

Monitoring Report

Prepared on 07/16/2025. Investment Data as of 06/30/2025.

Account Holdings as of 06/30/2025.



Prepared For:

Community Company

Prepared By:

Example Financial

4321 Road Avenue Suite 123
Plainsville, CA 12345
United States

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

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STATE OF AFFAIRS

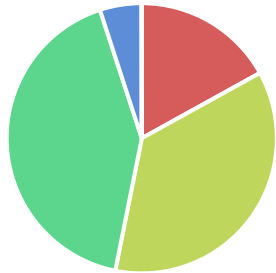
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**INVESTMENTS
TO WATCH/REMOVE**

0.54 %

**WEIGHTED AVERAGE
NET EXP RATIO**

ASSET ALLOCATION



BROAD ASSET CLASS	# INVESTMENTS	\$ ASSETS	% OF TOTAL ASSETS
U.S. Equity	8	1,245,151	16.96
International Equity	1	2,656,565	36.19
Allocation	14	3,071,383	41.84
Taxable Bond	3	366,464	4.99
Money Market	1	1,651	0.02
TOTAL	27	7,341,214	100

INVESTMENTS TO WATCH

Qtrs on watch includes the number of quarters the fund has been labeled with a status of Watch or Remove.

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

INVESTMENTS NAME	PEER GROUP	LPL 12 PT	QTRS ON WATCH		\$ ASSETS	
			IN A ROW	LAST 3 YEARS	THIS FUND	% OF TOTAL
Amana Growth Institutional W	Large Growth	7	1	1	84,165	1.15
Fidelity Blue Chip Growth W	Large Growth	9	1	1	80,322	1.09
Fidelity Government Cash Reserves W	Money Market Taxable	-	1	1	1,651	0.02

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EXECUTIVE SUMMARY

24

PASS

3

WATCH

0

REMOVE

0

PROPOSED

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

ACTIVE

WATCH IF FAILS 1 OF LAST 1 QTRS

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTER LPL 12 PT SCORES											
					22 Q3	22 Q4	23 Q1	23 Q2	23 Q3	23 Q4	24 Q1	24 Q2	24 Q3	24 Q4	25 Q1	25 Q2
Amana Growth Institutional W	AMIGX	LG	84,165	Watch	12	12	12	11	11	10	10	9	9	7	7	7
American Funds American Balanced R6	RLBGX	MA	252,152	-	12	12	12	12	12	12	12	12	12	12	12	12
Fidelity Blue Chip Growth W	FBGRX	LG	80,322	Watch	10	8	10	10	11	10	11	11	11	10	9	9
Hartford International Opportunities R6	IHOVX	FB	2,656,565	-	11	11	11	9	9	9	9	10	10	10	11	10
JPMorgan Large Cap Value R6	JLVMX	LV	58,520	-	10	10	11	11	10	11	9	10	11	11	10	12
PGIM Total Return Bond R6	PTRQX	PI	51,651	-	7	6	8	10	11	10	11	12	12	12	12	12
PIMCO International Bond (USD-Hdg) Instl	PFORX	WH	252,162	-	12	11	12	12	12	12	12	12	10	11	11	11
PIMCO Real Return Instl	PRRIX	IP	62,651	-	8	10	9	10	10	7	10	10	12	12	12	12
T. Rowe Price Diversified Mid Cap Gr	PRDMX	MG	252,055	-	12	12	12	12	12	10	12	11	11	9	10	10
T. Rowe Price Integrated US Sm Gr Eq I	TQAIX	SG	515,016	-	9	10	10	12	12	12	12	12	11	10	11	10

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EXECUTIVE SUMMARY

PASSIVE

WATCH IF FAILS 1 OF LAST 1 QTRS

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTER LPL 12 PT SCORES											
					22 Q3	22 Q4	23 Q1	23 Q2	23 Q3	23 Q4	24 Q1	24 Q2	24 Q3	24 Q4	25 Q1	25 Q2
Fidelity 500 Index	FXAIX	LB	2,525	-	12	11	11	12	12	12	12	12	12	12	12	12
Fidelity Mid Cap Index	FSMDX	MB	2,512	-	9	10	9	11	10	10	10	10	11	11	11	12
Fidelity Small Cap Index	FSSNX	SB	250,036	-	9	9	9	9	9	10	10	10	10	10	9	11

TARGET DATE INVESTMENT

WATCH IF FAILS 1 OF LAST 1 QTRS

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTER LPL 12 PT SCORES											
					22 Q3	22 Q4	23 Q1	23 Q2	23 Q3	23 Q4	24 Q1	24 Q2	24 Q3	24 Q4	25 Q1	25 Q2
American Funds 2010 Trgt Date Retire R6	RFTTX	TA	526,521	-	12	12	12	11	12	11	12	12	12	12	12	12
American Funds 2015 Trgt Date Retire R6	RFJTX	TD	6,565	-	12	12	12	11	12	11	12	12	12	12	12	12
American Funds 2020 Trgt Date Retire R6	RRCTX	TE	65,268	-	12	12	12	11	11	11	12	12	12	12	12	12
American Funds 2025 Trgt Date Retire R6	RFDTX	TG	35,651	-	12	12	12	11	12	11	12	12	12	12	12	12
American Funds 2030 Trgt Date Retire R6	RFETX	TH	65,165	-	12	12	12	12	12	12	12	12	12	12	12	12
American Funds 2035 Trgt Date Retire R6	RFFTX	TI	65,413	-	12	12	12	12	12	12	12	12	12	12	12	12
American Funds 2040 Trgt Date Retire R6	RFGTX	TJ	51,418	-	12	12	12	12	12	12	12	12	12	12	12	12
American Funds 2045 Trgt Date Retire R6	RFHTX	TK	650,351	-	12	11	10	10	10	12	12	12	12	12	12	12
American Funds 2050 Trgt Date Retire R6	RFITX	TN	3,135	-	11	11	10	10	10	12	12	12	12	12	11	12
American Funds 2055 Trgt Date Retire R6	RFKTX	TL	14,152	-	11	11	10	10	10	11	12	12	12	12	10	12
American Funds 2060 Trgt Date Retire R6	RFUTX	XQ	22,521	-	11	11	9	10	10	11	12	12	12	12	10	12
T. Rowe Price Retirement 2030	TRRCX	TH	656,565	-	11	11	11	12	12	12	12	12	12	12	12	11
T. Rowe Price Retirement 2030 I	TRFHX	TH	656,506	-	11	11	11	12	12	12	12	12	12	12	12	11

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EXECUTIVE SUMMARY

MONEY MARKET/STABLE VALUE

WATCH IF FAILS 1 OF LAST 1 QTRS

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTER LPL 12 PT SCORES												
					²² Q3	²² Q4	²³ Q1	²³ Q2	²³ Q3	²³ Q4	²⁴ Q1	²⁴ Q2	²⁴ Q3	²⁴ Q4	²⁵ Q1	²⁵ Q2	
Fidelity Government Cash Reserves W	FDRXX	TM	1,651	Watch	-	-	-	-	-	-	-	-	-	-	-	-	-

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LPL 12 PT

ACTIVE

FOREIGN LARGE BLEND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
Hartford International Opportunities R6-IHOVX	Suitable	10	1 94.42	1 94.46	1 18.50 (42)	0 14.33 (61)	0 10.24 (62)	1 1.01	1 0.03	1 0.09	1 0.99	1 0.99	1 15.34	1 0.69 (34)
MSCI ACWI EX USA NR USD					17.72	13.98	10.12							

GLOBAL BOND-USD HEDGED

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
PIMCO International Bond (USD-Hdg) Instl-PFORX	Suitable	11	1 89.53	1 86.87	1 6.67 (24)	1 5.24 (12)	1 1.82 (8)	1 1.36	1 0.89	1 0.89	1 0.80	1 0.79	1 10.77	0 0.75 (60)
BLOOMBERG GLOBAL AGGREGATE TR HDG USD					6.15	3.59	0.26							

INFLATION-PROTECTED BOND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
PIMCO Real Return Instl-PRRIX	Suitable	12	1 99.37	1 99.00	1 6.69 (12)	1 2.87 (24)	1 1.95 (23)	1 1.04	1 0.53	1 0.91	1 1.02	1 1.02	1 6.48	1 0.50 (40)
BLOOMBERG US TREASURY US TIPS TR USD					5.84	2.34	1.60							

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Community Company

LPL 12 PT

ACTIVE

INTERMEDIATE CORE-PLUS BOND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
PGIM Total Return Bond R6-PTRQX	Suitable	12	1 99.13	1 97.64	1 6.62 (32)	1 4.11 (16)	1 0.27 (36)	1 1.05	1 0.37	1 1.12	1 1.08	1 1.04	1 22.68	1 0.39 (16)
BLOOMBERG US UNIVERSAL TR USD					6.51	3.28	-0.14							

LARGE GROWTH

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
Amana Growth Institutional-AMIGX W	Acceptable	7	1 88.89	1 89.51	0 4.71 (97)	0 17.30 (90)	1 15.41 (42)	0 0.99	0 -0.42	0 -1.35	1 0.84	1 0.84	1 12.80	1 0.62 (25)
Fidelity Blue Chip Growth-FBGRX W	Acceptable	9	1 96.17	1 94.97	0 14.63 (61)	1 29.97 (7)	1 18.46 (4)	0 0.96	1 0.05	1 0.81	1 1.14	0 1.16	1 16.01	1 0.47 (14)
RUSSELL 1000 GROWTH TR USD					17.21	25.75	18.14							

LARGE VALUE

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
JPMorgan Large Cap Value R6-JLVMX	Suitable	12	1 96.83	1 91.53	1 13.36 (42)	1 13.08 (44)	1 17.50 (6)	1 1.13	1 0.62	1 0.10	1 1.11	1 1.05	1 12.25	1 0.44 (15)
RUSSELL 1000 VALUE TR USD					13.70	12.76	13.93							

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Community Company

LPL 12 PT

ACTIVE

MID-CAP GROWTH

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
T. Rowe Price Diversified Mid Cap Gr-PRDMX	Suitable	10	1 99.05	1 98.94	1 26.39 (17)	1 20.56 (15)	1 12.63 (12)	1 1.01	0 -0.01	0 -0.44	1 0.96	1 0.97	1 21.51	1 0.84 (34)
RUSSELL MID CAP GROWTH TR USD					26.49	21.46	12.65							

MODERATE ALLOCATION

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds American Balanced R6-RLBGX	Suitable	12	1 92.00	1 93.41	1 14.62 (3)	1 13.27 (15)	1 10.41 (15)	1 1.18	1 0.96	1 0.85	1 0.93	1 0.92	1 26.51	1 0.25 (3)
MORNINGSTAR MOD TGT RISK TR USD					12.91	10.53	7.64							

SMALL GROWTH

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
T. Rowe Price Integrated US Sm Gr Eq I-TQAIX	Suitable	10	1 95.12	1 92.30	0 5.43 (62)	1 13.38 (21)	1 9.38 (29)	1 1.12	1 0.29	1 0.18	1 0.81	1 0.84	0 1.16	1 0.65 (6)
RUSSELL 2000 GROWTH TR USD					9.72	12.38	7.41							

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PASSIVE

LARGE BLEND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
Fidelity 500 Index-FXAIX	Suitable	12	1 99.72	1 99.65	1 15.15 (26)	1 19.70 (23)	1 16.63 (20)	1 1.02	1 0.32	1 0.12	1 0.98	1 0.98	1 16.42	1 0.02 (3)
MORNINGSTAR US LARGE-MID TR USD					15.69	19.93	16.31							

MID-CAP BLEND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
Fidelity Mid Cap Index-FSMDX	Suitable	12	1 100.00	1 100.00	1 15.16 (17)	1 14.34 (22)	1 13.11 (41)	1 1.00	1 0.01	1 0.17	1 1.00	1 1.00	1 13.82	1 0.03 (2)
MORNINGSTAR US MID TR USD					15.24	14.05	13.47							

SMALL BLEND

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			3 YR R-SQ FIT	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
Fidelity Small Cap Index-FSSNX	Suitable	11	1 100.00	1 100.00	1 7.84 (34)	1 10.17 (43)	1 10.13 (70)	1 1.00	1 1.12	1 2.11	1 1.00	1 1.00	1 13.82	1 0.03 (3)
MORNINGSTAR US SMALL TR USD					9.65	11.88	11.60							

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Community Company

LPL 12 PT

TARGET DATE INVESTMENT

TARGET-DATE 2000-2010

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2010 Trgt Date Retire R6-RFTTX	Suitable	12	1 0.47 (1)	1 96.25	1 12.10 (2)	1 8.39 (15)	1 6.53 (1)	1 1.16	1 0.67	1 0.32	1 0.90	1 0.93	1 13.50	1 0.29 (20)
MORNINGSTAR LIFETIME MOD 2010 TR USD					10.22	7.91	5.35							

TARGET-DATE 2015

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2015 Trgt Date Retire R6-RFJTX	Suitable	12	1 0.48 (1)	1 96.53	1 12.22 (2)	1 8.86 (11)	1 6.91 (2)	1 1.19	1 0.81	1 0.48	1 0.87	1 0.89	1 13.50	1 0.30 (20)
MORNINGSTAR LIFETIME MOD 2015 TR USD					10.40	8.04	5.30							

TARGET-DATE 2020

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2020 Trgt Date Retire R6-RRCTX	Suitable	12	1 0.50 (1)	1 96.96	1 12.75 (1)	1 9.52 (10)	1 7.26 (7)	1 1.20	1 0.76	1 0.56	1 0.85	1 0.86	1 13.50	1 0.30 (19)
MORNINGSTAR LIFETIME MOD 2020 TR USD					10.73	8.42	5.56							

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Community Company

LPL 12 PT

TARGET DATE INVESTMENT

TARGET-DATE 2025

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/ DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2025 Trgt Date Retire R6-RFDTX	Suitable	12	1 0.52 (1)	1 97.76	1 12.73 (1)	1 10.20 (12)	1 7.78 (6)	1 1.17	1 0.74	1 0.53	1 0.85	1 0.85	1 13.50	1 0.31 (16)
MORNINGSTAR LIFETIME MOD 2025 TR USD					11.20	9.05	6.16							

TARGET-DATE 2030

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/ DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2030 Trgt Date Retire R6-RFETX	Suitable	12	1 0.58 (2)	1 98.13	1 13.55 (1)	1 11.84 (3)	1 9.07 (3)	1 1.15	1 0.93	1 0.86	1 0.89	1 0.88	1 13.50	1 0.33 (17)
T. Rowe Price Retirement 2030 I-TRFHX	Suitable	11	1 0.55 (5)	1 97.59	0 10.68 (55)	1 11.56 (8)	1 9.17 (2)	1 1.12	1 1.02	1 0.81	1 0.96	1 0.93	1 9.92	1 0.40 (27)
T. Rowe Price Retirement 2030-TRRCX	Suitable	11	1 0.55 (5)	1 97.60	0 10.52 (60)	1 11.46 (11)	1 9.11 (3)	1 1.12	1 0.99	1 0.76	1 0.96	1 0.93	1 9.92	1 0.56 (47)
MORNINGSTAR LIFETIME MOD 2030 TR USD					11.86	10.07	7.23							

TARGET-DATE 2035

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/ DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2035 Trgt Date Retire R6-RFFTX	Suitable	12	1 0.64 (5)	1 98.19	1 14.63 (2)	1 13.75 (4)	1 10.64 (4)	1 1.12	1 1.01	1 1.08	1 0.94	1 0.90	1 13.50	1 0.34 (17)
MORNINGSTAR LIFETIME MOD 2035 TR USD					12.80	11.51	8.76							

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LPL 12 PT

TARGET DATE INVESTMENT

TARGET-DATE 2040

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2040 Trgt Date Retire R6-RFGTX	Suitable	12	0.68 (6)	97.82	16.14 (1)	15.77 (4)	11.95 (10)	1.09	0.79	1.20	0.96	0.94	13.50	0.36 (18)
MORNINGSTAR LIFETIME MOD 2040 TR USD					13.87	13.05	10.30							

TARGET-DATE 2045

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2045 Trgt Date Retire R6-RFHTX	Suitable	12	0.68 (9)	97.70	16.52 (1)	16.32 (5)	12.23 (18)	1.05	0.39	0.90	0.95	0.93	13.50	0.37 (19)
MORNINGSTAR LIFETIME MOD 2045 TR USD					14.77	14.19	11.36							

TARGET-DATE 2050

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2050 Trgt Date Retire R6-RFITX	Suitable	12	0.68 (9)	97.38	16.52 (1)	16.63 (7)	12.27 (27)	1.03	0.19	0.75	0.95	0.92	13.50	0.37 (19)
MORNINGSTAR LIFETIME MOD 2050 TR USD					15.29	14.73	11.81							

TARGET-DATE 2055

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2055 Trgt Date Retire R6-RFKTX	Suitable	12	0.67 (20)	96.99	16.49 (2)	16.90 (7)	12.25 (33)	1.02	0.14	0.79	0.95	0.93	13.50	0.39 (21)
MORNINGSTAR LIFETIME MOD 2055 TR USD					15.45	14.80	11.87							

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Monitoring Report





Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

LPL 12 PT

TARGET DATE INVESTMENT

TARGET-DATE 2060

INVESTMENT NAME	STATUS	Q2 2025	LPL 12 PT - CURRENT QUARTER BREAKDOWN											
			5 YR SHRP	5 YR R-SQ FIT	1 YR PEER	3 YR PEER	5 YR PEER	UP/DN	5 YR INFO	3 YR INFO	5 YR BETA	3 YR BETA	MGR TENURE	NET EXP
American Funds 2060 Trgt Date Retire R6-RFUTX	Suitable	12	 0.67 (23)	 96.83	 16.50 (1)	 16.95 (7)	 12.23 (40)	 1.02	 0.15	 0.80	 0.95	 0.93	 10.27	 0.39 (21)
MORNINGSTAR LIFETIME MOD 2060 TR USD					15.48	14.75	11.82							

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

INVESTMENT SNAPSHOT

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

U.S. EQUITY : LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity 500 Index	MF	FXAIX	12	10.94	6.2	15.15 (26)	19.70 (23)	16.63 (20)	13.63 (7)	0.02 (3)
# OF MF/ETF/CIT PEERS				1,407	1,400	1,372	1,299	1,216	1,042	1,423
MEDIAN MF/ETF/CIT				10.77	5.81	13.67	18.42	15.62	12.37	0.69
MORNINGSTAR US LARGE-MID TR USD				11.40	6.35	15.69	19.93	16.31	13.41	-

U.S. EQUITY : LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Amana Growth Institutional W	MF	AMIGX	7	14.08	4.67	4.71 (97)	17.30 (90)	15.41 (42)	15.28 (32)	0.62 (25)
Fidelity Blue Chip Growth W	MF	FBGRX	9	19.83	4.18	14.63 (61)	29.97 (7)	18.46 (4)	17.91 (4)	0.47 (14)
# OF MF/ETF/CIT PEERS				1,132	1,125	1,109	1,068	1,013	923	1,139
MEDIAN MF/ETF/CIT				17.73	6.94	15.42	23.85	14.96	14.61	0.82
RUSSELL 1000 GROWTH TR USD				17.83	6.09	17.21	25.75	18.14	17.01	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

U.S. EQUITY : LARGE VALUE

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
JPMorgan Large Cap Value R6	MF	JLVMX	12	4.47	4.18	13.36 (42)	13.08 (44)	17.50 (6)	10.93 (11)	0.44 (15)
# OF MF/ETF/CIT PEERS				1,170	1,167	1,153	1,104	1,059	961	1,178
MEDIAN MF/ETF/CIT				4.13	5.79	12.71	12.72	14.16	9.31	0.76
RUSSELL 1000 VALUE TR USD				3.78	6.00	13.70	12.76	13.93	9.18	-

U.S. EQUITY : MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Mid Cap Index	MF	FSMDX	12	8.54	4.81	15.16 (17)	14.34 (22)	13.11 (41)	9.89 (18)	0.03 (2)
# OF MF/ETF/CIT PEERS				439	437	415	386	367	296	440
MEDIAN MF/ETF/CIT				7.21	2.15	9.38	12.50	12.82	8.65	0.85
MORNINGSTAR US MID TR USD				7.92	5.20	15.24	14.05	13.47	10.50	-

U.S. EQUITY : MID-CAP GROWTH

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
T. Rowe Price Diversified Mid Cap Gr	MF	PRDMX	10	18.87	10.37	26.39 (17)	20.56 (15)	12.63 (12)	12.36 (9)	0.84 (34)
# OF MF/ETF/CIT PEERS				506	506	501	489	469	437	507
MEDIAN MF/ETF/CIT				14.37	4.48	14.37	14.57	9.00	9.92	0.97
RUSSELL MID CAP GROWTH TR USD				18.20	9.78	26.49	21.46	12.65	12.12	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Small Cap Index	MF	FSSNX	11	8.54	-1.73	7.84 (34)	10.17 (43)	10.13 (70)	7.26 (51)	0.03 (3)
# OF MF/ETF/CIT PEERS				618	617	612	584	568	495	621
MEDIAN MF/ETF/CIT				6.45	-1.97	6.11	9.82	11.53	7.27	0.95
MORNINGSTAR US SMALL TR USD				7.27	0.75	9.65	11.88	11.60	7.64	-

U.S. EQUITY : SMALL GROWTH

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
T. Rowe Price Integrated US Sm Gr Eq I	MF	TQAIK	10	9.25	0.44	5.43 (62)	13.38 (21)	9.38 (29)	8.88 (33)	0.65 (6)
# OF MF/ETF/CIT PEERS				549	549	548	537	531	490	549
MEDIAN MF/ETF/CIT				10.73	-1.20	6.88	10.30	7.68	8.13	1.08
RUSSELL 2000 GROWTH TR USD				11.96	-0.48	9.72	12.38	7.41	7.13	-

INTERNATIONAL EQUITY : FOREIGN LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Hartford International Opportunities R6	MF	IHOVX	10	11.54	18.49	18.50 (42)	14.33 (61)	10.24 (62)	6.61 (31)	0.69 (34)
# OF MF/ETF/CIT PEERS				708	706	694	668	643	528	713
MEDIAN MF/ETF/CIT				11.58	19.59	18.22	14.81	10.69	6.28	0.86
MSCI ACWI EX USA NR USD				12.03	17.89	17.72	13.98	10.12	6.12	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

ALLOCATION : MODERATE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds American Balanced R6	MF	RLBGX	12	8.44	8.27	14.62 (3)	13.27 (15)	10.41 (15)	9.27 (9)	0.25 (3)
# OF MF/ETF/CIT PEERS				468	467	461	445	428	393	469
MEDIAN MF/ETF/CIT				6.75	5.58	10.69	11.40	9.13	7.51	0.92
MORNINGSTAR MOD TGT RISK TR USD				6.85	8.66	12.91	10.53	7.64	6.81	-

ALLOCATION : TARGET-DATE 2000-2010

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2010 Trgt Date Retire R6	MF	RFTTX	12	4.61	7.49	12.10 (2)	8.39 (15)	6.53 (1)	5.96 (1)	0.29 (20)
# OF MF/ETF/CIT PEERS				94	94	94	86	82	63	94
MEDIAN MF/ETF/CIT				4.02	5.74	8.75	7.56	5.29	5.14	0.45
MORNINGSTAR LIFETIME MOD 2010 TR USD				4.85	6.20	10.22	7.91	5.35	5.26	-

ALLOCATION : TARGET-DATE 2015

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2015 Trgt Date Retire R6	MF	RFJTX	12	4.94	7.51	12.22 (2)	8.86 (11)	6.91 (2)	6.27 (2)	0.30 (20)
# OF MF/ETF/CIT PEERS				96	96	96	88	86	69	96
MEDIAN MF/ETF/CIT				4.70	6.12	9.27	7.96	5.65	5.49	0.46
MORNINGSTAR LIFETIME MOD 2015 TR USD				5.08	6.36	10.40	8.04	5.30	5.44	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2020 Trgt Date Retire R6	MF	RRCTX	12	5.59	8.02	12.75 (1)	9.52 (10)	7.26 (7)	6.68 (4)	0.30 (19)
# OF MF/ETF/CIT PEERS				111	111	111	103	101	73	111
MEDIAN MF/ETF/CIT				5.28	6.53	9.73	8.78	6.28	5.99	0.49
MORNINGSTAR LIFETIME MOD 2020 TR USD				5.44	6.60	10.73	8.42	5.56	5.73	-

ALLOCATION : TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2025 Trgt Date Retire R6	MF	RFDTX	12	6	8.1	12.73 (1)	10.20 (12)	7.78 (6)	7.34 (1)	0.31 (16)
# OF MF/ETF/CIT PEERS				171	171	171	161	154	123	171
MEDIAN MF/ETF/CIT				5.33	6.34	9.97	9.37	6.86	6.29	0.55
MORNINGSTAR LIFETIME MOD 2025 TR USD				5.94	6.90	11.20	9.05	6.16	6.16	-

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2030 Trgt Date Retire R6	MF	RFETX	12	7.56	8.62	13.55 (1)	11.84 (3)	9.07 (3)	8.23 (1)	0.33 (17)
T. Rowe Price Retirement 2030	MF	TRRCX	11	5.88	6.75	10.52 (60)	11.46 (11)	9.11 (3)	7.93 (6)	0.56 (47)
T. Rowe Price Retirement 2030 I	MF	TRFHX	11	5.92	6.83	10.68 (55)	11.56 (8)	9.17 (2)	7.96 (5)	0.40 (27)
# OF MF/ETF/CIT PEERS				199	199	199	188	176	137	199
MEDIAN MF/ETF/CIT				6.49	7.05	10.87	10.67	8.07	7.06	0.58
MORNINGSTAR LIFETIME MOD 2030 TR USD				6.61	7.30	11.86	10.07	7.23	6.77	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2035 Trgt Date Retire R6	MF	RFFTX	12	8.95	9.3	14.63 (2)	13.75 (4)	10.64 (4)	9.35 (1)	0.34 (17)
# OF MF/ETF/CIT PEERS				194	194	194	180	170	139	194
MEDIAN MF/ETF/CIT				7.55	7.72	11.92	12.24	9.61	7.83	0.59
MORNINGSTAR LIFETIME MOD 2035 TR USD				7.53	7.84	12.80	11.51	8.76	7.51	-

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2040 Trgt Date Retire R6	MF	RFCTX	12	11.13	10.26	16.14 (1)	15.77 (4)	11.95 (10)	10.08 (1)	0.36 (18)
# OF MF/ETF/CIT PEERS				194	194	194	183	171	137	194
MEDIAN MF/ETF/CIT				8.55	8.19	13.01	13.69	10.83	8.51	0.60
MORNINGSTAR LIFETIME MOD 2040 TR USD				8.58	8.46	13.87	13.05	10.30	8.18	-

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	12	11.83	10.61	16.52 (1)	16.32 (5)	12.23 (18)	10.28 (1)	0.37 (19)
# OF MF/ETF/CIT PEERS				189	189	189	180	170	139	189
MEDIAN MF/ETF/CIT				9.41	8.62	13.76	14.69	11.73	8.92	0.60
MORNINGSTAR LIFETIME MOD 2045 TR USD				9.46	8.99	14.77	14.19	11.36	8.61	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2050 Trgt Date Retire R6	MF	RFITX	12	12.13	10.57	16.52 (1)	16.63 (7)	12.27 (27)	10.35 (1)	0.37 (19)
# OF MF/ETF/CIT PEERS				192	192	192	181	171	137	192
MEDIAN MF/ETF/CIT				10.03	8.92	13.99	15.12	11.92	9.07	0.61
MORNINGSTAR LIFETIME MOD 2050 TR USD				9.96	9.35	15.29	14.73	11.81	8.76	-

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	12	12.67	10.67	16.49 (2)	16.90 (7)	12.25 (33)	10.34 (1)	0.39 (21)
# OF MF/ETF/CIT PEERS				189	189	189	180	170	138	189
MEDIAN MF/ETF/CIT				10.21	8.98	14.21	15.27	12.02	9.09	0.61
MORNINGSTAR LIFETIME MOD 2055 TR USD				10.14	9.53	15.45	14.80	11.87	8.75	-

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	12	12.79	10.65	16.50 (1)	16.95 (7)	12.23 (40)	10.33 (1)	0.39 (21)
# OF MF/ETF/CIT PEERS				189	189	189	180	165	66	189
MEDIAN MF/ETF/CIT				10.28	8.98	14.28	15.31	12.10	9.44	0.62
MORNINGSTAR LIFETIME MOD 2060 TR USD				10.19	9.64	15.48	14.75	11.82	8.68	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

INVESTMENT SNAPSHOT

TAXABLE BOND : GLOBAL BOND-USD HEDGED

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
PIMCO International Bond (USD-Hdg) Instl	MF	PFORX	11	2.05	2.31	6.67 (24)	5.24 (12)	1.82 (8)	3.32 (5)	0.75 (60)
# OF MF/ETF/CIT PEERS				107	107	107	101	98	74	109
MEDIAN MF/ETF/CIT				1.94	2.86	6.16	3.95	0.47	2.21	0.66
BLOOMBERG GLOBAL AGGREGATE TR HDG USD				1.61	2.80	6.15	3.59	0.26	2.33	-

TAXABLE BOND : INFLATION-PROTECTED BOND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
PIMCO Real Return Instl	MF	PRRIX	12	0.56	5.3	6.69 (12)	2.87 (24)	1.95 (23)	2.84 (9)	0.50 (40)
# OF MF/ETF/CIT PEERS				153	153	151	149	143	135	153
MEDIAN MF/ETF/CIT				0.50	4.56	5.79	2.19	1.39	2.42	0.60
BLOOMBERG US TREASURY US TIPS TR USD				0.48	4.66	5.84	2.34	1.60	2.67	-

TAXABLE BOND : INTERMEDIATE CORE-PLUS BOND

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
PGIM Total Return Bond R6	MF	PTRQX	12	1.29	4.11	6.62 (32)	4.11 (16)	0.27 (36)	2.65 (15)	0.39 (16)
# OF MF/ETF/CIT PEERS				594	586	577	550	500	425	595
MEDIAN MF/ETF/CIT				1.38	4.09	6.35	3.24	0.02	2.02	0.63
BLOOMBERG US UNIVERSAL TR USD				1.39	4.09	6.51	3.28	-0.14	2.11	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

INVESTMENT SNAPSHOT

MONEY MARKET : MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	LPL 12 PT	TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity Government Cash Reserves W	MF	FDRXX	-	1	2.02	4.41 (57)	4.34 (54)	2.60 (53)	1.73 (45)	0.39 (59)
# OF MF/ETF/CIT PEERS				628	622	611	559	514	404	635
MEDIAN MF/ETF/CIT				1.00	2.02	4.48	4.37	2.61	1.70	0.33
ICE BOFA USD 3M DEP OR CM TR USD				1.07	2.16	4.92	4.66	2.83	2.16	-

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

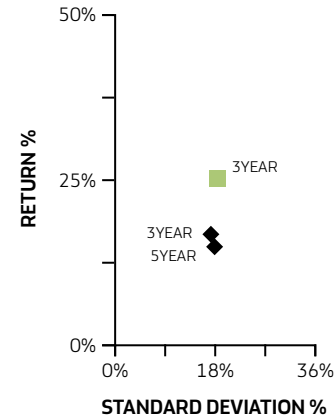
AMANA GROWTH INSTITUTIONAL W AMIGX LARGE GROWTH ACTIVE

BASICS

Managers(s)	Klimo/Salam/Paul
Tenure	12.8 Years
Product Assets(\$MM)	Product: 5510.13 Million
Inception Date	Product: 2/3/1994 Share Class: 9/25/2013

- ◆ Investment: Amana Growth Institutional
- ▲ Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 Growth TR USD

RISK/REWARD



KEY METRICS

	3YR	5YR
Alpha	-4.26	-0.24
Beta	0.84	0.84
R-Squared	88.89	89.51
Excess Return	-8.45	-2.73
Tracking Error	6.27	6.45
Sharpe*	0.76	0.75

CALC AGAINST: PEER GROUP INDEX

LPL 12 PT 7

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

TOP 10 HOLDINGS

AS OF 7/3/2025

Apple Inc	6.75%
Microsoft Corp	5.76%
NVIDIA Corp	5.38%
Broadcom Inc	5.28%
Taiwan Semiconductor Manufacturing Co Ltd ADR	4.44%
Alphabet Inc Class A	4.38%
ASML Holding NV ADR	4.3%
Intuit Inc	4.08%
Eli Lilly and Co	4.06%
Johnson Controls International PLC Registered Shares	3.84%
Total	48.27%

TOTAL RETURNS & EXPENSES

EXP = PROSPECTUS NET EXPENSE RATIO

	YTD	1 YR	3 YR	5 YR	10 YR	2020	2021	2022	2023	2024	EXP
Total Return	4.67	4.71	17.3	15.41	15.28	33.19	31.82	-19.22	25.98	16.02	0.62
Peer Group Index	6.09	17.21	25.75	18.14	17.01	38.49	27.59	-29.13	42.67	33.35	-
Peer Group Median	6.94	15.42	23.85	14.96	14.61	36.36	22.17	-31.05	39.39	29.91	0.82
Percentile Rank	79	97	90	42	32	64	4	4	90	93	25
Number of Peers	1125	1109	1068	1013	923	1003	1025	1047	1079	1097	1139

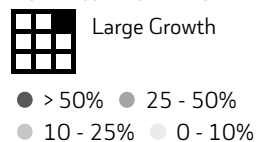
STYLE STATISTICS

PORTFOLIO WEIGHT %

	LC	MID	SM
12.04	28.71	36.26	
0	12.07	4.32	
0	0.99	0	

VALUE BLEND GROWTH

CURRENT MORNINGSTAR STYLE BOX™



Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

ASSET ALLOCATION(US)

AS OF 5/31/2025

US Equity	78.8 %	Americas	83.5 %
Non-US Equity	15.58 %	Greater Europe	11.8 %
US Bond	0 %	Greater Asia	4.71 %
Other	5.62 %	Other	0 %
Cyclical	7.75 %		
Defensive	19.89 %		
Sensitive	72.36 %		

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

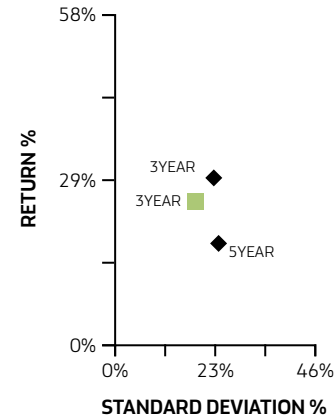
FIDELITY BLUE CHIP GROWTH W FBGRX LARGE GROWTH ACTIVE

BASICS

Managers(s)	Kalra
Tenure	16.01 Years
Product Assets(SMM)	Product: 76520.08 Million
Inception Date	Product: 12/31/1987 Share Class: 12/31/1987

- ◆ Investment: Fidelity Blue Chip Growth
- ▲ Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 Growth TR USD

RISK/REWARD



KEY METRICS

	3YR	5YR
Alpha	0.89	-1.27
Beta	1.16	1.14
R-Squared	96.17	94.97
Excess Return	4.22	0.32
Tracking Error	5.17	5.86
Sharpe*	1.1	0.73

Sharpe calculated against the Broad Index

CALC AGAINST: PEER GROUP INDEX

LPL 12 PT 9

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

TOP 10 HOLDINGS

AS OF 7/3/2025

NVIDIA Corp	13.8%
Apple Inc	9.31%
Amazon.com Inc	9.01%
Microsoft Corp	7.92%
Meta Platforms Inc Class A	5.12%
Alphabet Inc Class A	4.9%
Netflix Inc	3.46%
Eli Lilly and Co	2.24%
Broadcom Inc	2.15%
Marvell Technology Inc	1.58%
Total	59.49%

TOTAL RETURNS & EXPENSES

EXP = PROSPECTUS NET EXPENSE RATIO

	YTD	1 YR	3 YR	5 YR	10 YR	2020	2021	2022	2023	2024	EXP
Total Return	4.18	14.63	29.97	18.46	17.91	62.23	22.71	-38.46	55.6	39.7	0.47
Peer Group Index	6.09	17.21	25.75	18.14	17.01	38.49	27.59	-29.13	42.67	33.35	-
Peer Group Median	6.94	15.42	23.85	14.96	14.61	36.36	22.17	-31.05	39.39	29.91	0.82
Percentile Rank	83	61	7	4	4	11	46	86	3	9	14
Number of Peers	1125	1109	1068	1013	923	1003	1025	1047	1079	1097	1139

STYLE STATISTICS

PORTFOLIO WEIGHT %

7.25	40.19	31.02	LRC
0.45	3.54	10.07	MID
0.32	0.86	1.95	SM

VALUE BLEND GROWTH

CURRENT MORNINGSTAR STYLE BOX™



- > 50%
- 25 - 50%
- 10 - 25%
- 0 - 10%

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

ASSET ALLOCATION(US)

AS OF 5/31/2025

US Equity	91.28 %	Americas	95.89 %
Non-US Equity	5.14 %	Greater Europe	1.69 %
US Bond	0.02 %	Greater Asia	2.42 %
Other	3.56 %	Other	0 %
Cyclical	25.59 %		
Defensive	7.83 %		
Sensitive	66.58 %		

Monitoring Report

Inv. Data as of 06/30/25. Holdings as of 06/30/25. P Proposed R Remove W Watch

Community Company

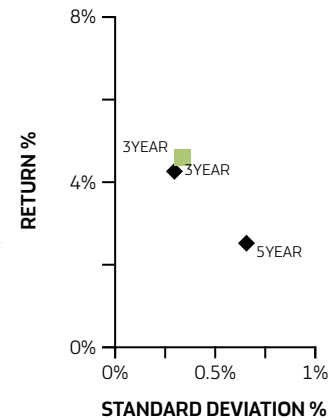
FIDELITY GOVERNMENT CASH RESERVES W FDRXX MONEY MARKET TAXABLE MONEY MARKET/STABLE VALUE

BASICS

Managers(s)	Team
Tenure	18.43 Years
Product Assets(SMM)	Product: 229403.07 Million
Inception Date	Product: 5/10/1979 Share Class: 5/10/1979

- ◆ Investment: Fidelity Government Cash Reserves
- ▲ Broad Index: USTREAS T-Bill Auction Ave 3 Mon
- Peer Group Index: ICE BofA USD 3M Dep OR CM TR USD

RISK/REWARD



KEY METRICS

	3YR	5YR
Alpha	-0.43	-0.31
Beta	0.47	0.5
R-Squared	69.69	62.55
Excess Return	-0.32	-0.23
Tracking Error	0.1	0.1
Sharpe*	-5.83	-4

CALC AGAINST: PEER GROUP INDEX

LPL 12 PT

The LPL 12 Point Score methodology consists of 12 equally rated factors which are reviewed using a pass-fail system. Investments are assigned a score and color based on the sum of data points that pass. 6 or less = Watch (red), 7-9 = Acceptable (yellow) and 10 or more = Suitable (green).

TOP 10 HOLDINGS

Total	0%	0%
Total Return	2.02	4.41
Peer Group Index	2.16	4.92
Peer Group Median	2.02	4.48
Percentile Rank	50	57
Number of Peers	622	611

AS OF TOTAL RETURNS & EXPENSES

EXP = PROSPECTUS NET EXPENSE RATIO

	YTD	1 YR	3 YR	5 YR	10 YR	2020	2021	2022	2023	2024	EXP
Total Return	2.02	4.41	4.34	2.6	1.73	0.27	0.01	1.34	4.79	4.95	0.39
Peer Group Index	2.16	4.92	4.66	2.83	2.16	1.08	0.17	1.21	5.11	5.47	-
Peer Group Median	2.02	4.48	4.37	2.61	1.7	0.28	0	1.36	4.82	5	0.33
Percentile Rank	50	57	54	53	45	54	25	55	56	56	59
Number of Peers	622	611	559	514	404	510	533	555	567	589	635

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

			QUALITY HIGH MED LOW
LTD	MOD	EXT	

INTEREST-RATE SENSITIVITY

Avg Eff Duration -
Avg Eff Maturity -

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CREDIT WEIGHTINGS

AS OF 5/31/2024

AAA	-	Government	50.31
AA	-	Corporate	0
A	-	Securitized	0
BBB	-	Municipal	0
BB	-	Cash & Equivalents	49.5
B and Below	0		

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This report is for informational purposes only and does not constitute professional investment advice. Some data in this report was obtained from third parties. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate.

Unless denoted otherwise with a CI superscript (Investment Name ^{CI}), the investment data source is © 2025 Morningstar, Inc. All rights reserved. The data contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, Inc. nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Any investment denoted with the CI subscript was supplied by another 3rd party such as the advisor, custodian, recordkeeper or other provider.

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All investments involve risk. The principal value and investment return will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. All investing involves risk, including the possible loss of principal. This does not apply, however, to the guaranteed portions of group annuity contracts that constitute guaranteed benefit policies as defined in ERISA 401(b)(2)(B).

Collective investment trusts (CITs) are available for investment primarily by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

CITs are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in readily available market quotation services.

Fi360 is under common ownership with Matrix Trust Company, who is the discretionary trustee of certain CITs that may be noted in this report.

Separate Accounts are available through a group annuity contract. The contract and other fee/disclosure documents, such as fact sheets, may contain important information about the separate account fees, investment objectives and risks and expenses of underlying investments in the separate accounts and should be read carefully before investing. Certain investment options may not be available in all states or U.S. commonwealths. Some payments or transfers from the Separate Accounts may be deferred as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets or investment conditions which do not allow for orderly investment transactions.

STATEMENT OF ADDITIONAL DISCLOSURES

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

FI360 FIDUCIARY SCORE®

Fi360 Fiduciary Score®. The Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Rolling Averages are a one-, three-, five- or ten-year equal-weighted average of an investment's Fi360 Fiduciary Scores during that corresponding time period. The Historical Fi360 Fiduciary Scores at Quarter End trend chart (if included) displays the Fi360 Fiduciary Score for each calendar quarter-end during that year.

Short Fall Points - If an investment does not meet an individual due diligence criterion, short fall points are tallied. Investments that satisfy all of the due diligence criteria receive an Fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their short fall point total, and representing their percentile ranking within their peer group. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit www.fi360.com/fi360-Fiduciary-Score for the complete methodology document.

Criteria. The following criteria are included as part of the Score calculation.

- 1. Inception Date.** The investment must have at least a 3 year track history
- 2. Manager Tenure.** The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
- 3. Net Assets.** The investment must have at least 75 million under management (Total across all share classes for funds/ETFs)
- 4. Composition.** The investments allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
- 5. Style Drift.** The investment's current style box must match the peer group. (Not applied to all peer groups. Further details on each style can be found in the Investment Strategy & Style section below.)
- 6. Prospectus Net Exp Ratio.** The investment must place in the top 75% of its peer group
- 7. Alpha (3yr) - Primary Benchmark.** The investment must place in the top 50% of its peer group
- 8. Sharpe (3yr).** The investment must place in the top 50% of its peer group
- 9. Return (1yr).** The investment must place in the top 50% of its peer group
- 10. Return (3yr).** The investment must place in the top 50% of its peer group
- 11. Return (5yr).** The investment must place in the top 50% of its peer group

Weighted Fi360 Fiduciary Score. The Weighted Score is calculated by taking the Fi360 Fiduciary Score for each holding and weighting it by its respective allocation or \$ amount (if available). If no allocation is available for any holding, each holding is treated equally. This is then summed to represent the Average Score across the holdings. If a holding does not have a Score, it is excluded from the calculation.

PERFORMANCE

STATEMENT OF ADDITIONAL DISCLOSURES

Total Return (No Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (No Load) is not adjusted for sales charges (such as front-end loads, deferred loads and redemption fees), but do reflect management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

Percentile Rank. The relative ranking of an investment within its peer group on a scale of 1-100 (1 being the best) for the data point and time period being measured. Rankings are calculated against the corresponding Peer Group and Number of Peers as explained in the following paragraph. Performance ranks do not account for an investment's sales charge (if applicable). Ranks will not be provided for periods less than one year.

Number of Peers. The number of investments in the same peer group which were used to calculate any percentile rank or Fi360 Fiduciary Score. Only investments which had the given data point being ranked are included in this number, so the number of peers can change for the same investment by data point being ranked. For Mutual funds (MF) and Exchange Traded Funds (ETF), we combine both sets of investments together to form one peer group for ranking purposes. For Collective Investment Trusts (CIT), since many do not report timely, we utilize the pre-defined MF/ETF peer group and calculate the ranks as an overlay on that peer group. There is no existing MF/ETF peer group for Stable Value, Leveraged Net Long and Money Market Non-40 Act. We use the following MF/ETF peer group as a proxy instead (Stable Value uses Short-Term Bond, Leveraged Net Long uses Large Blend and Money Market Non-40 Act uses Money Market Taxable) so we can calculate the ranks. For Group Retirement Plan Annuities (GRPA), we combine this universe with all mutual funds and ETFs to form one peer group for ranking purposes. For Separately managed accounts (SMA) and Variable annuity sub accounts (VA), we use their respective universe of investments only.

Risk/Reward Chart. This chart helps to visually review the relative reward (measured by investment return) received by a fund for the risk or volatility (measured by standard deviation) of the fund over a three or five-year period. Relatively speaking, it is preferable for the diamond to fall in the upper left quadrant of the graph.

Benchmarks. A benchmark gives an investor a point of reference for evaluating a fund's performance by comparing benchmark returns to the fund's returns. This report may utilize one or many of these benchmarks:

Broad Index. The index used in the calculation of metrics such as Alpha, Beta, and R-Squared. The Broad Index provides a common comparison point for funds with similar investing styles across different peer groups.

Peer Group Index. The index assigned to the fund's peer group, which is a group of funds with similar investment style. Each peer group has its own index which can be used as a common comparison point between funds.

Best-fit Index. The market index that shows the highest correlation with a fund over the most-recent 36 months, as measured by the highest R-Squared. In addition, the Best-fit Index can be used to compare the betas and alphas of similar funds that show the same Best-fit Index. The Best-fit Index may not be the fund's benchmark, nor does it necessarily contain the types of securities that may be held by the fund.

Indices are unmanaged and cannot be invested in directly. Please reference the Index Descriptions section for more specific detail on each index that is included in this report.

Excess Return. Expressed in percentage terms, this metric shows whether a given fund has outperformed (positive value) or underperformed (negative value) its benchmark. Excess return for a given time period is determined by taking the return of the investment subtracted by the return of the index.

VOLATILITY METRICS

STATEMENT OF ADDITIONAL DISCLOSURES

Standard Deviation. A statistical measure of the historical volatility. It depicts how widely the returns varied over a certain period of time. Investors use standard deviation to try to predict the range of returns that are most likely for a given time period. When an investment has a high standard deviation, the predicted range of performance is wide, implying greater volatility. If the investment is the only holding in an investor's portfolio, then it is an appropriate measure of risk. If the returns follow a normal distribution, then approximately 68 percent of the time they will fall within one standard deviation of the mean return for the investment and 95 percent of the time within two standard deviations.

Sharpe Ratio. A risk-adjusted measure developed by Nobel Laureate William Sharpe. The higher the Sharpe ratio, the better the investment's historical risk-adjusted performance. The Sharpe ratio is calculated for the past three or five-year period by dividing the investment's annualized excess return by the standard deviation of an investment's annualized excess return. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing an investment that is an investor's sole holding. The Sharpe ratio can be used to compare two funds directly on how much risk an investment had to bear to earn excess return over the risk-free rate.

MPT STATISTICS

Alpha. A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta. Alpha is often seen as a measure of the value added or subtracted by a manager. A positive alpha figure indicates the investment has performed better than its beta (or expected return) would predict. In contrast, a negative alpha indicates the investment underperformed, given the expectations established by the investment's beta.

Beta. A measure of an investment's sensitivity to market movements. The beta of the market is 1.00 by definition. An investment with a beta greater than 1.00 is more volatile than the market, and an investment with a beta less than 1.00 is less volatile than the market.

R-Squared. This statistic reflects the percentage of an investment's movements that can be explained by movements in its benchmark index, showing the degree of correlation between the investment and the benchmark. An R-squared of 100 indicates that all movements of an investment can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the investment's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the investment's movements can be explained by movements in the benchmark index. R-squared can be used to ascertain the significance of a particular beta. Generally, a higher R-squared will indicate a more reliable beta figure. If the R-squared is lower, then the beta is less relevant to the investment's performance.

EXPENSES

Prospectus Net Expense Ratio. This value is from the investment's most recent prospectus. The percentage of investment assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's Net Asset Value. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. A higher expense ratio will "drag" on the overall performance of a fund compared to peers with a lower expense ratio.

Net Expense Ratio (Rank). The percentile rank for the Net Expense Ratio within the investment's peer group. 1 being the best and 100 the worst.

Weighted Average Expense Ratio. Fi360 calculates this value by taking the Total Investment Option Costs and dividing by the Total Client Assets. It represents the average expenses paid through the investment options.

INVESTMENT STRATEGY & STYLE

STATEMENT OF ADDITIONAL DISCLOSURES

Peer Group. Fi360 utilizes the Morningstar Category for peer group assignment. In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). Peer groups are for comparison only, and do not represent any investable products. Please reference the Peer Group Descriptions section for more specific detail on each peer group that is included in this report.

Morningstar Equity Style Box™. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. The referenced data elements below are a weighted average of the long equity holdings in the portfolio.

Price/Earnings Ratio is a weighted average of the price/earnings ratios of the stocks in the underlying fund's portfolio. The P/E ratio of a stock is calculated by dividing the current price of the stock by its trailing 12-months' earnings per share. In computing the average, portfolio holding is weighted by the percentage of equity assets it represents.

Price/Cash Flow Ratio is a weighted average of the price/cash-flow ratios of the stocks in a fund's portfolio. Price/cash-flow shows the ability of a business to generate cash and acts as a gauge of liquidity and solvency.

Price/Book Ratio is a weighted average of the price/book ratios of all the stocks in the underlying fund's portfolio. The P/B ratio of a company is calculated by dividing the market price of its stock by the company's per-share book value. Stocks with negative book values are excluded from this calculation.

Geometric Average Market Capitalization of a fund's equity portfolio offers a measure of the size of the companies in which the mutual fund invests.

Morningstar Fixed Income Style Box™. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited (Ltd), moderate (Mod) and extensive (Ext) measured by the average effective duration of the fund's holdings; and their credit quality (Qual) as high (High), medium (Med), or low (Low) based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis.

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

STATEMENT OF ADDITIONAL DISCLOSURES

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI). The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive.

For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases, static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

The referenced data elements below are a weighted average of the long fixed income holdings in the portfolio.

Average Effective Duration is a weighted average of the duration of the underlying fixed income securities within the portfolio.

Average Effective Maturity is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each maturity date by the market value of the security.

Average Weighted Price is generated from the fund's portfolio by weighting the price of each bond by its relative size in the portfolio. This number reveals if the fund favors bonds selling at prices above or below face value (premium or discount securities, respectively). A higher number indicates a bias toward premiums. This statistic is expressed as a percentage of par (face) value.

Credit Quality Breakdowns are shown for corporate-bond holdings and depict the quality of bonds in the underlying portfolio. The report shows the percentage of fixed-income securities that fall within each credit quality rating as assigned by an NRSRO. Bonds not rated by an NRSRO are included in the not rated (NR) category.

Turnover Ratio is a decent proxy for how frequently a manager trades his or her portfolio. The inverse of a fund's turnover ratio is the average holding period for a security in the fund. As turnover increases, a fund's brokerage costs typically rise as well.

WEIGHTINGS & HOLDINGS

Regional Weightings. This data set provides a broad breakdown of a fund's geographical exposure for a region. Each region's exposure is presented as a percentage of non-cash equity assets held by the fund. Regional exposure information summarizes a portfolio's exposure to geopolitical risk.

IPS Alignment. If a current holding does not fit within the ranges specified in the Investment Policy Statement, an alignment notice is generated. A notice can occur due to temporary style drift in an investment, a difference in categorization methodology or a gap in allocation.

CUSTOM SCORE

Each investment is evaluated against the watch list criteria applicable to its investment type (active, passive, target date or money market/ stable value). Each criteria section below outlines the investment type(s) it is applied against along with the data points being evaluated and their corresponding thresholds. Any groups within the criteria will be displayed along with the respective number of criteria needed to pass within that group. The number of passed criteria for each required (REQ) and/or flexible (FLEX) group will be displayed.

Custom Score. The custom score represents the number of criteria that pass (numerator) out of the total number of criteria considered (denominator). Higher numbers in the numerator represent more criteria passing and favorable investment characteristics. R represents required criteria and F represents flexible criteria.

Monitoring Report

STATEMENT OF ADDITIONAL DISCLOSURES: EXTENDED PERFORMANCE

The analysis in this report may be based, in part, on adjusted historical returns for periods prior to an investment share class's actual inception.

Morningstar created extended performance statistics to "fill in the gap" between the inception date of a new share class or distribution channel and the inception date of the original portfolio. Extended performance lengthens the performance data that is available for the younger investment. This helps investors see how the portfolio as a whole has performed over time. For example, if a mutual fund started 15 years ago with an Investor share class and just added an Institutional share class one year ago, Morningstar will lengthen the performance history of the Institutional share class to 15 years. Often, some of the shareholders in the new share class were actually shareholders in the oldest share class.

Morningstar will adjust the performance history of the original portfolio to reflect differences in fees between the original share class and the younger share class. This adjustment will only occur where the new share class has higher fees than the oldest share class, so the extended performance for the younger share class will be lower than, or equal to, the returns of the oldest share class. Where the oldest share class has higher fees than the younger share class no adjustment is made. In this case, if the expenses of the newer share class were used rather than the expenses of the old share class (due to lower expenses of the new share class), it would have resulted in better performance.

NEWER SHARE CLASS		OLDEST SHARE CLASS	
NAME	INCEPTION DATE	NAME	INCEPTION DATE
T. Rowe Price Retirement 2030 I	11/13/2023	T. Rowe Price Retirement 2030	09/30/2002
T. Rowe Price Integrated US Sm Gr Eq I	03/23/2016	T. Rowe Price Diversified Sm Cap Growth	06/30/1997

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

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This following indices are part of this family:

- **Bloomberg Global Aggregate TR Hdg USD.** The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
- **Bloomberg US Treasury US TIPS TR USD.** The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
- **Bloomberg US Universal TR USD.** The index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

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This following indices are part of this family:

- **ICE BofA USD 3M Dep OR CM TR USD.** The index measures the performance of a synthetic asset paying Libor to a stated maturity. It is based on the assumed purchase at par of a synthetic instrument having exactly its stated maturity and with a coupon equal to that days fixing rate. That issue is assumed to be sold the following business day (priced at a yield equal to the current day fixing rate) and rolled into a new instrument.

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This following indices are part of this family:

- **Russell 1000 Growth TR USD.** The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- **Russell 1000 Value TR USD.** The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell 2000 Growth TR USD.** The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- **Russell Mid Cap Growth TR USD.** The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

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This following indices are part of this family:

- **Morningstar Lifetime Mod 2010 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is near retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2015 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about five years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2020 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2025 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2030 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2035 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- **Morningstar Lifetime Mod 2040 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2045 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2050 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2055 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2060 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Mod Tgt Risk TR USD.** The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.
- **Morningstar US Mid TR USD.** The index measures the performance of US mid-cap stocks. These stocks fall between the 70th and 90th percentile in market capitalization of the investable universe. In aggregate, the Mid-Cap Index represents 20 percent of the investable universe.
- **Morningstar US Small TR USD.** The index measures the performance of US small-cap stocks. These stocks fall between the 90th and 97th percentile in market capitalization of the investable universe. In aggregate, the Small Cap Index represents 7 percent of the investable universe.

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This following indices are part of this family:

- **MSCI ACWI Ex USA NR USD.** The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Foreign Large Blend (FB).** Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- **Global Bond-USD Hedged (WH).** USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and non-U.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.
- **Inflation-Protected Bond (IP).** Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.
- **Intermediate Core-Plus Bond (PI).** Intermediate-term core-plus bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- **Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- **Large Growth (LG).** Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.
- **Large Value (LV).** Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Mid-Cap Blend (MB).** The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Mid-Cap Growth (MG).** Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).
- **Moderate Allocation (MA).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderate strategies seek to balance preservation of capital with appreciation. They typically expect volatility similar to a strategic equity exposure between 50% and 70%.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Money Market Taxable (TM).** 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 and transact at a fixed net asset value.
- **Small Blend (SB).** Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Small Growth (SG).** Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fastgrowing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).
- **Target-Date 2000-2010 (TA).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2015 (TD).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2020 (TE).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2025 (TG).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2030 (TH).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2035 (TI).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2040 (TJ).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Target-Date 2045 (TK).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2050 (TN).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2055 (TL).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A targetdate portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2060 (XQ).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

Investing involves risk. Loss of principal is possible. An investment in a fund is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each fund carries its own specific risks which depend on the types of investments in the fund. Investors should review the fund's prospectus carefully to understand the risks before investing.

In general, some of the risks associated with the Morningstar Categories shown in this report are as follows:

- **Allocation.** Different methods of asset allocation are associated with varying degrees of risks. Conservative portfolios contain low risk investments but may not earn any value over time. Moderate portfolios have a higher level of risk than conservative portfolios. Aggressive portfolios mainly consist of equities, so their value tends to fluctuate widely.
- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.
- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.
- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- **Inflation-Protected.** Inflation-protected bonds, unlike other fixed-income securities, are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.
- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

- **Money Market.** An investment in a money market mutual fund is not insured or guaranteed by the FDIC or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.
- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility than the overall market average.
- **Target-Date Funds.** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximate date of when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including at the fund's target date.
- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.