

Plan Investment Review

STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN

For period ending September 30, 2025



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SEE
WHERE
YOU'RE
GOING

ORGANIZATIONAL UPDATE

The views are those of SageView Advisory Group and should not be construed as investment advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. All economic and performance information is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot directly invest in unmanaged indices. Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards. Please consult your financial advisor for more information.

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Organizational Update: SageView is Joining Creative Planning

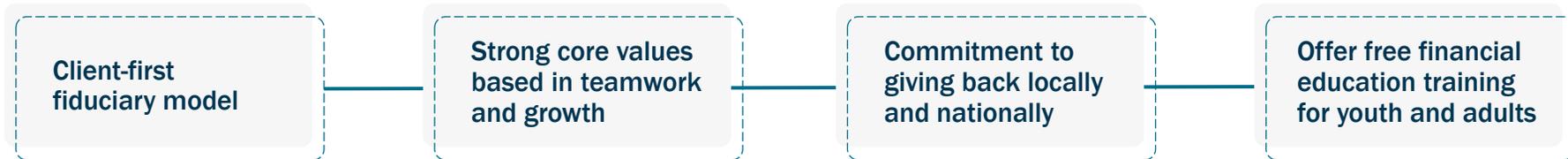
In October 2025, we shared the exciting news that SageView will be joining Creative Planning, one of the nation's largest RIA firms. Together, we will become the second-largest retirement plan consulting organization in the US, consisting of over \$450B in retirement AUA and AUM, more than 11,800 retirement plans, and 135 locations nationwide.

\$640B
Total AUA and AUM

More than
11,800
Retirement plans

About Creative Planning

- Started in 1983 as a small division within a larger financial services provider
- Purchased by current President and CEO Peter Mallouk in 2004
- Currently one of the fastest-growing RIAs in the country



SageView and Creative Planning Together



National Reach, Local Support

Access to a nationwide network of seasoned professionals and financial advisors in all 50 states—offering enhanced employee education programs and tailored financial guidance to support your workforce wherever they're located.



Independent Ownership for Long-Term Strength

Our transition to majority independent ownership provides long-term stability and the freedom to invest in what matters most—exceptional service, innovative technology, and top-tier talent.



Financial Wellness

Enhanced resources to drive participant engagement by expanding our education and advice solutions for your employees.

Retirement Solutions and Expanded Services at Creative Planning

At Creative Planning, the retirement and business services offering provides customized, high-quality expertise to support every phase of your business journey.

We're looking forward to expanded resources and support for our clients and their employees.

Retirement Plan Consulting

- Retirement Plan Advisory
- 3(21) and 3(38) Fiduciary
- TPA Recordkeeping
- Customized Investment Solutions
- Comprehensive Financial Wellness Platform
- Board Oversight

Financial Planning

- Retirement Income Planning
- Education Planning
- Large Purchase Planning
- Real Estate Analysis
- Charitable Planning

Business Services

- Tax
- Lending
- M&A and Consulting
- Technology
- Outsourced Accounting and Payroll
- Legal
- Insurance

Investment Management

- Customized Portfolios
- Concentrated Positions
- Private Equity and Private Lending
- Equity Compensation Strategies
- Negotiated Margin Rates

Insurance

- Life
- Disability
- Long-Term Care
- Medicare Supplements
- Property and Casualty
- Commercial Property
- Workers' Compensation
- Directors and Officers

Audit and Attest

- Audit and Assurance
- Accounting Services
- Fraud and Forensic Accounting

Retirement Planning

- Tax-Efficient Withdrawal Strategies
- Social Security
- Real Estate Investment / Vacation Homes

Legal

- Employee Benefit Plan Legal Services
- Powers of Attorney
- Litigation Support
- Buy-Sell Agreements
- Illiquid Asset Administration
- Real Estate Transactions
- Trust Administration
- Estate Planning

Business Valuations

- Accredited Valuations
- Calculation Reports
- ESOP Feasibility Studies
- Succession / Exit Planning

International

- Advisory Services for Americans Abroad
- International Tax Planning
- Expatriate Insurance

Additional Retirement Services at Creative Planning



Access to ERISA counsel and additional compliance services

- Comprehensive compliance support for all plan sponsor clients



State IRA mandate exemption

- File the state exemptions
- Prepare a file with confirmations
- Monitor the state retirement programs
- File exemptions as new states implement plans



Financial Guide Employee Wellness Program

- Expanded team of financial coaches to meet with employees and develop action plans
- Debt and credit score tracking
- Virtual financial assistant
- Spending tracker
- Life and legacy services, including guidance on estate planning insurance and healthcare planning



Pooled Employer Plan - *Over \$5B in assets**

- For employers looking to outsource plan monitoring and oversight
- Mitigate fiduciary risk while managing retirement plan costs



Together: SageView and Creative Planning will be the second largest retirement plan consulting firm in the US, creating expanded partnership opportunities with recordkeepers and investment providers for the benefit of our clients.

*As of 9/30/25

Section I

Market Overview

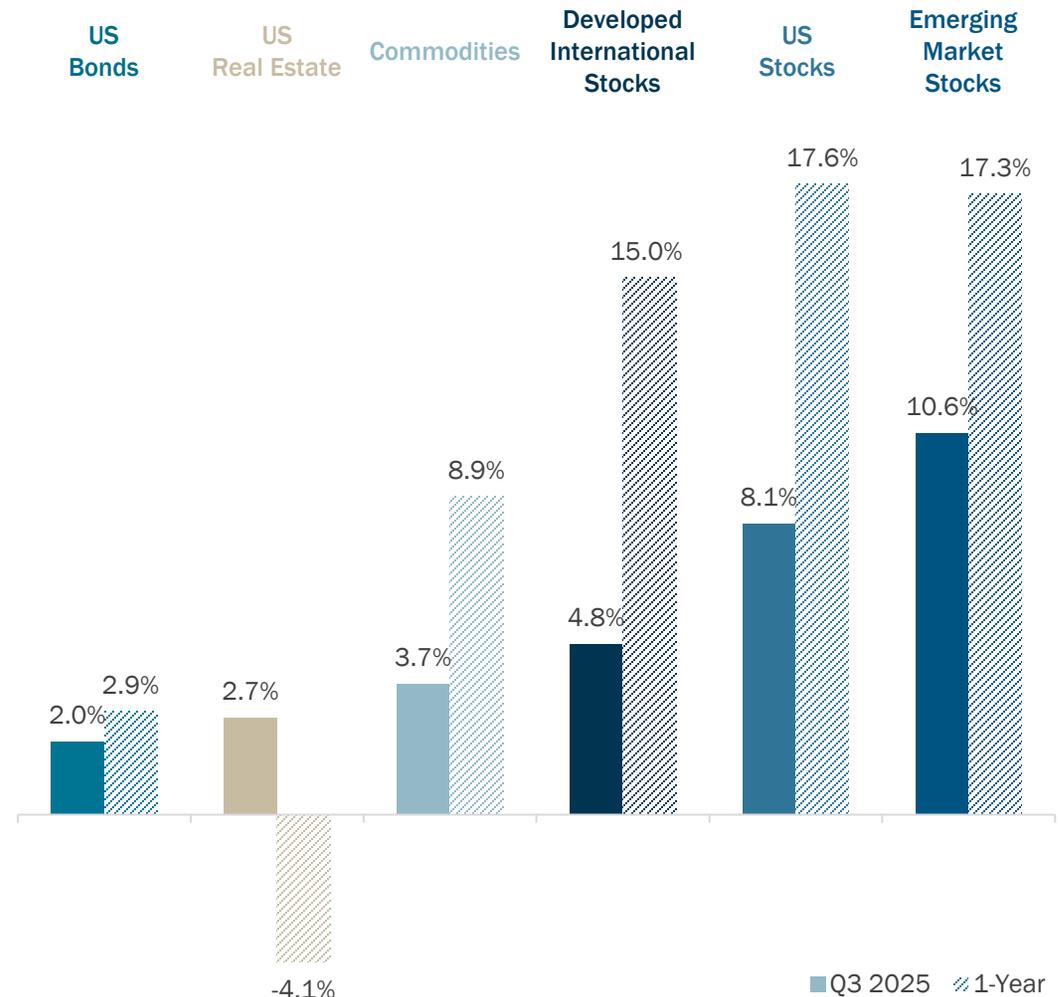
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Capital Market Overview

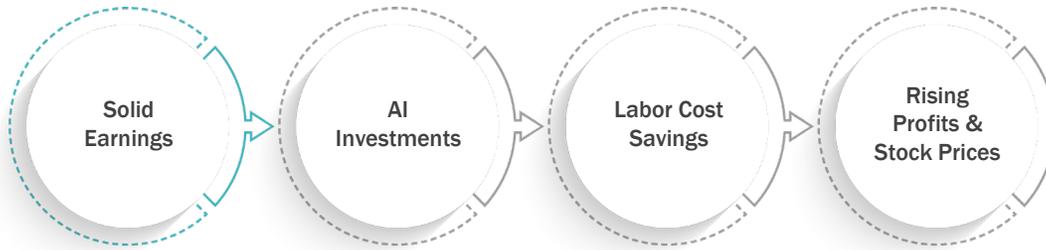
All major asset classes rose during Q3 2025. Solid corporate earnings, increased investments in Artificial Intelligence (AI), and steady consumer spending kept investor confidence high, reduced daily market volatility, and extended the stock market rally.

- 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.



"Source: Morningstar Direct, accessed October 3, 2025. Returns shown are cumulative total returns and include dividends. Commodities are represented by the Bloomberg Commodities Index; U.S. Real Estate by the FTSE NAREIT All REITs Index; U.S. Bonds by the Bloomberg U.S. Aggregate Index; U.S. Stocks by the S&P 500 Index; Developed International Stocks by the MSCI EAFE Index; and Emerging Markets Stocks by the MSCI EM Index.

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

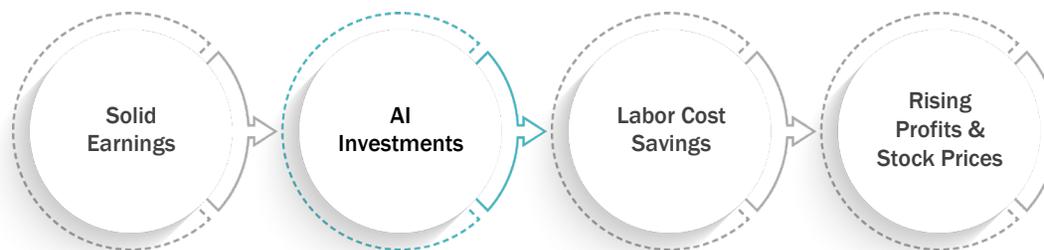
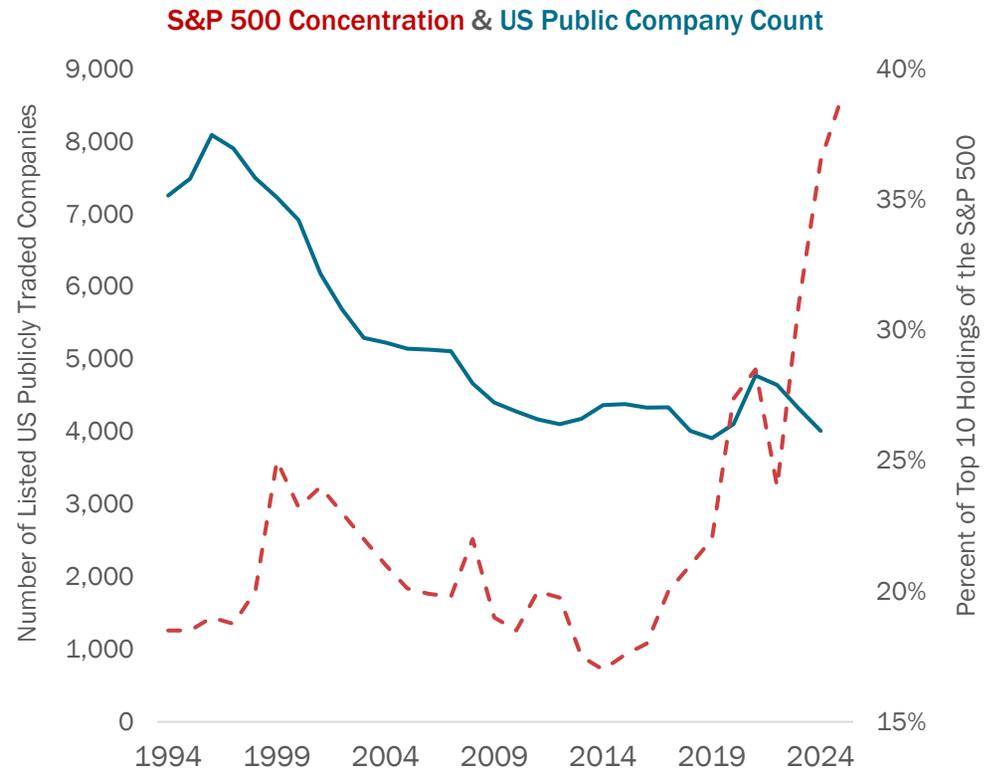
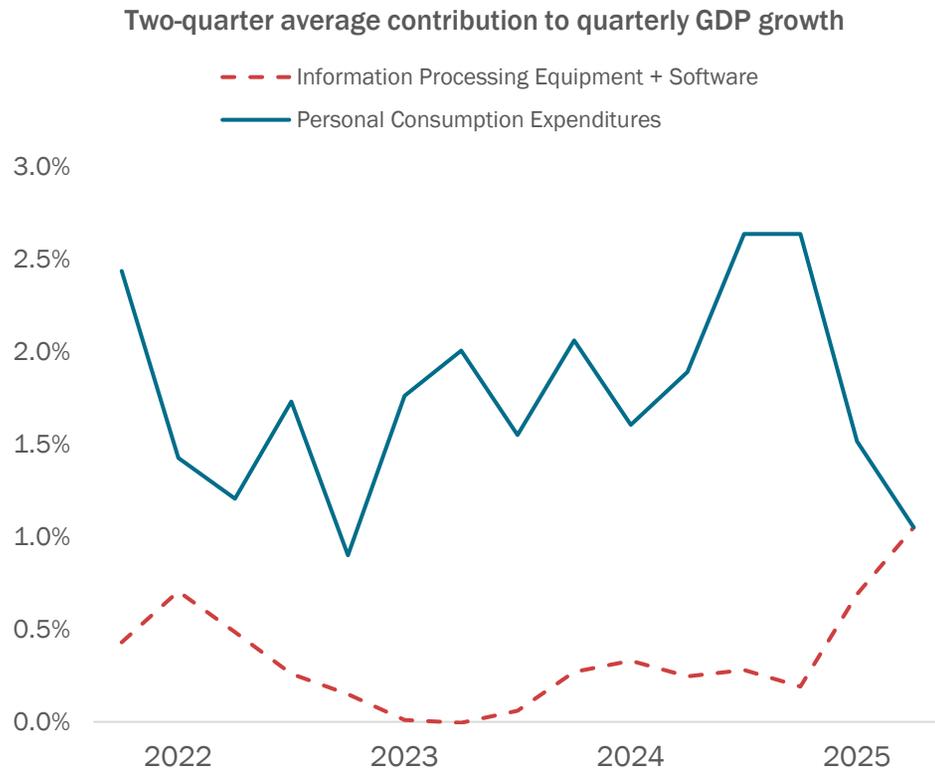
High-income households’ spending growth vs. lower-income in Aug. 2025 (2.2% YoY vs. 0.3% YoY) in Bank of America card data

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.

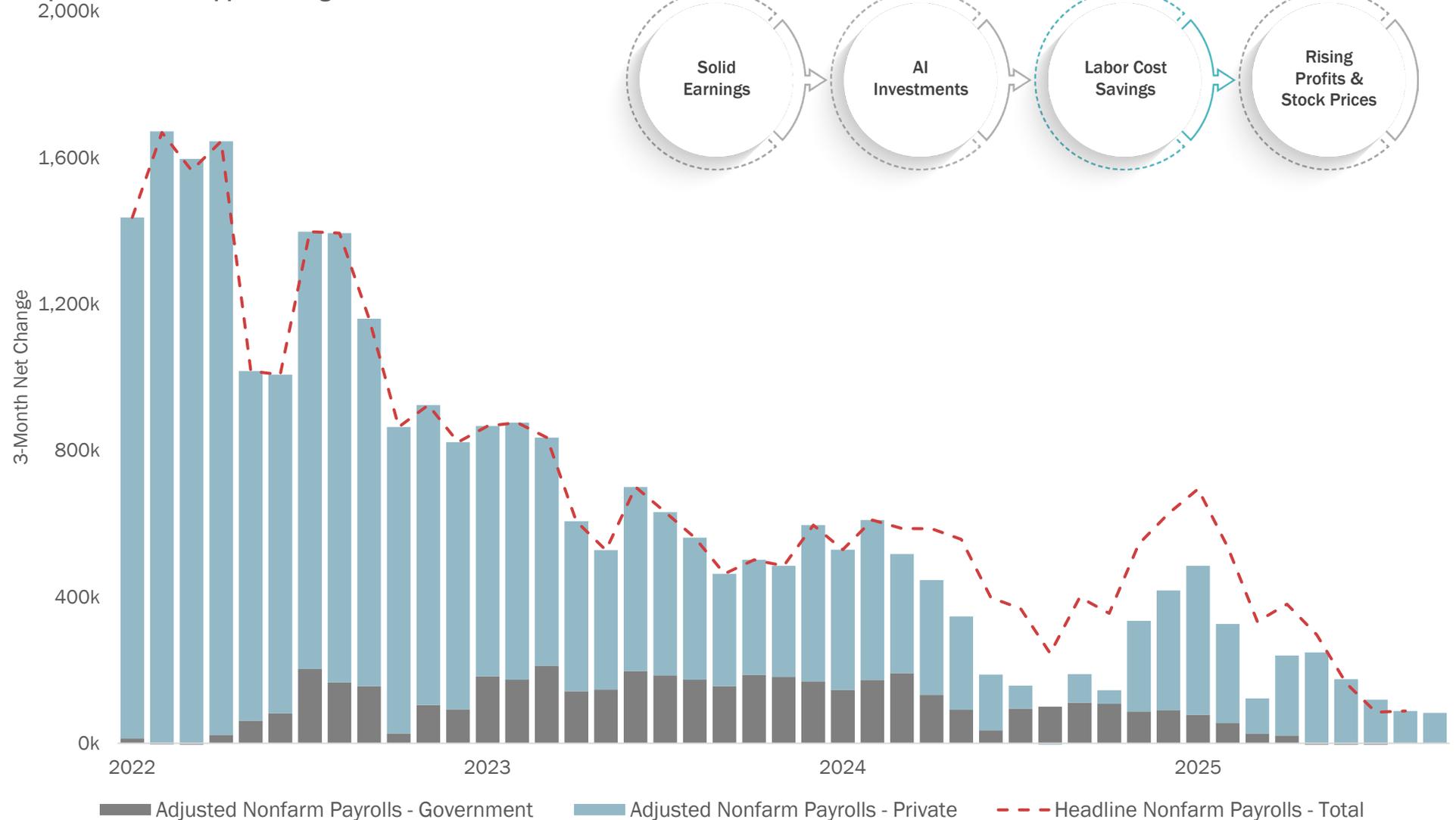


Sources: World Bank (publicly listed U.S. company tallies); U.S. Bureau of Economic Analysis (GDP components); Morningstar Direct (S&P 500 top-ten holdings).

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

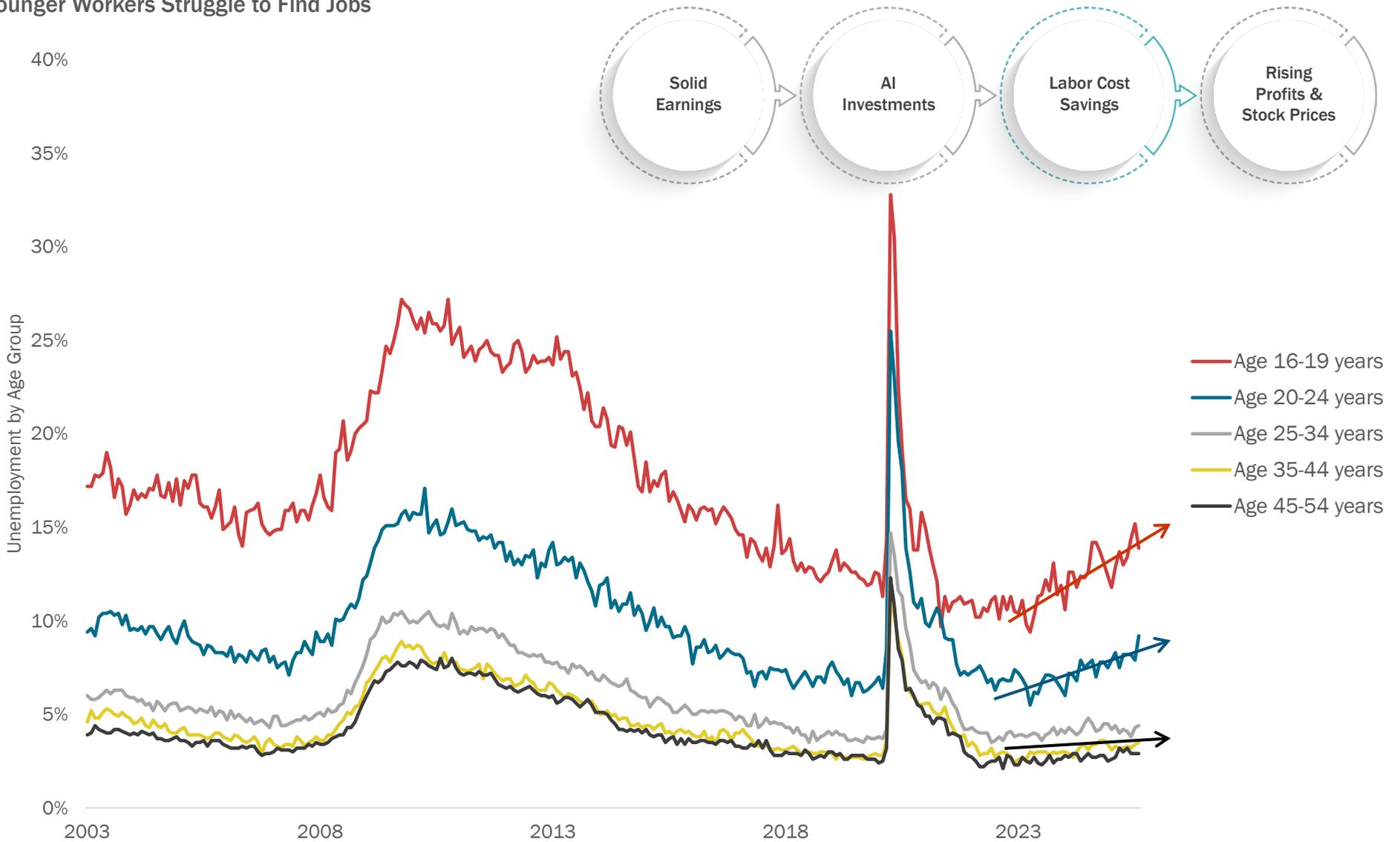


Source: BLS (unemployment by age group, seasonally adjusted); ADP; SageView estimates. Payroll data incorporate preliminary 2025 QCEW revisions and September estimates from the ADP National Employment Report.

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

CORPORATE EARNINGS

S&P 500 EPS grew 12% in Q2 (FactSet), marking another year-over-year gain and extending the multi-quarter earnings uptrend.

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.

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.

GDP GROWTH

Q2 GDP was revised upward, from 3.3% to 3.8% annualized, on stronger business investment and resilient consumption.

Neutral

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%).

Negative

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.

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.

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.

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.

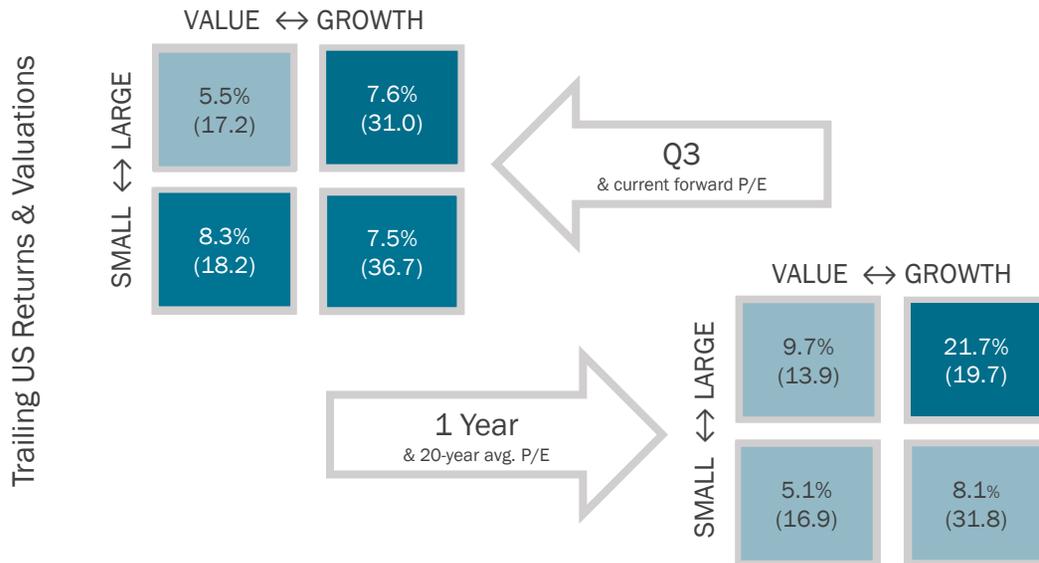
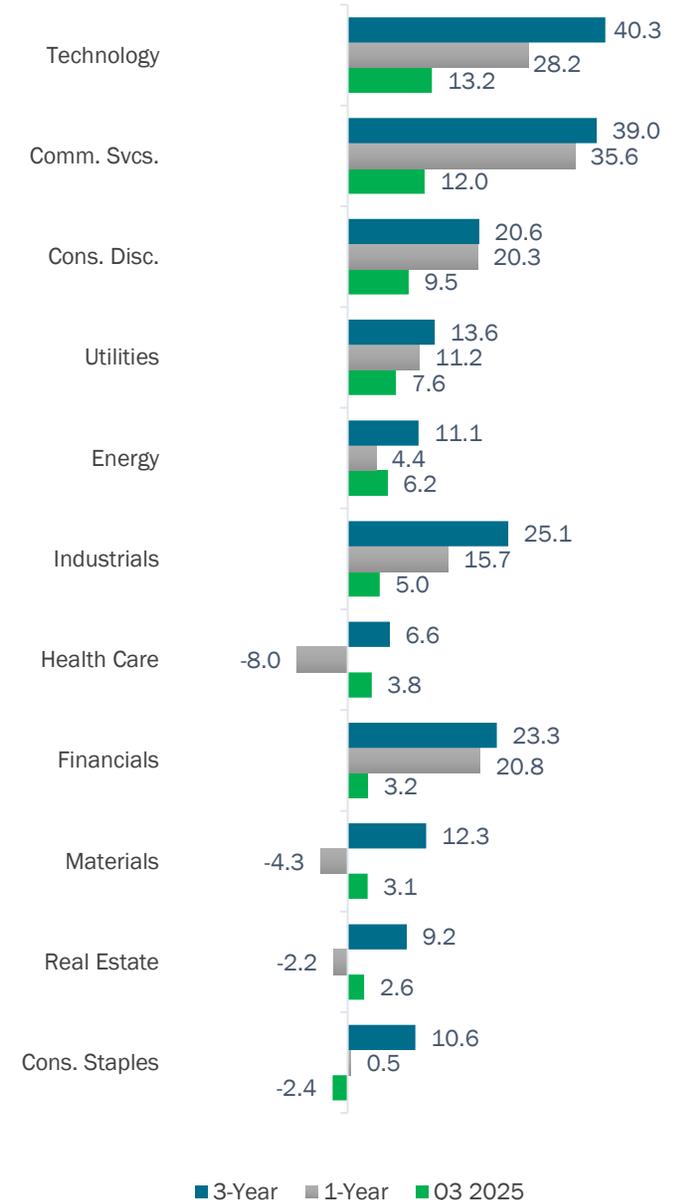
Calendar of Economic Data Releases

| October | | November | | December | |
|----------------------------------|--------|--------------------------------|--------|---------------------------------|--------|
| Consumer Price Index (September) | Oct 15 | Nonfarm Payrolls (October) | Nov 1 | Nonfarm Payrolls (November) | Dec 5 |
| FOMC Rate Decision | Oct 29 | Consumer Price Index (October) | Nov 13 | Consumer Price Index (November) | Dec 10 |
| Q3 Gross Domestic Product | Oct 30 | | | FOMC Rate Decision | Dec 10 |

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

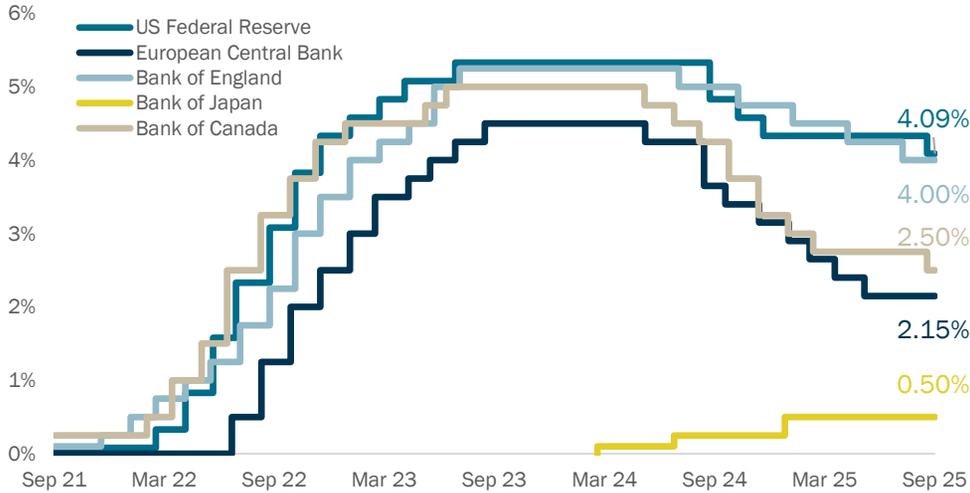


Sources: Index and sector return data sourced from Morningstar Direct, accessed October 3, 2025. Style box returns and valuations sourced from JPMorgan Guide to the Markets, 9/30/2025. Style box returns pertain to Morningstar categories. Valuations pertain to the Russell style indices.

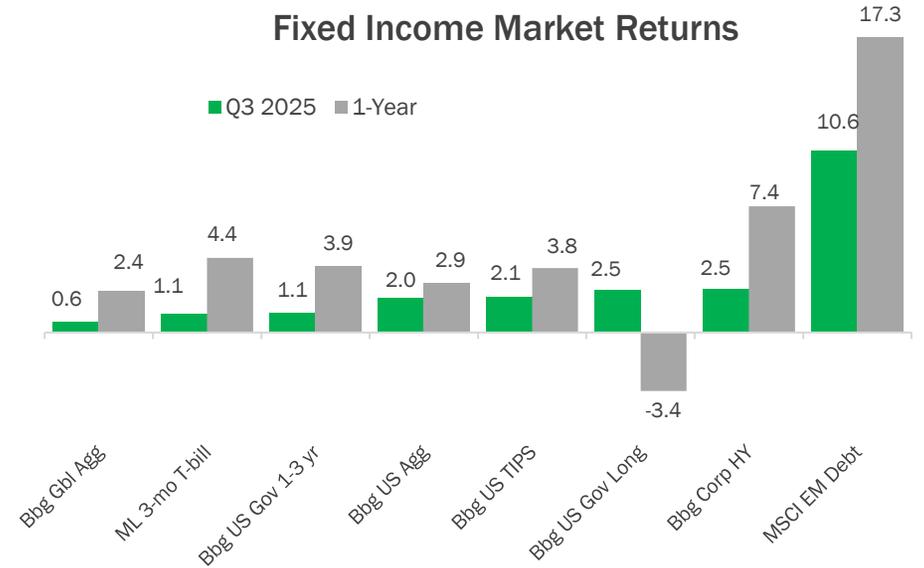
Fixed Income

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.

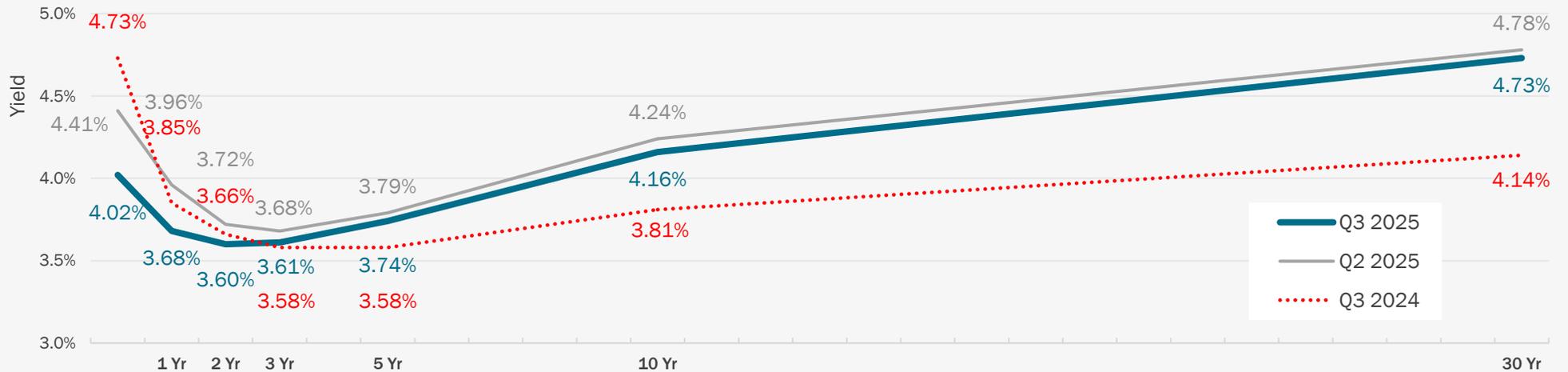
Central Bank Policy Rates



Fixed Income Market Returns



US Treasury Yield Curve



Sources: Trading Economics (policy rates, accessed Oct. 13, 2025); Morningstar Direct (returns, Oct. 3, 2025); FRED (yields, Oct. 3, 2025). U.S. central bank policy rate shown is the effective federal funds rate.

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 Plan Assets | Total Assets |
|--|------------------|------------------|
| Idahoe Retiree Fixed Fund | 14.50% | \$110,952,506.90 |
| American Century Ultra® R6 | 11.71% | \$89,557,536.59 |
| Fidelity Contrafund K6 | 10.98% | \$84,011,027.71 |
| Nationwide Fixed | 8.41% | \$64,362,056.11 |
| Vanguard Institutional Index I | 5.56% | \$42,535,603.22 |
| Calvert US Large Cap Core Rspnb Idx R6 | 3.45% | \$26,358,752.18 |
| American Funds Income Fund of Amer R6 | 3.41% | \$26,111,779.28 |
| Dodge & Cox Stock I | 2.97% | \$22,738,647.09 |
| Vanguard Target Retirement 2035 Fund | 2.90% | \$22,207,137.26 |
| Vanguard Total Bond Market Index I | 2.73% | \$20,916,526.69 |
| Vanguard Target Retirement 2025 Fund | 2.69% | \$20,545,980.55 |
| Vanguard Target Retirement 2030 Fund | 2.47% | \$18,892,234.47 |
| Vanguard Total Intl Stock Index I | 2.38% | \$18,215,562.16 |
| Vanguard Target Retirement 2040 Fund | 2.22% | \$16,958,555.98 |
| American Funds Capital World Gr&Inc R6 | 2.13% | \$16,293,570.75 |
| Fidelity Total Bond K6 | 1.79% | \$13,677,774.74 |
| Vanguard Target Retirement 2045 Fund | 1.74% | \$13,337,623.90 |
| American Funds EUPAC R6 | 1.71% | \$13,060,883.06 |
| Vanguard Mid Cap Index Institutional | 1.63% | \$12,471,801.01 |
| Putnam Large Cap Value R6 | 1.54% | \$11,804,466.27 |
| Columbia Overseas Value Inst3 | 1.42% | \$10,897,189.35 |
| Carillon Eagle Mid Cap Growth R6 | 1.35% | \$10,305,118.31 |
| Self-Directed Brokerage | 1.29% | \$9,863,873.65 |
| Vanguard Target Retirement 2050 Fund | 1.26% | \$9,609,965.03 |
| JPMorgan Mid Cap Value R6 | 1.13% | \$8,668,462.50 |
| Vanguard Target Retirement 2020 Fund | 1.11% | \$8,500,660.41 |
| Vanguard Small Cap Index I | 1.00% | \$7,650,144.87 |
| Vanguard Target Retirement Income Fund | 0.97% | \$7,397,928.37 |
| American Century Small Cap Value R6 | 0.94% | \$7,161,298.54 |
| Wasatch Core Growth Institutional | 0.66% | \$5,070,253.93 |
| Participant Loans | 0.65% | \$4,944,722.05 |
| Vanguard Target Retirement 2055 Fund | 0.63% | \$4,840,095.51 |
| Vanguard Target Retirement 2060 Fund | 0.46% | \$3,527,042.32 |

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Asset Allocation by Fund

As of 09/30/2025

| Fund | % of Plan Assets | Total Assets |
|--------------------------------------|------------------|------------------|
| Vanguard Target Retirement 2065 Fund | 0.20% | \$1,566,018.19 |
| Total Market Value: | 100.00% | \$765,012,798.95 |

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Historical Asset Allocation Analysis

| Asset Class | Investment | 12/31/2023 | | 12/31/2024 | | 09/30/2025 | |
|-----------------------------|--|---------------|-----------------|---------------|-----------------|---------------|-----------------|
| | | Market Value | Plan Allocation | Market Value | Plan Allocation | Market Value | Plan Allocation |
| Stable Value | Idahoe Retiree Fixed Fund | \$136,288,950 | 21.0% | \$117,152,766 | 16.7% | \$110,952,507 | 14.5% |
| | Nationwide Fixed | \$73,091,898 | 11.3% | \$64,863,567 | 9.2% | \$64,362,056 | 8.4% |
| | | \$209,380,848 | 32.3% | \$182,016,333 | 25.9% | \$175,314,563 | 22.9% |
| Intermediate Core Bond | Vanguard Total Bond Market Index I | \$14,466,182 | 2.2% | \$15,975,444 | 2.3% | \$20,916,527 | 2.7% |
| | | \$14,466,182 | 2.2% | \$15,975,444 | 2.3% | \$20,916,527 | 2.7% |
| Intermediate Core-Plus Bond | Fidelity Total Bond K6 | \$0 | 0.0% | \$0 | 0.0% | \$13,677,775 | 1.8% |
| | TCW MetWest Total Return Bd Plan | \$13,665,468 | 2.1% | \$14,834,017 | 2.1% | \$0 | 0.0% |
| | | \$13,665,468 | 2.1% | \$14,834,017 | 2.1% | \$13,677,775 | 1.8% |
| Large Value | Dodge & Cox Stock I | \$19,276,332 | 3.0% | \$20,322,382 | 2.9% | \$22,738,647 | 3.0% |
| | Putnam Large Cap Value R6 | \$9,200,133 | 1.4% | \$10,949,851 | 1.6% | \$11,804,466 | 1.5% |
| | | \$28,476,466 | 4.4% | \$31,272,234 | 4.4% | \$34,543,113 | 4.5% |
| Large Blend | Calvert US Large Cap Core Rspnb Idx R6 | \$20,867,786 | 3.2% | \$23,932,979 | 3.4% | \$26,358,752 | 3.4% |
| | Vanguard Institutional Index I | \$27,787,984 | 4.3% | \$35,984,117 | 5.1% | \$42,535,603 | 5.6% |
| | | \$48,655,770 | 7.5% | \$59,917,096 | 8.5% | \$68,894,355 | 9.0% |
| Large Growth | American Century Ultra® R6 | \$71,362,392 | 11.0% | \$87,115,170 | 12.4% | \$89,557,537 | 11.7% |
| | Fidelity Contrafund K6 | \$52,687,035 | 8.1% | \$71,097,167 | 10.1% | \$84,011,028 | 11.0% |
| | | \$124,049,427 | 19.2% | \$158,212,337 | 22.5% | \$173,568,564 | 22.7% |
| Mid-Cap Value | JPMorgan Mid Cap Value R6 | \$8,150,090 | 1.3% | \$9,137,216 | 1.3% | \$8,668,462 | 1.1% |
| | | \$8,150,090 | 1.3% | \$9,137,216 | 1.3% | \$8,668,462 | 1.1% |
| Mid-Cap Blend | Vanguard Mid Cap Index Institutional | \$9,690,436 | 1.5% | \$11,025,380 | 1.6% | \$12,471,801 | 1.6% |
| | | \$9,690,436 | 1.5% | \$11,025,380 | 1.6% | \$12,471,801 | 1.6% |
| Mid-Cap Growth | Carillon Eagle Mid Cap Growth R6 | \$9,225,563 | 1.4% | \$10,227,034 | 1.5% | \$10,305,118 | 1.4% |
| | | \$9,225,563 | 1.4% | \$10,227,034 | 1.5% | \$10,305,118 | 1.4% |
| Small Value | American Century Small Cap Value R6 | \$7,445,307 | 1.2% | \$7,772,291 | 1.1% | \$7,161,299 | 0.9% |
| | | \$7,445,307 | 1.2% | \$7,772,291 | 1.1% | \$7,161,299 | 0.9% |
| Small Blend | Vanguard Small Cap Index I | \$6,243,967 | 1.0% | \$7,561,250 | 1.1% | \$7,650,145 | 1.0% |
| | | \$6,243,967 | 1.0% | \$7,561,250 | 1.1% | \$7,650,145 | 1.0% |
| Small Growth | Wasatch Core Growth Institutional | \$4,864,432 | 0.8% | \$5,370,288 | 0.8% | \$5,070,254 | 0.7% |
| | | \$4,864,432 | 0.8% | \$5,370,288 | 0.8% | \$5,070,254 | 0.7% |

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Historical Asset Allocation Analysis

| Asset Class | Investment | 12/31/2023 | | 12/31/2024 | | 09/30/2025 | |
|----------------------------|--|--------------|-----------------|--------------|-----------------|--------------|-----------------|
| | | Market Value | Plan Allocation | Market Value | Plan Allocation | Market Value | Plan Allocation |
| Global Large-Stock Blend | American Funds Capital World Gr&Inc R6 | \$12,552,512 | 1.9% | \$13,703,380 | 2.0% | \$16,293,571 | 2.1% |
| | | \$12,552,512 | 1.9% | \$13,703,380 | 2.0% | \$16,293,571 | 2.1% |
| Foreign Large Value | Columbia Overseas Value Inst3 | \$7,492,820 | 1.2% | \$8,485,509 | 1.2% | \$10,897,189 | 1.4% |
| | | \$7,492,820 | 1.2% | \$8,485,509 | 1.2% | \$10,897,189 | 1.4% |
| Foreign Large Blend | Vanguard Total Intl Stock Index I | \$12,624,786 | 2.0% | \$14,428,464 | 2.0% | \$18,215,562 | 2.4% |
| | | \$12,624,786 | 2.0% | \$14,428,464 | 2.0% | \$18,215,562 | 2.4% |
| Foreign Large Growth | American Funds EUPAC R6 | \$10,283,351 | 1.6% | \$11,009,461 | 1.6% | \$13,060,883 | 1.7% |
| | | \$10,283,351 | 1.6% | \$11,009,461 | 1.6% | \$13,060,883 | 1.7% |
| Global Moderate Allocation | American Funds Income Fund of Amer R6 | \$19,999,556 | 3.1% | \$21,885,520 | 3.1% | \$26,111,779 | 3.4% |
| | | \$19,999,556 | 3.1% | \$21,885,520 | 3.1% | \$26,111,779 | 3.4% |
| Target-Date Retirement | Vanguard Target Retirement Income Fund | \$6,665,544 | 1.0% | \$6,634,100 | 0.9% | \$7,397,928 | 1.0% |
| | | \$6,665,544 | 1.0% | \$6,634,100 | 0.9% | \$7,397,928 | 1.0% |
| Target-Date 2020 | Vanguard Target Retirement 2020 Fund | \$8,597,354 | 1.3% | \$8,419,312 | 1.2% | \$8,500,660 | 1.1% |
| | | \$8,597,354 | 1.3% | \$8,419,312 | 1.2% | \$8,500,660 | 1.1% |
| Target-Date 2025 | Vanguard Target Retirement 2025 Fund | \$16,830,435 | 2.6% | \$17,966,369 | 2.6% | \$20,545,981 | 2.7% |
| | | \$16,830,435 | 2.6% | \$17,966,369 | 2.6% | \$20,545,981 | 2.7% |
| Target-Date 2030 | Vanguard Target Retirement 2030 Fund | \$13,878,630 | 2.1% | \$15,395,673 | 2.2% | \$18,892,234 | 2.5% |
| | | \$13,878,630 | 2.1% | \$15,395,673 | 2.2% | \$18,892,234 | 2.5% |
| Target-Date 2035 | Vanguard Target Retirement 2035 Fund | \$15,591,409 | 2.4% | \$18,635,308 | 2.6% | \$22,207,137 | 2.9% |
| | | \$15,591,409 | 2.4% | \$18,635,308 | 2.6% | \$22,207,137 | 2.9% |
| Target-Date 2040 | Vanguard Target Retirement 2040 Fund | \$10,974,157 | 1.7% | \$13,533,955 | 1.9% | \$16,958,556 | 2.2% |
| | | \$10,974,157 | 1.7% | \$13,533,955 | 1.9% | \$16,958,556 | 2.2% |
| Target-Date 2045 | Vanguard Target Retirement 2045 Fund | \$7,745,463 | 1.2% | \$10,361,393 | 1.5% | \$13,337,624 | 1.7% |
| | | \$7,745,463 | 1.2% | \$10,361,393 | 1.5% | \$13,337,624 | 1.7% |
| Target-Date 2050 | Vanguard Target Retirement 2050 Fund | \$5,335,517 | 0.8% | \$7,556,304 | 1.1% | \$9,609,965 | 1.3% |
| | | \$5,335,517 | 0.8% | \$7,556,304 | 1.1% | \$9,609,965 | 1.3% |
| Target-Date 2055 | Vanguard Target Retirement 2055 Fund | \$2,050,395 | 0.3% | \$3,010,342 | 0.4% | \$4,840,096 | 0.6% |
| | | \$2,050,395 | 0.3% | \$3,010,342 | 0.4% | \$4,840,096 | 0.6% |

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Historical Asset Allocation Analysis

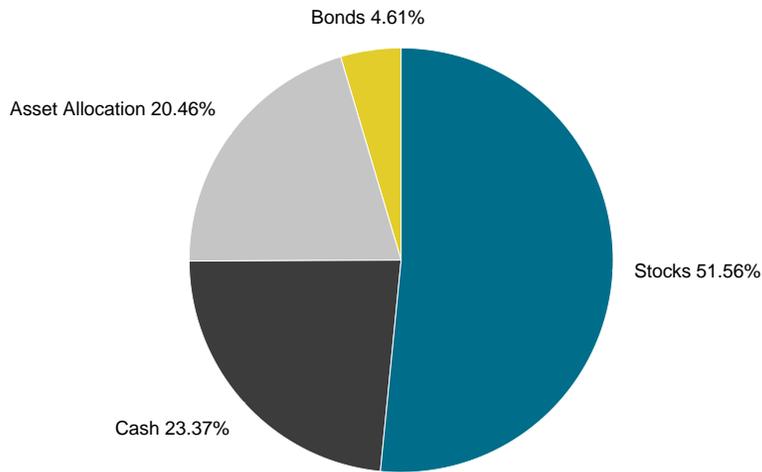
| | | 12/31/2023 | | 12/31/2024 | | 09/30/2025 | |
|--------------------------------|--------------------------------------|----------------------|-----------------|----------------------|-----------------|----------------------|-----------------|
| Asset Class | Investment | Market Value | Plan Allocation | Market Value | Plan Allocation | Market Value | Plan Allocation |
| <i>Target-Date 2060</i> | Vanguard Target Retirement 2060 Fund | \$1,523,927 | 0.2% | \$2,414,574 | 0.3% | \$3,527,042 | 0.5% |
| | | \$1,523,927 | 0.2% | \$2,414,574 | 0.3% | \$3,527,042 | 0.5% |
| <i>Target-Date 2065+</i> | Vanguard Target Retirement 2065 Fund | \$541,999 | 0.1% | \$872,569 | 0.1% | \$1,566,018 | 0.2% |
| | | \$541,999 | 0.1% | \$872,569 | 0.1% | \$1,566,018 | 0.2% |
| <i>Self-Directed Brokerage</i> | Self-Directed Brokerage | \$7,152,157 | 1.1% | \$10,324,821 | 1.5% | \$9,863,874 | 1.3% |
| | | \$7,152,157 | 1.1% | \$10,324,821 | 1.5% | \$9,863,874 | 1.3% |
| <i>Participant Loans</i> | Participant Loans | \$3,728,964 | 0.6% | \$4,442,607 | 0.6% | \$4,944,722 | 0.6% |
| | | \$3,728,964 | 0.6% | \$4,442,607 | 0.6% | \$4,944,722 | 0.6% |
| Grand Total | | \$647,882,932 | 100.0% | \$702,400,584 | 100.0% | \$765,012,799 | 100.0% |

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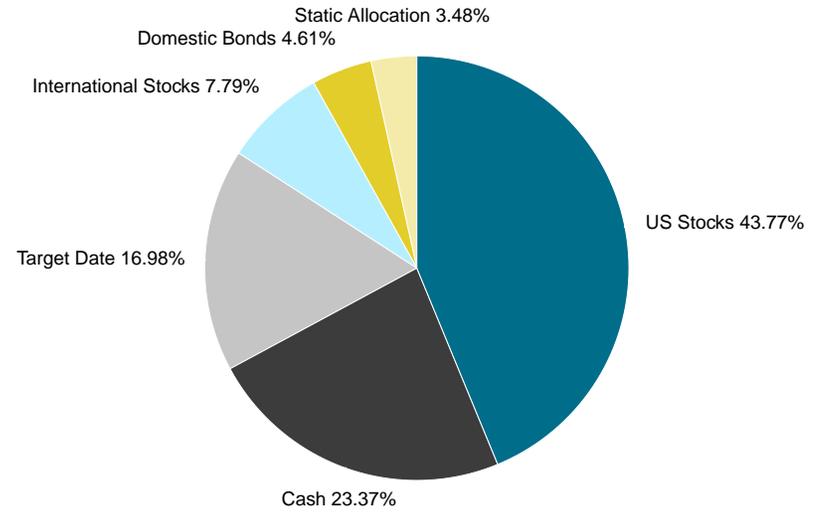


Portfolio Composition

As of 09/30/2025



Cash
 Asset Allocation
 Bonds
 Stocks



Cash
 Target Date
 US Stocks
 International Stocks
 Domestic Bonds
 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 |
|--|-----------------------------|-------------|---------|-------|--------|--------------------|--------------------|---------------------|---------------|------------------|
| Idahoe Retiree Fixed Fund | Stable Value | 14.50% | 0.66 | 1.87 | 2.48 | 2.68 | 2.94 | 3.45 | NA | NA |
| 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 | |
| Nationwide Fixed | Stable Value | 8.41% | 0.59 | 1.68 | 2.23 | 2.43 | 2.69 | 3.08 | NA | NA |
| 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 | |
| Vanguard Total Bond Market Index I | Intermediate Core Bond | 2.73% | 1.93 | 6.11 | 2.89 | 4.92 | -0.47 | 1.84 | 0.03 | Pass |
| Bloomberg US Agg Float Adj TR USD* | | | 1.99 | 6.08 | 2.90 | 4.95 | -0.44 | 1.88 | | |
| Cat: Morningstar Intermediate Core Bond | | | 2.03 | 6.01 | 3.00 | 4.98 | -0.31 | 1.81 | 0.55 | |
| Fidelity Total Bond K6 | Intermediate Core-Plus Bond | 1.79% | 2.19 | 6.46 | 3.54 | 5.96 | 0.80 | NA | 0.30 | TOP DEC |
| 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 | |
| Dodge & Cox Stock I | Large Value | 2.97% | 3.15 | 10.88 | 9.18 | 19.01 | 17.12 | 13.02 | 0.51 | TOP 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 | |
| Putnam Large Cap Value R6 | Large Value | 1.54% | 6.01 | 13.59 | 11.16 | 20.74 | 17.58 | 13.35 | 0.54 | TOP DEC |
| 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 | |
| Calvert US Large Cap Core Rspnb Idx R6 | Large Blend | 3.45% | 7.27 | 12.37 | 15.41 | 23.80 | 14.75 | 14.84 | 0.19 | Pass |
| Calvert US LC Core Responsible TR USD* | | | 7.31 | 12.58 | 15.68 | 24.07 | 15.01 | 15.13 | | |
| Cat: Morningstar Large Blend | | | 6.94 | 13.11 | 14.61 | 22.34 | 14.85 | 13.69 | 0.73 | |
| Vanguard Institutional Index I | Large Blend | 5.56% | 8.12 | 14.80 | 17.56 | 24.89 | 16.43 | 15.27 | 0.04 | 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 | |

*Investment Policy Benchmark

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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 |
|--------------------------------------|----------------|-------------|---------|-------|--------|--------------------|--------------------|---------------------|---------------|----------------------|
| American Century Ultra® R6 | Large Growth | 11.71% | 8.14 | 11.17 | 17.85 | 27.70 | 14.54 | 18.07 | 0.52 | 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 | |
| Fidelity Contrafund K6 | Large Growth | 10.98% | 6.47 | 19.77 | 23.66 | 32.68 | 16.83 | NA | 0.45 | TOP DEC |
| 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 | |
| JPMorgan Mid Cap Value R6 | Mid-Cap Value | 1.13% | 3.46 | 4.19 | 3.82 | 13.56 | 13.66 | 9.20 | 0.60 | 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 | |
| Vanguard Mid Cap Index Institutional | Mid-Cap Blend | 1.63% | 5.25 | 12.59 | 13.10 | 17.94 | 12.45 | 11.39 | 0.04 | Pass |
| CRSP US Mid Cap TR USD* | | | 5.25 | 12.63 | 13.14 | 17.96 | 12.47 | 11.41 | | |
| Cat: Morningstar Mid-Cap Blend | | | 5.19 | 7.71 | 7.73 | 16.14 | 12.70 | 10.43 | 0.87 | |
| Carillon Eagle Mid Cap Growth R6 | Mid-Cap Growth | 1.35% | 0.95 | 8.16 | 14.22 | 15.16 | 7.68 | 12.32 | 0.66 | 2 ND 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 | |
| American Century Small Cap Value R6 | Small Value | 0.94% | 4.81 | -1.95 | -1.78 | 10.69 | 13.94 | 9.84 | 0.73 | 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 | |
| Vanguard Small Cap Index I | Small Blend | 1.00% | 7.56 | 6.90 | 8.67 | 15.95 | 12.22 | 10.58 | 0.04 | Pass |
| CRSP US Small Cap TR USD* | | | 7.55 | 6.88 | 8.66 | 15.88 | 12.18 | 10.54 | | |
| Cat: Morningstar Small Blend | | | 8.28 | 6.32 | 6.31 | 14.50 | 12.69 | 9.57 | 0.97 | |
| Wasatch Core Growth Institutional | Small Growth | 0.66% | -3.00 | -7.47 | -6.74 | 14.33 | 8.26 | 11.38 | 1.05 | 2 ND 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 | |

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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 |
|---|----------------------------|-------------|---------|-------|--------|--------------------|--------------------|---------------------|---------------|------------------|
| American Funds Capital World Gr&Inc R6 | Global Large-Stock Blend | 2.13% | 6.02 | 19.83 | 17.65 | 23.42 | 12.70 | 11.20 | 0.41 | TOP QUAR |
| MSCI ACWI NR USD* | | | 7.62 | 18.44 | 17.27 | 23.12 | 13.54 | 11.91 | | |
| Cat: Morningstar Global Large-Stock Blend | | | 5.85 | 16.51 | 13.42 | 20.31 | 11.93 | 10.50 | 0.95 | |
| Columbia Overseas Value Inst3 | Foreign Large Value | 1.42% | 8.66 | 37.82 | 29.28 | 25.91 | 15.98 | 9.62 | 0.78 | TOP QUAR |
| MSCI ACWI Ex USA Value NR USD* | | | 8.13 | 29.64 | 20.17 | 23.11 | 14.41 | 8.10 | | |
| Cat: Morningstar Foreign Large Value | | | 6.21 | 29.66 | 20.13 | 23.19 | 13.61 | 8.10 | 0.96 | |
| Vanguard Total Intl Stock Index I | Foreign Large Blend | 2.38% | 6.96 | 26.53 | 17.16 | 20.82 | 10.41 | 8.35 | 0.06 | Pass |
| FTSE Global All Cap ex US TR USD* | | | 7.15 | 26.21 | 16.80 | 21.02 | 10.82 | 8.76 | | |
| Cat: Morningstar Foreign Large Blend | | | 5.00 | 24.95 | 15.75 | 20.94 | 10.30 | 7.97 | 0.86 | |
| American Funds EUPAC R6 | Foreign Large Growth | 1.71% | 6.27 | 23.48 | 14.79 | 19.65 | 7.49 | 8.28 | 0.47 | TOP DEC |
| MSCI ACWI Ex USA Growth NR USD* | | | 5.71 | 22.51 | 12.86 | 18.33 | 6.22 | 8.17 | | |
| Cat: Morningstar Foreign Large Growth | | | 2.14 | 18.89 | 10.69 | 18.39 | 5.95 | 8.01 | 1.00 | |
| American Funds Income Fund of Amer R6 | Global Moderate Allocation | 3.41% | 3.83 | 14.94 | 12.76 | 15.04 | 10.67 | 9.18 | 0.27 | TOP DEC |
| Blend (78% Russell 3000 _22% Bar US Agg Bd)* | | | 6.80 | 12.65 | 14.21 | 19.77 | 12.15 | 11.96 | | |
| Cat: Morningstar Moderately Aggressive Allocation | | | 5.76 | 11.09 | 11.11 | 16.35 | 10.48 | 9.30 | 1.06 | |
| Vanguard Target Retirement Income Fund | Target-Date Retirement | 0.97% | 3.42 | 9.61 | 7.89 | 10.30 | 4.55 | 5.29 | 0.08 | 2ND QUAR |
| 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 | |
| Vanguard Target Retirement 2020 Fund | Target-Date 2020 | 1.11% | 3.80 | 10.35 | 8.59 | 11.98 | 6.03 | 6.99 | 0.08 | 2ND 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 | |
| Vanguard Target Retirement 2025 Fund | Target-Date 2025 | 2.69% | 4.69 | 12.36 | 10.52 | 14.31 | 7.38 | 7.99 | 0.08 | TOP DEC |
| 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 | |

*Investment Policy Benchmark

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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 |
|--------------------------------------|-------------------|-------------|---------|-------|--------|--------------------|--------------------|---------------------|---------------|------------------|
| Vanguard Target Retirement 2030 Fund | Target-Date 2030 | 2.47% | 5.31 | 13.62 | 11.70 | 15.92 | 8.50 | 8.78 | 0.08 | TOP DEC |
| 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 | |
| Vanguard Target Retirement 2035 Fund | Target-Date 2035 | 2.90% | 5.77 | 14.68 | 12.84 | 17.29 | 9.56 | 9.55 | 0.08 | TOP 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 | |
| Vanguard Target Retirement 2040 Fund | Target-Date 2040 | 2.22% | 6.23 | 15.64 | 13.90 | 18.67 | 10.62 | 10.30 | 0.08 | TOP 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 | |
| Vanguard Target Retirement 2045 Fund | Target-Date 2045 | 1.74% | 6.72 | 16.65 | 14.94 | 20.02 | 11.66 | 10.89 | 0.08 | TOP DEC |
| 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 | |
| Vanguard Target Retirement 2050 Fund | Target-Date 2050 | 1.26% | 7.17 | 17.82 | 16.07 | 21.03 | 12.20 | 11.16 | 0.08 | TOP 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 | |
| Vanguard Target Retirement 2055 Fund | Target-Date 2055 | 0.63% | 7.18 | 17.82 | 16.07 | 21.03 | 12.20 | 11.15 | 0.08 | TOP 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 | |
| Vanguard Target Retirement 2060 Fund | Target-Date 2060 | 0.46% | 7.17 | 17.81 | 16.05 | 21.03 | 12.20 | 11.15 | 0.08 | TOP 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 | |
| Vanguard Target Retirement 2065 Fund | Target-Date 2065+ | 0.20% | 7.17 | 17.82 | 16.02 | 21.02 | 12.20 | NA | 0.08 | TOP 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 Discussion Summary - Current Investments

| Fund Name % of Plan Assets Category | Comment Date | Comments |
|---|-----------------|---|
| Fidelity Total Bond K6 1.79 Intermediate Core-Plus Bond | 09/30/2025 | <p>Performance Update (9/30/2025): The Fidelity Total Bond Fund leverages its extensive resources to drive strong performance through bottom-up security selection and strategic sector allocation. Long-term performance has been consistently strong, with the fund demonstrating resilience in 2022 by outperforming on a relative basis during a challenging year for fixed income as rates rose significantly. Although corporate credit spreads have been more volatile this year, they remain well-contained and tight relative to historical norms. With limited potential for price appreciation and increased downside risk if spreads widen toward the mean, the fund is broadly maintaining its current positioning. This includes a sizable allocation to more liquid U.S. Treasuries, reflecting a cautious outlook and positioning the portfolio to capitalize on future market opportunities. Year-to-date performance has been driven primarily by out-of-benchmark exposures-high yield, loans, and emerging market debt-while yield curve steepening has also modestly added to relative performance.</p> <p>Strategy Summary: Portfolio Manager Ford O 'Neil relies on Fidelity 's 100 plus person fixed income team to conduct bottom up, fundamental research. The strategy is typically duration neutral, as they believe that forecasting interest rates may increase volatility without offering a return commensurate with the added risk. Instead they concentrate in adding value through sector allocation, security selection, and yield curve positioning. The prospectus benchmark for the strategy is the Bloomberg US Agg Bond Index.</p> |
| Dodge & Cox Stock I 2.97 Large Value | 09/30/2025 | <p>Performance Update (9/30/2025): The Dodge & Cox Stock fund has had a difficult time navigating the low-quality rally that has proceeded Liberation Day. Despite timely additions within the Healthcare sector (CVS), security selection within the Financials sector have weighed on the fund. Both payment processors Fiserv and Fidelity National Information Services delivered poor results, which hurt. Additionally, cable provider Charter has detracted from results. Recently, Charter acquired Cox, which has not been received well by the street. Despite the laggards, Dodge & Cox prides itself in finding eclectic, off-the-run ideas. The fund continues to outperform both its peer group median and benchmark over longer-term periods, reflecting strong execution of its objective to deliver long-term outperformance. Looking ahead, management maintains that the valuation gap between value and growth stocks remains wide and expects value to outperform.</p> <p>Strategy Summary: This fund looks for companies that are temporarily undervalued by the stock market but have a favorable outlook for long term growth. Focus is placed on the underlying financial condition and prospects of individual companies, including future earnings, cash flow, and dividends. The strategy employs a bottom up approach to stock selection. Final decisions are vetted through a team decision making process. The S&P 500 Index is the prospectus benchmark for this strategy. The standard category benchmark is the Russell 1000 Value Index. Fund comments are relative to the prospectus benchmark.</p> |

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Investment Discussion Summary - Current Investments

| Fund Name % of Plan Assets Category | Comment Date | Comments |
|---|--------------|--|
| Putnam Large Cap Value R6 1.54 Large Value | 09/30/2025 | <p>Performance Update (9/30/2025): The Large Cap Value fund outperformed both its peer group median and benchmark in the most recent quarter by continuing to execute on its strategy of minimizing factor and sector tilts to allow stock selection to generate outperformance. The fund's position in Seagate Technology, a manufacturer of hard disk drives, gained over 60% during the quarter amid rising demand for its products fueled by continued strength in artificial intelligence-related spending. Additionally, Citigroup remained a key contributor to the strategy's outperformance, as the company continues to execute effectively on its multi-year turnaround plan. The fund is outperforming its peer group median and benchmark across both near- and long-term periods, reflecting strong execution of its objective to deliver consistent outperformance.</p> <p>Strategy Summary: A bottom up, disciplined approach to value investing is used to find well established dividend paying companies selling at a discount. The initial investable universe includes all stocks included in the Russell 1000 Value Index plus securities identified as being attractive investment candidates by Putnam's Global Equity Research department and quantitative scores. The initial screen of securities creates a universe of value stocks which are then evaluated on a fundamental and quantitative basis to determine relative cheapness based on a company's earning power. The Russell 1000 Value Index is the prospectus benchmark for this strategy.</p> |
| American Century Ultra® R6 11.71 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 |
|---|--------------|--|
| Fidelity Contrafund K6 10.98 Large Growth | 09/30/2025 | <p>Performance Update (9/30/2025): Management says that they seek companies with revenues that exceed expectations, aren't capital intensive, and have high margins. Long time portfolio manager Will Danoff bifurcates 'new tech' (Meta, Microsoft, Tesla, Nvidia) and 'old tech' (IBM, Intel) and will avoid the latter. This framework naturally leads them to be concentrated within the Communication Services, Information Technology, and Consumer sectors. During a recent call, management expressed that, at 20x earnings, valuations are probably fair. They expect earnings growth to be higher than street expectations for the next year. With continued rate cuts, management believes the earnings stream will be even more valuable. Danoff remains bullish on Information Technology and remains committed to Meta, NVIDIA, Netflix, and Google. Recently, management exited a long-term holding in United Healthcare. For the third quarter, the strategy underperformed both peers and the benchmark, finishing in the third quartile. The strategy's massive overweight to Meta detracted from overall results as Meta's performance was mostly flat in the third quarter, while others in the narrow large growth market ripped. The strategy was underweight both Apple and Alphabet, who both appreciated greatly in the three months ending in September. Additional Discussion (9/30/2025): Fidelity recently announced the addition of two co-portfolio managers, Jason Weiner and Asher Anolic, to the flagship Fidelity Contrafund. Longtime lead manager Will Danoff will continue to manage approximately 90% of the fund, with the remaining 10% allocated across sleeves managed by the two new co-PMs. The fund's overall strategy, investment approach, and Danoff's leadership remain unchanged. Fidelity has positioned this move as a way to expand investment capacity and support long-term succession planning. Similar changes are occurring across related strategies. Nidhi Gupta will join Mr. Danoff and Matt Drukker as a co-manager on the Fidelity VIP Contrafund portfolio, while Mr. Drukker will join Ms. Gupta and Mr. Danoff on the Fidelity Advisor New Insights Fund. Given the experience of the incoming co-managers and their history of collaboration with Mr. Danoff, we view these updates as aligned with industry best practices for managing key person risk in high-profile strategies. We will continue to monitor the evolution of the fund's management team over time.</p> |

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Investment Discussion Summary - Current Investments

| Fund Name % of Plan Assets Category | Comment Date | Comments |
|--|-----------------|--|
| JPMorgan Mid Cap Value R6 1.13 Mid-Cap Value | 09/30/2025 | <p>Performance Update (9/30/2025): The JPMorgan Mid Cap Value Fund targets companies with strong balance sheets temporarily trading at low valuations. U.S. equities extended Q2 gains into Q3 amid optimism over lower rates and a stabilizing economy. Within mid-caps, value outperformed growth as investors favored deep value opportunities, while low-beta stocks lagged sharply. This environment posed structural headwinds, and the fund lagged its benchmark and peers over Q3 and the trailing year, largely due to its quality bias and avoidance of high-momentum names like Robinhood. The resulting 1-year shortfall weighed on 3- and 5-year results, placing the fund in the third quartile among peers across all periods.</p> <p>Strategy Summary: The fund employs a bottom up approach to stock selection, constructing portfolios based on company fundamentals, quantitative screening and proprietary fundamental analysis. Generally, the fund is looking for quality companies that are undervalued and have the potential to grow intrinsic value per share. They consider quality to mean companies with a sustainable competitive position, high returns on investment capital and companies with a strong and experienced investment team. The prospectus benchmark for the strategy is the Russell Mid Cap Value Index.</p> |
| Carillon Eagle Mid Cap Growth R6 1.35 Mid-Cap Growth | 09/30/2025 | <p>Performance Update (9/30/2025):The Carillon Eagle Mid Cap Growth Fund targets high-quality, reasonably valued companies poised for growth. In Q3 2025, mid-cap growth trailed other US equity classes after Palantir's index exit, as rate cut enthusiasm fueled risk appetite and lower-quality cyclicals outperformed. The fund underperformed its benchmark in Q3 and the trailing year, lagging the peer median in Q3. Underexposure to high-momentum Communication Services stocks Reddit (RDDT) and Roblox (RBLX) hurt Q3 performance, prompting managers to increase exposure to align with the index's momentum. Strong Consumer Staples selection, notably overweight Celsius (CELH), mitigated losses. Long-term, the fund trails its benchmark and slightly lags peers over 3 and 5 years.</p> <p>Strategy Summary: The fund seeks to invest in companies that exhibit rapid growth at reasonable valuations. The fund then employs qualitative analysis by reviewing company's management, business plan, financials, real rate of growth, and competitive threats and advantages. It is their goal to buy companies at reasonable prices, diversify sectors, and trim holdings if they become more than 5% of the portfolio. The fund seeks to exhibit less risk than the benchmark while outperforming over a market cycle. 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 R6 0.94 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> |
| Wasatch Core Growth Institutional 0.66 Small Growth | 09/30/2025 | <p>Performance Update (9/30/2025): The Wasatch Core Growth fund uses a GARP strategy, building a concentrated portfolio of high-quality companies with strong earnings growth at reasonable valuations. In Q3 2025, small-cap stocks outperformed broader US markets, driven by rate cut enthusiasm and speculative investing, particularly in unprofitable quantum computing firms like Rigetti Computing (RGTI). The fund significantly underperformed its benchmark and peer median in Q3 and the trailing year, hurt by poor stock selection, missing high-flying benchmark names, and overweight positions in Inspire Medical (INSP) and Freshpet (FRPT), both down over 50% annually after prior gains. Managers remain committed to their approach, anticipating a shift from the speculative rally. The fund's 3-, 5-, and 10-year performance aligns with the peer median.</p> <p>Strategy Summary: Management looks to hold companies with strong potential future earnings growth. They feel if they can buy those companies at a reasonable price, this will contribute to the fund's performance over time. They look to accomplish this through fundamental due diligence with an emphasis on downside protection. The prospectus benchmark for the strategy is the Russell 2000 Index. The standard category benchmark is the Russell 2000 Growth Index. Fund comments are relative to the prospectus benchmark.</p> |

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Investment Discussion Summary - Current Investments

| Fund Name % of Plan Assets Category | Comment Date | Comments |
|--|-----------------|--|
| American Funds Capital World Gr&Inc R6 2.13 Global Large-Stock Blend | 09/30/2025 | <p>Performance Update (9/30/2025): The fund underperformed its benchmark but outpaced global-large cap blend peers in the third quarter. While still being a primary contributor for the year-to-date period, the fund's underweight to U.S. stocks was a headwind in the quarter. In a quarter where U.S. Technology stocks produced blistering results, having lighter exposure to NVIDIA and Tesla was a drag. Positively, the fund did well in other AI related businesses- namely Broadcom and TSMC. Results for the 1-year period remain strong where the fund is outpacing both the benchmark and category average. An overweight to International stocks, strong selection in Industrials (GE Aerospace, BAE Systems), and favorable selection in semiconductor stocks have all contributed to outperformance for the period.</p> <p>Strategy Summary: The strategy's goal is to provide long term growth of capital, as well as current income. The PMs have the flexibility to invest in opportunities around the globe, including developed and emerging markets, as well as the Unites States. They look for established, blue chip companies that have a history of paying a steady dividend, and are standouts in the industries in which they operate. The performance benchmark for the fund is the MSCI All Country World index.</p> |
| Columbia Overseas Value Inst3 1.42 Foreign Large Value | 09/30/2025 | <p>Performance Update (9/30/2025): The strategy has handily outperformed the MSCI EAFE Value benchmark and foreign large value peers for the trailing 3- and 12- month periods. The fund, which had lagged in 2023 and the early part of 2024 due to its defensive posture, has since produced exceptional results. Two of the most notable areas of success in Q3 was exposure to nuclear energy (Cameco- Canada) and precious metals (Northern Star Resources- Australia). The team has long been bullish on Energy, which is typically a strong determinant of results. The active weight in Cameco has been a standout contributor to results in 2025 as surging demand and strong political tailwinds have favored nuclear energy. The team has also been well exposed to the surging European bank stocks with Santander (Spain) being a top contributor in 2025.</p> <p>Strategy Summary: Lead PM Fred Copper starts with an investment universe of 3,000 - 4,000 names of all market caps. Each candidate must pass three tests: (1) a quantitative, (2) a fundamental, and a (3) macroeconomic. This initial screen reduces the candidates to roughly 250 names. Copper wants certainty of future cash flows trading at attractive valuations, further prioritizing inclusion into the portfolio with a DCF to narrow down to approximately 100 names. Both the prospectus benchmark and fund commentary are tied to the MSCI EAFE Value Index.</p> |

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Investment Discussion Summary - Current Investments

| Fund Name % of Plan Assets Category | Comment Date | Comments |
|---|-----------------|--|
| American Funds EUPAC R6 1.71 Foreign Large Growth | 09/30/2025 | <p>Performance Update (9/30/2025): The fund slightly lagged its core benchmark while handily outpacing foreign large growth peers in the third quarter. This performance profile, during a quarter where value stocks handily outperformed growth in developed international markets, reflects the portfolio's gradual shift from growth to core over the last year. The shift to core, largely reflected in the increased exposure to European Banks (BBVA, Commerce Bank), has been a critical component to returns in 2025. Exposure to commodities, namely Gold and Copper, was a top contributor for the 3-month period. In a standout quarter for Emerging Markets, the fund's underweight to Samsung and Alibaba held back results. Results for the 1-year period are in line with the benchmark and ahead of the category average, reflecting the significant dispersion in returns between value and growth stocks in international markets.</p> <p>Strategy Summary: The 'all-weather' EUPAC strategy delivers a tremendous depth of resources which includes 10+ named portfolio managers and an experienced analyst pool managing about 20% of the fund. This unique approach allows for extreme diversity of thought and all but eliminates 'star manager' risk when a PM departs the fund. This is a bottom-up, research driven process that generally exhibits a tilt towards growth relative to the benchmark. Traditionally perceived as a one-stop shop international holding, the strategy provides broad diversification across Developed and Emerging Markets. The prospectus benchmark for the strategy is 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 |
|---|-----------------|---|
| American Funds Income Fund of Amer R6 3.41 Global Moderate Allocation | 09/30/2025 | <p>Performance Update (9/30/2025): Income Fund of America seeks to provide both sustainable and consistent levels of income with a lower volatility profile. Despite the bear market for dividend-paying equities, the strategy has been able to provide a consistent level of income. The fund will struggle in narrow markets like we witnessed in the third quarter. Non-dividend paying equities have rallied strongly following the sharp selloff in the wake of the Liberation Day announcements. The fund is underweight the Information Technology sector, which was one of the better performing sectors in the second quarter. Not owning Alphabet, Apple, NVIDIA, and Tesla was a significant headwind. Additionally, Philip Morris pulled back some this quarter after being a major contributor over the trailing twelve months. Within the fixed income sleeve, yields on high-yield securities are at an all-time high (8-9%) while defaults are low. The fund finished near the bottom quartile this most recent quarter yet is outperforming over the trailing twelve months.</p> <p>Strategy Summary: The fund uses a fundamental, bottom up investment philosophy that is ultimately managed individually by the funds 11 Portfolio Counselors. The fund's investment objectives are to provide you with current income while secondarily striving for capital growth. They achieve this by focusing on dividend paying stocks and fixed income, which may lead to low volatility and attractive downside resilience. The fund uses a mix of stocks and bonds, including high yield debt, and may invest in equities outside of the U.S to construct the portfolio. The standard category benchmark is the 78%/22% Russell 3000/Barclays Aggregate Index. Fund comments are relative to the standard category benchmark.</p> |
| Vanguard Target Retirement Income Fund 0.97 Target-Date Retirement | 09/30/2025 | <p>Performance Update (9/30/2025): The Vanguard Target Retirement suite delivered strong results in the third quarter, with nearly all vintages outperforming the index and finishing within the top quartile. The far-dated vintages benefitted from their overweight allocations to international equities, which continue to outperform domestic markets. The sharp decline of the US Dollar relative to other currencies has been additive to the suite. Additionally, developed markets ex-US have benefitted from the news of Germany's announced stimulus plans earlier this year, which included infrastructure and defense spending. The capital market forecasts within Vanguard expect higher future returns for international markets. Within fixed income, the international fixed income allocation has been a tailwind, as international debt markets outperformed domestic over the trailing one-year.</p> <p>Strategy Summary: An emphasis on low costs and transparent, straightforward glide path design are the hallmarks of this strategy. Vanguard includes five underlying index strategies in an effort to achieve broad diversification while approximating market capitalization exposures of the underlying asset classes. The glide path follows a "through retirement" methodology and targets a moderate level of overall equity exposure.</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 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Idahoe Retiree Fixed Fund | NA |
| Nationwide Fixed | NA |
| Vanguard Total Bond Market Index I | Pass |
| Fidelity Total Bond K6 | TOP DEC |
| Dodge & Cox Stock I | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP DEC | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP DEC | TOP QUAR |
| Putnam Large Cap Value R6 | TOP DEC |
| Calvert US Large Cap Core Rspnb Idx R6 | Pass |
| Vanguard Institutional Index I | Pass |
| American Century Ultra® R6 | TOP DEC | TOP QUAR | TOP DEC | TOP QUAR | TOP DEC | TOP QUAR | 2 ND QUAR | 2 ND QUAR |
| Fidelity Contrafund K6 | TOP QUAR | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP QUAR | TOP DEC | TOP QUAR | TOP DEC | TOP DEC | TOP DEC |
| JPMorgan Mid Cap Value R6 | 2 ND QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR |
| Vanguard Mid Cap Index Institutional | Pass |
| Carillon Eagle Mid Cap Growth R6 | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR |
| American Century Small Cap Value R6 | TOP DEC | TOP DEC | TOP DEC | TOP QUAR | 2 ND QUAR | 3 RD QUAR |
| Vanguard Small Cap Index I | Pass |
| Wasatch Core Growth Institutional | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP DEC | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP QUAR | 2 ND QUAR |
| American Funds Capital World Gr&Inc R6 | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC | TOP QUAR |
| Columbia Overseas Value Inst3 | TOP DEC | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Total Intl Stock Index I | Pass |
| American Funds EUPAC R6 | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC |
| American Funds Income Fund of Amer R6 | TOP 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 | TOP DEC | TOP DEC |
| Vanguard Target Retirement Income Fund | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR |
| Vanguard Target Retirement 2020 Fund | 2 ND QUAR |
| Vanguard Target Retirement 2025 Fund | TOP QUAR | TOP DEC | TOP DEC |
| Vanguard Target Retirement 2030 Fund | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC |

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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 |
|--------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------|----------|
| Vanguard Target Retirement 2035 Fund | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Target Retirement 2040 Fund | TOP QUAR | TOP QUAR | 2 ND QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Target Retirement 2045 Fund | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP DEC |
| Vanguard Target Retirement 2050 Fund | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Target Retirement 2055 Fund | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Target Retirement 2060 Fund | 2 ND QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR | TOP QUAR |
| Vanguard Target Retirement 2065 Fund | TOP QUAR | TOP QUAR | TOP QUAR | TOP QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | 2 ND QUAR | TOP QUAR | TOP QUAR |

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Fund Score Summary

| | # of Funds | Average SageView Score |
|--|------------|------------------------|
| Total Available Standalone Investments | 32 | 21 |
| Core Investments | 20 | 24 |
| Asset Allocation Investments | 12 | 17 |

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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 |
|--|--------|--------------------------------|------------------------------|------------------|---------------------------------|-----------------|----------------------------|------------------------------|---------------------------|---------------|-----------------------------|
| Fidelity Total Bond K6 | FTKFX | 26% | 29% | 20% | 33% | 22% | 30% | 35% | 7% | 10% | 7% |
| Dodge & Cox Stock I | DODGX | 22% | 38% | 31% | 31% | 19% | 7% | 73% | 18% | 20% | 11% |
| Putnam Large Cap Value R6 | PEQSX | 13% | 21% | 19% | 8% | 3% | 27% | 26% | 2% | 21% | 2% |
| American Century Ultra® R6 | AULDY | 45% | 47% | 8% | 67% | 61% | 12% | 84% | 20% | 17% | 34% |
| Fidelity Contrafund K6 | FLCNX | 13% | 25% | 68% | 2% | 3% | 75% | 23% | 20% | 12% | 5% |
| JPMorgan Mid Cap Value R6 | JMVYX | 60% | 48% | 5% | 59% | 52% | 80% | 24% | 65% | 15% | 41% |
| Carillon Eagle Mid Cap Growth R6 | HRAUX | 49% | 51% | 4% | 64% | 54% | 22% | 65% | 41% | 15% | 37% |
| American Century Small Cap Value R6 | ASVDX | 66% | 59% | 51% | 87% | 76% | 22% | 62% | 18% | 13% | 64% |
| Wasatch Core Growth Institutional | WIGRX | 46% | 33% | 85% | 53% | 40% | 46% | 40% | 53% | 50% | 49% |
| American Funds Capital World Gr&Inc R6 | RWIGX | 28% | 42% | 27% | 12% | 42% | 47% | 35% | 5% | 10% | 11% |
| Columbia Overseas Value Inst3 | COSYX | 17% | 42% | 78% | 22% | 22% | 18% | 65% | 12% | 33% | 22% |
| American Funds EUPAC R6 | RERGX | 32% | 48% | 5% | 24% | 34% | 35% | 49% | 8% | 7% | 8% |
| American Funds Income Fund of Amer R6 | RIDGX | 7% | 24% | 94% | 12% | 2% | 18% | 7% | 18% | 2% | 4% |
| Vanguard Target Retirement Income Fund | VTINX | 47% | 46% | 44% | 31% | 50% | 60% | 23% | 45% | 12% | 36% |
| Vanguard Target Retirement 2020 Fund | VTWNX | 57% | 51% | 38% | 37% | 50% | 68% | 23% | 51% | 8% | 38% |
| Vanguard Target Retirement 2025 Fund | VTTVX | 21% | 37% | 28% | 18% | 34% | 41% | 43% | 9% | 9% | 9% |
| Vanguard Target Retirement 2030 Fund | VTHRXX | 17% | 35% | 18% | 13% | 28% | 46% | 37% | 27% | 10% | 6% |
| Vanguard Target Retirement 2035 Fund | VTTHX | 34% | 43% | 18% | 13% | 34% | 63% | 23% | 26% | 9% | 13% |
| Vanguard Target Retirement 2040 Fund | VFORX | 44% | 48% | 12% | 16% | 36% | 66% | 20% | 26% | 10% | 15% |
| Vanguard Target Retirement 2045 Fund | VTIVX | 41% | 46% | 22% | 16% | 26% | 56% | 25% | 9% | 9% | 9% |
| Vanguard Target Retirement 2050 Fund | VFIFX | 27% | 42% | 19% | 13% | 20% | 63% | 30% | 26% | 10% | 14% |
| Vanguard Target Retirement 2055 Fund | VFFVX | 35% | 46% | 24% | 18% | 25% | 68% | 22% | 23% | 9% | 18% |
| Vanguard Target Retirement 2060 Fund | VTTSX | 35% | 46% | 14% | 17% | 24% | 79% | 20% | 43% | 11% | 20% |

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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 |
|--------------------------------------|--------|--------------------------------|------------------------------|------------------|---------------------------------|-----------------|----------------------------|------------------------------|---------------------------|---------------|-----------------------------|
| Vanguard Target Retirement 2065 Fund | VLXVX | 39% | 47% | 19% | 21% | 22% | 79% | 9% | 45% | 8% | 22% |

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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 |
|--|--------|---------------|------------------------|------------------|--------------|-----------------------------|
| Vanguard Total Bond Market Index I | VBTIX | 17% | 48% | 46% | 87% | 23% |
| Calvert US Large Cap Core Rspnb Idx R6 | CSXRX | 49% | 68% | 60% | 10% | 53% |
| Vanguard Institutional Index I | VINIX | 22% | 1% | 1% | 56% | 11% |
| Vanguard Mid Cap Index Institutional | VMCIX | 24% | 10% | 14% | 39% | 11% |
| Vanguard Small Cap Index I | VSCIX | 15% | 3% | 4% | 60% | 8% |
| Vanguard Total Intl Stock Index I | VTSNX | 35% | 40% | 40% | 48% | 38% |

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Fidelity Total Bond K6

FTKFX

Ranking Vs. Peers - Intermediate Core-Plus Bond

September 30, 2025

Intermediate Core-Plus Bond Universe: 801 Funds

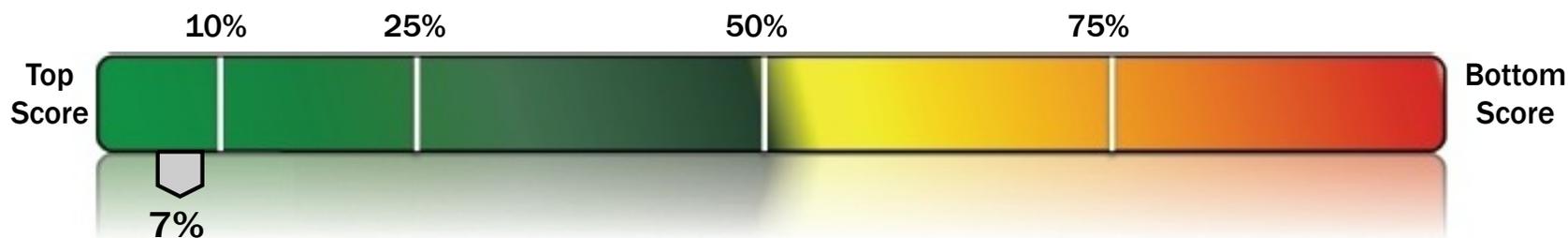
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 25.50% |
| | 10 Year | NA | |
| | 5 Year | 18.00% | |
| | 3 Year | 33.00% | |
| | 1 Year | 38.00% | |
| Rolling 12 Month - 5 Years | | | 29.12% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 33.00% |
| Alpha - 60 Months | | 22.00% |
| Up Capture Ratio - 10 Years | | 30.00% |
| Down Capture Ratio - 10 Years | | 35.00% |
| Batting Average - 10 Years | | 7.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| Bloomberg US Agg Bond TR USD | R2 | | 20.00% |

| Fund Expense | | Ranking |
|---------------|-----|---------|
| Expense Ratio | 0.3 | 10.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 7.00% |
| STATUS | TOP DECILE |



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Dodge & Cox Stock I

DODGX

Ranking Vs. Peers - Large Value

September 30, 2025

Large Value Universe: 1276 Funds

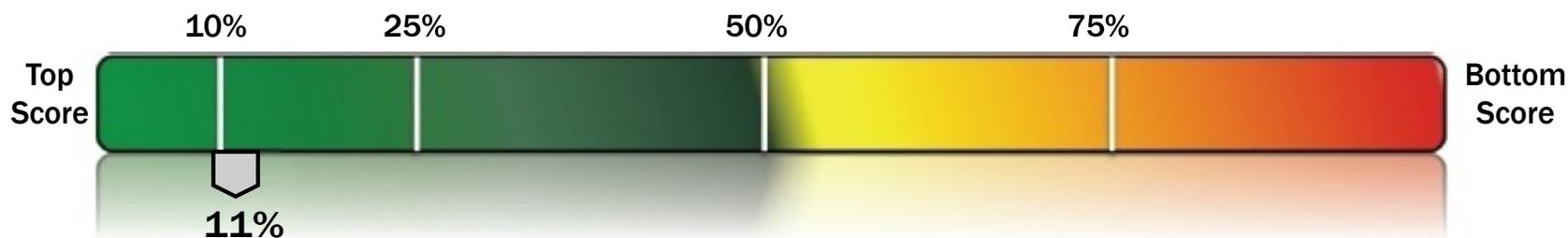
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 21.90% |
| 10 Year | 8.00% | |
| 5 Year | 13.00% | |
| 3 Year | 24.00% | |
| 1 Year | 59.00% | |
| Rolling 12 Month - 5 Years | | 38.12% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 31.00% |
| Alpha - 60 Months | | 19.00% |
| Up Capture Ratio - 10 Years | | 7.00% |
| Down Capture Ratio - 10 Years | | 73.00% |
| Batting Average - 10 Years | | 18.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| Russell 1000 Value TR USD | R2 | 31.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.51 | 20.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 11.00% |
| STATUS | TOP QUARTILE |



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Putnam Large Cap Value R6

PEQSX

Ranking Vs. Peers - Large Value

September 30, 2025

Large Value Universe: 1276 Funds

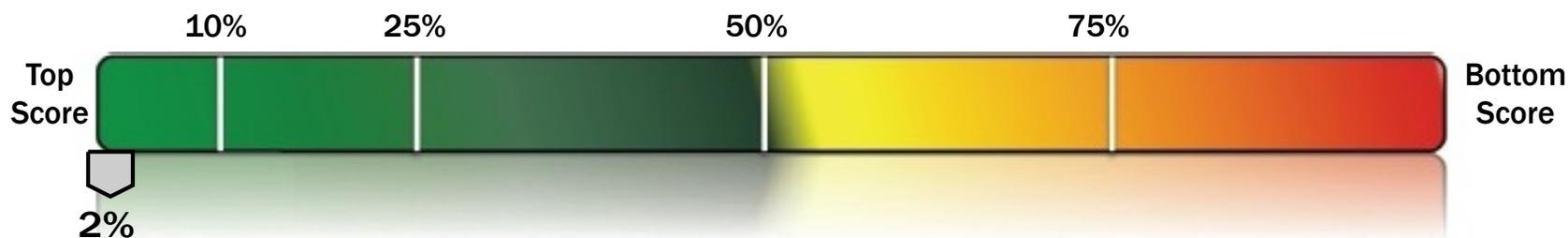
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 13.35% |
| 10 Year | 5.00% | |
| 5 Year | 9.00% | |
| 3 Year | 12.00% | |
| 1 Year | 37.00% | |
| Rolling 12 Month - 5 Years | | 21.37% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 8.00% |
| Alpha - 60 Months | | 3.00% |
| Up Capture Ratio - 10 Years | | 27.00% |
| Down Capture Ratio - 10 Years | | 26.00% |
| Batting Average - 10 Years | | 2.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| Russell 1000 Value TR USD | R2 | 19.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.54 | 21.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 2.00% |
| STATUS | TOP DECILE |



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American Century Ultra® R6

AULDX

Ranking Vs. Peers - Large Growth

September 30, 2025

Large Growth Universe: 1306 Funds

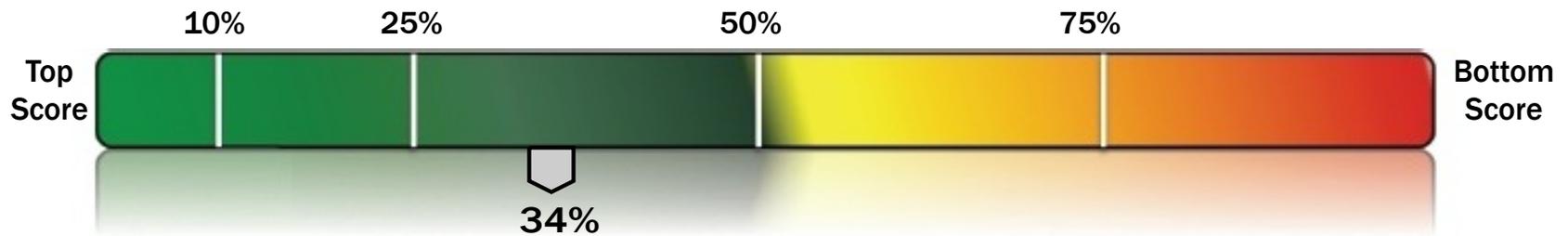
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 45.00% |
| 10 Year | 12.00% | |
| 5 Year | 38.00% | |
| 3 Year | 63.00% | |
| 1 Year | 69.00% | |
| Rolling 12 Month - 5 Years | | 46.53% |

| Ratio Statistics | Ranking |
|-----------------------------------|---------|
| Modified Sharpe Ratio - 36 Months | 67.00% |
| Alpha - 60 Months | 61.00% |
| Up Capture Ratio - 10 Years | 12.00% |
| Down Capture Ratio - 10 Years | 84.00% |
| Batting Average - 10 Years | 20.00% |

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

| Fund Expense | Ranking |
|---------------|---------|
| Expense Ratio | 0.52 |
| | 17.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 34.00% |
| STATUS | 2nd QUARTILE |



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Fidelity Contrafund K6

FLCNX

Ranking Vs. Peers - Large Growth

September 30, 2025

Large Growth Universe: 1306 Funds

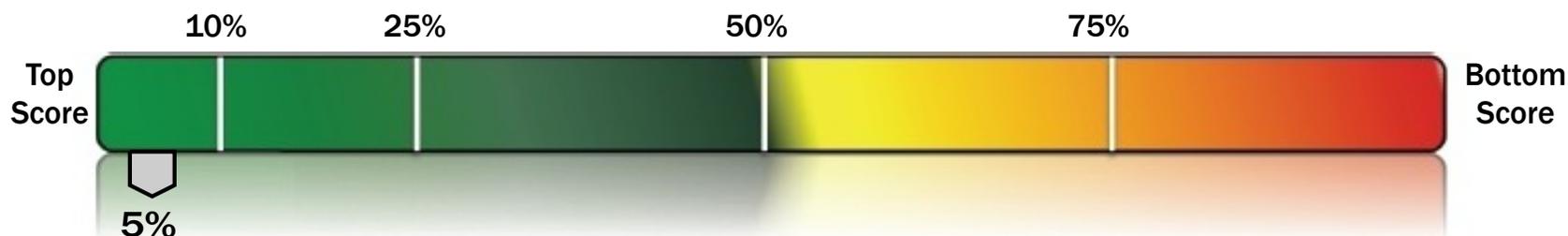
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 12.75% |
| | 10 Year | NA | |
| | 5 Year | 9.00% | |
| | 3 Year | 13.00% | |
| | 1 Year | 26.00% | |
| Rolling 12 Month - 5 Years | | | 24.94% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 2.00% |
| Alpha - 60 Months | | 3.00% |
| Up Capture Ratio - 10 Years | | 75.00% |
| Down Capture Ratio - 10 Years | | 23.00% |
| Batting Average - 10 Years | | 20.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| Russell 1000 Growth TR USD | R2 | | 68.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.45 | 12.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 5.00% |
| STATUS | TOP DECILE |



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JPMorgan Mid Cap Value R6

JMVYX

Ranking Vs. Peers - Mid-Cap Value

September 30, 2025

Mid-Cap Value Universe: 492 Funds

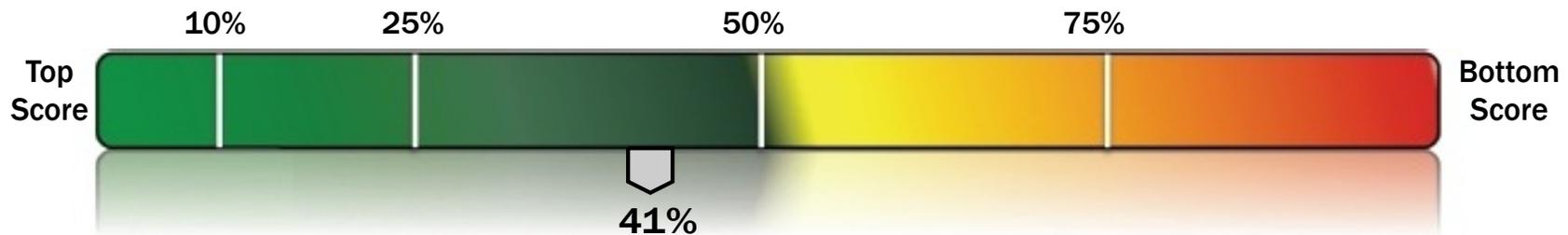
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 60.35% |
| 10 Year | 58.00% | |
| 5 Year | 58.00% | |
| 3 Year | 65.00% | |
| 1 Year | 62.00% | |
| Rolling 12 Month - 5 Years | | 47.80% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 59.00% |
| Alpha - 60 Months | | 52.00% |
| Up Capture Ratio - 10 Years | | 80.00% |
| Down Capture Ratio - 10 Years | | 24.00% |
| Batting Average - 10 Years | | 65.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| Russell Mid Cap Value TR USD | R2 | 5.00% |

| Fund Expense | | Ranking |
|---------------|-----|---------|
| Expense Ratio | 0.6 | 15.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 41.00% |
| STATUS | 2nd QUARTILE |



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Carillon Eagle Mid Cap Growth R6

HRAUX

Ranking Vs. Peers - Mid-Cap Growth

September 30, 2025

Mid-Cap Growth Universe: 653 Funds

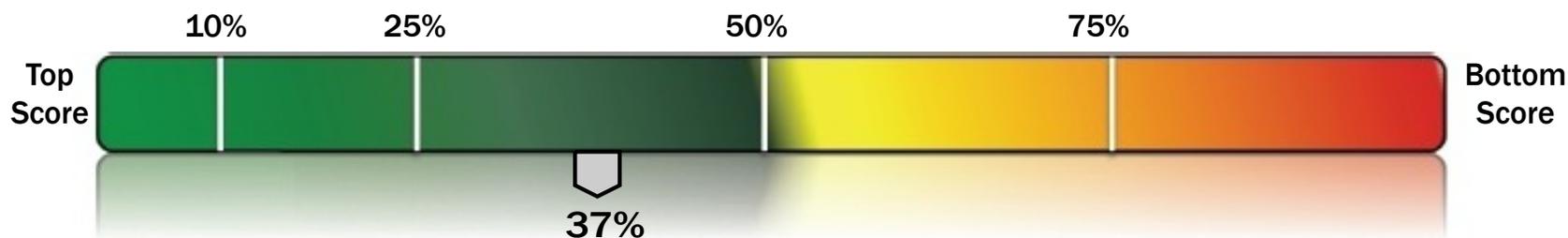
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 48.90% |
| | 10 Year | 31.00% | |
| | 5 Year | 49.00% | |
| | 3 Year | 63.00% | |
| | 1 Year | 43.00% | |
| Rolling 12 Month - 5 Years | | | 51.33% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 64.00% |
| Alpha - 60 Months | | 54.00% |
| Up Capture Ratio - 10 Years | | 22.00% |
| Down Capture Ratio - 10 Years | | 65.00% |
| Batting Average - 10 Years | | 41.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| Russell Mid Cap Growth TR USD | R2 | | 4.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.66 | 15.00% |

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



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American Century Small Cap Value R6

ASVDX

Ranking Vs. Peers - Small Value

September 30, 2025

Small Value Universe: 554 Funds

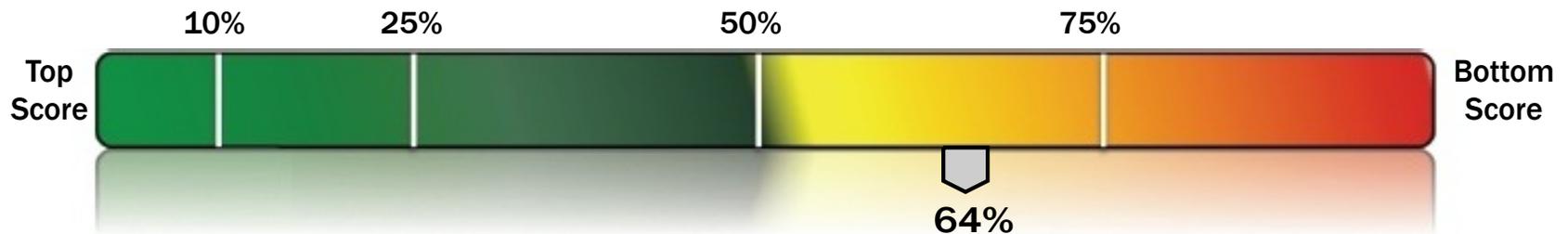
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 66.30% |
| 10 Year | 26.00% | |
| 5 Year | 62.00% | |
| 3 Year | 84.00% | |
| 1 Year | 90.00% | |
| Rolling 12 Month - 5 Years | | 58.78% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 87.00% |
| Alpha - 60 Months | | 76.00% |
| Up Capture Ratio - 10 Years | | 22.00% |
| Down Capture Ratio - 10 Years | | 62.00% |
| Batting Average - 10 Years | | 18.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| Russell 2000 Value TR USD | R2 | 51.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.73 | 13.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 64.00% |
| STATUS | 3rd QUARTILE |



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Wasatch Core Growth Institutional

WIGRX

Ranking Vs. Peers - Small Growth

September 30, 2025

Small Growth Universe: 624 Funds

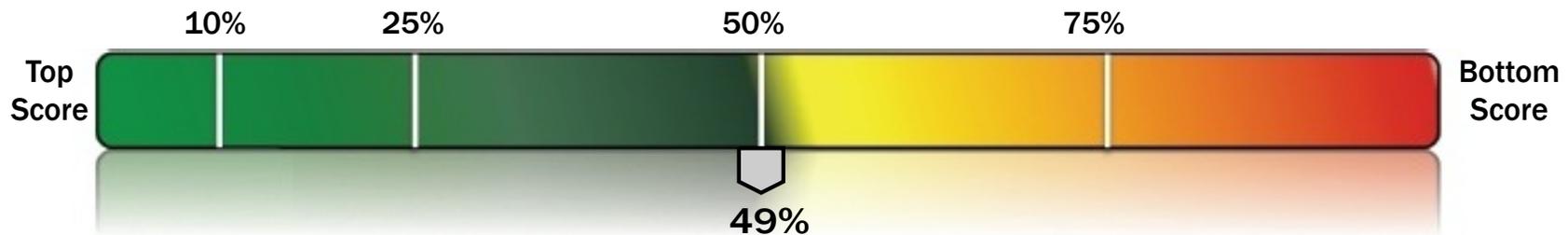
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 46.35% |
| | 10 Year | 28.00% | |
| | 5 Year | 38.00% | |
| | 3 Year | 42.00% | |
| | 1 Year | 97.00% | |
| Rolling 12 Month - 5 Years | | | 32.59% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 53.00% |
| Alpha - 60 Months | | 40.00% |
| Up Capture Ratio - 10 Years | | 46.00% |
| Down Capture Ratio - 10 Years | | 40.00% |
| Batting Average - 10 Years | | 53.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| Russell 2000 Growth TR USD | R2 | | 85.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 1.05 | 50.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 49.00% |
| STATUS | 2nd QUARTILE |



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American Funds Capital World Gr&Inc R6

RWIGX

Ranking Vs. Peers - Global Large-Stock Blend

September 30, 2025

Global Large-Stock Blend Universe: 340 Funds

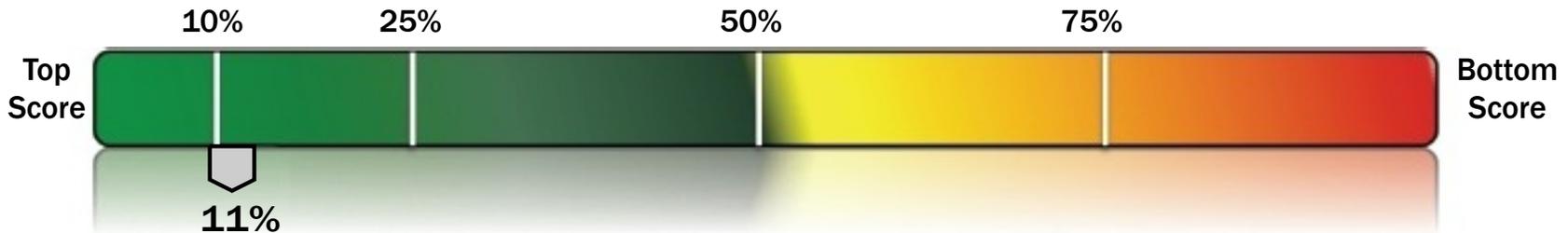
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 28.45% |
| | 10 Year | 31.00% | |
| | 5 Year | 37.00% | |
| | 3 Year | 19.00% | |
| | 1 Year | 16.00% | |
| Rolling 12 Month - 5 Years | | | 41.88% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 12.00% |
| Alpha - 60 Months | | 42.00% |
| Up Capture Ratio - 10 Years | | 47.00% |
| Down Capture Ratio - 10 Years | | 35.00% |
| Batting Average - 10 Years | | 5.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| MSCI ACWI NR USD | R2 | | 27.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.41 | 10.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 11.00% |
| STATUS | TOP QUARTILE |



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Columbia Overseas Value Inst3

COSYX

Ranking Vs. Peers - Foreign Large Value

September 30, 2025

Foreign Large Value Universe: 393 Funds

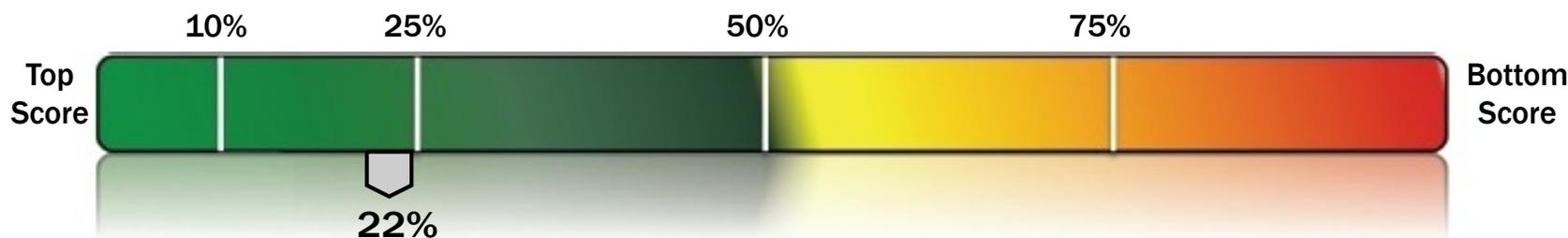
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 16.50% |
| | 10 Year | 9.00% | |
| | 5 Year | 19.00% | |
| | 3 Year | 24.00% | |
| | 1 Year | 4.00% | |
| Rolling 12 Month - 5 Years | | | 41.55% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 22.00% |
| Alpha - 60 Months | | 22.00% |
| Up Capture Ratio - 10 Years | | 18.00% |
| Down Capture Ratio - 10 Years | | 65.00% |
| Batting Average - 10 Years | | 12.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| MSCI ACWI Ex USA Value NR USD | R2 | | 78.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.78 | 33.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 22.00% |
| STATUS | TOP QUARTILE |



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American Funds EUPAC R6

RERGX

Ranking Vs. Peers - Foreign Large Growth

September 30, 2025

Foreign Large Growth Universe: 477 Funds

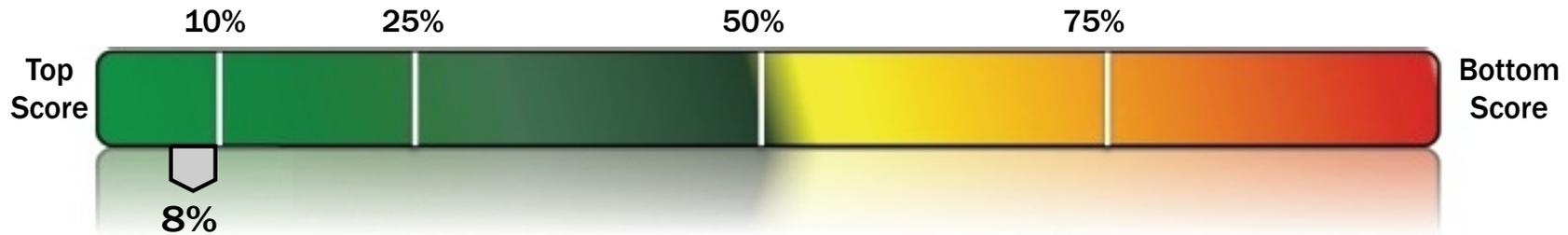
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 32.35% |
| 10 Year | 40.00% | |
| 5 Year | 34.00% | |
| 3 Year | 34.00% | |
| 1 Year | 17.00% | |
| Rolling 12 Month - 5 Years | | 48.16% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 24.00% |
| Alpha - 60 Months | | 34.00% |
| Up Capture Ratio - 10 Years | | 35.00% |
| Down Capture Ratio - 10 Years | | 49.00% |
| Batting Average - 10 Years | | 8.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| MSCI ACWI Ex USA Growth NR USD | R2 | 5.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.47 | 7.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 8.00% |
| STATUS | TOP DECILE |



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American Funds Income Fund of Amer R6

RIDGX

Ranking Vs. Peers - Global Moderate Allocation

September 30, 2025

Global Moderate Allocation Universe: 6221 Funds

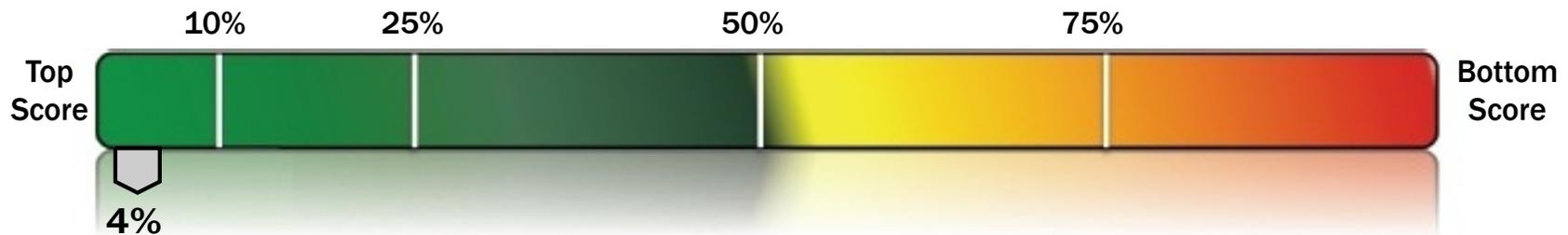
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 7.05% |
| 10 Year | 2.00% | |
| 5 Year | 2.00% | |
| 3 Year | 18.00% | |
| 1 Year | 9.00% | |
| Rolling 12 Month - 5 Years | | 23.69% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 12.00% |
| Alpha - 60 Months | | 2.00% |
| Up Capture Ratio - 10 Years | | 18.00% |
| Down Capture Ratio - 10 Years | | 7.00% |
| Batting Average - 10 Years | | 18.00% |

| Style Consistency | | Ranking |
|---------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| Morningstar Mod Tgt Risk TR USD | R2 | 94.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.27 | 2.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 4.00% |
| STATUS | TOP DECILE |



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Vanguard Target Retirement Income Fund

VTINX

Ranking Vs. Peers - Target-Date Retirement

September 30, 2025

Target-Date Retirement Universe: 365 Funds

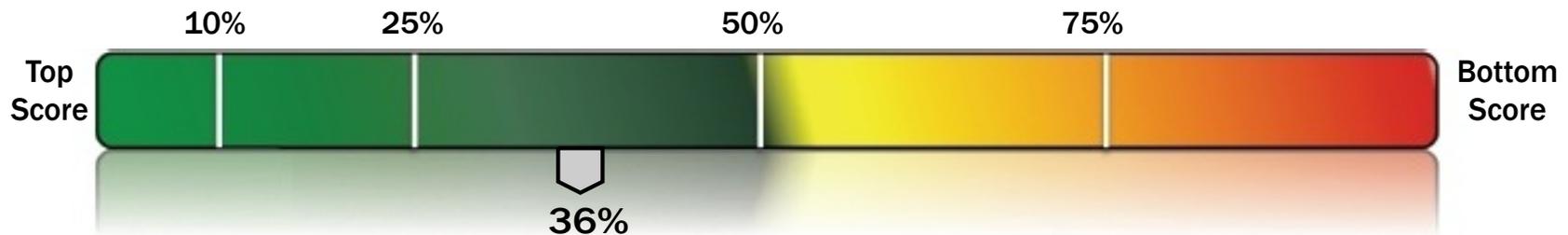
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 46.70% |
| 10 Year | 44.00% | |
| 5 Year | 53.00% | |
| 3 Year | 50.00% | |
| 1 Year | 25.00% | |
| Rolling 12 Month - 5 Years | | 46.10% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 31.00% |
| Alpha - 60 Months | | 50.00% |
| Up Capture Ratio - 10 Years | | 60.00% |
| Down Capture Ratio - 10 Years | | 23.00% |
| Batting Average - 10 Years | | 45.00% |

| Style Consistency | | Ranking |
|--|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date Retirement Income TR USD | R2 | 44.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 12.00% |

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



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Vanguard Target Retirement 2020 Fund

VTWNX

Ranking Vs. Peers - Target-Date 2020

September 30, 2025

Target-Date 2020 Universe: 301 Funds

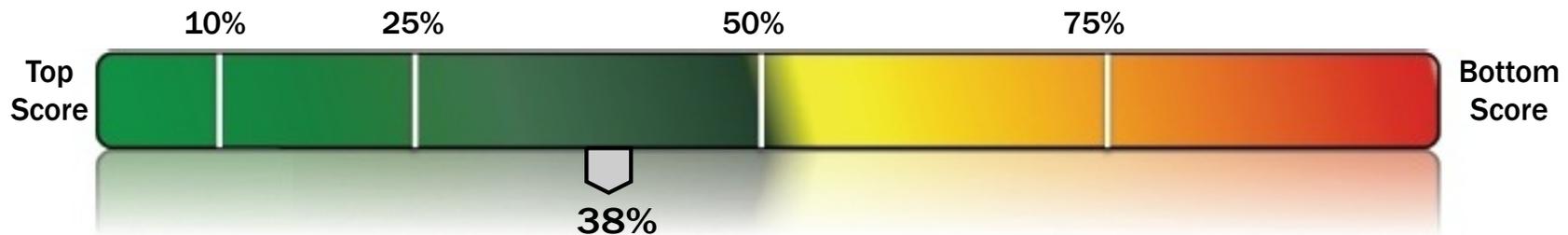
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 57.40% |
| 10 Year | 50.00% | |
| 5 Year | 63.00% | |
| 3 Year | 58.00% | |
| 1 Year | 47.00% | |
| Rolling 12 Month - 5 Years | | 51.49% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 37.00% |
| Alpha - 60 Months | | 50.00% |
| Up Capture Ratio - 10 Years | | 68.00% |
| Down Capture Ratio - 10 Years | | 23.00% |
| Batting Average - 10 Years | | 51.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2020 TR USD | R2 | 38.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 8.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 38.00% |
| STATUS | 2nd QUARTILE |



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Vanguard Target Retirement 2025 Fund

VTTVX

Ranking Vs. Peers - Target-Date 2025

September 30, 2025

Target-Date 2025 Universe: 347 Funds

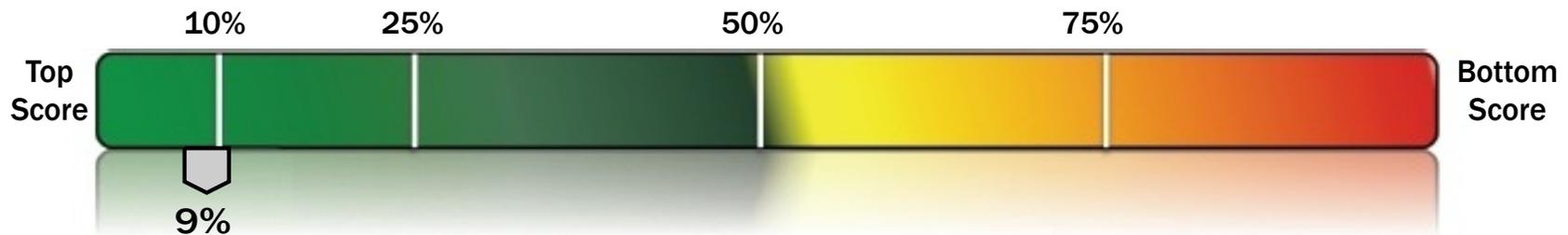
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 21.35% |
| 10 Year | 29.00% | |
| 5 Year | 28.00% | |
| 3 Year | 14.00% | |
| 1 Year | 6.00% | |
| Rolling 12 Month - 5 Years | | 36.65% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 18.00% |
| Alpha - 60 Months | | 34.00% |
| Up Capture Ratio - 10 Years | | 41.00% |
| Down Capture Ratio - 10 Years | | 43.00% |
| Batting Average - 10 Years | | 9.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2025 TR USD | R2 | 28.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 9.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 9.00% |
| STATUS | TOP DECILE |



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Vanguard Target Retirement 2030 Fund

VTHRX

Ranking Vs. Peers - Target-Date 2030

September 30, 2025

Target-Date 2030 Universe: 446 Funds

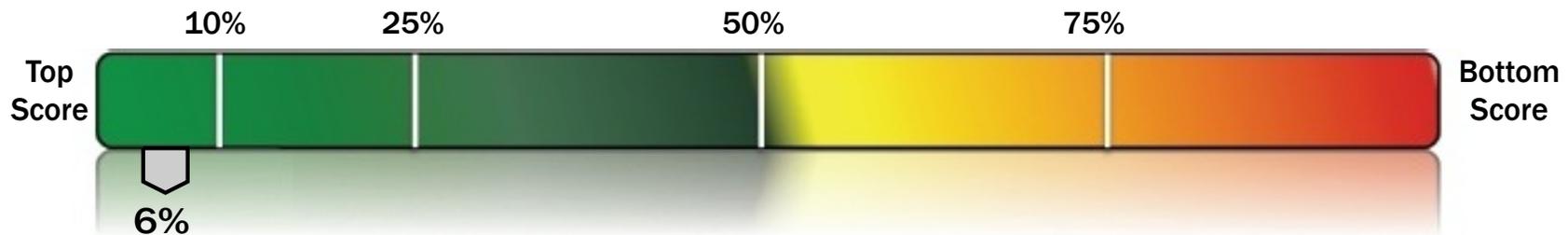
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 17.40% |
| | 10 Year | 31.00% | |
| | 5 Year | 22.00% | |
| | 3 Year | 9.00% | |
| | 1 Year | 4.00% | |
| Rolling 12 Month - 5 Years | | | 34.59% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 13.00% |
| Alpha - 60 Months | | 28.00% |
| Up Capture Ratio - 10 Years | | 46.00% |
| Down Capture Ratio - 10 Years | | 37.00% |
| Batting Average - 10 Years | | 27.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| S&P Target Date 2030 TR USD | R2 | | 18.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 10.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 6.00% |
| STATUS | TOP DECILE |



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Vanguard Target Retirement 2035 Fund

VTTHX

Ranking Vs. Peers - Target-Date 2035

September 30, 2025

Target-Date 2035 Universe: 467 Funds

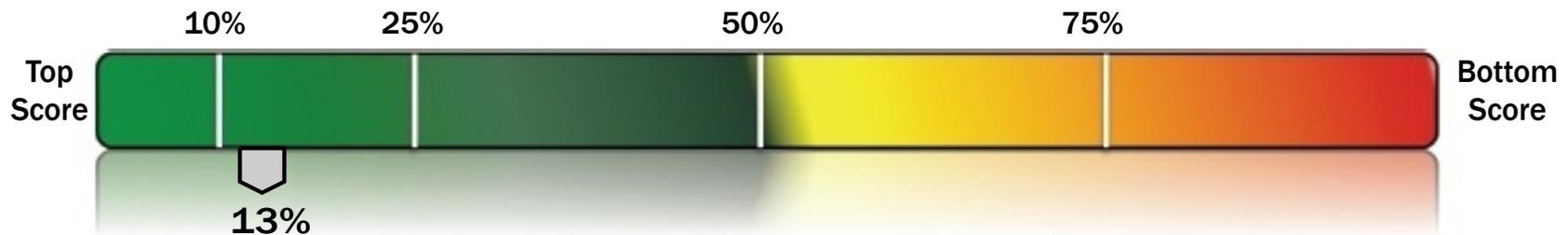
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 33.65% |
| 10 Year | 35.00% | |
| 5 Year | 43.00% | |
| 3 Year | 32.00% | |
| 1 Year | 7.00% | |
| Rolling 12 Month - 5 Years | | 43.39% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 13.00% |
| Alpha - 60 Months | | 34.00% |
| Up Capture Ratio - 10 Years | | 63.00% |
| Down Capture Ratio - 10 Years | | 23.00% |
| Batting Average - 10 Years | | 26.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2035 TR USD | R2 | 18.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 9.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 13.00% |
| STATUS | TOP QUARTILE |



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Vanguard Target Retirement 2040 Fund

VFORX

Ranking Vs. Peers - Target-Date 2040

September 30, 2025

Target-Date 2040 Universe: 439 Funds

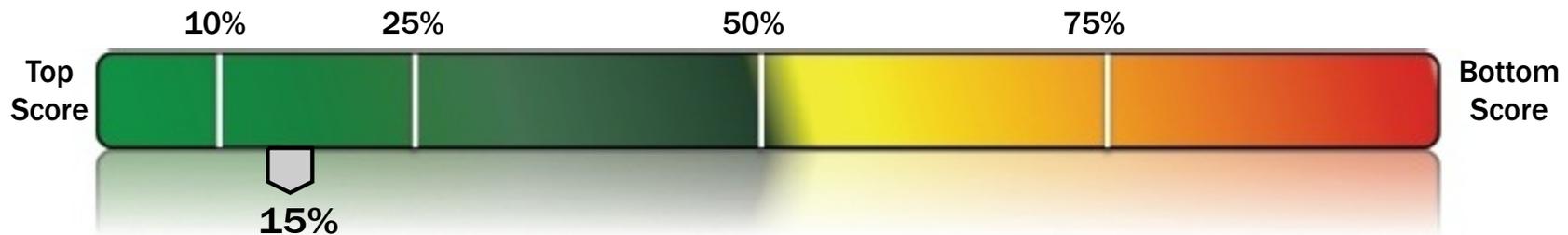
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 43.85% |
| 10 Year | 34.00% | |
| 5 Year | 56.00% | |
| 3 Year | 41.00% | |
| 1 Year | 22.00% | |
| Rolling 12 Month - 5 Years | | 47.55% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 16.00% |
| Alpha - 60 Months | | 36.00% |
| Up Capture Ratio - 10 Years | | 66.00% |
| Down Capture Ratio - 10 Years | | 20.00% |
| Batting Average - 10 Years | | 26.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2040 TR USD | R2 | 12.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 10.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 15.00% |
| STATUS | TOP QUARTILE |



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Vanguard Target Retirement 2045 Fund

VTIVX

Ranking Vs. Peers - Target-Date 2045

September 30, 2025

Target-Date 2045 Universe: 458 Funds

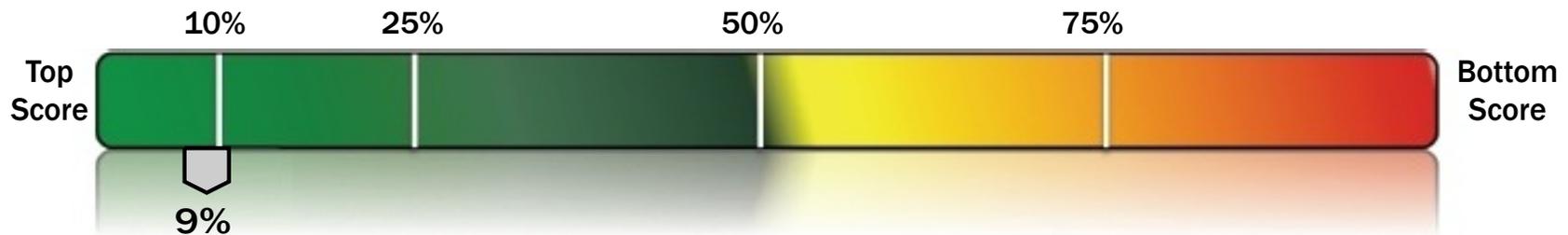
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 41.30% |
| 10 Year | 33.00% | |
| 5 Year | 49.00% | |
| 3 Year | 44.00% | |
| 1 Year | 22.00% | |
| Rolling 12 Month - 5 Years | | 45.92% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 16.00% |
| Alpha - 60 Months | | 26.00% |
| Up Capture Ratio - 10 Years | | 56.00% |
| Down Capture Ratio - 10 Years | | 25.00% |
| Batting Average - 10 Years | | 9.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2045 TR USD | R2 | 22.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 9.00% |

| SageView Normalized Ranking | |
|-----------------------------|------------|
| SageView Normalized Ranking | 9.00% |
| STATUS | TOP DECILE |



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Vanguard Target Retirement 2050 Fund

VFIFX

Ranking Vs. Peers - Target-Date 2050

September 30, 2025

Target-Date 2050 Universe: 443 Funds

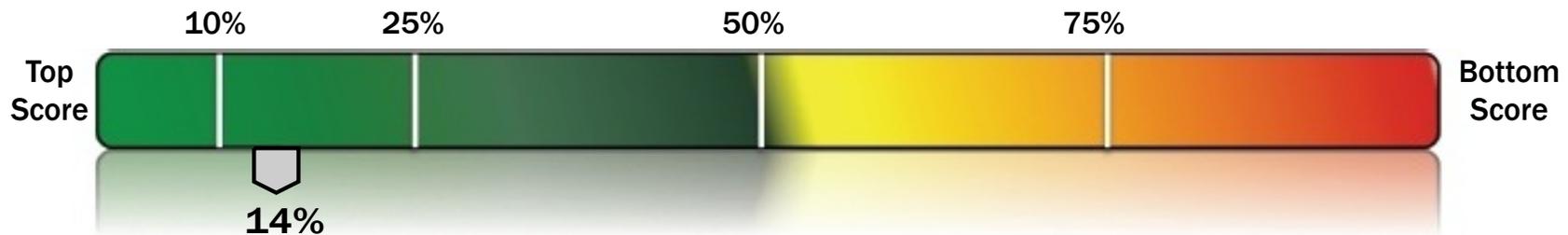
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 27.05% |
| 10 Year | 31.00% | |
| 5 Year | 32.00% | |
| 3 Year | 29.00% | |
| 1 Year | 5.00% | |
| Rolling 12 Month - 5 Years | | 42.12% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 13.00% |
| Alpha - 60 Months | | 20.00% |
| Up Capture Ratio - 10 Years | | 63.00% |
| Down Capture Ratio - 10 Years | | 30.00% |
| Batting Average - 10 Years | | 26.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2050 TR USD | R2 | 19.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 10.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 14.00% |
| STATUS | TOP QUARTILE |



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Vanguard Target Retirement 2055 Fund

VFFVX

Ranking Vs. Peers - Target-Date 2055

September 30, 2025

Target-Date 2055 Universe: 453 Funds

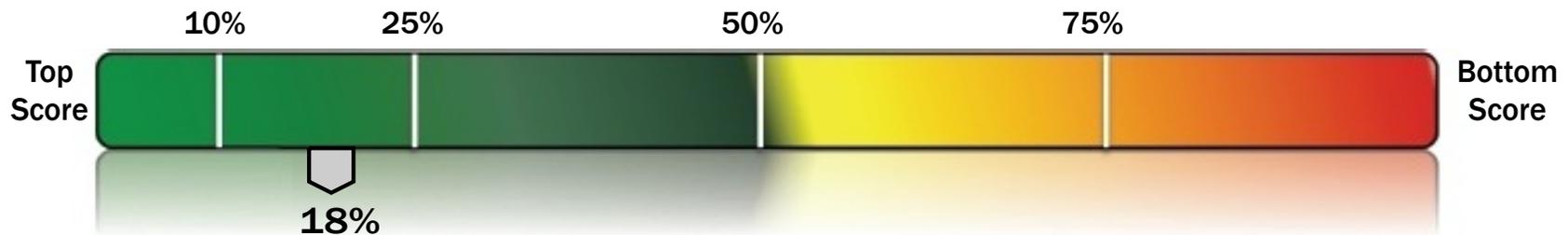
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 35.25% |
| 10 Year | 35.00% | |
| 5 Year | 40.00% | |
| 3 Year | 39.00% | |
| 1 Year | 15.00% | |
| Rolling 12 Month - 5 Years | | 46.06% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 18.00% |
| Alpha - 60 Months | | 25.00% |
| Up Capture Ratio - 10 Years | | 68.00% |
| Down Capture Ratio - 10 Years | | 22.00% |
| Batting Average - 10 Years | | 23.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2055 TR USD | R2 | 24.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 9.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 18.00% |
| STATUS | TOP QUARTILE |



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Vanguard Target Retirement 2060 Fund

VTTSX

Ranking Vs. Peers - Target-Date 2060

September 30, 2025

Target-Date 2060 Universe: 423 Funds

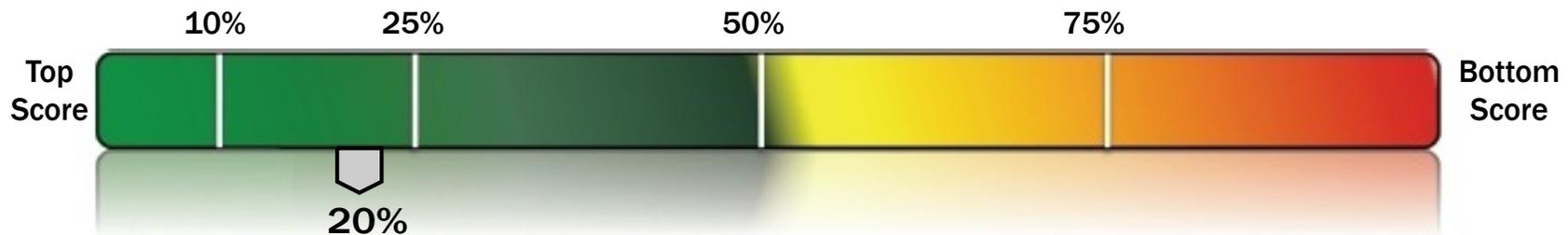
| Performance Ranking | | Ranking |
|--------------------------------|--------|---------|
| Total Return Composite Ranking | | 35.25% |
| 10 Year | 45.00% | |
| 5 Year | 38.00% | |
| 3 Year | 36.00% | |
| 1 Year | 16.00% | |
| Rolling 12 Month - 5 Years | | 46.14% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 17.00% |
| Alpha - 60 Months | | 24.00% |
| Up Capture Ratio - 10 Years | | 79.00% |
| Down Capture Ratio - 10 Years | | 20.00% |
| Batting Average - 10 Years | | 43.00% |

| Style Consistency | | Ranking |
|--------------------------------|----|---------|
| Style Consistency to Benchmark | | |
| S&P Target Date 2060+ TR USD | R2 | 14.00% |

| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 11.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 20.00% |
| STATUS | TOP QUARTILE |



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Vanguard Target Retirement 2065 Fund

VLXVX

Ranking Vs. Peers - Target-Date 2065+

September 30, 2025

Target-Date 2065+ Universe: 493 Funds

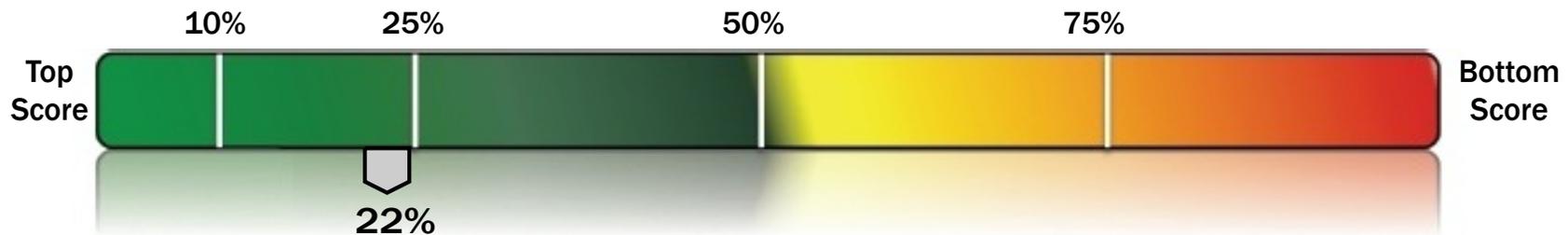
| Performance Ranking | | | Ranking |
|--------------------------------|---------|--------|---------|
| Total Return Composite Ranking | | | 39.05% |
| | 10 Year | NA | |
| | 5 Year | 41.00% | |
| | 3 Year | 44.00% | |
| | 1 Year | 22.00% | |
| Rolling 12 Month - 5 Years | | | 47.02% |

| Ratio Statistics | | Ranking |
|-----------------------------------|--|---------|
| Modified Sharpe Ratio - 36 Months | | 21.00% |
| Alpha - 60 Months | | 22.00% |
| Up Capture Ratio - 10 Years | | 79.00% |
| Down Capture Ratio - 10 Years | | 9.00% |
| Batting Average - 10 Years | | 45.00% |

| Style Consistency | | | Ranking |
|--------------------------------|----|--|---------|
| Style Consistency to Benchmark | | | |
| S&P Target Date 2065+ TR USD | R2 | | 19.00% |

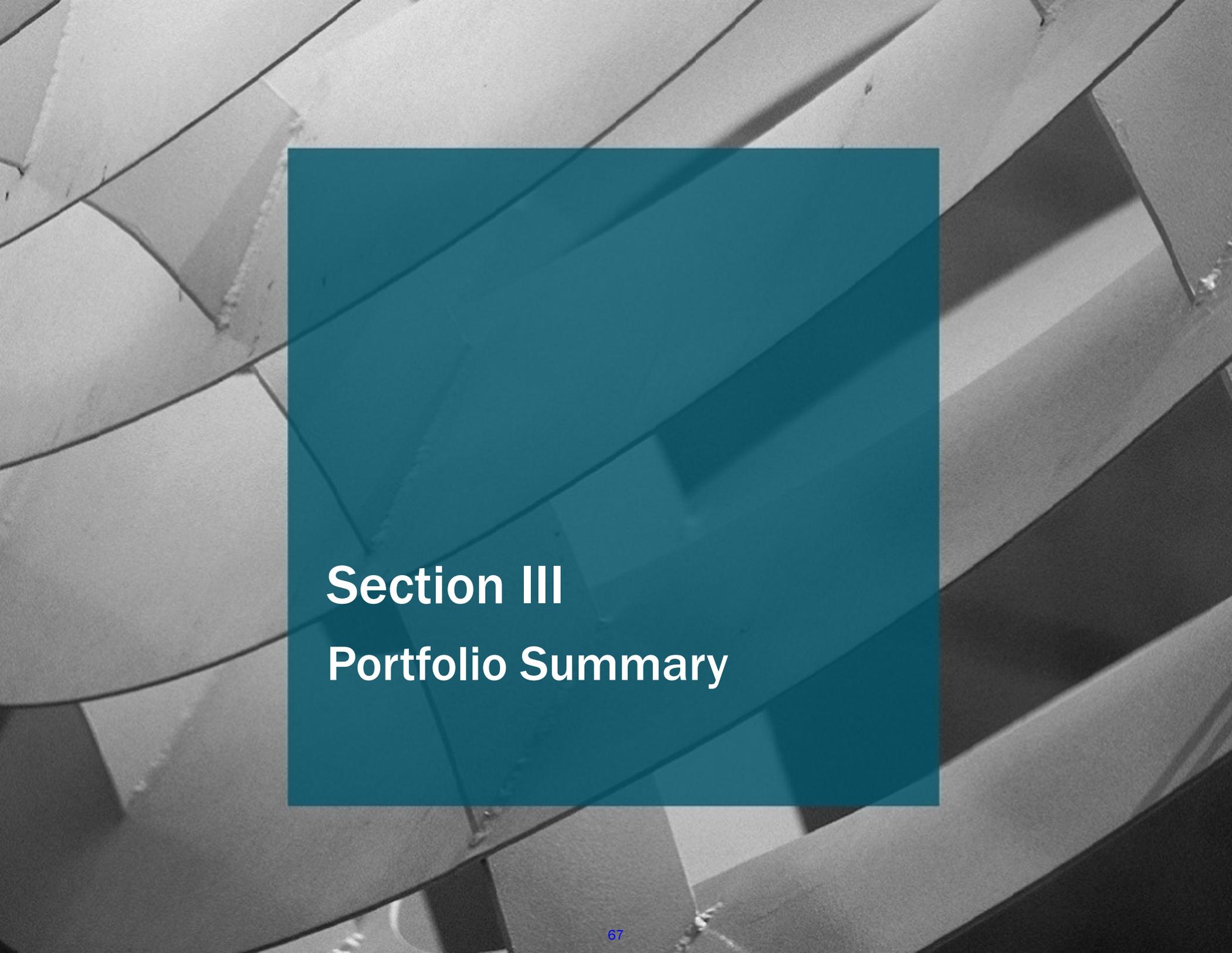
| Fund Expense | | Ranking |
|---------------|------|---------|
| Expense Ratio | 0.08 | 8.00% |

| SageView Normalized Ranking | |
|-----------------------------|--------------|
| SageView Normalized Ranking | 22.00% |
| STATUS | TOP QUARTILE |



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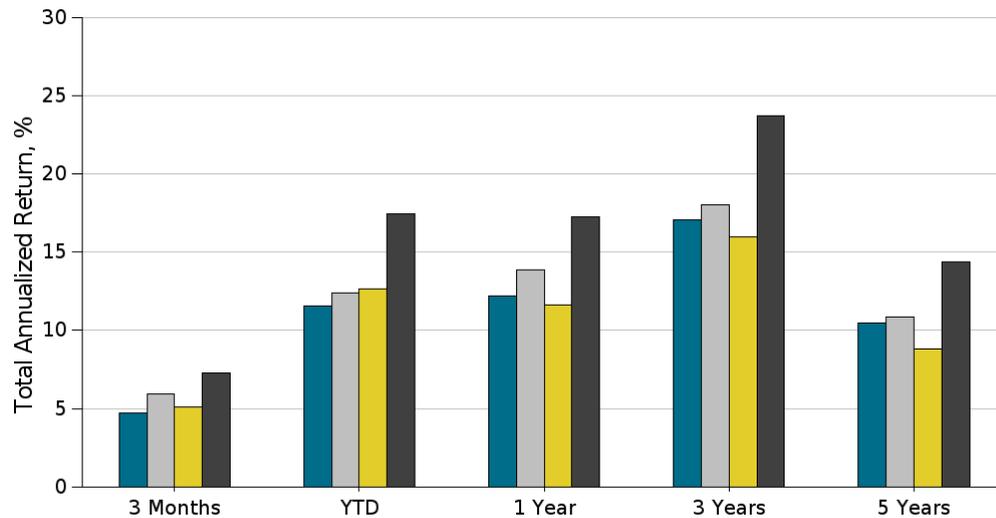
Section III

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 |
|--|---------|-------|--------|--------|--------|-----------------|-------------------------|
| STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN | 4.71 | 11.55 | 12.19 | 17.06 | 10.46 | 10.69 | 0.31 |
| STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN Custom Benchmark | 5.94 | 12.40 | 13.87 | 18.02 | 10.89 | 11.03 | NA |
| STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN Custom Category Averages Benchmark | 4.83 | 10.95 | 11.65 | 16.20 | 9.18 | 12.21 | 0.77 |
| 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 |



- STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN
- STATE OF IDAHO 457 DEFERRED COMPENSATION PLAN Custom Benchmark
- Institutional Portfolio 60-30-10
- MSCI World NR USD

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

| Benchmark | Weight |
|---|--------|
| ICE BofA US 3M Trsy Bill TR USD | 22.92% |
| Russell 1000 Growth TR USD | 22.69% |
| S&P 500 TR USD | 5.56% |
| Russell 1000 Value TR USD | 4.52% |
| Calvert US LC Core Responsible TR USD | 3.45% |
| Blend (78% Russell 3000 _22% Bar US Agg Bd) | 3.41% |
| S&P Target Date 2035 TR USD | 2.90% |
| Bloomberg US Agg Float Adj TR USD | 2.73% |
| S&P Target Date 2025 TR USD | 2.69% |
| S&P Target Date 2030 TR USD | 2.47% |
| FTSE Global All Cap ex US TR USD | 2.38% |
| S&P Target Date 2040 TR USD | 2.22% |
| MSCI ACWI NR USD | 2.13% |
| Bloomberg US Agg Bond TR USD | 1.79% |
| S&P Target Date 2045 TR USD | 1.74% |
| MSCI ACWI Ex USA Growth NR USD | 1.71% |
| CRSP US Mid Cap TR USD | 1.63% |
| MSCI ACWI Ex USA Value NR USD | 1.42% |

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"> • Dodge & Cox Stock I(\$95.39 bn) • Putnam Large Cap Value R6(\$147.55 bn) | <ul style="list-style-type: none"> • Calvert US Large Cap Core Rspnb Idx R6 (\$259.09 bn) • Vanguard Institutional Index I(\$409.25 bn) | <ul style="list-style-type: none"> • American Century Ultra® R6(\$606.13 bn) • Fidelity Contrafund K6(\$661.45 bn) |
| MID CAP | <ul style="list-style-type: none"> • JPMorgan Mid Cap Value R6(\$22.40 bn) | <ul style="list-style-type: none"> • Vanguard Mid Cap Index Institutional (\$39.48 bn) | <ul style="list-style-type: none"> • Carillon Eagle Mid Cap Growth R6 (\$29.09 bn) |
| SMALL CAP | <ul style="list-style-type: none"> • American Century Small Cap Value R6 (\$3.45 bn) | <ul style="list-style-type: none"> • Vanguard Small Cap Index I(\$8.25 bn) | <ul style="list-style-type: none"> • Wasatch Core Growth Institutional (\$6.22 bn) |

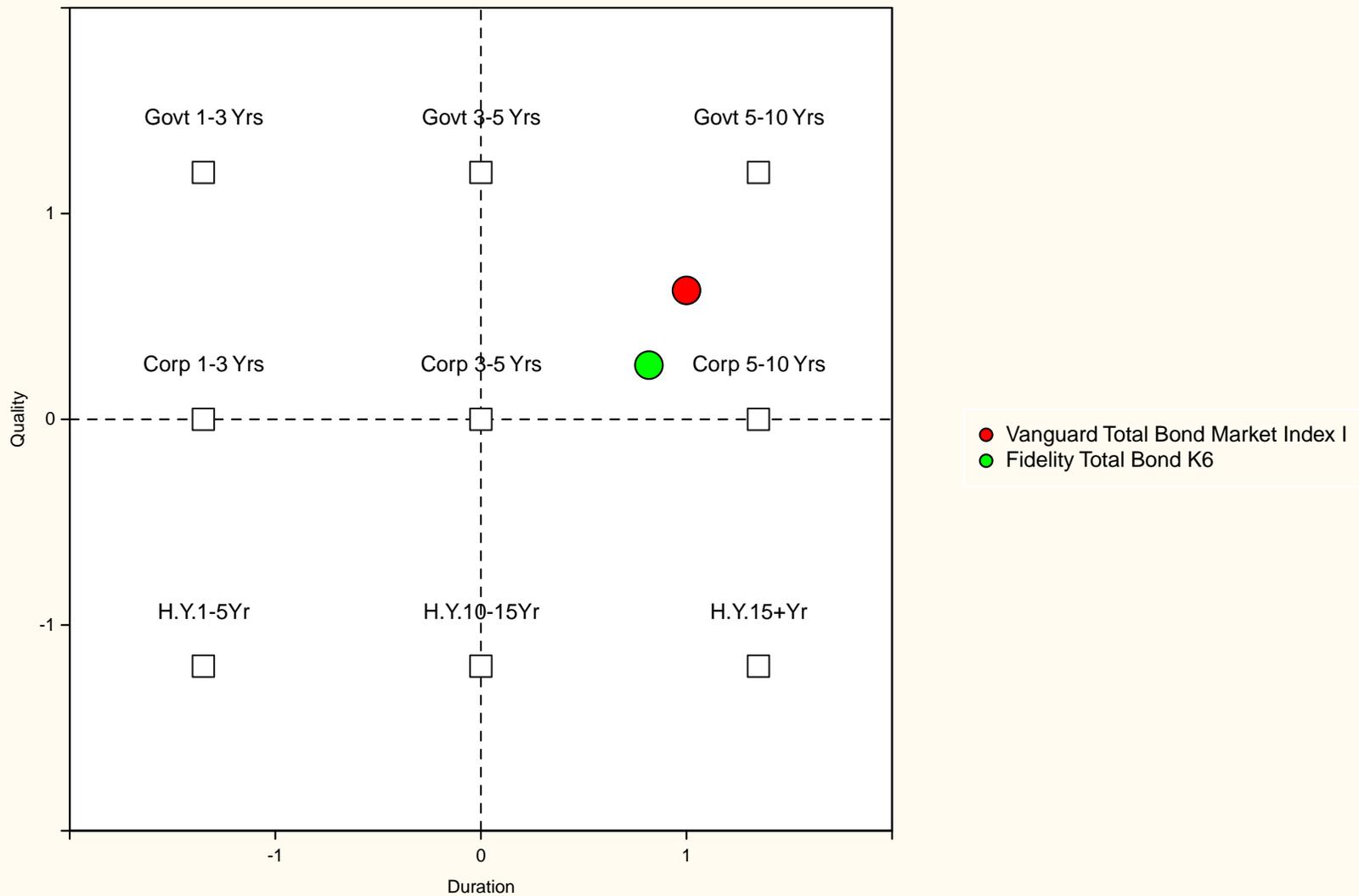
Average Market Cap. listed in parentheses

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Manager Style Box

Fixed Income - Single Computation
October 2015 - September 2025

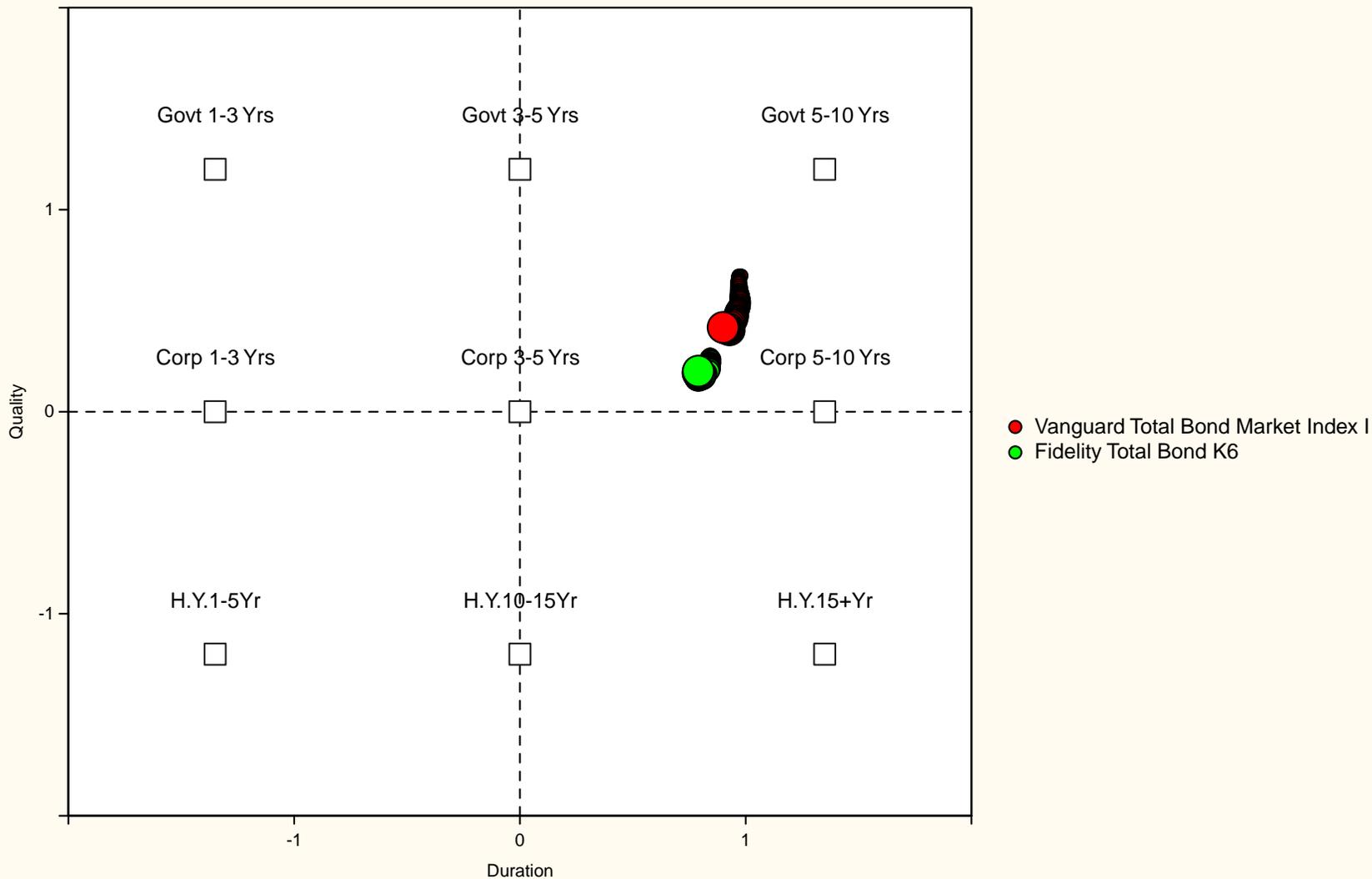


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Manager Style Box

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

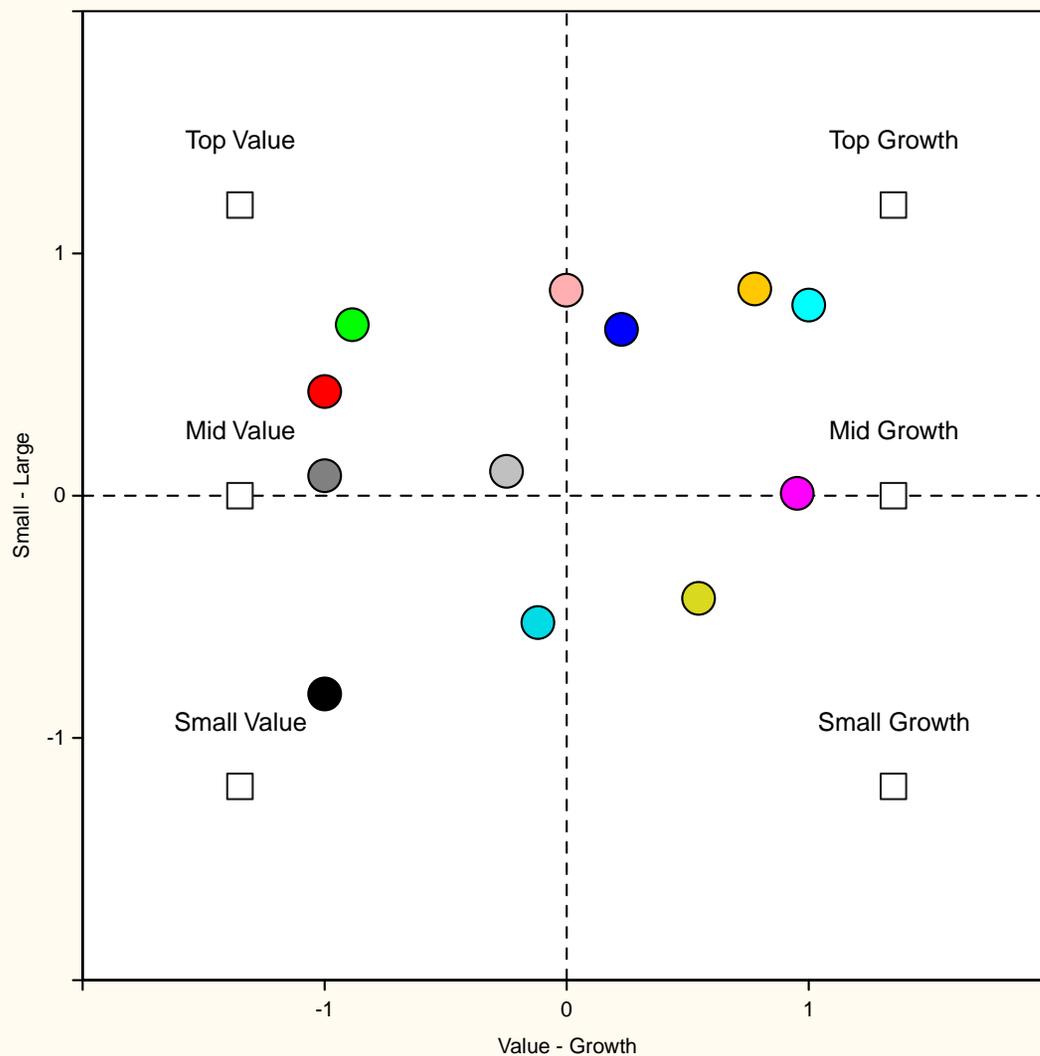


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Manager Style Box

Equity - Single Computation
October 2015 - September 2025



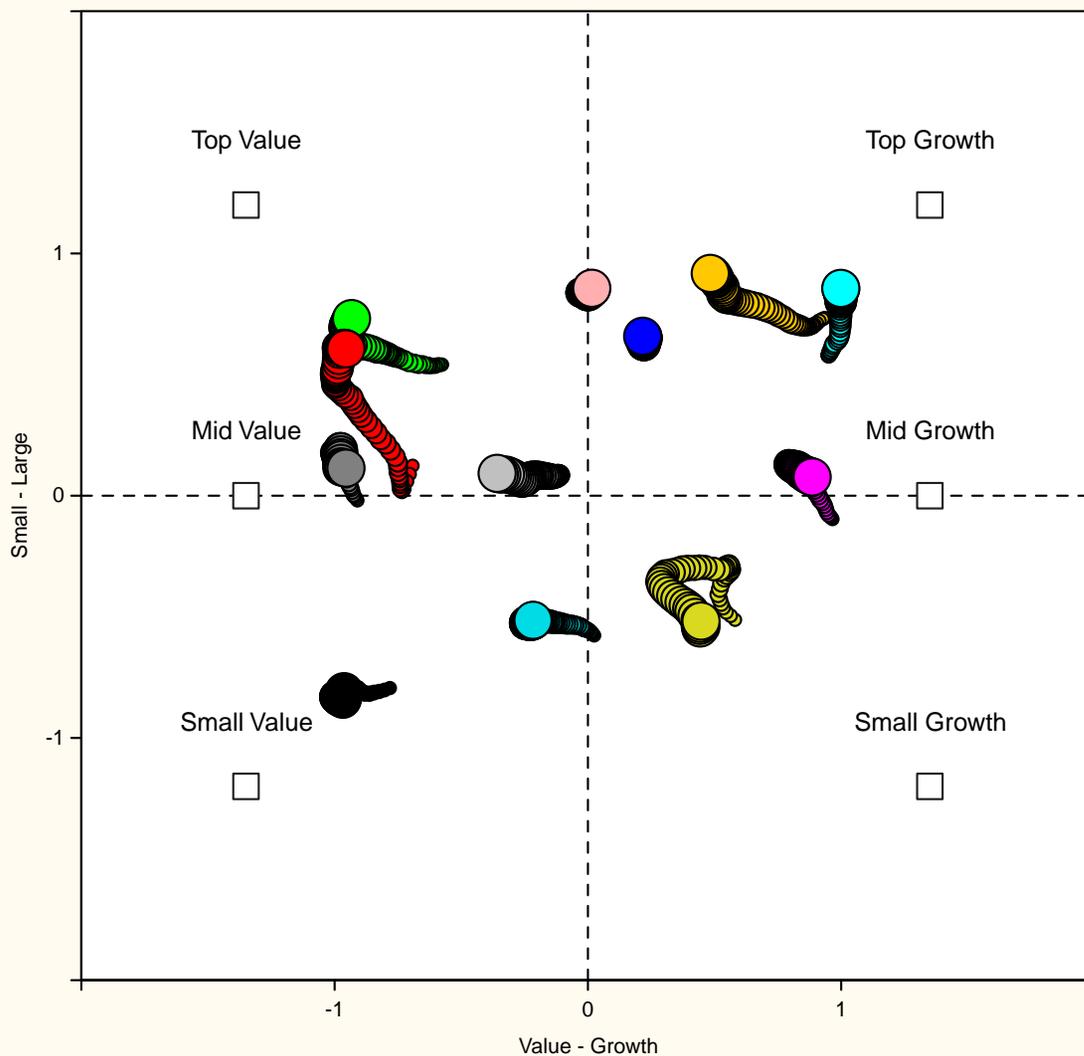
- Dodge & Cox Stock I
- Putnam Large Cap Value R6
- Calvert US Large Cap Core Rspnb Idx R6
- Vanguard Institutional Index I
- American Century Ultra® R6
- Fidelity Contrafund K6
- JPMorgan Mid Cap Value R6
- Vanguard Mid Cap Index Institutional
- Carillon Eagle Mid Cap Growth R6
- American Century Small Cap Value R6
- Vanguard Small Cap Index I
- Wasatch Core Growth Institutional

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Manager Style Box

Equity - 12 Month Moving Windows
October 2015 - September 2025



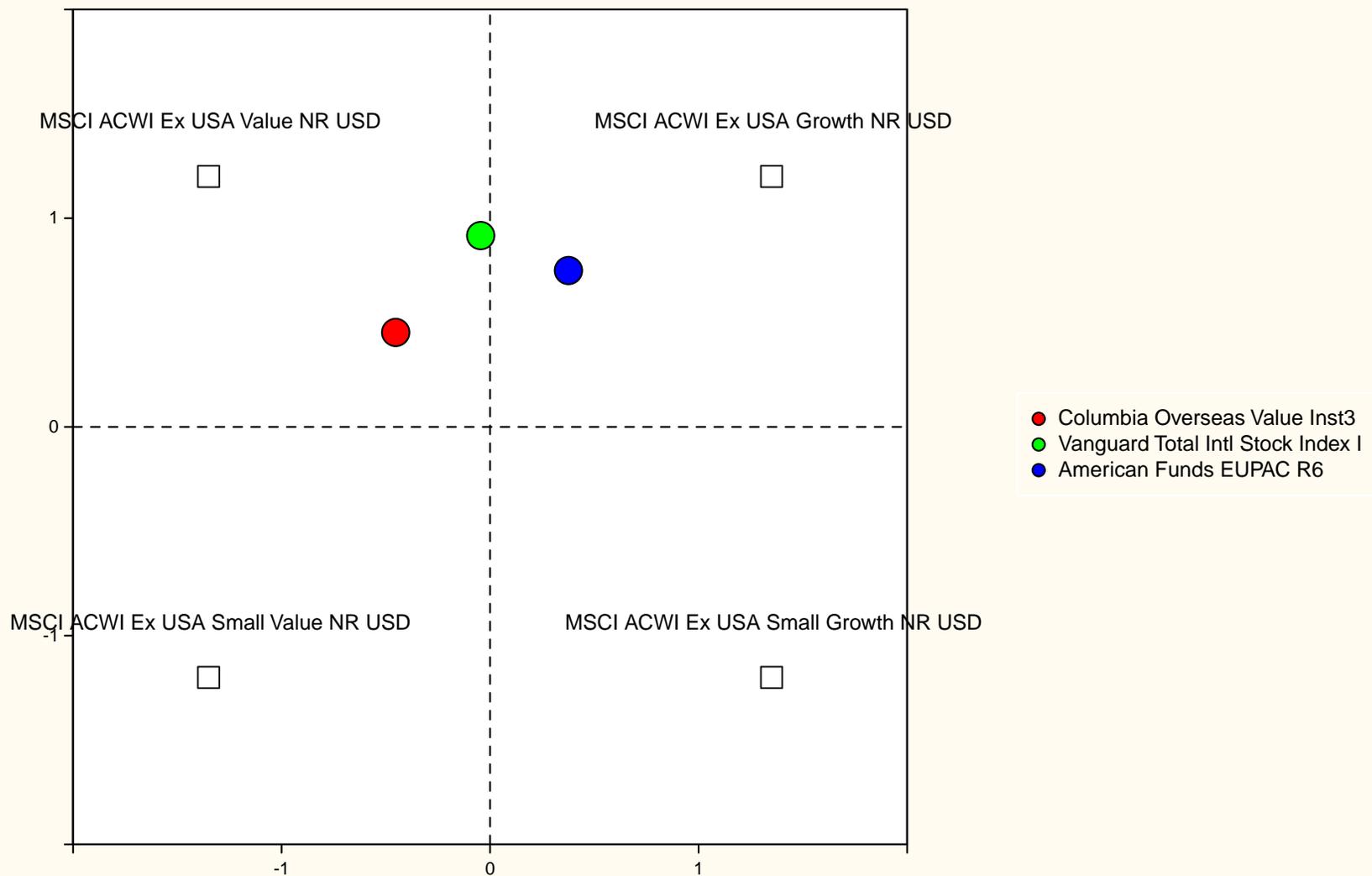
- Dodge & Cox Stock I
- Putnam Large Cap Value R6
- Calvert US Large Cap Core Rspnb Idx R6
- Vanguard Institutional Index I
- American Century Ultra® R6
- Fidelity Contrafund K6
- JPMorgan Mid Cap Value R6
- Vanguard Mid Cap Index Institutional
- Carillon Eagle Mid Cap Growth R6
- American Century Small Cap Value R6
- Vanguard Small Cap Index I
- Wasatch Core Growth Institutional

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Manager Style Box

International Equity - Single Computation
October 2015 - September 2025

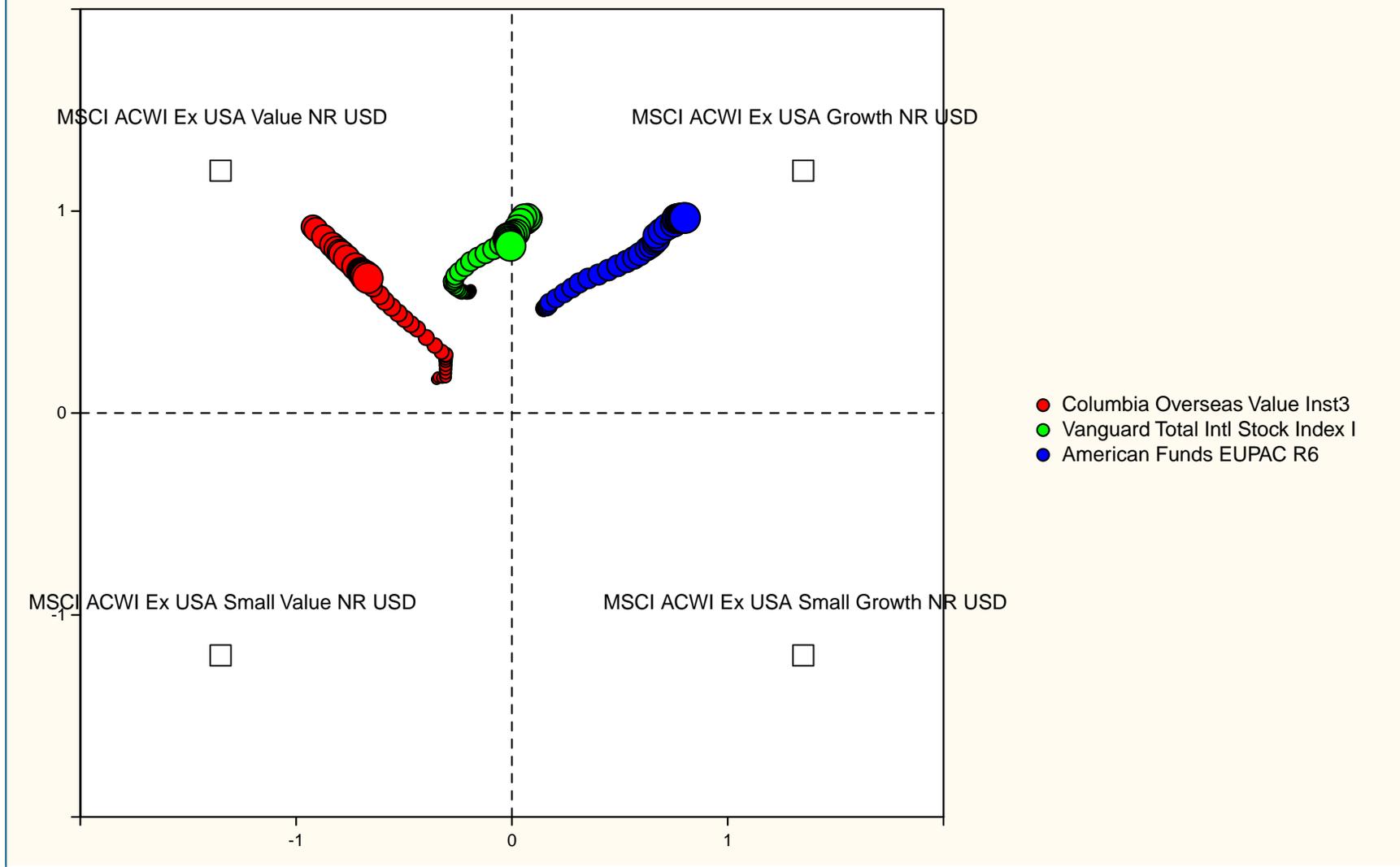


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Manager Style Box

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

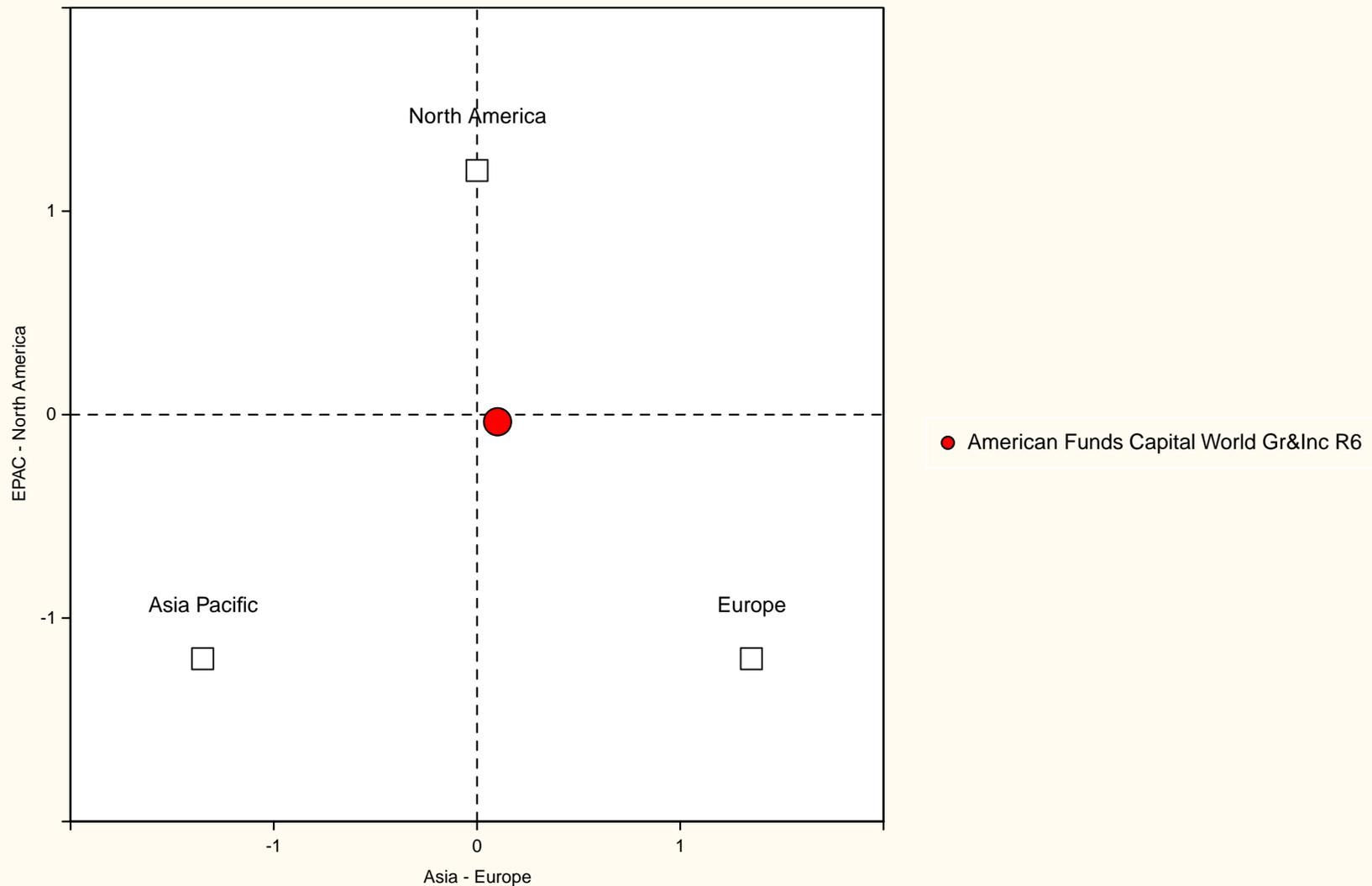


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Manager Style Box

Global Equity - Single Computation
October 2015 - September 2025

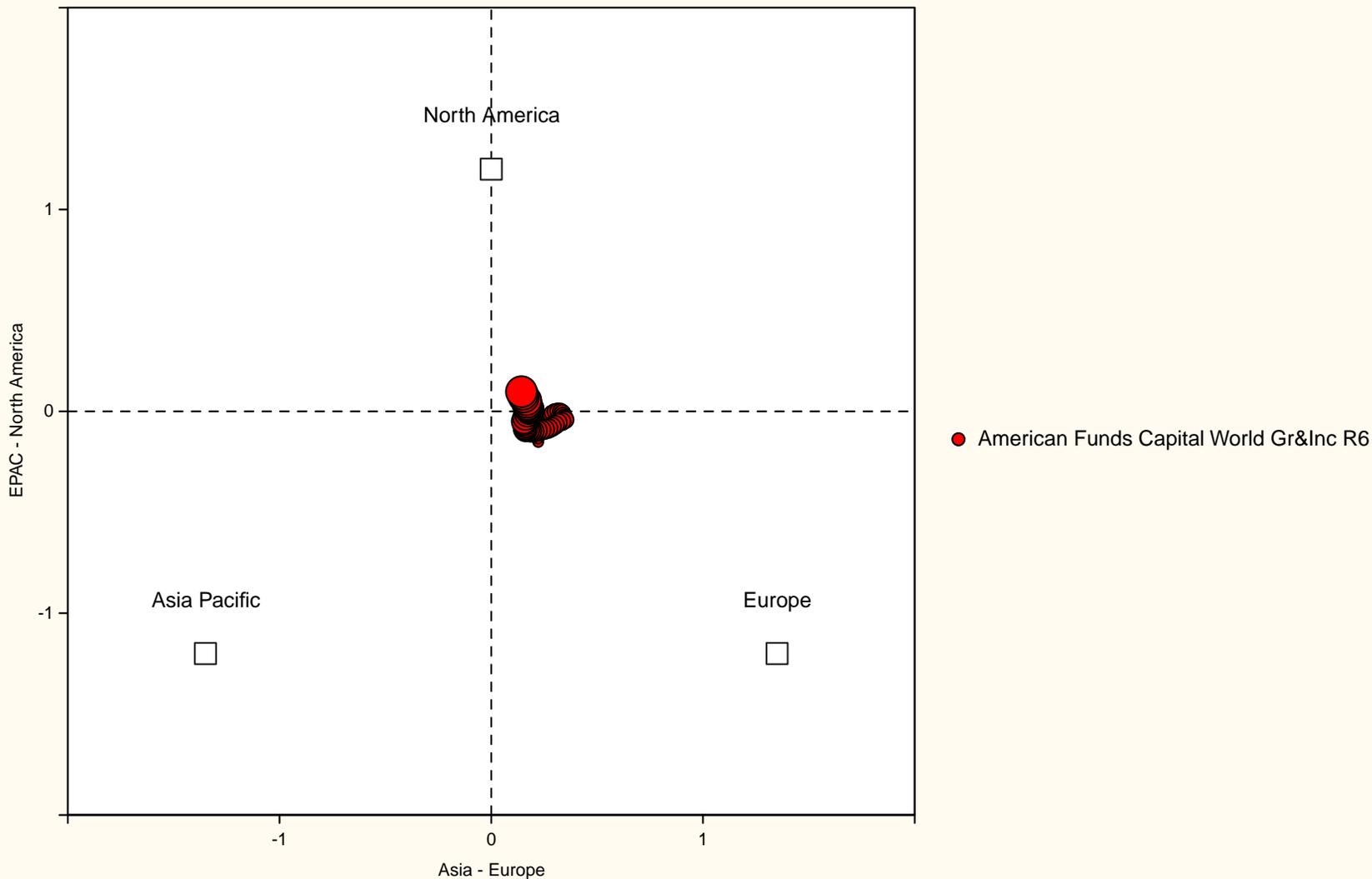


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Manager Style Box

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

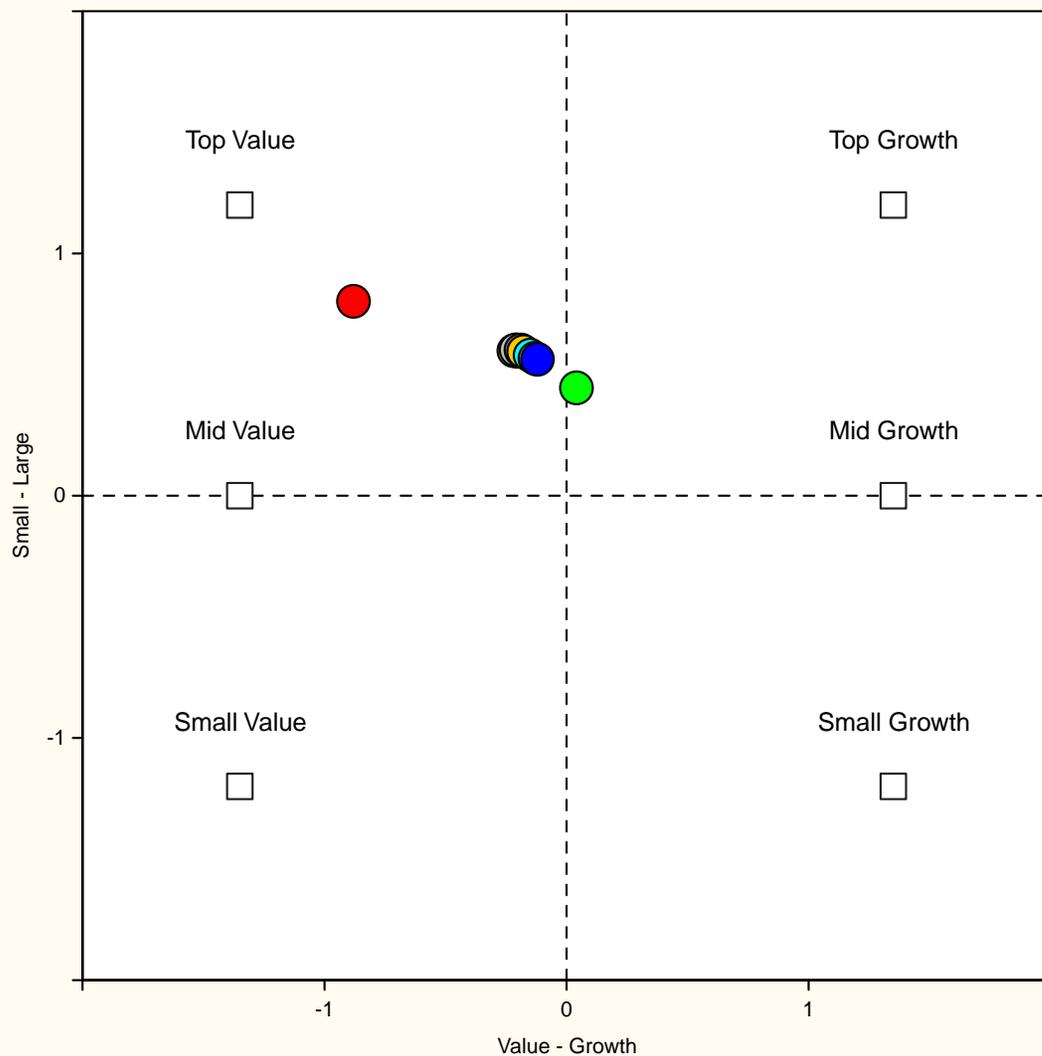


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Manager Style Box

Balanced - Single Computation
October 2015 - September 2025



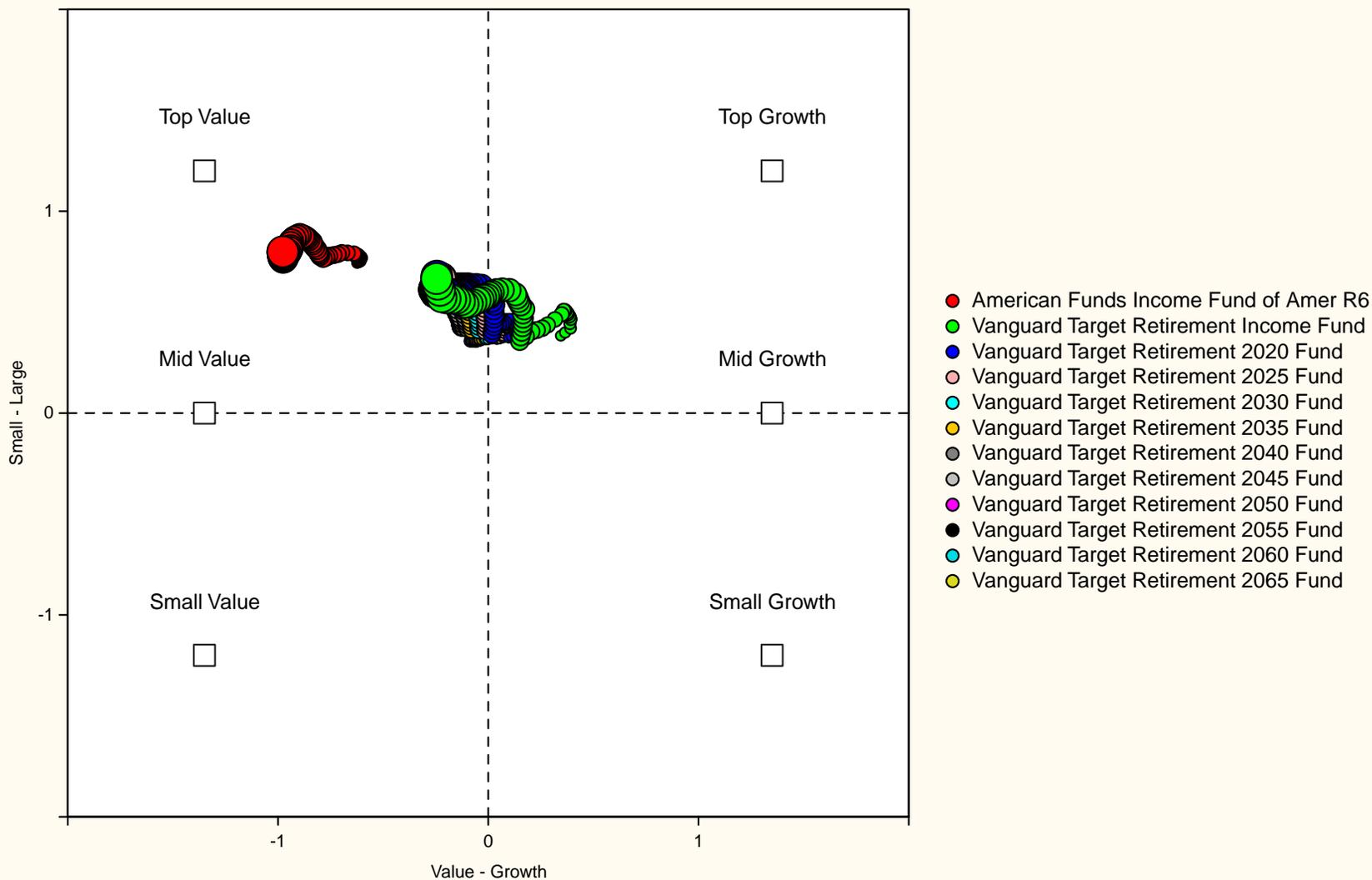
- American Funds Income Fund of Amer R6
- Vanguard Target Retirement Income Fund
- Vanguard Target Retirement 2020 Fund
- Vanguard Target Retirement 2025 Fund
- Vanguard Target Retirement 2030 Fund
- Vanguard Target Retirement 2035 Fund
- Vanguard Target Retirement 2040 Fund
- Vanguard Target Retirement 2045 Fund
- Vanguard Target Retirement 2050 Fund
- Vanguard Target Retirement 2055 Fund
- Vanguard Target Retirement 2060 Fund
- Vanguard Target Retirement 2065 Fund

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Manager Style Box

Balanced - 12 Month Moving Windows
October 2015 - September 2025



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The background of the slide is a grayscale image of a globe, showing latitude and longitude lines. A large, semi-transparent teal rectangle is overlaid on the center of the globe. Inside this rectangle, the text "Section IV" and "Detailed Fund Analytics" is written in white, bold, sans-serif font.

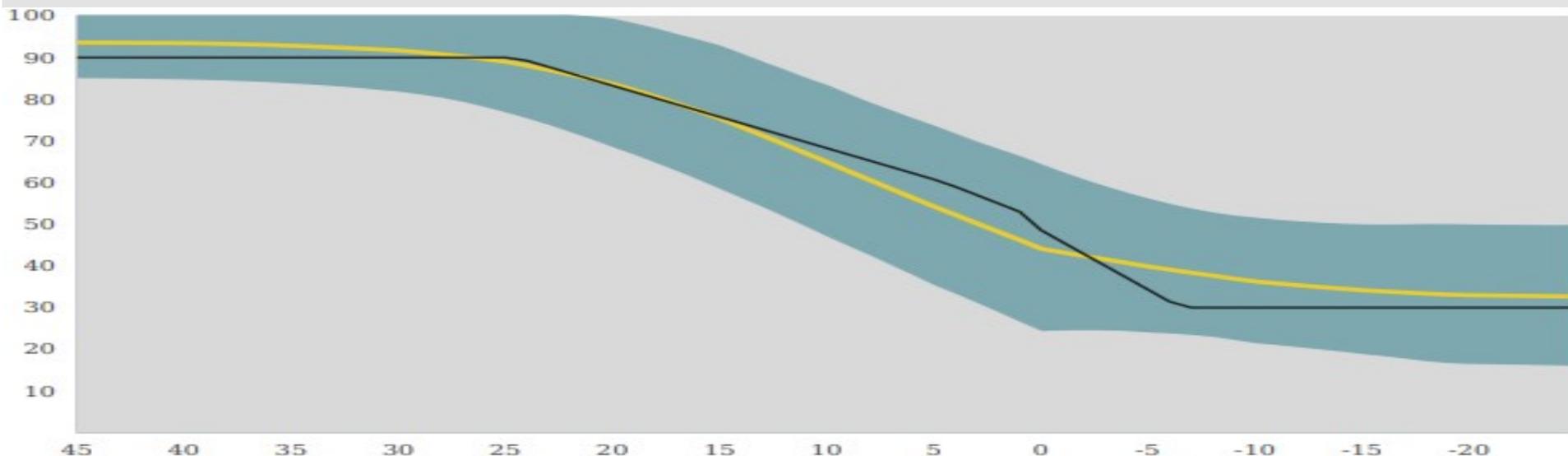
Section IV

Detailed Fund Analytics

Target Date Fund Analysis: Vanguard

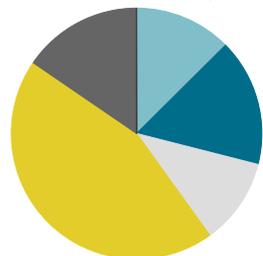
As of 6/30/2025

Glide Path Illustration - Vanguard vs. Industry Average (with maximum and minimum equity allocations)



Vanguard Target Retirement Income Inv - Asset Allocation

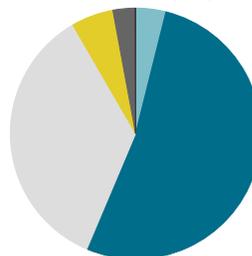
Portfolio Date: 6/30/2025



| | % |
|---------------|--------------|
| Cash | 12.6 |
| US Equity | 16.4 |
| Non-US Equity | 11.1 |
| US Bond | 44.5 |
| Non-US Bond | 15.4 |
| Other | 0.0 |
| Total | 100.0 |

Vanguard Target Retirement 2060 Inv - Asset Allocation

Portfolio Date: 6/30/2025



| | % |
|---------------|--------------|
| Cash | 3.9 |
| US Equity | 52.5 |
| Non-US Equity | 35.3 |
| US Bond | 5.4 |
| Non-US Bond | 2.8 |
| Other | 0.1 |
| Total | 100.0 |

Top Holdings - Vanguard Target Retirement Income Fund

| | Equity Style Box | Position Market Value | Portfolio Weighting % |
|--|------------------|-----------------------|-----------------------|
| Vanguard Total Bond Market II Idx Inv | | 12,890.68 | 36.11 |
| Vanguard Total Stock Mkt Idx Instl Pls | █ | 6,611.02 | 18.52 |
| Vanguard Shrt-Term Infl-Prot Sec Idx Adm | | 5,834.66 | 16.34 |
| Vanguard Total Intl Bd II Idx Insl | | 5,531.14 | 15.49 |
| Vanguard Total Intl Stock Index Inv | █ | 4,593.17 | 12.87 |

Top Holdings - Vanguard Target Retirement 2060 Fund

| | Equity Style Box | Position Market Value | Portfolio Weighting % |
|--|------------------|-----------------------|-----------------------|
| Vanguard Total Stock Mkt Idx Instl Pls | █ | 18,759.41 | 53.89 |
| Vanguard Total Intl Stock Index Inv | █ | 12,941.29 | 37.18 |
| Vanguard Total Bond Market II Idx Inv | | 2,021.60 | 5.81 |
| Vanguard Total Intl Bd II Idx Insl | | 910.14 | 2.61 |

Target Date Fund Analysis: Vanguard

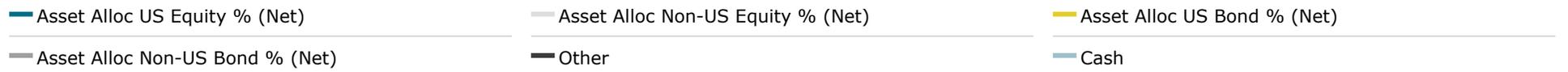
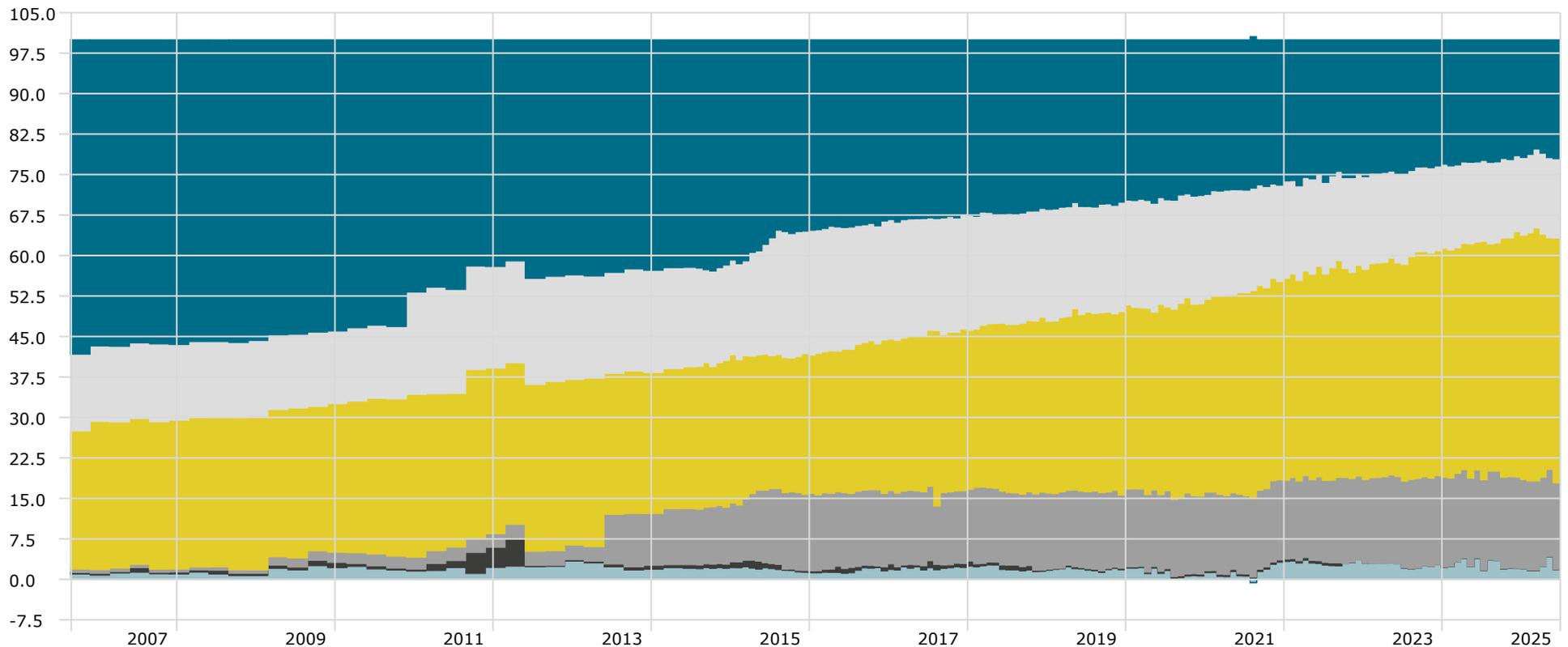
As of 6/30/2025

Asset Allocation vs. Industry Peers

| | Asset Alloc Cash % | Asset Alloc Equity % | Asset Alloc Bond % | Asset Alloc Other % |
|--|--------------------|----------------------|--------------------|---------------------|
| Vanguard Target Retirement Income Fund | 1.91 | 30.88 | 67.17 | 0.04 |
| US Fund Target-Date Retirement | 4.76 | 27.89 | 46.66 | 20.68 |
| Vanguard Target Retirement 2035 Fund | 1.50 | 67.86 | 30.58 | 0.06 |
| US Fund Target-Date 2035 | 2.78 | 59.28 | 22.63 | 15.30 |
| Vanguard Target Retirement 2060 Fund | 1.89 | 89.59 | 8.45 | 0.07 |
| US Fund Target-Date 2060 | 1.20 | 77.00 | 4.99 | 16.81 |

Vanguard Target Retirement 2020 Inv - Historical Asset Allocation

Time Period: Since Inception to 6/30/2025



Target Date Fund Analysis: Vanguard

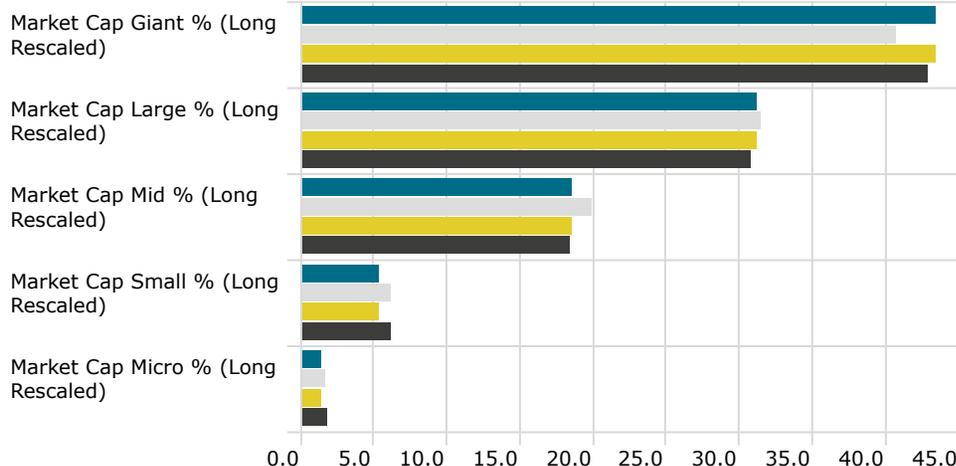
As of 6/30/2025

Morningstar Style Box - Vanguard Target Retirement 2060 Fund

| | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large | 20.4 | 34.1 | 20.2 |
| Mid | 5.6 | 7.9 | 5.0 |
| Small | 2.3 | 2.8 | 1.7 |

| Market Cap | % |
|--------------------|------|
| Market Cap Giant % | 43.5 |
| Market Cap Large % | 31.2 |
| Market Cap Mid % | 18.6 |
| Market Cap Small % | 5.4 |
| Market Cap Micro % | 1.5 |

Equity Portfolio Market Capitalization Breakdown

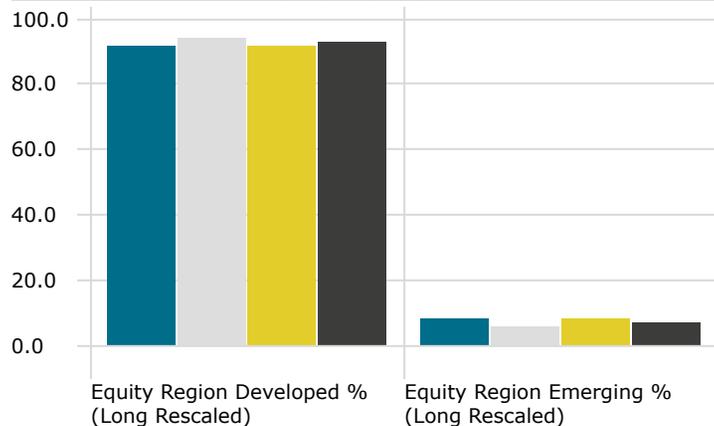


Equity Sectors

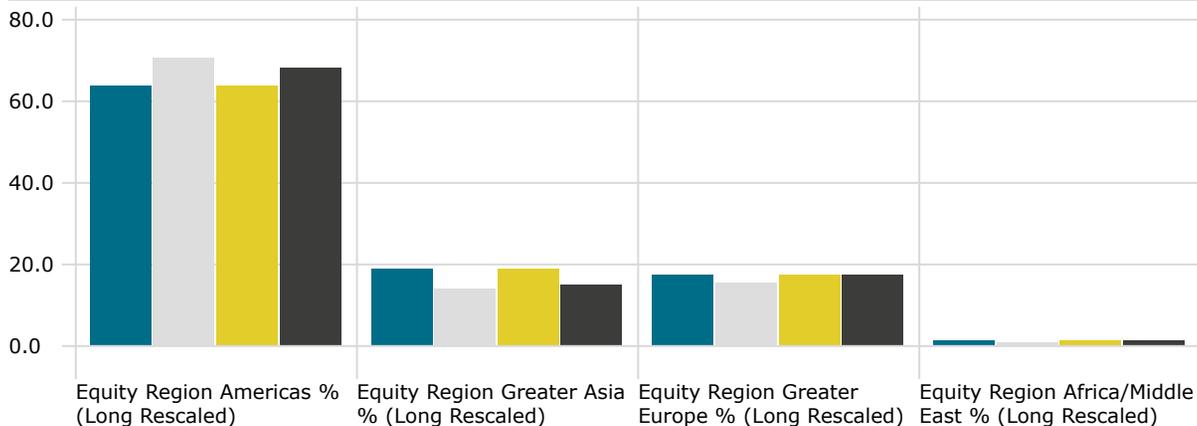
Portfolio Date: 6/30/2025

| | Basic Materials % | Consumer Cyclical % | Financial Services % | Real Estate % | Consumer Defensive % | Healthcare % | Utilities % | Communication Services % | Energy % | Industrials % | Technology % |
|--------------------------------------|-------------------|---------------------|----------------------|---------------|----------------------|--------------|-------------|--------------------------|----------|---------------|--------------|
| Vanguard Target Retirement 2020 Fund | 3.75 | 10.37 | 17.58 | 2.72 | 5.58 | 9.04 | 2.64 | 7.90 | 3.66 | 11.81 | 24.95 |
| US Fund Target-Date 2020 | 3.85 | 10.18 | 17.32 | 5.05 | 5.50 | 9.35 | 2.33 | 8.04 | 3.79 | 11.39 | 23.20 |
| Vanguard Target Retirement 2060 Fund | 3.77 | 10.36 | 17.61 | 2.72 | 5.58 | 9.04 | 2.64 | 7.90 | 3.66 | 11.83 | 24.90 |
| US Fund Target-Date 2060 | 3.83 | 10.47 | 17.76 | 3.11 | 5.50 | 9.51 | 2.41 | 8.02 | 3.87 | 11.78 | 23.73 |

Developed vs. Emerging Equity



Equity Portfolio Regional Exposure



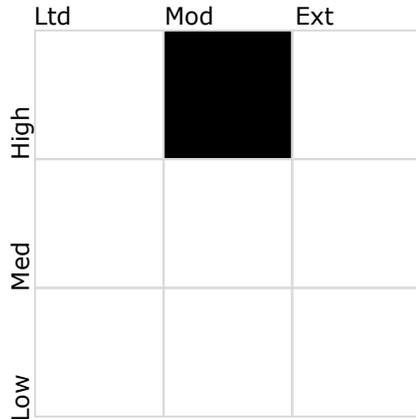
● Vanguard Target Retirement Income Fund
 ● US Fund Target-Date Retirement
 ● Vanguard Target Retirement 2060 Fund
 ● US Fund Target-Date 2060

Target Date Fund Analysis: Vanguard

As of 6/30/2025

Morningstar Style Box - Vanguard Target Retirement Income Fund

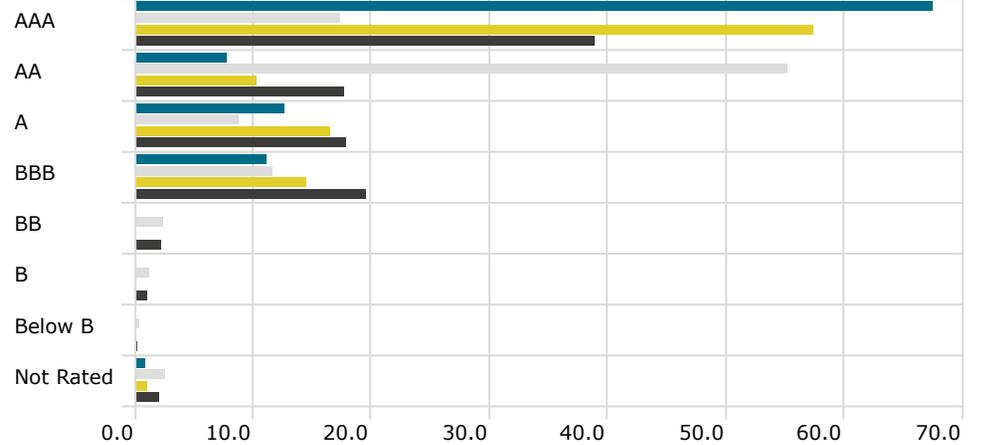
Morningstar Fixed Income Style Box™



Fixed-Income Stats

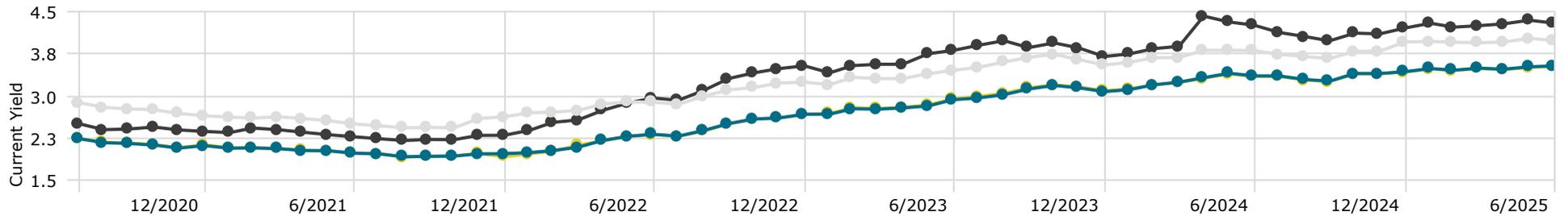
| | |
|-----------------------------|------|
| Average Eff Duration Survey | 5.3 |
| Average Eff Maturity Survey | 7.0 |
| Average Coupon | 2.9 |
| Average Price | 95.6 |

Fixed Income Credit Quality Profile

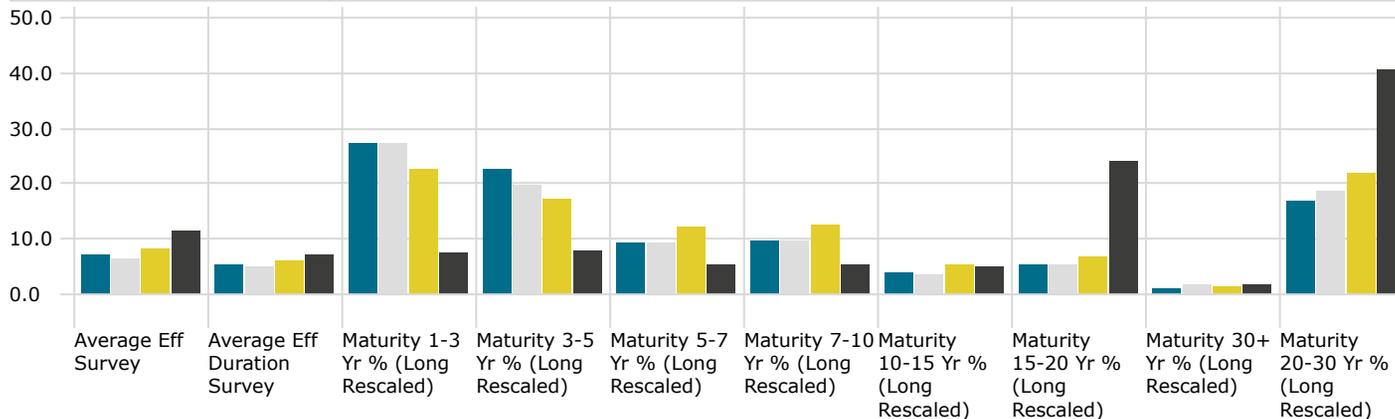


Current Yield

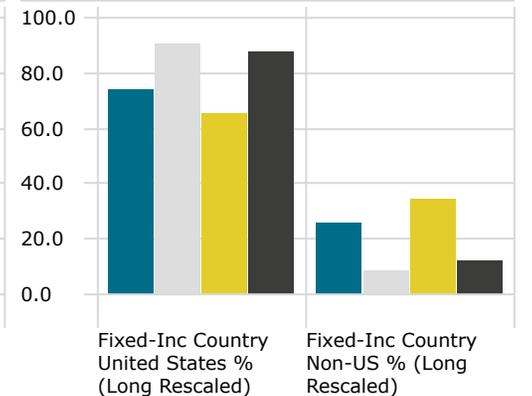
Time Period: 7/1/2020 to 6/30/2025



Fixed Income Sector Exposure



Domestic vs. Non-US Fixed Income



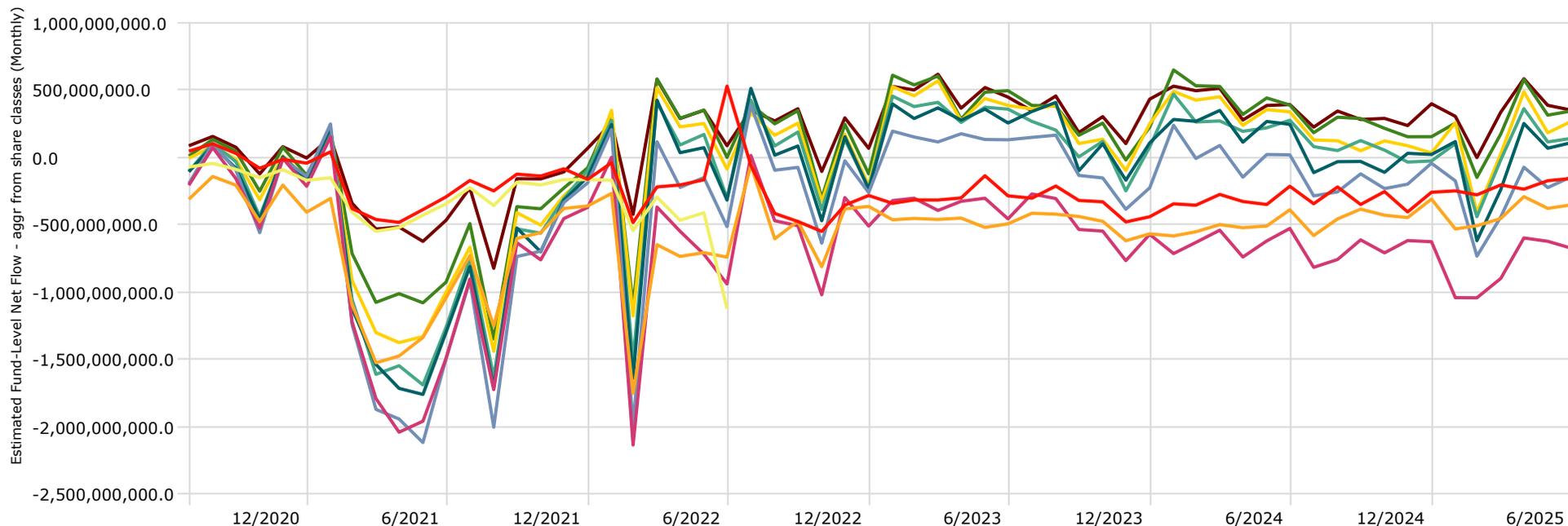
● Vanguard Target Retirement Income Fund
 ● US Fund Target-Date Retirement
 ● Vanguard Target Retirement 2060 Fund
 ● US Fund Target-Date 2060

Source: Morningstar Direct

Target Date Fund Analysis: Vanguard

Monthly Net Asset Flows

Time Period: 7/1/2020 to 6/30/2025



Operations

| | Inception Date | Fund Size | |
|--|----------------|--------------------|--|
| Vanguard Target Retirement Income Fund | 10/27/2003 | 35,695,044,090.00 | ● Vanguard Target Retirement Income Fund |
| Vanguard Target Retirement 2010 Inv | 6/7/2006 | | ● Vanguard Target Retirement 2010 Inv |
| Vanguard Target Retirement 2015 Fund | 10/27/2003 | | ● Vanguard Target Retirement 2015 Fund |
| Vanguard Target Retirement 2020 Fund | 6/7/2006 | 35,611,195,804.00 | ● Vanguard Target Retirement 2020 Fund |
| Vanguard Target Retirement 2025 Fund | 10/27/2003 | 75,745,598,935.00 | ● Vanguard Target Retirement 2025 Fund |
| Vanguard Target Retirement 2030 Fund | 6/7/2006 | 102,509,019,761.00 | ● Vanguard Target Retirement 2030 Fund |
| Vanguard Target Retirement 2035 Fund | 10/27/2003 | 110,599,857,865.00 | ● Vanguard Target Retirement 2035 Fund |
| Vanguard Target Retirement 2040 Fund | 6/7/2006 | 99,970,396,736.00 | ● Vanguard Target Retirement 2040 Fund |
| Vanguard Target Retirement 2045 Fund | 10/27/2003 | 99,036,739,806.00 | ● Vanguard Target Retirement 2045 Fund |
| Vanguard Target Retirement 2050 Fund | 6/7/2006 | 85,946,099,501.00 | ● Vanguard Target Retirement 2050 Fund |
| Vanguard Target Retirement 2055 Fund | 8/18/2010 | 59,254,870,487.00 | ● Vanguard Target Retirement 2055 Fund |
| Vanguard Target Retirement 2060 Fund | 1/19/2012 | 34,817,023,456.00 | ● Vanguard Target Retirement 2060 Fund |

Investing in mutual funds is subject to risk and loss of principal. There is no assurance or certainty that any investment strategy will be successful in meeting its objectives.

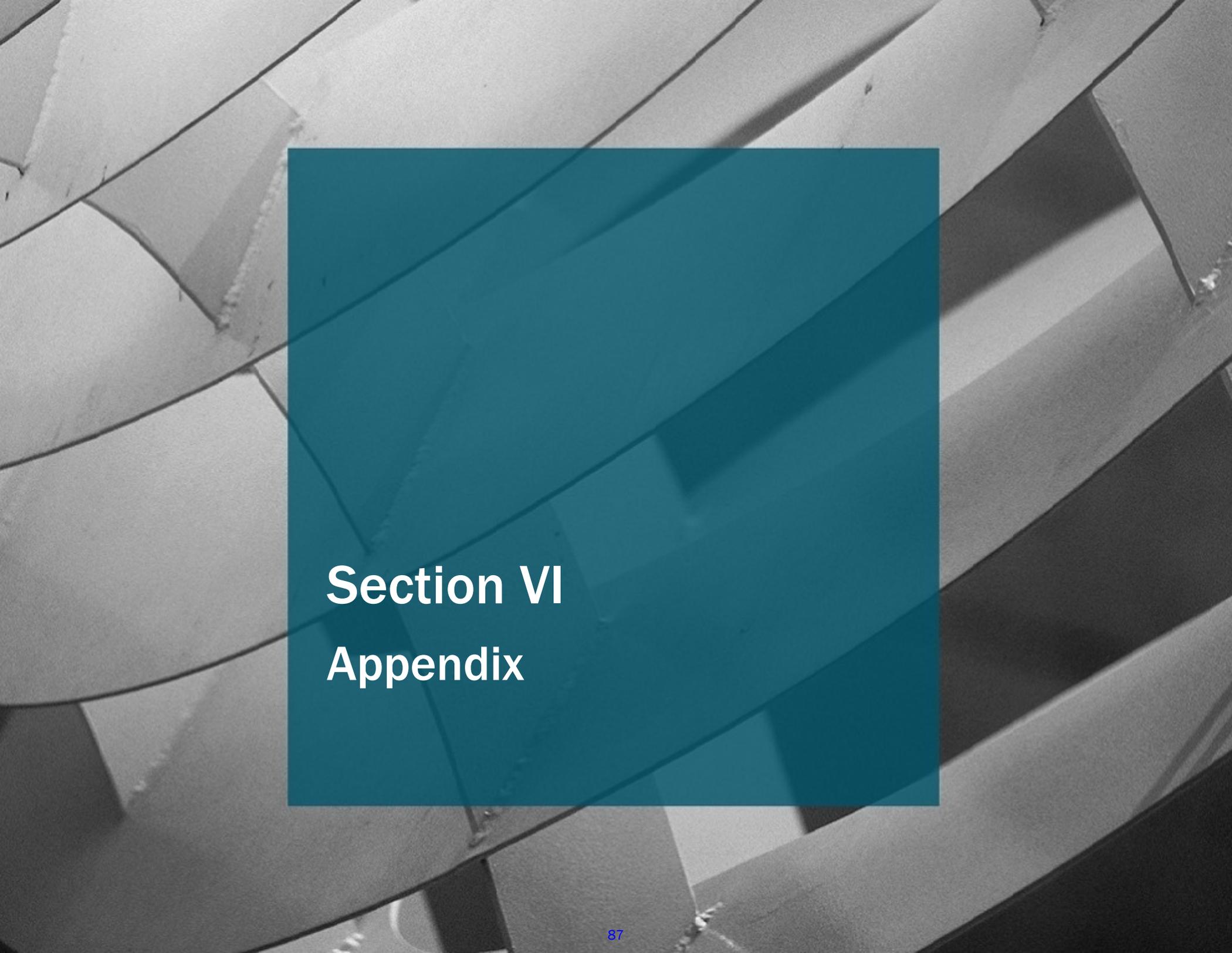
Investors should consider the investment objectives, risks, charges and expenses of the funds carefully before investing. The prospectus contains this and other information about the funds. Contact your representative to obtain a prospectus, which should be read carefully before investing or sending money.

The target date of a target date fund may be a useful starting point in selecting a fund, but investors should not rely solely on the date when choosing a fund or deciding to remain invested in one. Investors should consider the fund's asset allocation over the whole life of the fund. Often, target date funds invest in other mutual funds, and fees maybe be charged by both the target date fund and the underlying mutual funds. A fund with higher costs must perform better than lower cost fund to generate the same net returns over time.



Section V

Fund Comparison



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 |

No representations or warranties are being made as to the tax effect, performance, past or future, or financial impact of this summary. This information is provided as an informal report; no warranties as to the accuracy or content are implied or expressed. The information above must be interpreted in the context of, and is qualified by, all the information contained in the prospectuses, where applicable, which have been or will be delivered to the appropriate investing parties prior to any offer being made. Note: Sector Weighting and/or Credit Analysis data reflect most current information available. Fund returns shown are net of fund expenses and sales charges. Advisory services offered through SageView Advisory Group, LLC, a Registered Investment Advisor. Advisory Services are only offered to clients where SageView Advisory Group, LLC and its representatives are properly licensed or exempt from licensure. No advice may be rendered by SageView Advisory Group, LLC unless a client service agreement is in place. 4000 MacArthur Blvd, Ste 1050, CA 92660 T 949.955-1395 For use with plan sponsors only.

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/Narriet 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

| CATEGORY | DISCLOSURE |
|---|---|
| Bloomberg | Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively “Bloomberg”). Bloomberg or Bloomberg’s licensors own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material or guarantee the accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom, and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith. |
| 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. |

ADMINISTRATIVE ITEMS

The views are those of SageView Advisory Group and should not be construed as investment advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. All economic and performance information is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot directly invest in unmanaged indices. Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards. Please consult your financial advisor for more information.

No representations or warranties are being made as to the tax effect, performance, past or future, or financial impact of this summary. This information is provided as an informal report; no warranties as to the accuracy or content are implied or expressed. The information above must be interpreted in the context of, and is qualified by, all the information contained in the prospectuses, where applicable, which have been or will be delivered to the appropriate investing parties prior to any offer being made.

SECURE 2.0 Catch-Up Contribution Provisions

COMING SOON: Catch-Up Contributions Subject to Roth Required Beginning in 2026

SECURE Act 2.0 - Section 603

Effective January 1, 2026 (delayed from the original 2024 effective date), catch-up eligible participants earning more than \$145,000 in FICA wages (indexed for inflation) in the previous calendar year, must make any catch-up contributions as Roth contributions.

REMINDER: Higher Catch-Up for Participants Ages 60-63 Began in 2025

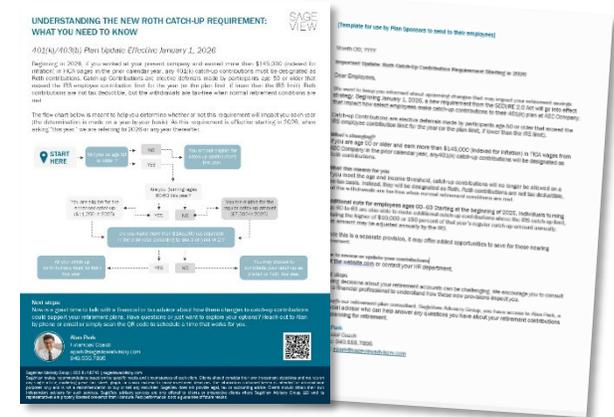
SECURE Act 2.0 - Section 109

Effective January 1, 2025, this provision increases the catch-up contribution limit for individuals who turn 60-63 in the given calendar year to the greater of:

- \$10,000 (indexed) and
- 150% of the regular catch-up limit

Resources and communications available for impacted employees:

- Flow chart to help employees determine if they fall under one or both of the new Roth provisions
- Sample employee letter explaining the new Roth contribution requirement for participants age 50 and older



Plan Sponsor Considerations

Plan Sponsors should actively engage their recordkeepers and payroll providers to understand any necessary action needed and confirm their roles in supporting the preparation and rollout of these provisions which may include:

- Engaging payroll provider to encourage any necessary preparation and confirm their ability to manage catch-up contribution adjustments by the applicable effective dates
- Discuss process for adopting these provisions with your recordkeeper as well as their initial and ongoing role in supporting the administration of these provisions (beginning in 2026 Plan must permit Roth to continue permitting catch-up contributions)
- Identify impacted participants and communicate changes in advance

2026 Retirement Plan Contribution Limits

The table below outlines key Internal Revenue Service (IRS) annual cost of living adjustments affecting dollar limitations for qualified retirement plans and other retirement-related items for tax year 2026. These limits are effective January 1, 2026.

Please check with your SageView consultant if you have questions about limits that are not listed below.

| AREAS OF IMPACT | 2026 | 2025 | 2024 |
|--|-----------|-----------|-----------|
| Employee Elective Deferral Limits – 401(k), 403(b) & 457 | \$24,500 | \$23,500 | \$23,000 |
| Catch-Up Contributions Limit* | \$8,000 | \$7,500 | \$7,500 |
| Defined Contribution Maximum | \$72,000 | \$70,000 | \$69,000 |
| Annual Compensation Maximum | \$360,000 | \$350,000 | \$345,000 |
| Highly Compensated Employee | \$160,000 | \$160,000 | \$155,000 |
| Social Security Taxable Wage Base | \$184,500 | \$176,100 | \$168,600 |
| Key Employee | \$235,000 | \$230,000 | \$220,000 |
| Defined Benefit Maximum | \$290,000 | \$280,000 | \$275,000 |

| AREA OF IMPACT | 2025 Wage Limit, Applied in 2026 |
|-----------------------------------|----------------------------------|
| Roth Catch-Up FICA Wage Threshold | \$150,000 |

*Catch-Up Contributions can be made any time during or after the year in which the retirement plan participant turns 50. IRS notice 2025-67 stated that participants who will reach ages 60, 61, 62, or 63 by the end of the calendar year may use an alternate increased catch-up contribution amount of \$11,250, which remains unchanged in 2026. This provision is optional.

The FICA wage threshold requiring Catch-Up Contributions to be made in Roth form starting in 2026 was indexed from the statutory threshold, \$145,000, to \$150,000 for 2025. This means that employees who earned \$150,000 or more in FICA wages from the employer in plan year 2025 will be required to make 2026 Catch-Up contributions in Roth form.

Health Savings Account (HSA) Annual Contribution Limit

| HSA ACCOUNT | 2026 | 2025 | 2024 |
|--|---------|---------|---------|
| Individual | \$4,400 | \$4,300 | \$4,150 |
| Family | \$8,750 | \$8,550 | \$8,300 |
| Catch-Up Contribution (age 55 and older)** | \$1,000 | \$1,000 | \$1,000 |

**Catch-up contributions can be made any time during or after the year in which the HSA participant turns 55.

Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.

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