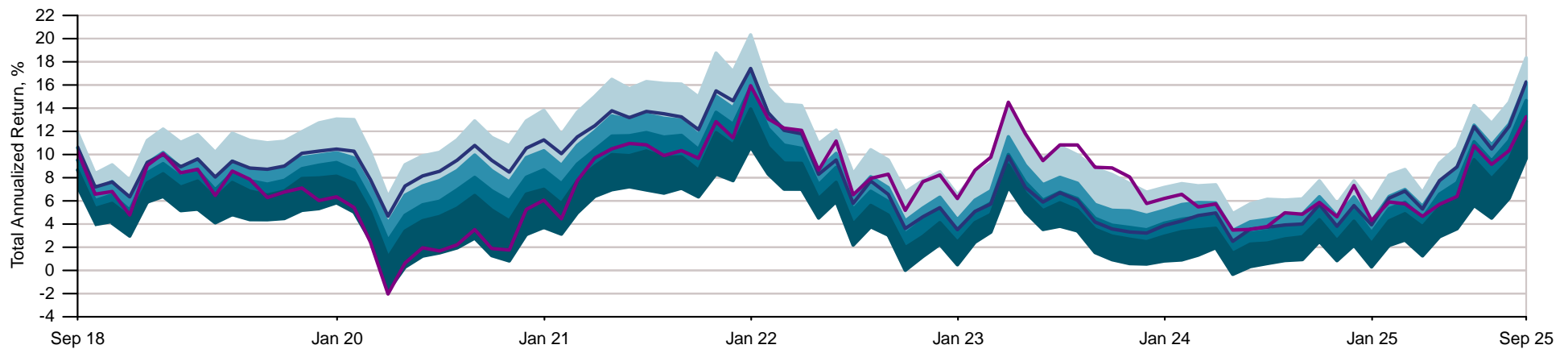
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Invesco Equity and Income A

25th Percentile to Median
Blend (60% Russell 3000 _40% Bar US Agg Bd)

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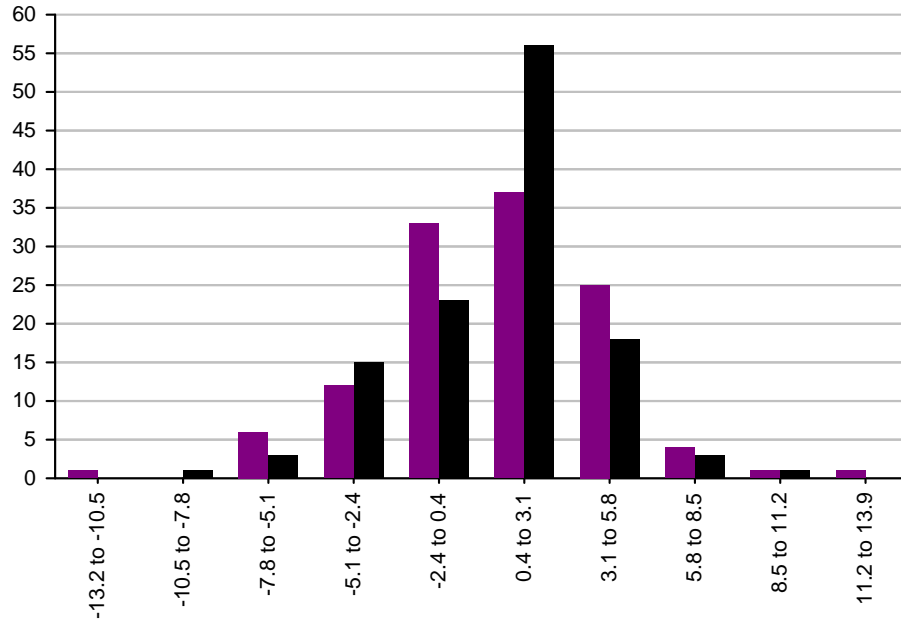


Invesco Equity and Income A

As of 09/30/2025

Distribution of Total Return

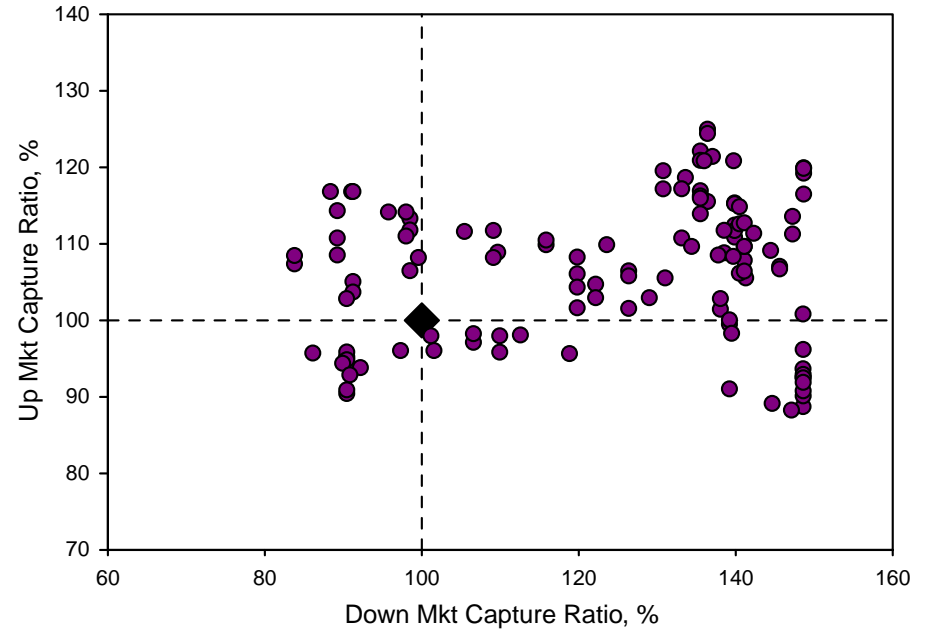
October 2015 - September 2025



● Invesco Equity and Income A

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Invesco Equity and Income A	76	44	2.76%	-2.79%	21.91%	-10.90%	12.85%	-13.17%	48.93%	-12.39%	103.08%	114.06%	81.24
Blend (60% Russell 3000 _40% Bar US Agg Bd)	84	36	2.32%	-2.75%	21.26%	-9.56%	8.66%	-8.49%	34.86%	-16.46%	100.00%	100.00%	100.00

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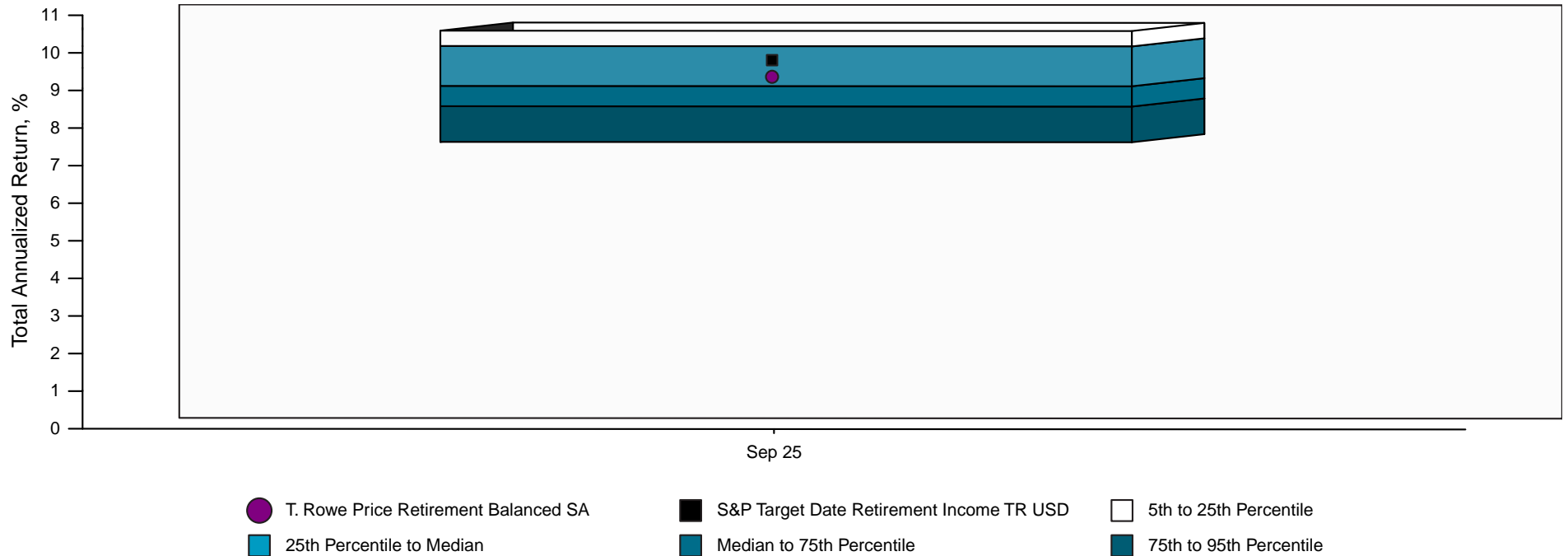
T. Rowe Price Retirement Balanced SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement Balanced SA	3.69	9.38	-	-	-	-	-	-	-	-	0.36
S&P Target Date Retirement Income TR USD	3.63	9.82	7.53	10.50	4.81	5.26	0.00	1.00	0.84	6.58	-
Morningstar Target-Date Retirement	3.44	9.20	7.01	10.05	4.44	5.05	1.11	1.54	0.74	6.92	0.64

Performance To Date

November 2024 - September 2025



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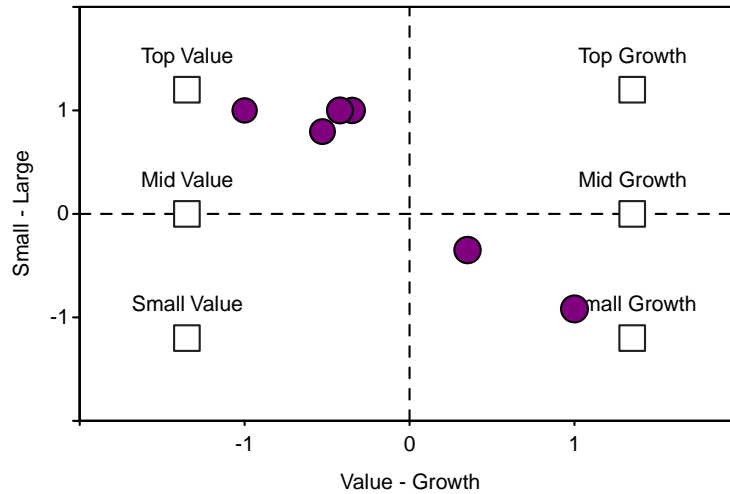


T. Rowe Price Retirement Balanced SA

As of 09/30/2025

Manager Style

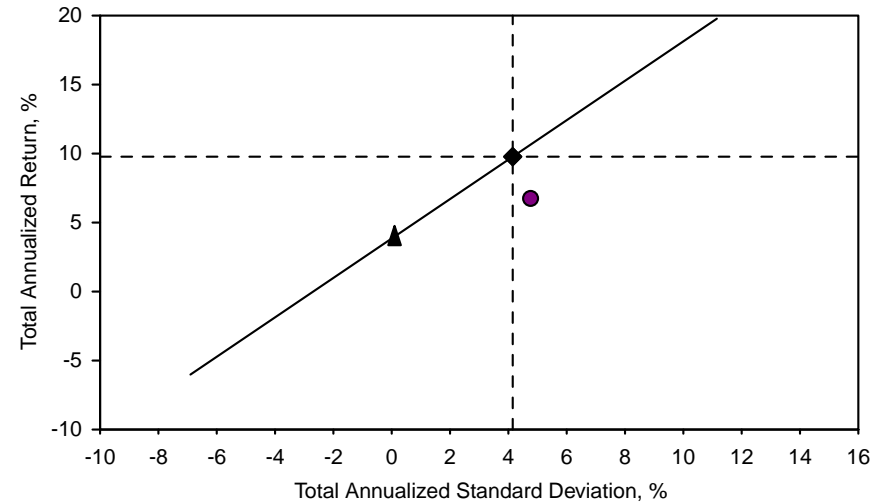
6 Month moving average, November 2024 - September 2025



● T. Rowe Price Retirement Balanced SA

Manager Risk / Return

November 2024 - September 2025



◆ S&P Target Date Retirement Income TR USD

▲ Cash

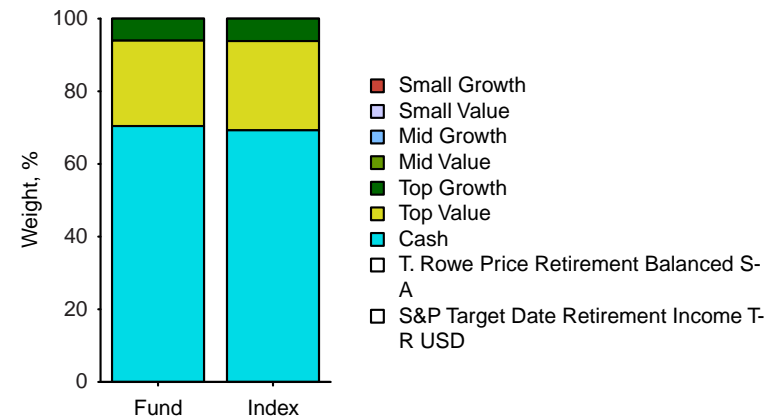
Asset Allocation

T. Rowe Price Retirement Balanced SA

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Asset Allocation

November 2024 - September 2025



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T. Rowe Price Retirement Balanced SA

As of 09/30/2025

Performance
vs. Morningstar Target-Date Retirement

Insufficient data to display graph

Standard Deviation
vs. Morningstar Target-Date Retirement

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Alpha(g) to date
November 2024 - September 2025

Insufficient data to display graph

● T. Rowe Price Retirement Balanced SA

Beta to date
November 2024 - September 2025

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Sharpe Ratio(g) to date
November 2024 - September 2025

Insufficient data to display graph

◆ S&P Target Date Retirement Income TR USD

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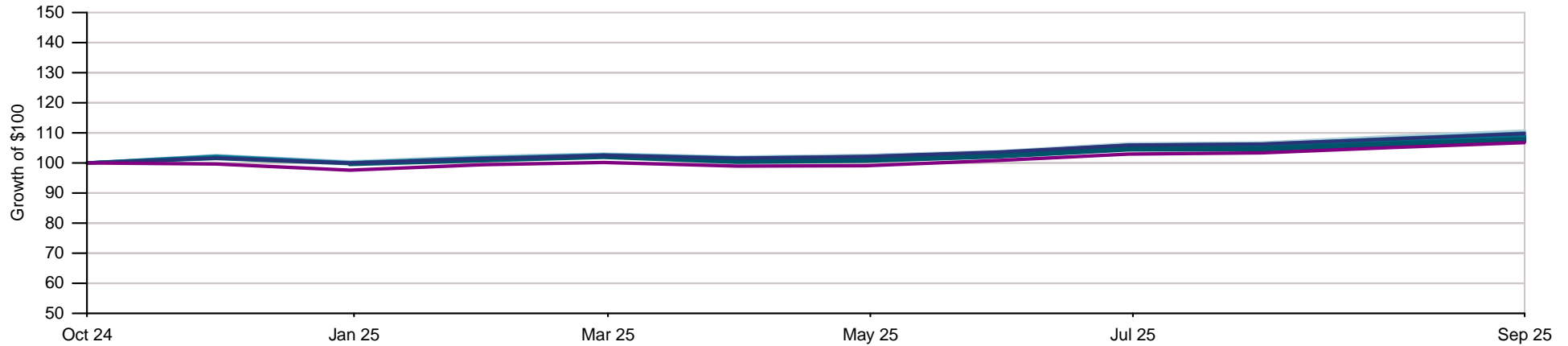


T. Rowe Price Retirement Balanced SA

As of 09/30/2025

Cumulative Performance

November 2024 - September 2025



36 Month Rolling Performance

November 2024 - September 2025

Insufficient data to display graph

75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement Balanced SA

25th Percentile to Median
S&P Target Date Retirement Income TR USD

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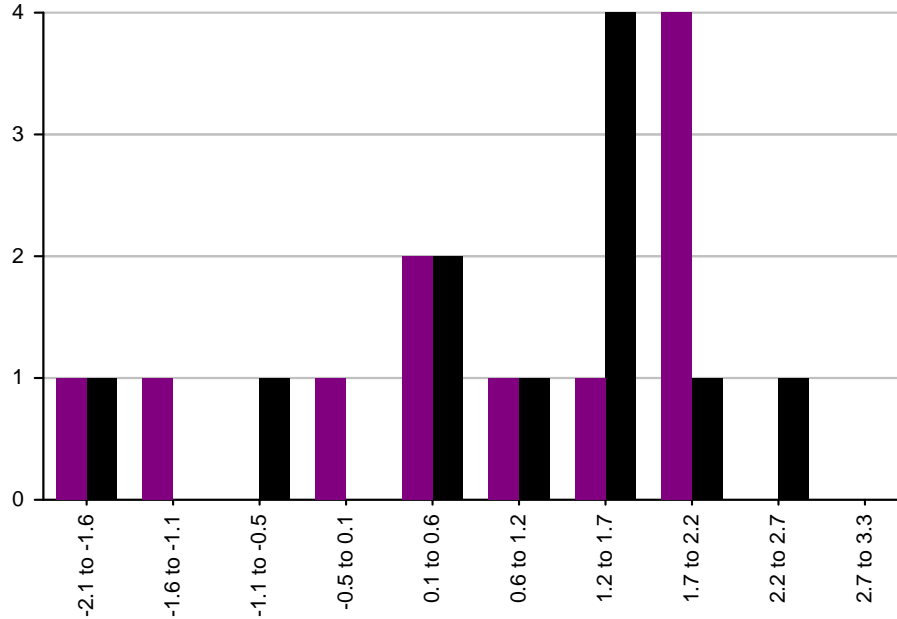


T. Rowe Price Retirement Balanced SA

As of 09/30/2025

Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, November 2024 - September 2025

Insufficient data to display graph

● T. Rowe Price Retirement Balanced SA

◆ S&P Target Date Retirement Income TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement Balanced SA	8	3	1.28%	-1.21%	10.32%	-3.24%	2.08%	-2.06%	NA	NA	81.33%	125.60%	78.04
S&P Target Date Retirement Income TR USD	9	2	1.33%	-1.30%	NA	NA	2.23%	-1.66%	NA	NA	100.00%	100.00%	100.00

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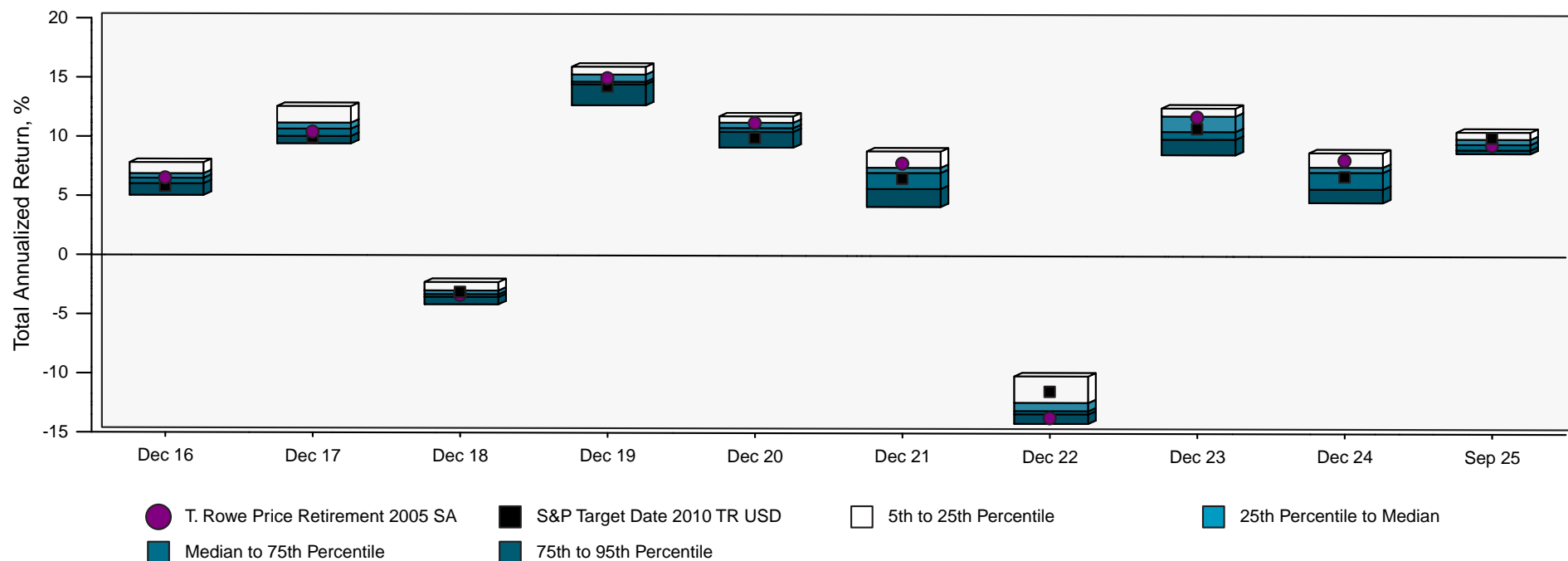
T. Rowe Price Retirement 2005 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2005 SA	3.73	9.42	7.83	11.44	5.72	6.17	0.27	1.03	0.91	7.04	0.36
S&P Target Date 2010 TR USD	3.69	10.04	7.73	10.97	5.40	5.87	0.00	1.00	0.89	6.74	-
Morningstar Target-Date 2000-2010	3.45	9.46	7.35	10.58	4.93	5.80	2.15	1.29	0.81	6.99	0.52

Performance To Date

June 2015 - September 2025



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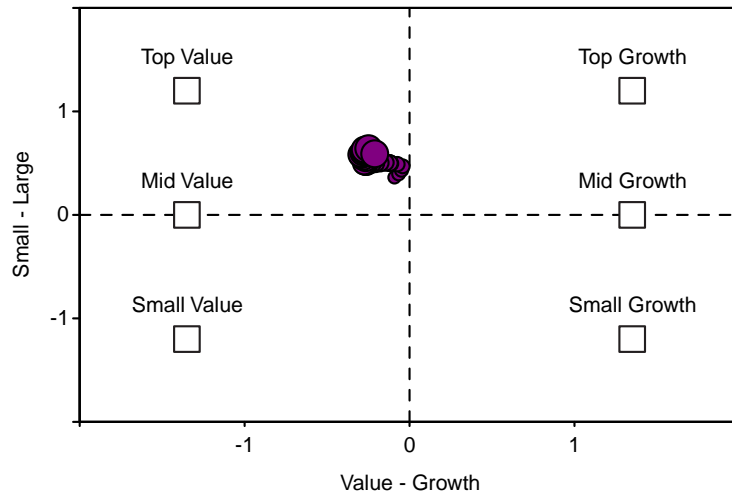


T. Rowe Price Retirement 2005 SA

As of 09/30/2025

Manager Style

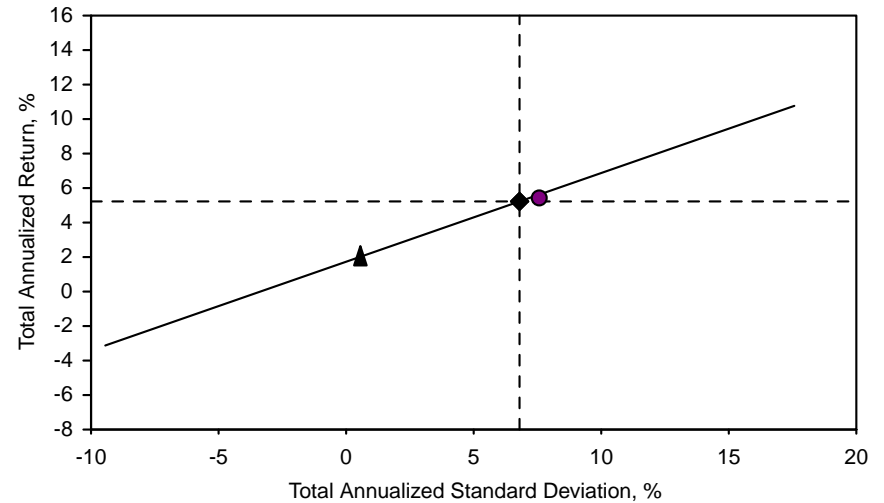
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2005 SA

Manager Risk / Return

October 2015 - September 2025

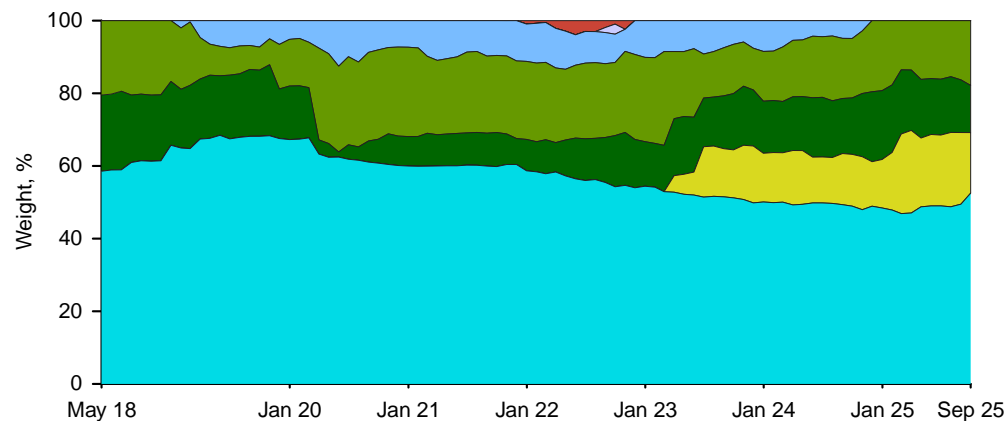


◆ S&P Target Date 2010 TR USD

▲ Cash

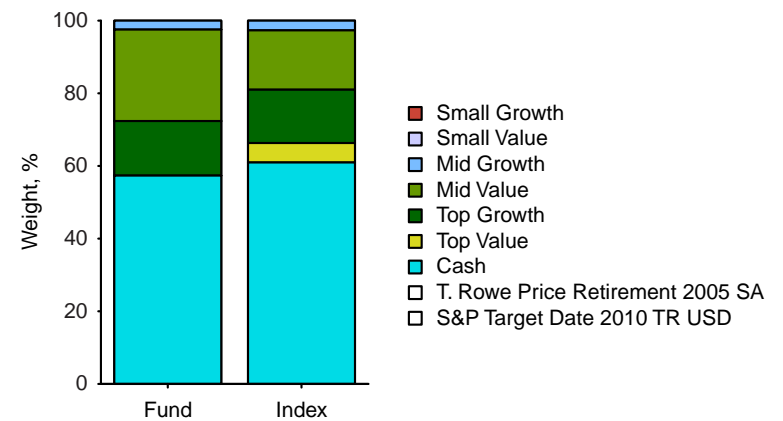
Asset Allocation

T. Rowe Price Retirement 2005 SA



Asset Allocation

October 2015 - September 2025



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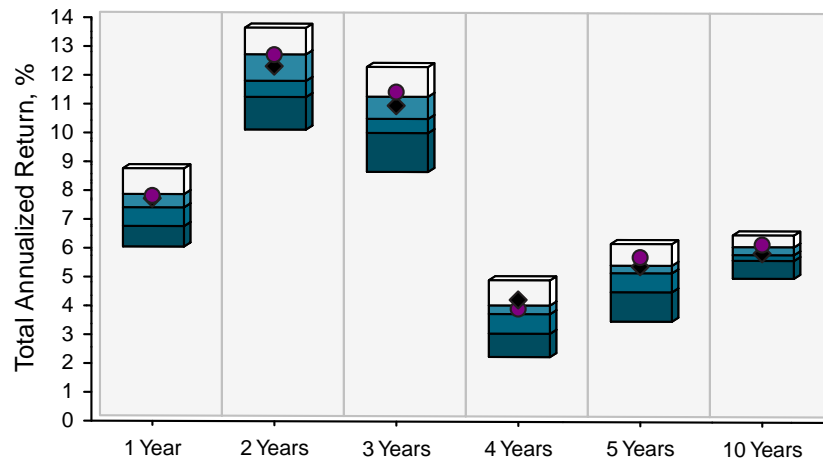


T. Rowe Price Retirement 2005 SA

As of 09/30/2025

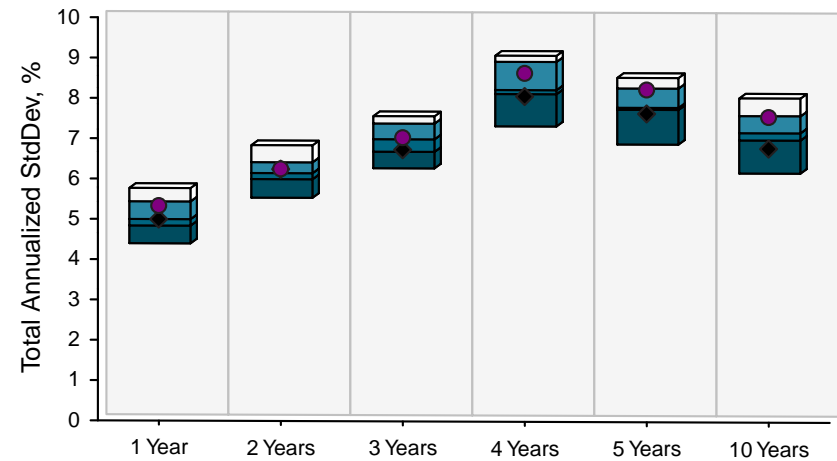
Performance

vs. Morningstar Target-Date 2000-2010



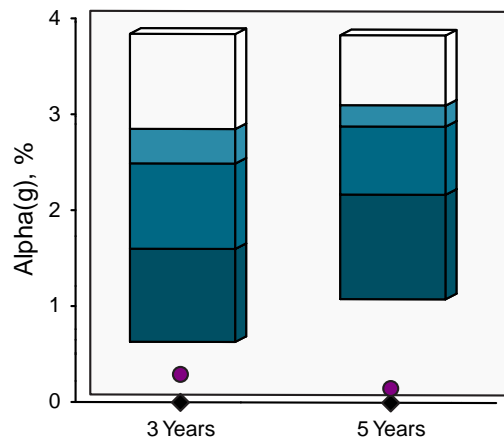
Standard Deviation

vs. Morningstar Target-Date 2000-2010



Alpha(g) to date

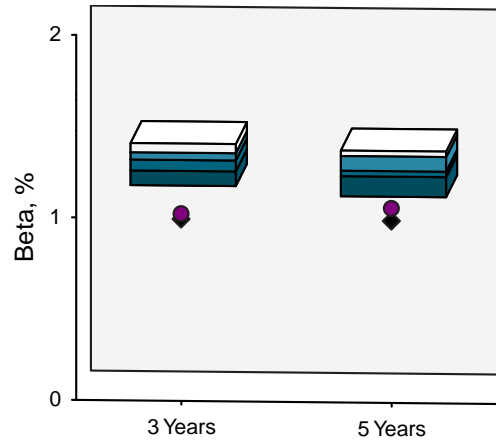
October 2020 - September 2025



● T. Rowe Price Retirement 2005 SA

Beta to date

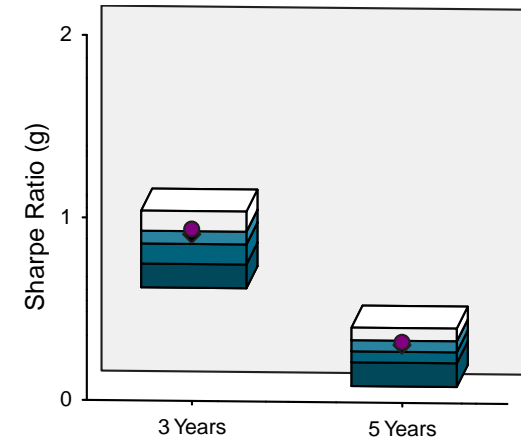
October 2020 - September 2025



◆ S&P Target Date 2010 TR USD

Sharpe Ratio(g) to date

October 2020 - September 2025



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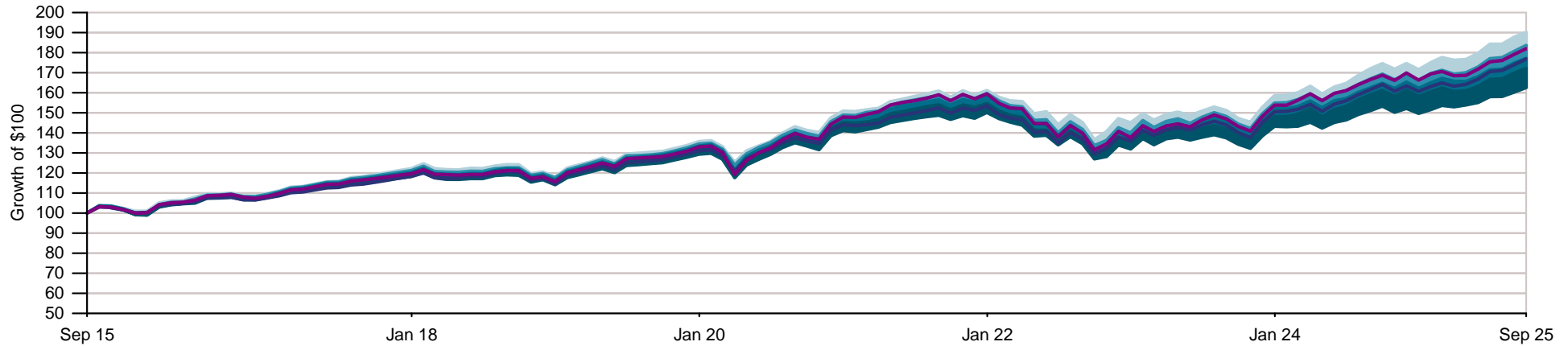


T. Rowe Price Retirement 2005 SA

As of 09/30/2025

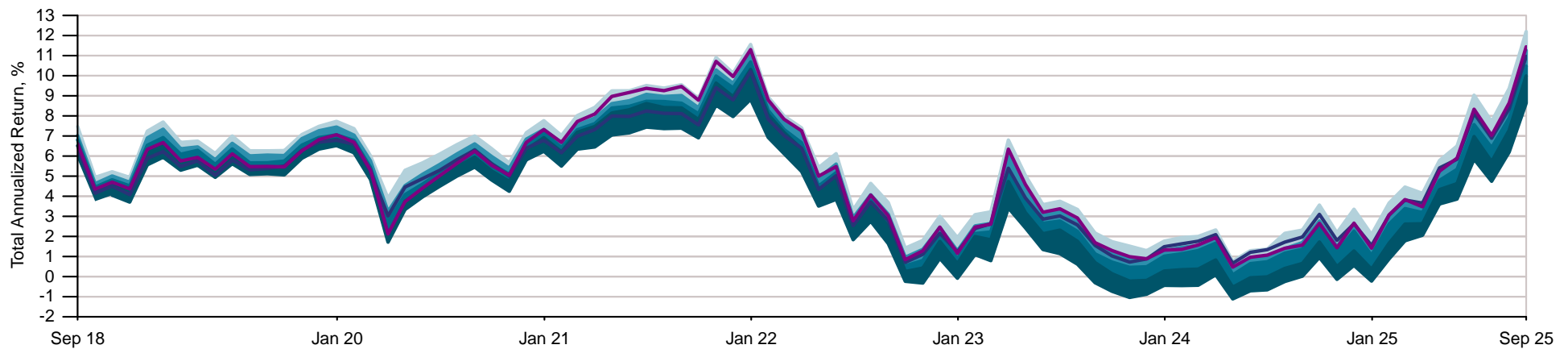
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2005 SA

25th Percentile to Median
S&P Target Date 2010 TR USD

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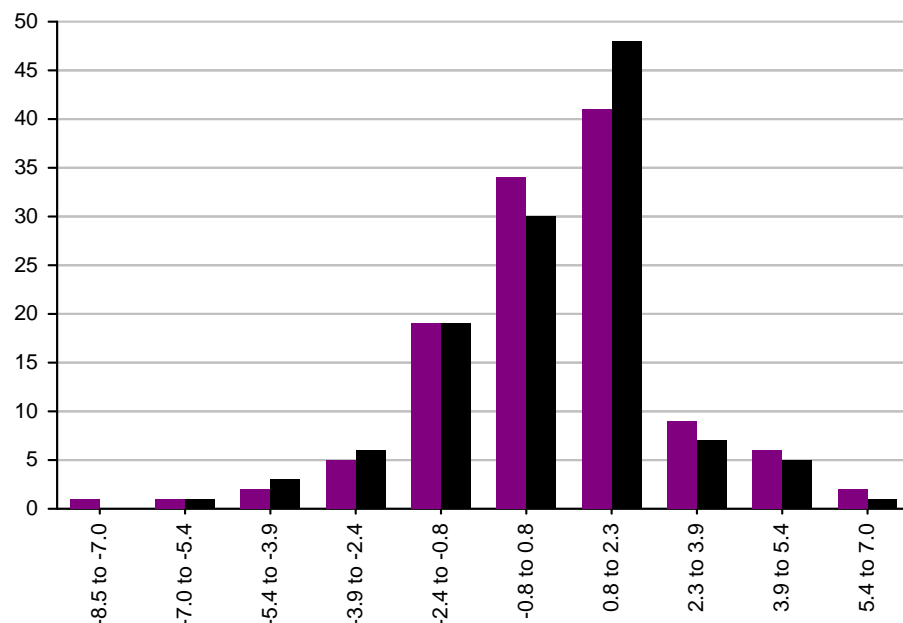


T. Rowe Price Retirement 2005 SA

As of 09/30/2025

Distribution of Total Return

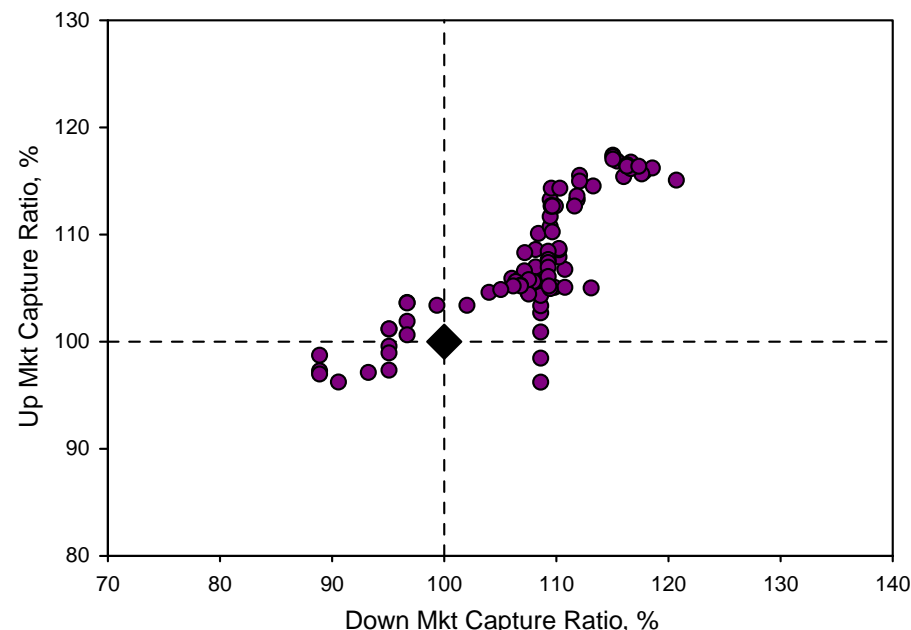
October 2015 - September 2025



● T. Rowe Price Retirement 2005 SA

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P Target Date 2010 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2005 SA	81	39	1.64%	-1.83%	14.08%	-6.94%	5.91%	-8.48%	26.25%	-15.72%	107.96%	109.24%	97.51
S&P Target Date 2010 TR USD	84	36	1.47%	-1.81%	13.04%	-6.35%	5.45%	-5.84%	19.92%	-13.60%	100.00%	100.00%	100.00

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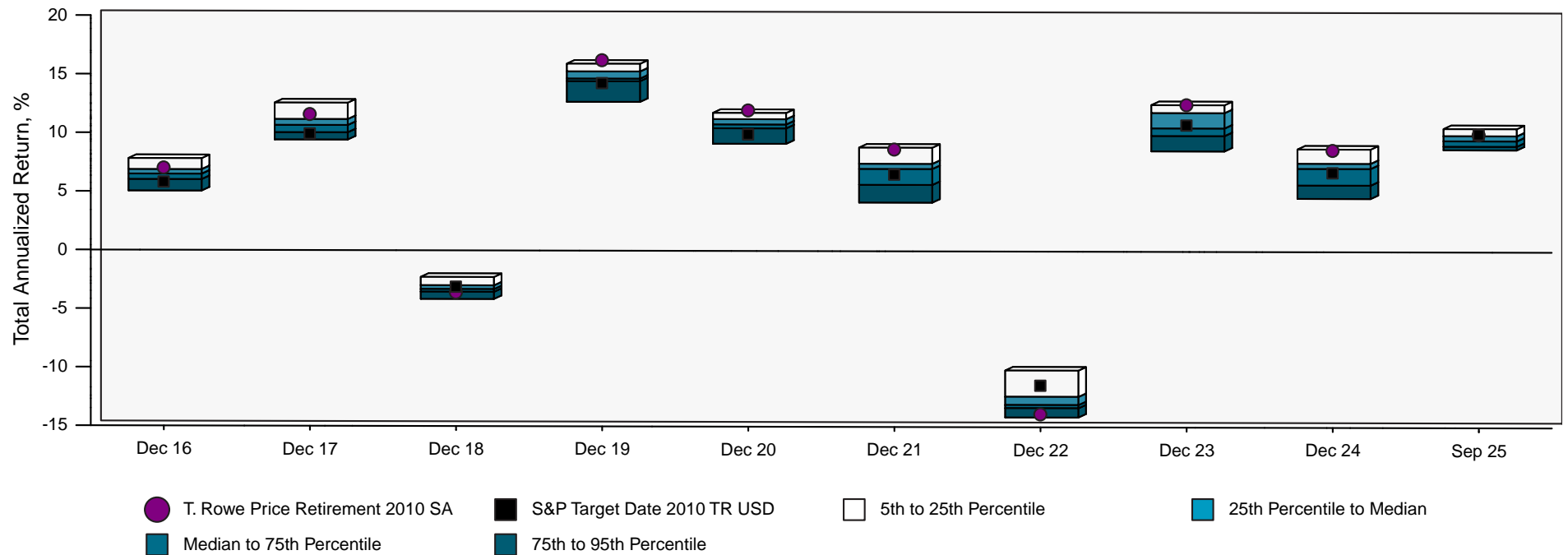
T. Rowe Price Retirement 2010 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2010 SA	3.99	10.01	8.40	12.18	6.35	6.78	0.68	1.08	0.96	7.39	0.36
S&P Target Date 2010 TR USD	3.69	10.04	7.73	10.97	5.40	5.87	0.00	1.00	0.89	6.74	-
Morningstar Target-Date 2000-2010	3.45	9.46	7.35	10.58	4.93	5.80	2.15	1.29	0.81	6.99	0.52

Performance To Date

June 2015 - September 2025



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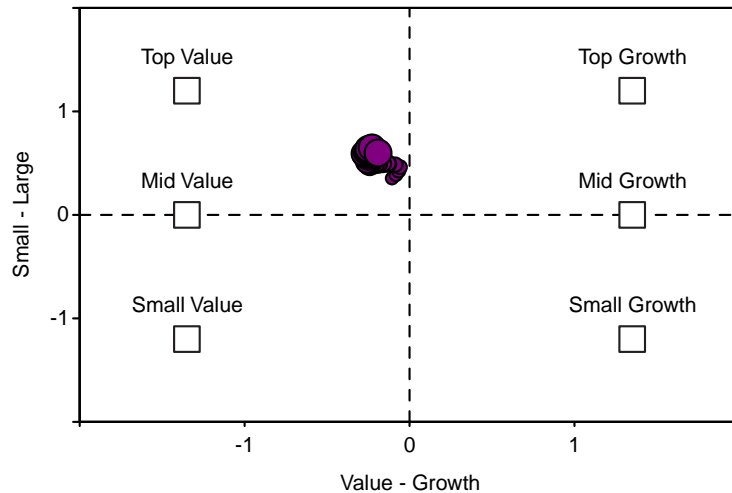


T. Rowe Price Retirement 2010 SA

As of 09/30/2025

Manager Style

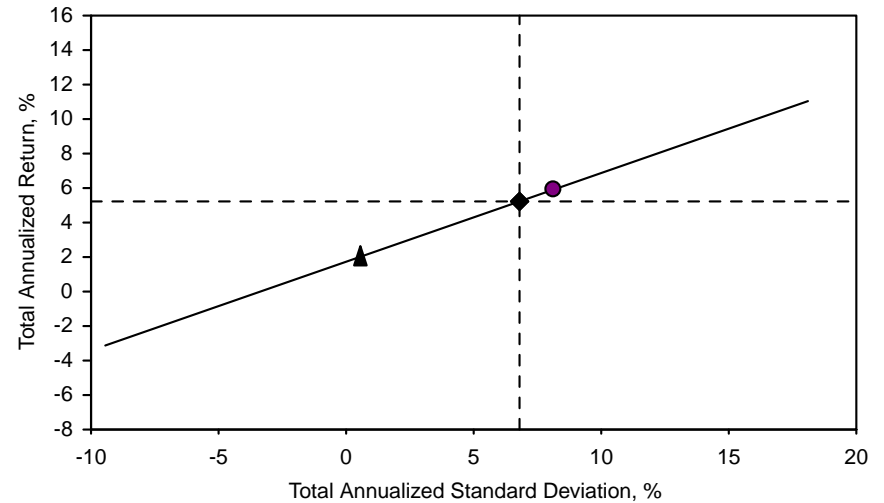
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2010 SA

Manager Risk / Return

October 2015 - September 2025

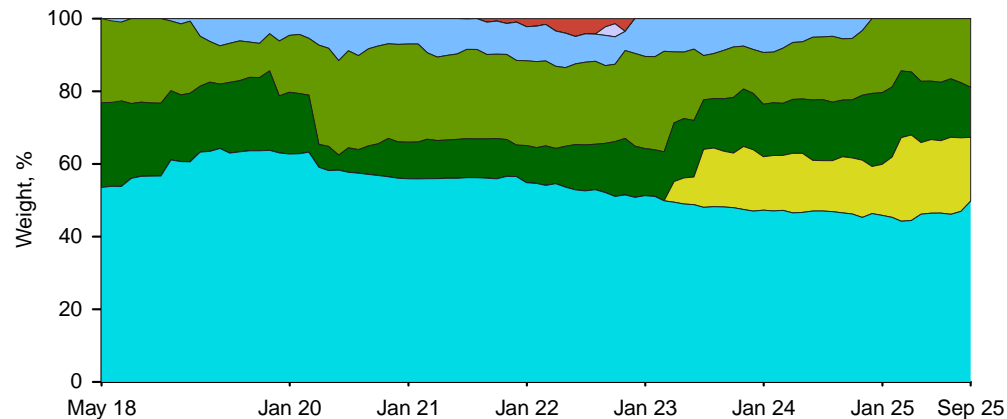


◆ S&P Target Date 2010 TR USD

▲ Cash

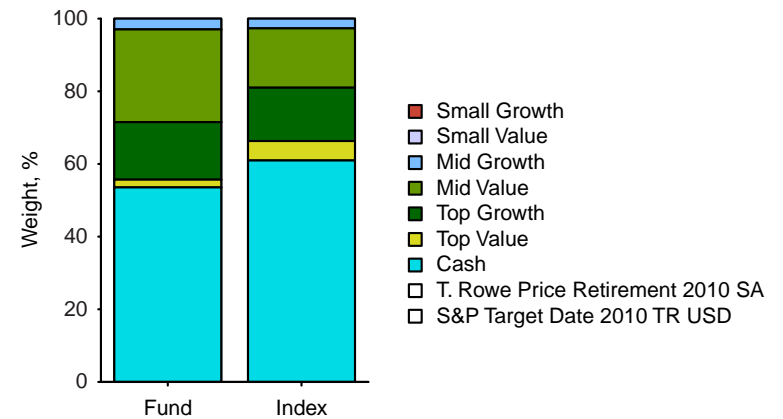
Asset Allocation

T. Rowe Price Retirement 2010 SA



Asset Allocation

October 2015 - September 2025



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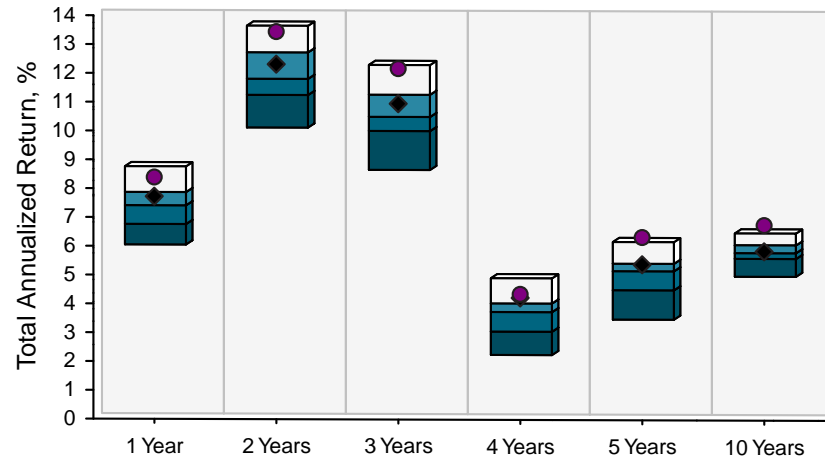


T. Rowe Price Retirement 2010 SA

As of 09/30/2025

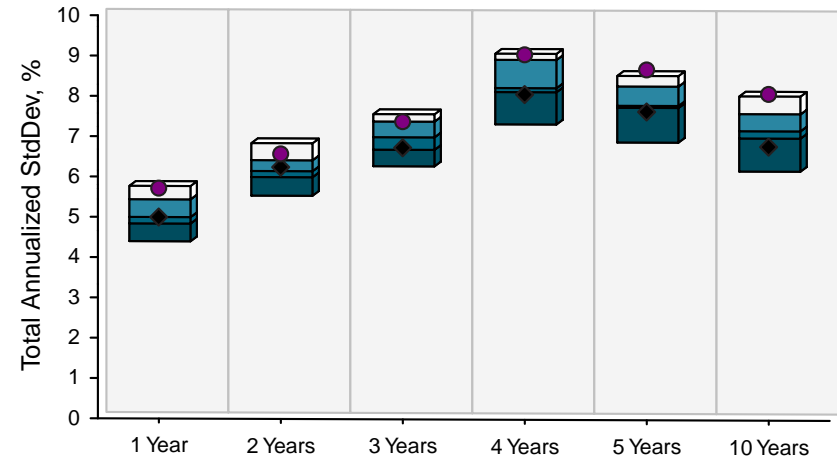
Performance

vs. Morningstar Target-Date 2000-2010



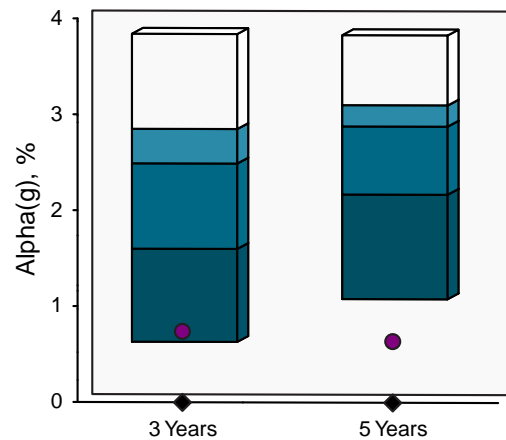
Standard Deviation

vs. Morningstar Target-Date 2000-2010



Alpha(g) to date

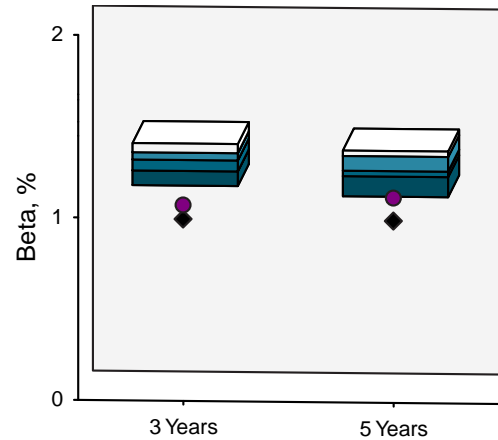
October 2020 - September 2025



● T. Rowe Price Retirement 2010 SA

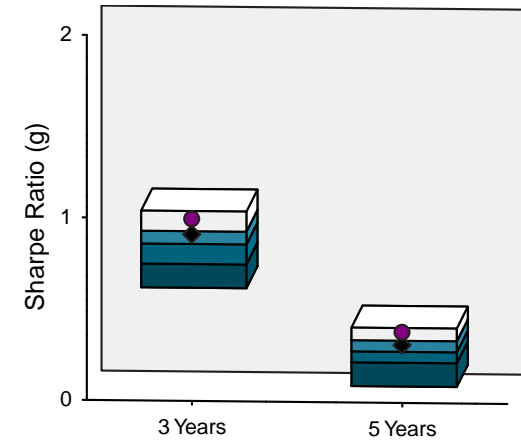
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



◆ S&P Target Date 2010 TR USD

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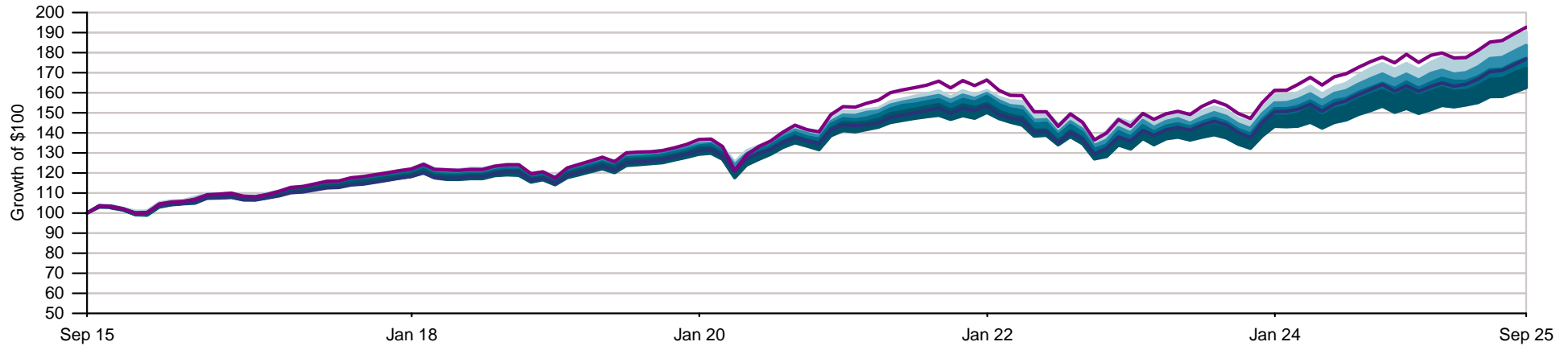


T. Rowe Price Retirement 2010 SA

As of 09/30/2025

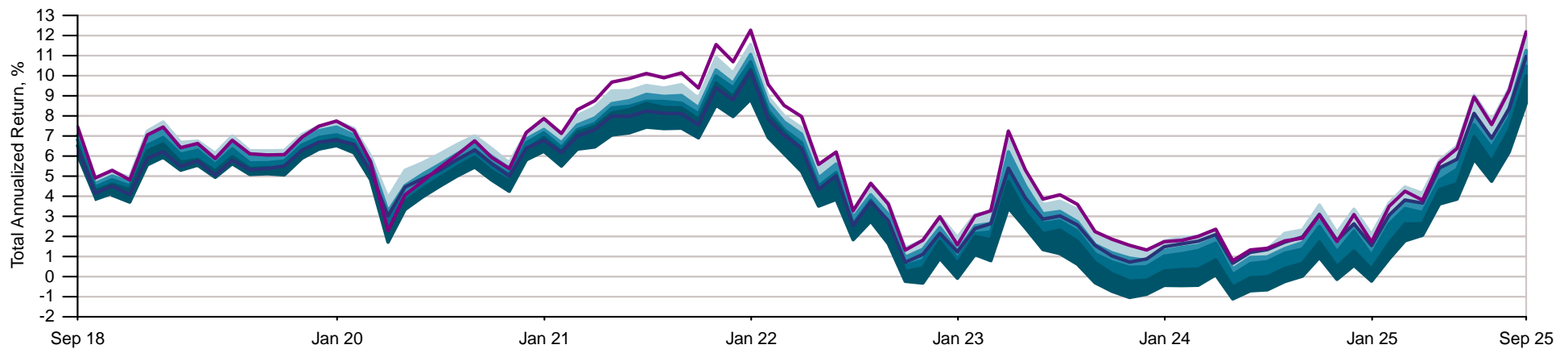
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2010 SA

25th Percentile to Median
S&P Target Date 2010 TR USD

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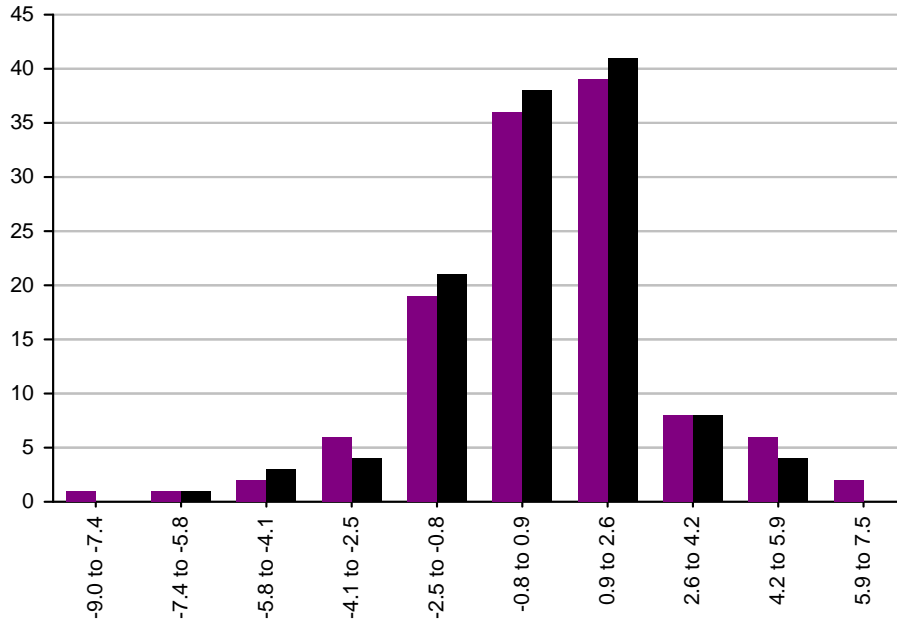


T. Rowe Price Retirement 2010 SA

As of 09/30/2025

Distribution of Total Return

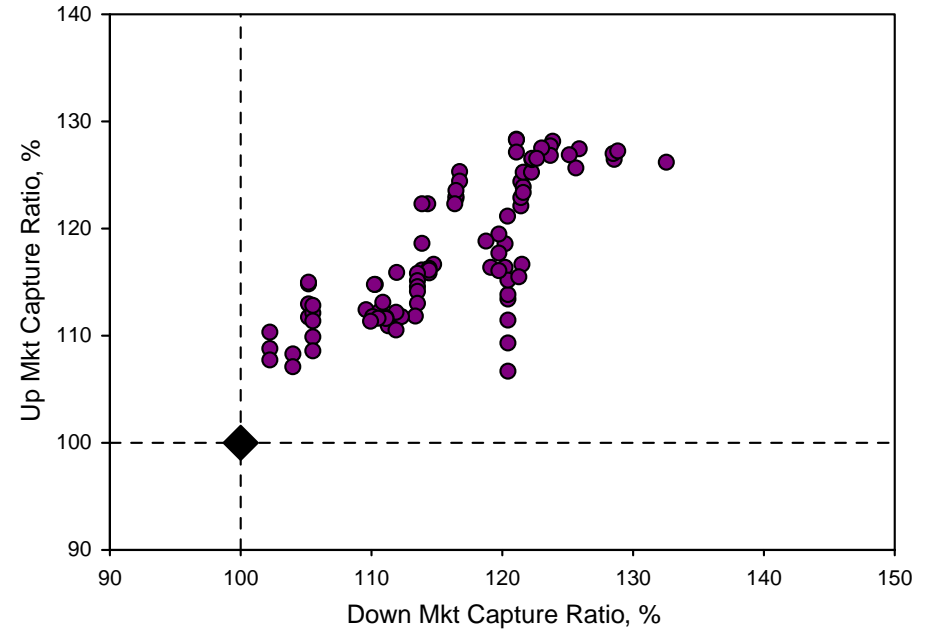
October 2015 - September 2025



● T. Rowe Price Retirement 2010 SA

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P Target Date 2010 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2010 SA	82	38	1.75%	-2.00%	15.28%	-7.38%	6.49%	-9.00%	28.98%	-15.97%	117.14%	116.16%	97.36
S&P Target Date 2010 TR USD	84	36	1.47%	-1.81%	13.04%	-6.35%	5.45%	-5.84%	19.92%	-13.60%	100.00%	100.00%	100.00

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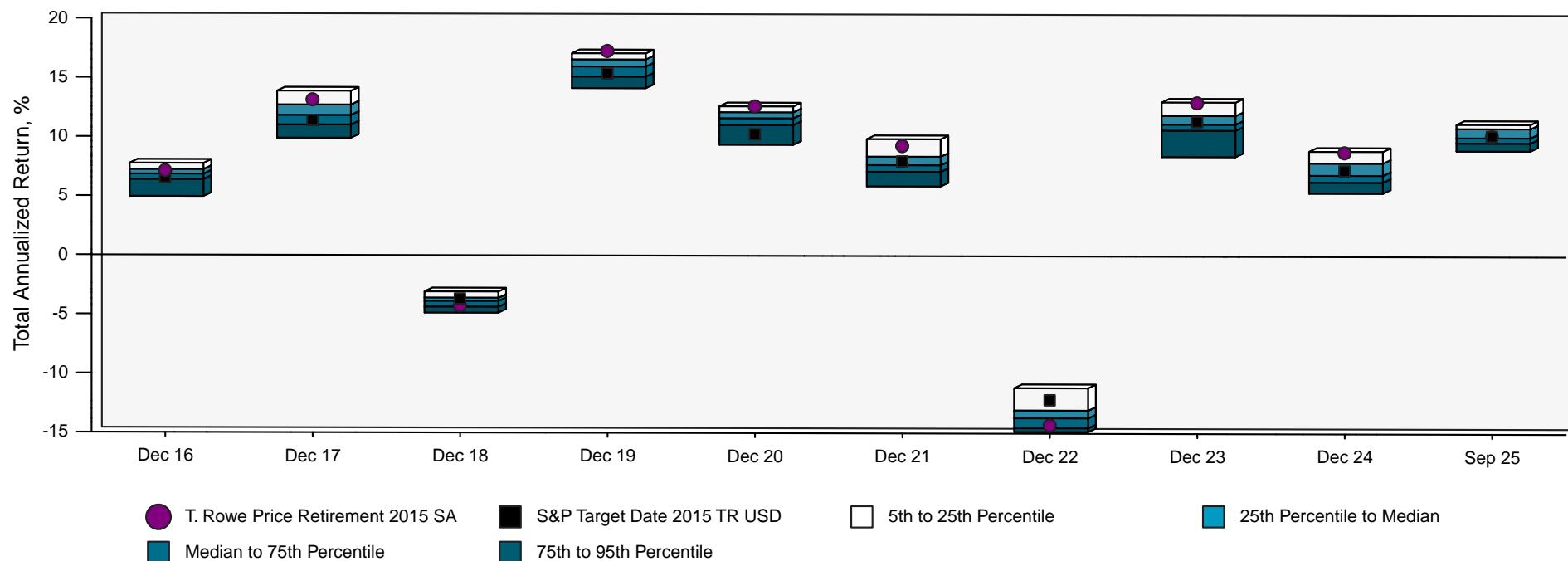


T. Rowe Price Retirement 2015 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2015 SA	4.06	10.16	8.47	12.53	6.65	7.15	0.52	1.08	0.97	7.70	0.36
S&P Target Date 2015 TR USD	3.92	10.19	8.03	11.46	5.93	6.39	0.00	1.00	0.91	7.06	-
Morningstar Target-Date 2015	3.69	10.03	7.72	11.17	5.40	6.25	2.56	1.40	0.83	7.51	0.55

Performance To Date June 2015 - September 2025



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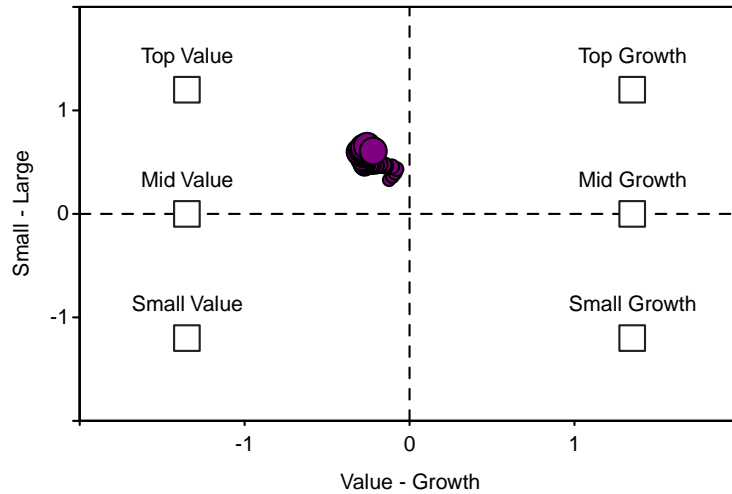


T. Rowe Price Retirement 2015 SA

As of 09/30/2025

Manager Style

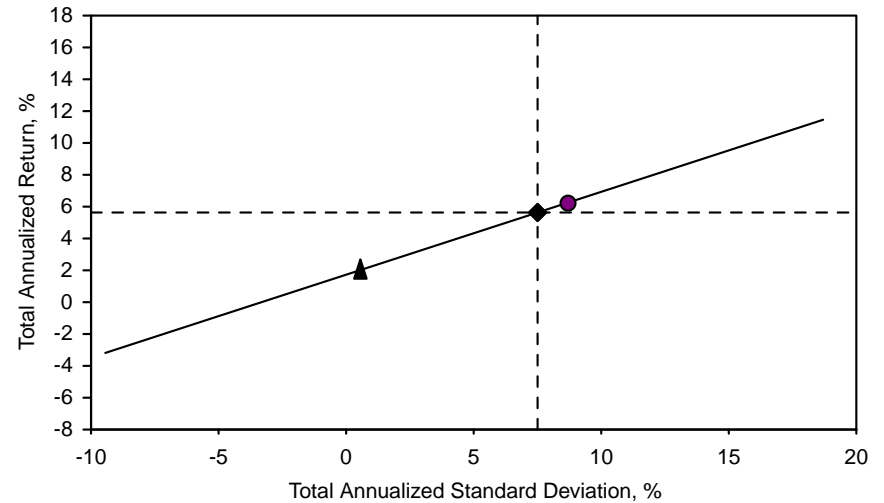
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2015 SA

Manager Risk / Return

October 2015 - September 2025

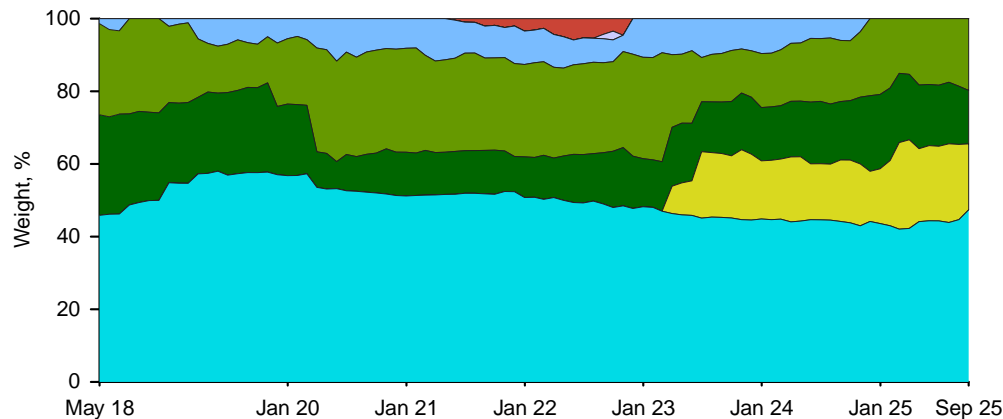


◆ S&P Target Date 2015 TR USD

▲ Cash

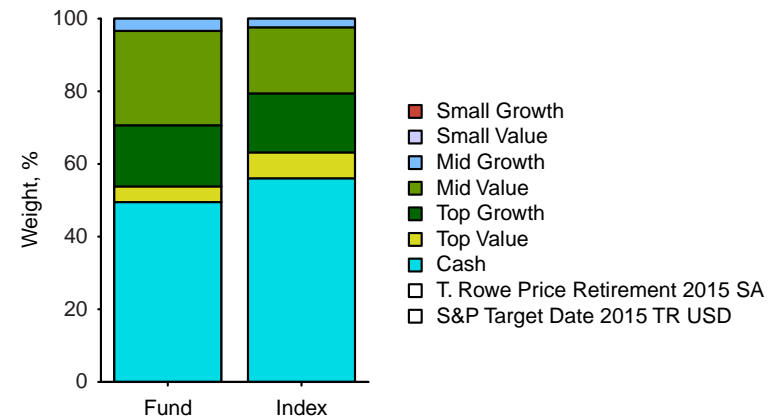
Asset Allocation

T. Rowe Price Retirement 2015 SA



Asset Allocation

October 2015 - September 2025

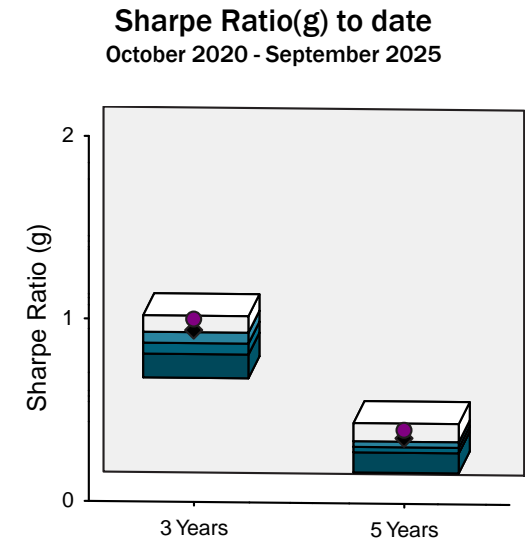
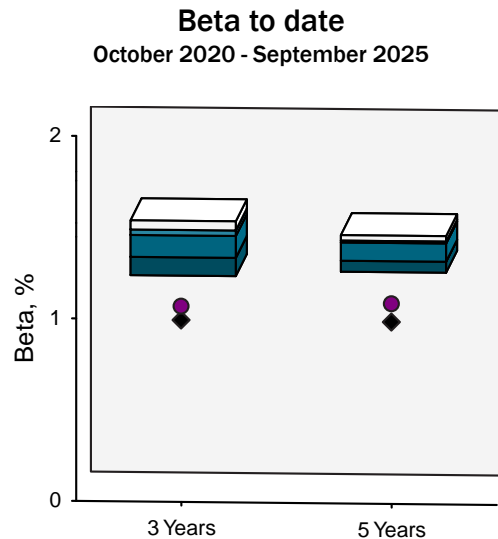
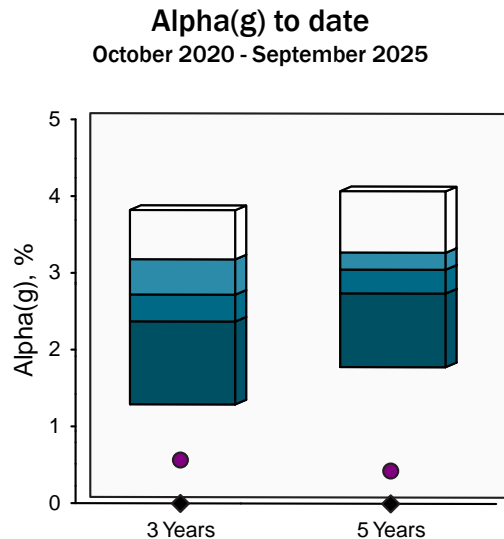
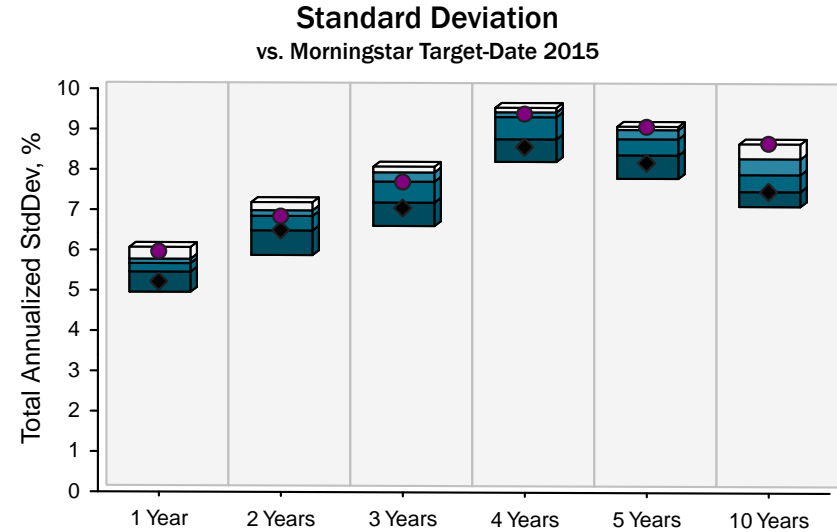
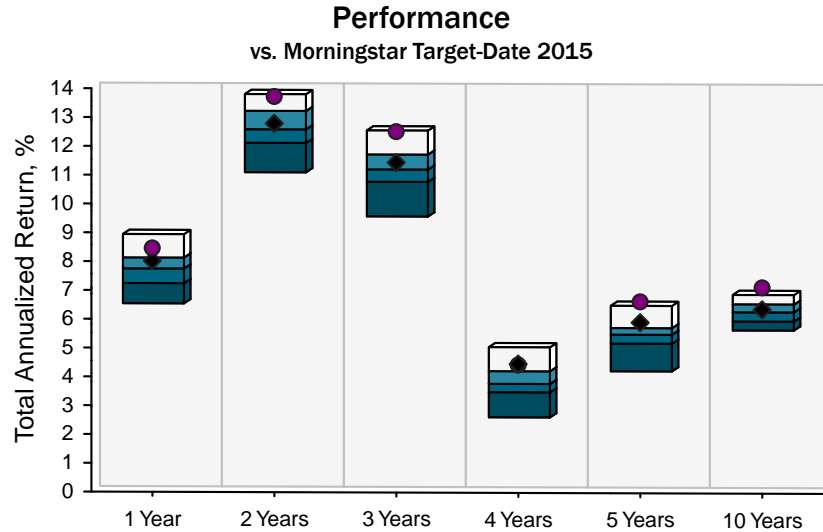


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T. Rowe Price Retirement 2015 SA

As of 09/30/2025



● T. Rowe Price Retirement 2015 SA

◆ S&P Target Date 2015 TR USD

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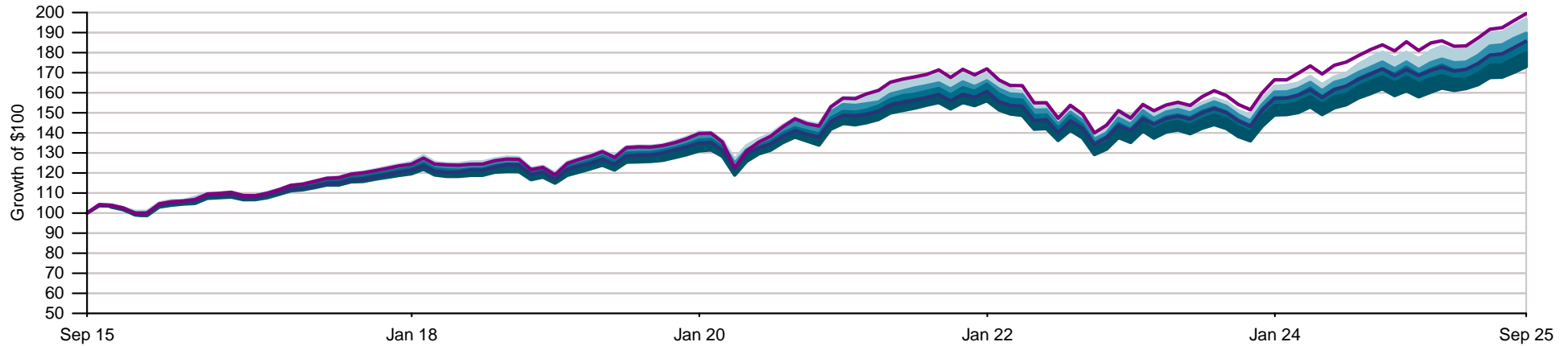


T. Rowe Price Retirement 2015 SA

As of 09/30/2025

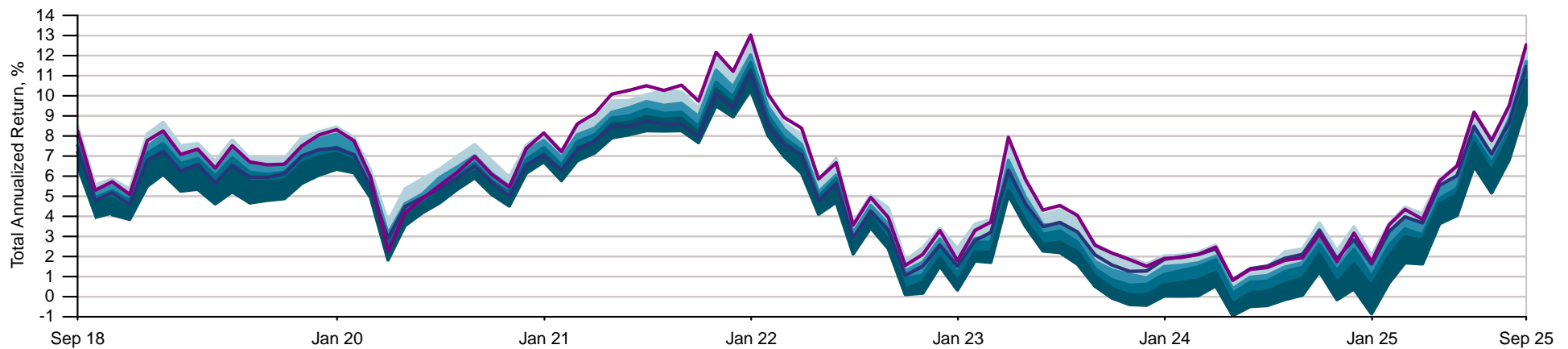
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2015 SA

25th Percentile to Median
S&P Target Date 2015 TR USD

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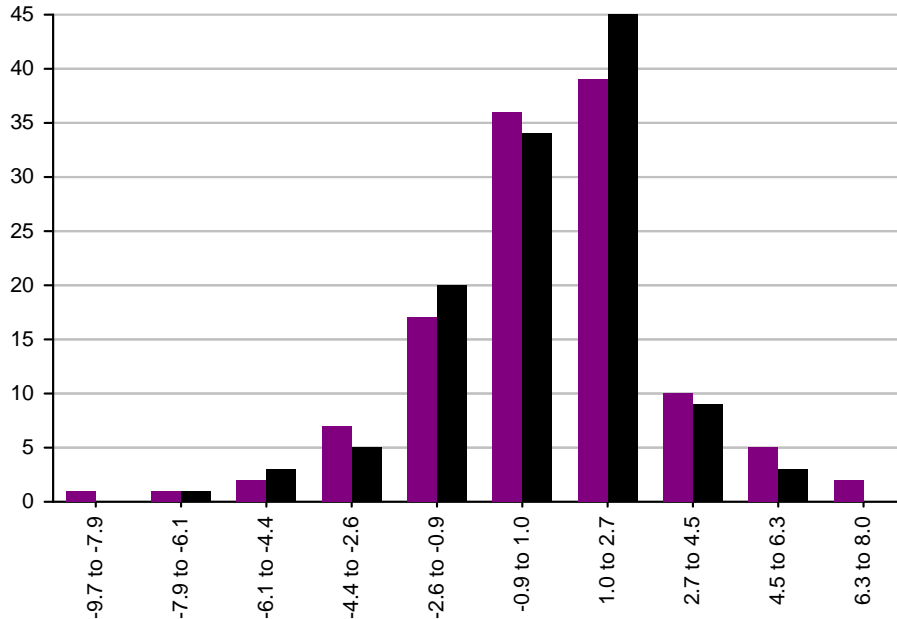


T. Rowe Price Retirement 2015 SA

As of 09/30/2025

Distribution of Total Return

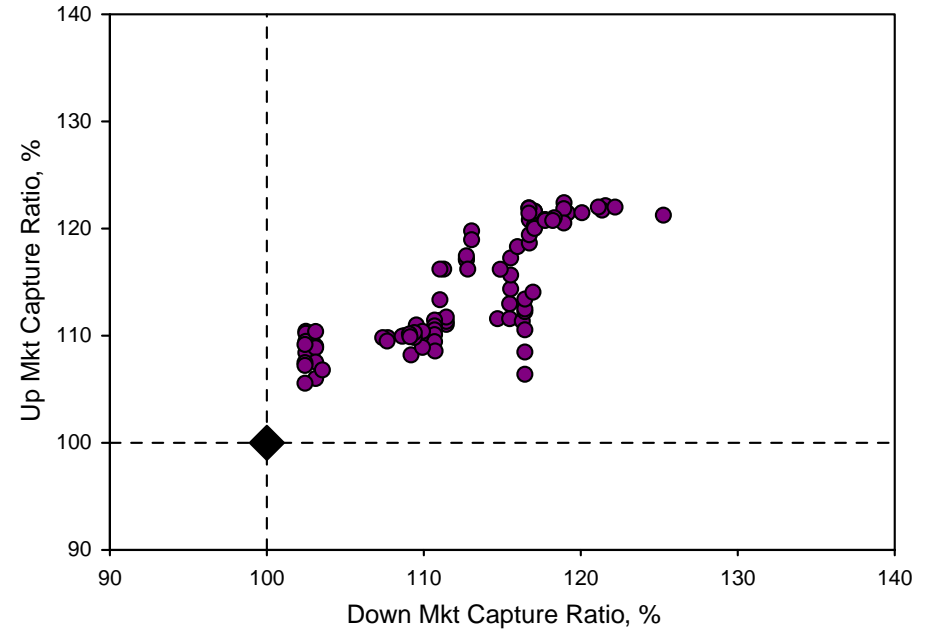
October 2015 - September 2025



● T. Rowe Price Retirement 2015 SA

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P Target Date 2015 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2015 SA	82	38	1.87%	-2.15%	16.35%	-7.91%	6.97%	-9.62%	31.70%	-16.49%	113.59%	112.97%	97.88
S&P Target Date 2015 TR USD	85	35	1.59%	-2.05%	14.40%	-7.00%	5.70%	-6.68%	22.79%	-13.95%	100.00%	100.00%	100.00

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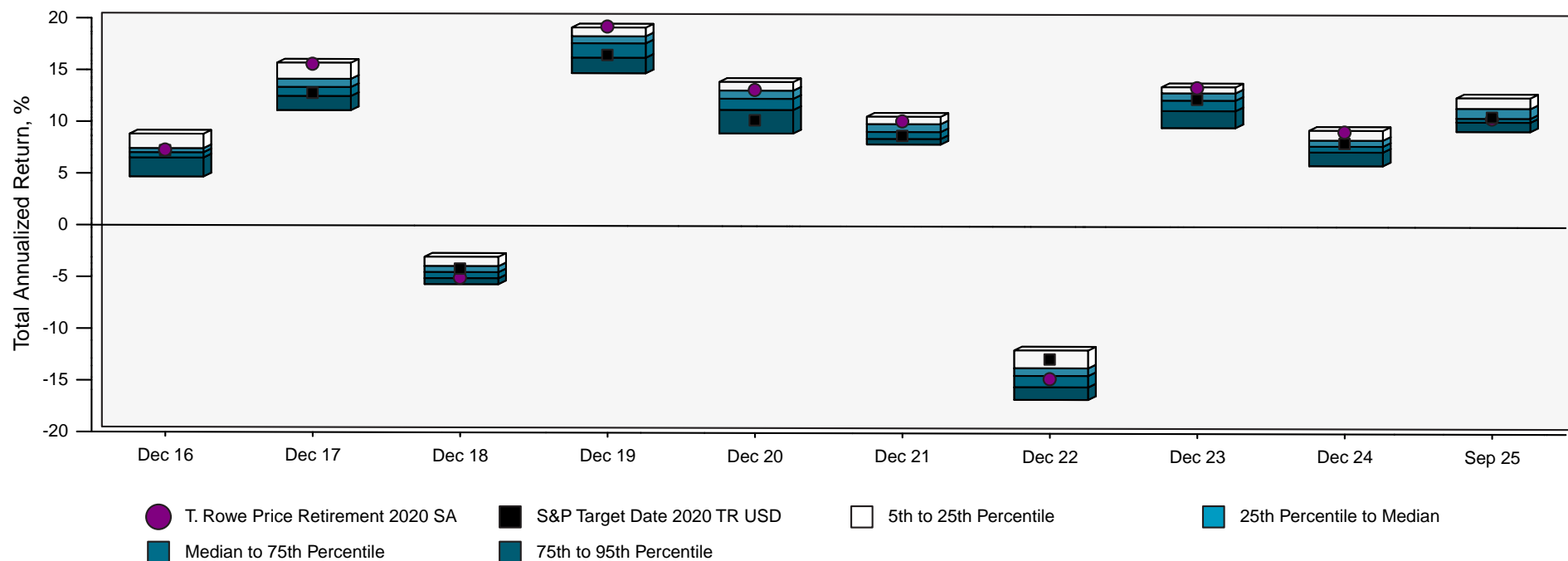
T. Rowe Price Retirement 2020 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2020 SA	4.22	10.48	8.75	13.03	7.11	7.75	0.26	1.04	0.99	8.02	0.36
S&P Target Date 2020 TR USD	4.11	10.65	8.54	12.42	6.46	6.89	0.00	1.00	0.97	7.61	-
Morningstar Target-Date 2020	3.99	10.65	8.26	12.03	6.03	6.82	3.02	1.29	0.87	8.11	0.57

Performance To Date

June 2015 - September 2025



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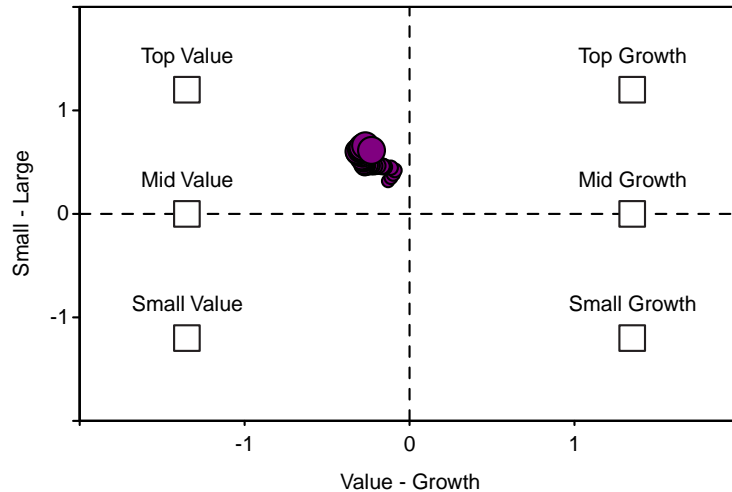


T. Rowe Price Retirement 2020 SA

As of 09/30/2025

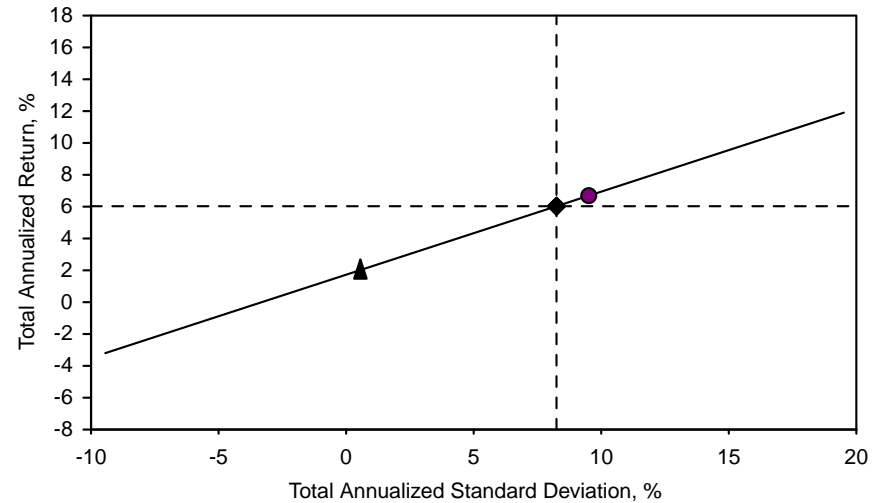
Manager Style

6 Month moving average, October 2015 - September 2025



Manager Risk / Return

October 2015 - September 2025



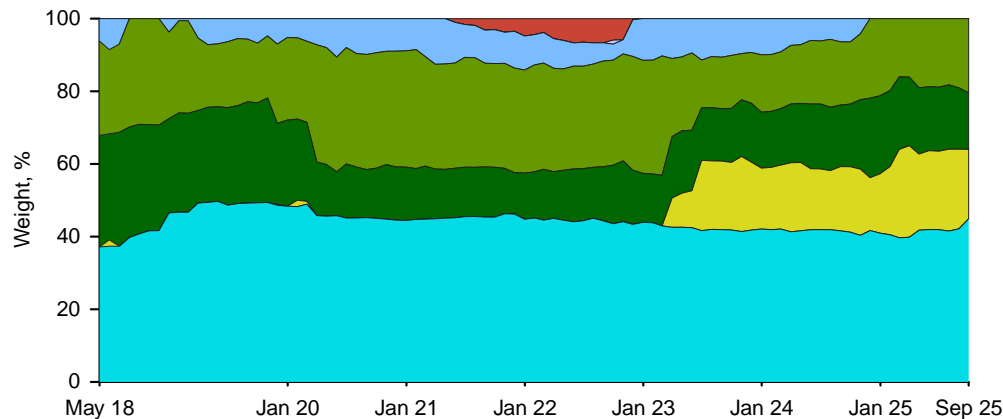
● T. Rowe Price Retirement 2020 SA

◆ S&P Target Date 2020 TR USD

▲ Cash

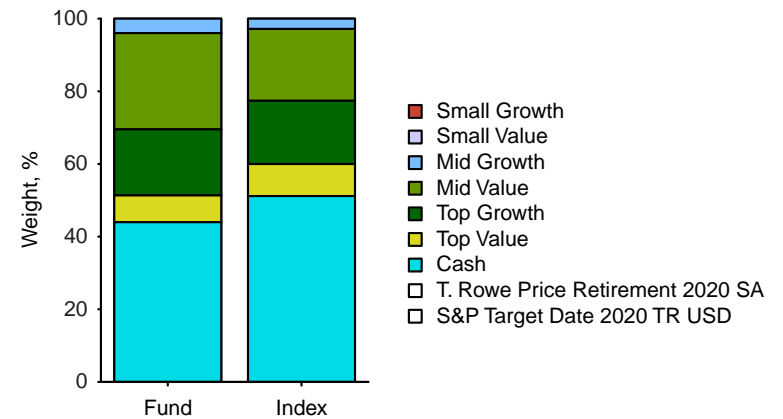
Asset Allocation

T. Rowe Price Retirement 2020 SA



Asset Allocation

October 2015 - September 2025



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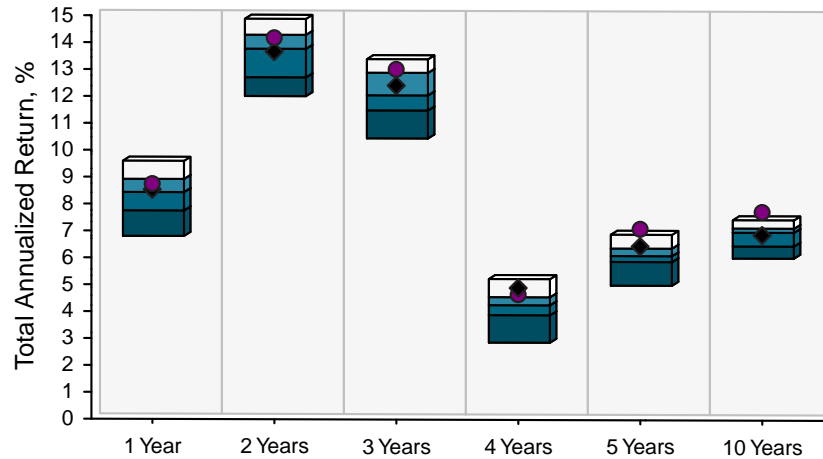


T. Rowe Price Retirement 2020 SA

As of 09/30/2025

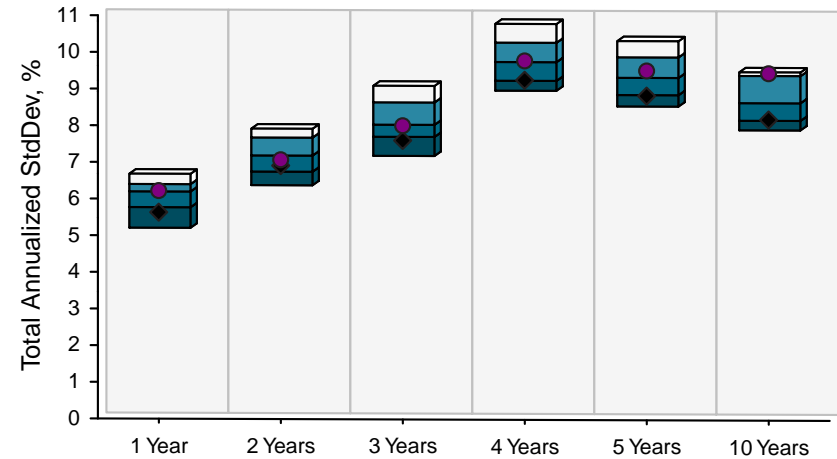
Performance

vs. Morningstar Target-Date 2020



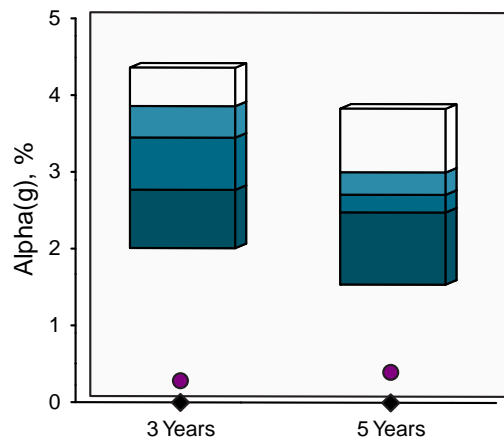
Standard Deviation

vs. Morningstar Target-Date 2020



Alpha(g) to date

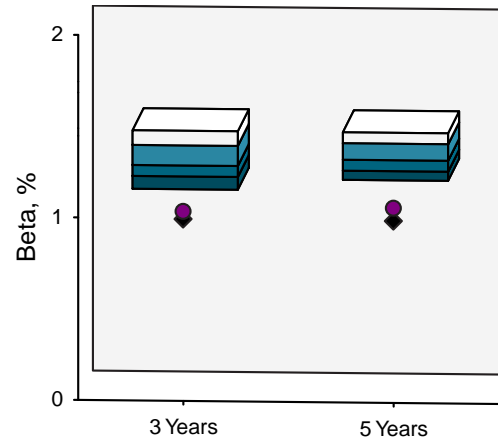
October 2020 - September 2025



● T. Rowe Price Retirement 2020 SA

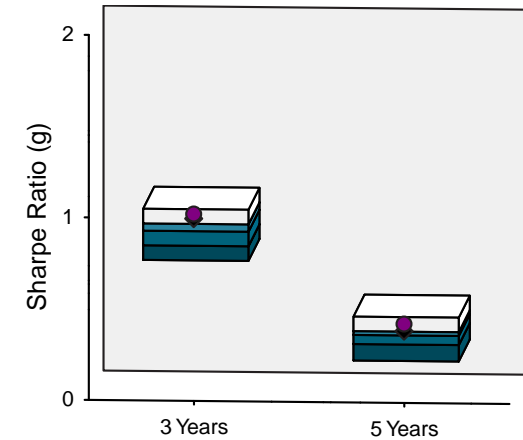
Beta to date

October 2020 - September 2025



Sharpe Ratio(g) to date

October 2020 - September 2025



◆ S&P Target Date 2020 TR USD

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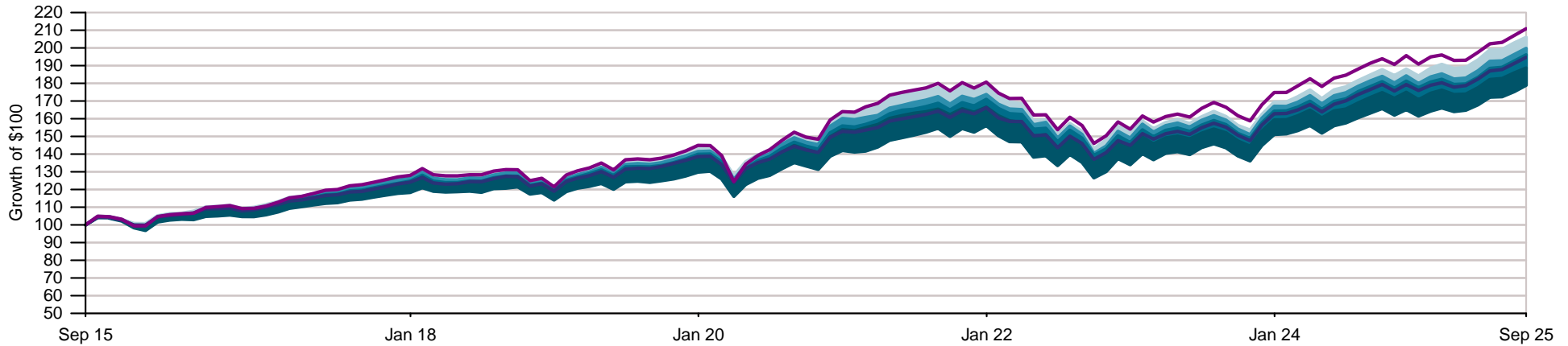


T. Rowe Price Retirement 2020 SA

As of 09/30/2025

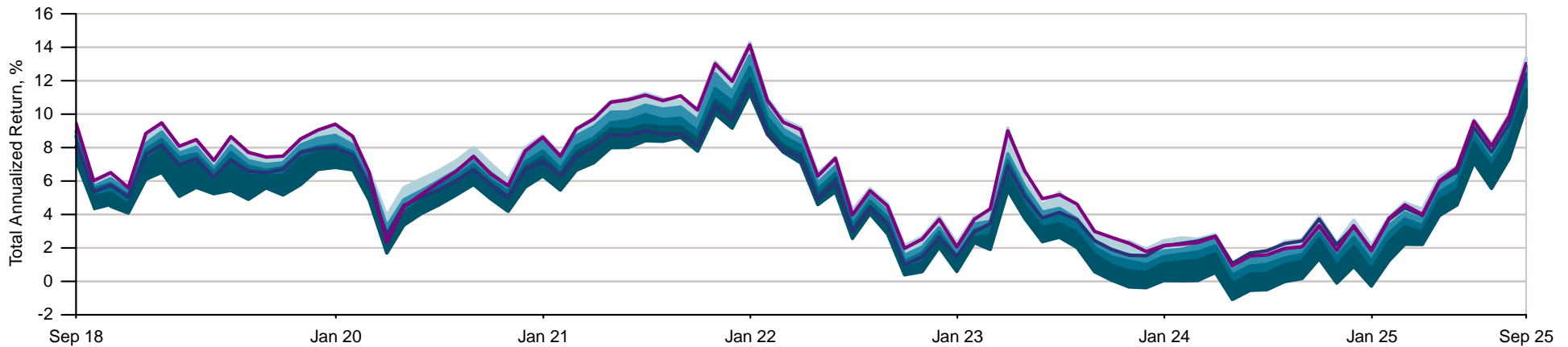
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2020 SA

25th Percentile to Median
S&P Target Date 2020 TR USD

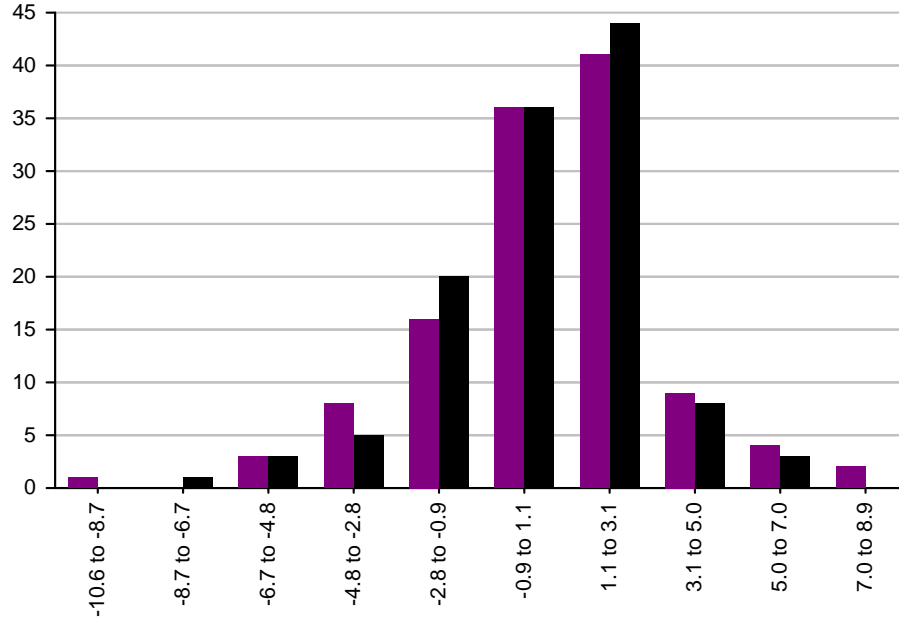
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T. Rowe Price Retirement 2020 SA

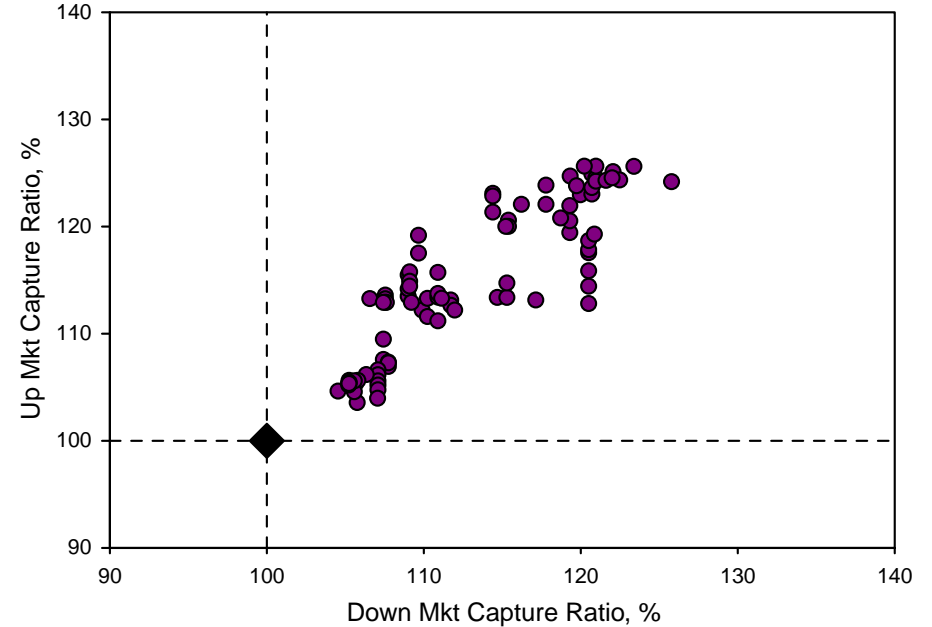
As of 09/30/2025

Distribution of Total Return
October 2015 - September 2025



● T. Rowe Price Retirement 2020 SA

Market Capture
36 Month rolling windows, October 2015 - September 2025



◆ S&P Target Date 2020 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2020 SA	83	37	2.01%	-2.42%	17.94%	-8.65%	7.86%	-10.57%	35.53%	-16.89%	113.38%	112.07%	97.85
S&P Target Date 2020 TR USD	83	37	1.79%	-2.15%	15.83%	-7.71%	6.24%	-7.47%	25.04%	-14.75%	100.00%	100.00%	100.00

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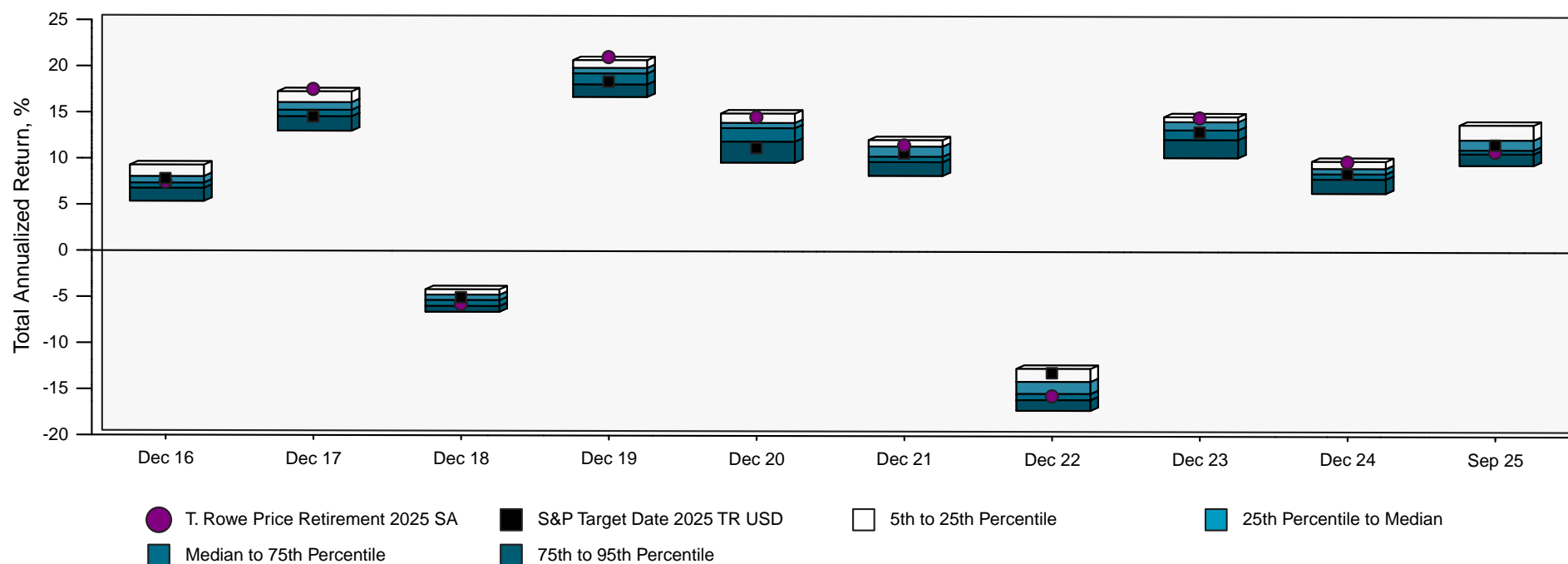
T. Rowe Price Retirement 2025 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2025 SA	4.39	10.87	9.09	13.90	7.78	8.42	0.06	1.06	1.02	8.61	0.36
S&P Target Date 2025 TR USD	4.54	11.64	9.41	13.31	7.47	7.66	0.00	1.00	1.02	8.01	-
Morningstar Target-Date 2025	4.28	11.23	8.81	12.96	6.71	7.45	2.90	1.17	0.91	8.70	0.60

Performance To Date

June 2015 - September 2025



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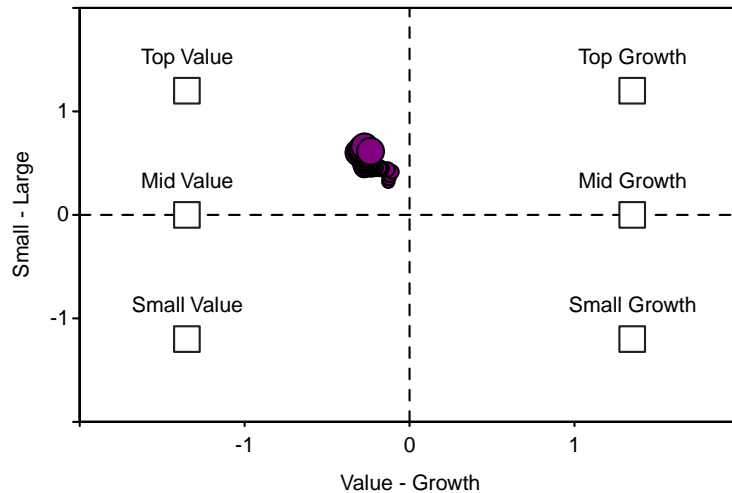


T. Rowe Price Retirement 2025 SA

As of 09/30/2025

Manager Style

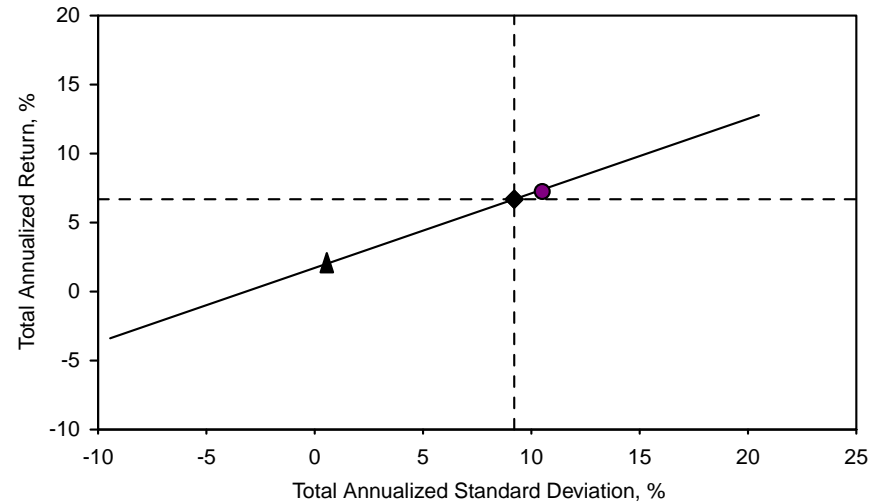
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2025 SA

Manager Risk / Return

October 2015 - September 2025

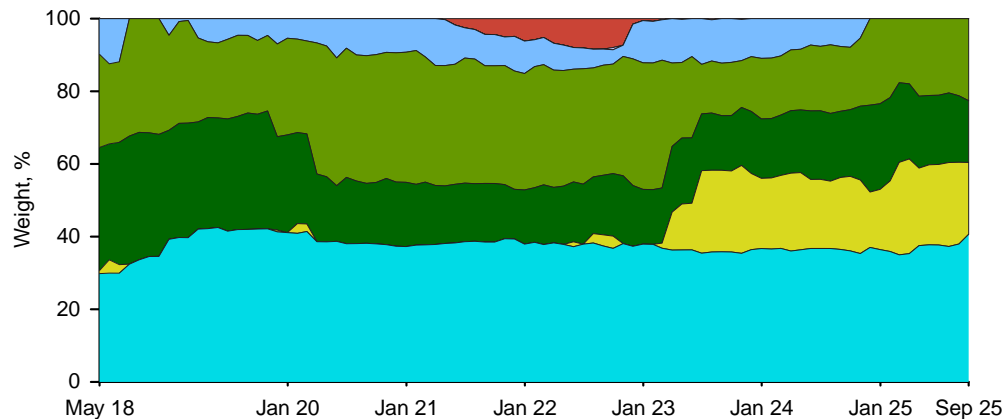


◆ S&P Target Date 2025 TR USD

▲ Cash

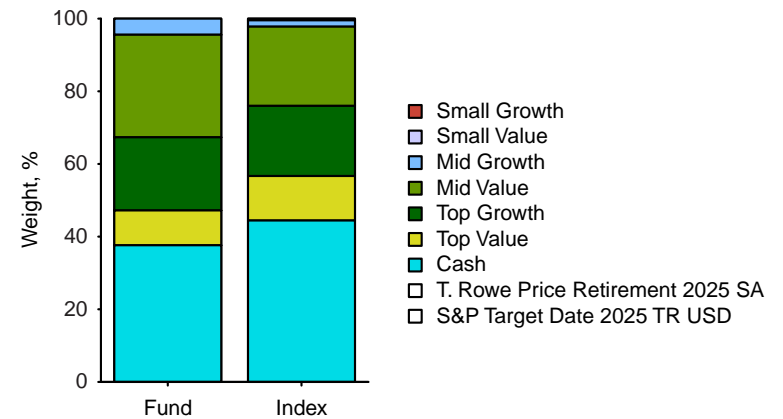
Asset Allocation

T. Rowe Price Retirement 2025 SA



Asset Allocation

October 2015 - September 2025



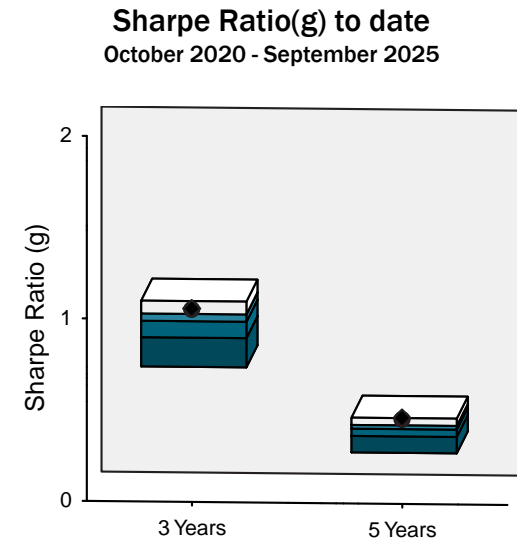
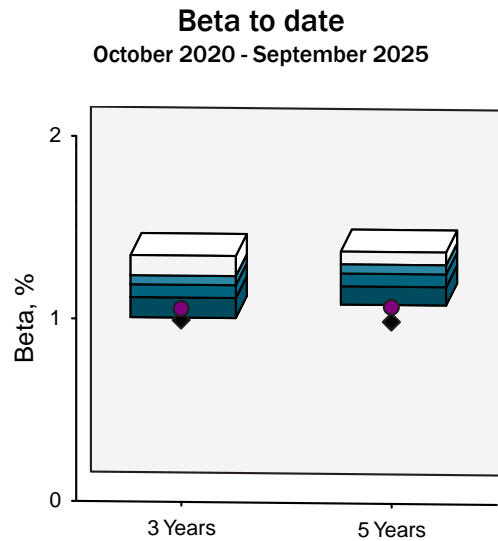
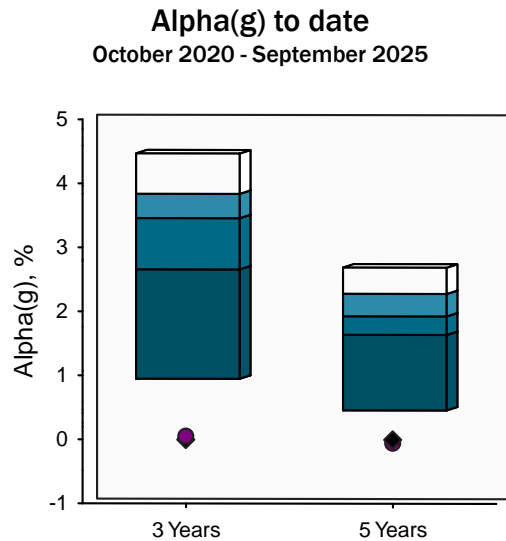
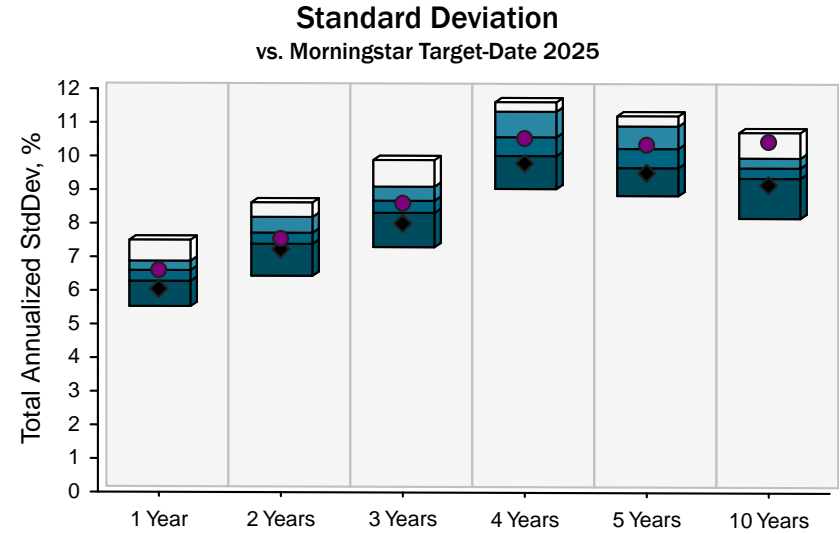
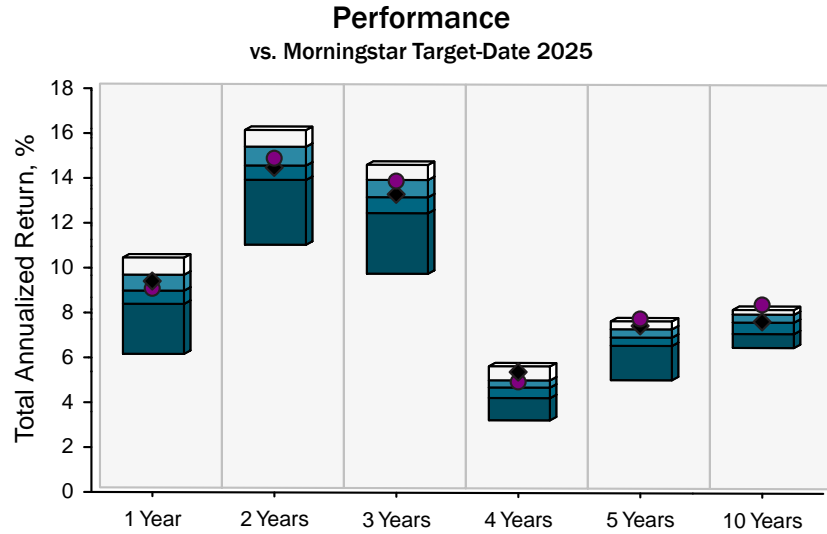
- Small Growth
- Small Value
- Mid Growth
- Mid Value
- Top Growth
- Top Value
- Cash
- T. Rowe Price Retirement 2025 SA
- S&P Target Date 2025 TR USD

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T. Rowe Price Retirement 2025 SA

As of 09/30/2025



● T. Rowe Price Retirement 2025 SA

◆ S&P Target Date 2025 TR USD

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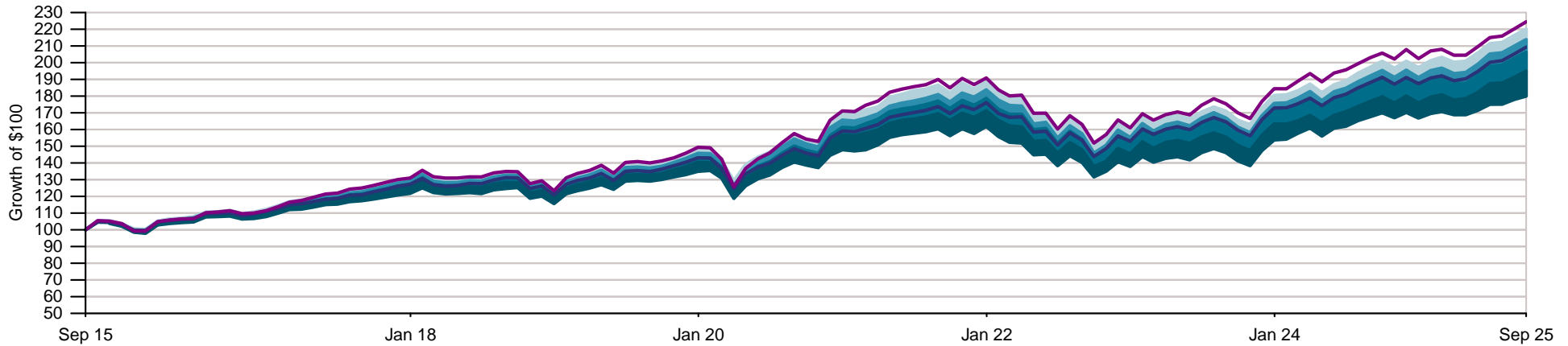


T. Rowe Price Retirement 2025 SA

As of 09/30/2025

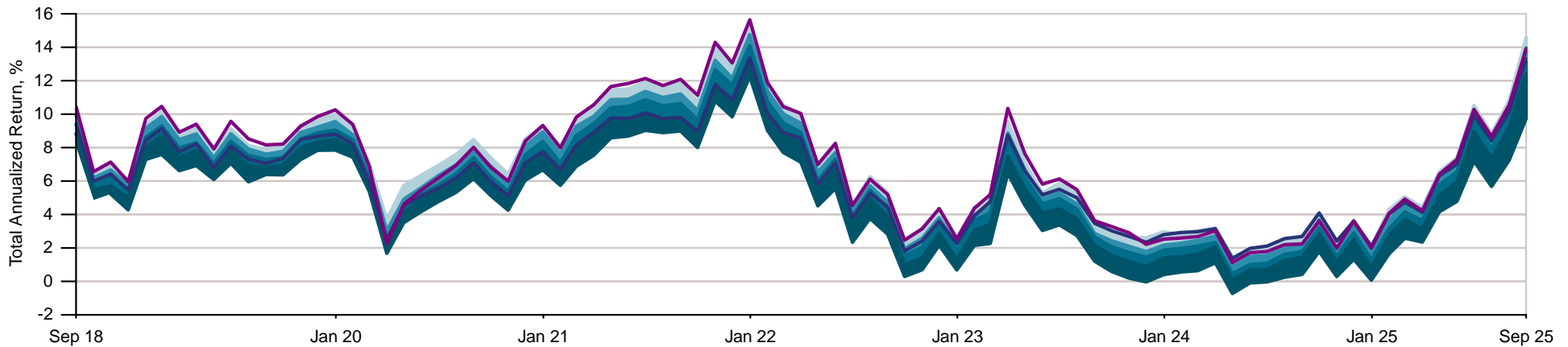
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2025 SA

25th Percentile to Median
S&P Target Date 2025 TR USD

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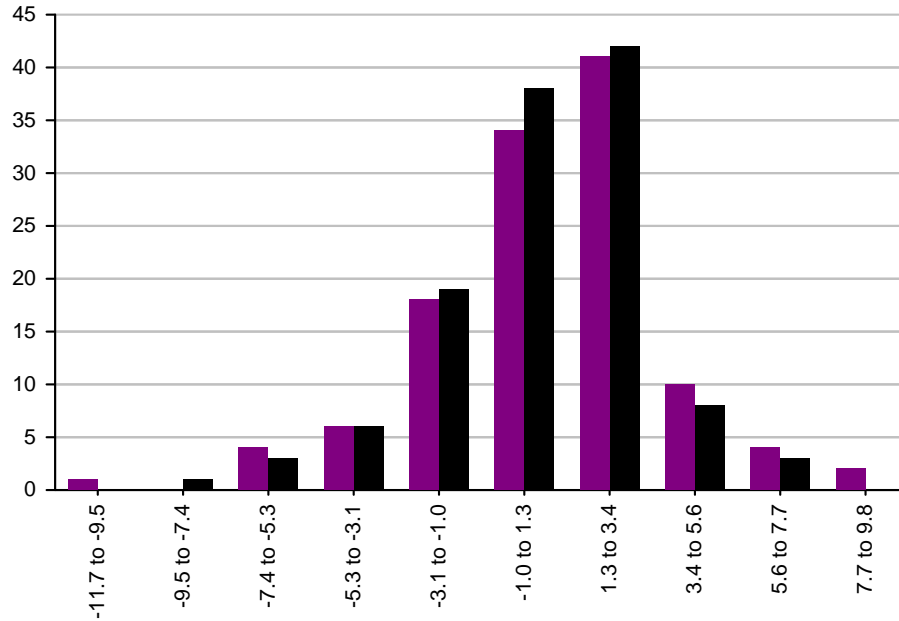


T. Rowe Price Retirement 2025 SA

As of 09/30/2025

Distribution of Total Return

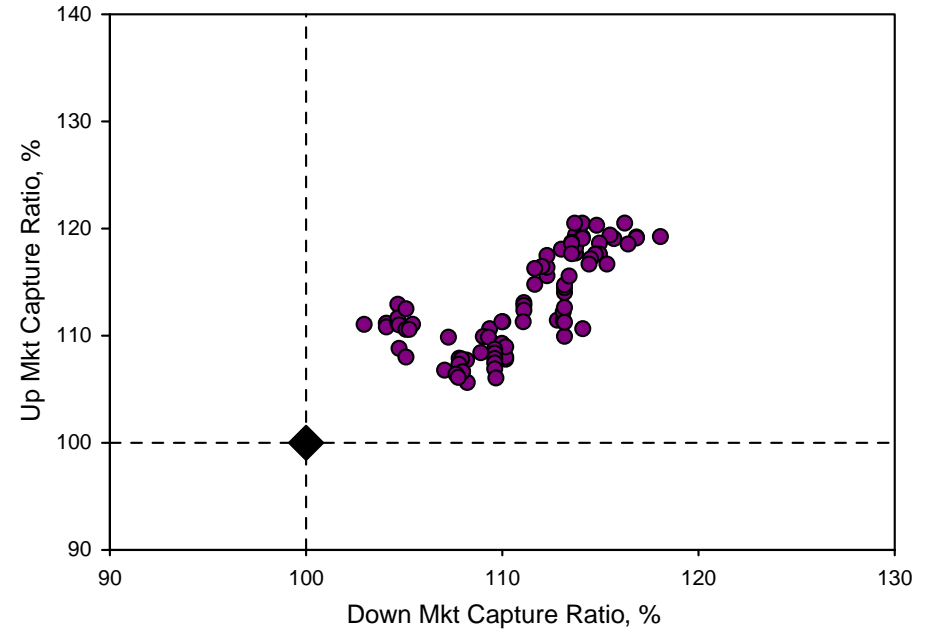
October 2015 - September 2025



● T. Rowe Price Retirement 2025 SA

Market Capture

36 Month rolling windows, October 2015 - September 2025



◆ S&P Target Date 2025 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2025 SA	82	38	2.24%	-2.61%	19.89%	-9.57%	8.79%	-11.63%	40.81%	-17.87%	111.68%	111.10%	98.30
S&P Target Date 2025 TR USD	83	37	1.99%	-2.40%	17.81%	-8.61%	7.32%	-8.83%	30.77%	-15.16%	100.00%	100.00%	100.00

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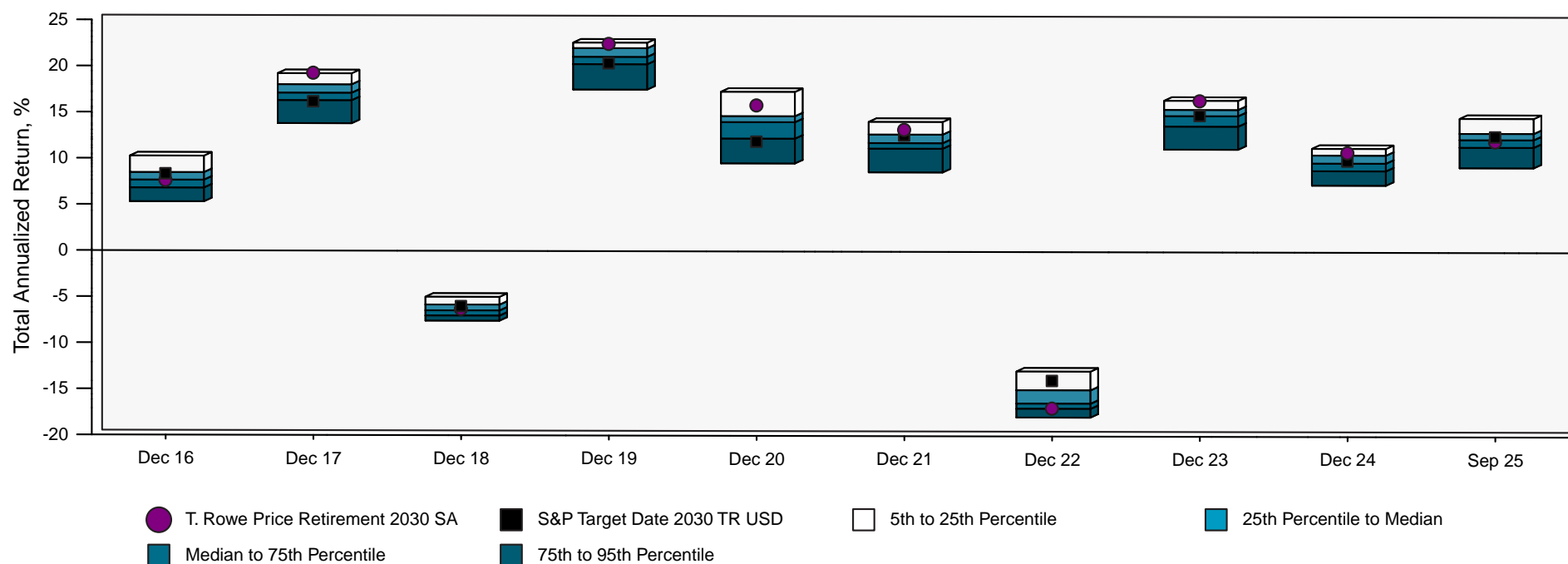
T. Rowe Price Retirement 2030 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2030 SA	4.90	12.01	9.98	15.55	8.80	9.21	-0.19	1.07	1.06	9.72	0.36
S&P Target Date 2030 TR USD	5.02	12.55	10.37	15.06	8.74	8.53	0.00	1.00	1.09	9.00	-
Morningstar Target-Date 2030	4.67	11.95	9.58	14.31	7.70	8.19	2.47	1.14	0.97	9.51	0.65

Performance To Date

June 2015 - September 2025



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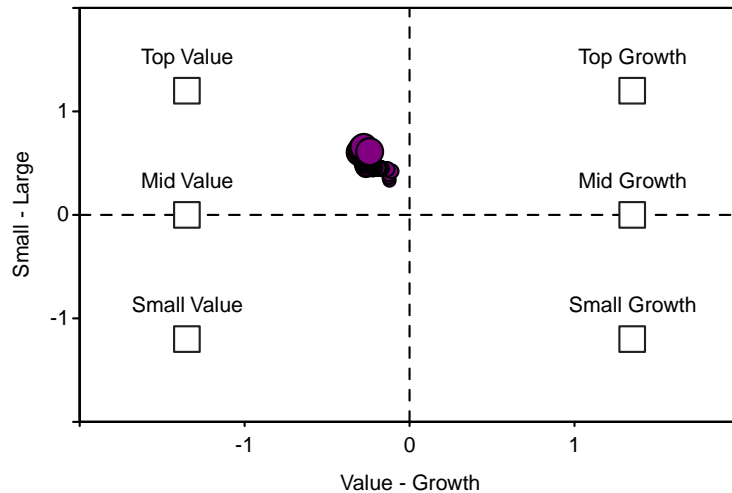


T. Rowe Price Retirement 2030 SA

As of 09/30/2025

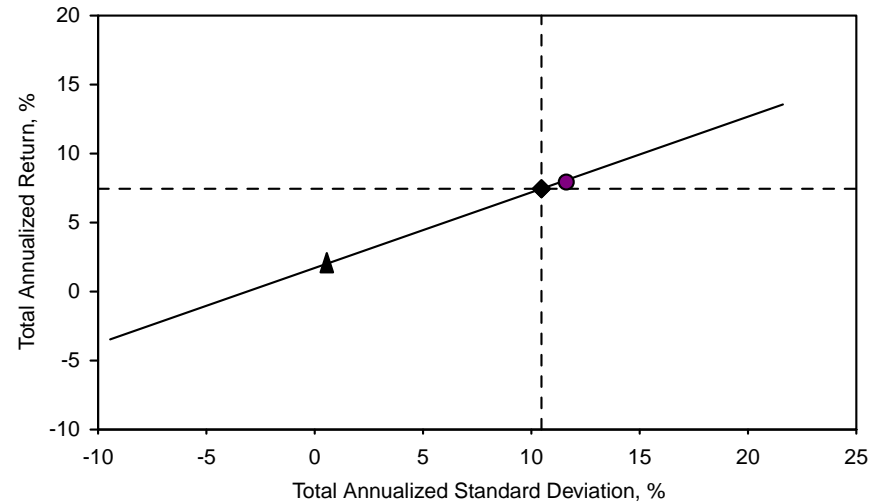
Manager Style

6 Month moving average, October 2015 - September 2025



Manager Risk / Return

October 2015 - September 2025



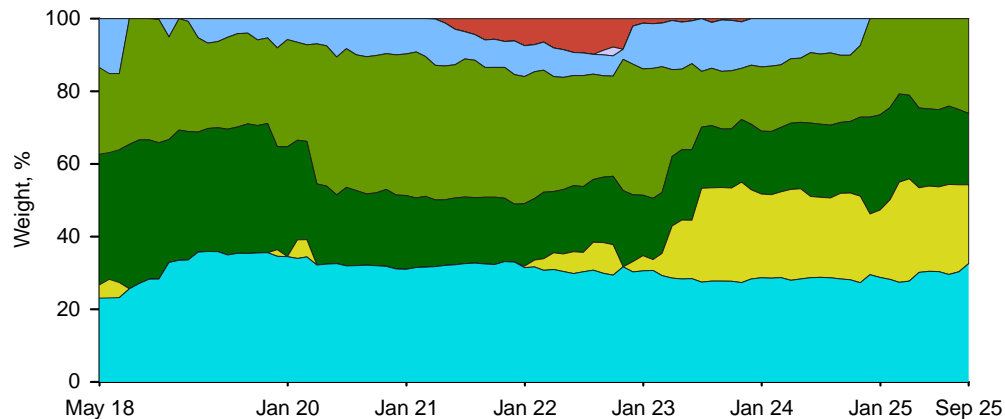
● T. Rowe Price Retirement 2030 SA

◆ S&P Target Date 2030 TR USD

▲ Cash

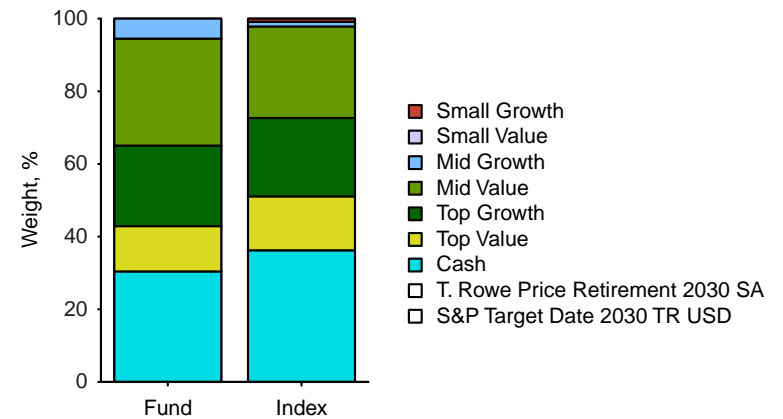
Asset Allocation

T. Rowe Price Retirement 2030 SA



Asset Allocation

October 2015 - September 2025

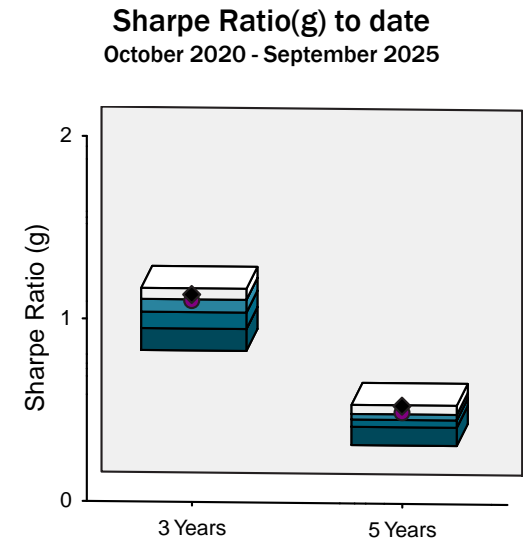
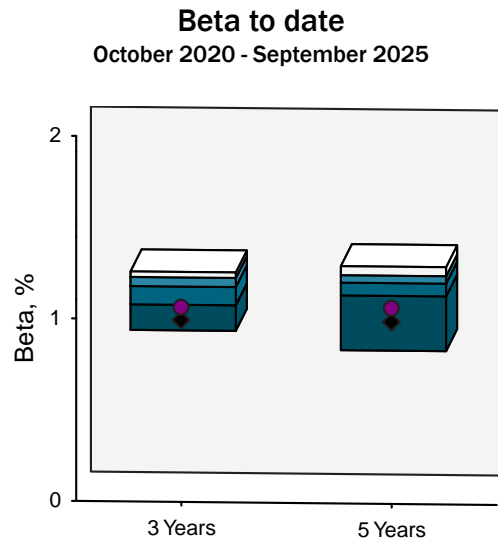
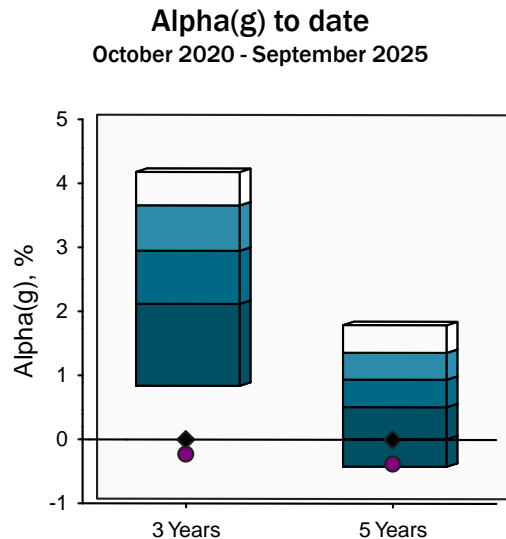
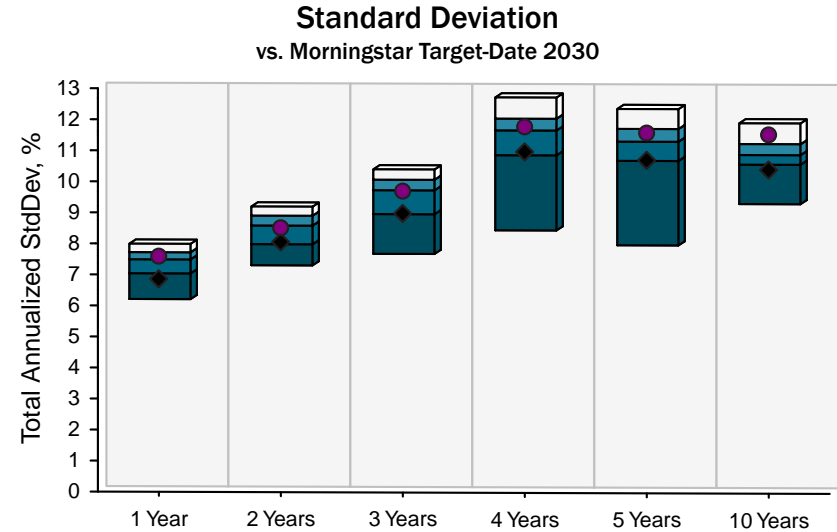
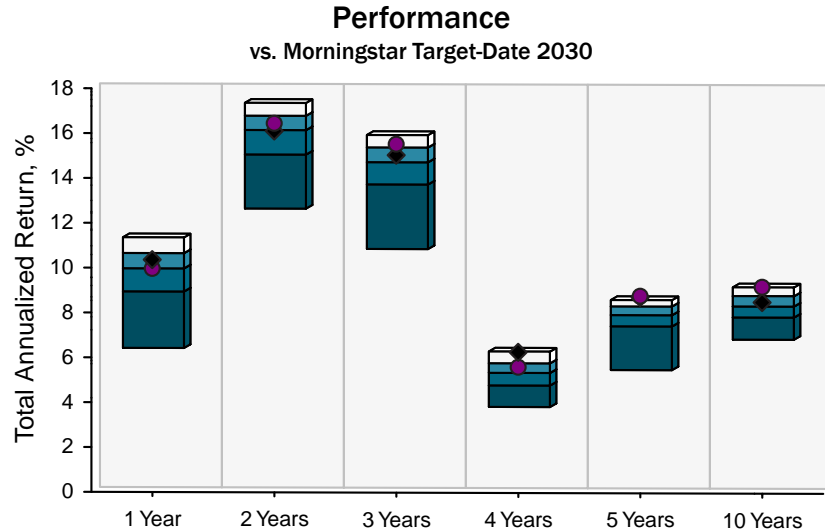


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T. Rowe Price Retirement 2030 SA

As of 09/30/2025



● T. Rowe Price Retirement 2030 SA

◆ S&P Target Date 2030 TR USD

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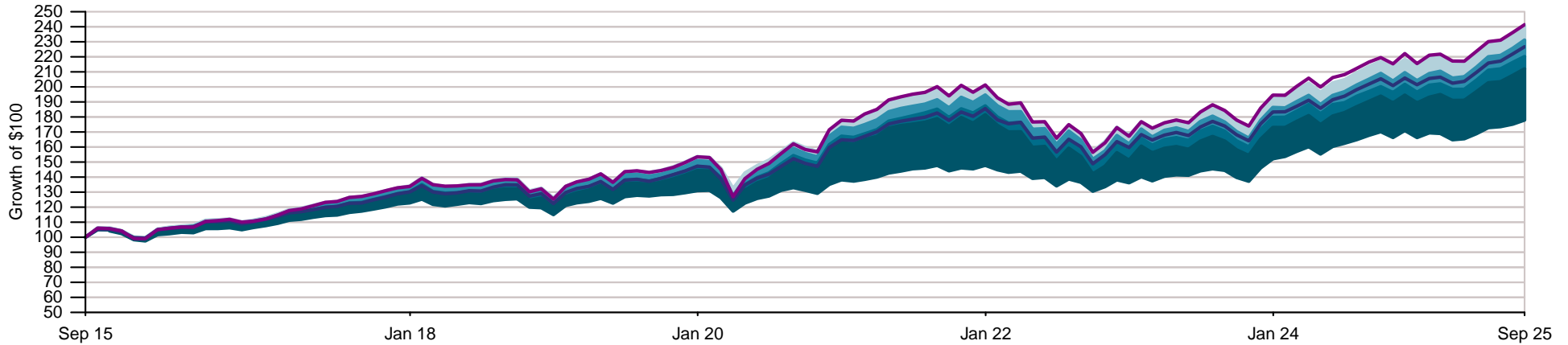


T. Rowe Price Retirement 2030 SA

As of 09/30/2025

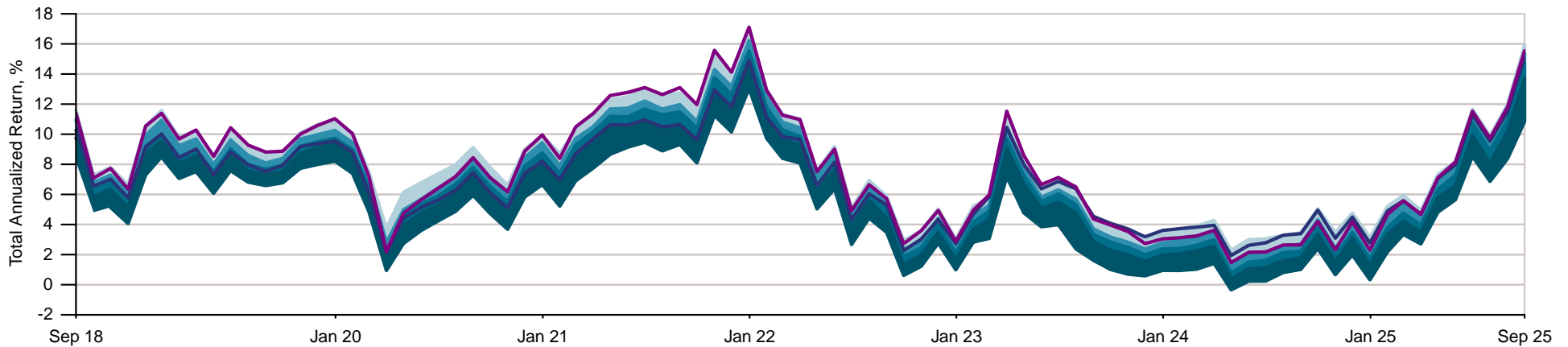
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2030 SA

25th Percentile to Median
S&P Target Date 2030 TR USD

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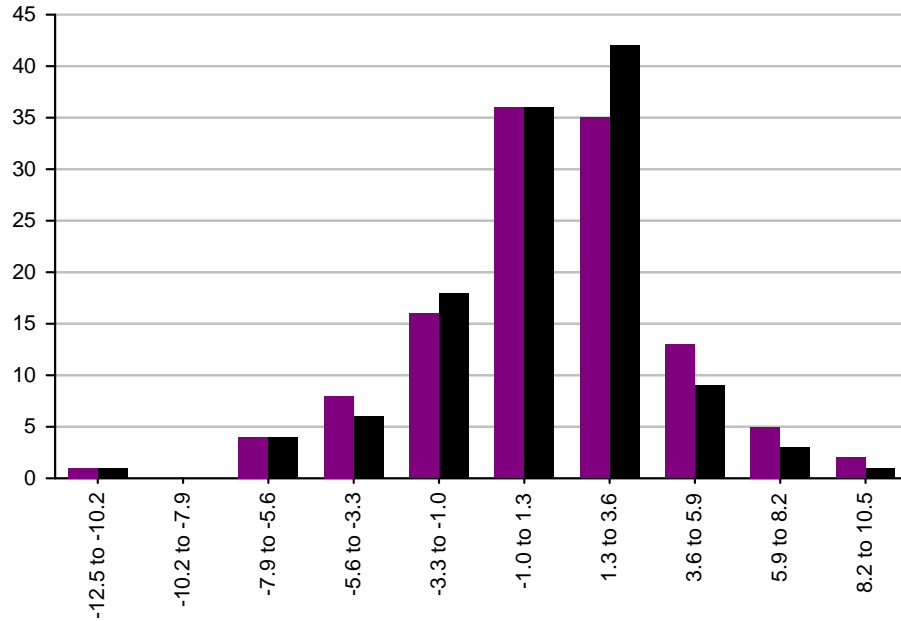


T. Rowe Price Retirement 2030 SA

As of 09/30/2025

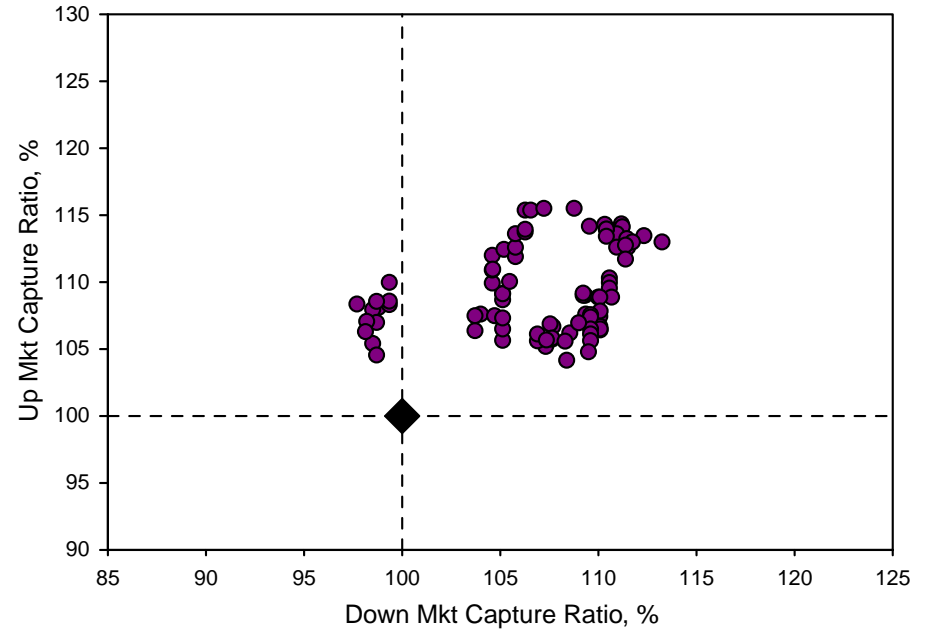
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2030 SA

◆ S&P Target Date 2030 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2030 SA	81	39	2.51%	-2.85%	22.16%	-10.60%	9.48%	-12.47%	45.78%	-19.34%	108.88%	107.88%	98.50
S&P Target Date 2030 TR USD	84	36	2.23%	-2.83%	20.36%	-9.83%	8.49%	-10.22%	36.53%	-16.23%	100.00%	100.00%	100.00

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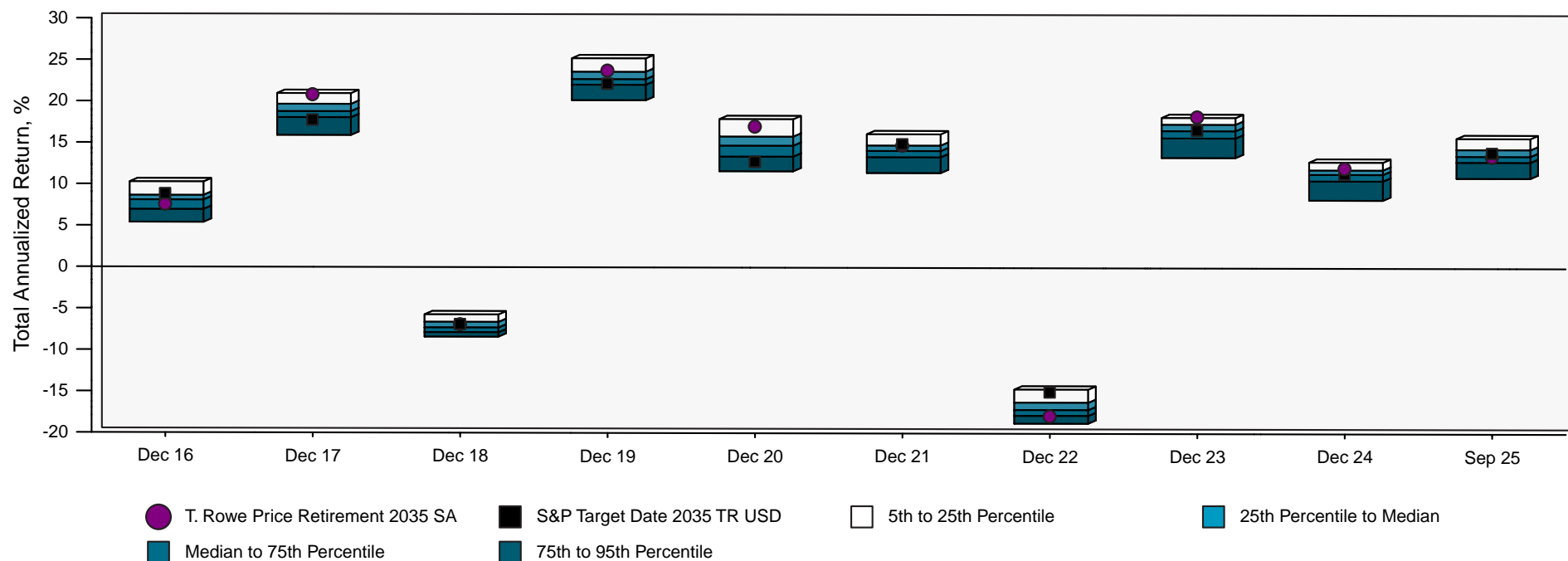
T. Rowe Price Retirement 2035 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2035 SA	5.55	13.45	11.19	17.40	9.94	10.01	-0.39	1.07	1.11	10.82	0.36
S&P Target Date 2035 TR USD	5.61	13.91	11.72	17.03	10.16	9.45	0.00	1.00	1.16	10.04	-
Morningstar Target-Date 2035	5.27	13.30	11.00	16.38	9.21	9.11	2.54	1.11	1.05	10.59	0.66

Performance To Date

June 2015 - September 2025



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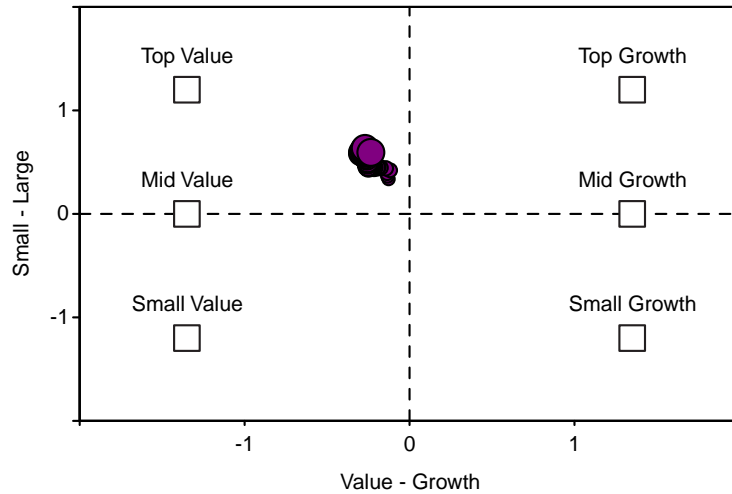


T. Rowe Price Retirement 2035 SA

As of 09/30/2025

Manager Style

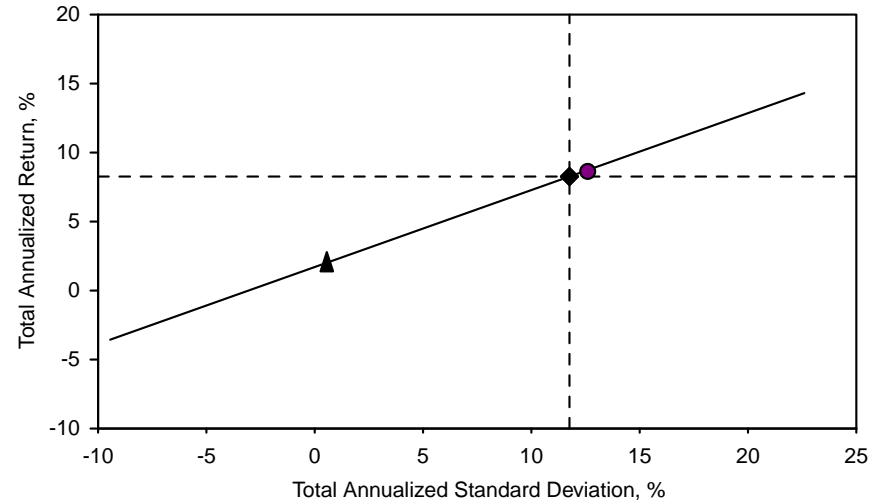
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2035 SA

Manager Risk / Return

October 2015 - September 2025

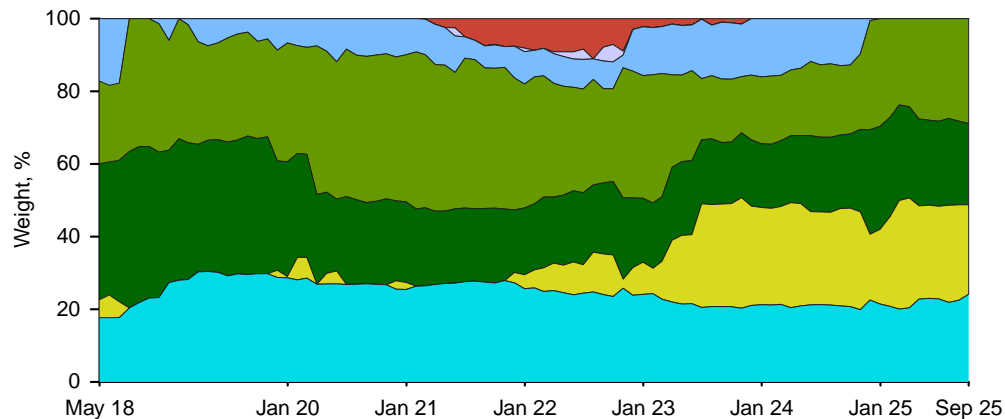


◆ S&P Target Date 2035 TR USD

▲ Cash

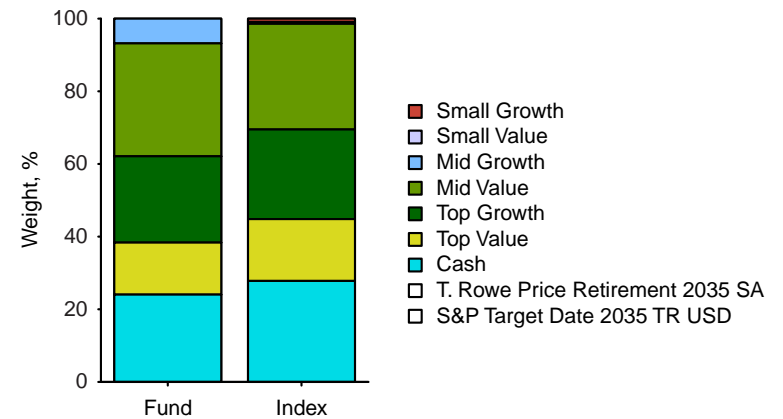
Asset Allocation

T. Rowe Price Retirement 2035 SA



Asset Allocation

October 2015 - September 2025

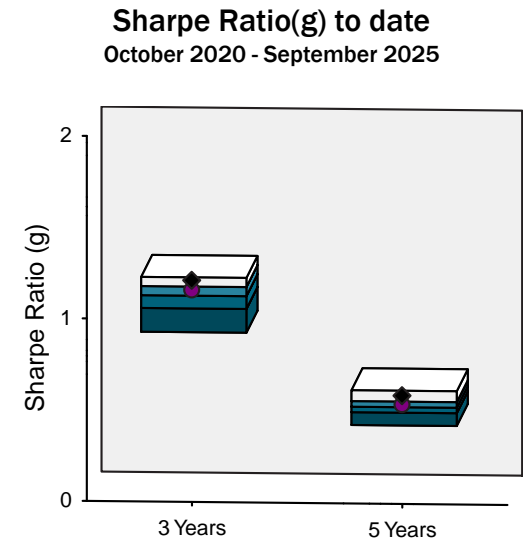
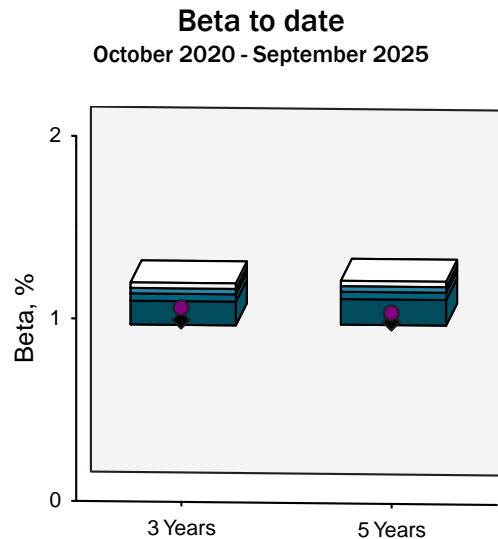
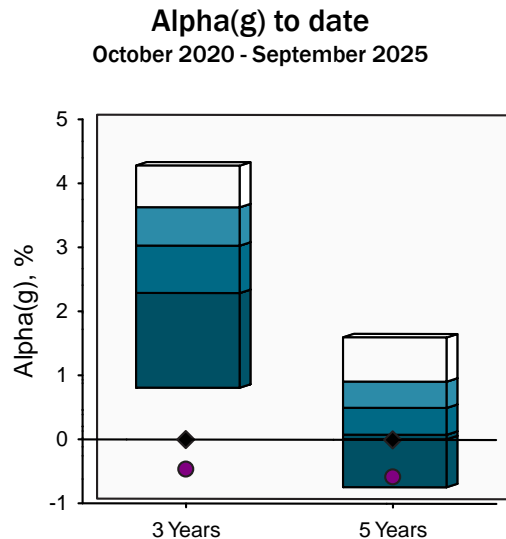
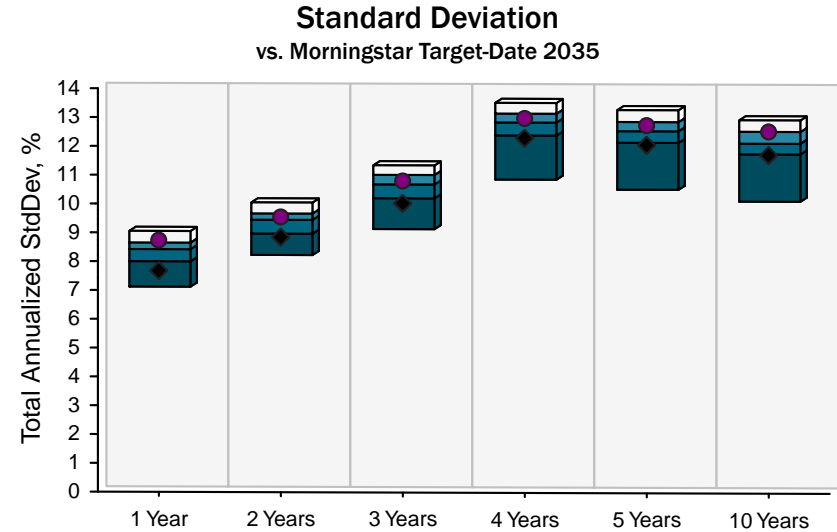
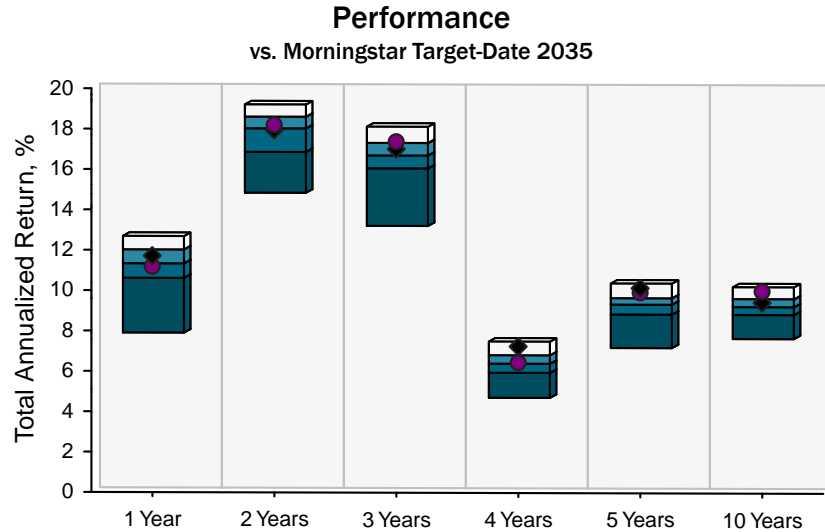


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T. Rowe Price Retirement 2035 SA

As of 09/30/2025



● T. Rowe Price Retirement 2035 SA

◆ S&P Target Date 2035 TR USD

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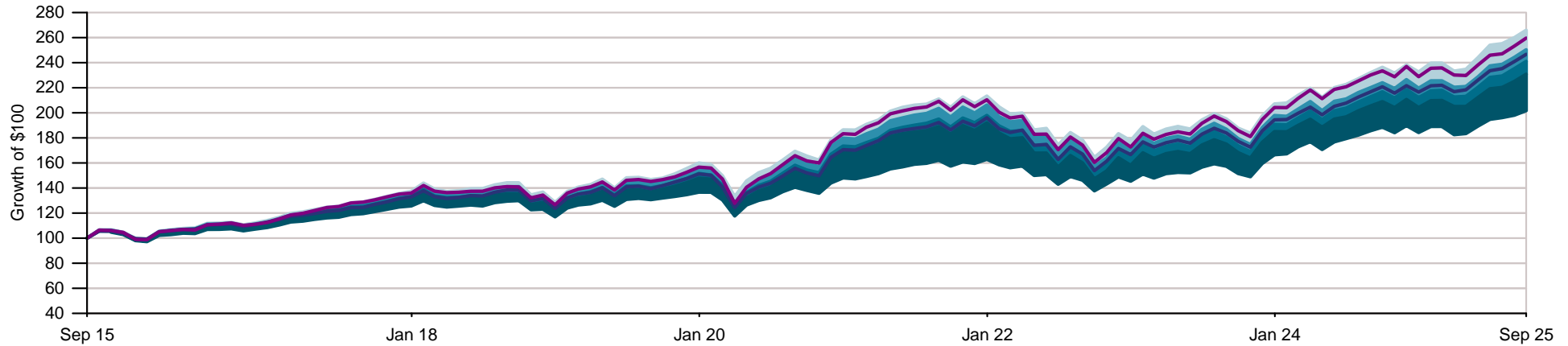


T. Rowe Price Retirement 2035 SA

As of 09/30/2025

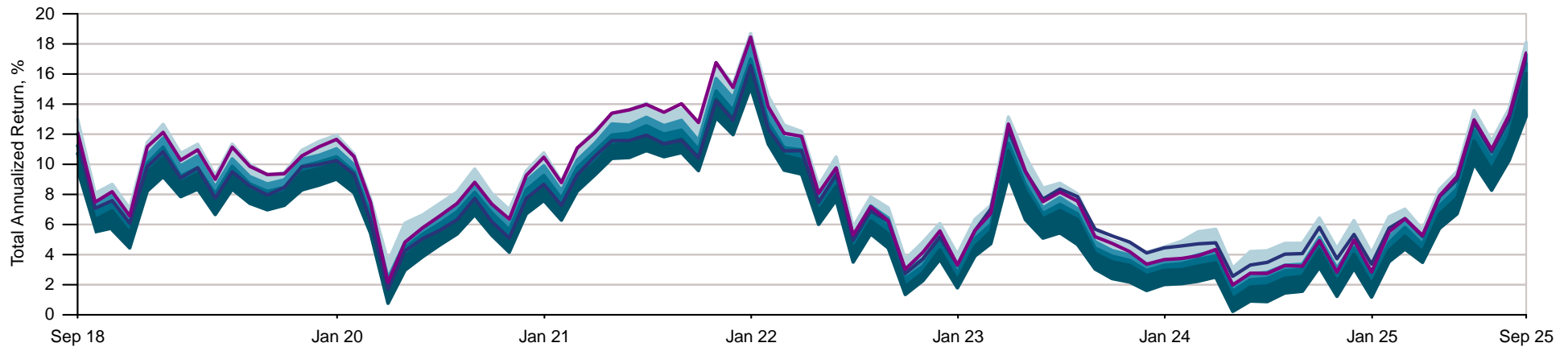
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2035 SA

25th Percentile to Median
S&P Target Date 2035 TR USD

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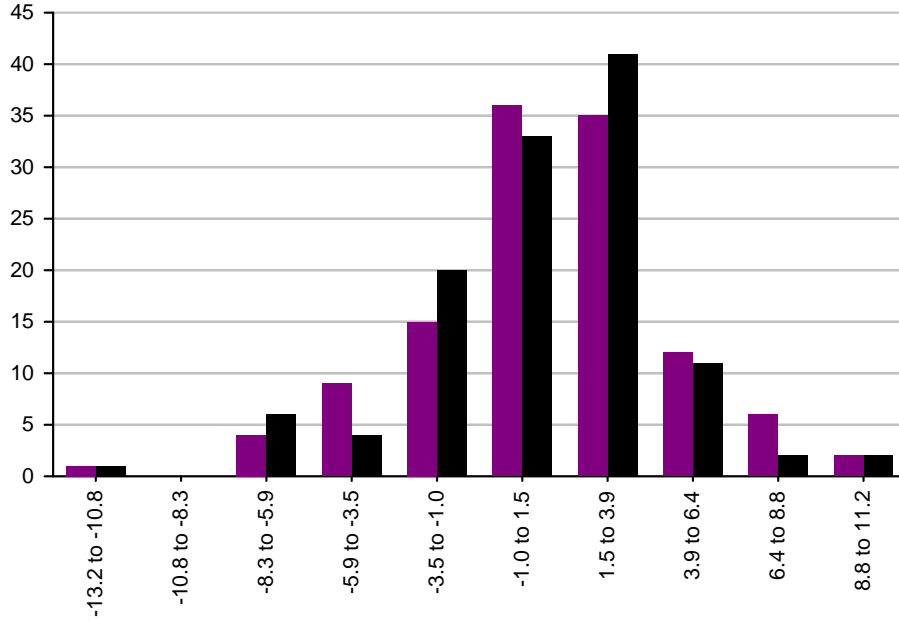


T. Rowe Price Retirement 2035 SA

As of 09/30/2025

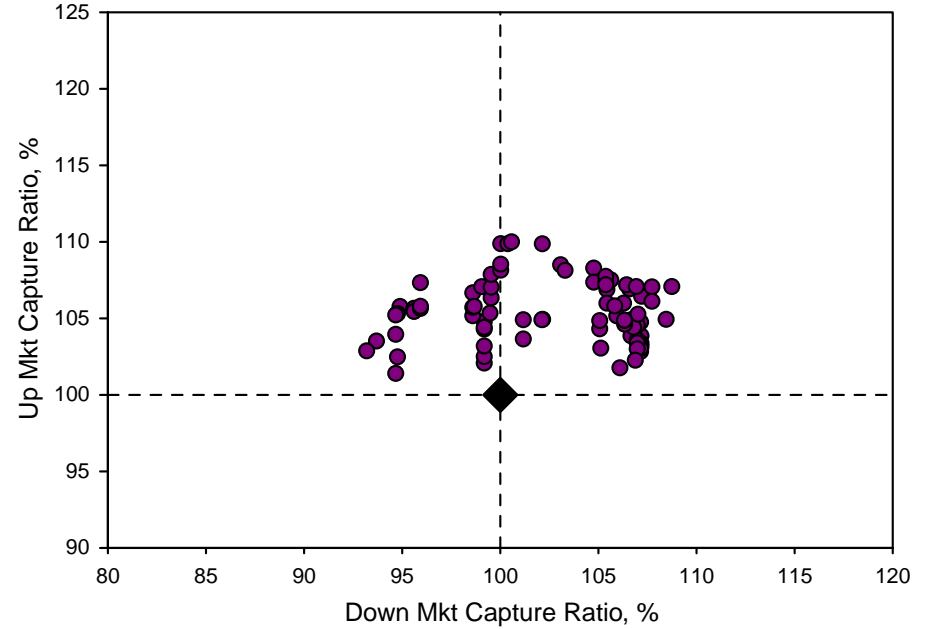
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2035 SA

◆ S&P Target Date 2035 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2035 SA	81	39	2.74%	-3.11%	24.33%	-11.52%	10.17%	-13.15%	50.34%	-20.60%	105.63%	104.31%	98.45
S&P Target Date 2035 TR USD	84	36	2.50%	-3.20%	23.04%	-11.04%	9.78%	-11.56%	42.83%	-17.42%	100.00%	100.00%	100.00

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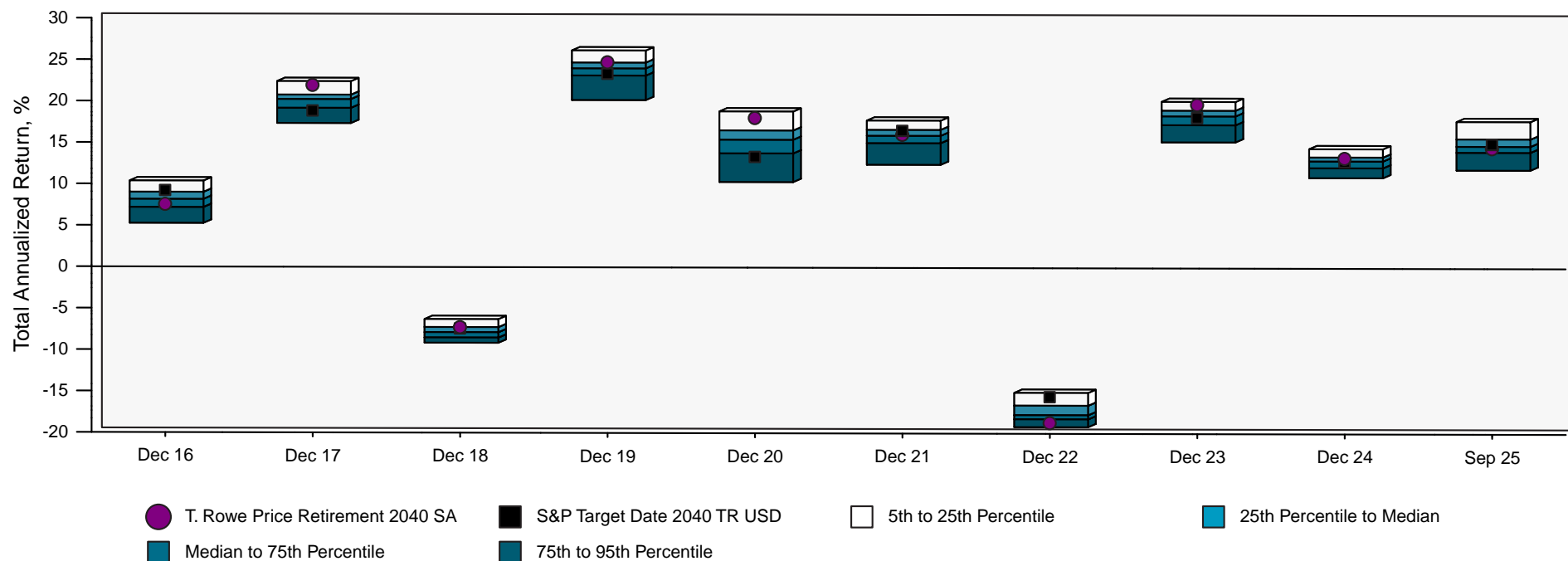
T. Rowe Price Retirement 2040 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2040 SA	6.06	14.48	12.24	18.93	10.90	10.66	-0.48	1.05	1.16	11.60	0.36
S&P Target Date 2040 TR USD	6.19	15.00	12.96	18.74	11.34	10.18	0.00	1.00	1.21	10.91	-
Morningstar Target-Date 2040	5.92	14.67	12.62	18.24	10.56	9.88	2.73	1.05	1.12	11.43	0.67

Performance To Date

June 2015 - September 2025



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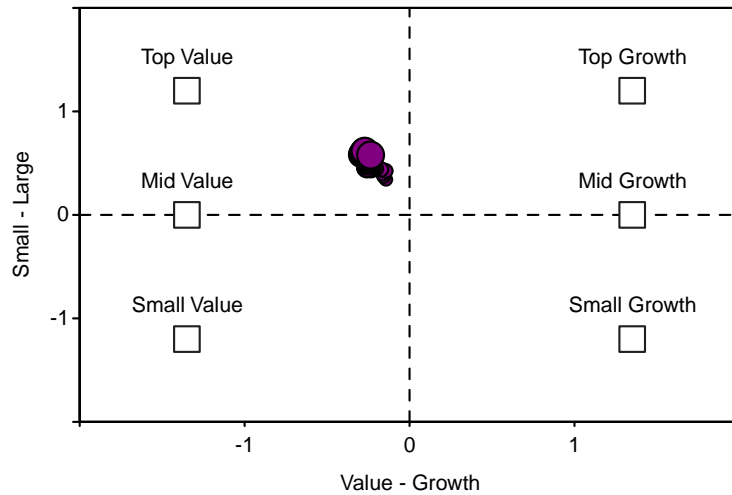


T. Rowe Price Retirement 2040 SA

As of 09/30/2025

Manager Style

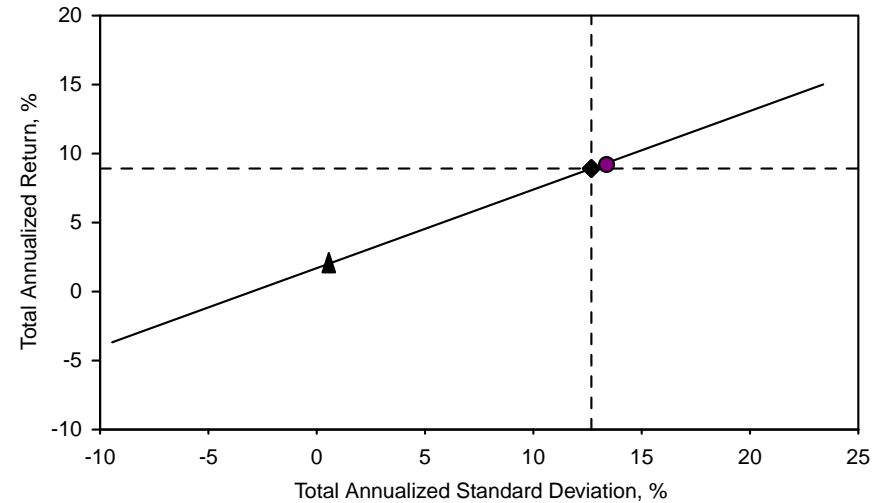
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2040 SA

Manager Risk / Return

October 2015 - September 2025

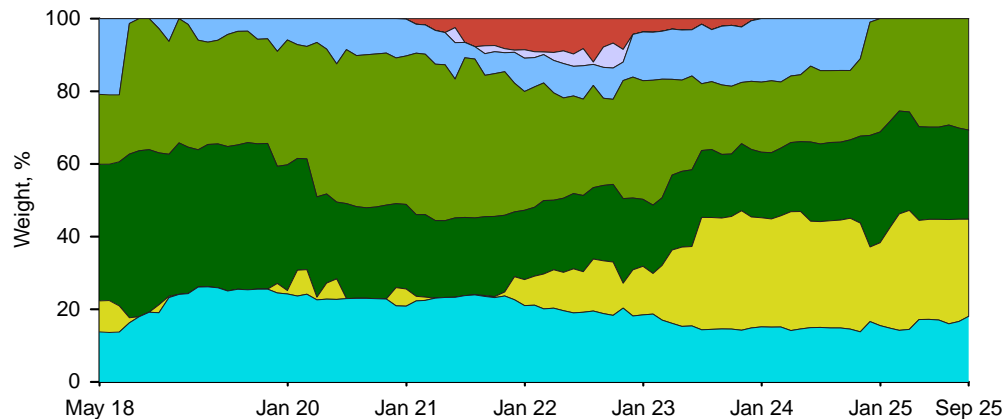


◆ S&P Target Date 2040 TR USD

▲ Cash

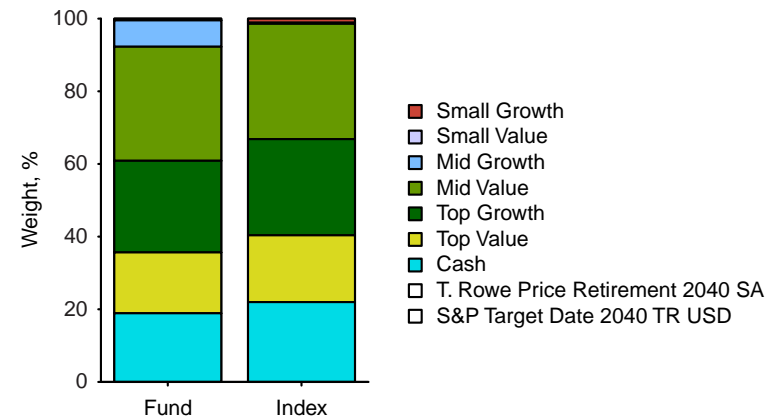
Asset Allocation

T. Rowe Price Retirement 2040 SA



Asset Allocation

October 2015 - September 2025



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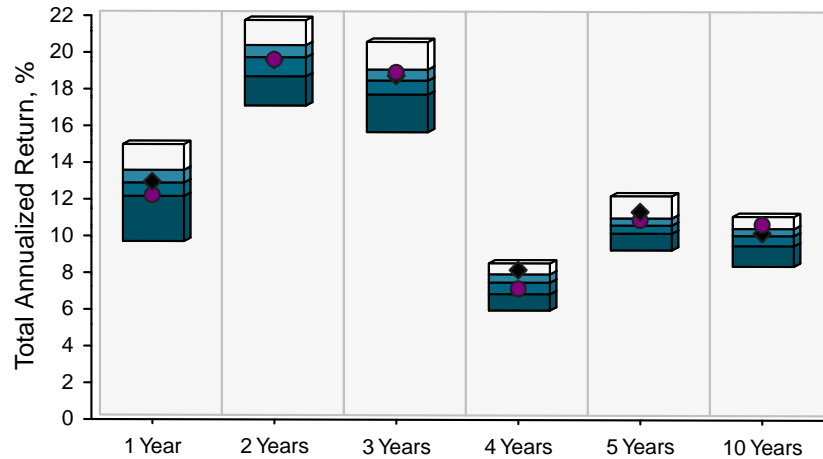


T. Rowe Price Retirement 2040 SA

As of 09/30/2025

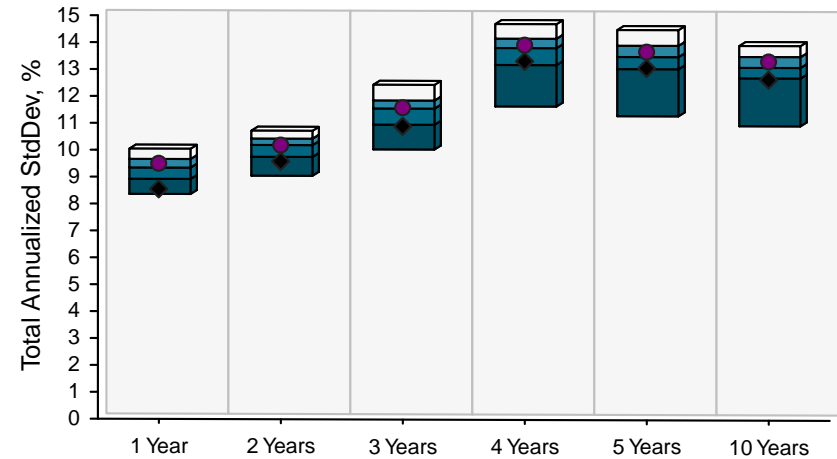
Performance

vs. Morningstar Target-Date 2040



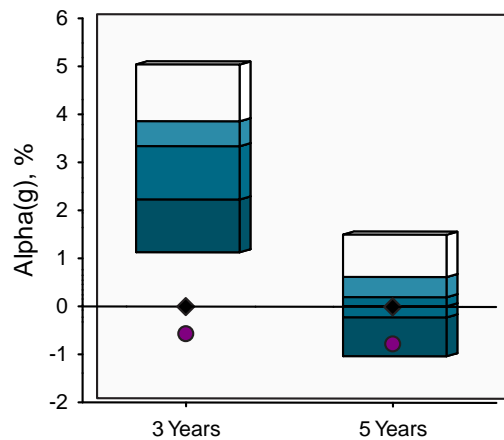
Standard Deviation

vs. Morningstar Target-Date 2040



Alpha(g) to date

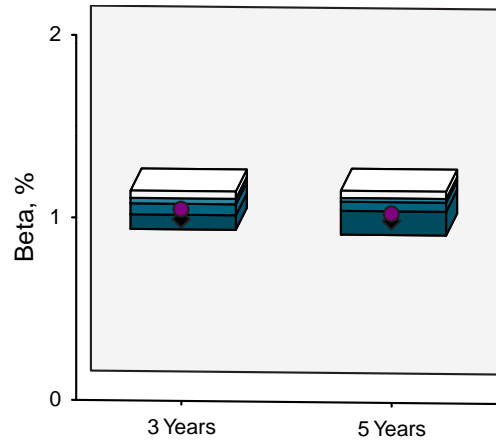
October 2020 - September 2025



● T. Rowe Price Retirement 2040 SA

Beta to date

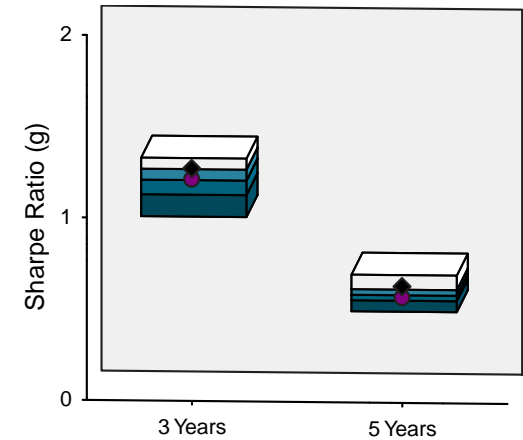
October 2020 - September 2025



◆ S&P Target Date 2040 TR USD

Sharpe Ratio(g) to date

October 2020 - September 2025



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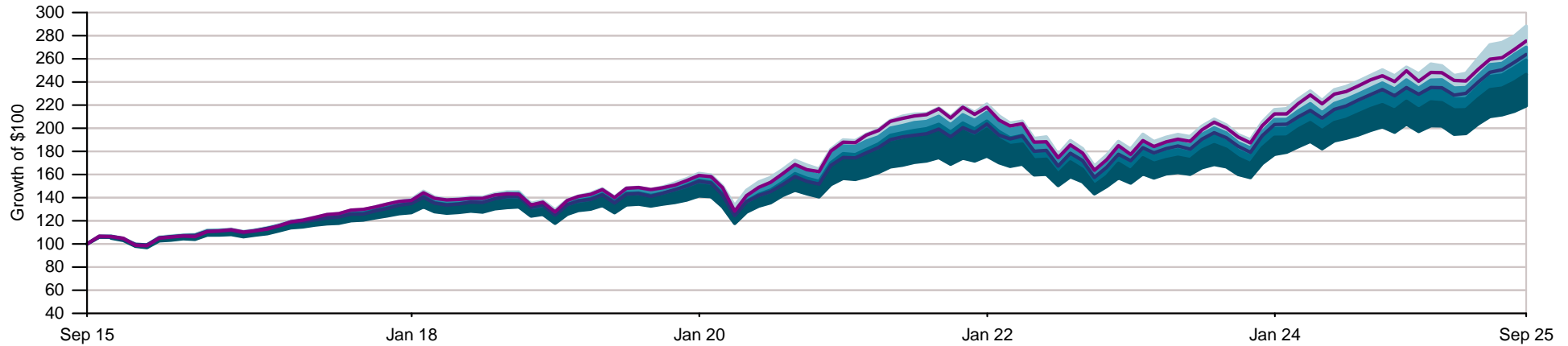


T. Rowe Price Retirement 2040 SA

As of 09/30/2025

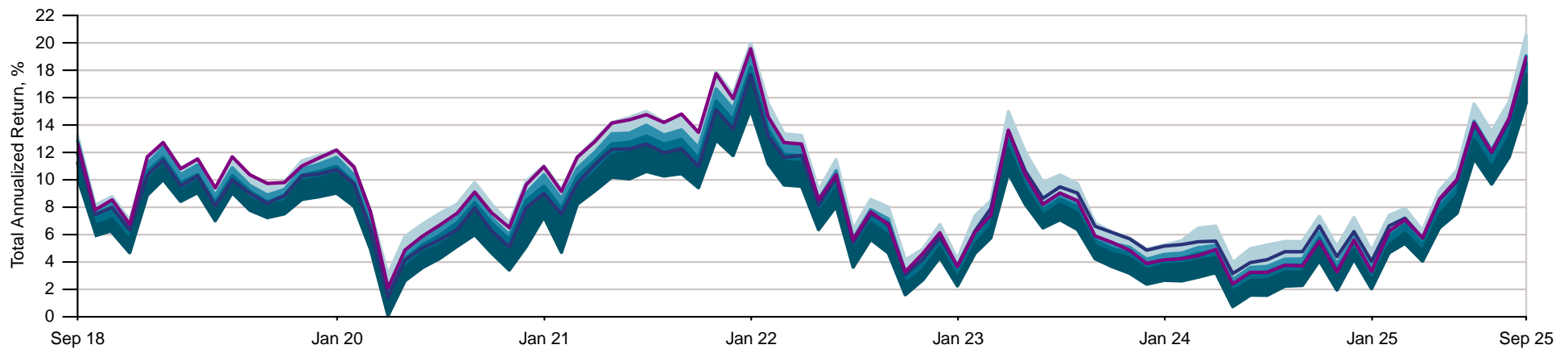
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2040 SA

25th Percentile to Median
S&P Target Date 2040 TR USD

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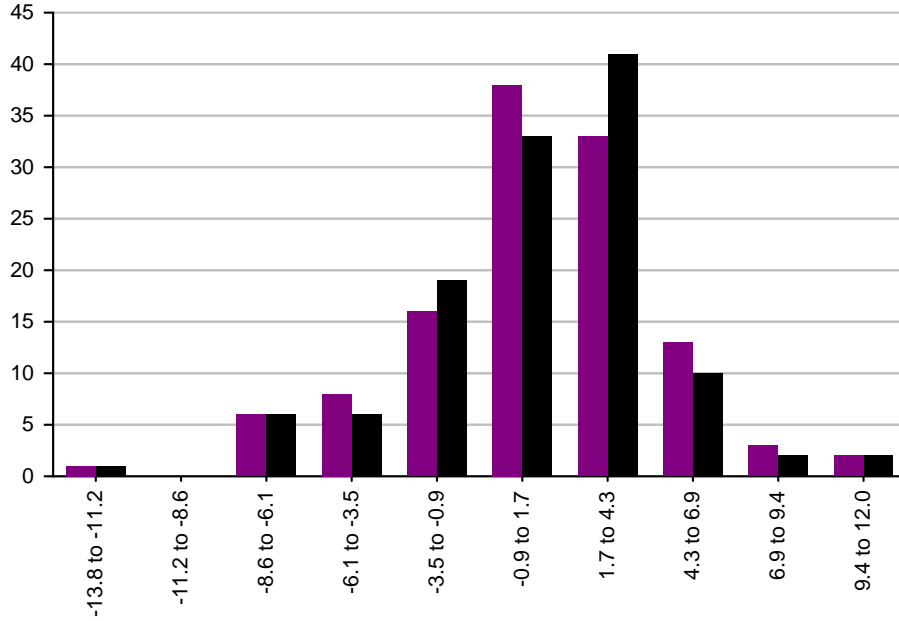


T. Rowe Price Retirement 2040 SA

As of 09/30/2025

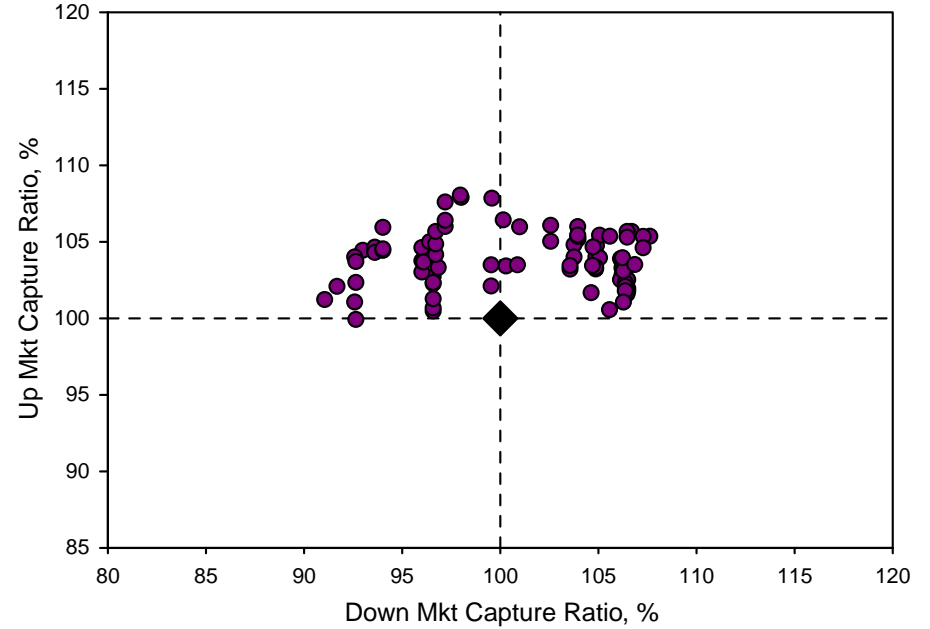
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2040 SA

◆ S&P Target Date 2040 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2040 SA	81	39	2.92%	-3.31%	26.05%	-12.21%	10.95%	-13.70%	54.40%	-21.63%	104.03%	102.74%	98.40
S&P Target Date 2040 TR USD	84	36	2.70%	-3.45%	25.04%	-11.88%	10.62%	-12.46%	47.29%	-18.21%	100.00%	100.00%	100.00

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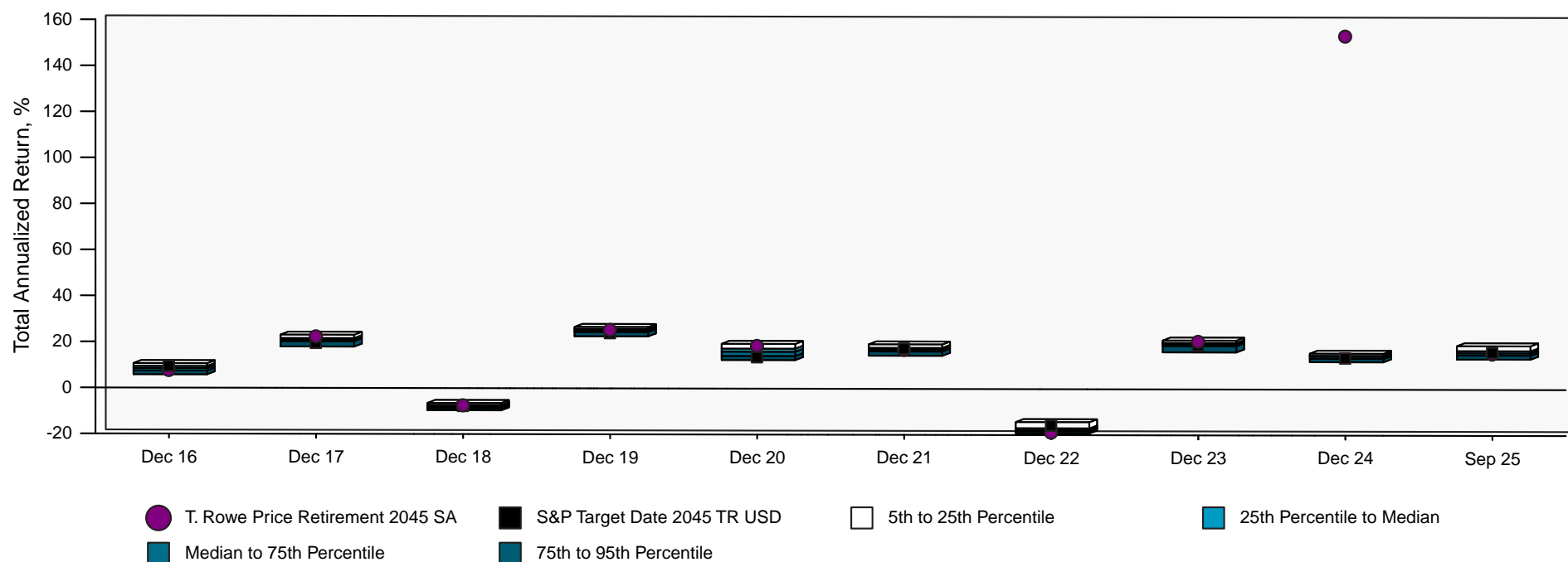


T. Rowe Price Retirement 2045 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2045 SA	6.48	15.40	151.38	56.58	30.98	20.33	57.02	-0.19	0.80	67.99	0.36
S&P Target Date 2045 TR USD	6.57	16.04	13.84	19.90	12.10	10.66	0.00	1.00	1.24	11.47	-
Morningstar Target-Date 2045	6.30	15.63	13.64	19.50	11.43	10.37	2.82	0.98	1.16	12.03	0.67

Performance To Date September 2015 - September 2025



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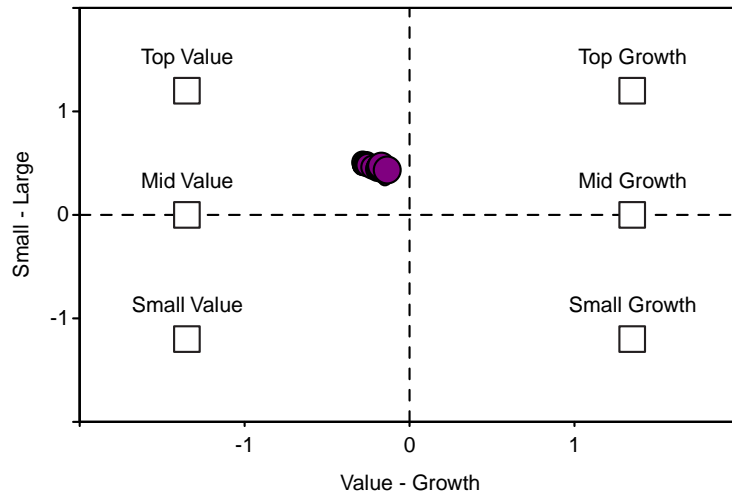


T. Rowe Price Retirement 2045 SA

As of 09/30/2025

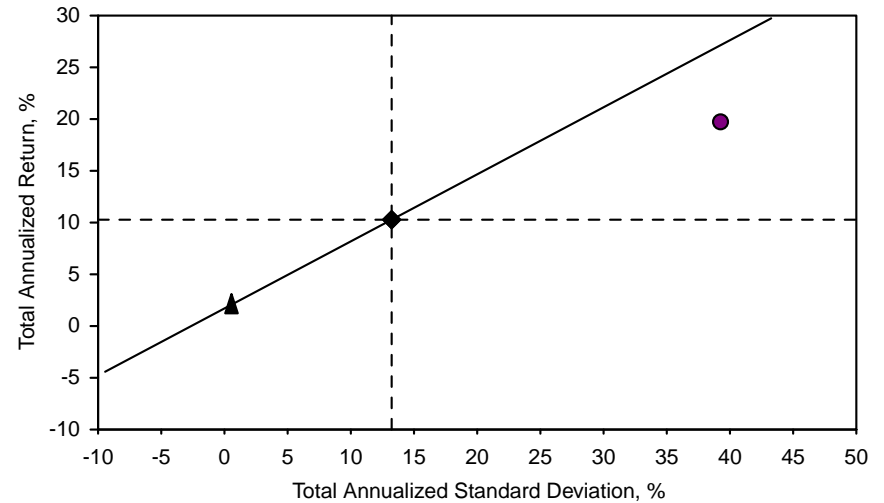
Manager Style

6 Month moving average, October 2015 - September 2025



Manager Risk / Return

October 2015 - September 2025



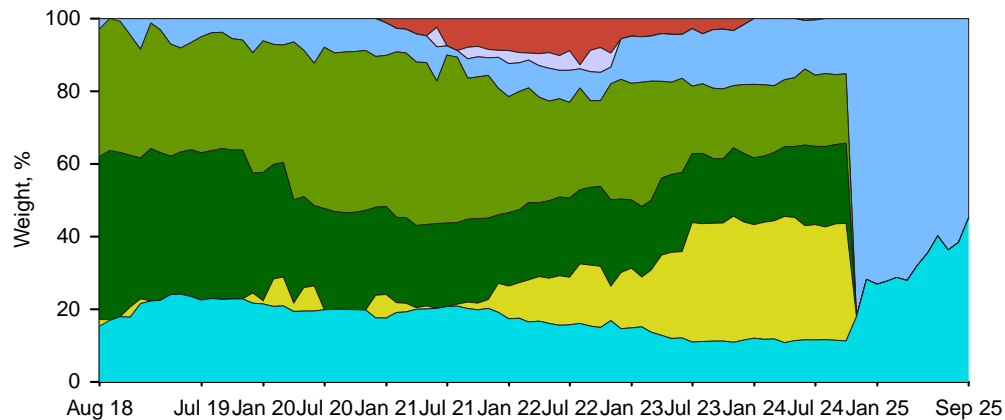
● T. Rowe Price Retirement 2045 SA

◆ S&P Target Date 2045 TR USD

▲ Cash

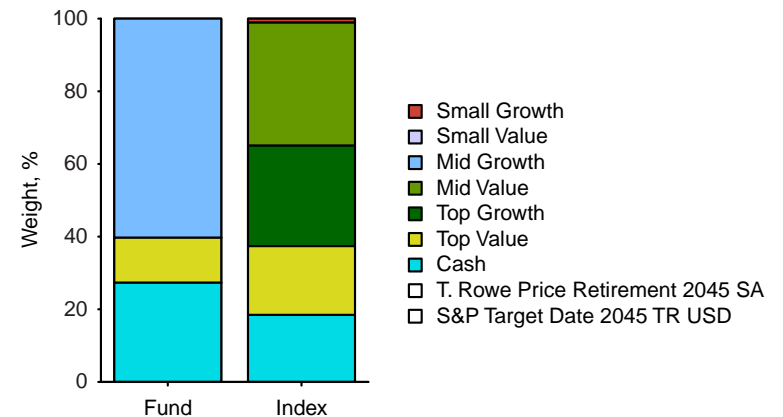
Asset Allocation

T. Rowe Price Retirement 2045 SA



Asset Allocation

October 2015 - September 2025



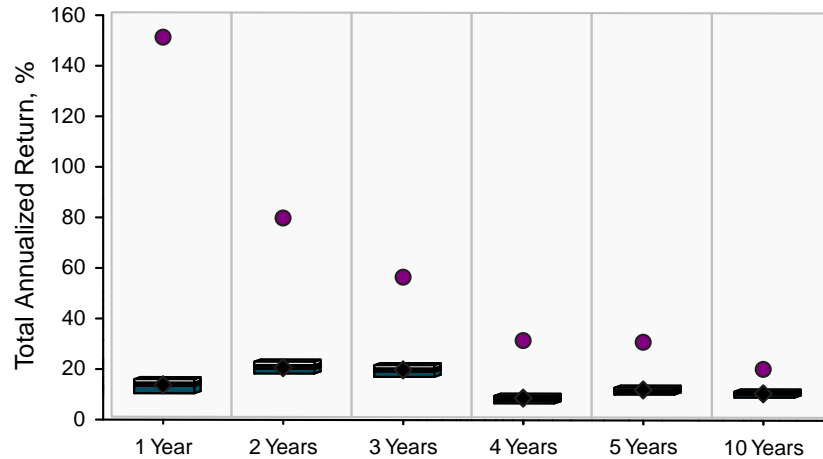
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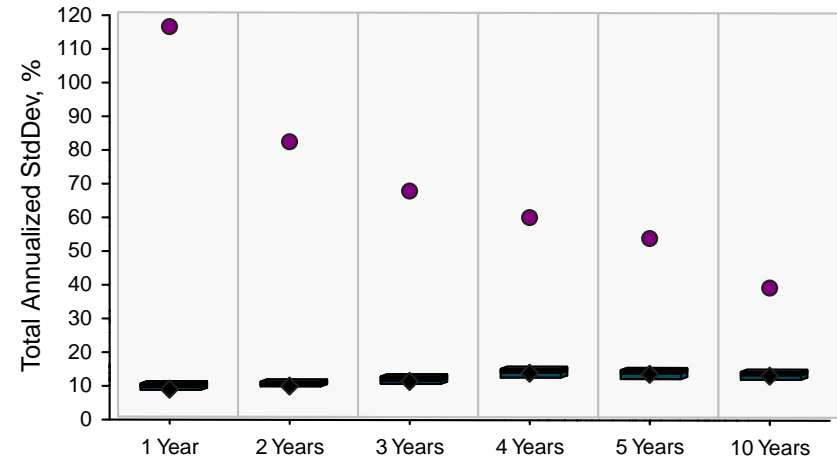
T. Rowe Price Retirement 2045 SA

As of 09/30/2025

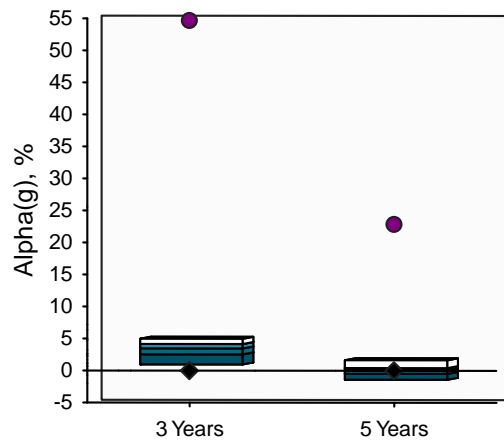
Performance
vs. Morningstar Target-Date 2045



Standard Deviation
vs. Morningstar Target-Date 2045

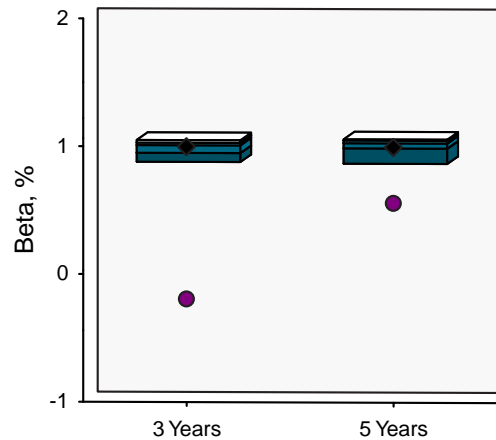


Alpha(g) to date
October 2020 - September 2025

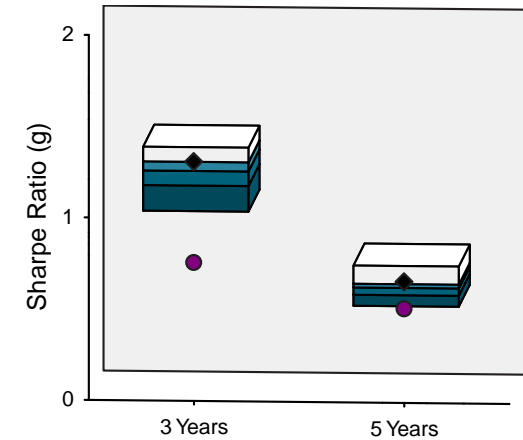


● T. Rowe Price Retirement 2045 SA

Beta to date
October 2020 - September 2025



Sharpe Ratio(g) to date
October 2020 - September 2025



◆ S&P Target Date 2045 TR USD

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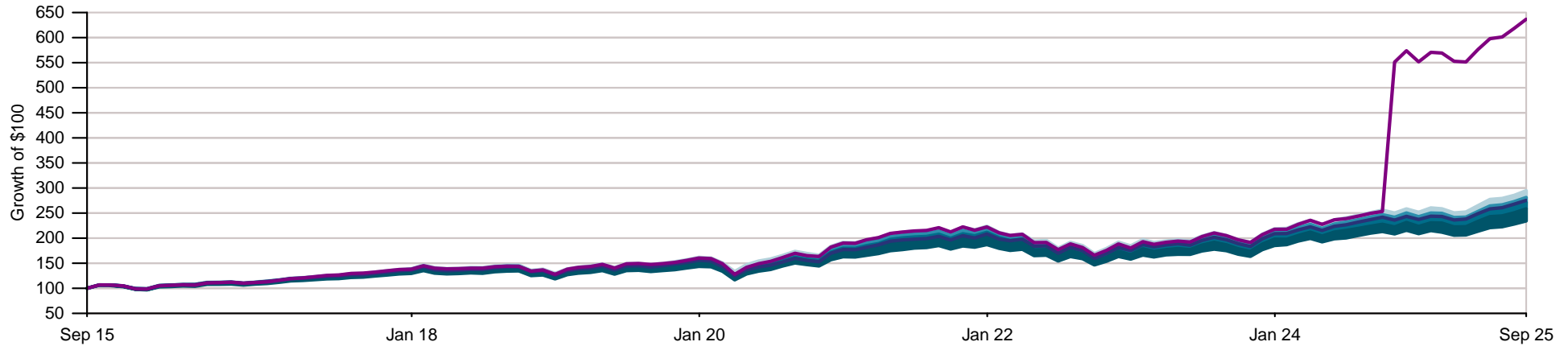


T. Rowe Price Retirement 2045 SA

As of 09/30/2025

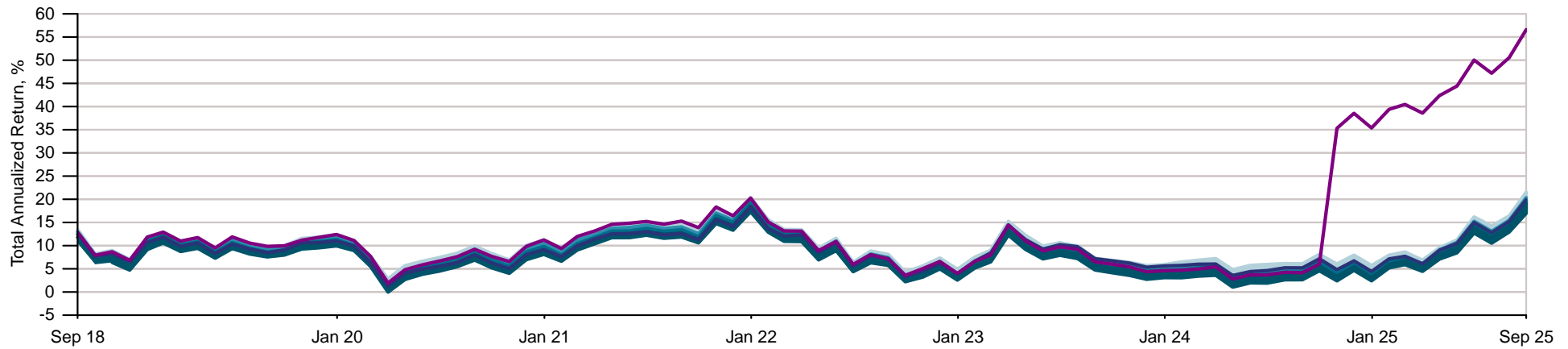
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2045 SA

25th Percentile to Median
S&P Target Date 2045 TR USD

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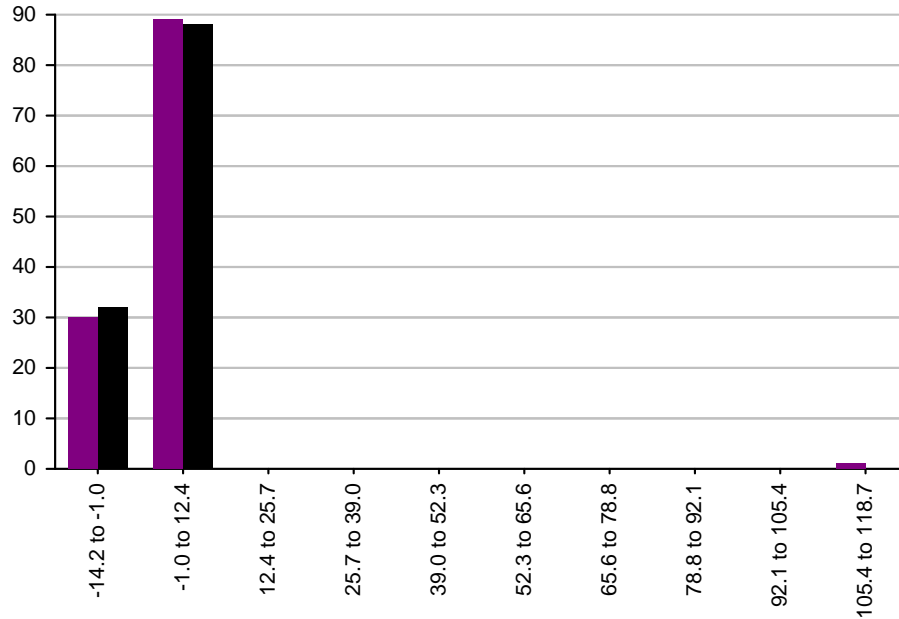


T. Rowe Price Retirement 2045 SA

As of 09/30/2025

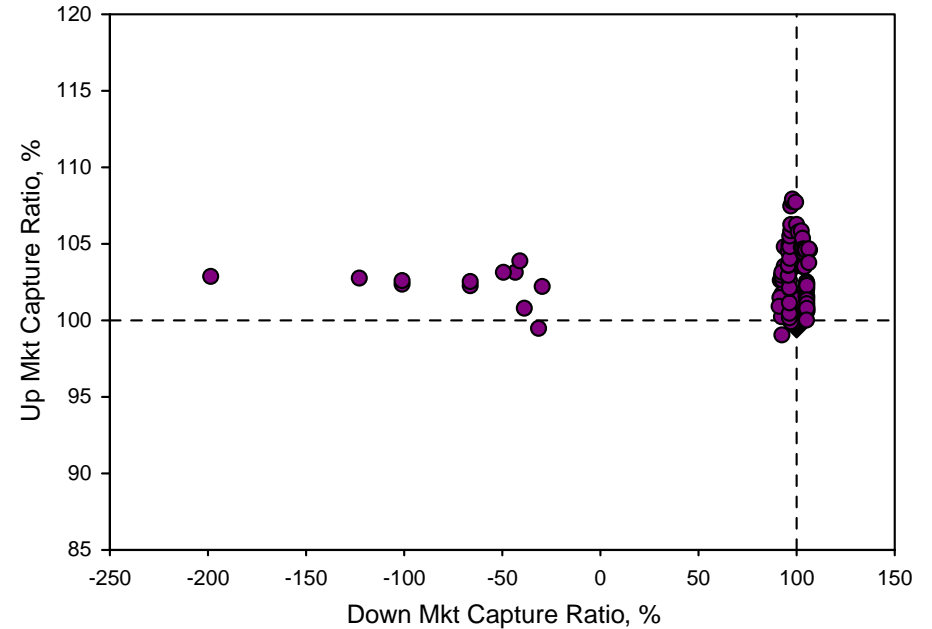
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2045 SA

◆ S&P Target Date 2045 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2045 SA	82	38	3.97%	-3.47%	27.14%	-5.35%	117.63%	-14.19%	188.08%	-21.94%	103.13%	43.19%	7.33
S&P Target Date 2045 TR USD	84	36	2.82%	-3.61%	26.32%	-12.39%	11.12%	-13.00%	49.94%	-18.70%	100.00%	100.00%	100.00

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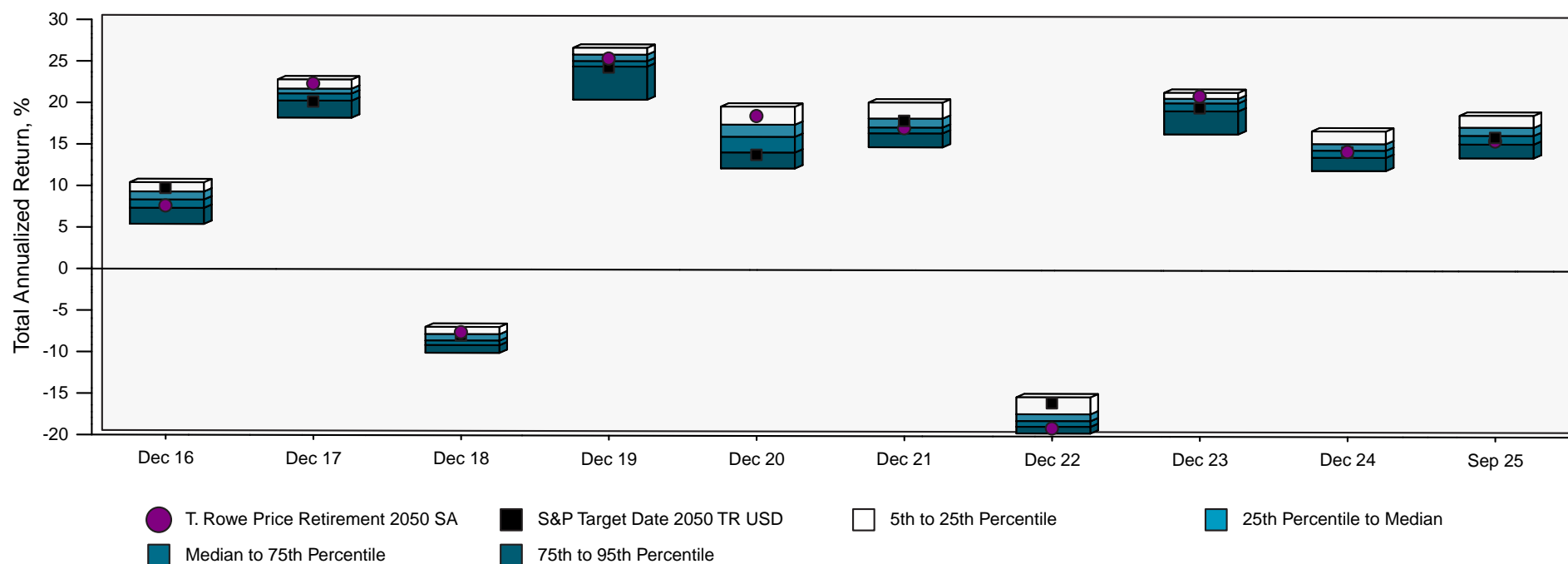
T. Rowe Price Retirement 2050 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2050 SA	6.60	15.66	13.40	20.32	11.81	11.16	-0.47	1.03	1.20	12.24	0.36
S&P Target Date 2050 TR USD	6.79	16.09	14.15	20.41	12.47	10.93	0.00	1.00	1.25	11.76	-
Morningstar Target-Date 2050	6.63	16.16	14.25	20.19	11.83	10.58	3.01	1.23	1.17	12.41	0.68

Performance To Date

June 2015 - September 2025



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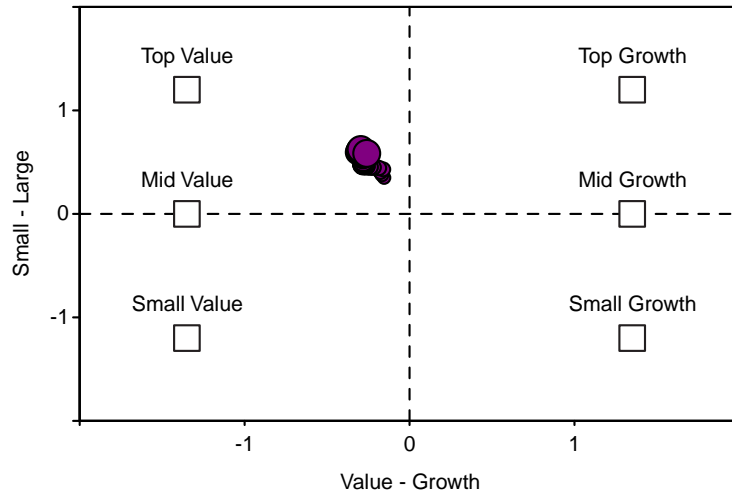


T. Rowe Price Retirement 2050 SA

As of 09/30/2025

Manager Style

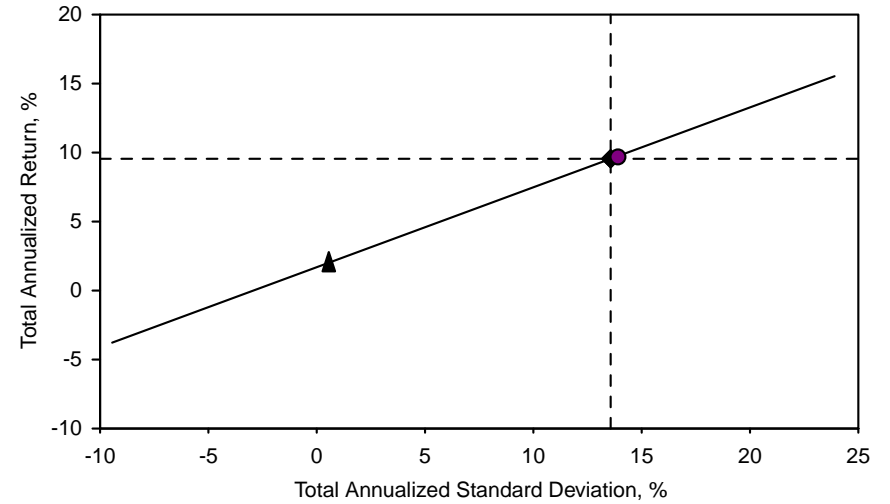
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2050 SA

Manager Risk / Return

October 2015 - September 2025

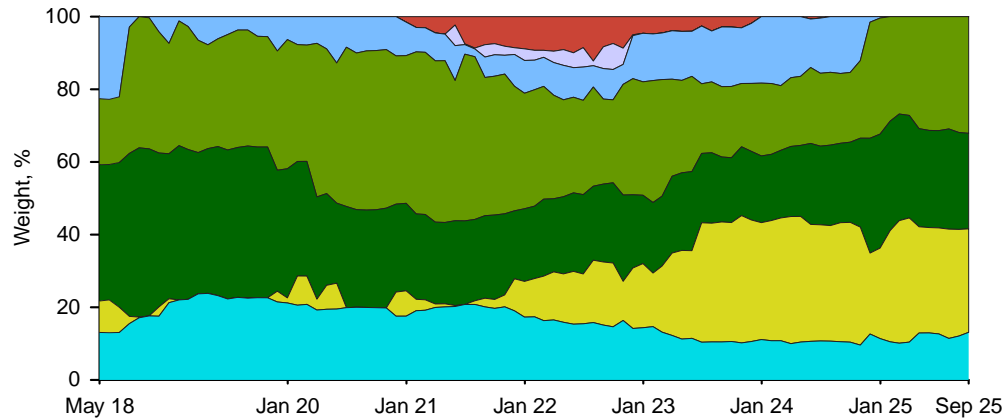


◆ S&P Target Date 2050 TR USD

▲ Cash

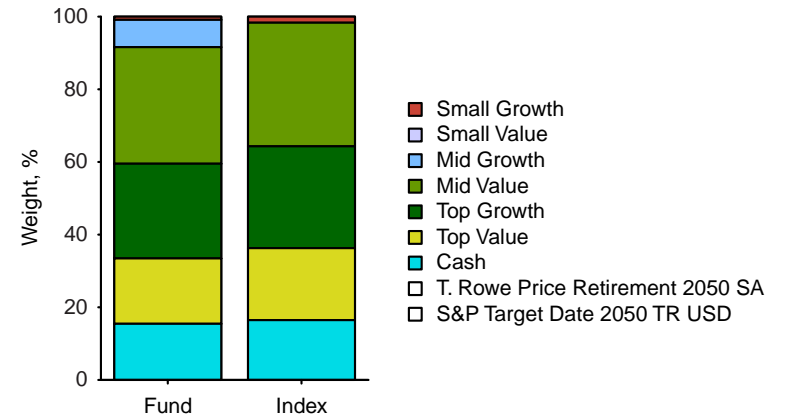
Asset Allocation

T. Rowe Price Retirement 2050 SA



Asset Allocation

October 2015 - September 2025

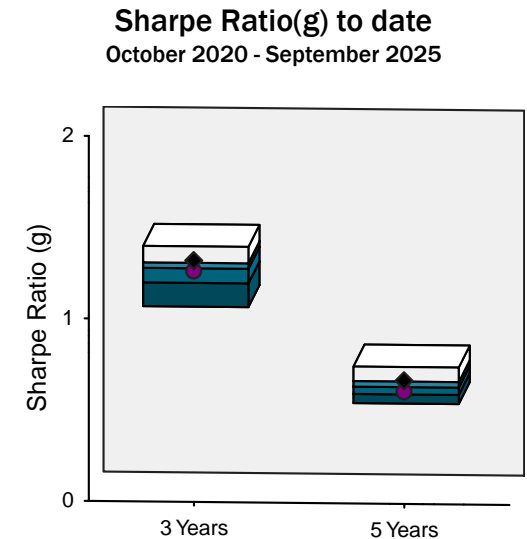
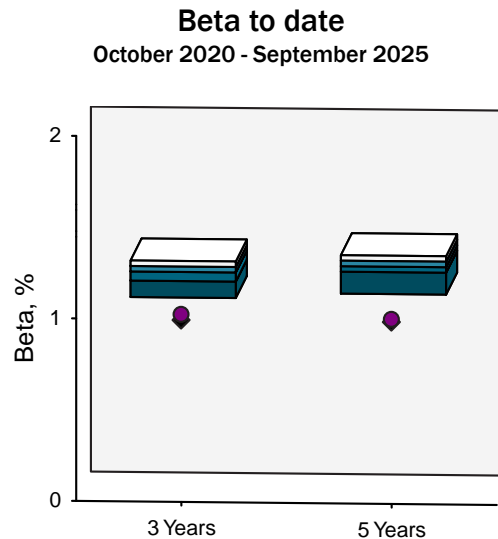
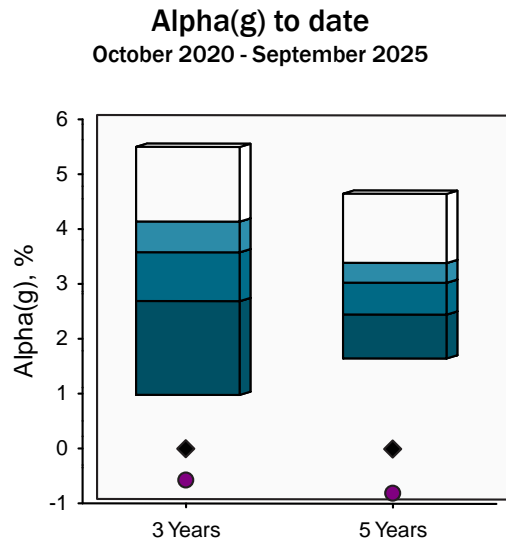
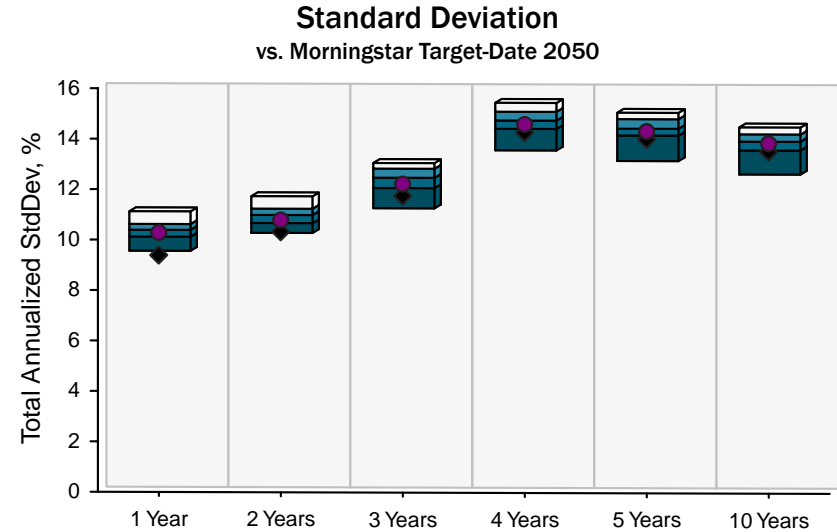
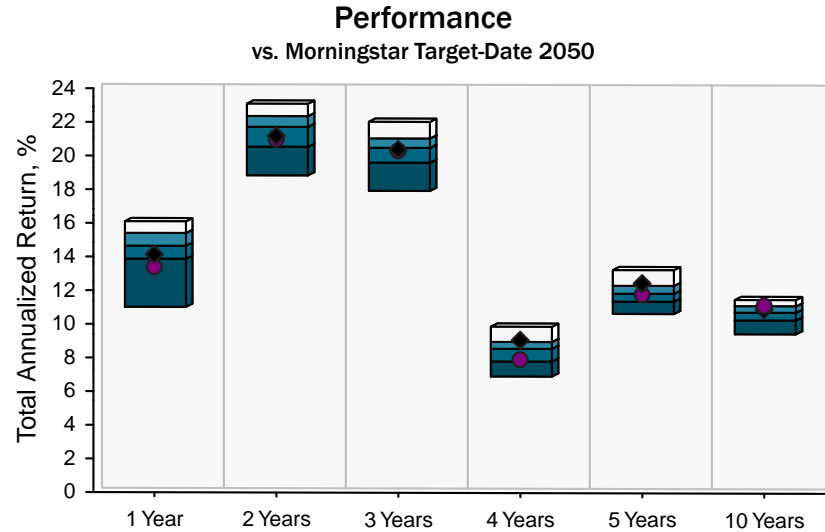


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T. Rowe Price Retirement 2050 SA

As of 09/30/2025



● T. Rowe Price Retirement 2050 SA

◆ S&P Target Date 2050 TR USD

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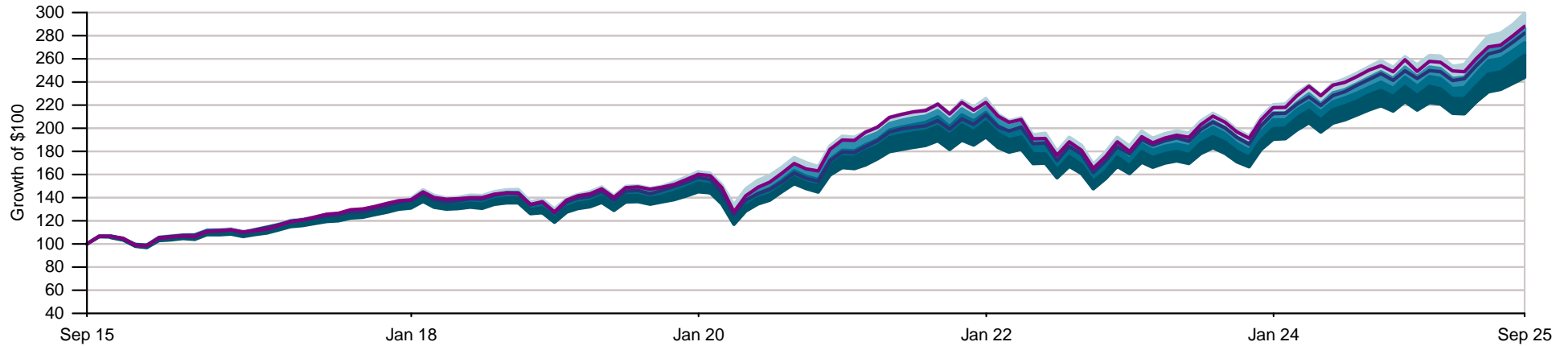


T. Rowe Price Retirement 2050 SA

As of 09/30/2025

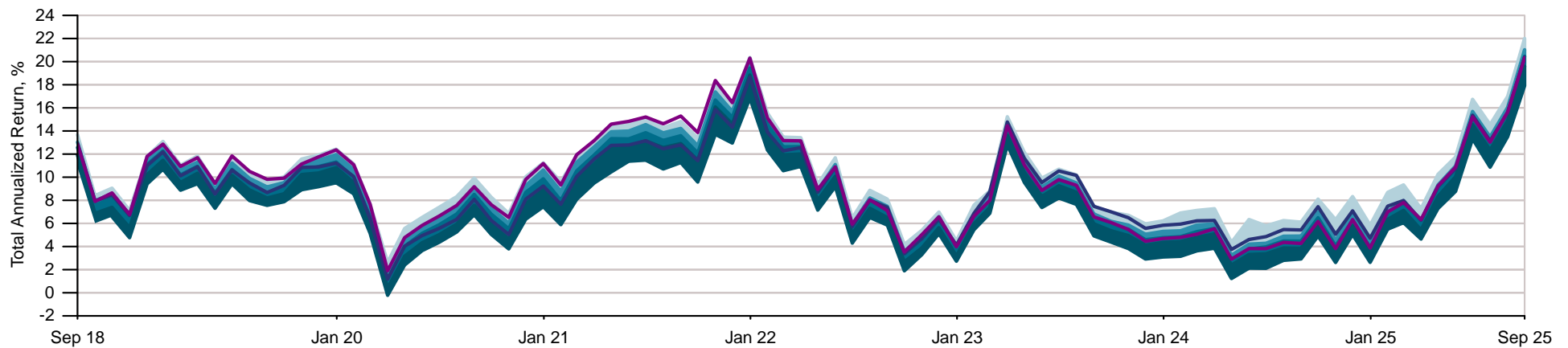
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2050 SA

25th Percentile to Median
S&P Target Date 2050 TR USD

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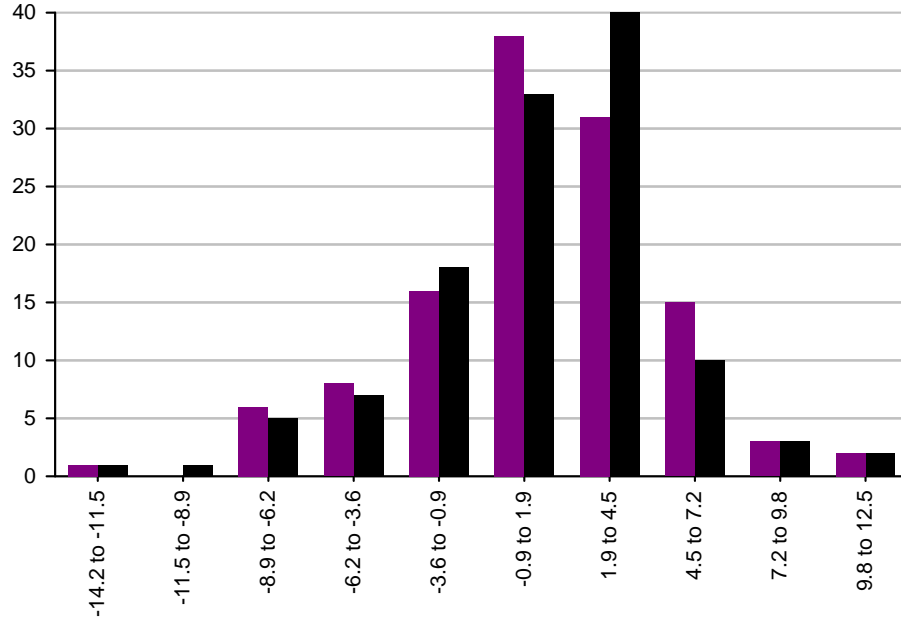


T. Rowe Price Retirement 2050 SA

As of 09/30/2025

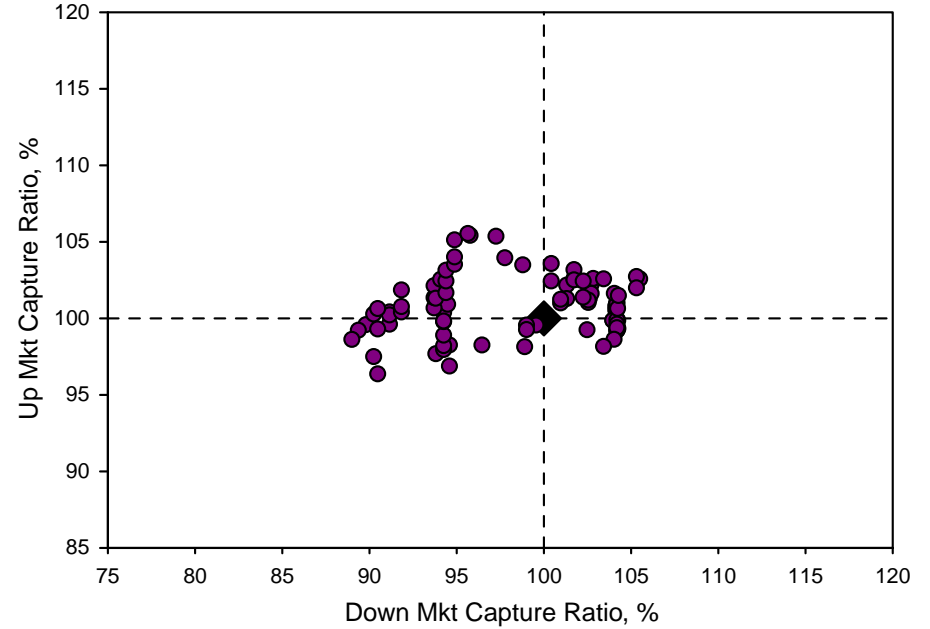
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2050 SA

◆ S&P Target Date 2050 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2050 SA	81	39	3.04%	-3.45%	27.31%	-12.68%	11.44%	-14.14%	57.31%	-22.09%	100.97%	99.98%	98.40
S&P Target Date 2050 TR USD	84	36	2.89%	-3.70%	27.04%	-12.68%	11.39%	-13.22%	51.32%	-18.88%	100.00%	100.00%	100.00

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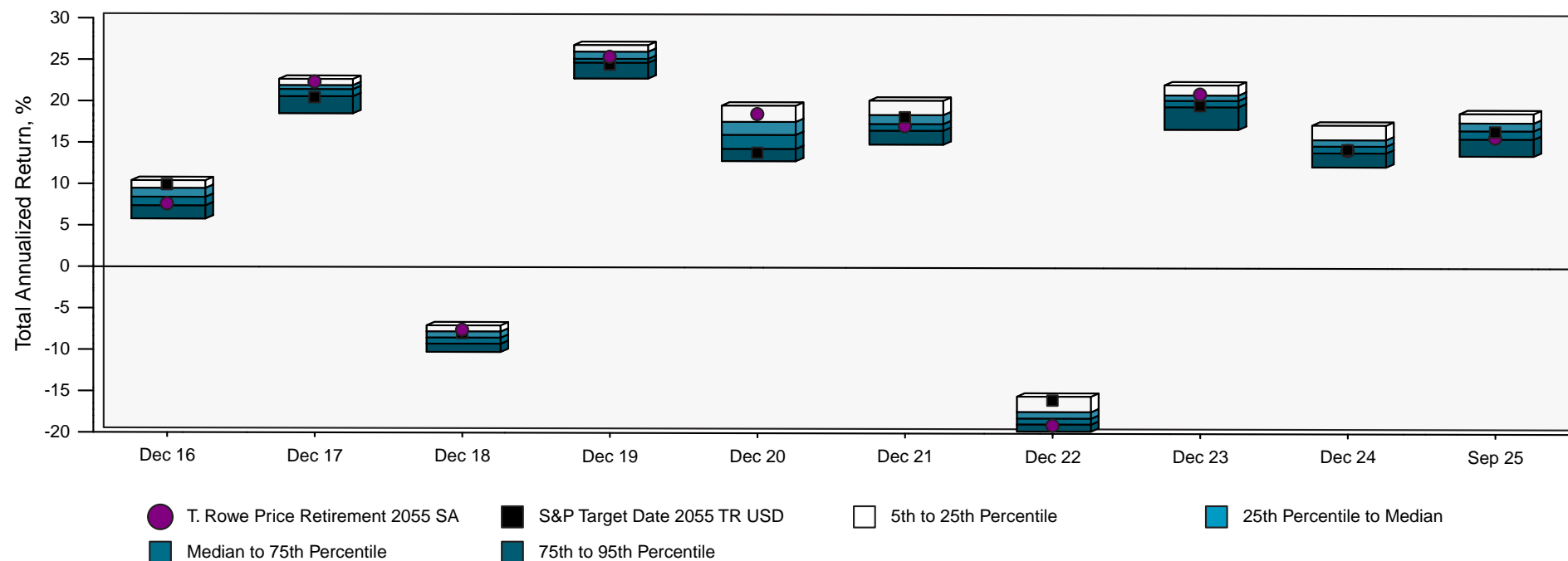
T. Rowe Price Retirement 2055 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2055 SA	6.65	15.78	13.49	20.32	11.81	11.16	-0.57	1.03	1.20	12.25	0.36
S&P Target Date 2055 TR USD	6.91	16.50	14.47	20.61	12.63	11.06	0.00	1.00	1.25	11.84	-
Morningstar Target-Date 2055	6.68	16.43	14.52	20.46	12.01	10.66	3.21	1.03	1.18	12.55	0.68

Performance To Date

June 2015 - September 2025



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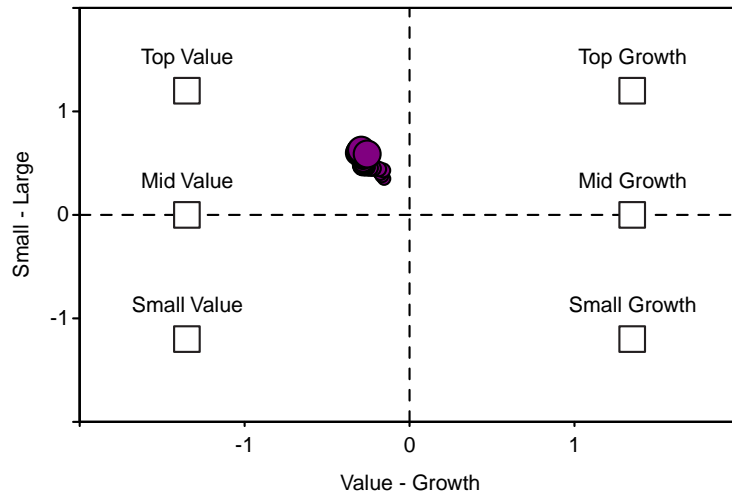


T. Rowe Price Retirement 2055 SA

As of 09/30/2025

Manager Style

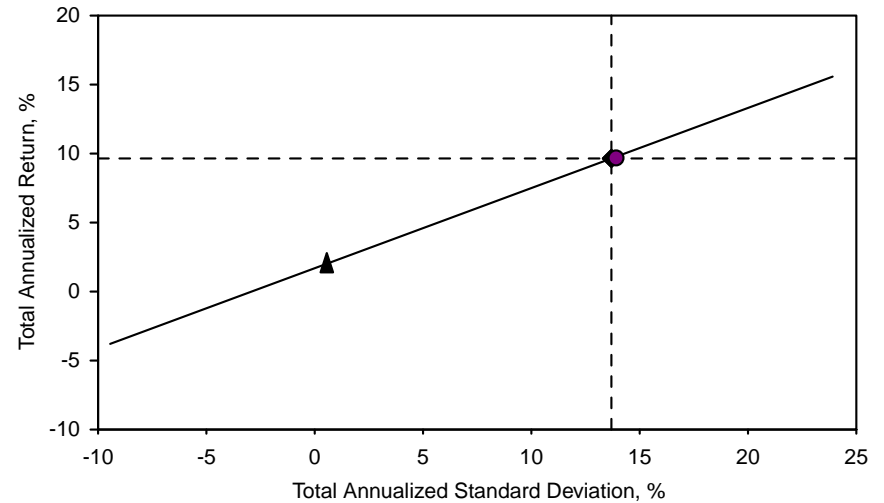
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2055 SA

Manager Risk / Return

October 2015 - September 2025

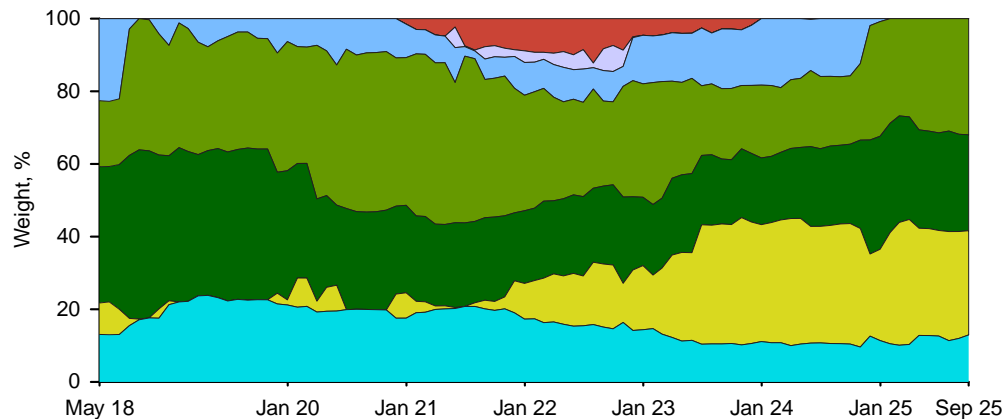


◆ S&P Target Date 2055 TR USD

▲ Cash

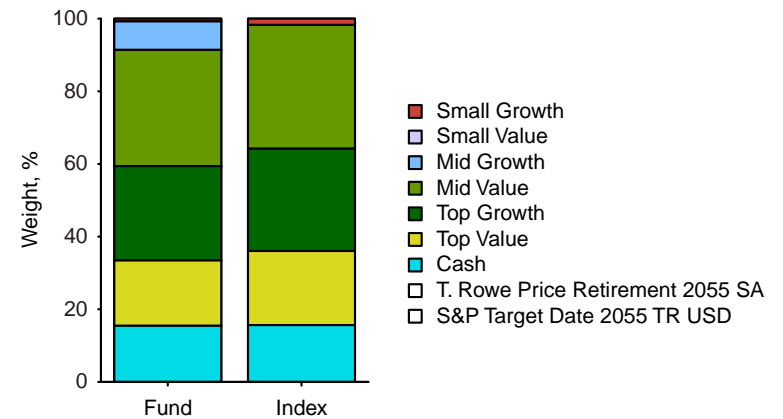
Asset Allocation

T. Rowe Price Retirement 2055 SA



Asset Allocation

October 2015 - September 2025

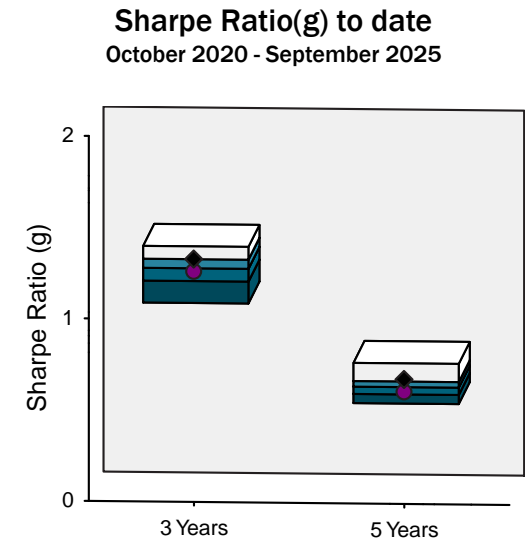
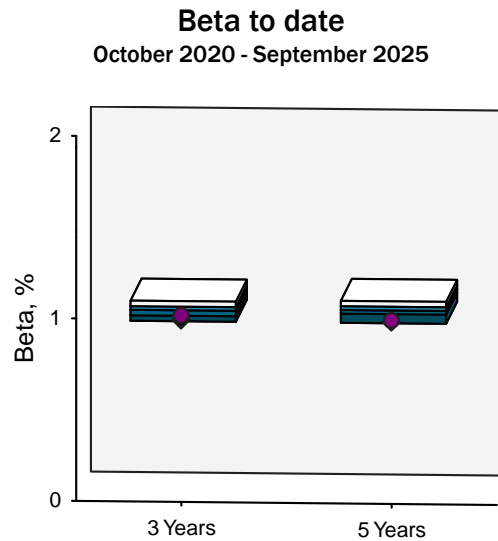
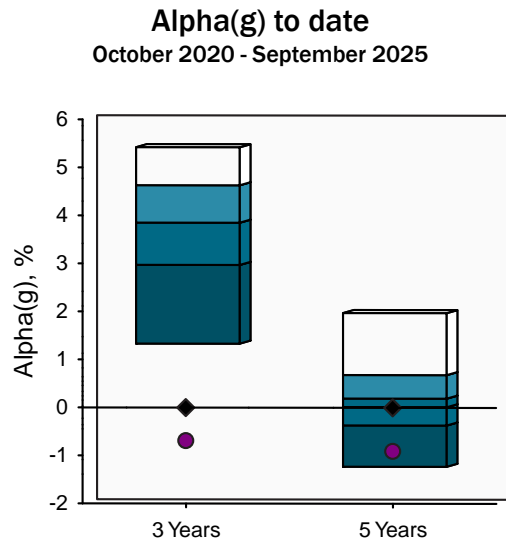
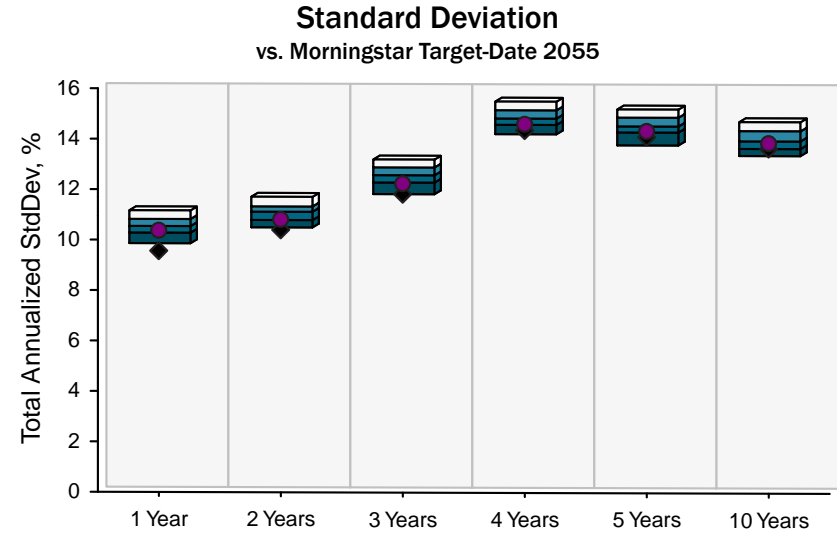
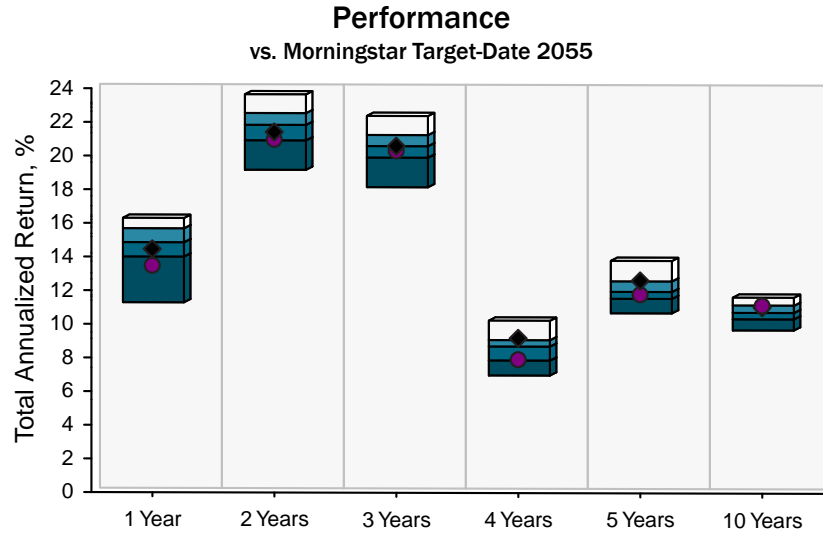


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T. Rowe Price Retirement 2055 SA

As of 09/30/2025



● T. Rowe Price Retirement 2055 SA

◆ S&P Target Date 2055 TR USD

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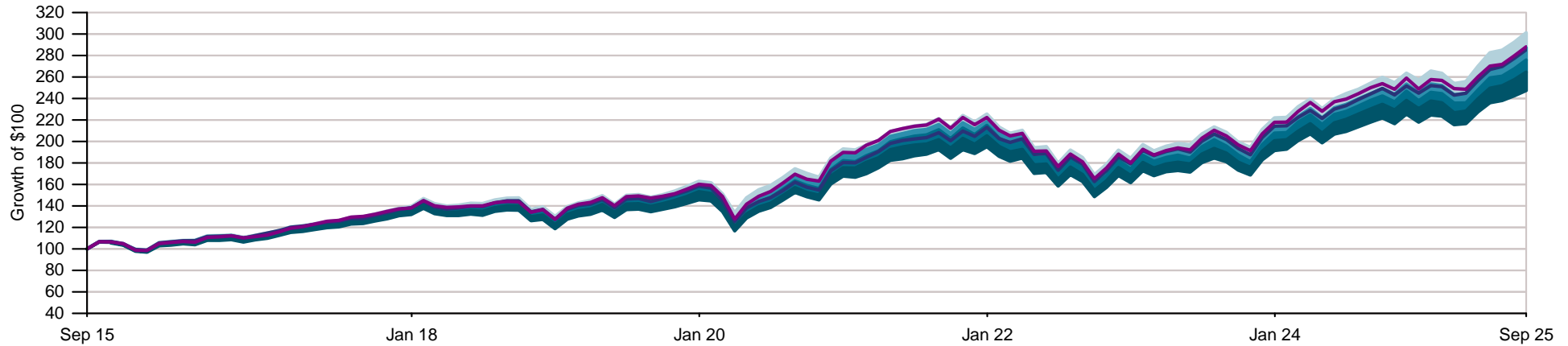


T. Rowe Price Retirement 2055 SA

As of 09/30/2025

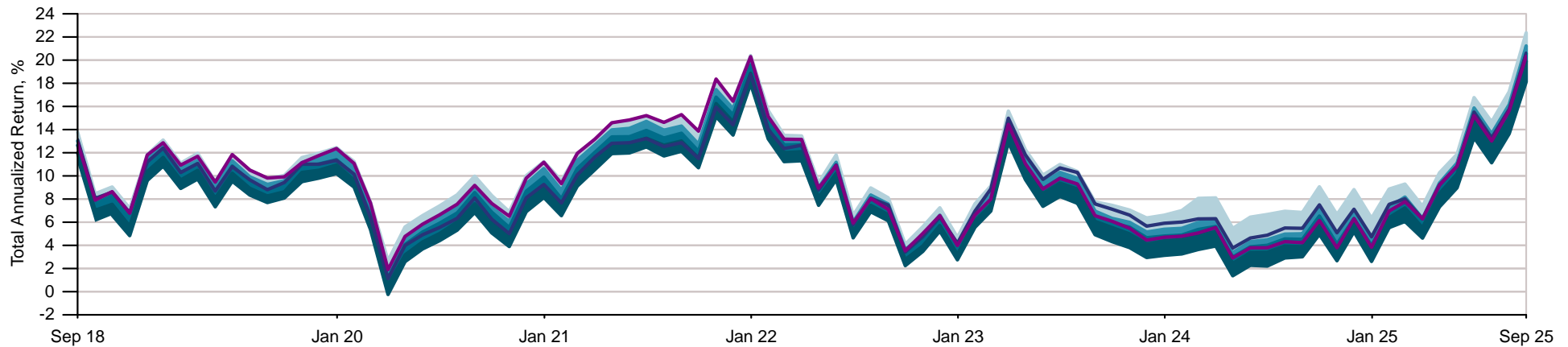
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2055 SA

25th Percentile to Median
S&P Target Date 2055 TR USD

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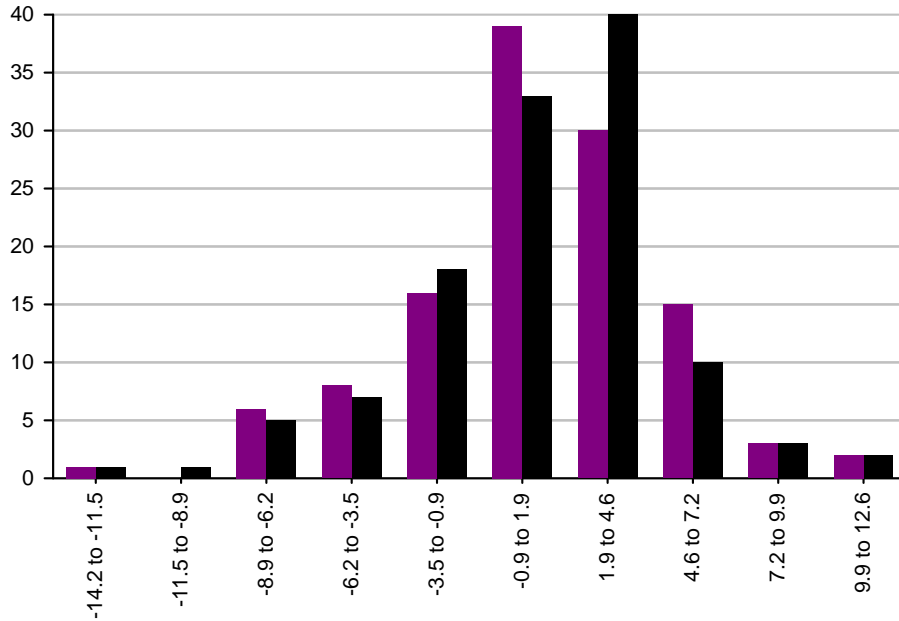


T. Rowe Price Retirement 2055 SA

As of 09/30/2025

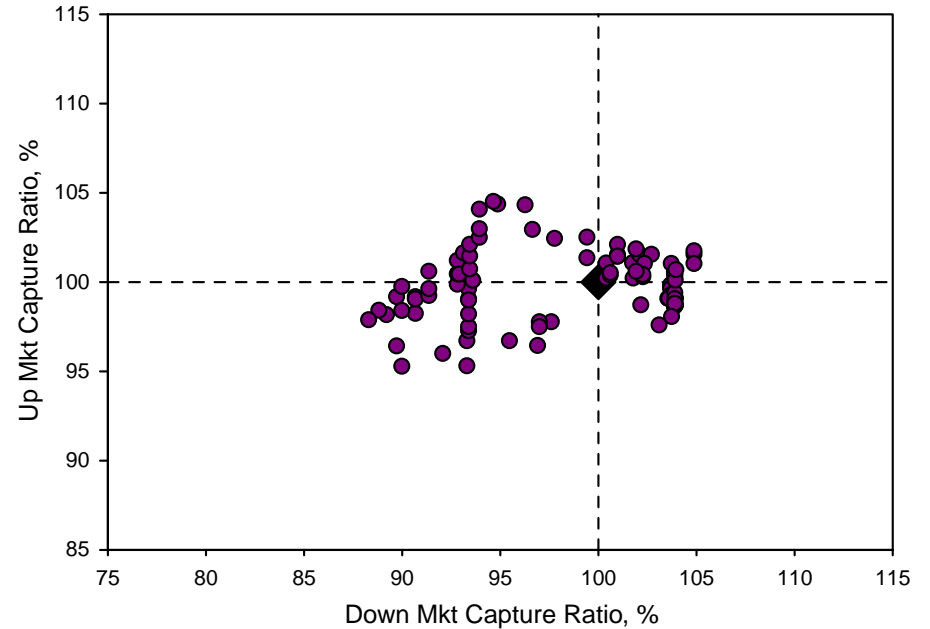
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2055 SA

◆ S&P Target Date 2055 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2055 SA	81	39	3.04%	-3.45%	27.32%	-12.69%	11.44%	-14.14%	57.31%	-22.09%	99.92%	99.24%	98.39
S&P Target Date 2055 TR USD	84	36	2.92%	-3.73%	27.34%	-12.79%	11.52%	-13.40%	51.99%	-18.94%	100.00%	100.00%	100.00

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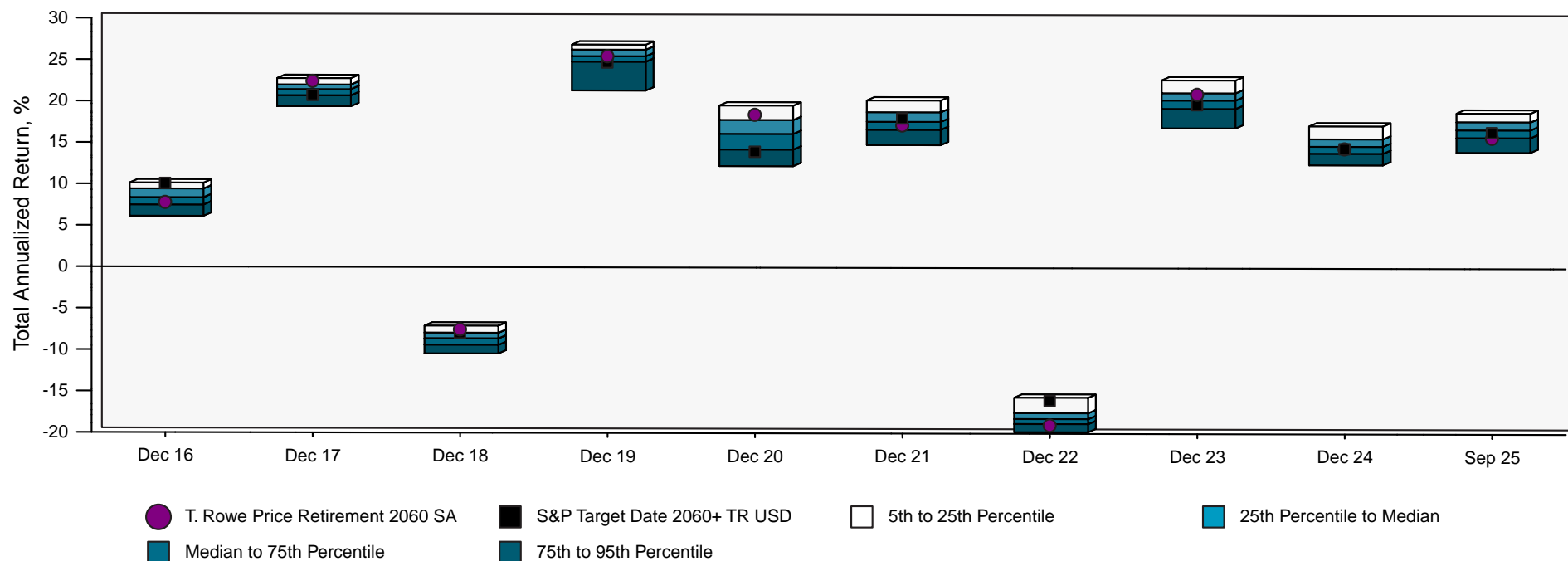
T. Rowe Price Retirement 2060 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2060 SA	6.63	15.74	13.47	20.39	11.86	11.23	-0.52	1.02	1.20	12.27	0.36
S&P Target Date 2060+ TR USD	6.96	16.42	14.44	20.66	12.62	11.14	0.00	1.00	1.25	11.89	-
Morningstar Target-Date 2060	6.74	16.55	14.65	20.60	12.14	10.75	0.65	0.98	1.18	12.61	0.68

Performance To Date

June 2015 - September 2025



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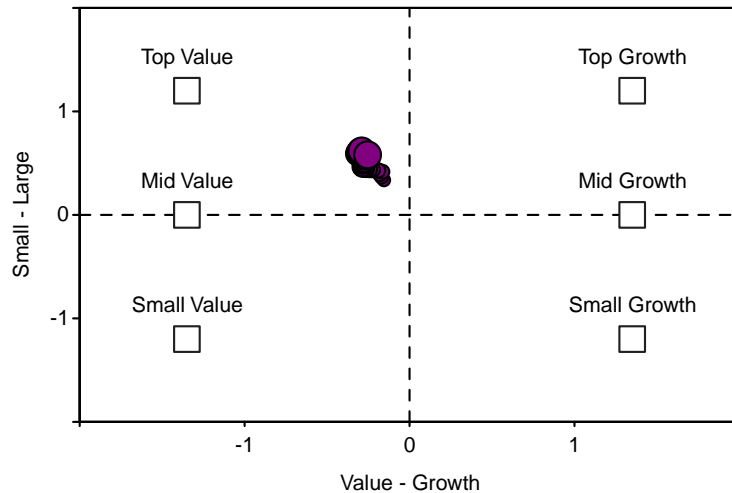


T. Rowe Price Retirement 2060 SA

As of 09/30/2025

Manager Style

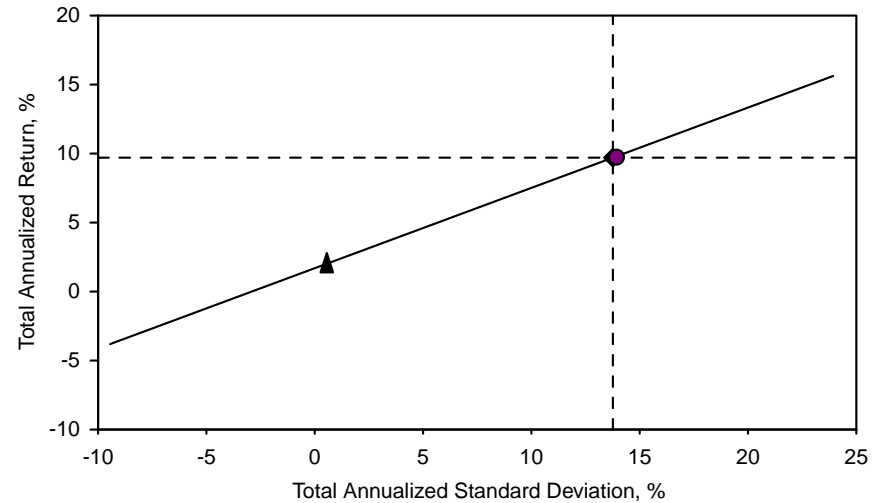
6 Month moving average, October 2015 - September 2025



● T. Rowe Price Retirement 2060 SA

Manager Risk / Return

October 2015 - September 2025

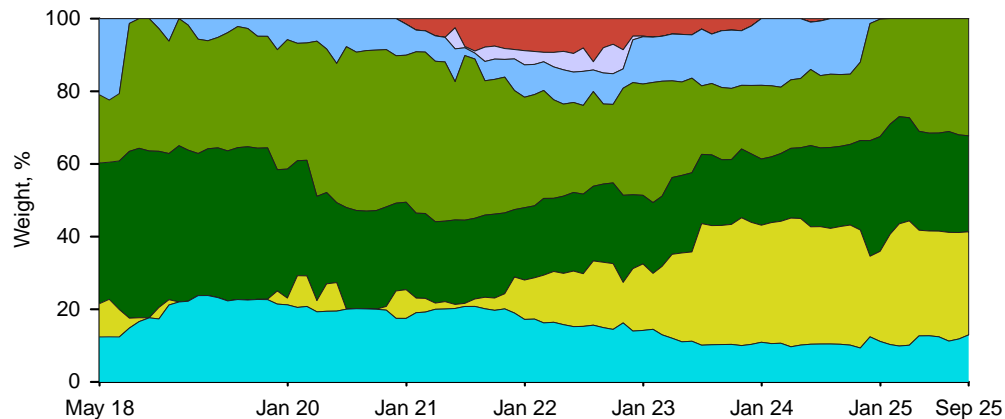


◆ S&P Target Date 2060+ TR USD

▲ Cash

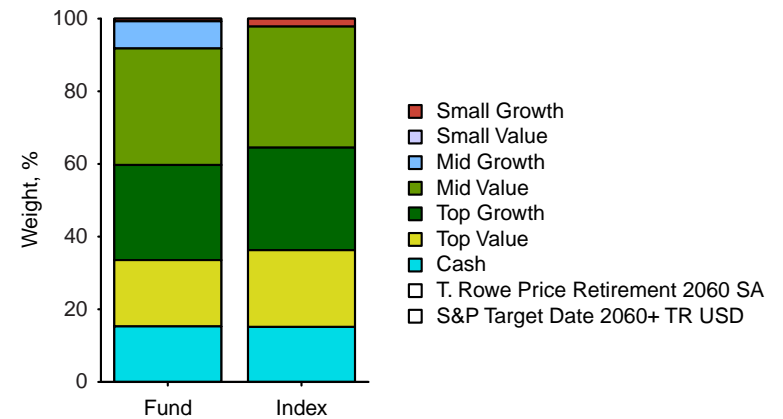
Asset Allocation

T. Rowe Price Retirement 2060 SA



Asset Allocation

October 2015 - September 2025

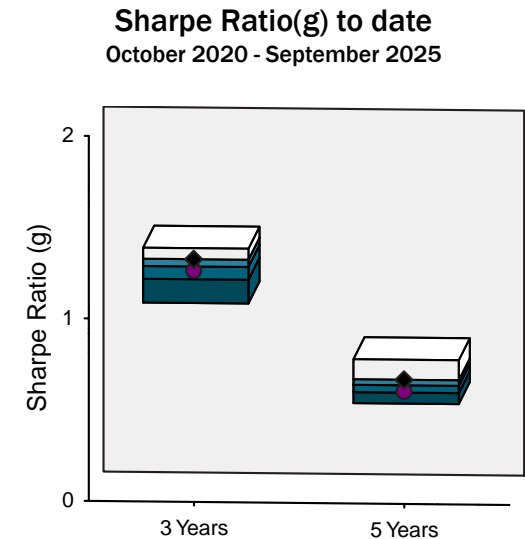
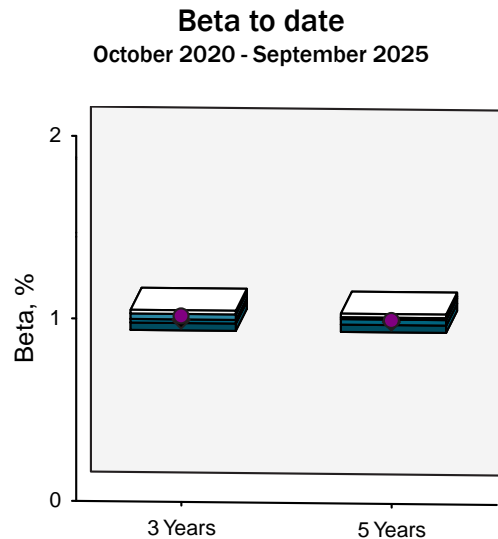
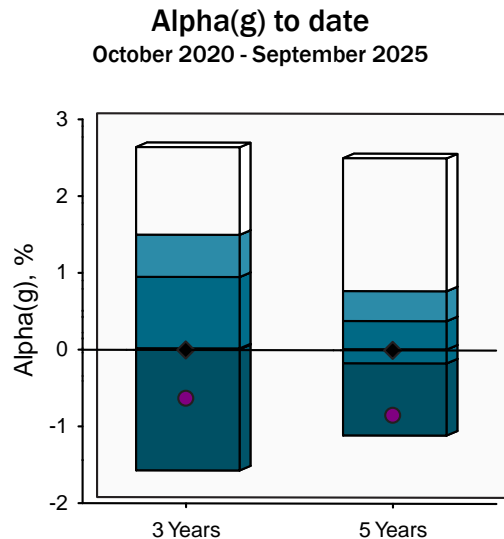
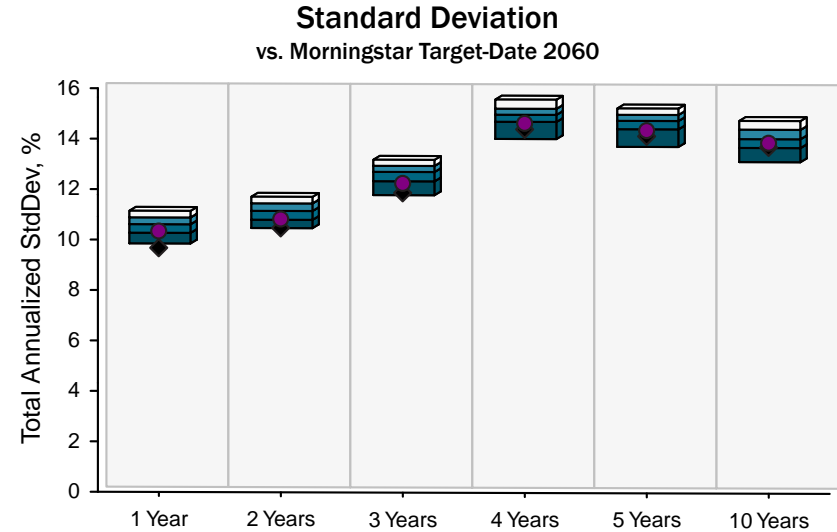
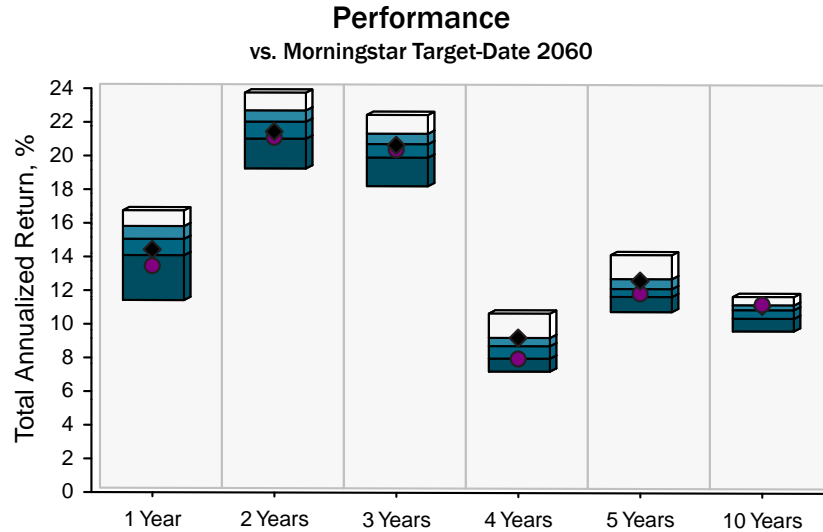


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T. Rowe Price Retirement 2060 SA

As of 09/30/2025



● T. Rowe Price Retirement 2060 SA

◆ S&P Target Date 2060+ TR USD

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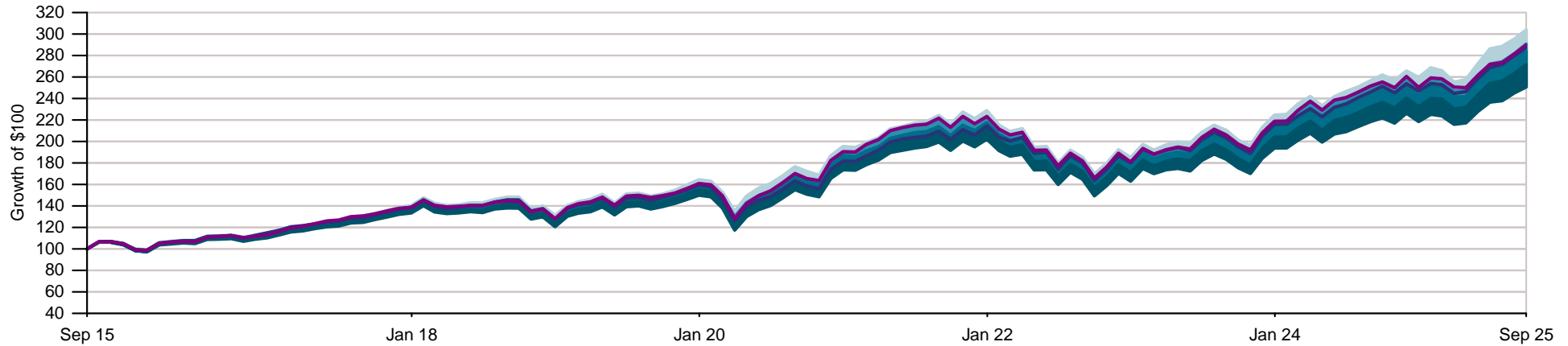


T. Rowe Price Retirement 2060 SA

As of 09/30/2025

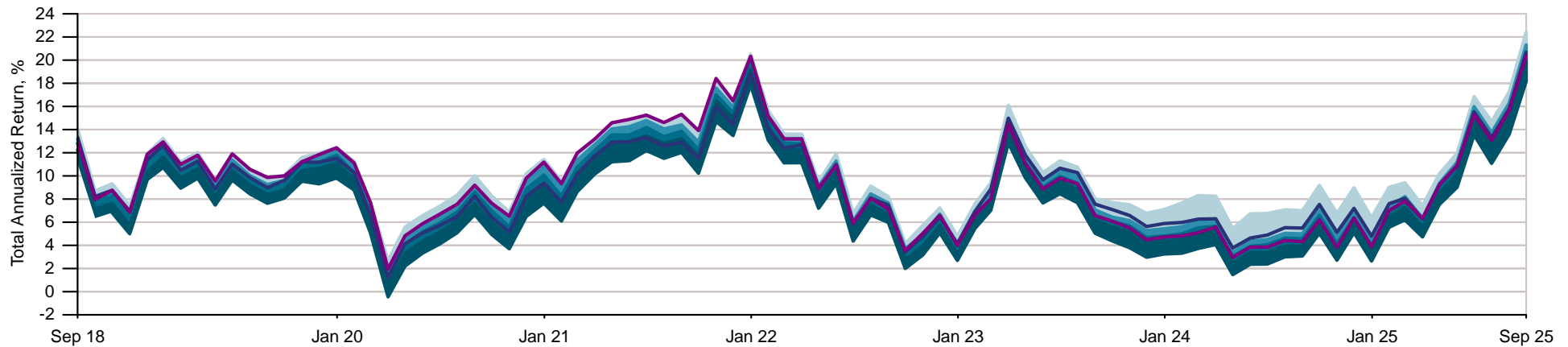
Cumulative Performance

October 2015 - September 2025



36 Month Rolling Performance

October 2015 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2060 SA

25th Percentile to Median
S&P Target Date 2060+ TR USD

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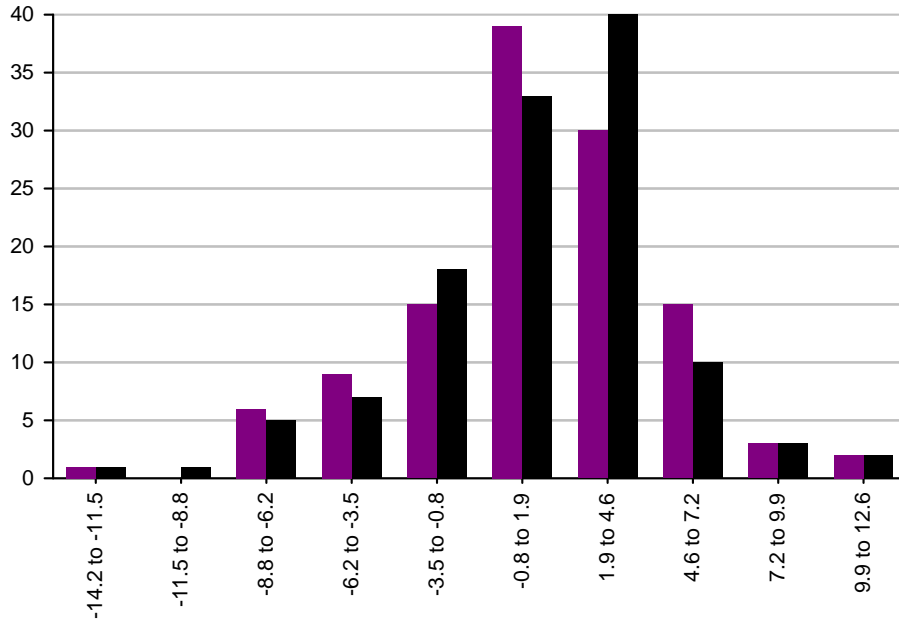


T. Rowe Price Retirement 2060 SA

As of 09/30/2025

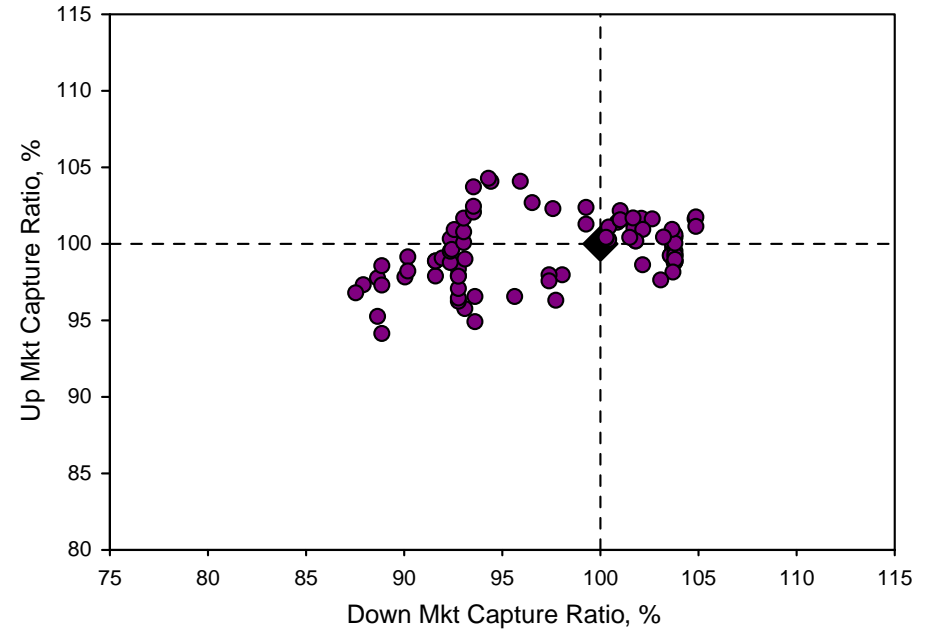
Distribution of Total Return

October 2015 - September 2025



Market Capture

36 Month rolling windows, October 2015 - September 2025



● T. Rowe Price Retirement 2060 SA

◆ S&P Target Date 2060+ TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2060 SA	81	39	3.05%	-3.45%	27.45%	-12.73%	11.47%	-14.10%	57.28%	-22.10%	99.71%	99.03%	98.41
S&P Target Date 2060+ TR USD	83	37	2.97%	-3.65%	27.53%	-12.86%	11.52%	-13.38%	52.11%	-18.99%	100.00%	100.00%	100.00

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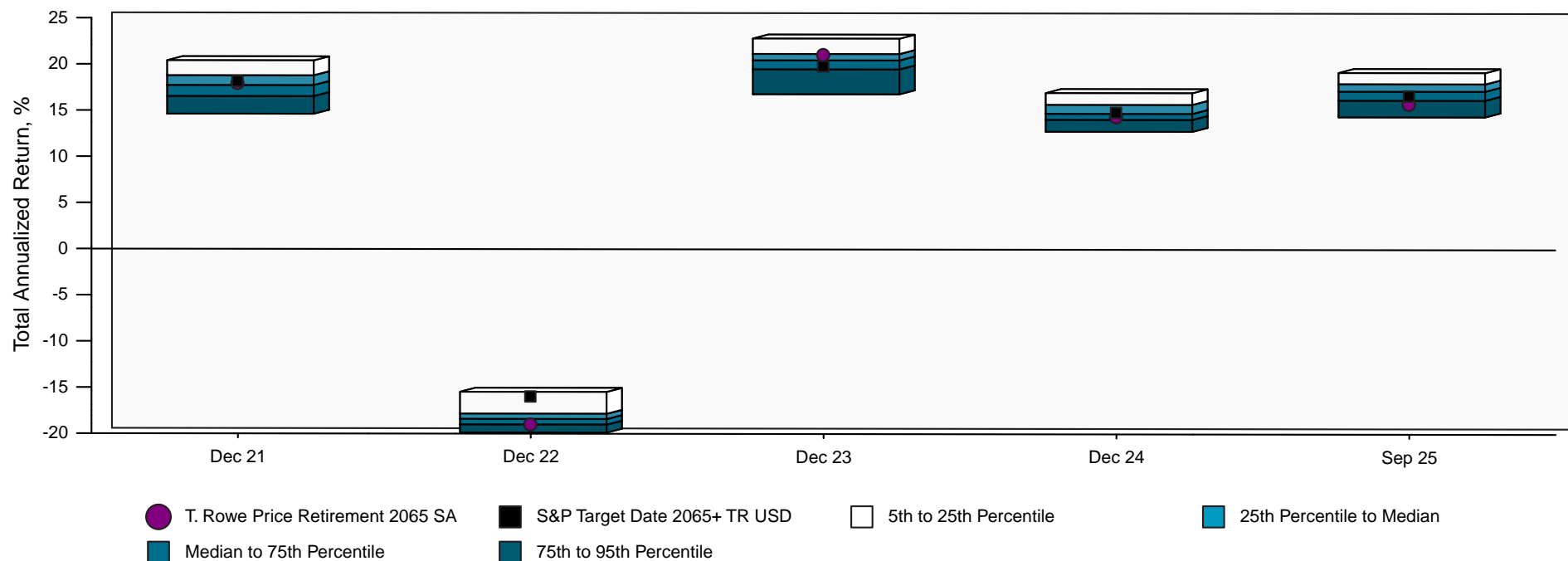


T. Rowe Price Retirement 2065 SA

As of 09/30/2025

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
T. Rowe Price Retirement 2065 SA	6.63	15.73	13.41	20.37	-	-	-0.75	1.02	1.19	12.35	0.36
S&P Target Date 2065+ TR USD	7.07	16.65	14.80	20.88	12.80	10.41	0.00	1.00	1.26	11.94	-
Morningstar Target-Date 2065+	6.80	16.92	14.89	20.76	12.23	-	3.29	1.25	1.19	12.69	0.66

Performance To Date November 2020 - September 2025



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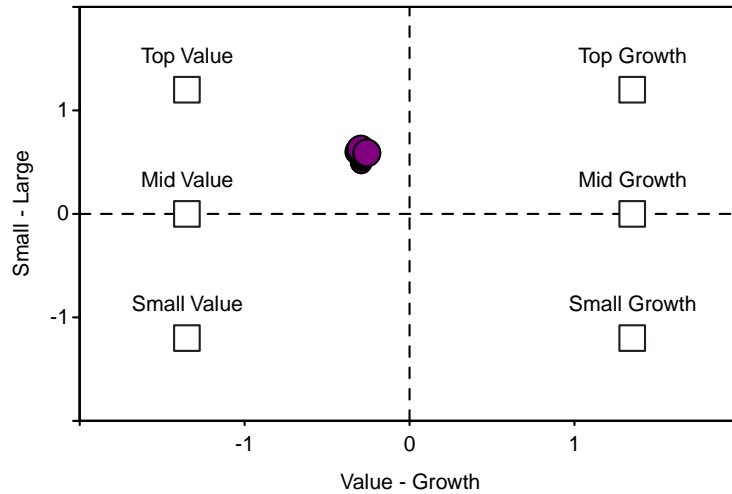


T. Rowe Price Retirement 2065 SA

As of 09/30/2025

Manager Style

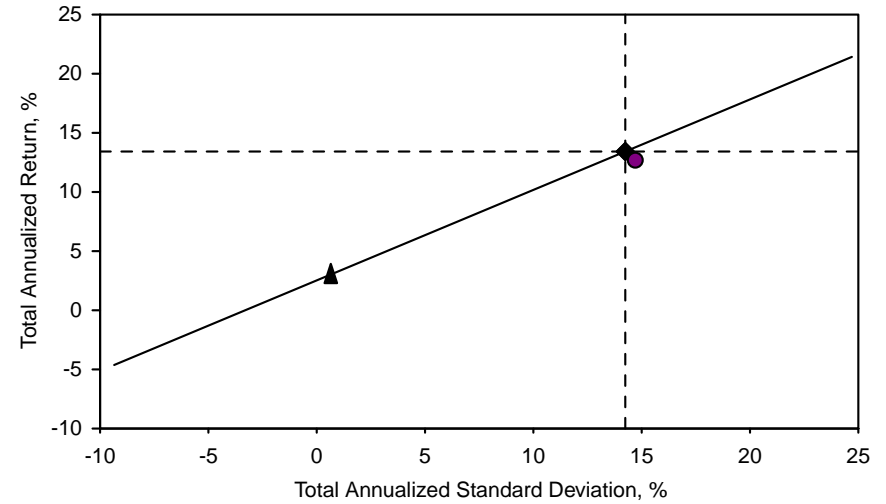
6 Month moving average, November 2020 - September 2025



● T. Rowe Price Retirement 2065 SA

Manager Risk / Return

November 2020 - September 2025

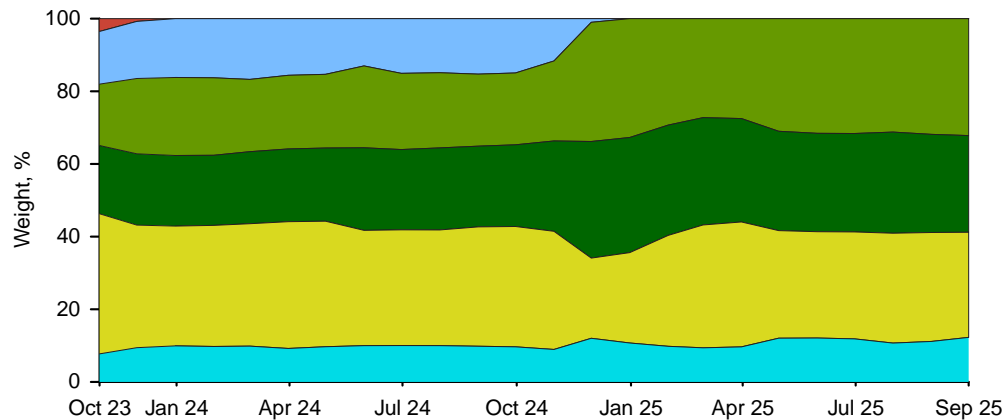


◆ S&P Target Date 2065+ TR USD

▲ Cash

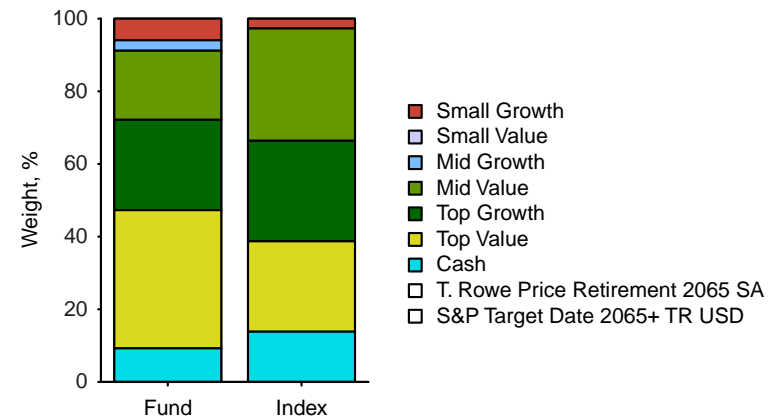
Asset Allocation

T. Rowe Price Retirement 2065 SA



Asset Allocation

November 2020 - September 2025



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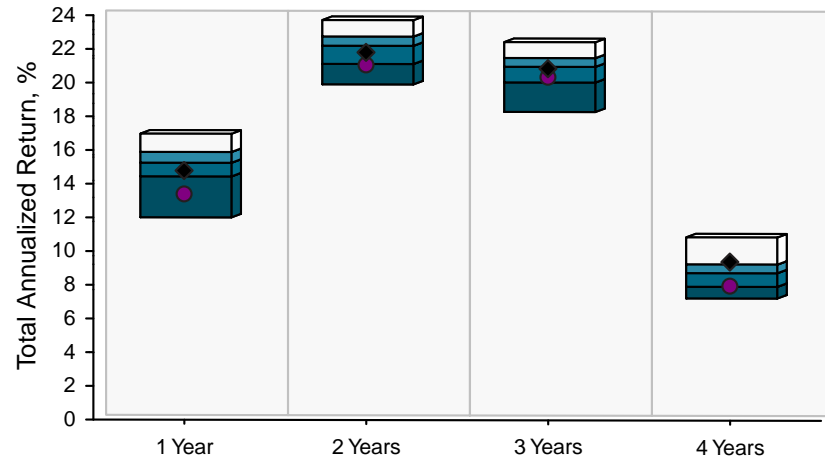


T. Rowe Price Retirement 2065 SA

As of 09/30/2025

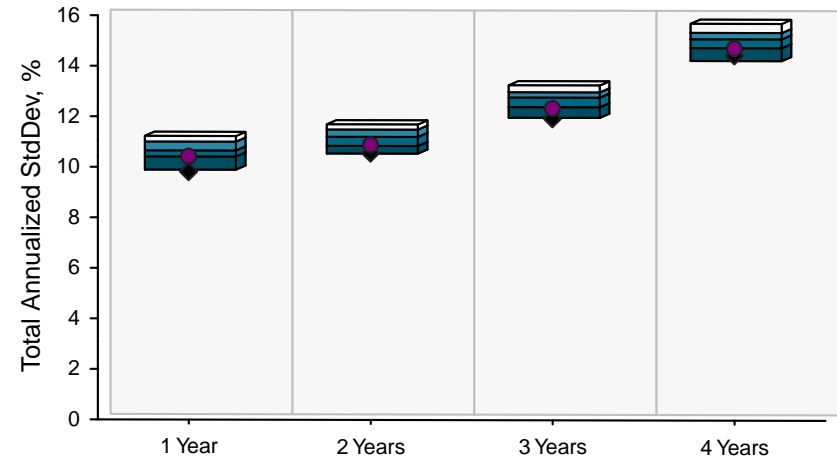
Performance

vs. Morningstar Target-Date 2065+



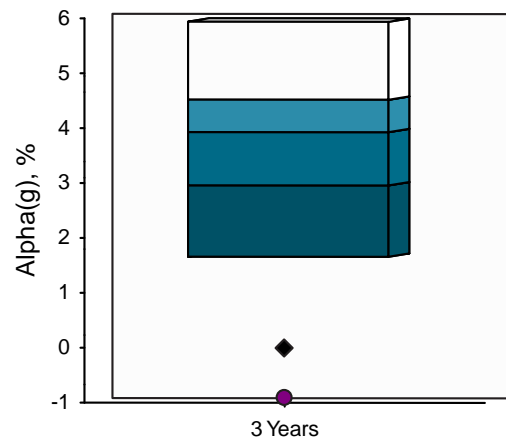
Standard Deviation

vs. Morningstar Target-Date 2065+



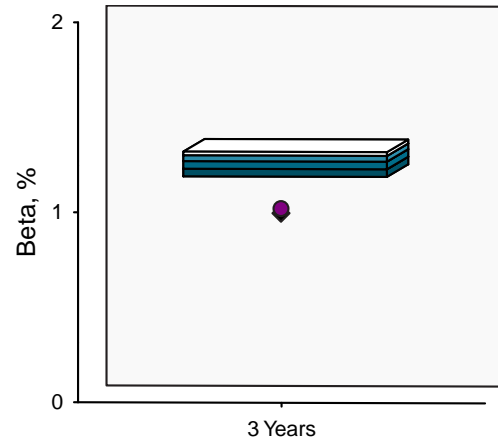
Alpha(g) to date

November 2020 - September 2025



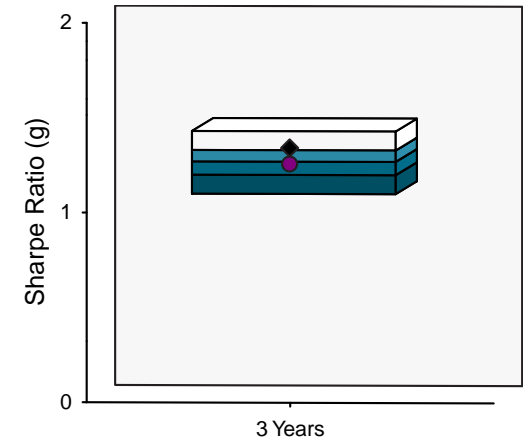
Beta to date

November 2020 - September 2025



Sharpe Ratio(g) to date

November 2020 - September 2025



● T. Rowe Price Retirement 2065 SA

◆ S&P Target Date 2065+ TR USD

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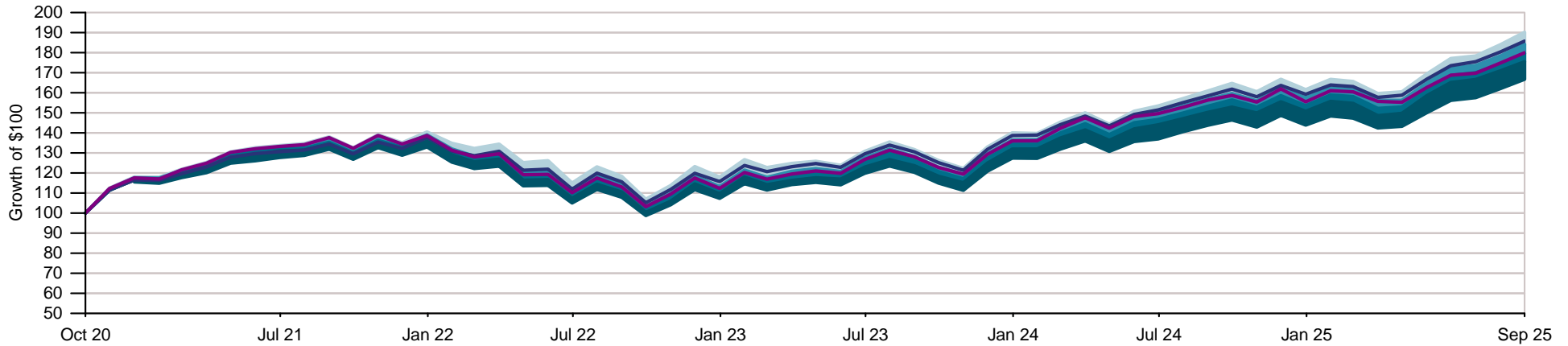


T. Rowe Price Retirement 2065 SA

As of 09/30/2025

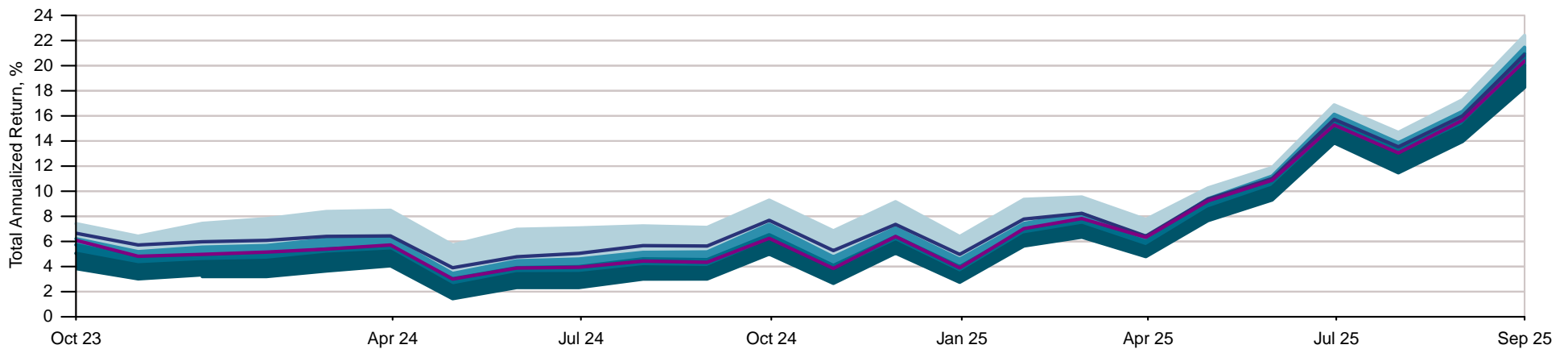
Cumulative Performance

November 2020 - September 2025



36 Month Rolling Performance

November 2020 - September 2025



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
T. Rowe Price Retirement 2065 SA

25th Percentile to Median
S&P Target Date 2065+ TR USD

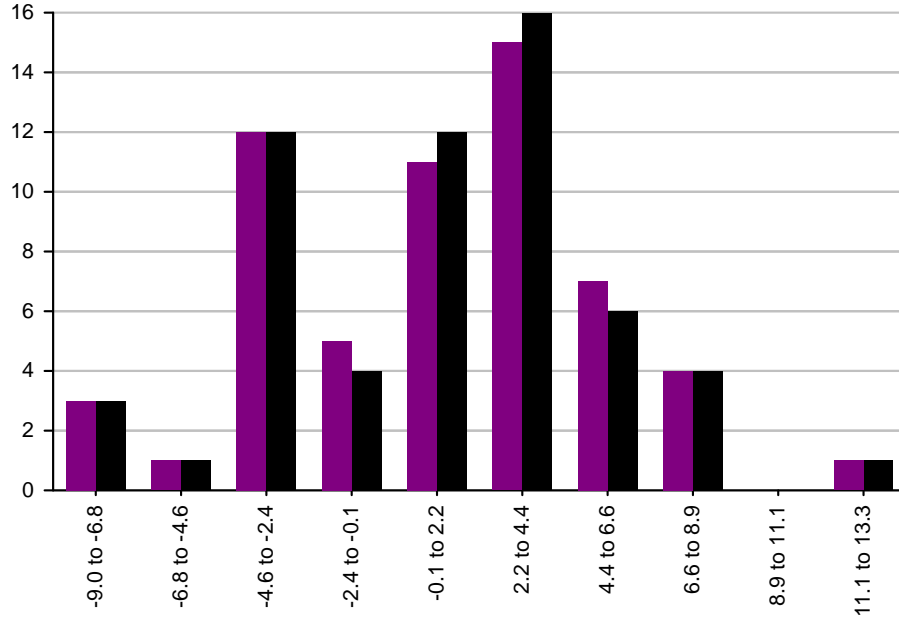
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T. Rowe Price Retirement 2065 SA

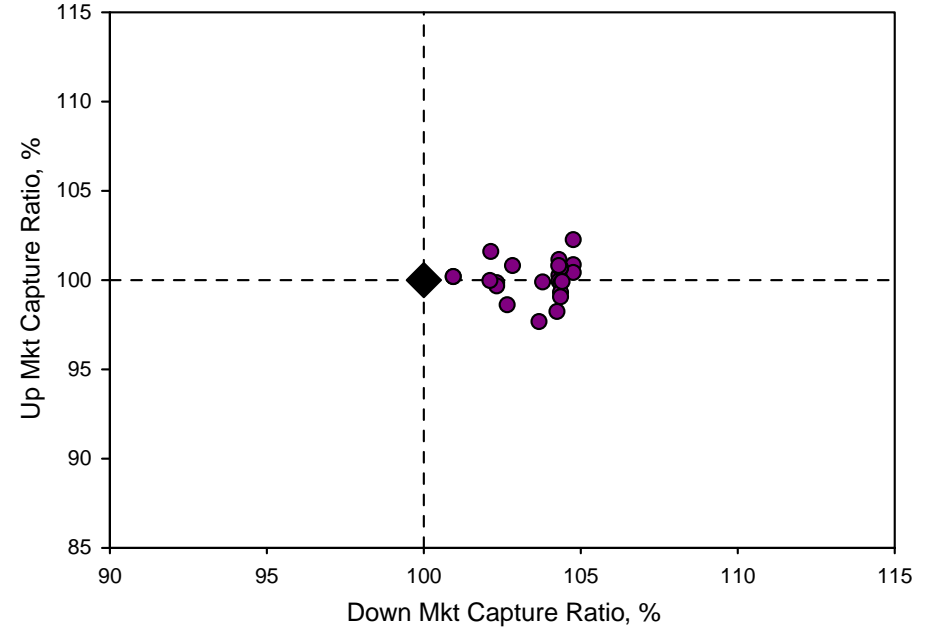
As of 09/30/2025

Distribution of Total Return
November 2020 - September 2025



Market Capture

36 Month rolling windows, November 2020 - September 2025



● T. Rowe Price Retirement 2065 SA

◆ S&P Target Date 2065+ TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
T. Rowe Price Retirement 2065 SA	38	21	3.61%	-3.56%	31.49%	-14.29%	12.27%	-8.72%	38.72%	-22.01%	100.63%	105.03%	98.73
S&P Target Date 2065+ TR USD	39	20	3.49%	-3.53%	NA	NA	11.52%	-8.99%	35.42%	-18.84%	100.00%	100.00%	100.00

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Section V

Fund Comparison

The background of the slide is a grayscale photograph of a spiral staircase, viewed from a low angle looking up. The concrete balustrade and steps create a series of strong diagonal lines that spiral around the frame. A large, semi-transparent teal rectangle is positioned in the center-left of the image, serving as a backdrop for the text.

Section VI

Appendix

Active Investment Options Analysis Criteria

All active plan investment options are reviewed quarterly against their peer group and index benchmark to determine the performance and quality of each offering. Each are evaluated using the following criteria:

1. Trailing 1, 3, 5 and 10 year returns – Total return is a basic measure of a fund's performance. Fund returns over each period are factored into a weighted average, based on the life of a fund. Recent returns receive a slightly higher weighting, while older returns, which may have been produced under different conditions, are weighted less.
2. Rolling period returns – A rolling period return divides a longer time frame into smaller time periods. A rolling 12-month return over five years is computed by first calculating a single period return over the first twelve months. Next, it calculates the 12-month return for months 2-13. The process continues until finally reaching the 12-month period spanning months 48-60. The final rolling figure reflects the average of all of the 12-month returns.
3. Batting Average – Batting average is calculated by (1) tallying the number of months in a given observation window where the investment return is greater than the return of the peer group median return and (2) dividing this amount by the total number of months in the observation window. The result is a ratio that ranges between 0 and 1. A batting average of greater than 0.50 signifies that the investment has outperformed the peer group more frequently than it has underperformed, irrespective of the magnitude of any outperformance or underperformance.
4. Style Consistency to the appropriate index – We utilize R-squared to assess whether the funds selected for the plan continue to operate and perform as expected within their appropriate asset class. R-squared measures the closeness between a fund's returns and movements in the benchmark. All active funds have some deviation from their benchmark, but excessive deviation could indicate that a fund is drifting away from its stated category mandate.
5. Modified Sharpe Ratio – The standard Sharpe Ratio calculation is calculated by subtracting the risk-free rate of return (the US Treasury Bill is typically used) from the portfolio return and dividing the result by the portfolio's standard deviation. A higher Sharpe ratio indicates that the portfolio was able to generate a higher return per unit of risk. Modified Sharpe Ratio is a related statistic that is equal to the Sharpe Ratio under normal circumstances. However, the Modified Sharpe calculation adds an exponent to the denominator that effectively raises the denominator to the -1 power in circumstances in which an investment's excess return is negative. This modification ensures that investments with both negative excess returns and higher standard deviations rank lower than investment with negative excess returns and lower standard deviations. Under the standard Sharpe Ratio calculation, the opposite is true.
6. Alpha – The use of Alpha allows us to gauge the effectiveness of the manager. Alpha is the difference between the portfolio's actual return and its expected return given the funds level of risk as calculated by beta.
7. Up Capture Ratio – The up capture ratio calculates the percentage of return of an index that a fund has captured during up market cycles. It tracks the fund's relative performance versus the appropriate index when the index is going up.
8. Down Capture Ratio – The down capture ratio calculates the percentage of return of an index a fund has captured during down market cycles. Funds that perform well in this category tend to reduce the downside loss for investors during bear markets.
9. Expense Ratio – The expense ratio is compared to the appropriate category average expense and then given a score based upon that percentage. This rewards low-cost funds and penalizes high-cost funds. Expense ratios are effectively "double weighted" in our scoring methodology, because performance returns are already net of expenses. Since fiduciaries are encouraged to carefully manage expenses, we believe explicitly factoring in fund fees is prudent.

Each fund is benchmarked to a specific market index, and fund performance is evaluated and compared to a relevant peer group using Morningstar category classifications. A fund is given a peer group ranking for each criterion, shown as a percentage. The percentage rankings for all criteria are then averaged to give a fund its average ranking score. All funds with at least a three year track record are scored in the above manner. A fund is then classified as Top Decile, top Quartile, 2nd Quartile, 3rd Quartile or 4th Quartile based upon the overall score compared to all other funds within that particular asset category.

Passive Investment Options Analysis Criteria

All passive investment options are reviewed quarterly against their peer group and index benchmark to determine the performance and quality of each offering. Each are evaluated using the following criteria:

1. Expense Ratio – The percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The Prospectus Net Expense Ratio is collected annually from a fund's prospectus.
2. Tracking Error – A measure of the difference in returns between an investment and a benchmark. Tracking error is reported as a standard deviation of the difference between the returns of an investment and its benchmark.
3. R-Squared – A statistical metric that ranges from zero to 100 and measures the percentage of portfolio's performance that is explained by the movement of its benchmark index. R-Squared is helpful in assessing the reliability of alpha and beta in explaining a portfolio risk and return characteristics. An r-squared of 100 would mean that the portfolio's performance movements are perfectly correlated with those of the benchmark over time, and would suggest that alpha and beta may be relied upon with a high degree of confidence.
4. Beta – A measure of the volatility, or systematic risk, of an investment in comparison to a market index as a whole. Beta is calculated using regression analysis. Beta represents the tendency of an investment's returns to respond to moves in the market or index that it's calculated against. A beta of 1 indicates that the investment's price moves with the market. A beta of less than 1 means that the investment is theoretically less volatile than the market. A beta of greater than 1 indicates that the investment's price is theoretically more volatile than the market. The reliability of an investment's beta is a function of the investment's r-squared value in relation to the benchmark. A high r-squared value signifies that the beta measure is reliable, while a low r-squared signifies that it is potentially inaccurate.

Each of the criteria above carries a proprietary weight. An index fund is evaluated and ranked in each of the above criteria relative to their peer group. A fund is given a peer group ranking for each criterion. The percentage rankings for all criteria are then weighted to give a fund its average ranking score.

The raw score is then normalized on a scale of 1 to 100, with 1 being the best and 100 the worst. The top 75% of the funds in a category receive a passing score, while the bottom 25% fail.

Glossary of Terms

TERM	DEFINITION
Alpha	A risk-adjusted measure of performance that is equal to the difference between a portfolio's actual return and its expected performance given its level of risk as measured by beta. A positive alpha value indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed given the expectations established by beta. Alpha can also be viewed as an abnormal level of return in excess of what might be predicted by an equilibrium pricing model like the Capital Asset Pricing Model (CAPM).
Annualized Return	Returns for periods longer than one year are expressed as "annualized returns." They represent an average amount of money earned by an investment each year during the specified time frame. When compounded over a certain period of time, they would produce a fund's total return.
Asset Class	A group of investments that has similar attributes. These attributes can be defined by their level of risk or return, or how they behave in the market. The three main asset classes are equities (stocks), fixed-income (bonds), and cash equivalents (money market instruments).
Batting Average	Batting average is calculated by (1) tallying the number of months in a given observation window where the investment return is greater than the return of the peer group median return and (2) dividing this amount by the total number of months in the observation window. The result is a ratio that ranges between 0 and 1. A batting average of greater than 0.50 signifies that the investment has outperformed the peer group more frequently than it has underperformed, irrespective of the magnitude of any outperformance or underperformance. A 10-year observation window is used in calculating batting average, unless the investment does not have sufficient performance history, in which case an inception-to-date figure is calculated.
Beta	A measure of the volatility, or systematic risk, of an investment in comparison to a market index as a whole. Beta is calculated using regression analysis. Beta represents the tendency of an investment's returns to respond to moves in the market or index that it's calculated against. A beta of 1 indicates that the investment's price moves with the market. A beta of less than 1 means that the investment is theoretically less volatile than the market. A beta of greater than 1 indicates that the investment's price is theoretically more volatile than the market. The reliability of an investment's beta is a function of the investment's r-squared value in relation to the benchmark. A high r-squared value signifies that the beta measure is reliable, while a low r-squared signifies that it is potentially inaccurate.
Benchmark	A standard against which the performance of a security, mutual fund or investment manager can be measured. Typically, a benchmark is a broad market index that groups many securities together in some systematic way.
Collective Investment Trust	A fund that is operated by a trust company or a bank and handles a pooled group of trust accounts. Collective investment funds (CITs) combine the assets of various individuals and organizations to create a larger, well-diversified portfolio. CITs are not regulated by the Investment Company Act of 1940 but are regulated by the Office of the Comptroller of the Currency ("OCC") and subject to oversight by the Internal Revenue Service ("IRS") and the Department of Labor ("DOL").
Down Capture Ratio	A ratio that measures the overall performance of a portfolio during falling markets. This measure analyzes how well a portfolio (or an investment manager) performed relative to its benchmark/index during periods when the benchmark fell. For example, a down-capture ratio of 95% (for a given period of time) means that the portfolio lost 5% less than its benchmark during the specified time period.
Expense Ratio	The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.
Growth Stock	Investors employing a growth investment strategy buy stocks of companies with a recent history of above average increases in earnings in anticipation that earnings growth will continue. Growth stocks are often characterized by high valuation ratios (e.g., high price-to-earnings ratios).

Glossary of Terms

TERM	DEFINITION
Large Cap	Companies with a market capitalization value of more than \$10 billion.
Market Capitalization	Calculated by multiplying the number of a company's shares outstanding by its stock price per share.
Mid Cap	Companies with market capitalization value between \$2.5 (typically) and \$10 billion.
Modified Sharpe Ratio	The standard Sharpe Ratio calculation is calculated by subtracting the risk-free rate of return (the US Treasury Bill is typically used) from the portfolio return and dividing the result by the portfolio's standard deviation. A higher Sharpe ratio indicates that the portfolio was able to generate a higher return per unit of risk. Modified Sharpe Ratio is a related statistic that is equal to the Sharpe Ratio under normal circumstances. However, the Modified Sharpe calculation adds an exponent to the denominator that effectively raises the denominator to the -1 power in circumstances in which an investment's excess return is negative. This modification ensures that investments with both negative excess returns and higher standard deviations rank lower than investment with negative excess returns and lower standard deviations. Under the standard Sharpe Ratio calculation, the opposite is true.
Morningstar Category	A proprietary Morningstar data point that groups investment managers into categories based on the investment approach or strategy utilized by the investment manager. Categories help investors and investment professionals make comparisons between funds.
Moving Average	Measures the average price of a security over some specified period of time (e.g., 1 month, or 12 months). Then the subset of returns is modified by "shifting the time period forward"; that is, excluding the first number of the series and including the next number following the original subset in the series. This creates a new subset of numbers, which is averaged. This process is repeated over the entire data series or a specified time frame.
Mutual Fund	An investment company that continuously offers new equity shares in an actively managed portfolio of securities by pooling money from many investors. All owners in the fund share in the gains or losses of the fund. Shares of a mutual fund are redeemable on demand at fund's current Net Asset Value (NAV). Each mutual fund is managed to a particular objective that is stated in the fund's prospectus.
Net Asset Value (NAV)	A mutual fund share's value, calculated once per day, based on the closing market price of each security in the fund's portfolio. It is calculated by deducting the fund's liabilities from the total assets and dividing this net asset amount by the number of share's outstanding.
Rolling Return	Measures the return of an investment over some specified period of time (e.g., 1 year, or 3 years) and repeats the calculation over a stated time frame. A rolling period return divides a longer time frame into smaller time periods. For example, a rolling 12-month return over 3 years starts by calculating a single period return over the first twelve months. Then, the subset of returns is modified by rolling the data forward by excluding the first number (first month in this case) and including the next number (month 13) in the data series. This process continues over a stated time frame (3 years in this example).
R-Squared	A statistical metric that measures the fraction of variation in the movement of one variable in relation to another variable. In the case of a mutual fund, R-squared measures the percentage of the mutual fund's performance that is explained by the movement of its benchmark. The metric ranges from 0 to 100. An R-squared of 100 means that all of the portfolio's performance is completely explained by the movements of a benchmark over a calculated time period. A high R-squared (between 85 and 100) indicates the fund's performance patterns have been in line with the index. A lower number would mean that the fund behaves much differently from the index.
Standard Deviation	A statistical measure of dispersion or variation from the average. A high standard deviation for an investment means the historical range of performance was wide, implying greater volatility.
Total Return	Measures the performance of an investment over a given period, including income from dividends and interest, plus any appreciation or depreciation in the market value (or price) of an investment.

Glossary of Terms

TERM	DEFINITION
Tracking Error	A measure of the difference in returns between an investment and a benchmark. Tracking error is reported as a standard deviation of the difference between the returns of an investment and its benchmark.
Turnover Ratio	Measures the percentage of a mutual fund's holdings that have been "turned over" or replaced with other holdings in a given year. This ratio includes all trading activity even if a holding wasn't fully replaced by another holding.
Up Capture Ratio	A ratio that measures the overall performance of a portfolio during rising markets. This measure analyzes how well a portfolio (or an investment manager) performed relative to its benchmark/index during periods when the benchmark rose. For example, an up-capture ratio of 108% (for a given period of time) means that the portfolio gained 8% more than its benchmark during the specified time period.
Value Stock	Investors employing a value investment strategy buy stocks of companies they believe are underpriced based on some fundamental valuation metrics (e.g., low price-to-earnings ratios), in anticipation that the price performance of the stock will reverse.

Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
CAPITAL PRESERVATION		
Money Market	3-Month Treasury Bill	Three-month T-bills are government-backed, short-term investments considered to be representative of a risk-free investment.
Stable Value / Guaranteed Account	3-Month Treasury Bill	Three-month T-bills are government-backed, short-term investments considered to be representative of a risk-free investment.
BOND		
Ultrashort Bond / Short-Term Bond	Bloomberg U.S. Gov't/Credit 1-3 Year TR	Unmanaged index which is a component of the U.S. Government/Credit Bond Index, which includes Treasury and agency securities (U.S. Government Bond Index) and publicly issued U.S. corporate and foreign debentures and secured notes (U.S. Credit Bond Index). The bonds in the index are investment grade with a maturity between one and three years.
Short Government Bond	Bloomberg Government 1-5 Year TR Index	This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities of between 1 and 5 years and are publicly issued.
Intermediate Government Bond	Bloomberg U.S. Gov't/Mortgage TR Index	The index measures the performance of U.S. government bonds and mortgage-related securities.
Intermediate-Term Bond	Bloomberg U.S. Aggregate Bond TR Index	Represents securities that are SEC-registered, taxable and dollar denominated. The index covers the U.S. investment grade fixed rate bond market with index components for government and corporate securities, mortgage pass-through securities and asset-backed securities. All returns are market value weighted inclusive of accrued interest.
Long Government Bond	Bloomberg U.S. Government Long TR Index	Unmanaged index that includes all publicly issued U.S. Treasury securities that have a remaining maturity of 10 or more years, are rated investment grade, and have \$250 million or more of outstanding face value/
Long Term Bond	Bloomberg U.S. Long Government/Credit TR Index	This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities of greater than 10 years and are publicly issued.
Inflation-Protected Bond	Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) TR Index	Consists of U.S. Treasury Inflation-Protection Securities that have at least a year left to maturity and are non-convertible, rated investment grade of at least BBB by S&P or Baa3 by Moody's, fixed rate, and have more than \$250 million par value outstanding.
Corporate Bond	Bloomberg U.S. Credit TR Index	This index represents publicly issued U.S. corporate and specified foreign debentures and secured notes that meet the specified maturity, liquidity, and quality requirements. To qualify, bonds must be SEC-registered. The index includes both corporate and non-corporate sectors. The corporate sectors are Industrial, Utility, and Finance, which include both U.S. and non-U.S. corporations. The non-corporate sectors are Sovereign, Supranational, Foreign Agency, and Foreign Local Government.
Multi-sector Bond	Bloomberg U.S. Aggregate Bond TR Index	Represents securities that are SEC-registered, taxable and dollar denominated. The index covers the U.S. investment grade fixed rate bond market with index components for government and corporate securities, mortgage pass-through securities and asset-backed securities. All returns are market value weighted inclusive of accrued interest.

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Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
BOND		
High Yield Bond	Bloomberg U.S. HY 2% Issuer Cap TR Index	The index measures the performance of high yield corporate bonds, with a maximum allocation of 2% to any one issuer.
Bank Loan	Credit Suisse Leveraged Loan TR Index	The index represents tradable, senior-secured, U.S.-dollar-denominated non-investment-grade loans.
World Bond	Bloomberg Global Aggregate TR Index	Provides a broad-based measure of global investment grade debt markets; it includes the U.S. Aggregate Index, Pan-European Aggregate Index and Asian-Pacific Aggregate Index. It also contains a wide variety of customized sub-indices.
World Bond-USD Hedged	Bloomberg Global Aggregate TR Hdg USD	Provides a broad-based measure of global investment grade debt markets; it includes the U.S. Aggregate Index, Pan-European Aggregate Index and Asian-Pacific Aggregate Index. It also contains a wide variety of customized sub-indices.
Emerging Markets Bond	JPM EMBI Global Diversified TR Index	The J.P. Morgan Emerging Markets Bond Index Global (EMBI Global) currently covers 27 emerging market countries. Included in the EMBI Global are U.S.-dollar-denominated Brady bonds, Eurobonds, traded loans, and local market debt instruments issued by sovereign and quasi-sovereign entities.
Emerging-Markets Local-Currency Bond	JPM GBI-EM Global Diversified TR USD	The J.P. Morgan Government Bond Index - Emerging Markets Diversified index covers 18 emerging market economies. Included in the GBI EM are fixed rate, investment grade local currency debt securities, regularly traded, liquid fixed rate, domestic currency government bond. GBI EM Global consists of treasury securities from emerging markets and is diversified weighted.
Nontraditional Bond	Wilshire Liquid Alternative Index	Designed to provide a broad measure of the liquid alternative market by combining the performance of the Wilshire Liquid Alternative Equity Hedge Index, Wilshire Liquid Alternative Global Macro Index, Wilshire Liquid Alternative Relative Value Index, Wilshire Liquid Alternative Multi-Strategy Index, and Wilshire Liquid Alternative Event Driven Index.
U.S. LARGE CAP EQUITIES		
Large Cap Value	Russell 1000 Value Index	Measures the performance of the large-cap value segment of the U.S. equity universe. It is a market-capitalization weighted index of those firms in the Russell 1,000 with lower price-to-book ratios and lower forecasted growth values.
Large Cap Blend	Russell 1000 Index	Measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 1,000 of the largest securities based on a combination of their market cap and current index membership. The Russell 1000 represents approximately 92% of the U.S. market.
Large Cap Blend	Russell 3000 Index	Measures the performance of the largest 3,000 U.S. companies representing approximately 98% of the investable U.S. equity market.
Large Cap Blend	S&P 500 Index	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.

Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
U.S. LARGE CAP EQUITIES		
Large Cap Blend	CRSP U.S. Total Market Index	Comprised of 4,000 constituents from mega, large, small and micro capitalizations, representing nearly 100% of the investable U.S. equity market. CRSP stands for Center for Research in Security Prices and was founded in 1960 to help develop a definitive measurement of long-run market returns.
Large Cap Growth	Russell 1000 Growth Index	Measures the performance of the large-cap growth segment of the U.S. equity universe. It is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.
U.S. MID CAP EQUITIES		
Mid-Cap Value	Russell Mid Cap Value Index	Measures the performance of the mid-cap value segment of the U.S. equity universe. It includes those Russell Midcap Index companies with lower price-to-book ratios and lower forecasted growth values.
Mid-Cap Blend	Russell Midcap Index	Measures the performance of the mid-cap segment of the U.S. equity universe. It is a subset of the Russell 1000 Index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership.
Mid-Cap Blend	S&P 400 MidCap Index	Measures the performance of 400 mid-sized companies of the U.S. equity market based on their market capitalization. Companies must have an unadjusted market cap of \$1.4 billion to \$5.9 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P 500 or S&P SmallCap 600 Indexes.
Mid-Cap Blend	MSCI U.S. Mid Cap 450 Index	Consists of the next largest 450 companies of the U.S. equity market and measures the performance of the mid cap segment.
Mid Cap Blend	CRSP U.S. Mid Cap Index	Includes U.S. companies that fall between the top 70% to 85% of investable market capitalization, representing a broad mix of U.S. mid-size companies.
Mid Cap Blend	S&P Completion Index	Comprises all members of the S&P Total Market Index except for the current constituents of the S&P 500. The index covers approximately 3000 constituents, offering investors broad exposure to mid, small, and microcap companies.
Mid Cap Blend	Dow Jones U.S. Completion Total Stock Market Index	A sub-index of the Dow Jones U.S. Total Stock Market Index that excludes components of the S&P 500. The Dow Jones U.S. Total Stock Market Index is a market-weighted index that includes about 3,650 large, mid, small and micro-cap companies that trade on U.S. stock exchanges.
Mid-Cap Growth	Russell Midcap Growth Index	Measures the performance of the mid-cap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.

Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
U.S. SMALL CAP EQUITIES		
Small Cap Value	Russell 2000 Value Index	Measures the performance of the small-cap value segment of the U.S. equity universe. It is a market-weighted total return index that measures the performance of companies within the Russell 2000 having lower price-to-book ratios and lower forecasted growth values.
Small Cap Blend	Russell 2000 Index	Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index is a subset of the Russell 3000 Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership.
Small Cap Blend	S&P SmallCap 600 Index	Measures the performance of 600 small-cap companies of the U.S. equity market based on their market capitalization. Companies must have an unadjusted market cap of \$400 million to \$1.8 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P 500 or S&P MidCap 400 Indexes.
Small Cap Blend	MSCI U.S. Small Cap 1750 Index	Consists of the smallest 1,750 companies in the U.S. Investable Market 2500 Index of the U.S. equity market. It measures the performances of the small cap segment.
Small Cap Blend	CRSP U.S. Small Cap Index	Includes U.S. companies that fall between the bottom 2% to 15% of the investable market capitalization.
Small Cap Growth	Russell 2000 Growth Index	Measures the performance of the small-cap growth segment of the U.S. equity universe. It is a market-weighted total return index that measures the performance of companies within the Russell 2000 having higher price-to-book ratios and higher forecasted growth values.
WORLD STOCK		
World Large-Stock Blend	MSCI ACWI NR	A free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 46 country indexes comprising 23 developed and 23 emerging market country indexes.
World Large-Stock Growth	MSCI ACWI Growth NR USD	The index captures large and mid cap securities across 23 Developed Markets (DM) countries and 25 Emerging Markets (EM) countries. There are five variables used: long term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend.
World Large-Stock Value	MSCI ACWI Value NR USD	The index captures large and mid cap securities across 23 Developed Markets (DM) countries and 25 Emerging Markets (EM) countries. Investment style characteristics are defined using three variables: book value to price, 12 month forward earning to price and dividend yield.
World Small/Mid stock	MSCI ACWI SMID NR USD	The index captures mid and small cap across 23 Developed Markets (DM) and 25 Emerging Markets (EM) countries. With 7,858 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.

Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
INTERNATIONAL EQUITIES		
Foreign Large Value	MSCI ACWI ex U.S. Value NR Index	Consists of large and mid cap securities that display overall value style characteristics across 22 Developed and 24 Emerging Market countries. Value style characteristics are defined by book value to price, 12-month forward earnings to price and dividend yield.
Foreign Large Blend	MSCI ACWI ex U.S. NR Index	Consists of large and mid cap securities across 22 of 23 Developed Markets (DM) countries (excluding the U.S.) and 24 Emerging Market (EM) countries. With over 2,100 constituents, the index covers approximately 85% of the global equity opportunity set outside the U.S.
Foreign Large Growth	MSCI ACWI ex U.S. Growth NR Index	Consists of large and mid cap securities that have overall growth style characteristics across 22 Developed Market countries and 24 Emerging Market countries. The growth investment style characteristics are defined by long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate, long-term historical growth trend and long-term historical sales per share growth trend.
Foreign Small/Mid Value	MSCI ACWI ex U.S. SMID Value NR	The index captures mid and small cap representation across 22 of 23 Developed Market (DM) countries (excluding the U.S.) and 23 Emerging Markets countries. With 5,293 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.
Foreign Small/Mid Blend	MSCI ACWI ex U.S. SMID NR	The index captures mid and small cap representation across 22 of 23 Developed Market (DM) countries (excluding the U.S.) and 23 Emerging Markets countries. With 5,293 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.
Foreign Small/Mid Growth	MSCI ACWI ex U.S. SMID Growth NR	Consists of small cap securities across 22 of 23 Developed Markets countries (excluding the U.S.) and 23 Emerging Markets countries. It covers approximately 14% of global equity opportunity set outside of the U.S.
Diversified Emerging Markets	MSCI Emerging Markets NR Index	Consists of large, mid and small cap securities across 23 Emerging Markets countries. The index covers approximately 99% of the free float-adjusted market capitalization in each country.
TARGET DATE		
Target Date	S&P Target Date Indexes	Consist of eleven multi-asset class indices, each corresponding to a specific target retirement date. Each target date index is designed to represent a broadly derived consensus of asset class exposure for each target date year, as well as an overall glide path. Each index corresponds to a particular target retirement date, providing varying levels of exposure to equities, bonds and other asset classes. The asset allocation for each index is based on market observations through an annual survey of target date fund managers. Each index is created and retired as determined by the target date fund survey.
RISK-BASED / HYBRID		
Allocation—15% to 30% Equity	23% Russell 3000 / 77% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation—30% to 50% Equity	40% Russell 3000 TR U.S.D / 60% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation 50% to 70% Equity	60% Russell 3000 TR U.S.D / 40% Bloomberg U.S. Agg Bond	See above referenced indexes

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Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
RISK-BASED / HYBRID		
Allocation—70% to 85% Equity	78% Russell 3000 TR U.S.D / 22% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation—85%+ Equity	93% Russell 3000 TR U.S.D / 7% Bloomberg U.S. Agg Bond	See above referenced indexes
World Allocation	60% MSCI ACWI NR / 40% Bloomberg Global Agg	See above referenced indexes
SPECIALTY		
Real Estate	FTSE NAREIT Equity REITs	The FTSE NAREIT Equity REITs index contains all Equity REITs not designated as Timber REITs or Infrastructure REITs.
Global Real Estate	FTSE EPRA/Naret Developed	The FTSE EPRA/NAREIT Developed Index is designed to track the performance of listed real estate companies and REITS worldwide.
Commodities Broad Basket	Bloomberg Commodity	The index is made up of 22 exchange-traded futures on physical commodities. The index currently represents 20 commodities, which are weighted to account for economic significance and market liquidity. Weighting restrictions on individual commodities and commodity groups promote diversification.
Long-Short Equity	S&P 500 TR USD	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.
Equity Market Neutral	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Event Driven	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Macro Trading	CBOE S&P 500 BuyWrite BXM	The index tracks the performance of a hypothetical buy-write strategy on the S&P 500 index.
Multistrategy	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Systemic Trend	S&P 500 TR USD	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.

Glossary of Benchmarks

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
SPECIALTY		
Natural Resources	S&P North American Natural Resources	The S&P North American Natural Resources Index provides investors with a benchmark that represents U.S. traded securities that are classified under the GICS® energy and materials sector, excluding the chemicals industry and steel sub-industry.
Options Trading	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Relative Value Arbitrage	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Tactical Allocation	50% MSCI ACWI NR / 50% Bloomberg U.S. Agg Bond TR	See above referenced indexes

Morningstar ESG Definitions

TERM	DEFINITION
Breakdown of ESG Scores – Percent of AUM	Sustainalytics measures the degree to which a company's economic (enterprise) value is at risk driven by ESG factors or the magnitude of a company's unmanaged ESG risks. 67% of assets in the portfolio holdings must be identified to receive a rating. Based on the Unmanaged Risk scores, corporate entities are assigned to one of five ESG risk categories: Negligible, Low, Medium, High and Severe.
Breakdown of ESG Scores – Percent of AUM with Negligible ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Low ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Medium Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with High ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Severe ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Historical Sustainability Risk in Global Category	The Morningstar Historical Portfolio Sustainability Score is a weighted average of the trailing 12 months of Morningstar Portfolio Sustainability Scores. Historical portfolio scores are not equal-weighted; rather, more-recent portfolios are weighted more heavily than more-distant portfolios.
Breakdown of Carbon Risk	The Morningstar portfolio Carbon Risk Score is the asset-weighted Sustainalytics carbon-risk rating of companies held in a portfolio. It evaluates how much unmanaged carbon risk remains for a company after accounting for its management activities that mitigate overall carbon exposure. The carbon risk rating is based on assessments across two dimensions: exposure and management. Exposure is a measure of degree to which carbon risks are material across the entire value chain, in a firm's supply chain, its own operations, products and services. Management is quality of management approach to reduce emissions and related carbon risk. Company unmanaged risk scores range from low to high (lower is better) starting from zero and are sorted into five risk categories: Severe, High, Medium, Low and Negligible
Breakdown of Carbon Risk – Percent of AUM with Severe Carbon Risk	Risk score of 50+.
Breakdown of Carbon Risk – Percent of AUM with High Carbon Risk	Risk score of 30-49.9
Breakdown of Carbon Risk – Percent of AUM with Medium Carbon Risk	Risk score of 10-29.9
Breakdown of Carbon Risk – Percent of AUM with Low Carbon Risk	Risk score of 0.1-9.99
Breakdown of Carbon Risk – Percent of AUM with Negligible Carbon Risk	Carbon risk score of 0

Morningstar ESG Definitions

TERM	DEFINITION
Product Involvement %	Sustainalytics presents product involvement at the company level as a range of revenue exposure for all product areas except for Abortive/Contraceptives/Stem Cell, Animal Testing and Controversial Weapons. For these three product areas, company involvement is a binary, either yes or no. For all other product areas, the company revenue exposure ranges are None, 0.1-4.9%, 5-9.9%, 10-24.9%, 25-49.9% and 50-100%. Morningstar established a minimum involvement threshold. For each product area, the holdings that meet the minimum involvement threshold are summed by their weight in the portfolio. The sum represents the portfolio's asset weighted exposure to the product involvement area.
Product Involvement % - Abortive/Contraceptive/Stem Cell	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of drugs that have abortifacient properties or contraceptives, or the use of human embryonic stem cells, fetal cell lines for vaccines or biological development; indirectly by owning acute care hospitals or surgical centers related to abortion or contraceptive procedures or developing technologies that enable human embryonic stem cell research. Minimum revenue threshold is binary – yes/no.
Product Involvement % - Adult Entertainment	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production of adult entertainment and/or owns/operates adult entertainment establishments including movies, television, magazines and adult websites; indirectly by distributing adult entertainment materials. The minimum revenue threshold to mark a company as involved is 50%.
Product Involvement % - Alcohol	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of alcoholic beverages; indirectly involved by supplying of alcohol related product/services to alcoholic beverage manufacturers, including specialized equipment or raw materials to produce alcohol. The company derives revenue from distribution and/or retail sale of alcoholic beverages. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing: 5-9.9%; Supplier 50-100% and Distribution 25-49.9%
Product Involvement % - Animal Testing	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in animal testing for pharmaceutical products, medical devices, biotechnology or non-pharmaceutical products. Minimum revenue threshold is binary – yes/no.
Product Involvement % - Controversial Weapons	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the core weapon system that are considered tailor-made and essential for the lethal use of the weapon; indirectly by providing components/services for the core weapon system, which are either not considered tailor-made or not essential to the lethal use of the weapon. Minimum revenue threshold is binary – yes/no
Product Involvement % - Fur & Specialty Leather	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in manufacturing products made from fur or specialty leather, including products made from animals solely hunted or bred for their skin and fur; indirectly by deriving 10% or more of revenue from the distribution or retail sale of such products. The minimum revenue thresholds to mark a company as involved are the following ranges: Production: 50-100%; Revenues: 25- 49.9%.
Product Involvement % - Gambling	The percent of a fund's assets under management that is invested in companies that are classified as directly involved by owning or operating gambling establishment(s) such as a casino, racetrack or online gambling; indirectly by providing supporting products/services to gambling operations. Manufacturing specialized equipment used for gambling, including slot machines, roulette wheels, and lottery terminals. The minimum revenue threshold to mark a company as involved is 5-9.9%.
Product Involvement % - GMO	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in growing genetically modified crops; indirectly involved in the development or cultivation of genetically modified seeds or plants. The minimum revenue thresholds to mark a company as involved are the following ranges: Growth: 0.1-4.9%; Development: 5-9.9%.

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Morningstar ESG Definitions

TERM	DEFINITION
Product Involvement % - Military Contracting	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of military weapon systems, secondary components of weapons or weapon related services; indirectly involved by providing products/services that support military weapons or the company provides non-weapons related to tailor-made products and/or services to the military or defense industry. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing and related weapons: 5-9.9%; Non-weapons: 25-49.9%.
Product Involvement % - Nuclear	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production of nuclear power, including utilities that own or operate nuclear power generators; indirectly by providing products/services that support the industry or distributing electricity generated from nuclear power. The minimum revenue thresholds to mark a company as involved are the following ranges: Production: 5-9.9% - Distribution and supporting products and services: 10-24.9%.
Product Involvement % - Palm Oil	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production and/or distribution of palm oil. The minimum revenue threshold to mark a company as involved is the following range: 5-9.9%.
Product Involvement % - Pesticides	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of pesticides, including herbicides, fungicides or insecticides; indirectly by deriving 10% or more of revenue from the distribution or retail sale of pesticides. The minimum thresholds to mark a company as directly involved are the following ranges: production: 5-9.9%; Revenues: 50-100%.
Product Involvement % - Small Arms	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of small arms; indirectly involved in retail and/or distribution of small arms and/or key components. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing: 0.1-4.9%; Retail: 5-9.9%.
Product Involvement % - Thermal Coal	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the extraction of thermal coal for coal mining and exploration; indirectly by generating electricity from thermal coal, including utilities that own or operate coal-fired power plants. The minimum revenue threshold to mark a company as involved is the following range: 0.1-4.9%
Product Involvement % - Tobacco	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of tobacco products; indirectly involved by supplying tobacco-related products or deriving 10% or more of revenue from the distribution/retail sales of tobacco products. The minimum revenue threshold to mark a company as involved are the following ranges: manufacturing: 0.1-4.9%; Related & Revenues: 10-24.9%.

Additional Disclosures

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International Investing	Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards.
Bonds	The return and principal value of bonds fluctuate with changes in market conditions. If bonds are not held to maturity, they may be worth more or less than their original value.
Mutual Funds	<i>Investors should consider the investment objectives, risks and charges, and expenses of mutual funds carefully before investing. The prospectus, which contains this and other information about the funds, can be obtained directly from the company or from your financial professional. The prospectus should be read carefully before investing or sending money.</i>
Index Disclaimer	Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.
MSCI EAFE Index	The MSCI EAFE Index is designed to measure the equity market performance of developed markets (Europe, Australasia, Far East) excluding the U.S. and Canada. The Index is market-capitalization weighted.
BofA Merrill Lynch 3-Month T-Bill Index	The Bank of America Merrill Lynch 3-Month T-Bill Index is an unmanaged index that measures returns of three-month Treasury Bills.
Bloomberg EM ESD Agg TR USD Index	The Bloomberg Emerging Markets USD Aggregate Bond Index measures the performance of hard currency Emerging Markets debt, including fixed and floating-rate US dollar-denominated debt issued from sovereign, quasi-sovereign, and corporate EM issuers. Country eligibility and classification as Emerging Markets is rules-based and reviewed annually using World Bank income group and International Monetary Fund (IMF) country classifications.

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PersonalSAGE 2025 Wellness Workshops

PERSONALSAGE®

Strategic Advice Guidance and Empowerment

Powered by SageView Advisory Group

Each themed workshop will be available three times during that quarter.

Workshops are always recorded. Anyone who registers for a webinar will receive the replay via email following the third session each quarter.

Q1

Healthy Habits

WATCH THE
REPLAY

11am PT / 2pm ET

Automating Healthy Financial Habits

Save more for emergencies, retirement, and other financial goals

The Power of a Financial Plan

Define short-term and long-term goals and create a roadmap to achieve them

JAN
22

FEB
19

MAR
19

Q2

Investment Insights

WATCH THE
REPLAY

11am PT / 2pm ET

Investing 101

Investing concepts to help you plan for your financial future

Market Movements and Your Portfolio

Current market trends and key economic indicators

APR
16

MAY
21

JUNE
25

Q3

Retirement Readiness

WATCH THE
REPLAY

11am PT / 2pm ET

Making Your Money Last in Retirement

Think beyond the retirement finish line: picture, pay, and plan for your future

Slow to Start Saving for Retirement? Strategies to Help You Stay in the Race

Started late or haven't saved enough? We'll cover essential retirement milestones and smart techniques to get on track

JULY
23

AUG
20

SEPT
24

Q4

Financial Fitness

REGISTER NOW

11am PT / 2pm ET

College Savings 529 Plans

How 529 plans work, tax advantages, and how to effectively use them to save for education expenses

Having "The Talk": Planning and Paying for College

Financial aid options, admissions process, and college alternatives

OCT
22

NOV
12

DEC
10



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Financial Wellness Workshops

Financial Fitness

Join us for live financial wellness workshops hosted by our Financial Coaching Team. The Financial Fitness Workshop is available in October, November, and December

 **22** **OCTOBER**
at 11am PT / 2pm ET

 **12** **NOVEMBER**
at 11am PT / 2pm ET

 **10** **DECEMBER**
at 11am PT / 2pm ET

College Savings 529 Plans

How 529 plans work, tax advantages, and how to effectively use them to save for education expenses

Having “The Talk”: Planning and Paying for College

Financial aid options, admissions process, and college alternatives



[CLICK HERE OR SCAN TO REGISTER](#)

Retirement Planning in a Shifting Market

Turning Savings Into Income: Smart Strategies for Retirement

Join us for an informative webinar where we'll explore practical ways to build a steady retirement income—no matter how the markets behave. Whether retirement is right around the corner or a little further down the road, this session will help you plan ahead with clarity and confidence.

Questions we'll address during the webinar:

- »» What should I do with my 401(k) / 403(b) / 457?
- »» When is the best time to take Social Security?
- »» What choices do I have when it comes to Medicare?
- »» Am I investing appropriately for my age and retirement timeline?
- »» How can I limit my tax obligations in retirement?



Tuesday, September 9



11am PT / 2pm ET

Click [here](#) to watch the replay.

Don't miss the opportunity to schedule a complimentary one-on-one meeting to review your personal financial situation and get expert guidance tailored to your needs.

Join us for live financial wellness workshops hosted by our financial experts. Each themed workshop is offered three times throughout the quarter. All webinars are recorded, and a replay link is made available following the third session every quarter. Click below to register for the day that works for you.

Q1 Healthy Habits

11am PT / 2pm ET

Financial Check-In

Review your goals, assess your progress, and plan for a successful year ahead

Navigating New Roth Catch-Up Contributions

What to know for 2026 and beyond

[CLICK TO REGISTER NOW](#)

JAN
21

FEB
18

MAR
18

Q2 Investment Insights

11am PT / 2pm ET

Recipes for a Healthy Portfolio

Discover simple steps to build an investment portfolio that fits your goals and grows with you up to and through retirement

Investing in Today's Economy

Current market trends and the impact on your long-term portfolio

[CLICK TO REGISTER NOW](#)

APR
22

MAY
20

JUNE
17

Q3 Retirement Readiness

11am PT / 2pm ET

Yes, You Can Retire

Explore the essentials of retirement planning to help you start thinking ahead and prepare for the retirement you envision

Making Sense of Social Security

Get clear, easy-to-understand guidance on how Social Security fits into your retirement planning, and what to consider before you claim

[CLICK TO REGISTER NOW](#)

JULY
22

AUG
19

SEPT
16

Q4 Financial Fitness

11am PT / 2pm ET

The Power of a Financial Plan

Bring clarity, direction, and peace of mind to your money decisions

Spending Smart this Season

Plan, shop, and give during the holidays without the credit card hangover

[CLICK TO REGISTER NOW](#)

OCT
21

NOV
18

DEC
09