Investment option profile disclosures

Sample Equity Fund Profile SA00

Release Date
MM-DD-YYYY

1 **Morningstar Category**
Small Growth

Investment Strategy

2 The investment seeks to provide maximum long-term total return.

The portfolio's investment objective is to exceed the total return of the Russell 2000 Growth Index and provide superior return relative to a universe of similar managers. The portfolio purchases stocks of small companies having the potential to grow rapidly and produce superior returns. Small cap companies generally are those between $200 million and $2 billion in market capitalization. The portfolio manager looks for stocks of companies that it expects to benefit from trends within the economy, the political arena and society at large.

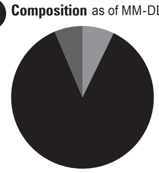
Volatility Analysis

3 Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

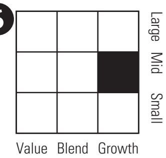
Portfolio Analysis

4 **Composition** as of MM-DD-YY



Composition	% Assets
U.S. Stocks	86.4
Non-U.S. Stocks	6.4
Bonds	0.0
Cash	7.2
Other	0.0

6 **Morningstar Style Box™** as of MM-DD-YY



	% Mkt Cap
Giant	0.00
Large	3.41
Medium	65.73
Small	22.69
Micro	8.17

5 **Top 5 Holdings** as of MM-DD-YY

	% Assets
Weight Watchers International, Inc.	6.60
Polycom, Inc.	5.18
VeriFone Systems, Inc.	4.31
SBA Communications Corporation	4.24
J2 Global Communications, Inc.	4.17

Total Number of Stock Holdings	29
Total Number of Bond Holdings	0
Annual Turnover Ratio %	—
Total Fund Assets ($mil)	70.17

7 **Morningstar Super Sectors** as of MM-DD-YY

	% Fund
Cyclical	23.71
Sensitive	53.16
Defensive	23.13

8 **Risk Measures** as of MM-DD-YY

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	27.90	1.27	1.05
3 Yr Beta	1.17	—	1.04
3 Yr Alpha	11.66	—	1.74

Operations

Fund Inception Date	12-01-86
Portfolio Manager	Jane Sample
Management Company	Sample Equity LLC
Web Site	www.sampleequityllc.com

1 Morningstar Category

The Morningstar Category is a system of grouping funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years).

2 Investment Strategy

The investment strategy describes the goal of the investment option, as well as how it directs investments to achieve this goal.

3 Volatility Analysis

Gives investors a sense of "best" and "worst" case scenarios based upon an investment's actual performance history. An overall risk assessment and its category average are clearly illustrated, while explanatory text explains an investment's price fluctuations relative to the market and other investments.

4 Portfolio Composition

Breakdown of the fund's portfolio holdings into general investment classes: Stocks, Bonds, Cash, and Other. It also includes the percentage of foreign stocks in the portfolio.

5 Top 5 Holdings

The fund's top portfolio holdings, listed as a percentage of total fund assets.

6 Morningstar Style Box™

The Morningstar Style Box reveals a fund's investment strategy as of the date noted on this report.

For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration.

For corporate and municipal bonds, Morningstar surveys credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information, Morningstar instructs fund companies to only use ratings that have been assigned by a Nationally Recognized Statistical Rating Organization (NRSRO). If two NRSROs have rated a security, fund companies are to report the lowest rating to Morningstar. If a rating is unavailable or unpublished, then the security or issuer is categorized as Not Rated/Not Available. US Government Securities issued by the US Treasury or US Government Agencies are included in the US Government category. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO rating on a fixed-income security can change from time-to-time.

7 Morningstar Sectors

The Morningstar Sectors divide the economy into three primary sectors: the Information Economy, the Service Economy, and the Manufacturing Economy, in addition to 12 industry groupings.

8 Risk Measures

Beta is a measure of a fund's sensitivity to market movements. A portfolio with a beta greater than 1 is more volatile than the market, and a portfolio with a beta less than 1 is less volatile than the market.

Alpha measures the difference between a fund's actual returns and its expected performance, given its level of risk (as measured by beta).

Standard deviation is a statistical measure of the volatility of the fund's returns.

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

American Funds American Balanced R5E RLEFX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Moderate Allocation	★★★★★	High	Average

Out of 465 Moderate Allocation funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks conservation of capital, current income and long-term growth of capital and income.

The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

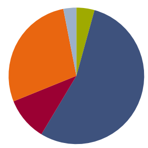
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

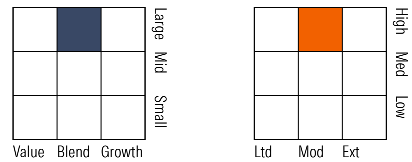
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	54.3
Non-U.S. Stocks	10.3
Bonds	28.0
Cash	4.3
Other	3.1

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25	% Assets
Broadcom Inc	5.02
Microsoft Corp	3.19
Cap Grp Cent Fd Ser Ii	2.51
Taiwan Semiconductor Manufacturing Co Ltd ADR	2.31
Alphabet Inc Class C	2.24

Total Number of Stock Holdings	200
Total Number of Bond Holdings	3767
Annual Turnover Ratio %	50.00
Total Fund Assets ($mil)	263,614.67

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	24.17
Sensitive	55.97
Defensive	19.87

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.73	0.72	0.97
3 Yr Beta	0.91	—	1.02
3 Yr Alpha	4.09	—	4.22

Operations

Fund Inception Date	11-20-15
Portfolio Manager(s)	Hilda L. Applbaum
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds EUPAC R5E RERHX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Foreign Large Growth	★★★	Average	Average

Out of 359 Foreign Large Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in common stocks in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

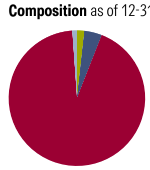
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

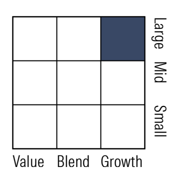
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	4.2
Non-U.S. Stocks	93.0
Bonds	0.0
Cash	1.8
Other	1.1

Morningstar Equity Style Box™ as of 12-31-25



	% Mkt Cap
Giant	61.04
Large	29.02
Medium	9.87
Small	0.08
Micro	0.00

Top 5 Holdings as of 12-31-25	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	6.61
Airbus SE	2.48
SK Hynix Inc	2.18
Novo Nordisk AS Class B	1.75
UniCredit SpA	1.52

Total Number of Stock Holdings	336
Total Number of Bond Holdings	0
Annual Turnover Ratio %	35.00
Total Fund Assets ($mil)	126,760.88

Morningstar Super World Regions as of 12-31-25	% Fund
Americas	15.52
Greater Europe	49.96
Greater Asia	34.53

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.26	1.10	0.90
3 Yr Beta	0.96	—	0.99
3 Yr Alpha	-2.27	—	0.49

Operations

Fund Inception Date	11-20-15
Portfolio Manager(s)	Carl M. Kawaja
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

American Funds Fundamental Invs R5E RFNHX

Release Date:
03-31-2026

Morningstar Category
Large Blend

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Average

Out of 1212 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital and income.

The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets.

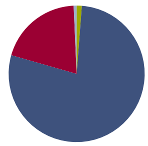
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

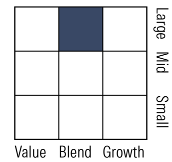
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	78.2
Non-U.S. Stocks	19.9
Bonds	0.0
Cash	1.2
Other	0.7

Morningstar Equity Style Box™ as of 12-31-25



	% Mkt Cap
Giant	47.57
Large	29.53
Medium	20.01
Small	2.87
Micro	0.02

Top 5 Holdings as of 12-31-25	% Assets
Broadcom Inc	7.24
Microsoft Corp	5.47
Alphabet Inc Class C	3.89
NVIDIA Corp	3.86
Philip Morris International Inc	3.72

Total Number of Stock Holdings	224
Total Number of Bond Holdings	0
Annual Turnover Ratio %	26.00
Total Fund Assets ($mil)	153,927.21

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	24.05
Sensitive	58.16
Defensive	17.79

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.69	1.05	1.01
3 Yr Beta	1.02	—	1.03
3 Yr Alpha	2.02	—	-1.23

Operations

Fund Inception Date	11-20-15
Portfolio Manager(s)	Brady L. Enright
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds US Government MMkt R4 RADXX

Release Date:
03-31-2026

Morningstar Category
Money Market-Taxable

7-Day SEC Yield %
2.94

Investment Objective & Strategy

From investment's prospectus

The investment seeks income while preserving capital and maintaining liquidity.

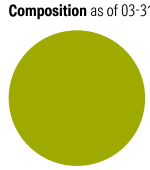
The fund will invest at least 99.5% of its total assets in cash, U.S. Treasury securities and other government securities guaranteed or issued by an agency or instrumentality of the U.S. government, and repurchase agreements that are fully collateralized by cash or government securities. Additionally, at least 80% of the fund's assets will normally be invested in securities that are issued or guaranteed by the U.S. government, its agencies and instrumentalities, and repurchase agreements that are fully collateralized by government securities.

Category Description: Money Market-Taxable

These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds do not designate themselves as Prime in Form N-MFP.

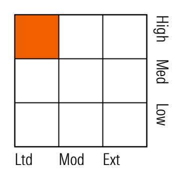
Portfolio Analysis

Composition as of 03-31-26



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	100.0
Other	0.0

Morningstar Fixed Income Style Box™ as of 03-31-26



Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Operations

Fund Inception Date	05-01-09
Total Fund Assets ($mil)	35,411.46
Liquidity Fee	No
Redemption Gate	No
Portfolio Manager(s)	Management Team
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

Money Market Fund Disclosure *Government Money Market Funds that have chosen not to rely on the ability to impose liquidity fees and suspend redemptions: You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.*

American Funds 2010 Trgt Date Ret Inc R4 RDATX

Release Date:
03-31-2026

Morningstar Category
Target-Date 2000-2010

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★★	Above Average	Average

Out of 75 Target-Date 2000-2010 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

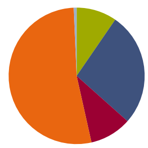
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

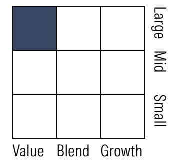
Portfolio Analysis

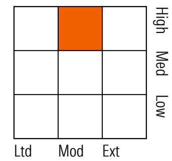
Composition as of 12-31-25



	% Assets
U.S. Stocks	27.0
Non-U.S. Stocks	9.9
Bonds	52.8
Cash	9.6
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds Income Fund of Amer R6	18.19
American Funds Interm Bd Fd of Amer R6	11.41
American Funds Bond Fund of Amer R6	10.21
American Funds ST Bd Fd of Amer R6	8.61
American Funds Mortgage R6	7.41

Total Number of Holdings	16
Annual Turnover Ratio %	11.00
Total Fund Assets ($mil)	3,737.05

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	32.14
Sensitive	43.04
Defensive	24.82

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.35	0.53	1.03
3 Yr Beta	0.68	—	1.01
3 Yr Alpha	-0.01	—	0.02

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2015 Trgt Date Ret Inc R4 RDBTX

Release Date:
03-31-2026

Morningstar Category
Target-Date 2015

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★★	Above Average	Average

Out of 81 Target-Date 2015 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

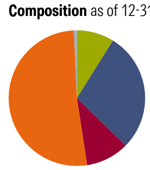
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

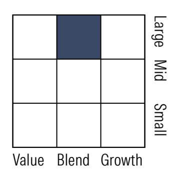
Portfolio Analysis

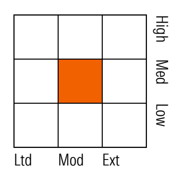
Composition as of 12-31-25



	% Assets
U.S. Stocks	28.5
Non-U.S. Stocks	10.3
Bonds	51.7
Cash	8.9
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds Income Fund of Amer R6	14.01
American Funds Interm Bd Fd of Amer R6	9.40
American Funds Bond Fund of Amer R6	9.20
American Funds Inflation Linked Bd R6	7.80
American Funds American Balanced R6	7.00

Total Number of Holdings	18
Annual Turnover Ratio %	7.00
Total Fund Assets ($mil)	4,486.39

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	31.08
Sensitive	45.07
Defensive	23.85

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.54	0.54	0.98
3 Yr Beta	0.70	—	0.97
3 Yr Alpha	0.13	—	-0.21

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2020 Trgt Date Ret Inc R4 RDCTX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2020

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Below Average

Out of 95 Target-Date 2020 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

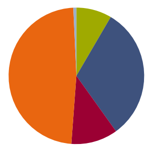
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

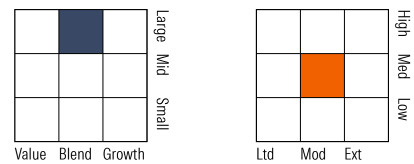
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	31.6
Non-U.S. Stocks	11.1
Bonds	48.1
Cash	8.5
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25	% Assets
American Funds Income Fund of Amer R6	12.20
American Funds Bond Fund of Amer R6	8.28
American Funds Inflation Linked Bd R6	8.05
American Funds American Balanced R6	7.80
American Funds Interm Bd Fd of Amer R6	6.56

Total Number of Holdings	21
Annual Turnover Ratio %	7.00
Total Fund Assets ($mil)	14,145.81

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	30.28
Sensitive	46.72
Defensive	23.00

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.98	0.58	0.97
3 Yr Beta	0.75	—	0.96
3 Yr Alpha	0.36	—	-1.03

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2025 Trgt Date Ret Inc R4 RDDTX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2025

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Below Average

Out of 125 Target-Date 2025 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

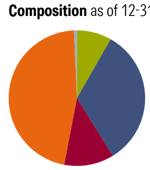
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

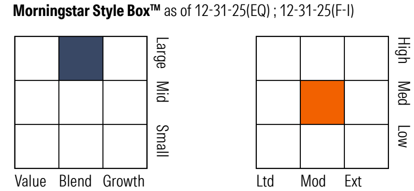
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	32.9
Non-U.S. Stocks	11.8
Bonds	46.3
Cash	8.3
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25	% Assets
American Funds Income Fund of Amer R6	8.80
American Funds Bond Fund of Amer R6	8.01
American Funds American Balanced R6	8.00
American Funds Inflation Linked Bd R6	7.99
American Funds American Mutual R6	6.00

Total Number of Holdings	21
Annual Turnover Ratio %	7.00
Total Fund Assets ($mil)	30,757.02

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	29.61
Sensitive	48.55
Defensive	21.84

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	7.32	0.61	0.95
3 Yr Beta	0.79	—	0.95
3 Yr Alpha	0.51	—	-6.38

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2030 Trgt Date Retire R4 RDETX

Release Date:
03-31-2026

Morningstar Category
Target-Date 2030

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★★	Above Average	Below Average

Out of 181 Target-Date 2030 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

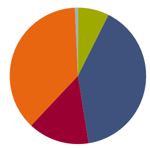
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

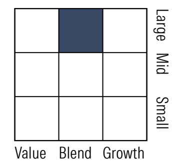
Portfolio Analysis

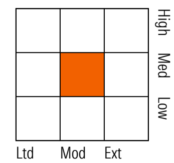
Composition as of 12-31-25



	% Assets
U.S. Stocks	40.1
Non-U.S. Stocks	14.5
Bonds	37.3
Cash	7.4
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds American Balanced R6	8.28
American Funds Bond Fund of Amer R6	7.04
American Funds American Mutual R6	6.89
American Funds Capital World Gr&Inc R6	6.89
American Funds Inflation Linked Bd R6	6.21

Total Number of Holdings	24
Annual Turnover Ratio %	8.00
Total Fund Assets ($mil)	50,397.93

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.91
Sensitive	51.08
Defensive	20.01

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.21	0.68	0.97
3 Yr Beta	0.89	—	0.98
3 Yr Alpha	1.17	—	2.72

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2035 Trgt Date Retire R4 RDFTX

Release Date:
03-31-2026

Morningstar Category
Target-Date 2035

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★★	High	Below Average

Out of 178 Target-Date 2035 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

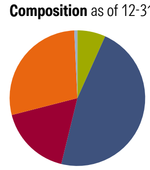
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

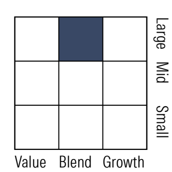
Portfolio Analysis

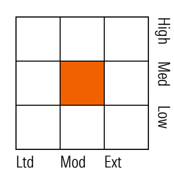
Composition as of 12-31-25



	% Assets
U.S. Stocks	47.1
Non-U.S. Stocks	17.2
Bonds	28.3
Cash	6.7
Other	0.8

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds American Balanced R6	8.29
American Funds American Mutual R6	7.06
American Funds Capital World Gr&Inc R6	7.06
American Funds AMCAP R6	6.06
American Funds Growth Fund of Amer R6	5.62

Total Number of Holdings	25
Annual Turnover Ratio %	9.00
Total Fund Assets ($mil)	52,907.58

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.68
Sensitive	51.92
Defensive	19.39

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.11	0.76	0.97
3 Yr Beta	0.97	—	0.96
3 Yr Alpha	2.05	—	1.64

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2040 Trgt Date Retire R4 RDGTX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2040

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★★	High	Average

Out of 174 Target-Date 2040 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

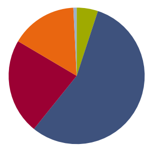
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

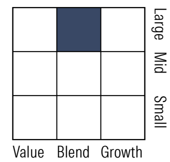
Portfolio Analysis

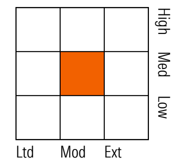
Composition as of 12-31-25



	% Assets
U.S. Stocks	55.7
Non-U.S. Stocks	22.7
Bonds	15.8
Cash	5.1
Other	0.8

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds American Balanced R6	8.25
American Funds Capital World Gr&Inc R6	7.16
American Funds American Mutual R6	6.97
American Funds Fundamental Invs R6	6.96
American Funds AMCAP R6	6.87

Total Number of Holdings	24
Annual Turnover Ratio %	10.00
Total Fund Assets ($mil)	49,408.77

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.72
Sensitive	52.87
Defensive	18.40

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.35	0.86	1.01
3 Yr Beta	1.09	—	1.00
3 Yr Alpha	3.08	—	1.41

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2045 Trgt Date Retire R4 RDHTX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2045

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Average

Out of 173 Target-Date 2045 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

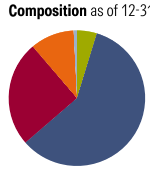
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

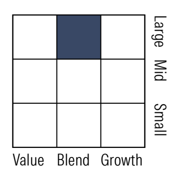
Portfolio Analysis

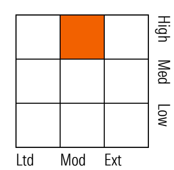
Composition as of 12-31-25



	% Assets
U.S. Stocks	58.9
Non-U.S. Stocks	25.2
Bonds	10.4
Cash	4.7
Other	0.8

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds American Balanced R6	8.00
American Funds Fundamental Invs R6	7.88
American Funds Capital World Gr&Inc R6	7.10
American Funds New Perspective R6	7.01
American Funds AMCAP R6	6.98

Total Number of Holdings	23
Annual Turnover Ratio %	9.00
Total Fund Assets ($mil)	43,100.84

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.95
Sensitive	52.92
Defensive	18.14

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.88	0.90	1.01
3 Yr Beta	1.14	—	1.00
3 Yr Alpha	3.27	—	1.18

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2050 Trgt Date Retire R4 RDITX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2050

Overall Morningstar Rating™	**Morningstar Return**	**Morningstar Risk**
★★★★	Above Average	Below Average

Out of 174 Target-Date 2050 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

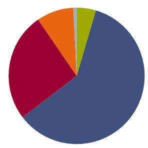
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

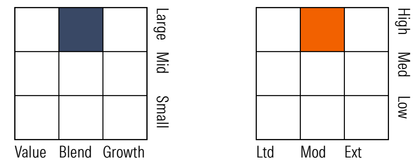
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	60.1
Non-U.S. Stocks	25.8
Bonds	8.8
Cash	4.6
Other	0.8

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25	% Assets
American Funds New Perspective R6	8.60
American Funds Fundamental Invs R6	8.02
American Funds SMALLCAP World R6	7.79
American Funds Washington Mutual R6	7.78
American Funds American Balanced R6	7.20

Total Number of Holdings	19
Annual Turnover Ratio %	9.00
Total Fund Assets ($mil)	38,796.76

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.95
Sensitive	53.11
Defensive	17.93

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.09	0.92	0.99
3 Yr Beta	1.15	—	0.97
3 Yr Alpha	3.30	—	1.08

Operations

Fund Inception Date	02-01-07
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

American Funds 2055 Trgt Date Retire R4 RDJTX

Release Date: 03-31-2026

Morningstar Category
Target-Date 2055

Overall Morningstar Rating™	**Morningstar Return**	**Morningstar Risk**
★★★★	Above Average	Average

Out of 173 Target-Date 2055 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

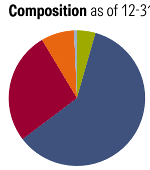
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

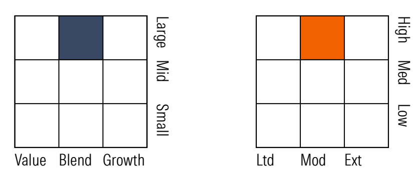
Portfolio Analysis

Composition as of 12-31-25



	% Assets
U.S. Stocks	60.3
Non-U.S. Stocks	26.8
Bonds	7.9
Cash	4.4
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25	% Assets
American Funds New Perspective R6	9.01
American Funds Fundamental Invs R6	8.83
American Funds SMALLCAP World R6	8.78
American Funds Washington Mutual R6	7.98
American Funds Capital World Gr&Inc R6	7.83

Total Number of Holdings	19
Annual Turnover Ratio %	9.00
Total Fund Assets ($mil)	28,279.41

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	28.91
Sensitive	53.72
Defensive	17.37

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.32	0.94	1.00
3 Yr Beta	1.17	—	0.98
3 Yr Alpha	3.40	—	1.08

Operations

Fund Inception Date	02-01-10
Portfolio Manager(s)	Wesley K. Phoa
Management Company	Capital Research and Management Company
Web Site	www.americanfunds.com

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

American Funds 2060 Trgt Date Retire R6 RFUTX

Release Date:
03-31-2026

Morningstar Category
Target-Date 2060

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Average

Out of 173 Target-Date 2060 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

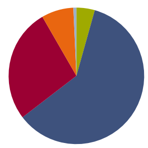
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

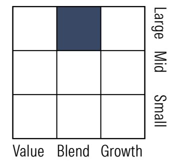
Portfolio Analysis

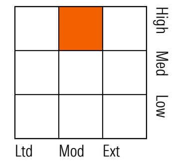
Composition as of 12-31-25



	% Assets
U.S. Stocks	60.2
Non-U.S. Stocks	27.0
Bonds	7.7
Cash	4.4
Other	0.7

Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)





Top 5 Holdings as of 12-31-25	% Assets
American Funds New Perspective R6	9.81
American Funds SMALLCAP World R6	9.80
American Funds Fundamental Invs R6	9.00
American Funds New World R6	8.01
American Funds Capital World Gr&Inc R6	8.00

Total Number of Holdings	17
Annual Turnover Ratio %	8.00
Total Fund Assets ($mil)	18,401.76

Morningstar Super Sectors as of 12-31-25	% Fund
Cyclical	29.01
Sensitive	53.83
Defensive	17.18

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.42	0.95	1.00
3 Yr Beta	1.18	—	0.98
3 Yr Alpha	3.75	—	1.17

Operations

Fund Inception Date	03-27-15	Management Company	Capital Research and Management Company
Portfolio Manager(s)	Wesley K. Phoa	Web Site	www.americanfunds.com

AMG Renaissance Large Cap Growth I MRLSX

Release Date:
03-31-2026

Morningstar Category
Large Growth

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★	Below Average	Below Average

Out of 998 Large Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks to provide investors with long-term capital appreciation.

The fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in securities of large-capitalization companies. The subadviser considers the term "large-capitalization" companies to generally refer to companies that, at the time of purchase, have a minimum market capitalization of approximately $3 billion. It invests primarily in common stocks of U.S. large-capitalization companies.

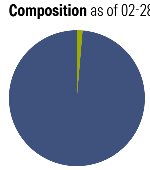
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

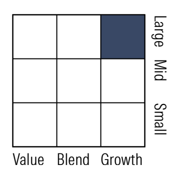
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	98.7
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	1.4
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	21.01
Large	37.72
Medium	33.76
Small	7.51
Micro	0.00

Top 5 Holdings as of 02-28-26	% Assets
Alphabet Inc Class A	3.48
Apple Inc	2.76
Broadcom Inc	2.71
Comfort Systems USA Inc	2.70
Amazon.com Inc	2.45

Total Number of Stock Holdings	54
Total Number of Bond Holdings	0
Annual Turnover Ratio %	43.00
Total Fund Assets ($mil)	122.70

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	27.78
Sensitive	52.38
Defensive	19.83

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.08	1.08	0.81
3 Yr Beta	1.01	—	0.84
3 Yr Alpha	-3.86	—	2.57

Operations

Fund Inception Date	06-03-09	Management Company	AMG Funds LLC
Portfolio Manager(s)	Michael E. Schroer	Web Site	www.amgfunds.com

BlackRock Inflation Protected Bond Instl BPRIX

Release Date: 03-31-2026

Morningstar Category
Inflation-Protected Bond

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Average

Out of 139 Inflation-Protected Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks to maximize real return, consistent with preservation of real capital and prudent investment management.

The fund invests at least 80% of its assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and U.S. and non-U.S. corporations. It may invest up to 20% of its assets in non-investment grade bonds or securities of emerging market issuers. The fund maintains an average portfolio duration that is within ±40% of the duration of the Bloomberg U.S. Treasury Inflation Protected Securities Index (the benchmark).

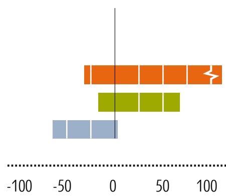
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

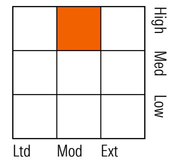
Portfolio Analysis

Composition as of 02-28-26



	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	110.2
Cash	45.3
Other	-55.6
Total	100.0

Morningstar Fixed Income Style Box™ as of 02-28-26



Avg Eff Duration	6.79
Avg Eff Maturity	8.09
Avg Wtd Coupon	—
Avg Wtd Price	97.41

Top 5 Holdings as of 02-28-26	% Assets
SWP: OIS 3.604500 18-MAR-2026 FED	18.98
SWP: OIS 3.592000 18-MAR-2026 FED	15.74
SWP: OIS 3.617500 18-MAR-2026 FED	7.89
SWP: OIS 3.590000 18-MAR-2026 FED	7.55
United States Treasury Notes	4.45

Credit Analysis: % Bonds as of 02-28-26			
AAA	4	BB	1
AA	89	B	1
A	0	Below B	0
BBB	2	Not Rated	3

Total Number of Stock Holdings	2
Total Number of Bond Holdings	466
Annual Turnover Ratio %	220.00
Total Fund Assets ($mil)	1,730.35

Risk Measures as of 03-31-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	4.28	0.76	0.84
3 Yr Beta	0.72	—	0.92
3 Yr Alpha	-1.05	—	0.92

Operations

Fund Inception Date	06-28-04
Portfolio Manager(s)	Johan Sjogren
Management Company	BlackRock Advisors, LLC
Web Site	http://www.blackrock.com

BNY Mellon Sm/Md Cp Gr I SDSCX

Release Date: 03-31-2026

Morningstar Category
Mid-Cap Growth

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★	Average	High

Out of 469 Mid-Cap Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital.

To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of small-cap and mid-cap U.S. companies. The adviser considers small-cap and mid-cap companies to be those companies with total market capitalizations that are equal to or less than the total market capitalization of the largest company included in the Russell 2500TM Growth Index.

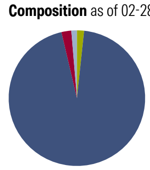
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

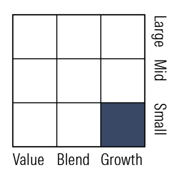
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	94.7
Non-U.S. Stocks	2.3
Bonds	0.0
Cash	1.7
Other	1.3

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	0.00
Large	0.00
Medium	20.77
Small	60.22
Micro	19.01

Top 5 Holdings as of 02-28-26	% Assets
The Baldwin Insurance Group Inc Class A	4.03
Casey's General Stores Inc	3.39
Guardant Health Inc	3.15
Repligen Corp	2.94
Regal Rexnord Corp	2.84

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	24.50
Sensitive	47.84
Defensive	27.65

Total Number of Stock Holdings	62
Total Number of Bond Holdings	0
Annual Turnover Ratio %	131.25
Total Fund Assets ($mil)	762.62

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	20.61	1.71	1.10
3 Yr Beta	1.49	—	1.15
3 Yr Alpha	-13.80	—	1.41

Operations

Fund Inception Date	01-04-88
Portfolio Manager(s)	Karen Miki Behr
Management Company	BNY Mellon Investment Adviser, Inc
Web Site	https://im.bnymellon.com

Columbia Large Cap Index Inst NINDX

Release Date:
03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Large Blend	★★★★	Above Average	Average

Out of 1212 Large Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) 500® Index.

Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P 500 Index (the index). In seeking to match the performance of the index, the Investment Manager attempts to allocate the fund's assets among common stocks in approximately the same weightings as the index. The fund may invest in derivatives, such as futures (including equity index futures), for cash equitization purposes.

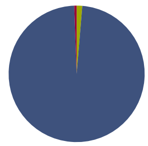
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

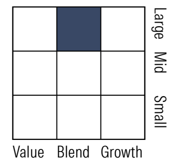
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	98.1
Non-U.S. Stocks	0.6
Bonds	0.0
Cash	1.3
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	46.23
Large	35.00
Medium	17.88
Small	0.89
Micro	0.00

Top 5 Holdings as of 02-28-26	% Assets
NVIDIA Corp	7.23
Apple Inc	6.55
Microsoft Corp	4.90
Amazon.com Inc	3.43
Alphabet Inc Class A	3.04

Total Number of Stock Holdings	503
Total Number of Bond Holdings	0
Annual Turnover Ratio %	6.00
Total Fund Assets ($mil)	2,721.52

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	26.29
Sensitive	55.95
Defensive	17.76

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.06	1.00	0.96
3 Yr Beta	1.00	—	1.01
3 Yr Alpha	-0.22	—	0.13

Operations

Fund Inception Date	12-15-93
Portfolio Manager(s)	Christopher Lo
Management Company	Columbia Mgmt Investment Advisers, LLC
Web Site	www.columbiamanagement.com

Columbia Mid Cap Index Inst NMPAX

Release Date:
03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Mid-Cap Blend	★★★	Average	Above Average

Out of 365 Mid-Cap Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) MidCap 400® Index.

The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P MidCap 400 Index. In seeking to match the performance of the index, the Investment Manager attempts to allocate the fund's assets among common stocks in approximately the same weightings as the index. The manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses.

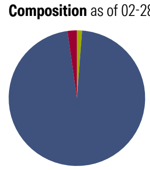
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

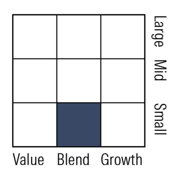
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	96.6
Non-U.S. Stocks	2.2
Bonds	0.0
Cash	1.2
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	0.00
Large	1.80
Medium	33.81
Small	62.06
Micro	2.33

Top 5 Holdings as of 02-28-26	% Assets
E-mini S&P MidCap 400 Future Mar 26	1.54
Lumentum Holdings Inc	1.42
Columbia Short-Term Cash	1.24
Coherent Corp	1.16
TechnipFMC PLC	0.77

Total Number of Stock Holdings	400
Total Number of Bond Holdings	0
Annual Turnover Ratio %	16.00
Total Fund Assets ($mil)	2,372.30

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	37.36
Sensitive	46.75
Defensive	15.88

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.23	1.35	1.02
3 Yr Beta	1.14	—	1.05
3 Yr Alpha	-6.88	—	1.15

Operations

Fund Inception Date	03-31-00
Portfolio Manager(s)	Christopher Lo
Management Company	Columbia Mgmt Investment Advisers, LLC
Web Site	www.columbiamanagement.com

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profile not available at this time

Columbia Small Cap Index Inst NMSCX

Release Date:
03-31-2026

Morningstar Category	**Overall Morningstar Rating™**	**Morningstar Return**	**Morningstar Risk**
Small Blend	★★★	Average	Above Average

Out of 580 Small Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600® Index.

Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P SmallCap 600 Index. The Investment Manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The fund may invest in derivatives, such as futures (including equity index futures), for cash equitization purposes.

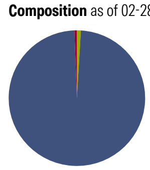
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	98.5
Non-U.S. Stocks	0.6
Bonds	0.0
Cash	0.9
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26

	Value	Blend	Growth
Large			
Mid			
Small		■	

	% Mkt Cap
Giant	0.00
Large	0.00
Medium	0.39
Small	55.89
Micro	43.72

Top 5 Holdings as of 02-28-26	% Assets
E-mini Russell 2000 Index Future Mar 26	1.13
Columbia Short-Term Cash	0.93
Solstice Advanced Materials Inc	0.78
iShares Core S&P Small-Cap ETF	0.67
Moog Inc Class A	0.60

Total Number of Stock Holdings	603
Total Number of Bond Holdings	0
Annual Turnover Ratio %	23.00
Total Fund Assets ($mil)	2,385.96

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	45.05
Sensitive	38.96
Defensive	16.01

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.99	1.57	1.05
3 Yr Beta	1.20	—	1.01
3 Yr Alpha	-8.58	—	1.12

Operations

Fund Inception Date	10-15-96
Portfolio Manager(s)	Christopher Lo
Management Company	Columbia Mgmt Investment Advisers, LLC
Web Site	www.columbiamanagement.com

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Hartford International Value R6 HILUX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Foreign Large Value	★★★★★	High	Average

Out of 325 Foreign Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term total return.

Under normal circumstances, the fund invests at least 65% of its net assets in equity securities of foreign issuers, including non-dollar securities and securities of emerging market issuers. It may invest in securities of issuers of any market capitalization, including small capitalization securities. The fund may invest up to 25% of its net assets in issuers that conduct their principal business activities in emerging markets or whose securities are traded principally on exchanges in emerging markets.

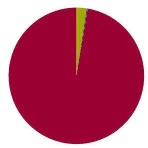
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

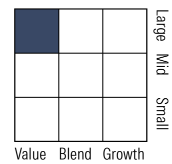
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	0.3
Non-U.S. Stocks	97.3
Bonds	0.0
Cash	2.4
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	24.56
Large	41.52
Medium	27.11
Small	6.29
Micro	0.51

Top 5 Holdings as of 02-28-26	% Assets
British American Tobacco PLC	2.22
Shell PLC	2.22
GSK PLC	2.17
Societe Generale SA	2.01
UniCredit SpA	1.94
Total Number of Stock Holdings	233
Total Number of Bond Holdings	0
Annual Turnover Ratio %	19.00
Total Fund Assets ($mil)	13,387.73

Morningstar Super World Regions as of 02-28-26	% Fund
Americas	6.71
Greater Europe	60.81
Greater Asia	32.48

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.94	1.07	0.99
3 Yr Beta	0.88	—	0.99
3 Yr Alpha	6.13	—	1.56

Operations

Fund Inception Date	02-28-19
Portfolio Manager(s)	James H. Shakin
Management Company	Hartford Funds Management Company, LLC
Web Site	www.hartfordfunds.com

Heartland Mid Cap Value Institutional HNMDX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Mid-Cap Value	★★★	Below Average	Average

Out of 388 Mid-Cap Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term capital appreciation and modest current income.

Under normal circumstances, at least 80% of the fund's net assets are invested in common stocks and other equity securities of mid-capitalization companies. It invests primarily in a concentrated number (generally 40 to 60) of mid-capitalization common stocks selected on a value basis and whose current market prices, in Heartland Advisors' judgment, are undervalued relative to their intrinsic value.

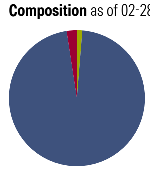
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

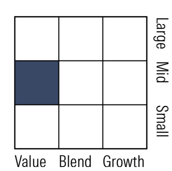
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	96.3
Non-U.S. Stocks	2.4
Bonds	0.0
Cash	1.3
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	1.20
Large	1.85
Medium	70.76
Small	25.48
Micro	0.70

Top 5 Holdings as of 02-28-26	% Assets
Teledyne Technologies Inc	5.17
Public Storage	3.73
The Hershey Co	3.56
Exelon Corp	3.52
Watsco Inc Ordinary Shares	3.20
Total Number of Stock Holdings	62
Total Number of Bond Holdings	0
Annual Turnover Ratio %	72.00
Total Fund Assets ($mil)	460.69

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	29.61
Sensitive	40.97
Defensive	29.42

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.54	1.21	0.96
3 Yr Beta	0.85	—	0.89
3 Yr Alpha	-8.64	—	1.89

Operations

Fund Inception Date	10-31-14
Portfolio Manager(s)	Colin McWey
Management Company	Heartland Advisors Inc
Web Site	www.heartlandfunds.com

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Invesco Developing Markets A ODMAX

Release Date: 03-31-2026

Morningstar Category
Diversified Emerging Mkts

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★	Below Average	Below Average

Out of 694 Diversified Emerging Mkts funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks capital appreciation.

The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, the fund will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country, and in derivatives and other instruments that have economic characteristics similar to such securities.

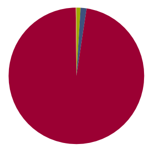
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

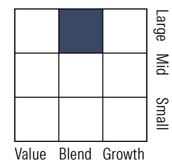
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	1.4
Non-U.S. Stocks	97.4
Bonds	0.1
Cash	1.0
Other	0.1

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	64.54
Large	29.76
Medium	4.74
Small	0.96
Micro	0.00

Top 5 Holdings as of 02-28-26	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	12.48
Samsung Electronics Co Ltd	8.62
Tencent Holdings Ltd	5.35
HDFC Bank Ltd	3.83
Petroleo Brasileiro SA Petrobras ADR	2.95

Total Number of Stock Holdings	71
Total Number of Bond Holdings	1
Annual Turnover Ratio %	79.00
Total Fund Assets ($mil)	8,308.23

Morningstar Super World Regions as of 02-28-26	% Fund
Americas	17.26
Greater Europe	7.37
Greater Asia	75.38

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.30	1.10	0.91
3 Yr Beta	0.89	—	0.95
3 Yr Alpha	-3.75	—	-3.13

Operations

Fund Inception Date	11-18-96
Portfolio Manager(s)	Ian Hargreaves
Management Company	Invesco Advisers, Inc.
Web Site	www.invesco.com

Janus Henderson Triton T JATTX

Release Date: 03-31-2026

Morningstar Category
Small Growth

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★	Average	Below Average

Out of 522 Small Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital.

The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500® Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

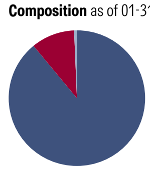
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

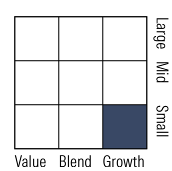
Portfolio Analysis

Composition as of 01-31-26



	% Assets
U.S. Stocks	89.0
Non-U.S. Stocks	10.3
Bonds	0.0
Cash	0.0
Other	0.7

Morningstar Equity Style Box™ as of 01-31-26



	% Mkt Cap
Giant	0.00
Large	3.07
Medium	35.12
Small	51.50
Micro	10.30

Top 5 Holdings as of 01-31-26	% Assets
AST SpaceMobile Inc Ordinary Shares - Class A	3.18
Teledyne Technologies Inc	2.65
SS&C Technologies Holdings Inc	2.36
Glaukos Corp	2.24
Flex Ltd	2.21

Total Number of Stock Holdings	117
Total Number of Bond Holdings	0
Annual Turnover Ratio %	20.00
Total Fund Assets ($mil)	5,184.11

Morningstar Super Sectors as of 01-31-26	% Fund
Cyclical	20.57
Sensitive	48.66
Defensive	30.76

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.94	1.32	0.83
3 Yr Beta	1.16	—	0.87
3 Yr Alpha	-10.20	—	0.94

Operations

Fund Inception Date	02-25-05
Portfolio Manager(s)	Jonathan D. Coleman
Management Company	Janus Henderson Investors US LLC
Web Site	www.janushenderson.com

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

JPMorgan Large Cap Growth R6 JLGMX

Release Date:
03-31-2026

Morningstar Category
Large Growth

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Above Average	Average

Out of 998 Large Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term capital appreciation.

Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of large, well-established companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000® Growth Index at the time of purchase. The fund is non-diversified.

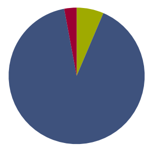
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

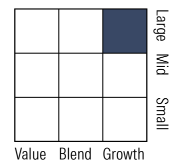
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	90.6
Non-U.S. Stocks	2.9
Bonds	0.0
Cash	6.4
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	58.87
Large	33.65
Medium	7.33
Small	0.12
Micro	0.03

Top 5 Holdings as of 02-28-26	% Assets
NVIDIA Corp	9.40
Apple Inc	8.56
Alphabet Inc Class C	8.17
Microsoft Corp	4.46
JPMorgan Prime Money Market IM	4.39

Total Number of Stock Holdings	83
Total Number of Bond Holdings	0
Annual Turnover Ratio %	52.00
Total Fund Assets ($mil)	107,433.53

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	16.44
Sensitive	61.33
Defensive	22.24

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.64	1.30	0.97
3 Yr Beta	1.19	—	0.99
3 Yr Alpha	-0.32	—	0.21

Operations

Fund Inception Date	11-30-10
Portfolio Manager(s)	Giri K Devulapally
Management Company	J.P. Morgan Investment Management, Inc.
Web Site	www.jpmorganfunds.com

Lincoln Stable Value Account -LNTPA

Release Date
03-31-26

Morningstar Category
Stable Value

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
—	—	—

Rated against 525 Short-Term Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The primary objective is to maximize investment income while maintaining preservation of capital.

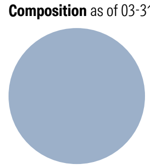
The portfolio is predominately invested in fixed income instruments diversified across asset classes, sectors, issuers and geography. The overall investment strategy is executed within the context of prudent asset / liability management and the constraints of the applicable laws and regulations.

Notes

For any investment option in the plan, including an option that is part of a model, you may obtain a prospectus or similar document by requesting one from your employer, visiting your plan's web site, or calling a Lincoln Financial representative at 800 234-3500.

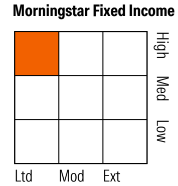
Portfolio Analysis

Composition as of 03-31-26



	% Assets
Synthetic GICs	0.0
Traditional GICs	0.0
Cash	0.0
Other	100.0

Morningstar Fixed Income Style Box™ as of 03-31-26



What do Stable Value Funds invest in?

Stable value funds tend to invest in high-quality bonds with short- to intermediate-term maturities. They also purchase insurance contracts which aim to provide price stability on a day-to-day basis. This guaranteed account is a group annuity contract with a guarantee of principal and interest provided by Lincoln.

Operations

Fund Inception Date	05-02-83
Total Fund Assets ($mil)	16,607.64
Portfolio Manager	Management Team
Management Company	Macquarie Investment Management
Web Site	macquarie.com/investment-management
Issuer	Lincoln Financial Group

Volatility Analysis

Risk: —

Nomura Small Cap Value Institutional DEVIX

Release Date: 03-31-2026

Morningstar Category
Small Value

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★	Average	Average

Out of 460 Small Value funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks capital appreciation.

Under normal circumstances, at least 80% of the fund's net assets, plus the amount of any borrowings for investment purposes, will be in investments of small-capitalization companies. It invests primarily in investments of small companies whose stock prices, in the portfolio managers' opinion, appear low relative to their underlying value or future potential.

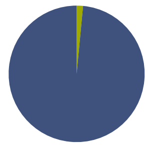
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

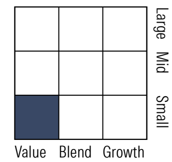
Portfolio Analysis

Composition as of 02-28-26



Composition	% Assets
U.S. Stocks	98.5
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	1.5
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	0.00
Large	0.00
Medium	7.21
Small	71.90
Micro	20.89

Top 5 Holdings as of 02-28-26	% Assets
Webster Financial Corp	1.85
Valley National Bancorp	1.77
First Financial Bancorp	1.68
TTM Technologies Inc	1.65
Hancock Whitney Corp	1.63

Total Number of Stock Holdings	105
Total Number of Bond Holdings	0
Annual Turnover Ratio %	21.00
Total Fund Assets ($mil)	3,436.25

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	51.68
Sensitive	37.91
Defensive	10.41

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.64	1.46	0.96
3 Yr Beta	1.09	—	0.99
3 Yr Alpha	-5.75	—	0.88

Operations

Fund Inception Date	11-09-92
Portfolio Manager(s)	Kelley McKee Carabasi
Management Company	Delaware Management Company
Web Site	www.delawareinvestments.com

PIMCO Total Return I2 PTTPX

Release Date: 03-31-2026

Morningstar Category
Intermediate Core-Plus Bond

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★	Average	Above Average

Out of 496 Intermediate Core-Plus Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

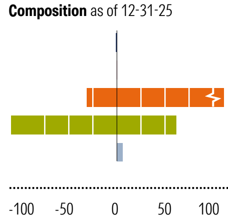
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

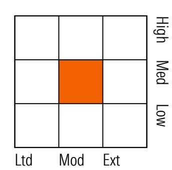
Portfolio Analysis

Composition as of 12-31-25



Composition	% Net
U.S. Stocks	-0.8
Non-U.S. Stocks	0.1
Bonds	138.8
Cash	-43.3
Other	5.3
Total	100.0

Morningstar Fixed Income Style Box™ as of 12-31-25



Avg Eff Duration	6.51
Avg Eff Maturity	9.01
Avg Wtd Coupon	4.29
Avg Wtd Price	93.65

Top 5 Holdings as of 12-31-25	% Assets
5 Year Treasury Note Future Mar 26	17.23
10 Year Treasury Note Future Mar 26	13.73
Federal National Mortgage Association 5%	5.27
Pimco Fds	5.21
Federal National Mortgage Association 3%	4.25

Total Number of Stock Holdings	13
Total Number of Bond Holdings	6332
Annual Turnover Ratio %	606.00
Total Fund Assets ($mil)	47,030.75

Credit Analysis: % Bonds as of 12-31-25

AAA	11	BB	5
AA	63	B	1
A	7	Below B	1
BBB	11	Not Rated	0

Risk Measures as of 03-31-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.08	1.08	1.10
3 Yr Beta	1.07	—	1.11
3 Yr Alpha	1.25	—	2.12

Operations

Fund Inception Date	04-30-08
Portfolio Manager(s)	Mohit Mittal
Management Company	Pacific Investment Management Company, LLC
Web Site	www.pimco.com

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

Principal MidCap R5 PMBPX

Release Date:
03-31-2026

Morningstar Category
Mid-Cap Growth

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★★★	Average	Average

Out of 469 Mid-Cap Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital.

Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations. For this fund, companies with medium market capitalizations are those with market capitalizations within the range of companies comprising the Russell MidCap® Index. The fund also invests in foreign securities.

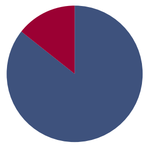
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

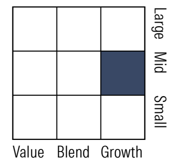
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	85.7
Non-U.S. Stocks	14.4
Bonds	0.0
Cash	0.0
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	6.25
Large	4.24
Medium	84.09
Small	5.42
Micro	0.00

Top 5 Holdings as of 02-28-26

	% Assets
Vulcan Materials Co	5.18
Heico Corp Class A	5.12
TransDigm Group Inc	5.02
Hilton Worldwide Holdings Inc	4.93
	4.82

Total Number of Stock Holdings	69
Total Number of Bond Holdings	0
Annual Turnover Ratio %	13.70
Total Fund Assets ($mil)	25,287.07

Morningstar Super Sectors as of 02-28-26

	% Fund
Cyclical	54.43
Sensitive	36.19
Defensive	9.38

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.71	1.30	0.84
3 Yr Beta	1.11	—	0.85
3 Yr Alpha	-9.47	—	0.97

Operations

Fund Inception Date	12-06-00	Management Company	Principal Global Investors LLC
Portfolio Manager(s)	Bill Nolin	Web Site	www.principalfunds.com

T. Rowe Price Real Estate TRREX

Release Date:
03-31-2026

Morningstar Category
Real Estate

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★★	Below Average	Average

Out of 197 Real Estate funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth through a combination of capital appreciation and current income.

The fund normally invests at least 80% of its net assets in the equity securities of real estate companies. It is likely to maintain a significant portion of assets in real estate investment trusts (REITs). REITs pool money to invest in properties (equity REITs) or mortgages (mortgage REITs). The fund generally invests in equity REITs. It is non-diversified.

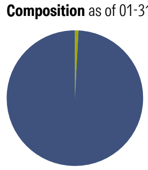
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

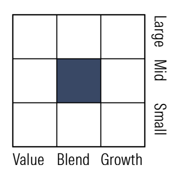
Portfolio Analysis

Composition as of 01-31-26



	% Assets
U.S. Stocks	99.2
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	0.8
Other	0.0

Morningstar Equity Style Box™ as of 01-31-26



	% Mkt Cap
Giant	0.00
Large	25.26
Medium	41.68
Small	26.83
Micro	6.24

Top 5 Holdings as of 01-31-26

	% Assets
Welltower Inc	9.99
Equinix Inc	9.48
Prologis Inc	7.76
American Tower Corp	7.30
Public Storage	5.09

Total Number of Stock Holdings	41
Total Number of Bond Holdings	0
Annual Turnover Ratio %	8.90
Total Fund Assets ($mil)	621.81

Morningstar Super Sectors as of 01-31-26

	% Fund
Cyclical	100.00
Sensitive	0.00
Defensive	0.00

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.33	1.35	1.00
3 Yr Beta	1.04	—	0.99
3 Yr Alpha	-10.09	—	1.15

Operations

Fund Inception Date	10-31-97	Management Company	T. Rowe Price Associates, Inc.
Portfolio Manager(s)	Gregg Korondi	Web Site	www.troweprice.com

TCW MetWest High Yield Bond I MWHIX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
High Yield Bond	★★★	Average	Below Average

Out of 581 High Yield Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks to maximize long-term total return consistent with preservation of capital.

The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes in high yield bonds (commonly known as "junk bonds"), which are bonds rated below investment grade or unrated bonds determined by the Adviser to be of comparable quality. Under normal circumstances, the portfolio duration is two to eight years and the fund's dollar-weighted average maturity ranges from two to fifteen years.

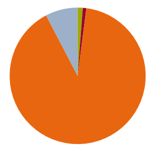
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

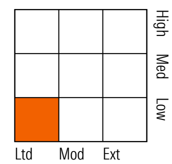
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.8
Bonds	90.3
Cash	1.2
Other	7.7

Morningstar Fixed Income Style Box™ as of 02-28-26



Avg Eff Duration	2.53
Avg Eff Maturity	4.92
Avg Wtd Coupon	6.53
Avg Wtd Price	98.74

Top 5 Holdings as of 02-28-26

	% Assets
TCW Central Cash Cash Management	2.44
Wynn Las Vegas, LLC/Wynn Las Vegas Capital Corp. 0	1.23
CSC Holdings, LLC 0.065%	1.09
TransDigm, Inc. 0.06375%	1.07
	1.05

Total Number of Stock Holdings	5
Total Number of Bond Holdings	292
Annual Turnover Ratio %	76.00
Total Fund Assets ($mil)	382.91

Credit Analysis: % Bonds as of 02-28-26

AAA	1	BB	34
AA	1	B	48
A	0	Below B	10
BBB	7	Not Rated	1

Risk Measures as of 03-31-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	3.86	0.69	0.92
3 Yr Beta	0.57	—	1.00
3 Yr Alpha	2.58	—	0.73

Operations

Fund Inception Date	03-31-03
Portfolio Manager(s)	Jerry M. Cudzil
Management Company	Metropolitan West Asset Management, LLC.
Web Site	www.mwamllc.com

Templeton Global Bond Adv TGBAX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Global Bond	★★	Below Average	Above Average

Out of 146 Global Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks current income with capital appreciation and growth of income.

Under normal market conditions, the fund invests at least 80% of its net assets in "bonds." Bonds include debt obligations of any maturity, such as bonds, notes, bills and debentures. It invests predominantly in bonds issued by governments, government-related entities and government agencies located around the world. The fund may invest up to 25% of its total assets in bonds that are rated below investment grade or, if unrated determined by the investment manager to be of comparable quality. It is non-diversified.

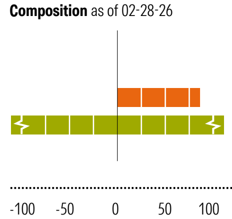
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

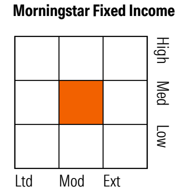
Portfolio Analysis

Composition as of 02-28-26



	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	77.6
Cash	22.4
Other	0.0
Total	100.0

Morningstar Fixed Income Style Box™ as of 01-31-26



Avg Eff Duration	4.82
Avg Eff Maturity	6.21
Avg Wtd Coupon	5.85
Avg Wtd Price	—

Top 5 Holdings as of 02-28-26

	% Assets
Franklin Instl U.S. Govt Mny Mkt Fund	21.38
Malaysia (Government Of) 3.899%	5.82
Secretaria Do Tesouro Nacional 9.46141%	5.15
India (Republic of) 7.26%	4.72
Norway (Kingdom Of) 1.75%	4.55

Total Number of Stock Holdings	0
Total Number of Bond Holdings	58
Annual Turnover Ratio %	23.19
Total Fund Assets ($mil)	2,953.96

Credit Analysis: % Bonds as of 01-31-26

AAA	10	BB	29
AA	14	B	4
A	18	Below B	2
BBB	25	Not Rated	0

Risk Measures as of 03-31-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	11.04	1.96	1.64
3 Yr Beta	1.69	—	1.64
3 Yr Alpha	-1.26	—	-21.00

Operations

Fund Inception Date	01-02-97
Portfolio Manager(s)	Michael J. Hasenstab
Management Company	Franklin Advisers, Inc.
Web Site	www.franklintempleton.com

This information must be accompanied by performance and the appropriate disclosures. This information is not intended as investment advice or recommendations for any individual.

Vanguard Developed Markets Index Admiral VTMGX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Foreign Large Blend	★★★★	Above Average	Above Average

Out of 655 Foreign Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks to track the performance of the FTSE Developed All Cap ex U.S. Index.

The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex U.S. Index, a market-capitalization-weighted index that is made up of approximately 3,957 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The Advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

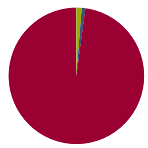
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

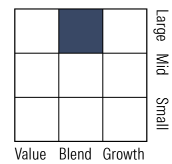
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	0.9
Non-U.S. Stocks	97.7
Bonds	0.0
Cash	1.3
Other	0.2

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	48.21
Large	30.76
Medium	16.98
Small	3.76
Micro	0.29

Top 5 Holdings as of 02-28-26	% Assets
Samsung Electronics Co Ltd	2.18
ASML Holding NV	1.77
SK Hynix Inc	1.24
Roche Holding AG	1.03
Novartis AG Registered Shares	1.00

Total Number of Stock Holdings	3889
Total Number of Bond Holdings	0
Annual Turnover Ratio %	4.00
Total Fund Assets ($mil)	77,419.27

Morningstar Super World Regions as of 02-28-26	% Fund
Americas	11.49
Greater Europe	50.55
Greater Asia	37.96

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.68	1.13	1.06
3 Yr Beta	1.00	—	1.09
3 Yr Alpha	1.30	—	4.48

Operations

Fund Inception Date	08-17-99
Portfolio Manager(s)	Christine D. Franquin
Management Company	Vanguard Group, Inc. (via Vanguard Capital Mgmt)
Web Site	www.vanguard.com

Vanguard Interm-Term Bond Index Adm VBILX

Release Date: 03-31-2026

Morningstar Category	Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
Intermediate Core Bond	★★★★	Above Average	High

Out of 417 Intermediate Core Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Objective & Strategy

From investment's prospectus

The investment seeks to track the performance of the Bloomberg U.S. 5-10 Year Government/Credit Float Adjusted 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 between 5 and 10 years and are publicly issued. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

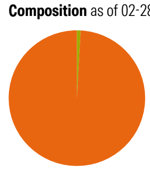
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

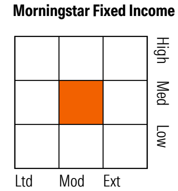
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	99.1
Cash	0.9
Other	0.0

Morningstar Fixed Income Style Box™ as of 02-28-26



Avg Eff Duration	6.08
Avg Eff Maturity	7.20
Avg Wtd Coupon	4.14
Avg Wtd Price	100.51

Top 5 Holdings as of 02-28-26	% Assets
United States Treasury Notes	2.41
United States Treasury Notes	2.22
United States Treasury Notes	2.21
United States Treasury Notes	2.20
United States Treasury Notes	2.06

Total Number of Stock Holdings	0
Total Number of Bond Holdings	2354
Annual Turnover Ratio %	55.00
Total Fund Assets ($mil)	23,382.77

Credit Analysis: % Bonds as of 02-28-26

AAA	59	BB	0
AA	3	B	0
A	18	Below B	0
BBB	20	Not Rated	0

Risk Measures as of 03-31-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	5.87	1.04	1.07
3 Yr Beta	1.03	—	1.06
3 Yr Alpha	0.41	—	8.20

Operations

Fund Inception Date	11-12-01
Portfolio Manager(s)	Joshua C. Barrickman
Management Company	Vanguard Group, Inc. (via Vanguard Capital Mgmt)
Web Site	www.vanguard.com

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Virtus NFJ Dividend Value Inst NFJEX

Release Date:
03-31-2026

Morningstar Category
Large Value

Overall Morningstar Rating™	Morningstar Return	Morningstar Risk
★	Below Average	High

Out of 1048 Large Value funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.**

Investment Objective & Strategy

From investment's prospectus

The investment seeks long-term growth of capital and income.

The fund seeks to achieve its investment objective by normally investing at least 80% of its net assets (plus borrowings made for investment purposes) in common stocks and other equity securities of companies that pay or are expected to pay dividends. Under normal conditions, it will invest primarily in common stocks of companies with market capitalizations greater than $3.5 billion.

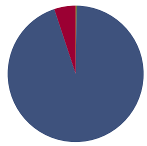
Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

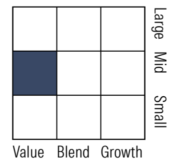
Portfolio Analysis

Composition as of 02-28-26



	% Assets
U.S. Stocks	94.7
Non-U.S. Stocks	5.1
Bonds	0.0
Cash	0.2
Other	0.0

Morningstar Equity Style Box™ as of 02-28-26



	% Mkt Cap
Giant	10.22
Large	38.02
Medium	23.52
Small	25.15
Micro	3.10

Top 5 Holdings as of 02-28-26	% Assets
HF Sinclair Corp	4.28
Prologis Inc	4.07
Alphabet Inc Class A	3.72
Charles Schwab Corp	3.72
Marvell Technology Inc	3.68

Total Number of Stock Holdings	57
Total Number of Bond Holdings	0
Annual Turnover Ratio %	36.00
Total Fund Assets ($mil)	480.51

Morningstar Super Sectors as of 02-28-26	% Fund
Cyclical	46.50
Sensitive	36.29
Defensive	17.20

Risk Measures as of 03-31-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.33	1.27	1.24
3 Yr Beta	0.98	—	1.20
3 Yr Alpha	-5.48	—	4.18

Operations

Fund Inception Date	05-08-00	Management Company	Virtus Investment Advisers, LLC
Portfolio Manager(s)	R. Burns McKinney	Web Site	us.allianzgi.com