Castle Rock PEP

First Quarter 2026 Review

20 YEARS IN BUSINESS

2006 - 2026

CastleRock

Investment Company

TABLE OF CONTENTS

Castle Rock PEP Contacts
2026 Contribution Limits
Community Page Snapshots
Investment Review
Appendix
- Standardized Investment Performance
- Investment Performance and Expense Summary
- Fund Fact Sheets

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2026 EMPLOYEE CONTRIBUTION LIMITS

	Limit	TOTAL
Employee Contribution	$24,500	**$24,500**
Age 50+ Catch-up Contribution Limit	$8,000	
TOTAL employee contribution limit for those age 50+		**$32,500**
Additional “Super” catch-up for those age 60 – 63 in 2025:	$3,250	
TOTAL employee contribution limit for those age 60-63:		**$35,750**
Employee + Employer Contribution Limit	$72,000 + Catch-up contributions	

Community Page

The Financial Tool Belt

Because everyone has different priorities, and the right tool makes all the difference. Let's tackle what's top of mind for you today.

Credit & Savings Basics:

- **Track Your Spending:** Use the budgeting tool in our RightCapital software to see where your money actually goes.
- **Emergency Fund:** Start from exactly where you are today. No judgment—just a plan.
- **The "Deep Freeze":** If you aren't applying for a loan soon, freeze your credit for protection. It's free and smart. (Experian | Equifax | TransUnion)
- **Going Back to School:** Learn the basics of investing with Morningstar's free Investing Classroom.
- **What is Your Target Savings Rate for Retirement?** Check out Table 2 in The National Savings Rate Guidelines for Individuals
  - "We developed these savings guidelines with the hope they will be publicized, generally accepted, and that once people are aware of how much they should save they will better prepare for retirement." *Dr. Ibbotson*
- Download: Annual Contribution Limits for 2025 & 2026 – Keep this handy for your next meeting with your CPA!

Schedule a One-on-One Meeting

The Gift of Certainty (Estate Planning)

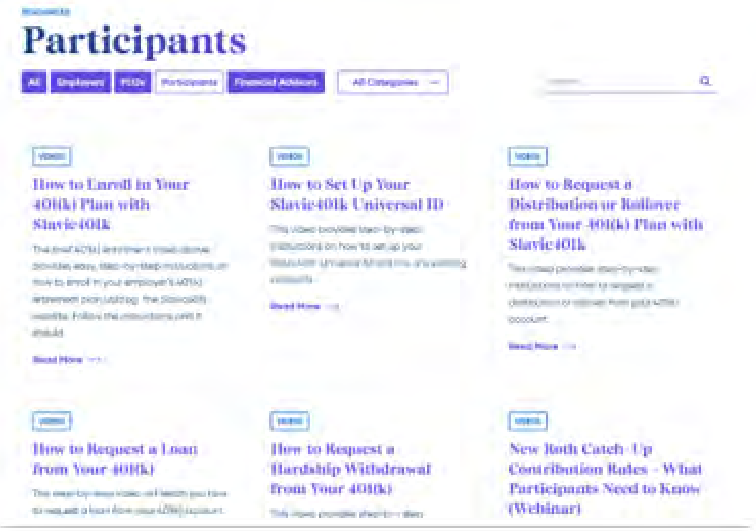
Remember that Barbie moment? "Do you guys ever think about dying?" We do—but only so your loved ones don't have to worry about the logistics when the time comes.

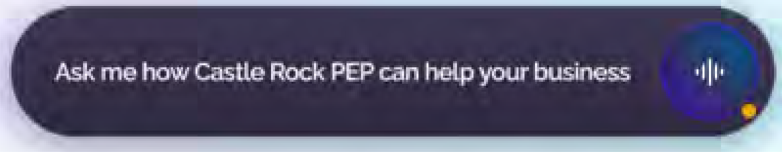
- Disaster & Emergency Highlights: The must-haves for your "In Case of Emergency" file.
- **The Basics (For Free!):** Draft a Free Will or a Healthcare Power of Attorney.
- **Keep it Out of Probate:** Don't let the state decide. Set up a Beneficiary Deed for your home or a TOD for your vehicle.
- **Michele's Personal Wishes:** Sometimes it helps to see a real example. Click here to see how I planned my final chapter (including my "surfing in Sayulita" backup plan!).
- **If You are the Survivor-** We have got your back. Please download our Survivor's Checklist and let us help.

Designing Your Second Act

Retirement isn't an end—it's a new beginning. Let's make sure it's a masterpiece.

- **Imagine Your Ideal Day:** If money wasn't a concern, how would you spend your time? Where would you live?
- **How long might you live?**
  - Blue Print, Blue Zones, Living to 100





Rocky Mountain Insurance Advisors

Watch our full interview (or a clip) with the owner, Bob Willig, on how he works to earn your trust.

A suite of tools at your disposal

Complimentary Financial Planning Software

Create your own personal account with Castle Rock's link here.

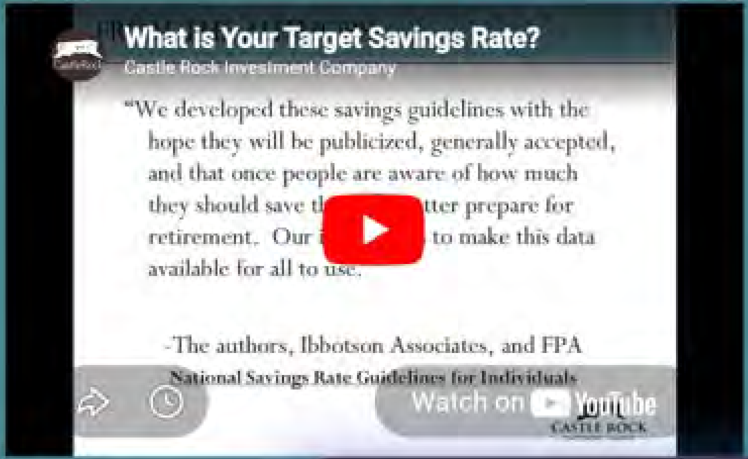
See how amazing this software is

Ask me how Castle Rock PEP can help your business

Investing 101

Curious about what a target date fund means? Want to learn about a glidepath and the distinction between a "to" fund and a "through" fund? Perhaps you're wondering how much you should save and what your target savings rate is according to the National Savings Rate Guidelines. Explore these presentations where I cover all of these topics and provide you with practical advice to help you achieve your retirement goals.

Contact us



Ask me how Castle Rock PEP can help your business

INVESTMENT REVIEW

Two Replacements in Q1 2026

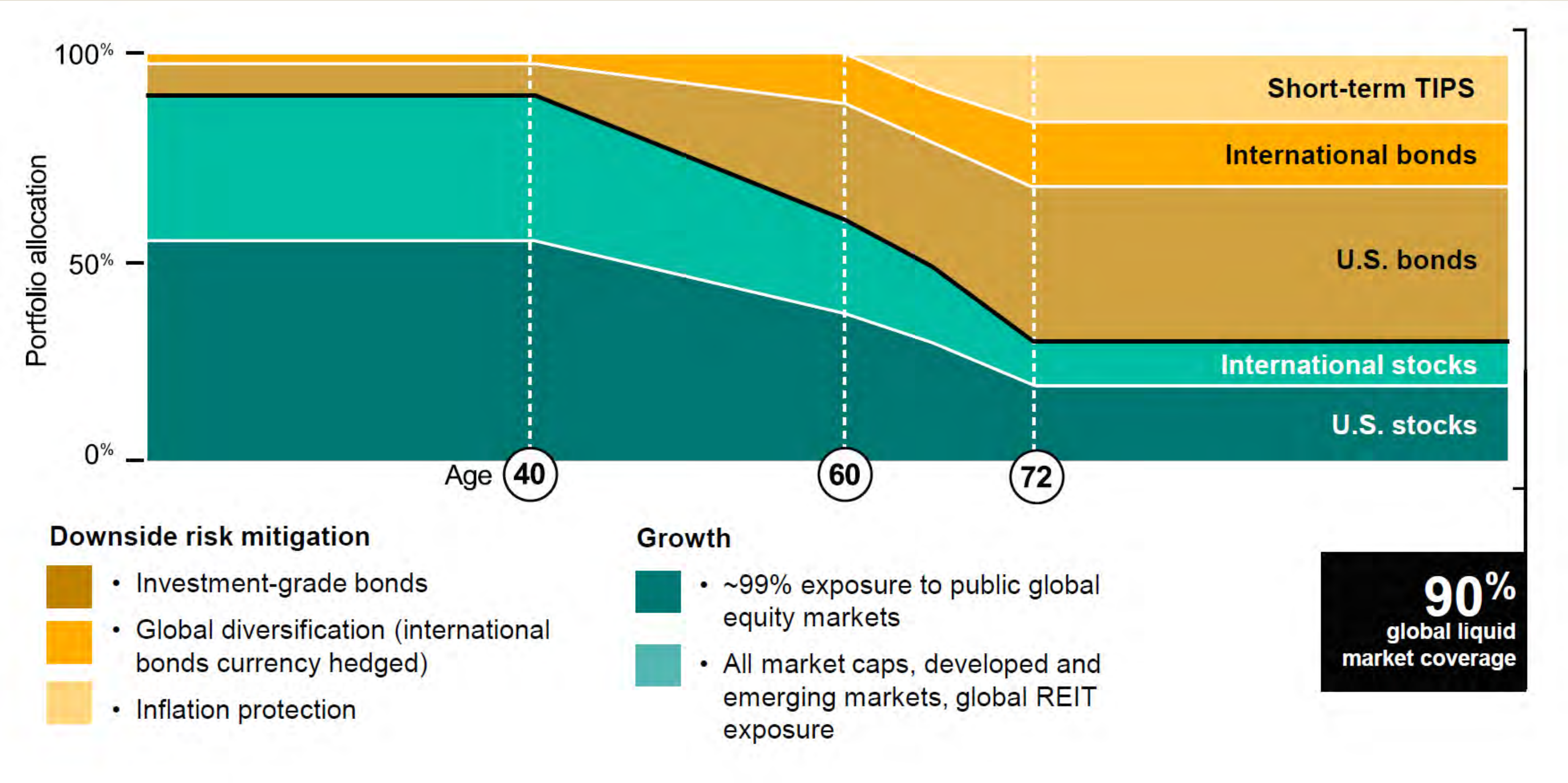
The Departure: MFS International Equity Fund Class R6 (MIEIX)

The Replacement: DFA Large Cap International Portfolio Institutional Class (DFALX)

The Departure: Vanguard Materials Index Fund Admiral Shares (VMIAX)

The Replacement: PGIM Jennison Natural Resources Fund – Class R6 (PJNQX)

Vanguard Target Retirement Glidepath



Employees will be defaulted into an investment based on their birth year as shown.

Name of Investment	Birth Years
Vanguard Target Retirement Income Fund	1952 or earlier
Vanguard Target Retirement 2020 Fund	1953 to 1957
Vanguard Target Retirement 2025 Fund	1958 to 1962
Vanguard Target Retirement 2030 Fund	1963 to 1967
Vanguard Target Retirement 2035 Fund	1968 to 1972
Vanguard Target Retirement 2040 Fund	1973 to 1977
Vanguard Target Retirement 2045 Fund	1978 to 1982
Vanguard Target Retirement 2050 Fund	1983 to 1987
Vanguard Target Retirement 2055 Fund	1988 to 1992
Vanguard Target Retirement 2060 Fund	1993 to 1997
Vanguard Target Retirement 2065 Fund	1998 to 2002
Vanguard Target Retirement 2070 Fund	2003 or later

INVESTMENT SNAPSHOT

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

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	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Fidelity 500 Index	MF	FXAIX	0	0	2	2	1	-4.34	-4.34	17.79 (30)	18.30 (24)	12.05 (18)	14.15 (11)	0.02 (3)
MORNINGSTAR US LARGE-MID TR USD								-4.47	-4.47	17.78	18.36	11.45	14.02	-
MEDIAN MF/ETF/CIT								-4.36	-4.36	16.60	16.98	10.72	13.06	0.67
# OF MF/ETF/CIT PEERS			1,253	1,204	1,097	1,027	815	1,385	1,385	1,325	1,253	1,172	1,014	1,405

U.S. EQUITY : MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)						NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	
Vanguard Mid Cap Index Admiral	MF	VIMAX	7	7	25	20	12	-0.63	-0.63	12.75 (63)	12.60 (36)	6.97 (45)	10.71 (26)	0.05 (6)
MORNINGSTAR US MID TR USD								1.21	1.21	14.33	12.94	7.49	11.42	-
MEDIAN MF/ETF/CIT								0.88	0.88	15.68	11.62	6.74	10.01	0.83
# OF MF/ETF/CIT PEERS			375	361	333	315	228	429	429	417	375	353	300	428

INVESTMENT SNAPSHOT

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
DFA US Small Cap I	MF	DFSTX	0	3	1	7	15	2.63	2.63	20.31 (45)	12.14 (37)	6.78 (22)	10.08 (32)	0.27 (12)
MORNINGSTAR US SMALL TR USD								0.00	0.00	19.46	12.65	4.95	9.59	-
MEDIAN MF/ETF/CIT								1.27	1.27	19.73	11.17	4.73	9.58	0.94
# OF MF/ETF/CIT PEERS			590	577	555	529	390	627	627	616	590	571	518	628

INTERNATIONAL EQUITY : DIVERSIFIED EMERGING MKTS

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Artisan Sustainable Emerging Markets Adv	MF	APDEX	0	0	11	-	-	1.42	1.42	39.13 (17)	18.59 (16)	5.32 (27)	9.30 (21)	1.05 (52)
MSCI EM NR USD								-0.16	-0.16	29.55	14.83	3.69	7.79	-
MEDIAN MF/ETF/CIT								2.97	2.97	33.14	15.05	3.77	7.88	1.02
# OF MF/ETF/CIT PEERS			703	676	608	559	351	748	748	739	703	640	535	750

INTERNATIONAL EQUITY : FOREIGN LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
DFA Large Cap International I	MF	DFALX	0	0	1	4	9	2.62	2.62	27.93 (16)	16.20 (19)	9.70 (14)	9.50 (15)	0.18 (10)
MSCI ACWI EX USA NR USD								-0.70	-0.70	24.91	14.49	7.01	8.37	-
MEDIAN MF/ETF/CIT								0.84	0.84	22.82	14.20	7.36	8.40	0.83
# OF MF/ETF/CIT PEERS			660	646	615	571	419	708	708	686	660	631	557	713

INVESTMENT SNAPSHOT

INTERNATIONAL EQUITY : FOREIGN SMALL/MID BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
DFA International Small Company I	MF	DFISX	0	0	3	5	6	1	1	30.71 (38)	15.41 (34)	7.89 (21)	8.80 (23)	0.39 (11)
MSCI ACWI EX USA SMID NR USD								0.35	0.35	27.76	14.17	5.99	7.79	-
MEDIAN MF/ETF/CIT								1.51	1.51	22.62	13.13	5.89	8.01	1.05
# OF MF/ETF/CIT PEERS			86	83	79	72	50	87	87	87	86	80	65	88

SECTOR EQUITY : NATURAL RESOURCES

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
PGIM Jennison Natural Resources R6	MF	PJNQX	0	7	7	14	36	18.96	18.96	63.69 (29)	19.95 (16)	18.49 (20)	12.82 (31)	0.82 (59)
S&P NORTH AMERICAN NATURAL RESOURCES TR								25.96	25.96	42.39	20.71	21.84	11.63	-
MEDIAN MF/ETF/CIT								15.73	15.73	50.10	14.37	11.70	11.10	0.75
# OF MF/ETF/CIT PEERS			119	111	107	101	90	133	133	129	119	107	97	133

SECTOR EQUITY : REAL ESTATE

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Cohen & Steers Instl Realty Shares	MF	CSRIX	0	2	2	2	2	3.65	3.65	3.58 (40)	7.70 (24)	4.80 (22)	6.46 (7)	0.75 (32)
MORNINGSTAR US REAL EST TR USD								1.68	1.68	2.43	7.08	3.54	5.05	-
MEDIAN MF/ETF/CIT								3.34	3.34	2.85	6.57	3.83	4.99	0.93
# OF MF/ETF/CIT PEERS			203	197	187	178	137	215	215	212	203	197	178	217

INVESTMENT SNAPSHOT

ALLOCATION : MODERATE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds American Balanced R6	MF	RLBGX	0	0	0	3	3	-1.08	-1.08	17.76 (6)	14.65 (3)	8.86 (3)	9.82 (8)	0.25 (3)
MORNINGSTAR MOD TGT RISK TR USD								-1.01	-1.01	12.85	10.48	5.27	7.49	-
MEDIAN MF/ETF/CIT								-1.44	-1.44	12.64	11.29	6.42	8.22	0.90
# OF MF/ETF/CIT PEERS			473	472	445	430	332	491	491	488	473	460	427	492

ALLOCATION : TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2020 Fund	MF	VTWNX	52	43	26	19	10	-0.47	-0.47	10.37 (68)	8.90 (59)	4.41 (51)	6.64 (53)	0.08 (4)
MORNINGSTAR LIFETIME MOD 2020 TR USD								-1.04	-1.04	10.54	8.62	3.91	6.27	-
MEDIAN MF/ETF/CIT								-0.43	-0.43	10.92	9.02	4.41	6.68	0.48
# OF MF/ETF/CIT PEERS			99	98	94	85	47	107	107	107	99	97	75	107

ALLOCATION : TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2025 Fund	MF	VTTVX	0	0	2	4	2	-0.75	-0.75	13.02 (15)	10.64 (8)	5.36 (13)	7.63 (23)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2025 TR USD								-1.19	-1.19	11.34	9.16	4.17	6.81	-
MEDIAN MF/ETF/CIT								-0.62	-0.62	11.55	9.63	4.76	7.19	0.49
# OF MF/ETF/CIT PEERS			128	127	119	109	72	138	138	138	128	126	104	138

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2030 Fund	MF	VTHRX	0	0	2	3	2	-1.04	-1.04	14.79 (9)	11.80 (5)	6.09 (8)	8.40 (23)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2030 TR USD								-1.38	-1.38	12.46	10.01	4.71	7.57	-
MEDIAN MF/ETF/CIT								-0.83	-0.83	12.67	10.65	5.30	7.90	0.58
# OF MF/ETF/CIT PEERS			184	183	170	147	97	195	195	195	184	182	139	195

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2035 Fund	MF	VTTHX	0	0	13	15	8	-1.13	-1.13	16.16 (10)	12.83 (20)	6.79 (20)	9.16 (32)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2035 TR USD								-1.61	-1.61	14.06	11.25	5.60	8.48	-
MEDIAN MF/ETF/CIT								-1.08	-1.08	14.53	12.08	6.29	8.83	0.57
# OF MF/ETF/CIT PEERS			181	175	164	146	103	190	190	190	181	174	141	190

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2040 Fund	MF	VFORX	0	11	26	21	11	-1.2	-1.2	17.57 (24)	13.85 (34)	7.50 (35)	9.91 (33)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2040 TR USD								-1.85	-1.85	15.94	12.63	6.59	9.30	-
MEDIAN MF/ETF/CIT								-1.30	-1.30	16.60	13.47	7.18	9.62	0.60
# OF MF/ETF/CIT PEERS			177	176	165	147	97	188	188	188	177	175	139	188

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2045 Fund	MF	VTIVX	0	0	11	9	5	-1.3	-1.3	18.92 (21)	14.82 (33)	8.18 (31)	10.51 (24)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2045 TR USD								-2.03	-2.03	17.59	13.73	7.35	9.84	-
MEDIAN MF/ETF/CIT								-1.43	-1.43	17.94	14.41	7.75	10.08	0.59
# OF MF/ETF/CIT PEERS			176	175	164	146	103	185	185	185	176	174	141	185

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2050 Fund	MF	VFIFX	0	0	7	7	4	-1.43	-1.43	20.35 (13)	15.63 (21)	8.67 (18)	10.78 (19)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2050 TR USD								-2.10	-2.10	18.63	14.30	7.72	10.06	-
MEDIAN MF/ETF/CIT								-1.55	-1.55	18.78	14.85	7.96	10.28	0.60
# OF MF/ETF/CIT PEERS			177	176	165	147	97	188	188	188	177	175	139	188

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2055 Fund	MF	VFFVX	0	0	8	9	5	-1.45	-1.45	20.34 (21)	15.63 (24)	8.67 (22)	10.77 (22)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2055 TR USD								-2.10	-2.10	19.07	14.44	7.78	10.09	-
MEDIAN MF/ETF/CIT								-1.59	-1.59	19.07	15.01	7.98	10.31	0.60
# OF MF/ETF/CIT PEERS			176	175	164	146	91	185	185	185	176	174	140	185

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2060 Fund	MF	VTTSX	0	0	10	10	11	-1.44	-1.44	20.35 (22)	15.63 (26)	8.67 (23)	10.77 (31)	0.08 (3)
MORNINGSTAR LIFETIME MOD 2060 TR USD								-2.05	-2.05	19.25	14.45	7.74	10.04	-
MEDIAN MF/ETF/CIT								-1.60	-1.60	19.28	15.04	8.05	10.46	0.60
# OF MF/ETF/CIT PEERS			176	175	159	135	5	185	185	185	176	174	101	185

ALLOCATION : TARGET-DATE 2065+

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement 2065 Fund	MF	VLXVX	0	0	13	15	-	-1.45	-1.45	20.32 (31)	15.61 (29)	8.68 (28)	-	0.08 (3)
Vanguard Target Retirement 2070 Fund	MF	VSVNX	0	-	-	-	-	-1.45	-1.45	20.34 (30)	15.63 (27)	-	-	0.08 (3)
MORNINGSTAR LIFETIME MOD 2060 TR USD								-2.05	-2.05	19.25	14.45	7.74	10.04	-
MEDIAN MF/ETF/CIT								-1.60	-1.60	19.53	15.10	8.17	-	0.59
# OF MF/ETF/CIT PEERS			172	147	65	7	-	321	321	258	172	138	-	337

ALLOCATION : TARGET-DATE RETIREMENT

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Target Retirement Income Fund	MF	VTINX	0	0	14	11	8	-0.46	-0.46	9.30 (40)	7.85 (45)	3.71 (43)	5.04 (41)	0.08 (3)
MORNINGSTAR LIFETIME MOD INCM TR USD								-0.81	-0.81	9.56	8.20	4.21	5.47	-
MEDIAN MF/ETF/CIT								-0.21	-0.21	8.86	7.68	3.65	4.80	0.54
# OF MF/ETF/CIT PEERS			136	135	126	108	74	145	145	145	136	136	104	145

INVESTMENT SNAPSHOT

TAXABLE BOND : GLOBAL BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Dodge & Cox Global Bond I	MF	DODLX	0	0	0	0	2	-0.18	-0.18	7.25 (10)	6.71 (4)	3.24 (3)	4.89 (2)	0.45 (8)
FTSE WGBI NONUSD USD								-1.76	-1.76	4.14	0.97	-4.28	-1.19	-
MEDIAN MF/ETF/CIT								-1.57	-1.57	4.14	3.13	-1.25	0.95	0.84
# OF MF/ETF/CIT PEERS			148	147	146	144	119	149	149	148	148	148	143	149

TAXABLE BOND : HIGH YIELD BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds American High-Inc R6	MF	RITGX	0	0	2	1	14	0.11	0.11	7.50 (17)	9.29 (5)	5.36 (4)	6.75 (5)	0.36 (10)
ICE BOFA US HIGH YIELD TR USD								-0.54	-0.54	6.89	8.49	4.19	6.04	-
MEDIAN MF/ETF/CIT								-0.49	-0.49	6.64	7.84	3.86	5.26	0.75
# OF MF/ETF/CIT PEERS			604	583	542	519	406	635	635	620	604	570	529	637

TAXABLE BOND : INFLATION-PROTECTED BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Fidelity Inflation-Prot Bd Index	MF	FIPDX	21	4	5	5	5	0.44	0.44	2.97 (30)	3.16 (33)	1.45 (26)	2.61 (33)	0.05 (3)
BLOOMBERG US TREASURY US TIPS TR USD								-	-	-	-	-	-	-
MEDIAN MF/ETF/CIT								0.19	0.19	2.71	2.94	1.14	2.45	0.60
# OF MF/ETF/CIT PEERS			146	143	134	127	103	150	150	147	146	140	133	151

INVESTMENT SNAPSHOT

TAXABLE BOND : INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
American Funds Bond Fund of Amer R6	MF	RBFGX	0	7	9	5	10	-0.16	-0.16	4.37 (34)	3.64 (45)	0.54 (20)	2.25 (9)	0.23 (19)
BLOOMBERG US AGG BOND TR USD								-0.04	-0.04	4.34	3.63	0.31	1.69	-
MEDIAN MF/ETF/CIT								-0.08	-0.08	4.25	3.61	0.26	1.73	0.46
# OF MF/ETF/CIT PEERS			428	407	378	348	263	459	459	449	427	401	332	462

MONEY MARKET : MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES 1 YR	3 YR	5 YR	10 YR	TOTAL RETURN (% RANK) 3 MO	YTD	1 YR	3 YR	5 YR	10 YR	NET EXP. RATIO (% RANK)
Vanguard Federal Money Market Investor	MF	VMFXX	52	30	10	6	3	0.89	0.89	4.05 (7)	4.77 (5)	3.38 (4)	2.23 (2)	0.11 (4)
ICE BOFA USD 3M DEP OR CM TR USD								0.90	0.90	4.24	4.93	3.43	2.45	-
MEDIAN MF/ETF/CIT								0.83	0.83	3.86	4.55	3.18	1.98	0.31
# OF MF/ETF/CIT PEERS			575	563	518	488	346	656	656	633	574	542	431	665

Founder: Michele Suriano, AIF®

Schedule a PEP Talk

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APPENDIX

STANDARDIZED INVESTMENT PERFORMANCE

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

FUND FACT SHEETS

STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 03/31/2026. Returns for periods of less than one year are not annualized. Standardized returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

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.*

For ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. Whatever day traded, the price of the shares may differ, higher or lower, than the NAV on that day. If you trade your shares at another time, your return may differ.

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

U.S. EQUITY

	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD			
INVESTMENT NAME	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
DFA US Small Cap I	03/19/1992	20.31	6.78	10.08	10.19	0.00	0.00	0.28	-
Fidelity 500 Index	05/04/2011	17.79	12.05	14.15	13.24	0.00	0.00	0.02	-
Vanguard Mid Cap Index Admiral	05/21/1998	12.75	6.97	10.71	9.99	0.00	0.00	0.05	-

INTERNATIONAL EQUITY

	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD			
INVESTMENT NAME	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
Artisan Sustainable Emerging Markets Adv	06/26/2006	39.13	5.32	9.30	14.71	0.00	0.00	1.13	-
DFA International Small Company I	09/30/1996	30.71	7.89	8.80	7.39	0.00	0.00	0.39	-
DFA Large Cap International I	07/17/1991	27.93	9.70	9.50	6.46	0.00	0.00	0.18	-

STANDARDIZED PERFORMANCE DISCLOSURE

SECTOR EQUITY

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN % (LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	LOAD DEFERRED	GROSS EXP. RATIO	12B-1
Cohen & Steers Instl Realty Shares	02/14/2000	3.58	4.80	6.46	10.34	0.00	0.00	0.76	-
PGIM Jennison Natural Resources R6	01/22/1990	63.69	18.49	12.82	4.01	0.00	0.00	0.82	-

ALLOCATION

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN % (LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	LOAD DEFERRED	GROSS EXP. RATIO	12B-1
American Funds American Balanced R6	07/25/1975	17.76	8.86	9.82	10.97	0.00	0.00	0.25	-
Vanguard Target Retirement 2020 Fund	06/07/2006	10.37	4.41	6.64	6.21	0.00	0.00	0.08	-
Vanguard Target Retirement 2025 Fund	10/27/2003	13.02	5.36	7.63	6.89	0.00	0.00	0.08	-
Vanguard Target Retirement 2030 Fund	06/07/2006	14.79	6.09	8.40	7.10	0.00	0.00	0.08	-
Vanguard Target Retirement 2035 Fund	10/27/2003	16.16	6.79	9.16	7.81	0.00	0.00	0.08	-
Vanguard Target Retirement 2040 Fund	06/07/2006	17.57	7.50	9.91	7.90	0.00	0.00	0.08	-
Vanguard Target Retirement 2045 Fund	10/27/2003	18.92	8.18	10.51	8.59	0.00	0.00	0.08	-
Vanguard Target Retirement 2050 Fund	06/07/2006	20.35	8.67	10.78	8.35	0.00	0.00	0.08	-
Vanguard Target Retirement 2055 Fund	08/18/2010	20.34	8.67	10.77	10.52	0.00	0.00	0.08	-
Vanguard Target Retirement 2060 Fund	01/19/2012	20.35	8.67	10.77	10.38	0.00	0.00	0.08	-
Vanguard Target Retirement 2065 Fund	07/12/2017	20.32	8.68	-	10.12	0.00	0.00	0.08	-
Vanguard Target Retirement 2070 Fund	06/28/2022	20.34	-	-	14.55	0.00	0.00	0.08	-
Vanguard Target Retirement Income Fund	10/27/2003	9.30	3.71	5.04	5.15	0.00	0.00	0.08	-

STANDARDIZED PERFORMANCE DISCLOSURE

TAXABLE BOND

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN % (LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
American Funds American High-Inc R6	02/19/1988	7.50	5.36	6.75	7.79	0.00	0.00	0.36	-
American Funds Bond Fund of Amer R6	05/28/1974	4.37	0.54	2.25	3.73	0.00	0.00	0.23	-
Dodge & Cox Global Bond I	05/01/2014	7.25	3.24	4.89	3.57	0.00	0.00	0.51	-
Fidelity Inflation-Prot Bd Index	05/16/2012	2.97	1.45	2.61	1.93	0.00	0.00	0.05	-

MONEY MARKET

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN % (LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
Vanguard Federal Money Market Investor	07/13/1981	4.05	3.38	2.23	3.94	0.00	0.00	0.11	-

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

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 for a directory of websites and phone numbers or use the specific fund website/phone if available below.* Index returns represent the performance of market indices, which cannot be invested in directly, and are shown for comparative purposes only.

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

INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN % 1 YR	5 YR	10 YR	SINCE INCEPTION	GROSS EXP. RATIO % OF ASSETS	$ COST PER 1K	PHONE	WEBSITE
American Funds American High-Inc R6	High Yield Bond	RITGX	7.50	5.36	6.75	7.79	0.36	$3.60	-	-
- INDEX: ICE BOFA US HIGH YIELD TR USD			6.89	4.19	6.04	-	-	-		
American Funds Bond Fund of Amer R6	Intermediate Core Bond	RBFGX	4.37	0.54	2.25	3.73	0.23	$2.30	-	-
- INDEX: BLOOMBERG US AGG BOND TR USD			4.34	0.31	1.69	-	-	-		
American Funds American Balanced R6	Moderate Allocation	RLBGX	17.76	8.86	9.82	10.97	0.25	$2.50	-	-
- INDEX: MORNINGSTAR MOD TGT RISK TR USD			12.85	5.27	7.49	-	-	-		
Vanguard Target Retirement 2055 Fund	Target-Date 2055	VFFVX	20.34	8.67	10.77	10.52	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2055 TR USD			19.07	7.78	10.09	-	-	-		
PGIM Jennison Natural Resources R6	Natural Resources	PJNQX	63.69	18.49	12.82	4.01	0.82	$8.20	800-225-1852	www.prudentialfunds.com
- INDEX: S&P NORTH AMERICAN NATURAL RESOURCES TR			42.39	21.84	11.63	-	-	-		
Fidelity 500 Index	Large Blend	FXAIX	17.79	12.05	14.15	13.24	0.02	$0.20	800-544-8544	www.institutional.fidelity.com
- INDEX: MORNINGSTAR US LARGE-MID TR USD			17.78	11.45	14.02	-	-	-		
Vanguard Target Retirement 2060 Fund	Target-Date 2060	VTTSX	20.35	8.67	10.77	10.38	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			19.25	7.74	10.04	-	-	-		
Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	FIPDX	2.97	1.45	2.61	1.93	0.05	$0.50	800-544-8544	www.institutional.fidelity.com
- INDEX: BLOOMBERG US TREASURY US TIPS TR USD			-	-	-	-	-	-		
Dodge & Cox Global Bond I	Global Bond	DODLX	7.25	3.24	4.89	3.57	0.51	$5.10	-	-
- INDEX: FTSE WGBI NONUSD USD			4.14	-4.28	-1.19	-	-	-		
Vanguard Target Retirement 2065 Fund	Target-Date 2065+	VLXVX	20.32	8.68	-	10.12	0.08	$0.80	800-662-7447	www.vanguard.com

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

			AVERAGE ANNUAL TOTAL RETURN %				GROSS EXP. RATIO			
INVESTMENT NAME	PEER GROUP	TICKER	1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	$ COST PER 1K	PHONE	WEBSITE
Vanguard Target Retirement 2070 Fund	Target-Date 2065+	VSVNX	20.34	-	-	14.55	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			19.25	7.74	10.04	-	-	-		
Artisan Sustainable Emerging Markets Adv	Diversified Emerging Mkts	APDEX	39.13	5.32	9.30	14.71	1.13	$11.30	800-344-1770	www.artisanfunds.com
- INDEX: MSCI EM NR USD			29.55	3.69	7.79	-	-	-		
Vanguard Federal Money Market Investor	Money Market Taxable	VMFXX	4.05	3.38	2.23	3.94	0.11	$1.10	800-662-7447	www.vanguard.com
- INDEX: ICE BOFA USD 3M DEP OR CM TR USD			4.24	3.43	2.45	-	-	-		
DFA Large Cap International I	Foreign Large Blend	DFALX	27.93	9.70	9.50	6.46	0.18	$1.80	888-576-1167	www.dimensional.com
- INDEX: MSCI ACWI EX USA NR USD			24.91	7.01	8.37	-	-	-		
DFA US Small Cap I	Small Blend	DFSTX	20.31	6.78	10.08	10.19	0.28	$2.80	888-576-1167	www.dimensional.com
- INDEX: MORNINGSTAR US SMALL TR USD			19.46	4.95	9.59	-	-	-		
DFA International Small Company I	Foreign Small/Mid Blend	DFISX	30.71	7.89	8.80	7.39	0.39	$3.90	888-576-1167	www.dimensional.com
- INDEX: MSCI ACWI EX USA SMID NR USD			27.76	5.99	7.79	-	-	-		
Cohen & Steers Instl Realty Shares	Real Estate	CSRIX	3.58	4.80	6.46	10.34	0.76	$7.60	800-437-9912	www.cohenandsteers.com
- INDEX: MORNINGSTAR US REAL EST TR USD			2.43	3.54	5.05	-	-	-		
Vanguard Mid Cap Index Admiral	Mid-Cap Blend	VIMAX	12.75	6.97	10.71	9.99	0.05	$0.50	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR US MID TR USD			14.33	7.49	11.42	-	-	-		
Vanguard Target Retirement 2025 Fund	Target-Date 2025	VTTVX	13.02	5.36	7.63	6.89	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2025 TR USD			11.34	4.17	6.81	-	-	-		
Vanguard Target Retirement 2035 Fund	Target-Date 2035	VTTHX	16.16	6.79	9.16	7.81	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2035 TR USD			14.06	5.6	8.48	-	-	-		
Vanguard Target Retirement 2045 Fund	Target-Date 2045	VTIVX	18.92	8.18	10.51	8.59	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2045 TR USD			17.59	7.35	9.84	-	-	-		
Vanguard Target Retirement Income Fund	Target-Date Retirement	VTINX	9.30	3.71	5.04	5.15	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD INCM TR USD			9.56	4.21	5.47	-	-	-		
Vanguard Target Retirement 2020 Fund	Target-Date 2020	VTWNX	10.37	4.41	6.64	6.21	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2020 TR USD			10.54	3.91	6.27	-	-	-		
Vanguard Target Retirement 2030 Fund	Target-Date 2030	VTHRX	14.79	6.09	8.40	7.1	0.08	$0.80	800-662-7447	www.vanguard.com

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

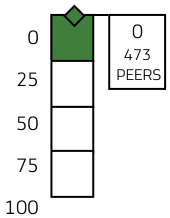
INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN % 1 YR	5 YR	10 YR	SINCE INCEPTION	GROSS EXP. RATIO % OF ASSETS	$ COST PER 1K	PHONE	WEBSITE
- INDEX: MORNINGSTAR LIFETIME MOD 2030 TR USD			12.46	4.71	7.57	-	-	-		
Vanguard Target Retirement 2040 Fund	Target-Date 2040	VFORX	17.57	7.50	9.91	7.9	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2040 TR USD			15.94	6.59	9.3	-	-	-		
Vanguard Target Retirement 2050 Fund	Target-Date 2050	VFIFX	20.35	8.67	10.78	8.35	0.08	$0.80	800-662-7447	www.vanguard.com
- INDEX: MORNINGSTAR LIFETIME MOD 2050 TR USD			18.63	7.72	10.06	-	-	-		

AMERICAN FUNDS AMERICAN BALANCED R6 RLBGX MODERATE ALLOCATION MF

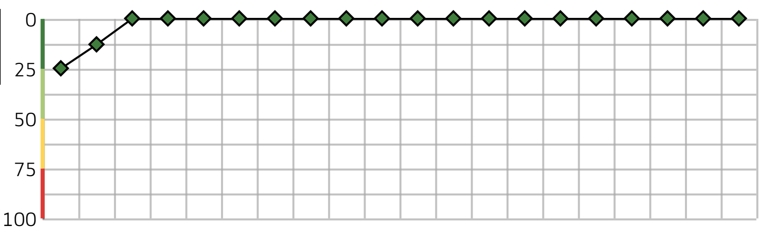
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Atluri/Tuazon/Lee/Benja...	27.26 Years	Product: 278958.09 Million	Product: 7/25/1975 Share Class: 5/1/2009

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

25	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 3 | 3 YR ROLLING AVG: 0 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	27.26 Years	✓	>= 2 Years
Product Assets	278,958.09 Million	✓	>= 75 Million
Expense Ratio	0.25% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	4.24% (4th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	1.07% (2nd percentile)	✓	Top 50% of peer group
1yr Total Return	17.76% (6th percentile)	✓	Top 50% of peer group
3yr Total Return	14.65% (3rd percentile)	✓	Top 50% of peer group
5yr Total Return	8.86% (3rd percentile)	✓	Top 50% of peer group

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). The composition and style criteria may be excluded in the table above due to the investment's peer group. Investments without the required inception date (3 years) will not receive a Fiduciary Score.

EXPENSES

Ex. Ratio	0.25
Gross Expense Ratio	0.25
Mgmt. Fee	0.42
Initial Investment	250

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.12	-1.08	-1.08	17.76	14.65	8.86	9.82
Total Return (with load)	-5.12	-1.08	-1.08	17.76	14.65	8.86	9.82
Percentile Rank				6	3	3	8
Number of Peers				488	473	460	427
Peer Group Median	-4.18	-1.44	-1.44	12.64	11.29	6.42	8.22
+/- Best Fit Index	-1.14	1.08	1.08	4.74	2.71	2.25	1.35

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar US Mod Tgt Alloc NR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	4 (473 Peers)	4.24
5 YR	3 (460 Peers)	3.46

R-Squared

	RANK	VALUE
3 YR	40 (473 Peers)	89.26
5 YR	35 (460 Peers)	93.11

Beta

3 YR	5 YR
0.91	0.95

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	2.32	94.78	1.02

VOLATILITY METRICS

Standard Deviation

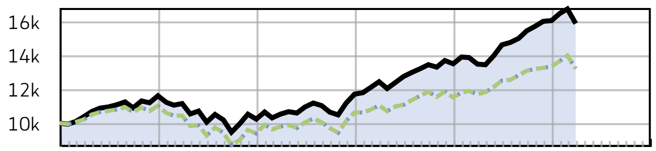
	RANK	VALUE
3 YR	41 (473 Peers)	8.74
5 YR	35 (460 Peers)	10.63

Sharpe Ratio

	RANK	VALUE
3 YR	2 (473 Peers)	1.07
5 YR	3 (460 Peers)	0.52

AMERICAN FUNDS AMERICAN BALANCED R6 RLBGX MODERATE ALLOCATION MF

GROWTH OF 10K



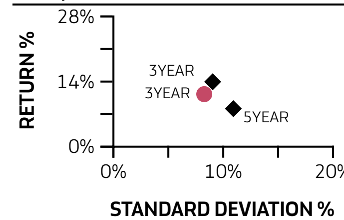
	2021	2022	2023	2024	2025	YTD
Investment	16.11%	-11.83%	14.37%	15.30%	18.85%	-1.08%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

◆ **Investment:**	American Funds American Balanced R6
▲ **Broad Index:**	Morningstar Mod Tgt Risk TR USD
■ **Peer Group Index:**	Morningstar Mod Tgt Risk TR USD
● **Best-fit Index:**	Morningstar US Mod Tgt Alloc NR USD

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	14.65%	8.74%
5YR	8.86%	10.63%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	11.94%	8.36%
5YR	6.61%	-

WEIGHTINGS & HOLDINGS

as of 12/31/2025

REGIONAL WEIGHTINGS

Americas	**88.22%**
US	84.11%
Canada	3.57%
Latin America	0.54%
Greater Europe	**5.42%**
United Kingdom	2.71%
Europe Developed	2.71%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**6.37%**
Japan	0%
Australasia	0%
Asia Developed	6.07%
Asia Emerging	0.3%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	45.52
AA	27.72
A	13.42
BBB	12.23
BB	0.02
B	0.01
Below B	0
Not Rated	1.08

OF HOLDINGS

STOCKS: 200 **BONDS: 3767**

TOP 10 HOLDINGS

as of 4/6/2026

Alphabet Inc Class A	1.6%
Alphabet Inc Class C	2.23%
Apple Inc	1.68%
Broadcom Inc	5.01%
Cap Grp Cent Fd Ser Ii	2.51%
Meta Platforms Inc Class A	1.65%
Micron Technology Inc	1.57%
Microsoft Corp	3.19%
Philip Morris International Inc	2.19%
Taiwan Semiconductor Manufacturing Co Ltd ADR	2.31%
Total	**23.94%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY — Large Blend

FIXED INCOME — Mod High

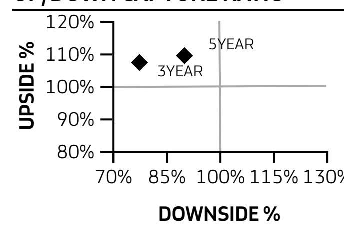
FIXED INCOME STYLE STATS

Avg Eff Duration	5.67 years
Avg Eff Maturity	-

INVESTMENT STRATEGY

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

UP/DOWN CAPTURE RATIO



◆ Investment

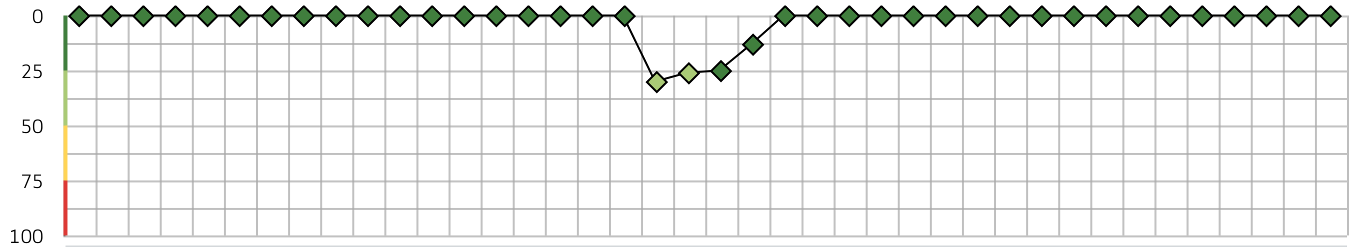
	UP	DOWN
3YR	108.52%	76.39%
5YR	110.62%	89.02%

AMERICAN FUNDS AMERICAN BALANCED R6 RLBGX MODERATE ALLOCATION MF

Fi360 FIDUCIARY SCORES AT QUARTER END

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	26

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
25	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 3 | 5 YR ROLLING AVG: 3 | 3 YR ROLLING AVG: 0 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA
Mgr. Tenure	24.51	24.76	25.01	25.26	25.51	25.76	26.02	26.26	26.51	26.76	27.02	27.26
Net Assets	202.1B	194.6B	211.4B	223.1B	226.7B	237.7B	236.2B	233.5B	251.1B	263.4B	271.1B	279B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)** (Percentile Rank: 25, 50, 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank	3	3	3	3	3	3	3	3	3	3	3	3
Peers	760	768	778	759	754	740	738	722	469	494	491	492
Return Rank (1yr)	48	26	39	17	13	12	12	10	3	3	3	6
Peers	748	751	759	740	742	733	729	715	461	488	486	488

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)** (Percentile Rank: 25, 50, 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr)	25	20	10	10	10	7	10	7	15	6	9	4
Peers	707	716	718	703	705	697	701	696	445	475	473	473
Return Rank (3yr)	26	19	10	9	9	7	8	6	15	7	10	3
Peers	707	716	718	703	705	697	701	696	445	475	473	473

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)** (Percentile Rank: 25, 50, 75)

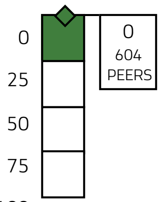
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr)	21	19	10	7	7	6	7	5	9	2	5	2
Peers	707	716	718	703	705	697	701	696	445	475	473	473
Return Rank (5yr)	19	16	22	18	17	15	13	22	15	11	2	3
Peers	690	695	699	685	683	674	675	667	428	462	459	460

AMERICAN FUNDS AMERICAN HIGH-INC R6   RITGX   HIGH YIELD BOND   MF

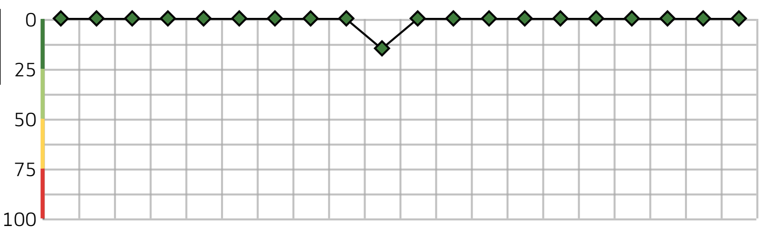
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Chow/Daigle/Ward/Moth	22.35 Years	Product: 27542.12 Million	Product: 2/19/1988 Share Class: 5/1/2009

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 1 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	22.35 Years	✓	>= 2 Years
Product Assets	27,542.12 Million	✓	>= 75 Million
Style Drift	Low Qual Ltd Dura	✓	Low Qual Ltd Dura, Low Qual Mod ...
Expense Ratio	0.36% (10th percentile)	✓	Top 75% of peer group
Alpha (3yr)	4.91% (5th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.97% (8th percentile)	✓	Top 50% of peer group
1yr Total Return	7.50% (17th percentile)	✓	Top 50% of peer group
3yr Total Return	9.29% (5th percentile)	✓	Top 50% of peer group
5yr Total Return	5.36% (4th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.36
Gross Expense Ratio	0.36
Mgmt. Fee	0.33
Initial Investment	250

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-1.24	0.11	0.11	7.5	9.29	5.36	6.75
Total Return (with load)	-1.24	0.11	0.11	7.5	9.29	5.36	6.75
Percentile Rank				17	5	4	5
Number of Peers				620	604	570	529
Peer Group Median	-1.2	-0.49	-0.49	6.64	7.84	3.86	5.26
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

▲ **Broad Index:** Bloomberg US Agg Bond TR USD   ● **Best-fit Index:** -

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	5 (603 Peers)	4.91
5 YR	3 (570 Peers)	4.2

R-Squared

	RANK	VALUE
3 YR	13 (603 Peers)	71.1
5 YR	13 (570 Peers)	57.66

Beta

3 YR	5 YR
0.65	0.76

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	0.73	96.25	0.98

VOLATILITY METRICS

Standard Deviation

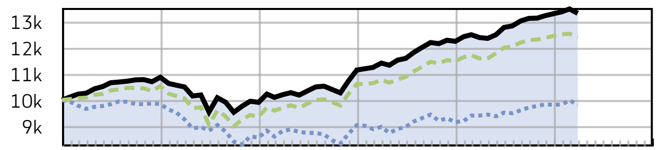
	RANK	VALUE
3 YR	62 (603 Peers)	4.4
5 YR	36 (570 Peers)	6.44

Sharpe Ratio

	RANK	VALUE
3 YR	8 (603 Peers)	0.97
5 YR	6 (570 Peers)	0.3

AMERICAN FUNDS AMERICAN HIGH-INC R6 RITGX HIGH YIELD BOND MF

GROWTH OF 10K



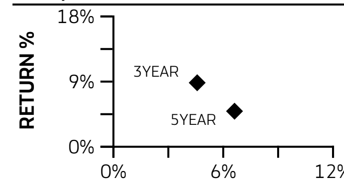
	2021	2022	2023	2024	2025	YTD
Investment	8.72%	-8.83%	12.49%	9.86%	8.65%	0.11%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-0.05%
Peer Group Index	5.36%	-11.22%	13.46%	8.20%	8.50%	-0.55%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

◆ **Investment:**	American Funds American High-Inc R6
▲ **Broad Index:**	Bloomberg US Agg Bond TR USD
■ **Peer Group Index:**	ICE BofA US High Yield TR USD
● **Best-fit Index:**	-

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	9.29%	4.40%
5YR	5.36%	6.44%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 12/31/2025

BOND SECTOR WEIGHTINGS

Government	**0**
Government	0
Government related	0
Corporate	**91.03**
Bank Loan	4.16
Convertible	0.23
Corporate Bond	86.22
Preferred	0.42
Securitized	**0.01**
Agency MBS	0
Asset-Backed	0
Commercial MBS	0
Covered Bond	0
Non-Agency Residential MBS	0.01
Municipal	**0.04**
Municipal Taxable	0.04
Municipal Tax-exempt	0
Cash & Equivalents	**8.92**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	9.11
AA	0
A	0.06
BBB	2.32
BB	35.34
B	34.42
Below B	17.63
Not Rated	1.12

OF HOLDINGS

STOCKS: 20 **BONDS: 981**

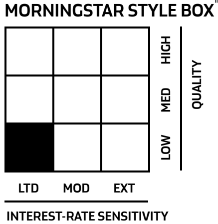
TOP 10 HOLDINGS

as of 4/6/2026

Connect Finco SARL/Connect US Finco LLC 9%	0.78%
Diebold Nixdorf Inc Ordinary Shares- New	1.47%
Diebold Nixdorf Incorporated 7.75%	0.53%
DISH Network Corporation 11.75%	0.99%
EchoStar Corp. 10.75%	0.8%
FXI Holdings Inc 11%	0.78%
MPT Operating Partnership LP / MPT Finance Corporation 5%	0.82%
Talen Energy Corp Ordinary Shares New	0.61%
Teva Pharmaceutical Finance Netherlands III B.V. 5.125%	0.56%
ViaSat, Inc. 5.625%	0.51%
Total	**7.85%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

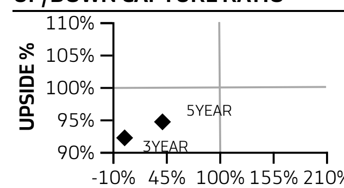


Avg Eff Duration	2.62 years
Avg Eff Maturity	-

INVESTMENT STRATEGY

The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.

UP/DOWN CAPTURE RATIO



◆ Investment

	UP	DOWN
3YR	92.80%	-1.79%
5YR	95.27%	37.18%

AMERICAN FUNDS AMERICAN HIGH-INC R6 RITGX HIGH YIELD BOND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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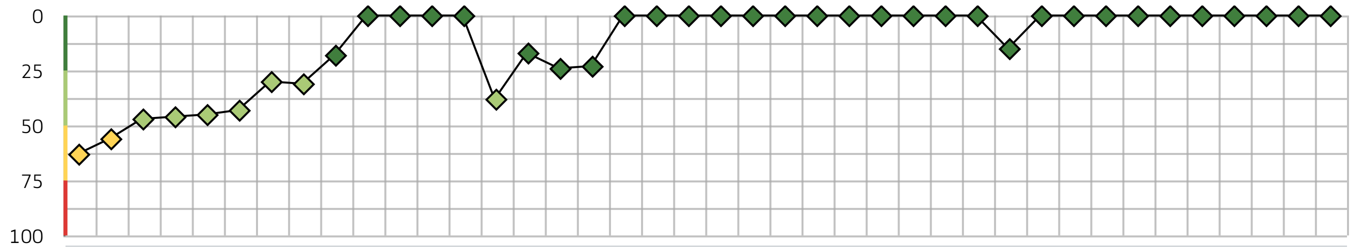
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
63	56	47	46	45	43	30	31	18	0	0	0	0	38	17	24	23	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 14 | 5 YR ROLLING AVG: 1 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	HY	HY	HY	HY	HY	HY	HY	HY	HY	HY	HY	HY
Mgr. Tenure	19.59	19.84	20.10	20.35	20.59	20.85	21.10	21.35	21.59	21.85	22.10	22.35
Net Assets	17.9B	17.8B	19B	19.8B	20.2B	22.3B	22.6B	23.5B	24.5B	25.9B	26.5B	27.5B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura	Low Qual Ltd Dura

Prospectus Net Expense Ratio Rank (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	6	5	6	6	6	6	6	7	7	7	9	10
Peers	709	707	692	680	672	676	645	641	639	645	644	637

Return Rank (1yr) (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	45	62	38	14	7	4	5	3	14	18	28	17
Peers	693	691	677	672	663	666	639	631	627	630	627	620

Alpha Rank - Primary Benchmark (3yr) (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	4	5	4	4	6	5	4	5	10	12	9	5
Peers	647	651	636	624	613	620	602	606	608	606	604	603

Return Rank (3yr) (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	6	10	8	8	17	9	14	7	9	12	9	5
Peers	647	651	636	624	613	620	602	606	608	606	604	604

Sharpe Ratio Rank (3yr) (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	11	13	10	10	14	10	12	9	14	13	14	8
Peers	647	651	636	624	613	620	602	606	608	606	604	603

Return Rank (5yr) (Percentile Rank 25 / 50 / 75)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	7	9	7	8	8	4	5	7	4	5	4	4
Peers	623	624	612	600	590	594	571	568	579	579	578	570

AMERICAN FUNDS BOND FUND OF AMER R6 RBFGX INTERMEDIATE CORE BOND MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
MacDonald/Atluri/Purani...	17.09 Years	Product: 102178.99 Million	Product: 5/28/1974 Share Class: 5/1/2009

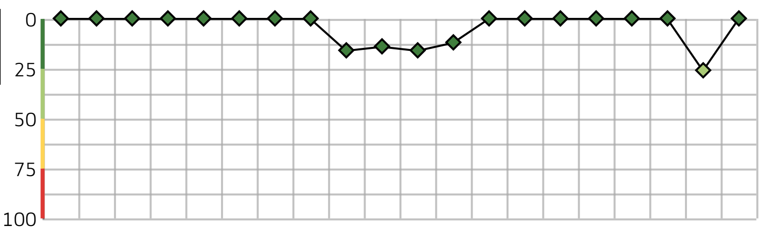
Fi360 FIDUCIARY SCORE®

SCORE

0

428 PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	0	16	14	16	12	0	0	0	0	0	0	26	0

5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 9 | 1 YR R. AVG: 7

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	17.09 Years	✓	>= 2 Years
Product Assets	102,178.99 Million	✓	>= 75 Million
Composition	85% US BOND	✓	>= 80.00% Allocation to US Bonds
Style Drift	Med Qual Mod Dura	✓	High Qual Mod Dura, Med Qual Mo...
Expense Ratio	0.23% (19th percentile)	✓	Top 75% of peer group
Alpha (3yr)	0.00% (47th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	-0.19% (46th percentile)	✓	Top 50% of peer group
1yr Total Return	4.37% (34th percentile)	✓	Top 50% of peer group
3yr Total Return	3.64% (45th percentile)	✓	Top 50% of peer group
5yr Total Return	0.54% (20th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.23
Gross Expense Ratio	0.23
Mgmt. Fee	0.25
Initial Investment	250

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-1.88	-0.16	-0.16	4.37	3.64	0.54	2.25
Total Return (with load)	-1.88	-0.16	-0.16	4.37	3.64	0.54	2.25
Percentile Rank				34	45	20	9
Number of Peers				449	427	401	332
Peer Group Median	-1.88	-0.08	-0.08	4.25	3.61	0.26	1.73
+/- Best Fit Index	-	-	-	-	-	-	-

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Bloomberg US Agg Bond TR USD ● **Best-fit Index:** -

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	47 (427 Peers)	-
5 YR	20 (401 Peers)	0.21

R-Squared

	RANK	VALUE
3 YR	44 (427 Peers)	99.44
5 YR	29 (401 Peers)	99.39

Beta

3 YR	5 YR
0.99	0.99

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	0.05	99.55	1.02

VOLATILITY METRICS

Standard Deviation

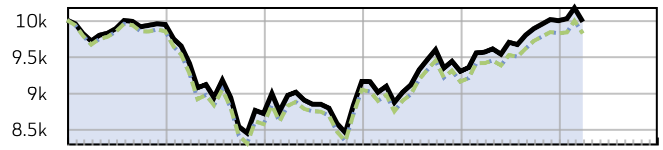
	RANK	VALUE
3 YR	48 (427 Peers)	5.61
5 YR	48 (401 Peers)	6.37

Sharpe Ratio

	RANK	VALUE
3 YR	46 (427 Peers)	-0.19
5 YR	21 (401 Peers)	-0.45

AMERICAN FUNDS BOND FUND OF AMER R6 RBFGX INTERMEDIATE CORE BOND MF

GROWTH OF 10K



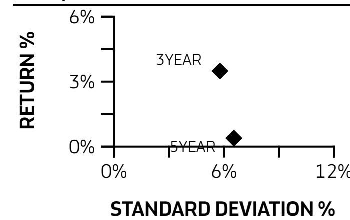
	2021	2022	2023	2024	2025	YTD
Investment	-0.60%	-12.36%	5.09%	1.51%	7.52%	-0.16%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-0.05%
Peer Group Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-0.05%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

◆ **Investment:**	American Funds Bond Fund of Amer R6
▲ **Broad Index:**	Bloomberg US Agg Bond TR USD
■ **Peer Group Index:**	Bloomberg US Agg Bond TR USD
● **Best-fit Index:**	-

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	3.64%	5.61%
5YR	0.54%	6.37%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 12/31/2025

BOND SECTOR WEIGHTINGS

Government	**29.53**
Government	29.45
Government related	0.08
Corporate	**26.45**
Bank Loan	0.27
Convertible	0
Corporate Bond	26.18
Preferred	0
Securitized	**36.03**
Agency MBS	25.16
Asset-Backed	7.04
Commercial MBS	2.74
Covered Bond	0
Non-Agency Residential MBS	1.09
Municipal	**0.52**
Municipal Taxable	0.47
Municipal Tax-exempt	0.05
Cash & Equivalents	**7.46**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	42.16
AA	29.24
A	11.22
BBB	13.54
BB	2.62
B	0.1
Below B	0.02
Not Rated	1.1

OF HOLDINGS

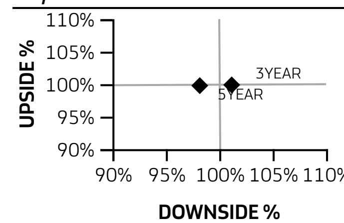
STOCKS: 1 **BONDS: 5626**

TOP 10 HOLDINGS

as of 4/6/2026

Federal National Mortgage Association 2.5%	0.68%
United States Treasury Bonds 4.75%	1.19%
United States Treasury Notes 3.5%	0.78%
United States Treasury Notes 3.5%	1.05%
United States Treasury Notes 3.75%	0.9%
United States Treasury Notes 3.875%	1.59%
United States Treasury Notes 3.875%	2.3%
United States Treasury Notes 4.25%	0.66%
United States Treasury Notes 4.375%	1.24%
United States Treasury Notes 4.625%	0.61%
Total	**11%**

UP/DOWN CAPTURE RATIO

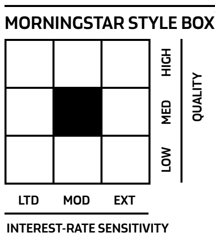


◆ Investment

	UP	DOWN
3YR	100.54%	100.77%
5YR	100.43%	97.78%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration	5.7 years
Avg Eff Maturity	-

INVESTMENT STRATEGY

The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the fund's investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the fund's investment adviser, and in U.S. government securities, money market instruments, cash or cash equivalents.

AMERICAN FUNDS BOND FUND OF AMER R6 RBFGX INTERMEDIATE CORE BOND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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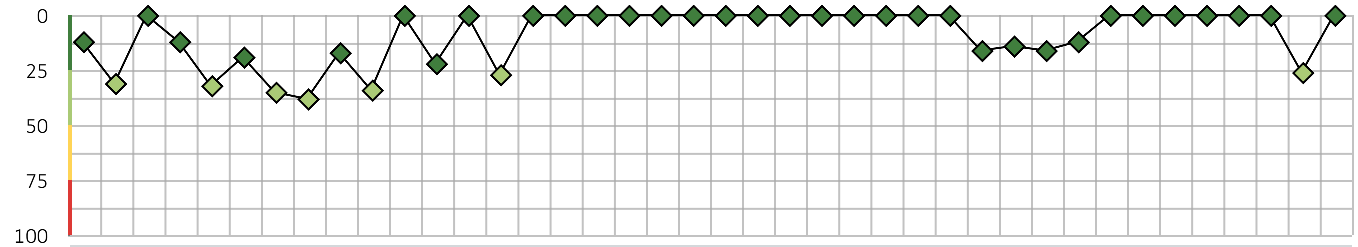
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
12	31	0	12	32	19	35	38	17	34	0	22	0	27	0	0	0	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	0	16	14	16	12	0	0	0	0	0	0	26	0

10 YR ROLLING AVG: 10 | 5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 9 | 1 YR R. AVG: 7

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI
Mgr. Tenure	14.34	14.59	14.84	15.09	15.34	15.59	15.85	16.09	16.34	16.59	16.85	17.09
Net Assets	75.4B	74B	80.3B	82.6B	84.2B	92.2B	90.5B	93.2B	93.7B	96.5B	98.9B	102.2B
Composition	82% US BOND	85% US BOND	86% US BOND	84% US BOND	89% US BOND	85% US BOND	85% US BOND	84% US BOND	85% US BOND	84% US BOND	85% US BOND	85% US BOND
Style Drift	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura

Prospectus Net Expense Ratio Rank

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	16	16	16	17	17	18	18	18	19	19	19	19
25												
50												
75												
Peers	478	483	490	487	472	471	489	477	474	482	459	462

Return Rank (1yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
									17		19	
25					47	43	48	26		36		34
50	52	55		74								
75			77									
Peers	472	475	475	473	459	459	478	467	461	464	447	449

Alpha Rank - Primary Benchmark (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	11	9	15	16	18	18						
25							27	37	34	42		47
50											51	
75												
Peers	435	443	446	446	433	431	444	434	440	443	424	427

Return Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	17	17	17	20	21	21						
25							29	38	36	42		45
50											53	
75												
Peers	435	443	446	446	433	431	444	434	440	443	424	427

Sharpe Ratio Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	12	12	15	17	15	16	24					
25								33	35	41	49	46
50												
75												
Peers	435	443	446	446	433	431	444	434	440	443	424	427

Return Rank (5yr)

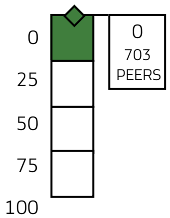
Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	5	4	5	6	7	5	9	21	19	19	19	20
25												
50												
75												
Peers	421	423	424	419	406	402	417	407	403	409	398	401

ARTISAN SUSTAINABLE EMERGING MARKETS ADV APDEX DIVERSIFIED EMERGING MKTS MF

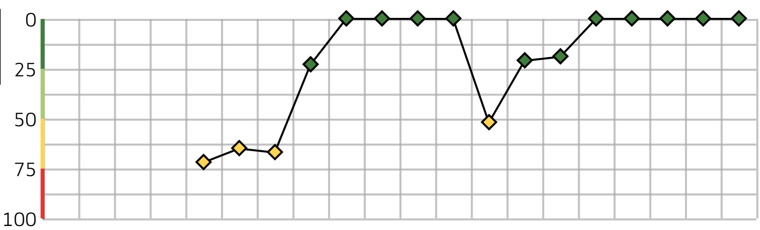
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Negrete-Gruson	19.78 Years	Product: 568.25 Million	Product: 6/26/2006 Share Class: 4/28/2022

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
-	-	-	-	72	65	67	23	0	0	0	0	52	21	19	0	0	0	0	0

5 YR ROLLING AVG: - | 3 YR ROLLING AVG: 11 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	19.78 Years	✓	>= 2 Years
Product Assets	568.25 Million	✓	>= 75 Million
Composition	95% INTL EQ	✓	>= 80.00% Allocation to Intl. Equiti...
Expense Ratio	1.05% (52nd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.58% (22nd percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.88% (20th percentile)	✓	Top 50% of peer group
1yr Total Return	39.13% (17th percentile)	✓	Top 50% of peer group
3yr Total Return	18.59% (16th percentile)	✓	Top 50% of peer group
5yr Total Return	5.32% (27th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	1.05	Contractual expense waiver of 0.08000. Expires on 1/31/2027.
Gross Expense Ratio	1.13	
Mgmt. Fee	0.85	
Initial Investment	250,000	

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-11.45	1.42	1.42	39.13	18.59	5.32	9.3
Total Return (with load)	-11.45	1.42	1.42	39.13	18.59	5.32	9.3
Percentile Rank				17	16	27	21
Number of Peers				739	703	640	535
Peer Group Median	-10.21	2.97	2.97	33.14	15.05	3.77	7.88
+/- Best Fit Index	1.61	1.58	1.58	9.58	3.76	1.63	1.51

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BENCHMARK LEGEND

▲ **Broad Index:** MSCI ACWI Ex USA NR USD ● **Best-fit Index:** MSCI EM NR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	22 (703 Peers)	3.58
5 YR	30 (640 Peers)	-1.45

R-Squared

	RANK	VALUE
3 YR	21 (703 Peers)	79.2
5 YR	22 (640 Peers)	80.8

Beta

3 YR	5 YR
1.03	1.07

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	4.02	88.64	0.92

VOLATILITY METRICS

Standard Deviation

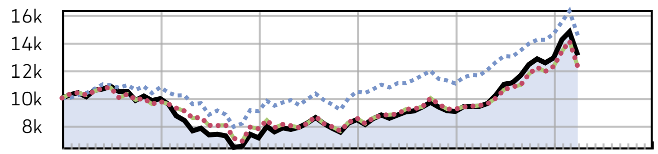
	RANK	VALUE
3 YR	75 (703 Peers)	15.26
5 YR	81 (640 Peers)	17.84

Sharpe Ratio

	RANK	VALUE
3 YR	20 (703 Peers)	0.88
5 YR	27 (640 Peers)	0.18

ARTISAN SUSTAINABLE EMERGING MARKETS ADV APDEX DIVERSIFIED EMERGING MKTS MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	-0.46%	-28.41%	18.47%	7.01%	42.82%	1.42%
Broad Index	7.82%	-16.00%	15.62%	5.53%	32.39%	-0.71%
Peer Group Index	-2.54%	-20.09%	9.83%	7.50%	33.57%	-0.17%
Best-Fit Index	-2.54%	-20.09%	9.83%	7.50%	33.57%	-0.17%

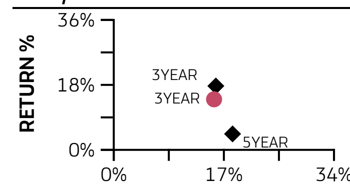
This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

as of 12/31/2025

BENCHMARK LEGEND

◆ **Investment:**	Artisan Sustainable Emerging Markets Adv
▲ **Broad Index:**	MSCI ACWI Ex USA NR USD
■ **Peer Group Index:**	MSCI EM NR USD
● **Best-fit Index:**	MSCI EM NR USD

RISK/REWARD



◆ Investment

	RETURN	STANDARD DEVIATION
3YR	18.59%	15.26%
5YR	5.32%	17.84%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.83%	15.64%
5YR	3.69%	-

WEIGHTINGS & HOLDINGS

EQUITY SECTOR WEIGHTINGS

Cyclical	**40.78%**
Basic Materials	7.83%
Consumer Cyclical	14.03%
Financial Services	17.41%
Real Estate	1.51%
Defensive	**8.47%**
Consumer Defensive	3.28%
Healthcare	3.99%
Utilities	1.2%
Sensitive	**50.76%**
Communication Services	8.42%
Energy	3.2%
Industrials	11.32%
Technology	27.82%

REGIONAL WEIGHTINGS

Americas	**17.59%**
US	1.79%
Canada	0%
Latin America	15.8%
Greater Europe	**14.92%**
United Kingdom	0.77%
Europe Developed	6%
Europe Emerging	1.02%
Africa/Middle East	7.13%
Greater Asia	**67.49%**
Japan	0%
Australasia	0%
Asia Developed	35.43%
Asia Emerging	32.06%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

STOCKS: 61 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Alibaba Group Holding Ltd Ordinary Shares	3.94%
Anglogold Ashanti PLC	2.79%
BlackRock Liquidity T-Fund Instl	2.35%
ICICI Bank Ltd	2.79%
MediaTek Inc	2.62%
MercadoLibre Inc	2.14%
SK Hynix Inc	4.93%
Taiwan Semiconductor Manufacturing Co Ltd	14.96%
Tencent Holdings Ltd	5.23%
Zhuzhou CRRC Times Electric Co Ltd Class H	2.25%
Total	**44%**

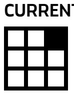
STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	8.77	34.41	37.37
MID	2.99	2.68	6.99
SM	1.74	0	1.27

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

CURRENT MORNINGSTAR STYLE BOX™

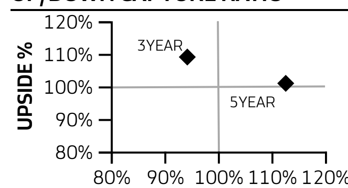


Large Growth

INVESTMENT STRATEGY

The investment seeks long-term capital growth. The fund's investment team employs a fundamental research process to construct a portfolio of emerging market companies. Under normal circumstances, the fund invests no less than 80% of its net assets plus any borrowings for investment purposes at market value at the time of purchase in equity securities of issuers domiciled, headquartered, or whose primary business activities or principal trading markets are in emerging and less developed markets.

UP/DOWN CAPTURE RATIO



◆ Investment

	UP	DOWN
3YR	110.33%	93.50%
5YR	102.25%	111.88%

ARTISAN SUSTAINABLE EMERGING MARKETS ADV APDEX DIVERSIFIED EMERGING MKTS MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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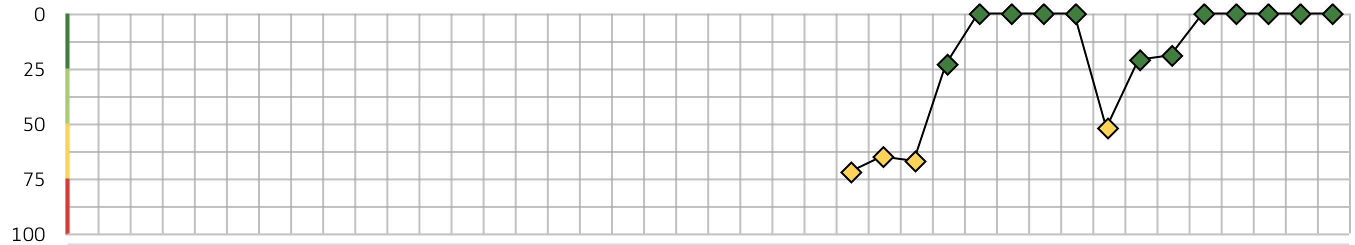
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
-	-	-	-	72	65	67	23	0	0	0	0	52	21	19	0	0	0	0	0

10 YR ROLLING AVG: -	5 YR ROLLING AVG: -	3 YR ROLLING AVG: 11	1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	EM	EM	EM	EM	EM	EM	EM	EM	EM	EM	EM	EM
Mgr. Tenure	17.02	17.27	17.53	17.78	18.02	18.28	18.53	18.78	19.02	19.28	19.53	19.78
Net Assets	88.3M	93.8M	120M	142.5M	153M	165.4M	161.9M	175.8M	259.8M	281.4M	428.4M	568.2M
Composition	95% INTL EQ	93% INTL EQ	94% INTL EQ	96% INTL EQ	94% INTL EQ	92% INTL EQ	94% INTL EQ	94% INTL EQ	92% INTL EQ	98% INTL EQ	95% INTL EQ	95% INTL EQ
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
25	44	44	44	47	48	48	50					
50								51	52	53	53	52
75												
Peers	863	857	846	834	816	814	808	803	795	772	770	750

Return Rank (1yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	15	10	15						4	3	6	17
25				36		45	41	33				
50					63							
75												
Peers	821	823	821	817	806	798	791	782	776	757	754	739

Alpha Rank - Primary Benchmark (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
								16	14	6	8	22
25	42	43	48	41		44	50					
50					53							
75												
Peers	746	742	739	735	728	727	724	727	722	708	714	703

Return Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
								16	8	5	6	16
25	38	42	50	42		45						
50					55		53					
75												
Peers	746	742	739	735	728	727	724	727	722	708	714	703

Sharpe Ratio Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
								14	12	5	8	20
25	36	39	44	39		41	49					
50					52							
75												
Peers	746	742	739	735	728	727	724	727	722	708	714	703

Return Rank (5yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
										24		
25	41	41	48	46			49	37	28		31	27
50					52	51						
75												
Peers	687	688	686	685	673	667	662	662	657	642	643	640

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

CastleRock

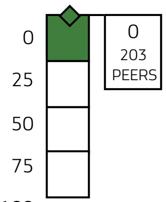
Castle Rock PEP

COHEN & STEERS INSTL REALTY SHARES CSRIX REAL ESTATE MF

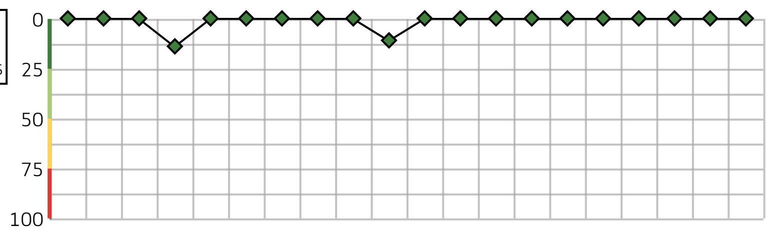
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Cheigh/Yablon/Kirschner...	18.47 Years	Product: 8707.85 Million	Product: 2/14/2000 Share Class: 2/14/2000

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	14	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0

5 YR ROLLING AVG: 2 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 2

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	18.47 Years	✓	>= 2 Years
Product Assets	8,707.85 Million	✓	>= 75 Million
Expense Ratio	0.75% (32nd percentile)	✓	Top 75% of peer group
Alpha (3yr)	-7.86% (28th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.24% (23rd percentile)	✓	Top 50% of peer group
1yr Total Return	3.58% (40th percentile)	✓	Top 50% of peer group
3yr Total Return	7.70% (24th percentile)	✓	Top 50% of peer group
5yr Total Return	4.80% (22nd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.75	Contractual expense waiver of 0.01000. This may expire at anytime.
Gross Expense Ratio	0.76	
Mgmt. Fee	0.75	
Initial Investment	1,000,000	

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.45	3.65	3.65	3.58	7.7	4.8	6.46
Total Return (with load)	-5.45	3.65	3.65	3.58	7.7	4.8	6.46
Percentile Rank				40	24	22	7
Number of Peers				212	203	197	178
Peer Group Median	-5.9	3.34	3.34	2.85	6.57	3.83	4.99
+/- Best Fit Index	0.9	1.97	1.97	1.15	0.62	1.26	1.41

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** MSCI ACWI NR USD ● **Best-fit Index:** Morningstar US Real Est TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	28 (203 Peers)	-7.86
5 YR	21 (197 Peers)	-4.2

R-Squared

	RANK	VALUE
3 YR	47 (203 Peers)	57.06
5 YR	60 (197 Peers)	67.61

Beta

3 YR	5 YR
1.04	1.07

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	0.64	97.37	0.97

VOLATILITY METRICS

Standard Deviation

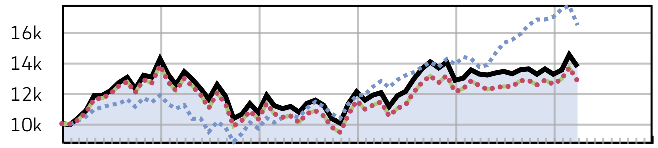
	RANK	VALUE
3 YR	54 (203 Peers)	16.06
5 YR	36 (197 Peers)	18.64

Sharpe Ratio

	RANK	VALUE
3 YR	23 (203 Peers)	0.24
5 YR	21 (197 Peers)	0.15

COHEN & STEERS INSTL REALTY SHARES CSRIX REAL ESTATE MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	42.47%	-24.73%	12.72%	6.24%	3.09%	3.65%
Broad Index	18.54%	-18.36%	22.20%	17.49%	22.34%	-3.20%
Peer Group Index	38.28%	-25.55%	11.76%	5.03%	4.14%	1.68%
Best-Fit Index	38.28%	-25.55%	11.76%	5.03%	4.14%	1.68%

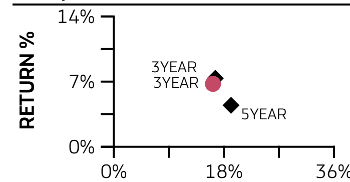
This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

as of 12/31/2025

BENCHMARK LEGEND

Investment:	Cohen & Steers Instl Realty Shares
Broad Index:	MSCI ACWI NR USD
Peer Group Index:	Morningstar US Real Est TR USD
Best-fit Index:	Morningstar US Real Est TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	7.70%	16.06%
5YR	4.80%	18.64%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	7.08%	16.38%
5YR	3.54%	-

WEIGHTINGS & HOLDINGS

EQUITY SECTOR WEIGHTINGS

Cyclical	**99.34%**
Basic Materials	0%
Consumer Cyclical	1.4%
Financial Services	0%
Real Estate	97.94%
Defensive	**0.66%**
Consumer Defensive	0%
Healthcare	0.66%
Utilities	0%
Sensitive	**0%**
Communication Services	0%
Energy	0%
Industrials	0%
Technology	0%

REGIONAL WEIGHTINGS

Americas	**100%**
US	100%
Canada	0%
Latin America	0%
Greater Europe	**0%**
United Kingdom	0%
Europe Developed	0%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**0%**
Japan	0%
Australasia	0%
Asia Developed	0%
Asia Emerging	0%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

STOCKS: 40 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

American Tower Corp	5.81%
Crown Castle Inc	7.43%
Digital Realty Trust Inc	9.1%
Equinix Inc	3.97%
Essex Property Trust Inc	3.13%
Extra Space Storage Inc	4.74%
Invitation Homes Inc	2.8%
Iron Mountain Inc	3.46%
Prologis Inc	6.71%
Welltower Inc	12.58%
Total	**59.73%**

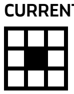
STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	5.81	6.71	12.58
MID	6.08	44.42	0
SM	8.13	13.54	1.65

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

CURRENT MORNINGSTAR STYLE BOX™

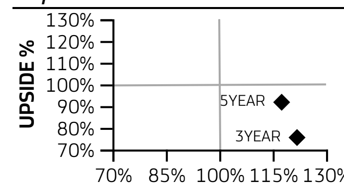


Mid Blend

INVESTMENT STRATEGY

The investment seeks total return through investment in real estate securities. The fund invests at least 80%, and normally substantially all, of its total assets in common stocks and other equity securities issued by real estate companies. It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	77.50%	120.66%
5YR	93.75%	116.34%

COHEN & STEERS INSTL REALTY SHARES CSRIX REAL ESTATE MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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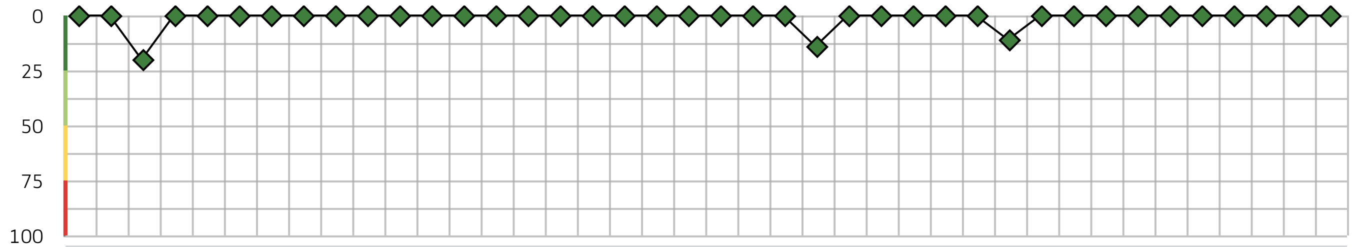
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	14	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 2 | 5 YR ROLLING AVG: 2 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 2

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR
Mgr. Tenure	15.71	15.96	16.22	16.47	16.72	16.97	17.22	17.47	17.72	17.97	18.22	18.47
Net Assets	5.7B	6B	6B	6.5B	6.6B	7.7B	8.3B	8.2B	7.8B	7.9B	8.2B	8.7B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	28	29	30	30	29	30	30	30	31	31	31	32
Peers	257	258	256	256	241	242	225	226	223	223	219	217

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	43	54	37	28	23	11	41	31	18	33	23	40
Peers	255	254	251	250	237	238	221	222	218	219	215	212

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	19	39	22	18	8	10	24	14	23	36	40	28
Peers	237	237	236	237	226	230	212	214	211	211	206	203

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	22	39	22	16	8	10	24	13	18	24	30	24
Peers	237	237	236	237	226	230	212	214	211	211	206	203

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	19	38	20	16	8	9	23	13	16	24	30	23
Peers	237	237	236	237	226	230	212	214	211	211	206	203

Return Rank (5yr)

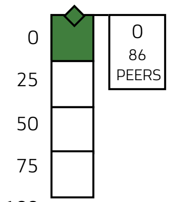
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	6	7	6	7	6	11	16	21	16	23	22	22
Peers	231	232	231	231	220	219	204	204	200	200	198	197

DFA INTERNATIONAL SMALL COMPANY I DFISX FOREIGN SMALL/MID BLEND MF

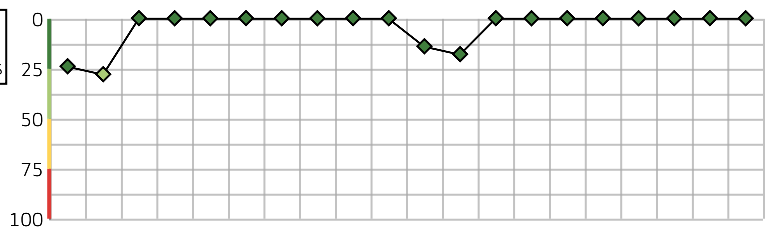
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Fogdall/Schneider/McAn...	16.1 Years	Product: 14881.87 Million	Product: 9/30/1996 Share Class: 9/30/1996

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



24	28	0	0	0	0	0	0	0	0	14	18	0	0	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 3 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	16.10 Years	✓	>= 2 Years
Product Assets	14,881.87 Million	✓	>= 75 Million
Composition	97% INTL EQ	✓	>= 80.00% Allocation to Intl. Equiti...
Style Drift	Mid Cap Blend	✓	Mid Cap Blend, Small Cap Blend
Expense Ratio	0.39% (11th percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.00% (31st percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.76% (31st percentile)	✓	Top 50% of peer group
1yr Total Return	30.71% (38th percentile)	✓	Top 50% of peer group
3yr Total Return	15.41% (34th percentile)	✓	Top 50% of peer group
5yr Total Return	7.89% (21st percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.39
Gross Expense Ratio	0.39
Mgmt. Fee	0.25

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-9.09	1	1	30.71	15.41	7.89	8.8
Total Return (with load)	-9.09	1	1	30.71	15.41	7.89	8.8
Percentile Rank				38	34	21	23
Number of Peers				87	86	80	65
Peer Group Median	-9.79	1.51	1.51	22.62	13.13	5.89	8.01
+/- Best Fit Index	0.85	0.11	0.11	1.37	-0.66	-0.24	0.67

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** MSCI ACWI Ex USA NR USD
● **Best-fit Index:** MSCI ACWI ex USA SMID Value NR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	31 (86 Peers)	1
5 YR	21 (80 Peers)	0.83

R-Squared

	RANK	VALUE
3 YR	45 (86 Peers)	87.67
5 YR	22 (80 Peers)	91.42

Beta

3 YR	5 YR
0.99	1.04

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.7	94.71	1.02

VOLATILITY METRICS

Standard Deviation

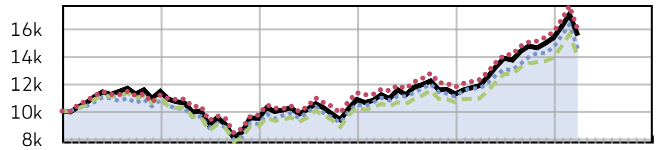
	RANK	VALUE
3 YR	27 (86 Peers)	13.99
5 YR	27 (80 Peers)	16.32

Sharpe Ratio

	RANK	VALUE
3 YR	31 (86 Peers)	0.76
5 YR	21 (80 Peers)	0.33

DFA INTERNATIONAL SMALL COMPANY I DFISX FOREIGN SMALL/MID BLEND MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	14.24%	-17.12%	14.43%	3.77%	36.33%	1.00%
Broad Index	7.82%	-16.00%	15.62%	5.53%	32.39%	-0.71%
Peer Group Index	10.16%	-19.49%	15.79%	3.49%	30.74%	0.35%
Best-Fit Index	11.62%	-13.02%	16.72%	3.67%	33.98%	0.90%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	DFA International Small Company I
Broad Index:	MSCI ACWI Ex USA NR USD
Peer Group Index:	MSCI ACWI Ex USA SMID NR USD
Best-fit Index:	MSCI ACWI ex USA SMID Value NR USD

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**45.52%**
Basic Materials	14.9%
Consumer Cyclical	13.14%
Financial Services	13.43%
Real Estate	4.05%
Defensive	**13.52%**
Consumer Defensive	5.21%
Healthcare	5.22%
Utilities	3.09%
Sensitive	**40.97%**
Communication Services	3.29%
Energy	4.98%
Industrials	25.12%
Technology	7.58%

REGIONAL WEIGHTINGS

Americas	**15.4%**
US	1.48%
Canada	13.77%
Latin America	0.15%
Greater Europe	**51.03%**
United Kingdom	11.01%
Europe Developed	38.81%
Europe Emerging	0.07%
Africa/Middle East	1.14%
Greater Asia	**33.56%**
Japan	23.53%
Australasia	6.81%
Asia Developed	2.6%
Asia Emerging	0.62%
Other	**0%**
Emerging Markets	0%
Other	0%

 # OF HOLDINGS

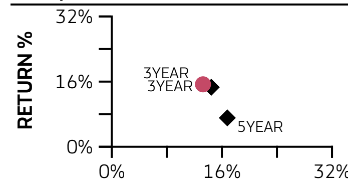
STOCKS: 3952 **BONDS: 1**

TOP 10 HOLDINGS

as of 4/6/2026

Bawag Group AG Ordinary Shares	0.43%
Belimo Holding AG	0.31%
Celestica Inc Common Stock	0.44%
Eldorado Gold Corp	0.32%
Future on E-mini S&P 500 Futures	0.34%
Hudbay Minerals Inc	0.4%
Iamgold Corp	0.45%
New Gold Inc	0.39%
OceanaGold Corp	0.34%
PSP Swiss Property AG	0.38%
Total	**3.8%**

RISK/REWARD



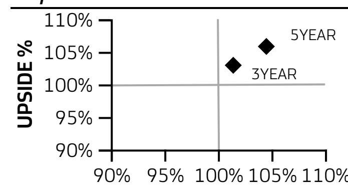
◆ Investment

	RETURN	STANDARD DEVIATION
3YR	15.41%	13.99%
5YR	7.89%	16.32%

● Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	16.07%	13.40%
5YR	8.13%	-

UP/DOWN CAPTURE RATIO



◆ Investment

	UP	DOWN
3YR	103.59%	101.04%
5YR	106.48%	104.13%

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	0.76	0.46	0.72
MID	17.46	25.27	14.96
SM	13.53	16.08	6.8

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

CURRENT MORNINGSTAR STYLE BOX™

Mid Blend

INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. As a non-fundamental policy, under normal circumstances, the International Small Company Portfolio, through its investments in the underlying funds, will invest at least 80% of its net assets in securities of small companies. The Portfolio and each underlying fund may invest in affiliated and unaffiliated registered and unregistered money market funds to manage its cash pending investment in other securities or to maintain liquidity for the payment of redemptions or other purposes.

DFA INTERNATIONAL SMALL COMPANY I DFISX FOREIGN SMALL/MID BLEND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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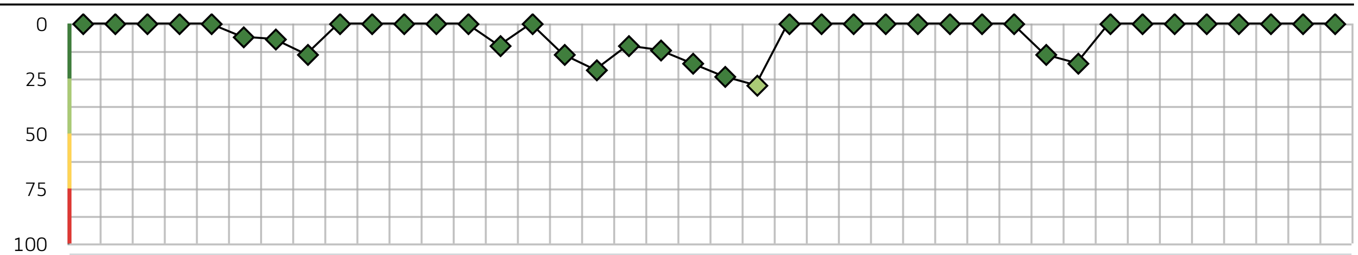
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Score	0	0	0	0	0	6	7	14	0	0	0	0	0	10	0	14	21	10	12	18

Quarter	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	24	28	0	0	0	0	0	0	0	0	14	18	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 6 | 5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 3 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ	FQ
Mgr. Tenure	13.34	13.59	13.85	14.10	14.35	14.60	14.85	15.10	15.35	15.60	15.85	16.10
Net Assets	10.8B	10.3B	11.5B	12B	12B	13.1B	11.3B	11.4B	13B	14.2B	14.6B	14.9B
Composition	96% INTL EQ	96% INTL EQ	97% INTL EQ	96% INTL EQ	96% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	96% INTL EQ	96% INTL EQ	96% INTL EQ	97% INTL EQ
Style Drift	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Mid Cap Blend	Small Cap Blend	Small Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend

Prospectus Net Expense Ratio Rank

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25	9	9	10	10	10	10	10	10	10	11	11	11
25–50												
50–75												
75–100												
Peers	105	106	105	105	106	103	100	96	96	91	87	88

Return Rank (1yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25								19				
25–50	38	26			36	34	36		35	37	27	38
50–75			55	54								
75–100												
Peers	101	101	104	103	104	102	100	96	96	91	87	87

Alpha Rank - Primary Benchmark (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25	20	23	24		22	21		17				
25–50				32			26		44	37	32	31
50–75												
75–100												
Peers	90	90	89	90	92	89	93	90	94	89	86	86

Return Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25	20	23	19		22	20		20				
25–50				28			31		39	36	34	34
50–75												
75–100												
Peers	90	90	89	90	92	89	93	90	94	89	86	86

Sharpe Ratio Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25	18	19	19		18	17		17				
25–50				32			26		36	35	32	31
50–75												
75–100												
Peers	90	90	89	90	92	89	93	90	94	89	86	86

Return Rank (5yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0–25						25	24	16	19	11	15	21
25–50	36	29	31	31	27							
50–75												
75–100												
Peers	85	85	84	86	89	86	89	85	87	82	80	80

DFA LARGE CAP INTERNATIONAL I DFALX FOREIGN LARGE BLEND MF

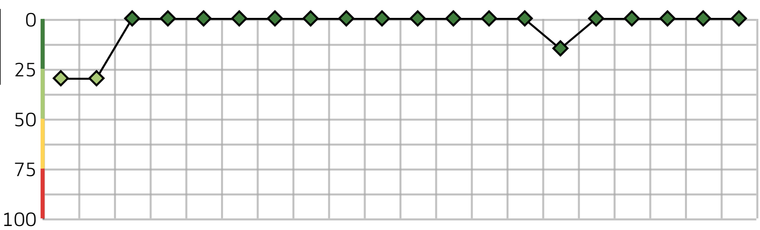
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Fogdall/Schneider/McAn...	16.1 Years	Product: 7613.83 Million	Product: 7/17/1991 Share Class: 7/17/1991

Fi360 FIDUCIARY SCORE®

SCORE

0
660 PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
30	30	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0

5 YR ROLLING AVG: 4 3 YR ROLLING AVG: 1 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	16.10 Years	✓	>= 2 Years
Product Assets	7,613.83 Million	✓	>= 75 Million
Composition	96% INTL EQ	✓	>= 80.00% Allocation to Intl. Equiti...
Style Drift	Large Cap Blend	✓	Large Cap Blend
Expense Ratio	0.18% (10th percentile)	✓	Top 75% of peer group
Alpha (3yr)	2.20% (19th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.87% (17th percentile)	✓	Top 50% of peer group
1yr Total Return	27.93% (16th percentile)	✓	Top 50% of peer group
3yr Total Return	16.20% (19th percentile)	✓	Top 50% of peer group
5yr Total Return	9.70% (14th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.18
Gross Expense Ratio	0.18
Mgmt. Fee	0.14

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-7.45	2.62	2.62	27.93	16.2	9.7	9.5
Total Return (with load)	-7.45	2.62	2.62	27.93	16.2	9.7	9.5
Percentile Rank				16	19	14	15
Number of Peers				686	660	631	557
Peer Group Median	-8.81	0.84	0.84	22.82	14.2	7.36	8.4
+/- Best Fit Index	2.45	5.43	5.43	8.82	2.96	0.91	1.02

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BENCHMARK LEGEND

▲ **Broad Index:** MSCI ACWI Ex USA NR USD ● **Best-fit Index:** MSCI Europe NR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	19 (660 Peers)	2.2
5 YR	14 (631 Peers)	2.57

R-Squared

	RANK	VALUE
3 YR	49 (660 Peers)	90.63
5 YR	40 (631 Peers)	93.24

Beta

3 YR	5 YR
0.92	1.00

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	3.54	93.28	0.87

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	46 (660 Peers)	12.81
5 YR	40 (631 Peers)	15.41

Sharpe Ratio

	RANK	VALUE
3 YR	17 (660 Peers)	0.87
5 YR	14 (631 Peers)	0.45

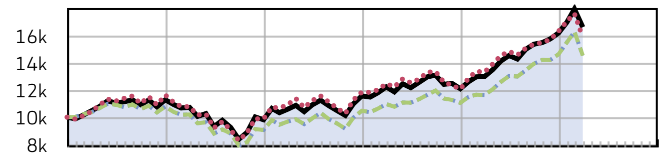
Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

DFA LARGE CAP INTERNATIONAL I DFALX FOREIGN LARGE BLEND MF

GROWTH OF 10K



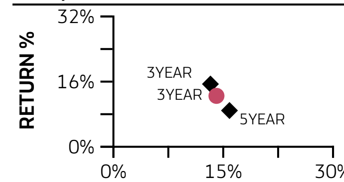
	2021	2022	2023	2024	2025	YTD
Investment	12.81%	-13.03%	17.87%	4.56%	33.91%	2.62%
Broad Index	7.82%	-16.00%	15.62%	5.53%	32.39%	-0.71%
Peer Group Index	7.82%	-16.00%	15.62%	5.53%	32.39%	-0.71%
Best-Fit Index	16.30%	-15.06%	19.89%	1.79%	35.41%	-2.82%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	DFA Large Cap International I
Broad Index:	MSCI ACWI Ex USA NR USD
Peer Group Index:	MSCI ACWI Ex USA NR USD
Best-fit Index:	MSCI Europe NR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	16.20%	12.81%
5YR	9.70%	15.41%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	13.24%	14.21%
5YR	8.79%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**42.85%**
Basic Materials	9.28%
Consumer Cyclical	8.5%
Financial Services	23.71%
Real Estate	1.36%
Defensive	**19.22%**
Consumer Defensive	6.98%
Healthcare	8.18%
Utilities	4.06%
Sensitive	**37.93%**
Communication Services	4.52%
Energy	6.39%
Industrials	18.77%
Technology	8.25%

REGIONAL WEIGHTINGS

Americas	**12.48%**
US	1.57%
Canada	10.83%
Latin America	0.08%
Greater Europe	**54.82%**
United Kingdom	12.72%
Europe Developed	40.79%
Europe Emerging	0%
Africa/Middle East	1.31%
Greater Asia	**32.68%**
Japan	22.94%
Australasia	6.68%
Asia Developed	2.93%
Asia Emerging	0.13%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

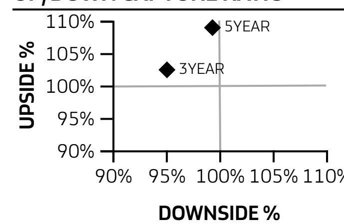
STOCKS: 1109 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

ASML Holding NV ADR	1.18%
AstraZeneca PLC	0.95%
BHP Group Ltd	0.71%
Future on E-mini S&P 500 Futures	0.77%
Nestle SA	1.06%
Roche Holding AG 0%	1.38%
Royal Bank of Canada	1.04%
Shell PLC ADR (Representing - Ordinary Shares)	1.04%
TotalEnergies SE	0.85%
Toyota Motor Corp	0.87%
Total	**9.85%**

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	103.07%	94.71%
5YR	109.58%	98.97%

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	27.36	35.76	18.62
MID	3.9	5.82	3.4
SM	0.08	0.16	0.04

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

CURRENT MORNINGSTAR STYLE BOX™

Large Blend

INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The Portfolio will invest at least 80% of its net assets in securities of large cap companies in the particular markets in which the Portfolio invests. The Advisor determines the minimum market capitalization of a large company with respect to each country or region in which the Portfolio invests. It also may purchase or sell futures contracts and options on futures contracts for foreign or U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

DFA LARGE CAP INTERNATIONAL I DFALX FOREIGN LARGE BLEND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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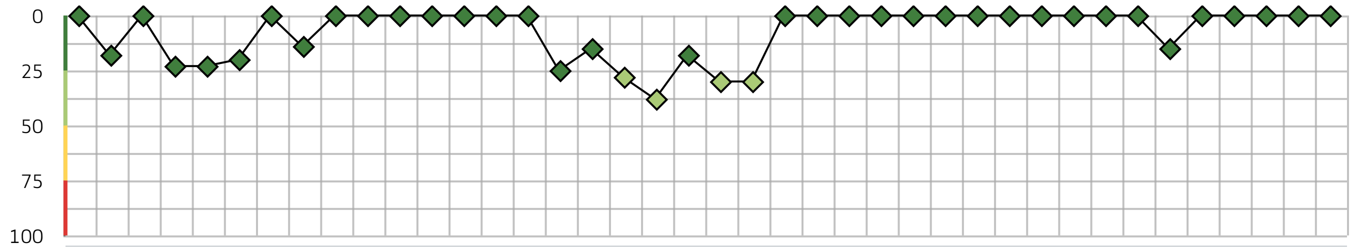
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	18	0	23	23	20	0	14	0	0	0	0	0	0	0	25	15	28	38	18

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
30	30	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0

10 YR ROLLING AVG: 9 | 5 YR ROLLING AVG: 4 | 3 YR ROLLING AVG: 1 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	FB	FB	FB	FB	FB	FB	FB	FB	FB	FB	FB	FB
Mgr. Tenure	13.34	13.59	13.85	14.10	14.35	14.60	14.85	15.10	15.35	15.60	15.85	16.10
Net Assets	5.6B	5.3B	5.8B	6.1B	5.9B	6.3B	5.9B	6.2B	6.7B	7.1B	7.5B	7.6B
Composition	96% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	97% INTL EQ	96% INTL EQ
Style Drift	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	8	8	8	9	8	9	9	9	9	9	10	10
Peers	762	757	767	763	748	734	714	707	713	700	704	713

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	39	32	29	24	34	45	51	44	32	37	25	16
Peers	737	738	753	753	738	721	700	693	694	680	681	686

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	16	14	9	12	14	15	14	26	27	28	29	19
Peers	695	695	713	711	693	680	661	663	668	654	653	660

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	15	14	9	12	14	15	16	26	27	23	25	19
Peers	695	695	713	711	693	680	661	663	668	654	653	660

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	14	12	8	11	13	14	13	25	25	28	29	17
Peers	695	695	713	711	693	680	661	663	668	654	653	660

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	24	23	22	20	23	22	21	18	18	16	15	14
Peers	654	655	673	675	662	653	640	636	643	629	625	631

DFA US SMALL CAP I   DFSTX   SMALL BLEND   MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Fogdall/Leblond	14.1 Years	Product: 17366.45 Million	Product: 3/19/1992 Share Class: 3/19/1992

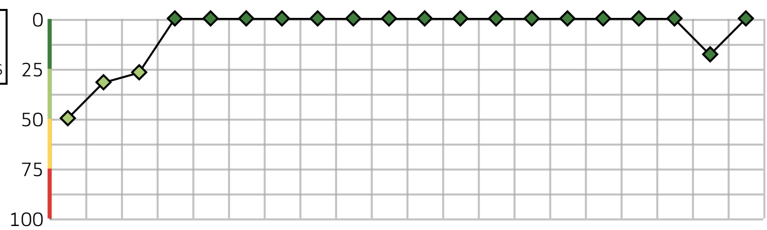
Fi360 FIDUCIARY SCORE®

SCORE

0

590 PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
50	32	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0

5 YR ROLLING AVG: 7 | 3 YR ROLLING AVG: 1 | 1 YR R. AVG: 3

SHORTFALL

0 POINTS

0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	14.10 Years	✓	>= 2 Years
Product Assets	17,366.45 Million	✓	>= 75 Million
Composition	96% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Small Cap Blend	✓	Small Cap Blend
Expense Ratio	0.27% (12th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-7.02% (37th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.46% (35th percentile)	✓	Top 50% of peer group
1yr Total Return	20.31% (45th percentile)	✓	Top 50% of peer group
3yr Total Return	12.14% (37th percentile)	✓	Top 50% of peer group
5yr Total Return	6.78% (22nd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.27	0.01000. Expires on 2/28/2027.
Gross Expense Ratio	0.28	
Mgmt. Fee	0.25	
Contractual expense waiver of		

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.12	2.63	2.63	20.31	12.14	6.78	10.08
Total Return (with load)	-5.12	2.63	2.63	20.31	12.14	6.78	10.08
Percentile Rank				45	37	22	32
Number of Peers				616	590	571	518
Peer Group Median	-5.19	1.27	1.27	19.73	11.17	4.73	9.58
+/- Best Fit Index	0.26	2.19	2.19	-0.98	-0.57	2.41	0.4

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** S&P 500 TR USD

● **Best-fit Index:** Morningstar US Small Extended TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	37 (590 Peers)	-7.02
5 YR	23 (571 Peers)	-4.42

R-Squared

	RANK	VALUE
3 YR	57 (590 Peers)	64.13
5 YR	58 (571 Peers)	68.68

Beta

3 YR	5 YR
1.19	1.01

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.35	98.01	0.98

VOLATILITY METRICS

Standard Deviation

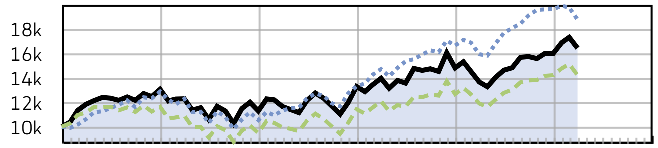
	RANK	VALUE
3 YR	42 (590 Peers)	17.85
5 YR	41 (571 Peers)	18.52

Sharpe Ratio

	RANK	VALUE
3 YR	35 (590 Peers)	0.46
5 YR	22 (571 Peers)	0.25

DFA US SMALL CAP I DFSTX SMALL BLEND MF

GROWTH OF 10K



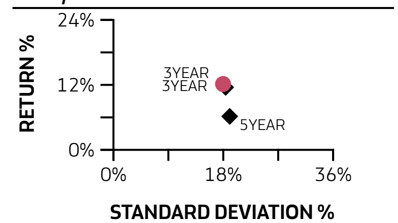
	2021	2022	2023	2024	2025	YTD
Investment	30.61%	-13.53%	17.64%	11.49%	8.07%	2.63%
Broad Index	28.71%	-18.11%	26.29%	25.02%	17.88%	-4.33%
Peer Group Index	16.25%	-18.46%	20.59%	10.84%	12.20%	0.00%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	DFA US Small Cap I
Broad Index:	S&P 500 TR USD
Peer Group Index:	Morningstar US Small TR USD
Best-fit Index:	Morningstar US Small Extended TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	12.14%	17.85%
5YR	6.78%	18.52%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	12.71%	18.13%
5YR	4.37%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**39.12%**
Basic Materials	5.15%
Consumer Cyclical	13.76%
Financial Services	19.44%
Real Estate	0.77%
Defensive	**18.69%**
Consumer Defensive	4.67%
Healthcare	11.14%
Utilities	2.88%
Sensitive	**42.19%**
Communication Services	2.39%
Energy	5.81%
Industrials	20.35%
Technology	13.64%

REGIONAL WEIGHTINGS

Americas	**98.65%**
US	97.95%
Canada	0.03%
Latin America	0.67%
Greater Europe	**1.03%**
United Kingdom	0.67%
Europe Developed	0.34%
Europe Emerging	0%
Africa/Middle East	0.02%
Greater Asia	**0.32%**
Japan	0%
Australasia	0%
Asia Developed	0.1%
Asia Emerging	0.22%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

STOCKS: 2058 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Advanced Energy Industries Inc	0.3%
Future on E-mini S&P 500 Futures	1%
Hecla Mining Co	0.36%
IES Holdings Inc	0.47%
InterDigital Inc	0.32%
Kratos Defense & Security Solutions Inc	0.31%
Moog Inc Class A	0.32%
Mueller Industries Inc	0.31%
Roivant Sciences Ltd Ordinary Shares	0.34%
TTM Technologies Inc	0.31%
Total	**4.04%**

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	0.35	0.93	0.39
MID	1.74	1.65	2.4
SM	32.95	35.99	22.4

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

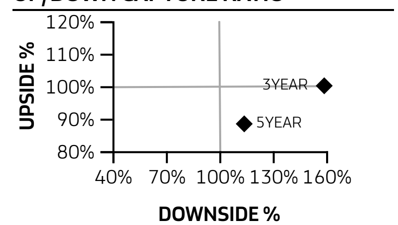
CURRENT MORNINGSTAR STYLE BOX™

Small Blend

INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of readily marketable securities of U.S. small cap companies. A company's market capitalization is the number of its shares outstanding times its price per share. Under a market capitalization weighted approach, companies with higher market capitalizations generally represent a larger proportion of the fund than companies with relatively lower market capitalizations.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	101.43%	156.56%
5YR	89.71%	111.63%

DFA US SMALL CAP I DFSTX SMALL BLEND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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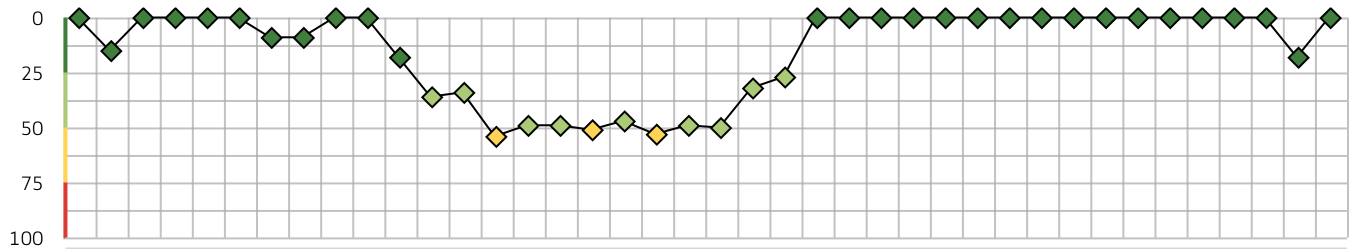
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	0	15	0	0	0	0	9	9	0	0	18	36	34	54	49	49	51	47	53	49	50	32	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0

10 YR ROLLING AVG: 15 | 5 YR ROLLING AVG: 7 | 3 YR ROLLING AVG: 1 | 1 YR R. AVG: 3

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB
Mgr. Tenure	11.34	11.59	11.85	12.10	12.35	12.60	12.85	13.10	13.35	13.60	13.85	14.10
Net Assets	14.3B	13.5B	15.3B	15.9B	15.4B	16.6B	16.4B	15.1B	16B	17B	17.1B	17.4B
Composition	97% US EQ	97% US EQ	97% US EQ	96% US EQ	97% US EQ	97% US EQ	97% US EQ	97% US EQ	97% US EQ	97% US EQ	97% US EQ	96% US EQ
Style Drift	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend

Prospectus Net Expense Ratio Rank (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	12	12	12	12	13	13	12	12	12	12	12	12
Peers	636	632	632	623	617	612	642	625	621	615	636	628

Return Rank (1yr) (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	33	35	33	44	32	40	42	35	35	42	52	45
Peers	624	622	622	612	601	595	628	614	612	605	624	616

Alpha Rank - Primary Benchmark (3yr) (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	12	14	11	20	22	21	20	26	38	40	39	37
Peers	607	604	601	590	580	576	608	591	584	577	598	590

Return Rank (3yr) (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	12	13	12	19	23	21	19	26	31	34	46	37
Peers	607	604	601	590	580	576	608	591	584	577	598	590

Sharpe Ratio Rank (3yr) (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	10	11	12	19	22	20	18	25	31	35	43	35
Peers	607	604	601	590	580	576	608	591	584	577	598	590

Return Rank (5yr) (Percentile Rank)

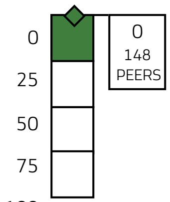
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	28	26	20	21	20	17	15	14	14	16	17	22
Peers	586	585	583	573	563	563	590	572	568	563	581	571

DODGE & COX GLOBAL BOND I DODLX GLOBAL BOND MF

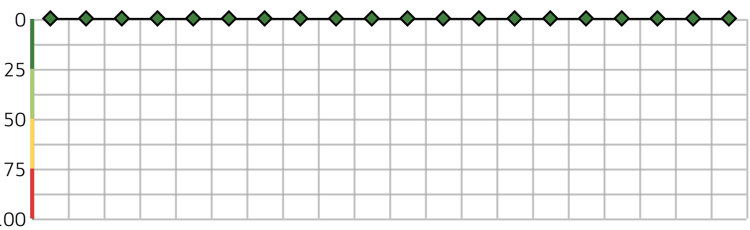
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Rubinson/Johns/Schefer...	11.92 Years	Product: 5081.93 Million	Product: 5/1/2014 Share Class: 5/1/2014

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 0 | 3 YR ROLLING AVG: 0 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	11.92 Years	✓	>= 2 Years
Product Assets	5,081.93 Million	✓	>= 75 Million
Expense Ratio	0.45% (8th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.14% (4th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.29% (4th percentile)	✓	Top 50% of peer group
1yr Total Return	7.25% (10th percentile)	✓	Top 50% of peer group
3yr Total Return	6.71% (4th percentile)	✓	Top 50% of peer group
5yr Total Return	3.24% (3rd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.45	Contractual expense waiver of 0.06000. Expires on 4/30/2026.
Gross Expense Ratio	0.51	
Mgmt. Fee	0.35	
Initial Investment	2,500	

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-2.86	-0.18	-0.18	7.25	6.71	3.24	4.89
Total Return (with load)	-2.86	-0.18	-0.18	7.25	6.71	3.24	4.89
Percentile Rank				10	4	3	2
Number of Peers				148	148	148	143
Peer Group Median	-3.71	-1.57	-1.57	4.14	3.13	-1.25	0.95
+/- Best Fit Index	0.24	0.2	0.2	0.02	0.75	1.18	1.24

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BENCHMARK LEGEND

▲ **Broad Index:** Bloomberg US Agg Bond TR USD ● **Best-fit Index:** Morningstar Con Tgt Risk TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	4 (148 Peers)	3.14
5 YR	2 (148 Peers)	3.1

R-Squared

	RANK	VALUE
3 YR	14 (148 Peers)	90.25
5 YR	46 (148 Peers)	84.2

Beta

3 YR	5 YR
1.13	1.05

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	0.68	95.11	1.03

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	33 (148 Peers)	6.73
5 YR	32 (148 Peers)	7.32

Sharpe Ratio

	RANK	VALUE
3 YR	4 (148 Peers)	0.29
5 YR	3 (148 Peers)	-0.01

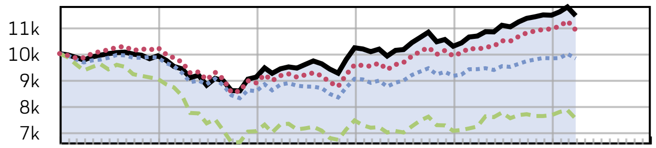
Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

DODGE & COX GLOBAL BOND I DODLX GLOBAL BOND MF

GROWTH OF 10K



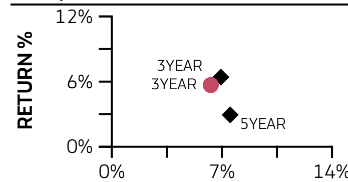
	2021	2022	2023	2024	2025	YTD
Investment	-0.85%	-8.19%	12.31%	0.57%	11.51%	-0.18%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-0.05%
Peer Group Index	-9.68%	-22.07%	5.83%	-5.32%	8.47%	-1.76%
Best-Fit Index	2.26%	-13.15%	7.74%	3.57%	10.40%	-0.38%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Dodge & Cox Global Bond I
Broad Index:	Bloomberg US Agg Bond TR USD
Peer Group Index:	FTSE WGBI NonUSD USD
Best-fit Index:	Morningstar Con Tgt Risk TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	6.71%	6.73%
5YR	3.24%	7.32%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	5.96%	6.36%
5YR	2.06%	-

as of 12/31/2025

WEIGHTINGS & HOLDINGS

BOND SECTOR WEIGHTINGS

Government	**36.74**
Government	33.37
Government related	3.37
Corporate	**28.17**
Bank Loan	0
Convertible	0
Corporate Bond	28.06
Preferred	0.11
Securitized	**31.25**
Agency MBS	24.35
Asset-Backed	6.85
Commercial MBS	0
Covered Bond	0
Non-Agency Residential MBS	0.05
Municipal	**1.13**
Municipal Taxable	1.13
Municipal Tax-exempt	0
Cash & Equivalents	**2.67**
Other	**0.05**
Future/Forward	0.05
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	41.73
AA	6.53
A	12.67
BBB	21.53
BB	15.44
B	0.85
Below B	0
Not Rated	1.26

OF HOLDINGS

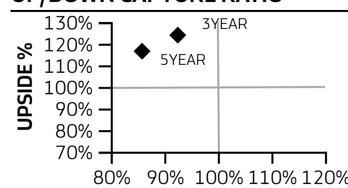
STOCKS: 0 **BONDS: 268**

TOP 10 HOLDINGS

as of 4/6/2026

British American Tobacco PLC	1.59%
Federal Home Loan Mortgage Corp.	3.33%
Japan (Government Of)	3.72%
Mexico (United Mexican States)	1.97%
Ministerio de Hacienda y Credito Publico	1.73%
New Zealand (Government Of)	1.99%
Norway (Kingdom Of)	2.16%
Peru (Republic Of)	1.67%
Secretaria Do Tesouro Nacional	3.61%
United States Treasury Notes	1.64%
Total	**23.41%**

UP/DOWN CAPTURE RATIO

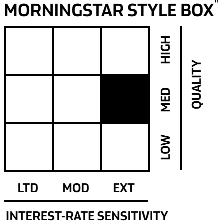


Investment

	UP	DOWN
3YR	125.95%	91.72%
5YR	118.51%	85.05%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.19 years

Avg Eff Maturity 12.85 years

INVESTMENT STRATEGY

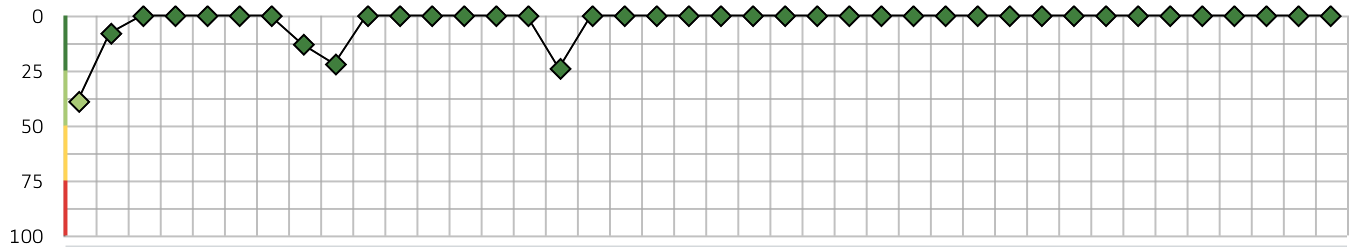
The investment seeks a high rate of total return consistent with long-term preservation of capital. Under normal circumstances, the fund invests at least 40% of its total assets in securities of non-U.S. issuers and at least 80% of its total assets in debt instruments, which may, in each case, be represented by derivatives such as forward contracts, futures contracts, or swap agreements. The fund invests in both U.S. dollar-denominated and non-U.S. dollar-denominated debt instruments across all sectors.

DODGE & COX GLOBAL BOND I DODLX GLOBAL BOND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
39	8	0	0	0	0	0	13	22	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 2 | 5 YR ROLLING AVG: 0 | 3 YR ROLLING AVG: 0 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	IB	IB	IB	IB	IB	IB	IB	IB	IB	IB	IB	IB
Mgr. Tenure	9.17	9.42	9.67	9.92	10.17	10.42	10.68	10.92	11.17	11.42	11.68	11.92
Net Assets	1.9B	2.2B	2.4B	2.7B	2.8B	3.2B	3.3B	3.3B	3.5B	4B	4.5B	5.1B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	9	10	9	8	8	8	7	7	7	7	8	8
Peers	200	198	193	174	165	165	166	160	160	155	149	149

Return Rank (1yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	4	8	2	4	6	6	36	18	48	20	24	10
Peers	198	198	193	174	165	165	166	160	160	155	149	148

Alpha Rank - Primary Benchmark (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	5	2	2	2	2	2	2	2	5	11	9	4
Peers	198	198	193	174	165	165	166	160	160	155	149	148

Return Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	3	3	3	3	3	3	11	3	8	11	10	4
Peers	198	198	193	174	165	165	166	160	160	155	149	148

Sharpe Ratio Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	2	3	3	2	3	2	3	3	9	12	10	4
Peers	198	198	193	174	165	165	166	160	160	155	149	148

Return Rank (5yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Rank	2	2	2	2	3	2	3	4	3	4	3	3
Peers	185	183	179	163	154	154	161	159	160	155	149	148

FIDELITY 500 INDEX FXAIX LARGE BLEND MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Bottari/Gupta/Matthew/...	17.17 Years	Product: 714927.95 Million	Product: 5/4/2011 Share Class: 5/4/2011

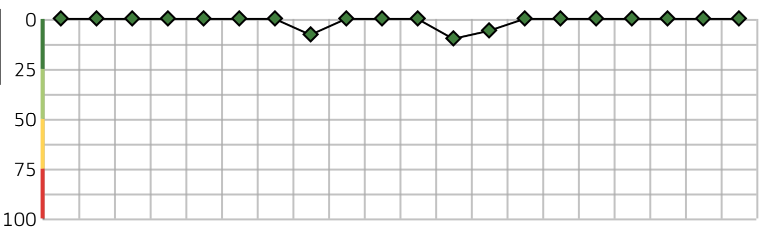
Fi360 FIDUCIARY SCORE®

SCORE

0

1,253 PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	8	0	0	0	10	6	0	0	0	0	0	0	0

5 YR ROLLING AVG: 2 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	17.17 Years	✓	>= 2 Years
Product Assets	714,927.95 Million	✓	>= 75 Million
Composition	99% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Large Cap Blend	✓	Large Cap Blend
Expense Ratio	0.02% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.01% (24th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	1.07% (18th percentile)	✓	Top 50% of peer group
1yr Total Return	17.79% (30th percentile)	✓	Top 50% of peer group
3yr Total Return	18.30% (24th percentile)	✓	Top 50% of peer group
5yr Total Return	12.05% (18th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.02
Gross Expense Ratio	0.02
Mgmt. Fee	0.02

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-4.98	-4.34	-4.34	17.79	18.3	12.05	14.15
Total Return (with load)	-4.98	-4.34	-4.34	17.79	18.3	12.05	14.15
Percentile Rank				30	24	18	11
Number of Peers				1325	1253	1172	1014
Peer Group Median	-5.14	-4.36	-4.36	16.6	16.98	10.72	13.06
+/- Best Fit Index	-0.01	-0.01	-0.01	-0.01	-0.01	-0.01	-

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** S&P 500 TR USD ● **Best-fit Index:** S&P 500 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	24 (1,253 Peers)	-0.01
5 YR	21 (1,172 Peers)	-0.01

R-Squared

	RANK	VALUE
3 YR	1 (1,253 Peers)	100
5 YR	1 (1,172 Peers)	100

Beta

3 YR	5 YR
1.00	1.00

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.01	100	1

VOLATILITY METRICS

Standard Deviation

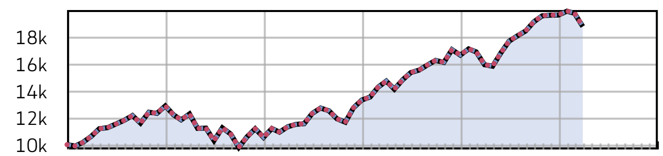
	RANK	VALUE
3 YR	29 (1,253 Peers)	12.05
5 YR	45 (1,172 Peers)	15.26

Sharpe Ratio

	RANK	VALUE
3 YR	18 (1,253 Peers)	1.07
5 YR	16 (1,172 Peers)	0.6

FIDELITY 500 INDEX FXAIX LARGE BLEND MF

GROWTH OF 10K



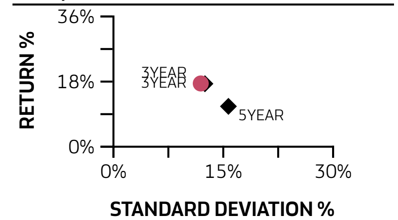
	2021	2022	2023	2024	2025	YTD
Investment	28.69%	-18.13%	26.29%	25.00%	17.86%	-4.34%
Broad Index	28.71%	-18.11%	26.29%	25.02%	17.88%	-4.33%
Peer Group Index	-	-	-	-	-	-
Best-Fit Index	28.71%	-18.11%	26.29%	25.02%	17.88%	-4.33%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Fidelity 500 Index
Broad Index:	S&P 500 TR USD
Peer Group Index:	Morningstar US Large-Mid TR USD
Best-fit Index:	S&P 500 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	18.30%	12.05%
5YR	12.05%	15.26%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	18.31%	12.06%
5YR	12.06%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**26.29%**
Basic Materials	1.93%
Consumer Cyclical	10.11%
Financial Services	12.26%
Real Estate	1.99%
Defensive	**17.76%**
Consumer Defensive	5.43%
Healthcare	9.84%
Utilities	2.49%
Sensitive	**55.95%**
Communication Services	10.73%
Energy	3.48%
Industrials	8.66%
Technology	33.08%

REGIONAL WEIGHTINGS

Americas	**99.43%**
US	99.43%
Canada	0%
Latin America	0%
Greater Europe	**0.46%**
United Kingdom	0.04%
Europe Developed	0.42%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**0.12%**
Japan	0%
Australasia	0%
Asia Developed	0%
Asia Emerging	0.12%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

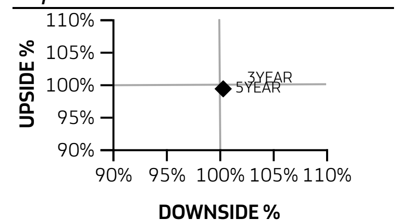
STOCKS: 503 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Alphabet Inc Class A	3.08%
Alphabet Inc Class C	2.46%
Amazon.com Inc	3.47%
Apple Inc	6.63%
Berkshire Hathaway Inc Class B	1.57%
Broadcom Inc	2.56%
Meta Platforms Inc Class A	2.39%
Microsoft Corp	4.95%
NVIDIA Corp	7.31%
Tesla Inc	1.92%
Total	**36.34%**

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	99.94%	99.95%
5YR	99.94%	99.99%

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	22.68	37.6	20.92
MID	5.96	8.1	3.81
SM	0.41	0.46	0.02

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

CURRENT MORNINGSTAR STYLE BOX™

Large Blend

INVESTMENT STRATEGY

The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500® Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

FIDELITY 500 INDEX FXAIX LARGE BLEND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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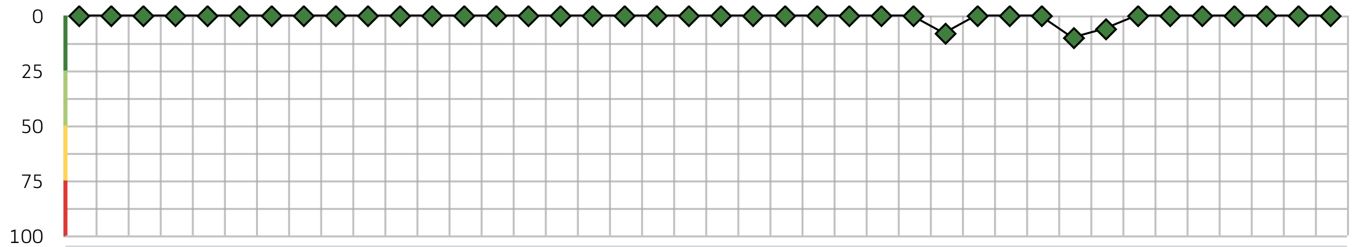
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	10	6	0	0	0	0	0	0	0

10 YR ROLLING AVG: 1 | 5 YR ROLLING AVG: 2 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB
Mgr. Tenure	14.42	14.67	14.92	15.17	15.42	15.67	15.93	16.17	16.42	16.67	16.93	17.17
Net Assets	420.6B	414.3B	471.9B	534B	561.3B	599.4B	619.4B	597.6B	665.8B	722.9B	738.6B	714.9B
Composition	98% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ
Style Drift	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Growth	Large Cap Growth	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank	3	3	3	3	3	2	2	2	3	3	3	3
Peers	1,512	1,522	1,528	1,493	1,486	1,468	1,436	1,431	1,423	1,400	1,397	1,405
Return Rank (1yr)	27	29	25	34	34	26	24	18	26	21	25	30
Peers	1,432	1,437	1,444	1,432	1,427	1,421	1,395	1,392	1,372	1,340	1,334	1,325

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr)	35	33	29	29	25	28	26	28	25	21	22	24
Peers	1,313	1,319	1,324	1,316	1,322	1,312	1,305	1,307	1,299	1,264	1,254	1,253
Return Rank (3yr)	24	29	25	23	22	22	22	25	23	22	24	24
Peers	1,313	1,319	1,324	1,316	1,322	1,312	1,305	1,307	1,299	1,264	1,254	1,253

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr)	27	27	25	25	21	22	23	25	20	15	18	18
Peers	1,313	1,319	1,324	1,316	1,322	1,312	1,305	1,307	1,299	1,264	1,254	1,253
Return Rank (5yr)	15	16	18	20	18	19	19	22	20	20	20	18
Peers	1,231	1,238	1,245	1,229	1,236	1,232	1,229	1,225	1,216	1,185	1,175	1,172

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

CastleRock

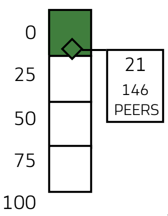
Castle Rock PEP

FIDELITY INFLATION-PROT BD INDEX FIPDX INFLATION-PROTECTED BOND MF

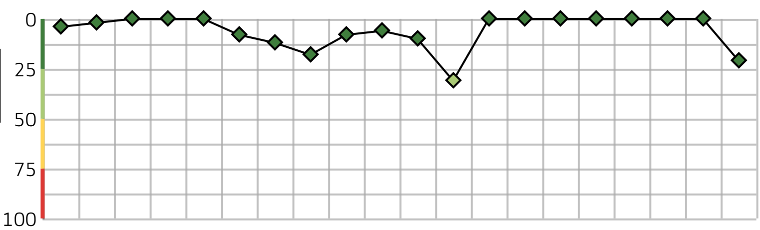
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Bettencourt/Lande/Eswa...	11.87 Years	Product: 11315.52 Million	Product: 5/16/2012 Share Class: 5/16/2012

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



4	2	0	0	0	8	12	18	8	6	10	31	0	0	0	0	0	0	0	21
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 5 | 1 YR R. AVG: 4

SHORTFALL

10 POINTS
21 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	11.87 Years	✓	>= 2 Years
Product Assets	11,315.52 Million	✓	>= 75 Million
Composition	99% US BOND	✓	>= 80.00% Allocation to US Bonds
Style Drift	N/A	10	High Qual Mod Dura, High Qual Ex...
Expense Ratio	0.05% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.85% (35th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	-0.38% (35th percentile)	✓	Top 50% of peer group
1yr Total Return	2.97% (30th percentile)	✓	Top 50% of peer group
3yr Total Return	3.16% (33rd percentile)	✓	Top 50% of peer group
5yr Total Return	1.45% (26th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.05
Gross Expense Ratio	0.05
Mgmt. Fee	0.05

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-1.4	0.44	0.44	2.97	3.16	1.45	2.61
Total Return (with load)	-1.4	0.44	0.44	2.97	3.16	1.45	2.61
Percentile Rank				30	33	26	33
Number of Peers				147	146	140	133
Peer Group Median	-1.41	0.19	0.19	2.71	2.94	1.14	2.45
+/- Best Fit Index	-	-	-	-	-	-	-

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Bloomberg US Agg Bond TR USD ● **Best-fit Index:** -

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	35 (146 Peers)	-0.85
5 YR	29 (140 Peers)	0.57

R-Squared

	RANK	VALUE
3 YR	37 (146 Peers)	89.9
5 YR	59 (140 Peers)	73.73

Beta

3 YR	5 YR
0.70	0.82

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.06	99.73	0.99

VOLATILITY METRICS

Standard Deviation

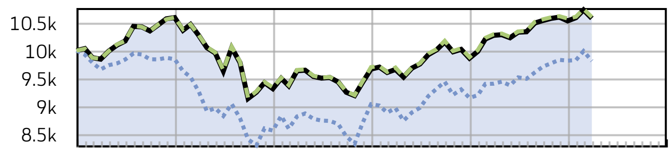
	RANK	VALUE
3 YR	16 (146 Peers)	4.16
5 YR	28 (140 Peers)	6.05

Sharpe Ratio

	RANK	VALUE
3 YR	35 (146 Peers)	-0.38
5 YR	24 (140 Peers)	-0.32

FIDELITY INFLATION-PROT BD INDEX FIPDX INFLATION-PROTECTED BOND MF

GROWTH OF 10K



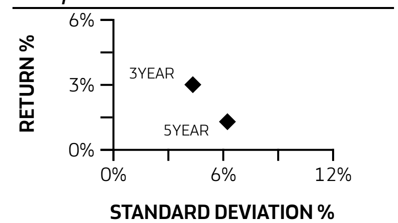
	2021	2022	2023	2024	2025	YTD
Investment	5.93%	-12.05%	3.78%	2.01%	6.79%	0.44%
Broad Index	-1.54%	-13.01%	5.53%	1.25%	7.30%	-0.05%
Peer Group Index	5.96%	-11.85%	3.90%	1.84%	7.01%	0.26%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Fidelity Inflation-Prot Bd Index
Broad Index:	Bloomberg US Agg Bond TR USD
Peer Group Index:	Bloomberg US Treasury US TIPS TR USD
Best-fit Index:	-

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	3.16%	4.16%
5YR	1.45%	6.05%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

BOND SECTOR WEIGHTINGS

Government	**99.26**
Government	99.26
Government related	0
Corporate	**0**
Bank Loan	0
Convertible	0
Corporate Bond	0
Preferred	0
Securitized	**0**
Agency MBS	0
Asset-Backed	0
Commercial MBS	0
Covered Bond	0
Non-Agency Residential MBS	0
Municipal	**0**
Municipal Taxable	0
Municipal Tax-exempt	0
Cash & Equivalents	**0.74**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	100
AA	0
A	0
BBB	0
BB	0
B	0
Below B	0
Not Rated	0

OF HOLDINGS

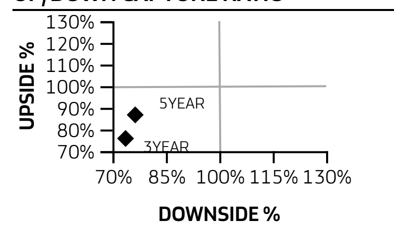
STOCKS: 0 **BONDS: 47**

TOP 10 HOLDINGS

as of 4/6/2026

United States Treasury Notes 0.125%	3.16%
United States Treasury Notes 0.125%	3.27%
United States Treasury Notes 0.625%	3.48%
United States Treasury Notes 1.375%	3.73%
United States Treasury Notes 1.625%	3.32%
United States Treasury Notes 1.75%	3.45%
United States Treasury Notes 1.875%	3.99%
United States Treasury Notes 1.875%	4.13%
United States Treasury Notes 2.125%	4.1%
Total	**32.63%**

UP/DOWN CAPTURE RATIO

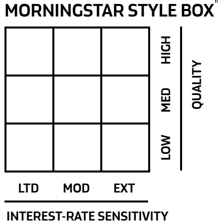


Investment

	UP	DOWN
3YR	77.82%	72.49%
5YR	88.72%	75.20%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration	6.65 years
Avg Eff Maturity	-

INVESTMENT STRATEGY

The investment seeks to provide investment results that correspond to the total return of the inflation-protected sector of the United States Treasury market. The fund normally invests at least 80% of assets in inflation-protected debt securities included in the Bloomberg U.S. Treasury Inflation-Protected Securities (TIPS) Index. The advisor engages in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure.

FIDELITY INFLATION-PROT BD INDEX FIPDX INFLATION-PROTECTED BOND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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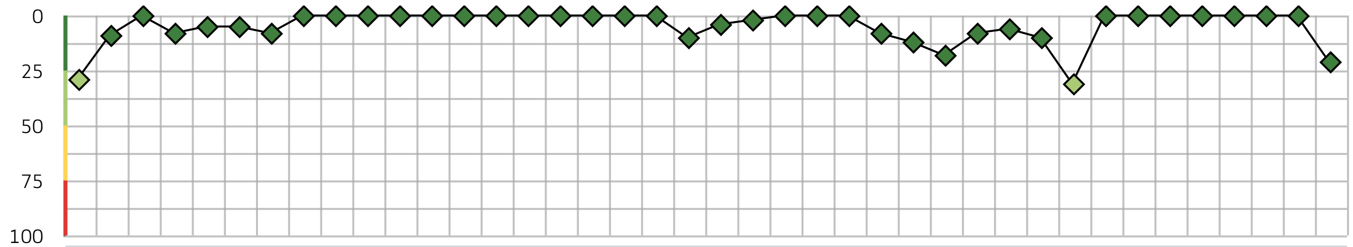
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
29	9	0	8	5	5	8	0	0	0	0	0	0	0	0	0	0	0	0	10	4	2	0	0	0	8	12	18	8	6	10	31	0	0	0	0	0	0	0	21

10 YR ROLLING AVG: 5 | 5 YR ROLLING AVG: 5 | 3 YR ROLLING AVG: 5 | 1 YR R. AVG: 4

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	IP	IP	IP	IP	IP	IP	IP	IP	IP	IP	IP	IP
Mgr. Tenure	9.12	9.37	9.62	9.87	10.12	10.38	10.63	10.87	11.12	11.38	11.63	11.87
Net Assets	9.3B	9B	9.9B	9.5B	9.2B	9.2B	9B	9.9B	10.2B	10.6B	11B	11.3B
Composition	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND	99% US BOND
Style Drift	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	High Qual Mod Dura	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	7	6	6	6	4	4	3	3	3	3	3	3
Peers	219	218	217	216	157	158	154	153	153	151	151	151

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	48	57	49	58	42	42	37	29	45	37	37	30
Peers	216	216	215	215	157	157	151	151	151	150	148	147

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	36	32	42	33	32	41	47	40	39	37	34	35
Peers	205	205	205	205	149	151	147	147	149	148	146	146

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	54	51	51	51	30	37	37	38	39	37	34	33
Peers	205	205	205	205	149	151	147	147	149	148	146	146

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	51	49	51	47	29	39	40	36	40	37	32	35
Peers	205	205	205	205	149	151	147	147	149	148	146	146

Return Rank (5yr)

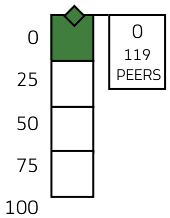
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	31	42	43	51	28	39	35	47	41	34	28	26
Peers	203	203	202	202	147	147	143	143	143	142	141	140

PGIM JENNISON NATURAL RESOURCES R6 PJNQX NATURAL RESOURCES MF

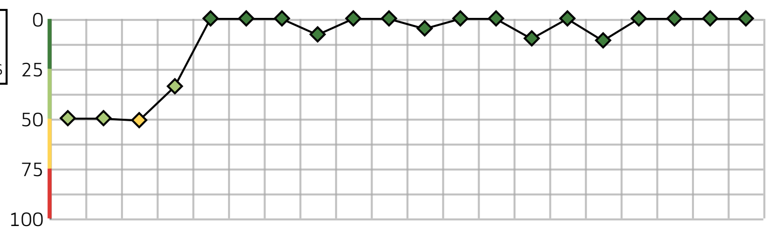
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Brown/Saunders	19.68 Years	Product: 969.56 Million	Product: 1/22/1990 Share Class: 12/27/2010

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
50	50	51	34	0	0	0	8	0	0	5	0	0	10	0	11	0	0	0	0

5 YR ROLLING AVG: 14 | 3 YR ROLLING AVG: 7 | 1 YR R. AVG: 7

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	19.68 Years	✓	>= 2 Years
Product Assets	969.56 Million	✓	>= 75 Million
Expense Ratio	0.82% (59th percentile)	✓	Top 75% of peer group
Alpha (3yr)	5.03% (24th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.79% (19th percentile)	✓	Top 50% of peer group
1yr Total Return	63.69% (29th percentile)	✓	Top 50% of peer group
3yr Total Return	19.95% (16th percentile)	✓	Top 50% of peer group
5yr Total Return	18.49% (20th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.82
Gross Expense Ratio	0.82
Mgmt. Fee	0.75

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-4.83	18.96	18.96	63.69	19.95	18.49	12.82
Total Return (with load)	-4.83	18.96	18.96	63.69	19.95	18.49	12.82
Percentile Rank				29	16	20	31
Number of Peers				129	119	107	97
Peer Group Median	-4.85	15.73	15.73	50.1	14.37	11.7	11.1
+/- Best Fit Index	-4.07	-1.08	-1.08	17.75	7.02	5.42	0.36

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BENCHMARK LEGEND

▲ **Broad Index:** MSCI ACWI NR USD ● **Best-fit Index:** Morningstar Gbl Upstm Nat Res NR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	24 (119 Peers)	5.03
5 YR	19 (107 Peers)	9.89

R-Squared

	RANK	VALUE
3 YR	47 (119 Peers)	29.74
5 YR	73 (107 Peers)	34.98

Beta

3 YR	5 YR
0.91	0.93

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	5.75	79.7	1.11

VOLATILITY METRICS

Standard Deviation

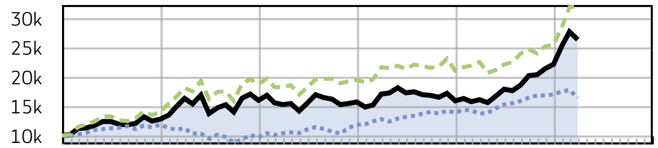
	RANK	VALUE
3 YR	64 (119 Peers)	19.42
5 YR	77 (107 Peers)	22.56

Sharpe Ratio

	RANK	VALUE
3 YR	19 (119 Peers)	0.79
5 YR	16 (107 Peers)	0.71

PGIM JENNISON NATURAL RESOURCES R6 PJNQX NATURAL RESOURCES MF

GROWTH OF 10K



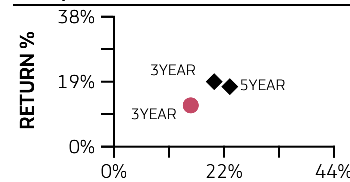
	2021	2022	2023	2024	2025	YTD
Investment	27.86%	25.08%	-1.73%	1.22%	39.21%	18.96%
Broad Index	18.54%	-18.36%	22.20%	17.49%	22.34%	-3.20%
Peer Group Index	39.94%	34.07%	3.66%	8.11%	21.11%	25.96%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	PGIM Jennison Natural Resources R6
Broad Index:	MSCI ACWI NR USD
Peer Group Index:	S&P North American Natural Resources TR
Best-fit Index:	Morningstar Gbl Upstm Nat Res NR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	19.95%	19.42%
5YR	18.49%	22.56%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	12.93%	15.58%
5YR	13.07%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**48.31%**
Basic Materials	48.31%
Consumer Cyclical	0%
Financial Services	0%
Real Estate	0%
Defensive	**2.54%**
Consumer Defensive	1.12%
Healthcare	0%
Utilities	1.42%
Sensitive	**49.15%**
Communication Services	0%
Energy	43.12%
Industrials	4.96%
Technology	1.07%

REGIONAL WEIGHTINGS

Americas	**83.24%**
US	50.32%
Canada	29.94%
Latin America	2.98%
Greater Europe	**15.98%**
United Kingdom	12.34%
Europe Developed	3.64%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**0.78%**
Japan	0%
Australasia	0.78%
Asia Developed	0%
Asia Emerging	0%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

STOCKS: 55 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Agnico Eagle Mines Ltd	5.22%
Cameco Corp	4.42%
Chevron Corp	3.02%
Eldorado Gold Corp	5.29%
Endeavour Mining PLC	4.98%
Ero Copper Corp	4.82%
Exxon Mobil Corp	3.6%
Hudbay Minerals Inc	5.54%
Permian Resources Corp Class A	2.93%
TechnipFMC PLC	5.02%
Total	**44.84%**

STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	18	4.18	17.52
MID	9.2	17.06	17.08
SM	1.86	10.06	1.13

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

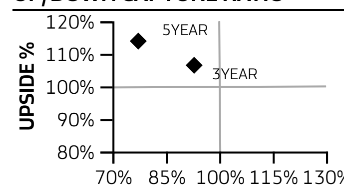
CURRENT MORNINGSTAR STYLE BOX™

Mid Blend

INVESTMENT STRATEGY

The investment seeks long-term growth of capital. The fund normally invests at least 80% of investable assets in equity and equity-related securities of natural resource companies and in asset-based securities. Natural resource companies are U.S. and foreign (non-U.S. based) companies that own, explore, mine, process or otherwise develop, or provide goods and services with respect to, natural resources. Asset-based securities are securities, the values of which are related to the market value of a natural resource. The principal type of equity in which the fund invests is common stock.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	107.79%	91.75%
5YR	115.21%	76.06%

PGIM JENNISON NATURAL RESOURCES R6 PJNQX NATURAL RESOURCES MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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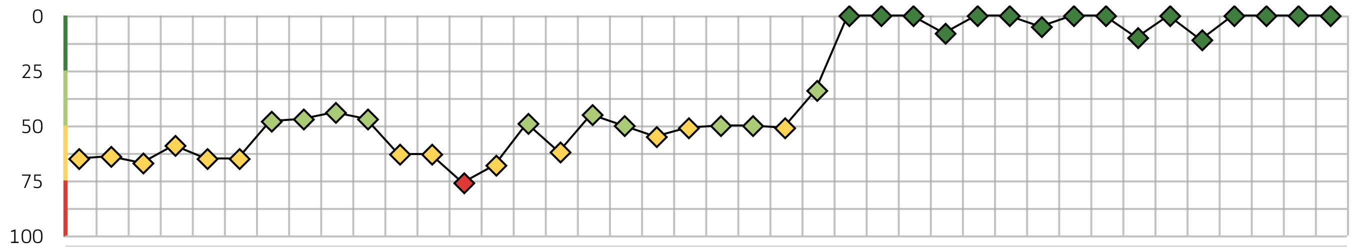
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
65	64	67	59	65	65	48	47	44	47	63	63	76	68	49	62	45	50	55	51

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
50	50	51	34	0	0	0	8	0	0	5	0	0	10	0	11	0	0	0	0

10 YR ROLLING AVG: 36 | 5 YR ROLLING AVG: 14 | 3 YR ROLLING AVG: 7 | 1 YR R. AVG: 7

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	SN	SN	SN	SN	SN	SN	SN	SN	SN	SN	SN	SN
Mgr. Tenure	16.93	17.18	17.43	17.68	17.93	18.18	18.43	18.68	18.93	19.18	19.43	19.68
Net Assets	760.8M	775.2M	725.4M	743.1M	736.2M	695.9M	640.2M	660.1M	672.7M	726.4M	784.7M	969.6M
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	52	52	53	55	56	57	57	57	57	56	59	59
Peers	128	128	129	132	130	131	131	132	131	132	133	133

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	44	49	74	47	22	72	31	54	49	21	28	29
Peers	117	119	119	125	125	124	125	128	126	128	128	129

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	14	18	21	18	17	19	18	34	23	35	20	24
Peers	111	111	111	112	111	110	112	113	112	113	113	119

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	14	18	21	18	17	18	17	37	27	43	34	16
Peers	111	111	111	112	111	110	112	113	112	113	113	119

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	11	17	24	18	16	23	17	37	27	45	33	19
Peers	111	111	111	112	111	110	112	113	112	113	113	119

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	43	14	18	17	13	14	14	11	10	16	18	20
Peers	107	107	108	108	106	106	107	107	108	108	107	107

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

CastleRock

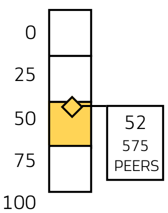
Castle Rock PEP

VANGUARD FEDERAL MONEY MARKET INVESTOR VMFXX MONEY MARKET TAXABLE MF

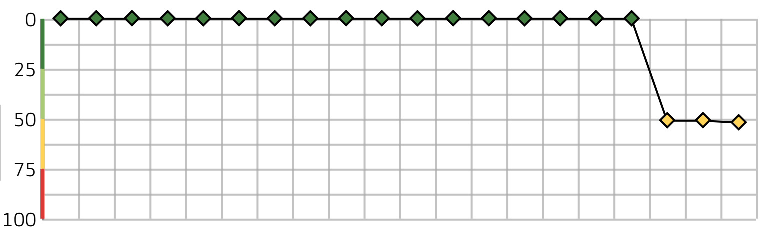
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Smith	0.52 Years	Product: 379644.13 Million	Product: 7/13/1981 Share Class: 7/13/1981

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

10 POINTS
52 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	51	52

5 YR ROLLING AVG: 6 | 3 YR ROLLING AVG: 10 | 1 YR R. AVG: 30

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	0.52 Years	10	>= 2 Years
Product Assets	379,644.13 Million	✓	>= 75 Million
Expense Ratio	0.11% (4th percentile)	✓	Top 75% of peer group
Alpha (3yr)	N/A	✓	Top 50% of peer group
Sharpe (3yr)	-2.18% (9th percentile)	✓	Top 50% of peer group
1yr Total Return	4.05% (7th percentile)	✓	Top 50% of peer group
3yr Total Return	4.77% (5th percentile)	✓	Top 50% of peer group
5yr Total Return	3.38% (4th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.11
Gross Expense Ratio	0.11
Mgmt. Fee	0.1
Initial Investment	3,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	0.3	0.89	0.89	4.05	4.77	3.38	2.23
Total Return (with load)	0.3	0.89	0.89	4.05	4.77	3.38	2.23
Percentile Rank				7	5	4	2
Number of Peers				633	574	542	431
Peer Group Median	0.27	0.83	0.83	3.86	4.55	3.18	1.98
+/- Best Fit Index	-	-	-	-	-	-	-

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** USTREAS T-Bill Auction Ave 3 Mon ● **Best-fit Index:** Morningstar USD 1M Cash TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	-	-
5 YR	-	-

R-Squared

	RANK	VALUE
3 YR	-	-
5 YR	-	-

Beta

3 YR	5 YR
-	-

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.08	81.5	0.78

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	24 (574 Peers)	0.18
5 YR	68 (542 Peers)	0.58

Sharpe Ratio

	RANK	VALUE
3 YR	9 (574 Peers)	-2.18
5 YR	10 (542 Peers)	-2.69

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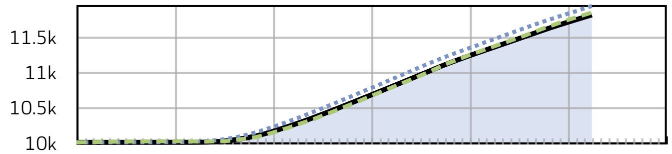
VANGUARD FEDERAL MONEY MARKET INVESTOR VMFXX MONEY MARKET TAXABLE MF

GROWTH OF 10K



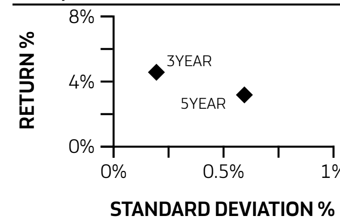
	2021	2022	2023	2024	2025	YTD
Investment	0.01%	1.55%	5.09%	5.23%	4.22%	0.89%
Broad Index	0.05%	2.14%	5.41%	5.28%	4.29%	0.93%
Peer Group Index	0.17%	1.21%	5.12%	5.47%	4.42%	0.91%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Federal Money Market Investor
Broad Index:	USTREAS T-Bill Auction Ave 3 Mon
Peer Group Index:	ICE BofA USD 3M Dep OR CM TR USD
Best-fit Index:	Morningstar USD 1M Cash TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	4.77%	0.18%
5YR	3.38%	0.58%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

BOND SECTOR WEIGHTINGS

Government	**55.38**
Government	38.6
Government related	16.78
Corporate	**2.08**
Bank Loan	0
Convertible	1.41
Corporate Bond	0.67
Preferred	0
Securitized	**0**
Agency MBS	0
Asset-Backed	0
Commercial MBS	0
Covered Bond	0
Non-Agency Residential MBS	0
Municipal	**0**
Municipal Taxable	0
Municipal Tax-exempt	0
Cash & Equivalents	**42.53**
Other	**0**
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	-
AA	-
A	-
BBB	-
BB	-
B	-
Below B	-
Not Rated	-

OF HOLDINGS

STOCKS: 0 **BONDS: 115**

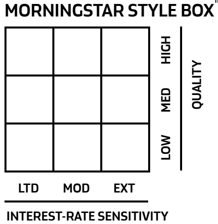
TOP 10 HOLDINGS

as of

	0%
Total	**0%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration	-
Avg Eff Maturity	-

INVESTMENT STRATEGY

The investment seeks to provide current income while maintaining liquidity and a stable share price of $1. The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in U.S. government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

UP/DOWN CAPTURE RATIO

Investment

	UP	DOWN
3YR	97.59%	-
5YR	94.04%	-

VANGUARD FEDERAL MONEY MARKET INVESTOR VMFXX MONEY MARKET TAXABLE MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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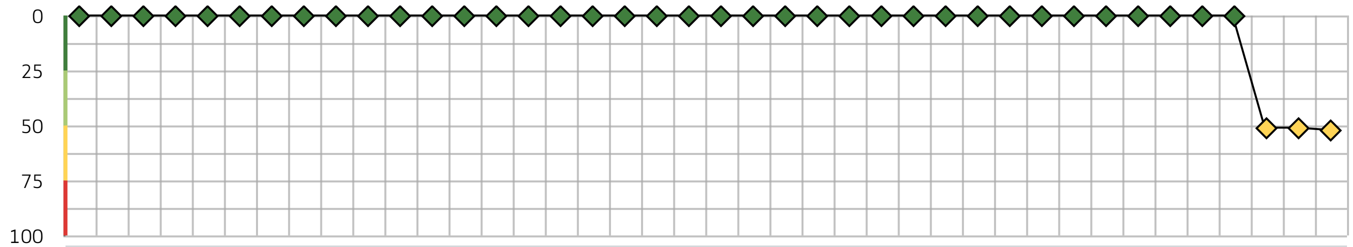
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18
0	0	0	0	0	0	0	0	0	0

Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23
0	0	0	0	0	0	0	0	0	0

Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	0	0	0	51	51	52

10 YR ROLLING AVG: 3 | 5 YR ROLLING AVG: 6 | 3 YR ROLLING AVG: 10 | 1 YR R. AVG: 30

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TM	TM	TM	TM	TM	TM	TM	TM	TM	TM	TM	TM
Mgr. Tenure	15.51	15.76	16.01	16.26	16.51	16.76	17.01	17.26	17.51	0.02	0.27	0.52
Net Assets	249.8B	263.7B	284.5B	295.8B	303.4B	313.7B	325.5B	350.5B	355.7B	362.6B	373.4B	379.6B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	4	4	4	4	4	4	4	4	4	4	4	4
Peers	591	598	603	616	615	614	623	628	635	651	653	665

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	5	4	4	4	3	4	4	10	5	9	7	7
Peers	579	580	580	582	581	583	590	604	611	624	628	633

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank												
Peers	-	-	-	-	-	-	-	-	-	-	-	-

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	5	4	4	4	4	3	4	4	3	4	4	5
Peers	530	534	541	546	544	542	554	557	559	570	572	574

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	43	28	24	16	14	9	8	11	8	9	12	9
Peers	529	533	541	546	544	542	554	557	559	570	572	574

Return Rank (5yr)

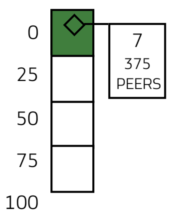
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	3	3	3	3	3	3	3	3	3	4	4	4
Peers	500	503	502	504	505	502	511	513	514	528	538	542

VANGUARD MID CAP INDEX ADMIRAL VIMAX MID-CAP BLEND MF

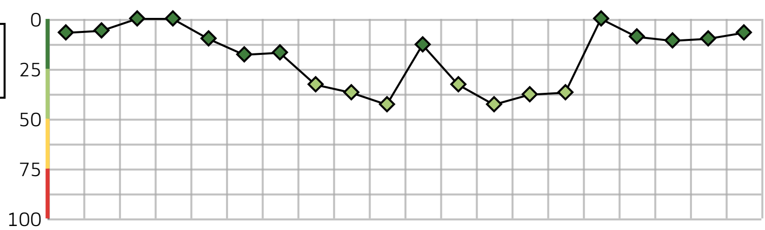
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Choi/Narzikul	2.66 Years	Product: 205199.40 Million	Product: 5/21/1998 Share Class: 11/12/2001

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



7	6	0	0	10	18	17	33	37	43	13	33	43	38	37	0	9	11	10	7
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: **20** 3 YR ROLLING AVG: **25** 1 YR R. AVG: **7**

SHORTFALL

2.5 POINTS
7 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	2.66 Years	✓	>= 2 Years
Product Assets	205,199.40 Million	✓	>= 75 Million
Composition	97% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Mid Cap Blend	✓	Mid Cap Blend
Expense Ratio	0.05% (6th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-5.62% (35th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.56% (31st percentile)	✓	Top 50% of peer group
1yr Total Return	12.75% (63rd percentile)	2.5	Top 50% of peer group
3yr Total Return	12.60% (36th percentile)	✓	Top 50% of peer group
5yr Total Return	6.97% (45th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.05
Gross Expense Ratio	0.05
Mgmt. Fee	0.04
Initial Investment	3,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.82	-0.63	-0.63	12.75	12.6	6.97	10.71
Total Return (with load)	-5.82	-0.63	-0.63	12.75	12.6	6.97	10.71
Percentile Rank				63	36	45	26
Number of Peers				417	375	353	300
Peer Group Median	-5.65	0.88	0.88	15.68	11.62	6.74	10.01
+/- Best Fit Index	-0.39	-1.84	-1.84	-1.58	-0.34	-0.52	-0.71

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BENCHMARK LEGEND

▲ **Broad Index:** S&P 500 TR USD ● **Best-fit Index:** Morningstar US Mid TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	35 (375 Peers)	-5.62
5 YR	51 (353 Peers)	-4.7

R-Squared

	RANK	VALUE
3 YR	9 (375 Peers)	77.81
5 YR	4 (353 Peers)	86.6

Beta

3 YR	5 YR
1.07	1.03

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.18	99.37	0.98

VOLATILITY METRICS

Standard Deviation

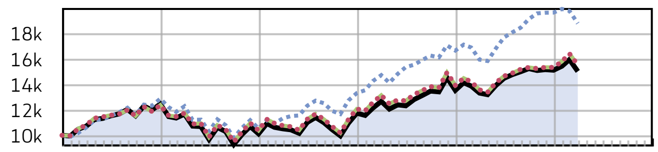
	RANK	VALUE
3 YR	22 (375 Peers)	14.64
5 YR	42 (353 Peers)	16.83

Sharpe Ratio

	RANK	VALUE
3 YR	31 (375 Peers)	0.56
5 YR	45 (353 Peers)	0.27

VANGUARD MID CAP INDEX ADMIRAL VIMAX MID-CAP BLEND MF

GROWTH OF 10K



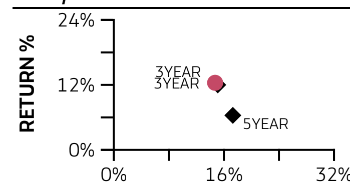
	2021	2022	2023	2024	2025	YTD
Investment	24.51%	-18.71%	15.98%	15.22%	11.67%	-0.63%
Broad Index	28.71%	-18.11%	26.29%	25.02%	17.88%	-4.33%
Peer Group Index	23.68%	-16.06%	16.24%	15.29%	10.12%	1.22%
Best-Fit Index	23.68%	-16.06%	16.24%	15.29%	10.12%	1.22%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Mid Cap Index Admiral
Broad Index:	S&P 500 TR USD
Peer Group Index:	Morningstar US Mid TR USD
Best-fit Index:	Morningstar US Mid TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	12.60%	14.64%
5YR	6.97%	16.83%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	12.94%	14.87%
5YR	7.49%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

EQUITY SECTOR WEIGHTINGS

Cyclical	**33.31%**
Basic Materials	4.94%
Consumer Cyclical	9.91%
Financial Services	12.78%
Real Estate	5.68%
Defensive	**22.57%**
Consumer Defensive	5.47%
Healthcare	8.34%
Utilities	8.76%
Sensitive	**44.11%**
Communication Services	3.17%
Energy	7.67%
Industrials	17.47%
Technology	15.8%

REGIONAL WEIGHTINGS

Americas	**98.87%**
US	98.41%
Canada	0.46%
Latin America	0%
Greater Europe	**0.43%**
United Kingdom	0%
Europe Developed	0.43%
Europe Emerging	0%
Africa/Middle East	0%
Greater Asia	**0.7%**
Japan	0%
Australasia	0%
Asia Developed	0%
Asia Emerging	0.7%
Other	**0%**
Emerging Markets	0%
Other	0%

OF HOLDINGS

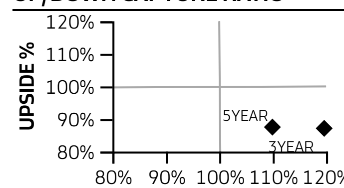
STOCKS: 287 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Constellation Energy Corp	1.06%
Corning Inc	1.19%
CRH PLC	0.82%
Cummins Inc	0.83%
Howmet Aerospace Inc	1.08%
Newmont Corp	1.46%
Quanta Services Inc	0.86%
Seagate Technology Holdings PLC	0.89%
Vertiv Holdings Co Class A	0.98%
Western Digital Corp	0.98%
Total	**10.15%**

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	88.44%	118.86%
5YR	88.82%	109.16%

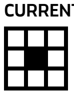
STYLE STATISTICS

PORTFOLIO WEIGHT %

	VALUE	BLEND	GROWTH
LRG	2.36	3.87	6.04
MID	28.5	36.68	21.52
SM	0.2	0.32	0.02

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

CURRENT MORNINGSTAR STYLE BOX™



Mid Blend

INVESTMENT STRATEGY

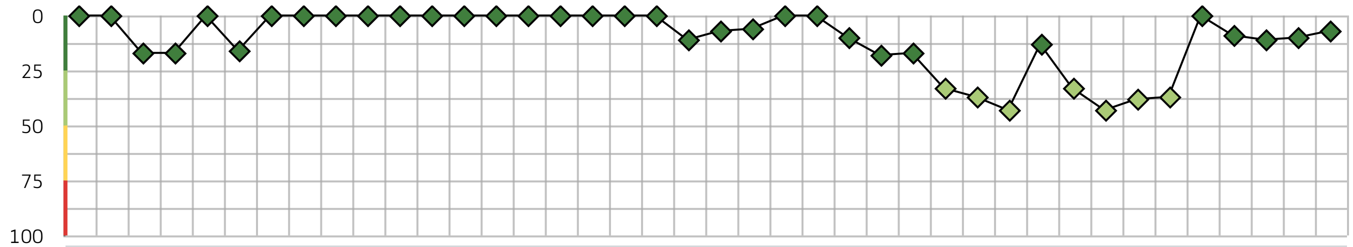
The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

VANGUARD MID CAP INDEX ADMIRAL VIMAX MID-CAP BLEND MF

Fi360 FIDUCIARY SCORES AT QUARTER END

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Score	0	0	17	17	0	16	0	0	0	0	0	0	0	0	0	0	0	0	0	11	7	6	0	0	10	18	17	33	37	43	13	33	43	38	37	0	9	11	10	7
Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

10 YR ROLLING AVG: 12 | 5 YR ROLLING AVG: 20 | 3 YR ROLLING AVG: 25 | 1 YR R. AVG: 7

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	MB	MB	MB	MB	MB	MB	MB	MB	MB	MB	MB	MB
Mgr. Tenure	25.13	25.38	2.45	2.70	1.37	1.62	1.87	2.12	1.91	2.16	2.41	2.66
Net Assets	140.5B	144B	149.9B	162.9B	162.6B	173.4B	185.1B	179.9B	189B	201.2B	201.3B	205.2B
Composition	97% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	97% US EQ	97% US EQ
Style Drift	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend	Mid Cap Blend

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)**

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank (Percentile Rank)	4	5	5	5	5	4	5	5	5	5	6	6
Peers	434	431	435	438	442	461	436	439	440	434	433	428
Return Rank (1yr) (Percentile Rank)	59	64	50	71	63	31	36	9	7	13	24	63
Peers	417	420	422	425	427	427	404	411	415	426	420	417

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)**

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr) (Percentile Rank)	77	79	73	68	70	68	72	39	24	21	24	35
Peers	390	390	392	398	401	406	379	386	386	381	378	375
Return Rank (3yr) (Percentile Rank)	69	76	67	61	64	65	70	37	24	22	26	36
Peers	390	390	392	398	401	406	379	386	386	381	378	375

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)**

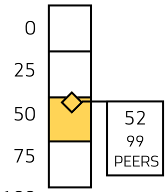
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr) (Percentile Rank)	71	75	66	59	62	62	71	34	18	13	19	31
Peers	390	390	392	398	401	406	379	386	386	381	378	375
Return Rank (5yr) (Percentile Rank)	25	27	30	50	47	45	45	43	45	51	52	45
Peers	367	364	373	370	373	374	355	361	367	359	351	353

VANGUARD TARGET RETIREMENT 2020 FUND VTWNX TARGET-DATE 2020 MF

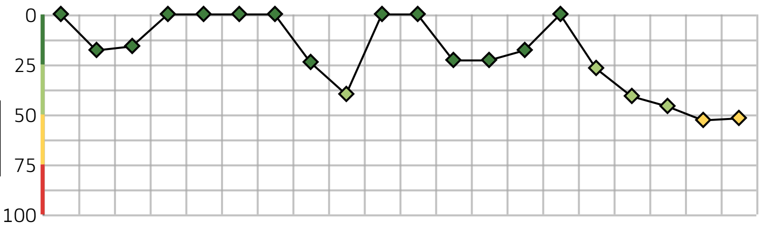
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 35325.10 Million	Product: 6/7/2006 Share Class: 6/7/2006

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	18	16	0	0	0	0	24	40	0	0	23	23	18	0	27	41	46	53	52

5 YR ROLLING AVG: 19 | 3 YR ROLLING AVG: 26 | 1 YR R. AVG: 43

SHORTFALL

15 POINTS
52 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	35,325.10 Million	✓	>= 75 Million
Expense Ratio	0.08% (4th percentile)	✓	Top 75% of peer group
Alpha (3yr)	0.00% (28th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.61% (27th percentile)	✓	Top 50% of peer group
1yr Total Return	10.37% (68th percentile)	2.5	Top 50% of peer group
3yr Total Return	8.90% (59th percentile)	5	Top 50% of peer group
5yr Total Return	4.41% (51st percentile)	7.5	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-3.22	-0.47	-0.47	10.37	8.9	4.41	6.64
Total Return (with load)	-3.22	-0.47	-0.47	10.37	8.9	4.41	6.64
Percentile Rank				68	59	51	53
Number of Peers				107	99	97	75
Peer Group Median	-3.73	-0.43	-0.43	10.92	9.02	4.41	6.68
+/- Best Fit Index	0.6	0.57	0.57	-0.17	0.28	0.5	0.37

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2020 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	28 (99 Peers)	-
5 YR	40 (97 Peers)	-0.56

R-Squared

	RANK	VALUE
3 YR	38 (99 Peers)	98.03
5 YR	67 (97 Peers)	97.45

Beta

3 YR	5 YR
0.71	0.78

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	0.81	99.62	0.83

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	10 (99 Peers)	6.5
5 YR	20 (97 Peers)	8.53

Sharpe Ratio

	RANK	VALUE
3 YR	27 (99 Peers)	0.61
5 YR	47 (97 Peers)	0.13

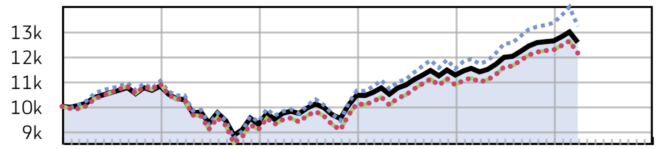
Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2020 FUND VTWNX TARGET-DATE 2020 MF

GROWTH OF 10K



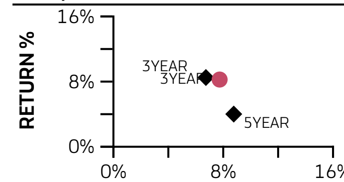
	2021	2022	2023	2024	2025	YTD
Investment	8.17%	-14.15%	12.51%	7.75%	12.15%	-0.47%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	9.04%	-16.77%	11.31%	7.50%	12.93%	-1.04%
Best-Fit Index	9.04%	-16.77%	11.31%	7.50%	12.93%	-1.04%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2020 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2020 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2020 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	8.90%	6.50%
5YR	4.41%	8.53%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	8.62%	7.81%
5YR	3.91%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**63.01%**
US	58.85%
Canada	3.24%
Latin America	0.92%
Greater Europe	**17.29%**
United Kingdom	3.5%
Europe Developed	11.94%
Europe Emerging	0.35%
Africa/Middle East	1.5%
Greater Asia	**19.7%**
Japan	6.2%
Australasia	1.82%
Asia Developed	5.65%
Asia Emerging	6.03%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	67.63
AA	5.96
A	14.56
BBB	10.75
BB	0
B	0
Below B	0
Not Rated	1.11

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Vanguard Shrt-Term Infl-Prot Sec Idx Adm	14.49%
Vanguard Total Bond Market II Idx Inv	34.98%
Vanguard Total Intl Bd II Idx Insl	14.8%
Vanguard Total Intl Stock Index Inv	14.62%
Vanguard Total Stock Mkt Idx Instl Pls	20.44%
Total	**99.33%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY

Large Blend

FIXED INCOME

Mod High

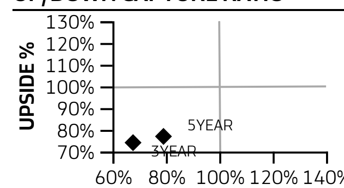
FIXED INCOME STYLE STATS

Avg Eff Duration	5.24 years
Avg Eff Maturity	6.85 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	76.06%	66.13%
5YR	78.93%	77.53%

VANGUARD TARGET RETIREMENT 2020 FUND VTWNX TARGET-DATE 2020 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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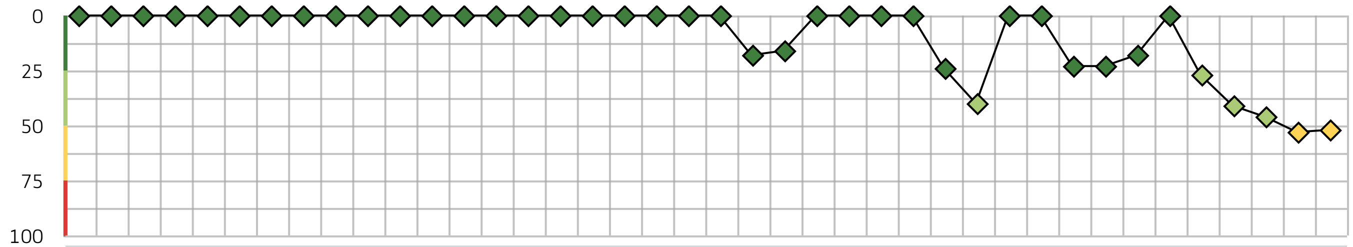
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	18	16	0	0	0	0	24	40	0	0	23	23	18	0	27	41	46	53	52

10 YR ROLLING AVG: **10** | 5 YR ROLLING AVG: **19** | 3 YR ROLLING AVG: **26** | 1 YR R. AVG: **43**

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	39.7B	39.3B	38.1B	38.2B	37.3B	37.6B	37B	35.8B	35.1B	35.4B	35.4B	35.3B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank	2	2	2	2	2	3	3	3	4	4	4	4
Peers	155	155	154	149	146	147	144	134	111	106	106	107
Return Rank (1yr)	51	34	26	56	52	74	42	23	33	41	75	68
Peers	146	146	145	140	146	147	144	134	111	106	106	107

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr)	43	48	44	49	43	39	32	33	34	28	19	28
Peers	139	139	138	138	136	139	135	126	103	98	98	99
Return Rank (3yr)	54	45	42	48	41	40	34	34	55	55	51	59
Peers	139	139	138	138	136	139	135	126	103	98	98	99

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)** (Percentile Rank)

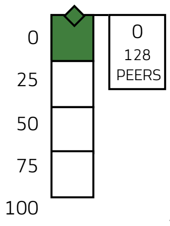
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr)	42	48	42	49	41	40	31	33	33	27	18	27
Peers	139	139	138	138	136	139	135	126	103	98	98	99
Return Rank (5yr)	33	26	35	42	41	46	38	57	59	60	55	51
Peers	129	139	138	133	131	132	128	119	101	96	96	97

VANGUARD TARGET RETIREMENT 2025 FUND VTTVX TARGET-DATE 2025 MF

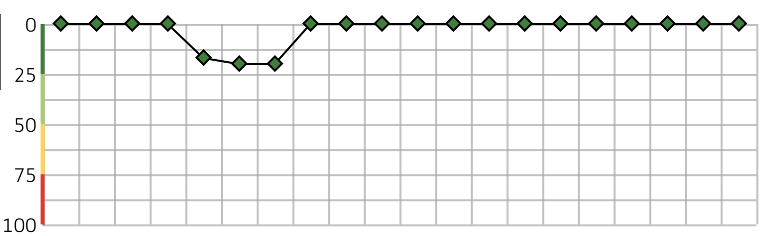
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 77191.09 Million	Product: 10/27/2003 Share Class: 10/27/2003

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	17	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0

5 YR ROLLING AVG: 4 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	77,191.09 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	0.94% (2nd percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.74% (2nd percentile)	✓	Top 50% of peer group
1yr Total Return	13.02% (15th percentile)	✓	Top 50% of peer group
3yr Total Return	10.64% (8th percentile)	✓	Top 50% of peer group
5yr Total Return	5.36% (13th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-3.98	-0.75	-0.75	13.02	10.64	5.36	7.63
Total Return (with load)	-3.98	-0.75	-0.75	13.02	10.64	5.36	7.63
Percentile Rank				15	8	13	23
Number of Peers				138	128	126	104
Peer Group Median	-3.91	-0.62	-0.62	11.55	9.63	4.76	7.19
+/- Best Fit Index	0.7	0.63	0.63	0.56	0.63	0.65	0.06

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2030 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	2 (128 Peers)	0.94
5 YR	14 (126 Peers)	0.19

R-Squared

	RANK	VALUE
3 YR	17 (128 Peers)	98.26
5 YR	41 (126 Peers)	98.08

Beta

3 YR	5 YR
0.84	0.91

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.31	99.47	0.84

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	58 (128 Peers)	7.7
5 YR	68 (126 Peers)	9.92

Sharpe Ratio

	RANK	VALUE
3 YR	2 (128 Peers)	0.74
5 YR	13 (126 Peers)	0.22

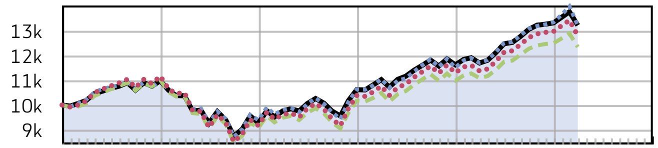
Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2025 FUND VTTVX TARGET-DATE 2025 MF

GROWTH OF 10K



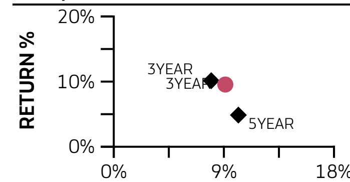
	2021	2022	2023	2024	2025	YTD
Investment	9.80%	-15.55%	14.55%	9.44%	14.60%	-0.75%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	10.10%	-17.58%	12.15%	7.97%	13.72%	-1.20%
Best-Fit Index	11.69%	-17.94%	13.33%	8.83%	14.79%	-1.38%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2025 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2025 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2030 TR USD

RISK/REWARD



STANDARD DEVIATION %

Investment

	RETURN	STANDARD DEVIATION
3YR	10.64%	7.70%
5YR	5.36%	9.92%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	10.01%	9.20%
5YR	4.71%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**63.02%**
US	58.86%
Canada	3.24%
Latin America	0.92%
Greater Europe	**17.29%**
United Kingdom	3.5%
Europe Developed	11.94%
Europe Emerging	0.35%
Africa/Middle East	1.5%
Greater Asia	**19.69%**
Japan	6.2%
Australasia	1.81%
Asia Developed	5.65%
Asia Emerging	6.03%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	65.07
AA	6.43
A	15.71
BBB	11.6
BB	0
B	0
Below B	0
Not Rated	1.19

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

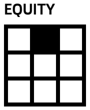
as of 4/6/2026

Vanguard Shrt-Term Infl-Prot Sec Idx Adm	8.24%
Vanguard Total Bond Market II Idx Inv	29.38%
Vanguard Total Intl Bd II Idx Insl	12.4%
Vanguard Total Intl Stock Index Inv	20.6%
Vanguard Total Stock Mkt Idx Instl Pls	28.8%
Total	**99.42%**

STYLE STATISTICS

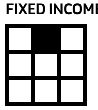
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

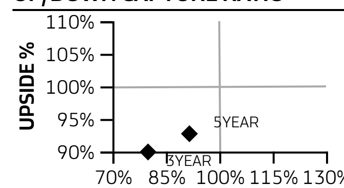
FIXED INCOME STYLE STATS

Avg Eff Duration	5.46 years
Avg Eff Maturity	7.19 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



DOWNSIDE %

Investment

	UP	DOWN
3YR	90.59%	78.81%
5YR	93.39%	90.43%

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Broadridge

VANGUARD TARGET RETIREMENT 2025 FUND VTTVX TARGET-DATE 2025 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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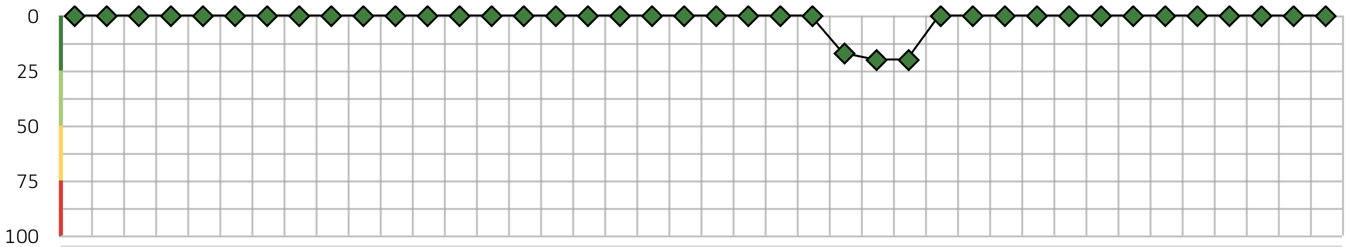
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	0	0	0	17	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 2 | 5 YR ROLLING AVG: 4 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	73.7B	75.1B	74B	76.5B	76.2B	78B	77.7B	75.1B	74.2B	75.8B	76.7B	77.2B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	3	3	3	3	3	3
Peers	224	219	219	215	211	210	195	178	171	137	137	138

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	13	7	5	11	18	24	8	20	7	2	24	15
Peers	215	210	209	203	208	207	193	178	171	137	137	138

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	30	30	23	24	18	16	10	13	8	6	2	2
Peers	205	203	202	201	198	199	185	168	161	127	127	128

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	31	29	25	25	24	18	14	15	5	10	7	8
Peers	205	203	202	201	198	199	185	168	161	127	127	128

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	25	25	18	22	17	16	9	13	8	4	2	2
Peers	205	203	202	201	198	199	185	168	161	127	127	128

Return Rank (5yr)

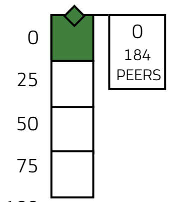
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	21	17	21	24	22	24	18	28	15	12	16	13
Peers	186	191	190	184	181	181	177	161	154	120	120	126

VANGUARD TARGET RETIREMENT 2030 FUND VTHRX TARGET-DATE 2030 MF

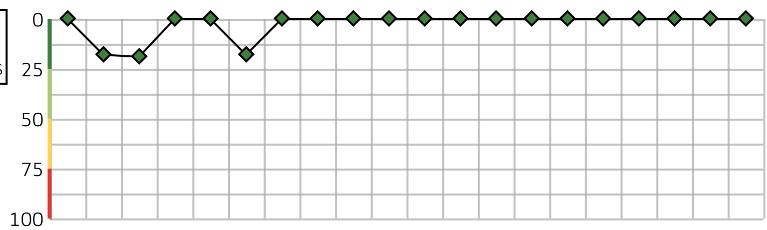
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 112581.29 Million	Product: 6/7/2006 Share Class: 6/7/2006

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



0	18	19	0	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 3 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	112,581.29 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.51% (6th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.79% (5th percentile)	✓	Top 50% of peer group
1yr Total Return	14.79% (9th percentile)	✓	Top 50% of peer group
3yr Total Return	11.80% (5th percentile)	✓	Top 50% of peer group
5yr Total Return	6.09% (8th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-4.67	-1.04	-1.04	14.79	11.8	6.09	8.4
Total Return (with load)	-4.67	-1.04	-1.04	14.79	11.8	6.09	8.4
Percentile Rank				9	5	8	23
Number of Peers				195	184	182	139
Peer Group Median	-4.32	-0.83	-0.83	12.67	10.65	5.3	7.9
+/- Best Fit Index	0.58	0.57	0.57	0.73	0.55	0.49	-0.08

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BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2035 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	6 (184 Peers)	1.51
5 YR	10 (182 Peers)	0.78

R-Squared

	RANK	VALUE
3 YR	28 (184 Peers)	97.73
5 YR	29 (182 Peers)	98.11

Beta

3 YR	5 YR
0.94	1.00

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.25	99.37	0.86

VOLATILITY METRICS

Standard Deviation

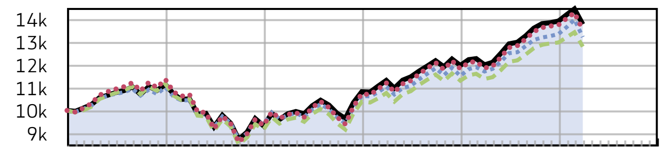
	RANK	VALUE
3 YR	57 (184 Peers)	8.63
5 YR	57 (182 Peers)	10.9

Sharpe Ratio

	RANK	VALUE
3 YR	5 (184 Peers)	0.79
5 YR	12 (182 Peers)	0.27

VANGUARD TARGET RETIREMENT 2030 FUND VTHRX TARGET-DATE 2030 MF

GROWTH OF 10K



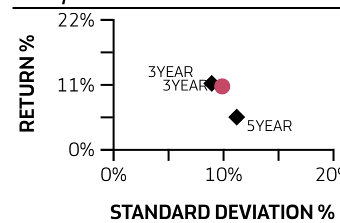
	2021	2022	2023	2024	2025	YTD
Investment	11.38%	-16.27%	16.03%	10.64%	16.24%	-1.04%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	11.69%	-17.94%	13.33%	8.83%	14.79%	-1.38%
Best-Fit Index	13.63%	-17.75%	14.84%	10.18%	16.27%	-1.61%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2030 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2030 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2035 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	11.80%	8.63%
5YR	6.09%	10.90%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	11.25%	9.97%
5YR	5.60%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**62.57%**
US	58.36%
Canada	3.28%
Latin America	0.93%
Greater Europe	**17.49%**
United Kingdom	3.54%
Europe Developed	12.08%
Europe Emerging	0.35%
Africa/Middle East	1.52%
Greater Asia	**19.94%**
Japan	6.28%
Australasia	1.84%
Asia Developed	5.72%
Asia Emerging	6.1%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	58.47
AA	7.64
A	18.68
BBB	13.81
BB	0
B	0
Below B	0
Not Rated	1.4

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

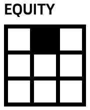
as of 4/6/2026

Vanguard Shrt-Term Infl-Prot Sec Idx Adm	0.34%
Vanguard Total Bond Market II Idx Inv	27.47%
Vanguard Total Intl Bd II Idx Insl	11.53%
Vanguard Total Intl Stock Index Inv	25.34%
Vanguard Total Stock Mkt Idx Instl Pls	34.69%
Total	**99.37%**

STYLE STATISTICS

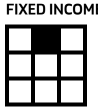
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

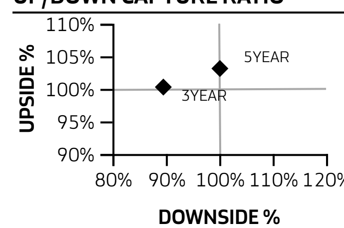
FIXED INCOME STYLE STATS

Avg Eff Duration	6.03 years
Avg Eff Maturity	8.07 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	100.93%	88.74%
5YR	103.78%	99.33%

VANGUARD TARGET RETIREMENT 2030 FUND VTHRX TARGET-DATE 2030 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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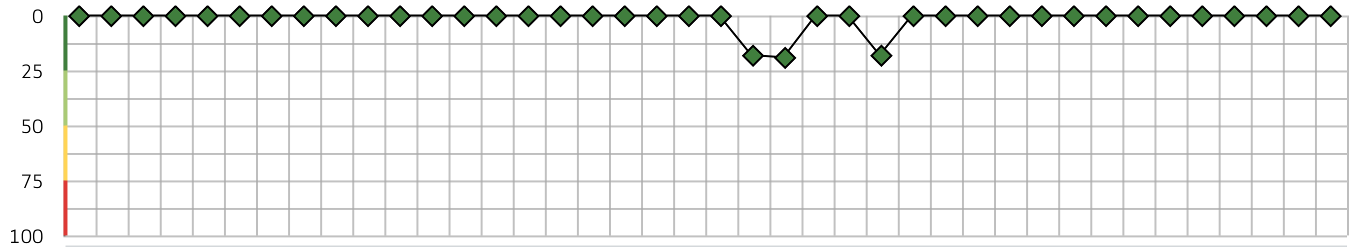
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19
Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Quarter	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23
Score	0	0	0	0	0	0	18	19	0	0	18	0	0	0

Quarter	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	0	0	0	0	0	0	0	0	0	0	0

10 YR ROLLING AVG: 2 | 5 YR ROLLING AVG: 3 | 3 YR ROLLING AVG: 2 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	81.1B	84.6B	84.8B	90.6B	92.8B	97.3B	99.2B	98.3B	99.4B	104.3B	108.1B	112.6B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	2	2	3	3	3	3
Peers	227	222	222	216	213	213	211	201	199	194	190	195

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	17	9	7	18	25	21	13	21	7	1	11	9
Peers	217	212	212	206	211	210	209	199	199	194	194	195

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	38	36	31	29	26	18	12	18	12	6	4	6
Peers	205	205	204	203	200	201	199	190	188	183	183	184

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	41	35	34	31	28	20	15	21	6	3	3	5
Peers	205	205	204	203	200	201	199	190	188	183	183	184

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	33	35	32	29	23	19	14	15	12	6	4	5
Peers	205	205	204	203	200	201	199	190	188	183	183	184

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	28	22	33	30	27	27	20	30	17	11	10	8
Peers	181	186	185	179	177	181	186	178	176	176	176	182

VANGUARD TARGET RETIREMENT 2035 FUND VTTHX TARGET-DATE 2035 MF

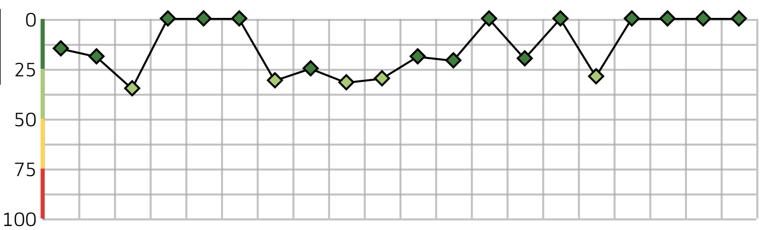
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 124796.55 Million	Product: 10/27/2003 Share Class: 10/27/2003

Fi360 FIDUCIARY SCORE®

SCORE

0
181
PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



15	19	35	0	0	0	31	25	32	30	19	21	0	20	0	29	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 15 | 3 YR ROLLING AVG: 13 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	124,796.55 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	2.16% (14th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.84% (11th percentile)	✓	Top 50% of peer group
1yr Total Return	16.16% (10th percentile)	✓	Top 50% of peer group
3yr Total Return	12.83% (20th percentile)	✓	Top 50% of peer group
5yr Total Return	6.79% (20th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.02	-1.13	-1.13	16.16	12.83	6.79	9.16
Total Return (with load)	-5.02	-1.13	-1.13	16.16	12.83	6.79	9.16
Percentile Rank				10	20	20	32
Number of Peers				190	181	174	141
Peer Group Median	-4.87	-1.08	-1.08	14.53	12.08	6.29	8.83
+/- Best Fit Index	0.84	0.72	0.72	0.22	0.2	0.2	-0.14

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2040 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	14 (181 Peers)	2.16
5 YR	19 (174 Peers)	1.39

R-Squared

	RANK	VALUE
3 YR	33 (181 Peers)	97.03
5 YR	20 (174 Peers)	97.85

Beta

3 YR	5 YR
1.00	1.06

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.14	99.42	0.86

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	41 (181 Peers)	9.2
5 YR	37 (174 Peers)	11.62

Sharpe Ratio

	RANK	VALUE
3 YR	11 (181 Peers)	0.84
5 YR	15 (174 Peers)	0.32

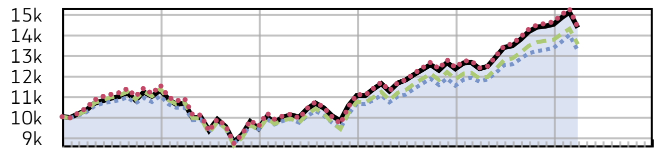
Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2035 FUND VTTHX TARGET-DATE 2035 MF

GROWTH OF 10K



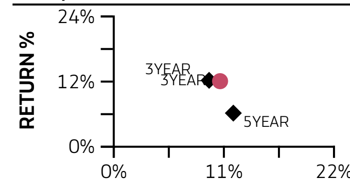
	2021	2022	2023	2024	2025	YTD
Investment	12.96%	-16.62%	17.14%	11.78%	17.54%	-1.13%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	13.63%	-17.75%	14.84%	10.18%	16.27%	-1.61%
Best-Fit Index	15.35%	-17.37%	16.34%	11.70%	18.00%	-1.85%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2035 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2035 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2040 TR USD

RISK/REWARD



STANDARD DEVIATION %

Investment

	RETURN	STANDARD DEVIATION
3YR	12.83%	9.20%
5YR	6.79%	11.62%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	12.63%	10.72%
5YR	6.59%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**62.73%**
US	58.53%
Canada	3.27%
Latin America	0.93%
Greater Europe	**17.09%**
United Kingdom	3.5%
Europe Developed	11.79%
Europe Emerging	0.34%
Africa/Middle East	1.46%
Greater Asia	**20.17%**
Japan	6.47%
Australasia	1.86%
Asia Developed	6.13%
Asia Emerging	5.71%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	58.16
AA	7.69
A	18.82
BBB	13.93
BB	0
B	0
Below B	0
Not Rated	1.41

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

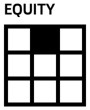
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	22.45%
Vanguard Total Intl Bd II Idx Insl	9.36%
Vanguard Total Intl Stock Index Inv	28.34%
Vanguard Total Stock Mkt Idx Instl Pls	39.25%
Total	**99.4%**

STYLE STATISTICS

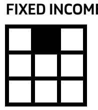
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

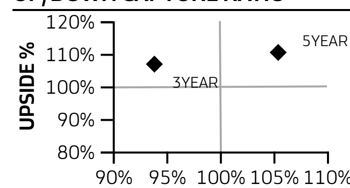
FIXED INCOME STYLE STATS

Avg Eff Duration	6.06 years
Avg Eff Maturity	8.12 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



DOWNSIDE %

Investment

	UP	DOWN
3YR	108.14%	93.49%
5YR	111.73%	105.05%

VANGUARD TARGET RETIREMENT 2035 FUND VTTHX TARGET-DATE 2035 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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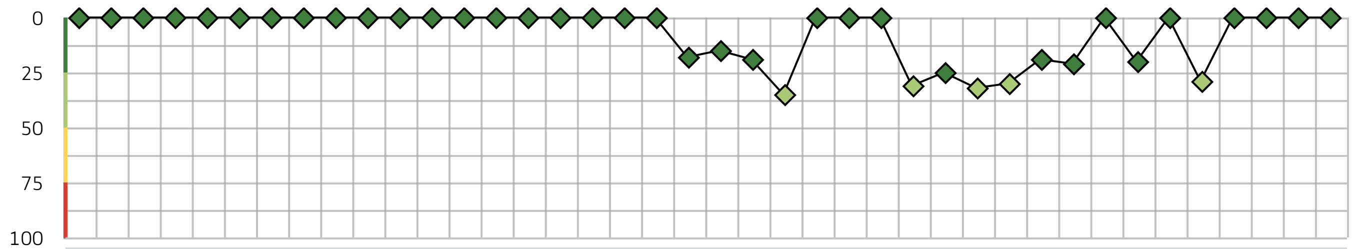
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
15	19	35	0	0	0	31	25	32	30	19	21	0	20	0	29	0	0	0	0

10 YR ROLLING AVG: **8** | 5 YR ROLLING AVG: **15** | 3 YR ROLLING AVG: **13** | 1 YR R. AVG: **0**

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	81B	85.5B	86.3B	93.4B	96.7B	102.2B	104.9B	104.4B	106.7B	113.3B	118.4B	124.8B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Percentile Rank

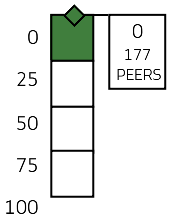
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank	2	2	2	2	2	2	2	3	3	3	3	3
Peers	223	218	218	212	208	207	205	196	194	189	185	190
Return Rank (1yr)	44	28	26	52	47	57	26	16	8	2	14	10
Peers	208	203	208	202	207	206	205	196	194	189	189	190
Alpha Rank - Primary Benchmark (3yr)	56	60	51	46	41	32	21	29	23	15	12	14
Peers	198	196	195	194	192	193	191	182	180	175	180	181
Return Rank (3yr)	61	58	46	43	37	31	20	28	29	25	18	20
Peers	198	196	195	194	192	193	191	182	180	175	180	181
Sharpe Ratio Rank (3yr)	48	48	39	40	37	29	20	22	22	12	9	11
Peers	198	196	195	194	192	193	191	182	180	175	180	181
Return Rank (5yr)	31	34	45	46	43	45	38	59	45	36	23	20
Peers	180	185	184	178	176	175	180	172	170	168	168	174

VANGUARD TARGET RETIREMENT 2040 FUND VFORX TARGET-DATE 2040 MF

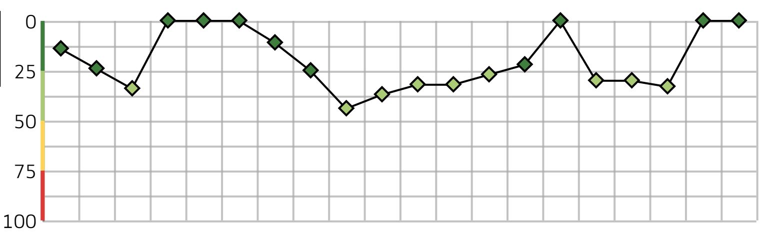
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 114284.83 Million	Product: 6/7/2006 Share Class: 6/7/2006

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
14	24	34	0	0	0	11	25	44	37	32	32	27	22	0	30	30	33	0	0

5 YR ROLLING AVG: 21 | 3 YR ROLLING AVG: 26 | 1 YR R. AVG: 11

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	114,284.83 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	2.80% (28th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.89% (17th percentile)	✓	Top 50% of peer group
1yr Total Return	17.57% (24th percentile)	✓	Top 50% of peer group
3yr Total Return	13.85% (34th percentile)	✓	Top 50% of peer group
5yr Total Return	7.50% (35th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.33	-1.2	-1.2	17.57	13.85	7.5	9.91
Total Return (with load)	-5.33	-1.2	-1.2	17.57	13.85	7.5	9.91
Percentile Rank				24	34	35	33
Number of Peers				188	177	175	139
Peer Group Median	-5.41	-1.3	-1.3	16.6	13.47	7.18	9.62
+/- Best Fit Index	1.06	0.83	0.83	-0.02	0.12	0.15	0.07

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BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2045 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	28 (177 Peers)	2.8
5 YR	34 (175 Peers)	2

R-Squared

	RANK	VALUE
3 YR	18 (177 Peers)	96.07
5 YR	11 (175 Peers)	97.37

Beta

3 YR	5 YR
1.05	1.13

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.17	99.35	0.86

VOLATILITY METRICS

Standard Deviation

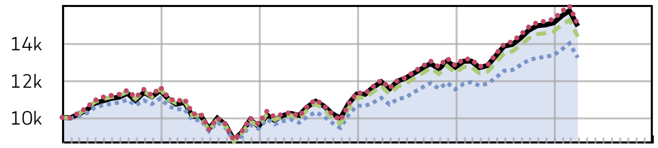
	RANK	VALUE
3 YR	18 (177 Peers)	9.77
5 YR	25 (175 Peers)	12.34

Sharpe Ratio

	RANK	VALUE
3 YR	17 (177 Peers)	0.89
5 YR	29 (175 Peers)	0.36

VANGUARD TARGET RETIREMENT 2040 FUND VFORX TARGET-DATE 2040 MF

GROWTH OF 10K



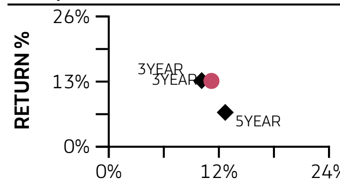
	2021	2022	2023	2024	2025	YTD
Investment	14.56%	-16.98%	18.34%	12.88%	18.76%	-1.20%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	15.35%	-17.37%	16.34%	11.70%	18.00%	-1.85%
Best-Fit Index	16.36%	-17.06%	17.39%	12.86%	19.53%	-2.03%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2040 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2040 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2045 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	13.85%	9.77%
5YR	7.50%	12.34%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	13.73%	11.30%
5YR	7.35%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**62.66%**
US	58.46%
Canada	3.27%
Latin America	0.93%
Greater Europe	**17.12%**
United Kingdom	3.51%
Europe Developed	11.81%
Europe Emerging	0.34%
Africa/Middle East	1.46%
Greater Asia	**20.2%**
Japan	6.48%
Australasia	1.86%
Asia Developed	6.14%
Asia Emerging	5.72%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	58.08
AA	7.71
A	18.86
BBB	13.94
BB	0
B	0
Below B	0
Not Rated	1.41

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

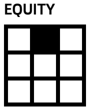
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	17.5%
Vanguard Total Intl Bd II Idx Insl	7.35%
Vanguard Total Intl Stock Index Inv	31.34%
Vanguard Total Stock Mkt Idx Instl Pls	43.28%
Total	**99.47%**

STYLE STATISTICS

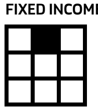
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

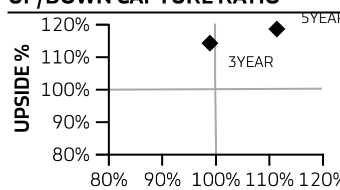
FIXED INCOME STYLE STATS

Avg Eff Duration	6.06 years
Avg Eff Maturity	8.12 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	115.31%	98.28%
5YR	119.67%	110.78%

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VANGUARD TARGET RETIREMENT 2040 FUND VFORX TARGET-DATE 2040 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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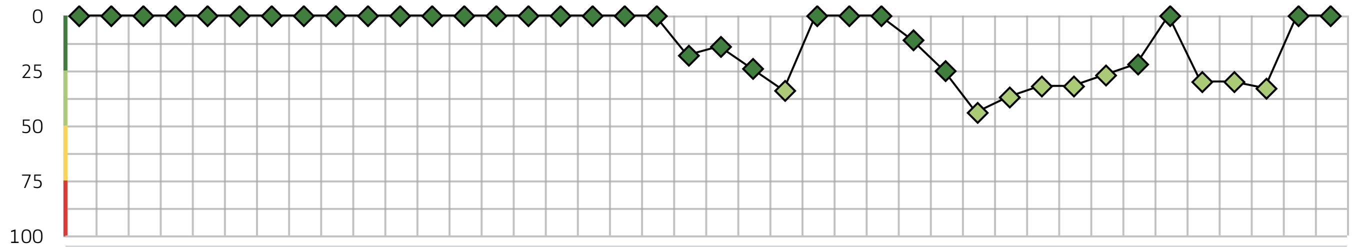
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18

Quarter	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	14	24	34	0	0	0	11	25	44	37	32	32	27	22	0	30	30	33	0	0

10 YR ROLLING AVG: 11 | 5 YR ROLLING AVG: 21 | 3 YR ROLLING AVG: 26 | 1 YR R. AVG: 11

FI360 SCORE CRITERIA	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Peer Group	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	70.7B	75B	75.8B	82.6B	85.8B	91.1B	94.1B	93.6B	96.2B	102.9B	108.1B	114.3B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	2	3	3	3	3	3
Peers	221	216	216	209	207	207	205	196	194	187	183	188

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	57	44	44	73	63	68	47	14	16	21	28	24
Peers	212	207	206	199	205	204	203	194	194	187	187	188

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	61	64	60	60	59	50	37	42	40	28	26	28
Peers	199	199	198	197	195	196	194	185	183	176	176	177

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	64	61	57	56	47	46	27	39	46	41	37	34
Peers	199	199	198	197	195	196	194	185	183	176	176	177

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	52	60	55	47	45	35	27	32	27	16	14	17
Peers	199	199	198	197	195	196	194	185	183	176	176	177

Return Rank (5yr)

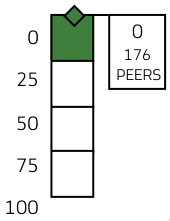
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	31	35	45	49	49	50	49	65	57	52	44	35
Peers	181	186	185	179	177	176	181	173	171	169	169	175

VANGUARD TARGET RETIREMENT 2045 FUND VTIVX TARGET-DATE 2045 MF

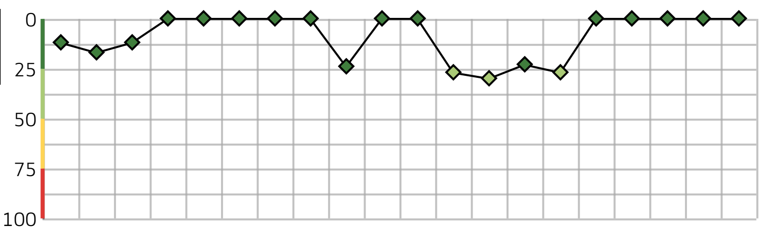
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 114797.91 Million	Product: 10/27/2003 Share Class: 10/27/2003

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



12	17	12	0	0	0	0	0	24	0	0	27	30	23	27	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 9 | 3 YR ROLLING AVG: 11 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	114,797.91 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.40% (25th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.93% (13th percentile)	✓	Top 50% of peer group
1yr Total Return	18.92% (21st percentile)	✓	Top 50% of peer group
3yr Total Return	14.82% (33rd percentile)	✓	Top 50% of peer group
5yr Total Return	8.18% (31st percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-5.67	-1.3	-1.3	18.92	14.82	8.18	10.51
Total Return (with load)	-5.67	-1.3	-1.3	18.92	14.82	8.18	10.51
Percentile Rank				21	33	31	24
Number of Peers				185	176	174	141
Peer Group Median	-5.78	-1.43	-1.43	17.94	14.41	7.75	10.08
+/- Best Fit Index	1.06	0.8	0.8	0.29	0.52	0.46	0.45

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD
● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	25 (176 Peers)	3.4
5 YR	31 (174 Peers)	2.58

R-Squared

	RANK	VALUE
3 YR	15 (176 Peers)	95.15
5 YR	9 (174 Peers)	96.85

Beta

3 YR	5 YR
1.11	1.19

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.38	99.3	0.89

VOLATILITY METRICS

Standard Deviation

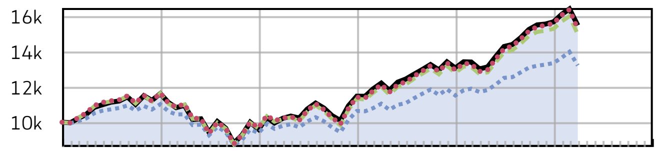
	RANK	VALUE
3 YR	16 (176 Peers)	10.34
5 YR	23 (174 Peers)	13.08

Sharpe Ratio

	RANK	VALUE
3 YR	13 (176 Peers)	0.93
5 YR	16 (174 Peers)	0.4

VANGUARD TARGET RETIREMENT 2045 FUND VTIVX TARGET-DATE 2045 MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	16.16%	-17.36%	19.48%	13.91%	19.99%	-1.30%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.36%	-17.06%	17.39%	12.86%	19.53%	-2.03%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

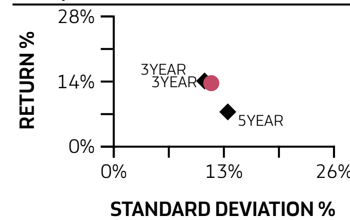
This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

as of 2/28/2026

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2045 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2045 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	14.82%	10.34%
5YR	8.18%	13.08%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

REGIONAL WEIGHTINGS

Americas	**62.66%**
US	58.46%
Canada	3.27%
Latin America	0.93%
Greater Europe	**17.12%**
United Kingdom	3.51%
Europe Developed	11.81%
Europe Emerging	0.34%
Africa/Middle East	1.46%
Greater Asia	**20.2%**
Japan	6.48%
Australasia	1.86%
Asia Developed	6.14%
Asia Emerging	5.72%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.95
AA	7.75
A	18.92
BBB	13.95
BB	0
B	0
Below B	0
Not Rated	1.42

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

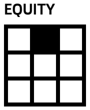
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	12.39%
Vanguard Total Intl Bd II Idx Insl	5.27%
Vanguard Total Intl Stock Index Inv	34.33%
Vanguard Total Stock Mkt Idx Instl Pls	47.4%
Total	**99.39%**

STYLE STATISTICS

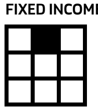
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

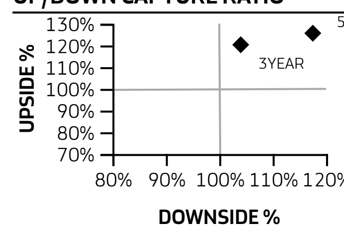
FIXED INCOME STYLE STATS

Avg Eff Duration	6.06 years
Avg Eff Maturity	8.12 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	122.29%	103.23%
5YR	127.60%	116.73%

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2045 FUND VTIVX TARGET-DATE 2045 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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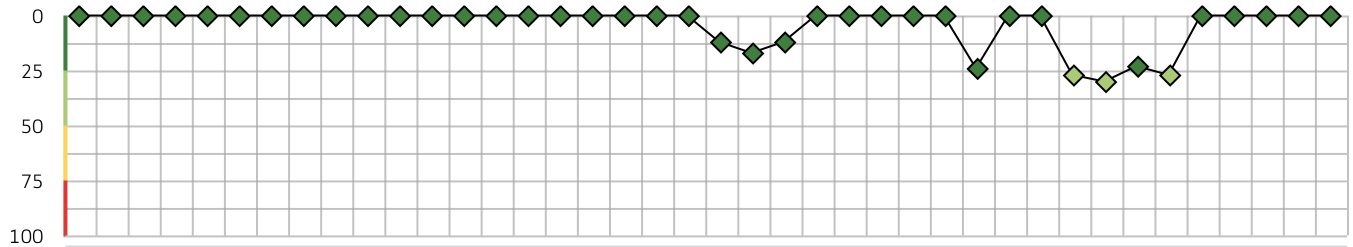
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	12	17	12	0	0	0	0	0	24	0	0	27	30	23	27	0	0	0	0	0

10 YR ROLLING AVG: 5 | 5 YR ROLLING AVG: 9 | 3 YR ROLLING AVG: 11 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	66.7B	71.5B	72.5B	79.9B	83.6B	89.1B	92.3B	92B	95B	102.2B	108B	114.8B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	2	3	3	3	3	3
Peers	217	212	212	212	203	202	200	191	189	184	180	185

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	51	33	41	72	67	67	51	14	19	21	25	21
Peers	208	203	202	196	202	201	200	191	189	184	184	185

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	43	48	46	55	54	45	33	38	39	25	27	25
Peers	198	196	195	194	192	193	191	182	180	175	175	176

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	44	43	45	48	45	43	24	33	43	37	36	33
Peers	198	196	195	194	192	193	191	182	180	175	175	176

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	26	37	43	37	38	38	21	27	23	14	15	13
Peers	198	196	195	194	192	193	191	182	180	175	175	176

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	23	26	35	41	39	37	36	43	43	41	37	31
Peers	180	185	184	178	176	175	180	172	170	168	168	174

VANGUARD TARGET RETIREMENT 2050 FUND VFIFX TARGET-DATE 2050 MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 101473.51 Million	Product: 6/7/2006 Share Class: 6/7/2006

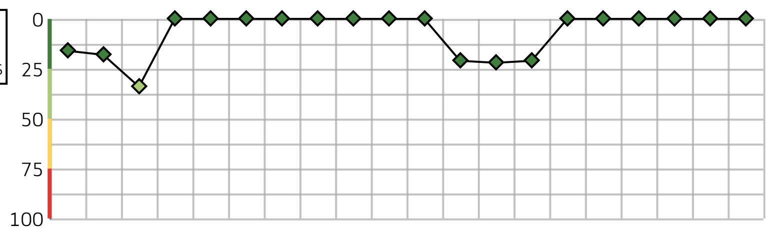
Fi360 FIDUCIARY SCORE®

SCORE

0

0
177
PEERS

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



16	18	34	0	0	0	0	0	0	0	0	21	22	21	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

SHORTFALL

0 POINTS
0 PERCENTILE

5 YR ROLLING AVG: 7 | 3 YR ROLLING AVG: 7 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	101,473.51 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.89% (14th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.96% (9th percentile)	✓	Top 50% of peer group
1yr Total Return	20.35% (13th percentile)	✓	Top 50% of peer group
3yr Total Return	15.63% (21st percentile)	✓	Top 50% of peer group
5yr Total Return	8.67% (18th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.02	-1.43	-1.43	20.35	15.63	8.67	10.78
Total Return (with load)	-6.02	-1.43	-1.43	20.35	15.63	8.67	10.78
Percentile Rank				13	21	18	19
Number of Peers				188	177	175	139
Peer Group Median	-6.09	-1.55	-1.55	18.78	14.85	7.96	10.28
+/- Best Fit Index	0.71	0.67	0.67	1.72	1.33	0.95	0.72

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	14 (177 Peers)	3.89
5 YR	16 (175 Peers)	3.01

R-Squared

	RANK	VALUE
3 YR	16 (177 Peers)	94.38
5 YR	12 (175 Peers)	96.56

Beta

3 YR	5 YR
1.16	1.23

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.76	99.16	0.93

VOLATILITY METRICS

Standard Deviation

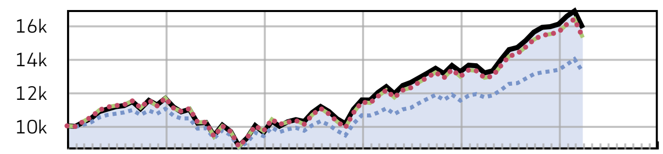
	RANK	VALUE
3 YR	14 (177 Peers)	10.83
5 YR	22 (175 Peers)	13.49

Sharpe Ratio

	RANK	VALUE
3 YR	9 (177 Peers)	0.96
5 YR	11 (175 Peers)	0.42

VANGUARD TARGET RETIREMENT 2050 FUND VFIFX TARGET-DATE 2050 MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	16.41%	-17.46%	20.17%	14.64%	21.41%	-1.43%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

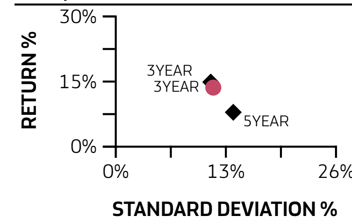
This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2050 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2050 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD

as of 2/28/2026



Investment

	RETURN	STANDARD DEVIATION
3YR	15.63%	10.83%
5YR	8.67%	13.49%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

REGIONAL WEIGHTINGS

Americas	**62.7%**
US	58.5%
Canada	3.27%
Latin America	0.93%
Greater Europe	**17.43%**
United Kingdom	3.53%
Europe Developed	12.04%
Europe Emerging	0.35%
Africa/Middle East	1.51%
Greater Asia	**19.87%**
Japan	6.26%
Australasia	1.83%
Asia Developed	5.7%
Asia Emerging	6.08%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.95
AA	7.75
A	18.92
BBB	13.96
BB	0
B	0
Below B	0
Not Rated	1.42

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

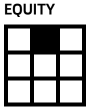
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	7.22%
Vanguard Total Intl Bd II Idx Insl	3.07%
Vanguard Total Intl Stock Index Inv	37.51%
Vanguard Total Stock Mkt Idx Instl Pls	51.66%
Total	**99.46%**

STYLE STATISTICS

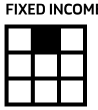
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

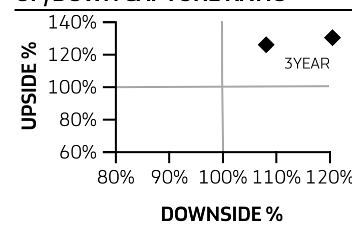
FIXED INCOME STYLE STATS

Avg Eff Duration	6.06 years
Avg Eff Maturity	8.12 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	128.12%	107.48%
5YR	132.48%	119.86%

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2050 FUND VFIFX TARGET-DATE 2050 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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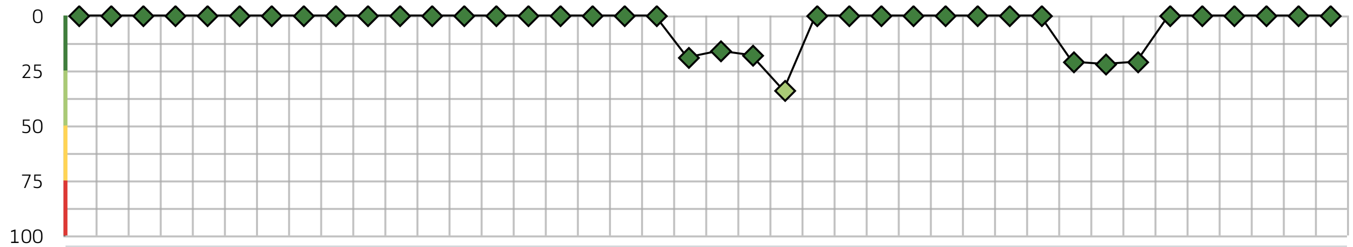
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18
0	0	0	0	0	0	0	0	0	0

Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	19

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23
16	18	34	0	0	0	0	0	0	0

Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
0	21	22	21	0	0	0	0	0	0

10 YR ROLLING AVG: 4 | 5 YR ROLLING AVG: 7 | 3 YR ROLLING AVG: 7 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	54.4B	58.8B	60B	66.8B	70.4B	75.5B	78.8B	78.9B	82.1B	89.2B	94.8B	101.5B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	2	3	3	3	3	3
Peers	218	213	213	207	205	204	203	194	192	187	183	188

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	48	25	40	68	57	57	39	11	9	3	14	13
Peers	209	204	203	197	203	202	201	192	192	187	187	188

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	45	43	39	40	37	32	25	25	25	16	16	14
Peers	199	197	196	195	193	194	192	183	181	176	176	177

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	45	41	38	37	35	30	18	23	31	24	25	21
Peers	199	197	196	195	193	194	192	183	181	176	176	177

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	32	35	31	37	33	23	20	15	19	10	11	9
Peers	199	197	196	195	193	194	192	183	181	176	176	177

Return Rank (5yr)

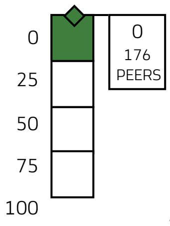
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	21	24	32	38	36	32	32	37	30	26	24	18
Peers	181	186	185	179	177	176	181	173	171	169	169	175

VANGUARD TARGET RETIREMENT 2055 FUND VFFVX TARGET-DATE 2055 MF

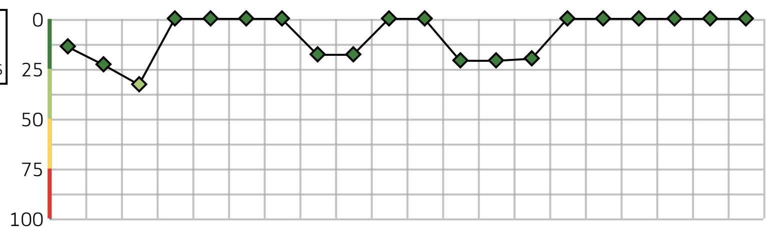
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 71091.91 Million	Product: 8/18/2010 Share Class: 8/18/2010

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



14	23	33	0	0	0	0	18	18	0	0	21	21	20	0	0	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 9 | 3 YR ROLLING AVG: 8 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	71,091.91 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.88% (17th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.96% (11th percentile)	✓	Top 50% of peer group
1yr Total Return	20.34% (21st percentile)	✓	Top 50% of peer group
3yr Total Return	15.63% (24th percentile)	✓	Top 50% of peer group
5yr Total Return	8.67% (22nd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.07	-1.45	-1.45	20.34	15.63	8.67	10.77
Total Return (with load)	-6.07	-1.45	-1.45	20.34	15.63	8.67	10.77
Percentile Rank				21	24	22	22
Number of Peers				185	176	174	140
Peer Group Median	-6.24	-1.59	-1.59	19.07	15.01	7.98	10.31
+/- Best Fit Index	0.66	0.65	0.65	1.71	1.33	0.95	0.71

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BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	17 (176 Peers)	3.88
5 YR	22 (174 Peers)	3.02

R-Squared

	RANK	VALUE
3 YR	16 (176 Peers)	94.42
5 YR	12 (174 Peers)	96.59

Beta

3 YR	5 YR
1.16	1.23

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.74	99.18	0.93

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	9 (176 Peers)	10.86
5 YR	14 (174 Peers)	13.51

Sharpe Ratio

	RANK	VALUE
3 YR	11 (176 Peers)	0.96
5 YR	14 (174 Peers)	0.42

Castle Rock Investment Review

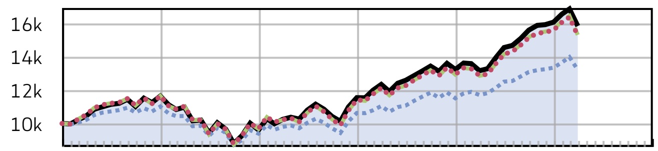
Inv. Data as of 03/31/26. Holdings as of 03/31/26.

CastleRock

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2055 FUND VFFVX TARGET-DATE 2055 MF

GROWTH OF 10K



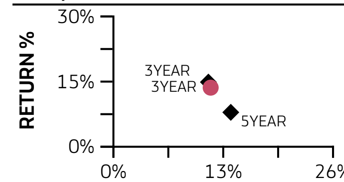
	2021	2022	2023	2024	2025	YTD
Investment	16.44%	-17.46%	20.16%	14.64%	21.43%	-1.45%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.50%	-16.93%	17.90%	13.33%	20.96%	-2.10%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2055 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2055 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	15.63%	10.86%
5YR	8.67%	13.51%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**62.52%**
US	58.29%
Canada	3.29%
Latin America	0.94%
Greater Europe	**17.2%**
United Kingdom	3.53%
Europe Developed	11.85%
Europe Emerging	0.34%
Africa/Middle East	1.48%
Greater Asia	**20.3%**
Japan	6.51%
Australasia	1.87%
Asia Developed	6.17%
Asia Emerging	5.75%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.67
AA	7.84
A	19.06
BBB	13.99
BB	0
B	0
Below B	0
Not Rated	1.44

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	6.63%
Vanguard Total Intl Bd II Idx Insl	2.89%
Vanguard Total Intl Stock Index Inv	37.92%
Vanguard Total Stock Mkt Idx Instl Pls	51.98%
Total	**99.42%**

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY: Large Blend

FIXED INCOME: Mod High

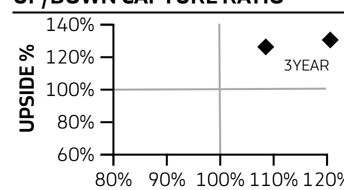
FIXED INCOME STYLE STATS

Avg Eff Duration	6.07 years
Avg Eff Maturity	8.13 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	128.34%	107.92%
5YR	132.60%	119.99%

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VANGUARD TARGET RETIREMENT 2055 FUND VFFVX TARGET-DATE 2055 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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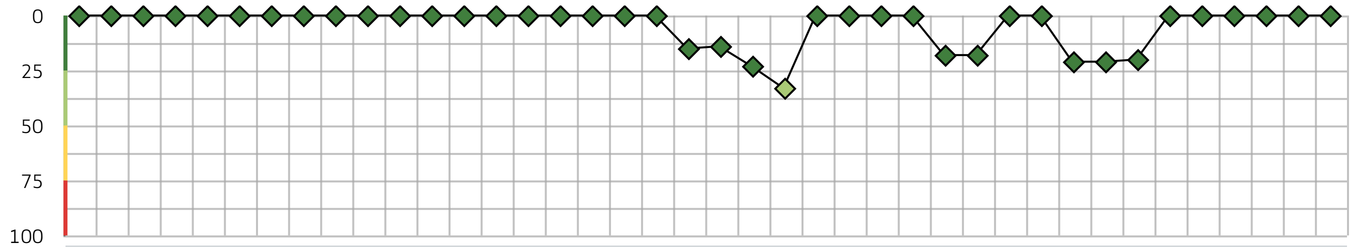
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
14	23	33	0	0	0	0	18	18	0	0	21	21	20	0	0	0	0	0	0

10 YR ROLLING AVG: 5 | 5 YR ROLLING AVG: 9 | 3 YR ROLLING AVG: 8 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	34.8B	38.1B	39.2B	44.1B	46.9B	50.6B	53.2B	53.7B	56.5B	61.7B	66B	71.1B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)**

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank (Percentile Rank)	2	2	2	2	2	2	2	3	3	3	3	3
Peers	217	212	212	206	203	202	200	192	189	184	180	185
Return Rank (1yr) (Percentile Rank)	56	31	44	66	61	61	43	12	12	9	16	21
Peers	208	203	202	196	202	201	200	192	189	184	184	185

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)**

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr) (Percentile Rank)	48	50	41	44	41	33	29	30	32	21	20	17
Peers	198	196	195	194	192	193	191	183	180	175	175	176
Return Rank (3yr) (Percentile Rank)	50	50	38	40	38	31	22	25	38	31	30	24
Peers	198	196	195	194	192	193	191	183	180	175	175	176

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)**

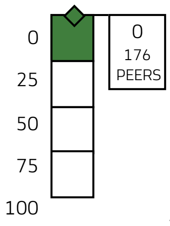
	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr) (Percentile Rank)	37	43	33	32	35	26	23	18	21	13	12	11
Peers	198	196	195	194	192	193	191	183	180	175	175	176
Return Rank (5yr) (Percentile Rank)	23	25	36	44	39	36	36	45	36	30	28	22
Peers	180	185	184	178	176	175	180	173	170	168	168	174

VANGUARD TARGET RETIREMENT 2060 FUND VTTSX TARGET-DATE 2060 MF

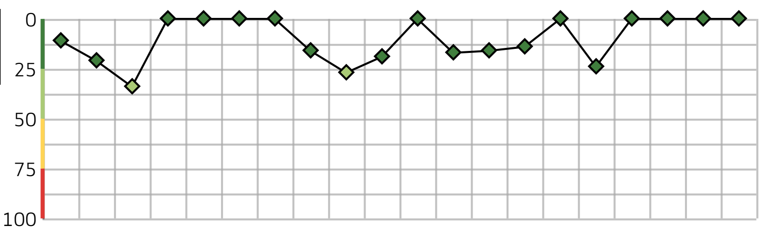
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 42873.54 Million	Product: 1/19/2012 Share Class: 1/19/2012

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

11	21	34	0	0	0	0	16	27	19	0	17	16	14	0	24	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: 10 | 3 YR ROLLING AVG: 10 | 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	42,873.54 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.88% (18th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.96% (10th percentile)	✓	Top 50% of peer group
1yr Total Return	20.35% (22nd percentile)	✓	Top 50% of peer group
3yr Total Return	15.63% (26th percentile)	✓	Top 50% of peer group
5yr Total Return	8.67% (23rd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.06	-1.44	-1.44	20.35	15.63	8.67	10.77
Total Return (with load)	-6.06	-1.44	-1.44	20.35	15.63	8.67	10.77
Percentile Rank				22	26	23	31
Number of Peers				185	176	174	101
Peer Group Median	-6.26	-1.6	-1.6	19.28	15.04	8.05	10.46
+/- Best Fit Index	0.67	0.66	0.66	1.72	1.33	0.95	0.71

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	18 (176 Peers)	3.88
5 YR	22 (174 Peers)	3.02

R-Squared

	RANK	VALUE
3 YR	17 (176 Peers)	94.4
5 YR	10 (174 Peers)	96.58

Beta

3 YR	5 YR
1.16	1.23

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.74	99.17	0.93

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	5 (176 Peers)	10.85
5 YR	5 (174 Peers)	13.5

Sharpe Ratio

	RANK	VALUE
3 YR	10 (176 Peers)	0.96
5 YR	11 (174 Peers)	0.43

Castle Rock Investment Review

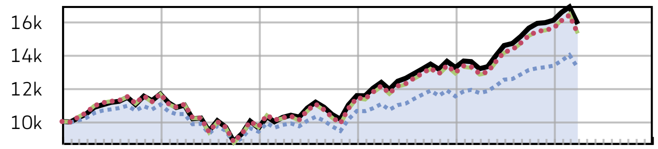
Inv. Data as of 03/31/26. Holdings as of 03/31/26.

CastleRock

Castle Rock PEP

VANGUARD TARGET RETIREMENT 2060 FUND VTTSX TARGET-DATE 2060 MF

GROWTH OF 10K



	2021	2022	2023	2024	2025	YTD
Investment	16.44%	-17.46%	20.18%	14.63%	21.42%	-1.44%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.33%	-16.98%	17.86%	13.15%	21.15%	-2.06%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

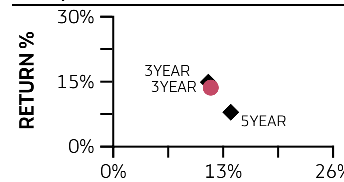
This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

as of 2/28/2026

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2060 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2060 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD



STANDARD DEVIATION %

Investment

	RETURN	STANDARD DEVIATION
3YR	15.63%	10.85%
5YR	8.67%	13.50%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

REGIONAL WEIGHTINGS

Americas	**62.6%**
US	58.39%
Canada	3.28%
Latin America	0.93%
Greater Europe	**17.48%**
United Kingdom	3.54%
Europe Developed	12.07%
Europe Emerging	0.35%
Africa/Middle East	1.52%
Greater Asia	**19.92%**
Japan	6.27%
Australasia	1.84%
Asia Developed	5.71%
Asia Emerging	6.1%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.71
AA	7.83
A	19.04
BBB	13.99
BB	0
B	0
Below B	0
Not Rated	1.44

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

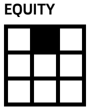
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	6.6%
Vanguard Total Intl Bd II Idx Insl	2.87%
Vanguard Total Intl Stock Index Inv	37.93%
Vanguard Total Stock Mkt Idx Instl Pls	52%
Total	**99.4%**

STYLE STATISTICS

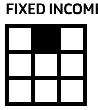
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

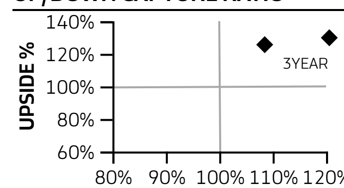
FIXED INCOME STYLE STATS

Avg Eff Duration	6.07 years
Avg Eff Maturity	8.13 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



DOWNSIDE %

Investment

	UP	DOWN
3YR	128.24%	107.72%
5YR	132.48%	119.82%

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Broadridge

VANGUARD TARGET RETIREMENT 2060 FUND VTTSX TARGET-DATE 2060 MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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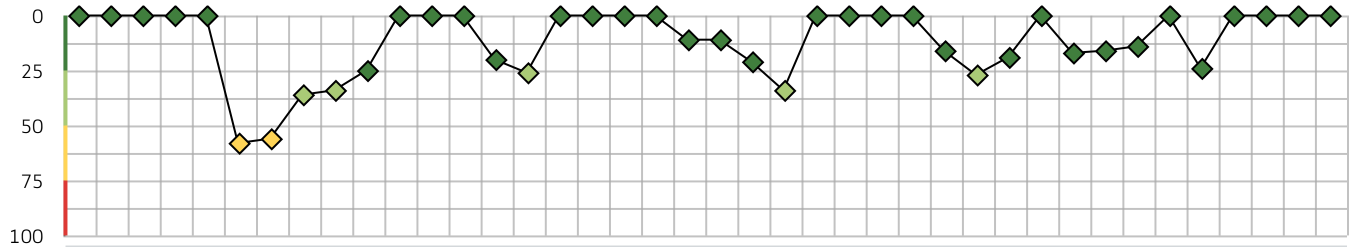
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
0	0	0	0	0	58	56	36	34	25	0	0	0	20	26	0	0	0	0	11

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
11	21	34	0	0	0	0	16	27	19	0	17	16	14	0	24	0	0	0	0

10 YR ROLLING AVG: **11** | 5 YR ROLLING AVG: **10** | 3 YR ROLLING AVG: **10** | 1 YR R. AVG: **0**

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	18.2B	20.3B	21.3B	24.3B	26.3B	28.7B	30.5B	31B	33.1B	36.5B	39.4B	42.9B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	2	2	3	3	3	3	3	3
Peers	217	212	211	205	202	201	199	191	189	184	180	185

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	55	31	47	68	63	61	46	12	13	12	16	22
Peers	208	203	201	195	201	200	199	191	189	184	184	185

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	53	55	42	44	41	33	27	33	34	21	21	18
Peers	193	191	189	193	191	192	190	182	180	175	175	176

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	55	55	41	41	37	32	21	26	41	32	31	26
Peers	193	191	189	193	191	192	190	182	180	175	175	176

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	39	47	35	33	36	27	22	18	23	12	12	10
Peers	193	191	189	193	191	192	190	182	180	175	175	176

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	24	27	42	47	40	39	39	51	38	32	30	23
Peers	168	174	172	166	167	167	174	167	165	163	163	174

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

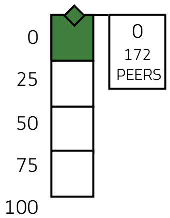
Castle Rock PEP

VANGUARD TARGET RETIREMENT 2065 FUND VLXVX TARGET-DATE 2065+ MF

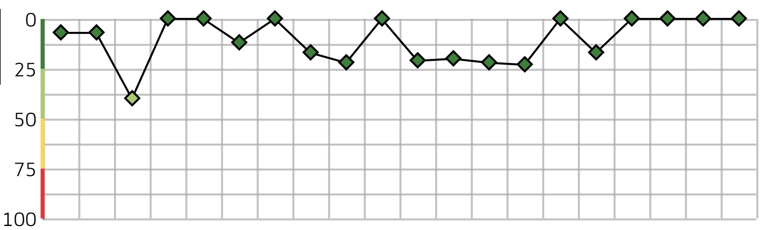
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	8.72 Years	Product: 15046.11 Million	Product: 7/12/2017 Share Class: 7/12/2017

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



7	7	40	0	0	12	0	17	22	0	21	20	22	23	0	17	0	0	0	0
Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26

5 YR ROLLING AVG: **15** | 3 YR ROLLING AVG: **13** | 1 YR R. AVG: **0**

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	8.72 Years	✓	>= 2 Years
Product Assets	15,046.11 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.87% (17th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.96% (11th percentile)	✓	Top 50% of peer group
1yr Total Return	20.32% (31st percentile)	✓	Top 50% of peer group
3yr Total Return	15.61% (29th percentile)	✓	Top 50% of peer group
5yr Total Return	8.68% (28th percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.07	-1.45	-1.45	20.32	15.61	8.68	-
Total Return (with load)	-6.07	-1.45	-1.45	20.32	15.61	8.68	-
Percentile Rank				31	29	28	-
Number of Peers				258	172	138	-
Peer Group Median	-6.28	-1.6	-1.6	19.53	15.1	8.17	-
+/- Best Fit Index	0.66	0.65	0.65	1.69	1.31	0.96	-

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BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	17 (172 Peers)	3.87
5 YR	26 (138 Peers)	3.03

R-Squared

	RANK	VALUE
3 YR	10 (172 Peers)	94.44
5 YR	8 (138 Peers)	96.57

Beta

3 YR	5 YR
1.16	1.23

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.74	99.17	0.93

VOLATILITY METRICS

Standard Deviation

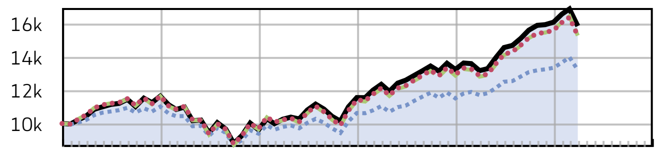
	RANK	VALUE
3 YR	10 (172 Peers)	10.84
5 YR	5 (138 Peers)	13.49

Sharpe Ratio

	RANK	VALUE
3 YR	11 (172 Peers)	0.96
5 YR	15 (138 Peers)	0.43

VANGUARD TARGET RETIREMENT 2065 FUND VLXVX TARGET-DATE 2065+ MF

GROWTH OF 10K



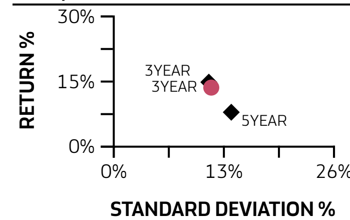
	2021	2022	2023	2024	2025	YTD
Investment	16.46%	-17.39%	20.15%	14.62%	21.43%	-1.45%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.33%	-16.98%	17.86%	13.15%	21.15%	-2.06%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2065 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2060 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	15.61%	10.84%
5YR	8.68%	13.49%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

as of 2/28/2026

REGIONAL WEIGHTINGS

Americas	**62.54%**
US	58.31%
Canada	3.29%
Latin America	0.94%
Greater Europe	**17.19%**
United Kingdom	3.52%
Europe Developed	11.85%
Europe Emerging	0.34%
Africa/Middle East	1.48%
Greater Asia	**20.28%**
Japan	6.5%
Australasia	1.87%
Asia Developed	6.17%
Asia Emerging	5.74%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.65
AA	7.84
A	19.07
BBB	14
BB	0
B	0
Below B	0
Not Rated	1.44

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

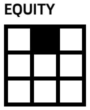
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	6.59%
Vanguard Total Intl Bd II Idx Insl	2.89%
Vanguard Total Intl Stock Index Inv	37.89%
Vanguard Total Stock Mkt Idx Instl Pls	51.98%
Total	**99.35%**

STYLE STATISTICS

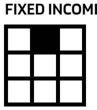
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

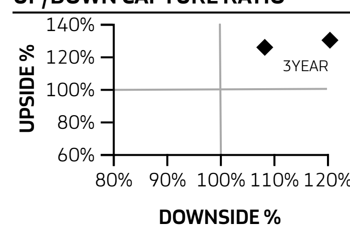
FIXED INCOME STYLE STATS

Avg Eff Duration	6.07 years
Avg Eff Maturity	8.13 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

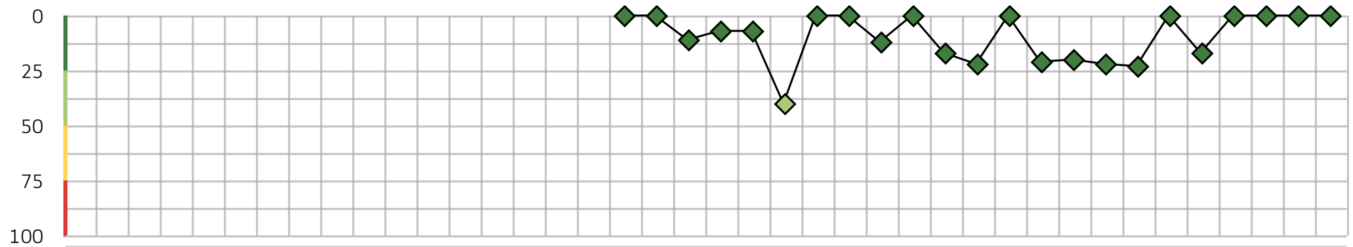
	UP	DOWN
3YR	128.12%	107.59%
5YR	132.50%	119.76%

VANGUARD TARGET RETIREMENT 2065 FUND VLXVX TARGET-DATE 2065+ MF

Fi360 FIDUCIARY SCORES AT QUARTER END

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	11	7	7	40	0	0	12	0	17	22	0	21	20	22	23	0	17	0	0	0	0

10 YR ROLLING AVG: - | 5 YR ROLLING AVG: 15 | 3 YR ROLLING AVG: 13 | 1 YR R. AVG: 0

Fi360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU
Mgr. Tenure	5.97	6.22	6.47	6.72	6.97	7.22	7.48	7.72	7.97	8.22	8.48	8.72
Net Assets	4.6B	5.3B	5.7B	6.8B	7.5B	8.5B	9.3B	9.8B	10.8B	12.2B	13.4B	15B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
	2	2	2	2	3	3	3	3	3	3	3	3
25												
50												
75												
Peers	209	204	206	200	240	253	256	255	278	302	309	337

Return Rank (1yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
								11	18	14	23	
25		39					45					31
50	58		54	71	61	59						
75												
Peers	158	158	176	190	196	196	193	186	230	237	248	258

Alpha Rank - Primary Benchmark (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
										23	20	17
25	47	47	40	45	44	34	34	35	39			
50												
75												
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Return Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
25		42	36	41	39	34	27	28	49	36	34	29
50	55											
75												
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Sharpe Ratio Rank (3yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
								20		12	13	11
25	32	36	32	37	39	30	28		28			
50												
75												
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Return Rank (5yr)

Percentile Rank	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
25	38	26					35		47	38	35	28
50			75	63	51	52		51				
75												
Peers	6	6	6	6	31	32	45	66	66	108	122	138

Castle Rock Investment Review

Inv. Data as of 03/31/26. Holdings as of 03/31/26.

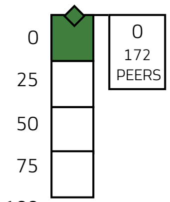
Castle Rock PEP

VANGUARD TARGET RETIREMENT 2070 FUND VSVNX TARGET-DATE 2065+ MF

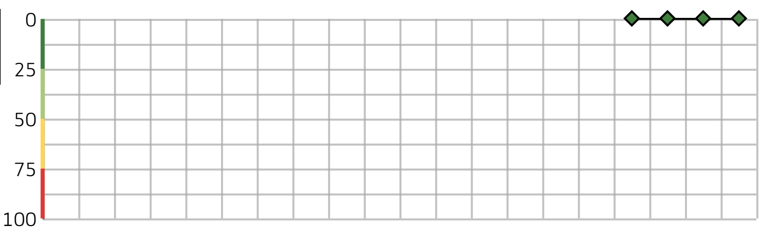
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	3.76 Years	Product: 2914.83 Million	Product: 6/28/2022 Share Class: 6/28/2022

Fi360 FIDUCIARY SCORE®

SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL

0 POINTS
0 PERCENTILE

Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0

5 YR ROLLING AVG: - | 3 YR ROLLING AVG: - | 1 YR R. AVG: -

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	3.76 Years	✓	>= 2 Years
Product Assets	2,914.83 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.90% (16th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.96% (11th percentile)	✓	Top 50% of peer group
1yr Total Return	20.34% (30th percentile)	✓	Top 50% of peer group
3yr Total Return	15.63% (27th percentile)	✓	Top 50% of peer group
5yr Total Return	N/A	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.05	-1.45	-1.45	20.34	15.63	-	-
Total Return (with load)	-6.05	-1.45	-1.45	20.34	15.63	-	-
Percentile Rank				30	27	-	-
Number of Peers				258	172	138	-
Peer Group Median	-6.28	-1.6	-1.6	19.53	15.1	8.17	-
+/- Best Fit Index	0.68	0.65	0.65	1.71	1.33	-	-

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.

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

BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod 2050 TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	16 (172 Peers)	3.9
5 YR	-	-

R-Squared

	RANK	VALUE
3 YR	17 (172 Peers)	94.33
5 YR	-	-

Beta

3 YR	5 YR
1.16	-

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	1.76	99.16	0.93

VOLATILITY METRICS

Standard Deviation

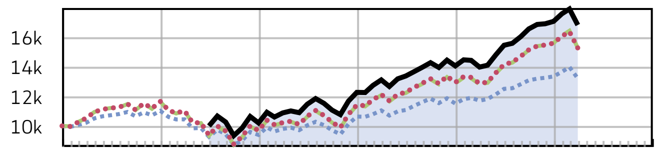
	RANK	VALUE
3 YR	9 (172 Peers)	10.83
5 YR	-	-

Sharpe Ratio

	RANK	VALUE
3 YR	11 (172 Peers)	0.96
5 YR	-	-

VANGUARD TARGET RETIREMENT 2070 FUND VSVNX TARGET-DATE 2065+ MF

GROWTH OF 10K



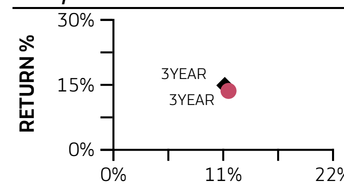
	2021	2022	2023	2024	2025	YTD
Investment	-	-	20.24%	14.59%	21.42%	-1.45%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	16.33%	-16.98%	17.86%	13.15%	21.15%	-2.06%
Best-Fit Index	16.60%	-16.91%	17.85%	13.36%	20.52%	-2.11%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement 2070 Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2060 TR USD
Best-fit Index:	Morningstar Lifetime Mod 2050 TR USD

RISK/REWARD



as of 2/28/2026

Investment

	RETURN	STANDARD DEVIATION
3YR	15.63%	10.83%
5YR	-	-

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	14.30%	11.63%
5YR	7.72%	-

WEIGHTINGS & HOLDINGS

REGIONAL WEIGHTINGS

Americas	**62.43%**
US	58.19%
Canada	3.3%
Latin America	0.94%
Greater Europe	**17.23%**
United Kingdom	3.53%
Europe Developed	11.88%
Europe Emerging	0.34%
Africa/Middle East	1.48%
Greater Asia	**20.33%**
Japan	6.52%
Australasia	1.87%
Asia Developed	6.18%
Asia Emerging	5.76%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	57.57
AA	7.87
A	19.11
BBB	14.01
BB	0
B	0
Below B	0
Not Rated	1.45

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

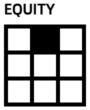
as of 4/6/2026

Vanguard Total Bond Market II Idx Inv	6.62%
Vanguard Total Intl Bd II Idx Insl	2.92%
Vanguard Total Intl Stock Index Inv	37.86%
Vanguard Total Stock Mkt Idx Instl Pls	51.7%
Total	**99.1%**

STYLE STATISTICS

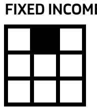
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

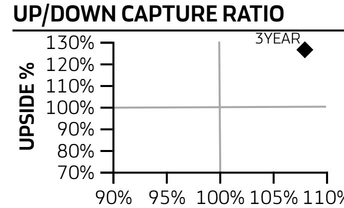
FIXED INCOME STYLE STATS

Avg Eff Duration	6.07 years
Avg Eff Maturity	8.13 years

INVESTMENT STRATEGY

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	128.22%	107.62%
5YR	-	-

VANGUARD TARGET RETIREMENT 2070 FUND VSVNX TARGET-DATE 2065+ MF

Fi360 FIDUCIARY SCORES AT QUARTER END

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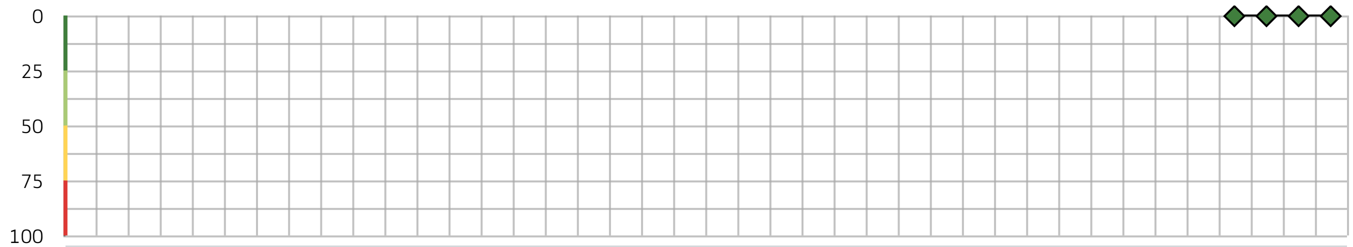
Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0

10 YR ROLLING AVG: - | 5 YR ROLLING AVG: - | 3 YR ROLLING AVG: - | 1 YR R. AVG: -

FI360 SCORE CRITERIA	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Peer Group	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU	TU
Mgr. Tenure	1.01	1.26	1.51	1.76	2.01	2.26	2.51	2.76	3.01	3.26	3.51	3.76
Net Assets	188.3M	295.3M	394M	590.6M	760.2M	963.1M	1.2B	1.4B	1.6B	1.9B	2.3B	2.9B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	2	2	2	2	3	3	3	3	3	3	3	3
Peers	209	204	206	200	240	253	256	255	278	302	309	337

Return Rank (1yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank	56	38	50	70	60	57	46	13	19	17	24	30
Peers	158	158	176	190	196	196	193	186	230	237	248	258

Alpha Rank - Primary Benchmark (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank									38	22	20	16
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Return Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank									48	36	33	27
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Sharpe Ratio Rank (3yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank									22	12	10	11
Peers	68	111	127	141	139	150	149	149	150	149	164	172

Return Rank (5yr)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Percentile Rank												
Peers	9	9	9	9	31	32	45	66	66	108	122	138

VANGUARD TARGET RETIREMENT INCOME FUND VTINX TARGET-DATE RETIREMENT MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS ($MM)	INCEPTION DATE
Roach/Nejman/Denis/Ali...	13.11 Years	Product: 36705.49 Million	Product: 10/27/2003 Share Class: 10/27/2003

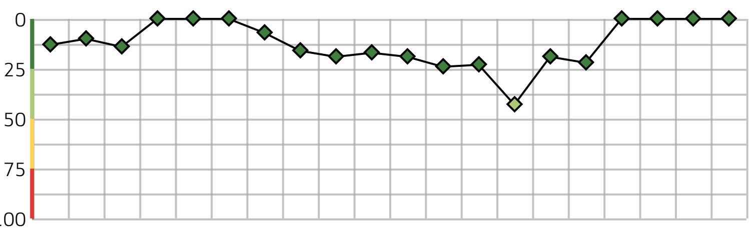
Fi360 FIDUCIARY SCORE®

SCORE

0 | 136 PEERS

0, 25, 50, 75, 100

HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
13	10	14	0	0	0	7	16	19	17	19	24	23	43	19	22	0	0	0	0

5 YR ROLLING AVG: 11 | 3 YR ROLLING AVG: 14 | 1 YR R. AVG: 0

SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.11 Years	✓	>= 2 Years
Product Assets	36,705.49 Million	✓	>= 75 Million
Expense Ratio	0.08% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.59% (27th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.51% (27th percentile)	✓	Top 50% of peer group
1yr Total Return	9.30% (40th percentile)	✓	Top 50% of peer group
3yr Total Return	7.85% (45th percentile)	✓	Top 50% of peer group
5yr Total Return	3.71% (43rd percentile)	✓	Top 50% of peer group

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EXPENSES

Ex. Ratio	0.08
Gross Expense Ratio	0.08
Initial Investment	1,000

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-3.04	-0.46	-0.46	9.3	7.85	3.71	5.04
Total Return (with load)	-3.04	-0.46	-0.46	9.3	7.85	3.71	5.04
Percentile Rank				40	45	43	41
Number of Peers				145	136	136	104
Peer Group Median	-2.83	-0.21	-0.21	8.86	7.68	3.65	4.8
+/- Best Fit Index	0.16	0.35	0.35	-0.26	-0.35	-0.5	-0.43

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BENCHMARK LEGEND

▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD ● **Best-fit Index:** Morningstar Lifetime Mod Incm TR USD

MPT STATISTICS

▲ **Measured Against Broad Index Benchmark**

Alpha

	RANK	VALUE
3 YR	27 (136 Peers)	-0.59
5 YR	37 (136 Peers)	-1.07

R-Squared

	RANK	VALUE
3 YR	32 (136 Peers)	96.79
5 YR	61 (136 Peers)	95.76

Beta

3 YR	5 YR
0.63	0.66

● **Measured Against Best-Fit Index**

	ALPHA	R-SQUARED	BETA
3 YR	-0.14	99.02	0.94

VOLATILITY METRICS

Standard Deviation

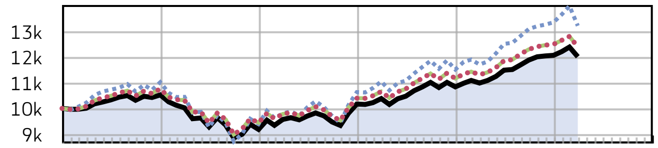
	RANK	VALUE
3 YR	31 (136 Peers)	5.85
5 YR	43 (136 Peers)	7.34

Sharpe Ratio

	RANK	VALUE
3 YR	27 (136 Peers)	0.51
5 YR	41 (136 Peers)	0.05

VANGUARD TARGET RETIREMENT INCOME FUND VTINX TARGET-DATE RETIREMENT MF

GROWTH OF 10K



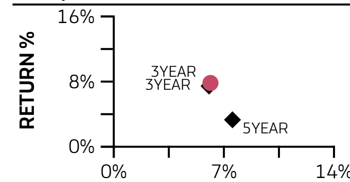
	2021	2022	2023	2024	2025	YTD
Investment	5.25%	-12.74%	10.74%	6.58%	11.31%	-0.46%
Broad Index	10.19%	-14.77%	13.22%	8.27%	15.95%	-1.02%
Peer Group Index	7.62%	-12.24%	10.07%	7.38%	11.90%	-0.81%
Best-Fit Index	7.62%	-12.24%	10.07%	7.38%	11.90%	-0.81%

This graph shows a fund's performance based on how $10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of $10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of $10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

Investment:	Vanguard Target Retirement Income Fund
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod Incm TR USD
Best-fit Index:	Morningstar Lifetime Mod Incm TR USD

RISK/REWARD



Investment

	RETURN	STANDARD DEVIATION
3YR	7.85%	5.85%
5YR	3.71%	7.34%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	8.20%	6.21%
5YR	4.21%	-

as of 2/28/2026

WEIGHTINGS & HOLDINGS

REGIONAL WEIGHTINGS

Americas	**62.51%**
US	58.3%
Canada	3.28%
Latin America	0.93%
Greater Europe	**17.52%**
United Kingdom	3.55%
Europe Developed	12.1%
Europe Emerging	0.35%
Africa/Middle East	1.52%
Greater Asia	**19.97%**
Japan	6.29%
Australasia	1.84%
Asia Developed	5.73%
Asia Emerging	6.11%
Other	**0%**
Emerging Markets	0%
Other	0%

CREDIT WEIGHTINGS

AAA	68.17
AA	5.86
A	14.32
BBB	10.66
BB	0
B	0
Below B	0
Not Rated	0.99

OF HOLDINGS

STOCKS: 0 **BONDS: 0**

TOP 10 HOLDINGS

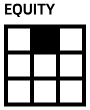
as of 4/6/2026

Vanguard Shrt-Term Infl-Prot Sec Idx Adm	16.12%
Vanguard Total Bond Market II Idx Inv	36.57%
Vanguard Total Intl Bd II Idx Insl	15.42%
Vanguard Total Intl Stock Index Inv	13.19%
Vanguard Total Stock Mkt Idx Instl Pls	18.02%
Total	**99.32%**

STYLE STATISTICS

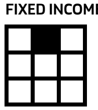
MORNINGSTAR STYLE BOX™

EQUITY



Large Blend

FIXED INCOME



Mod High

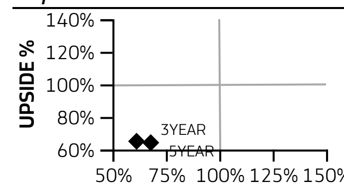
FIXED INCOME STYLE STATS

Avg Eff Duration	5.16 years
Avg Eff Maturity	6.77 years

INVESTMENT STRATEGY

The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

UP/DOWN CAPTURE RATIO



Investment

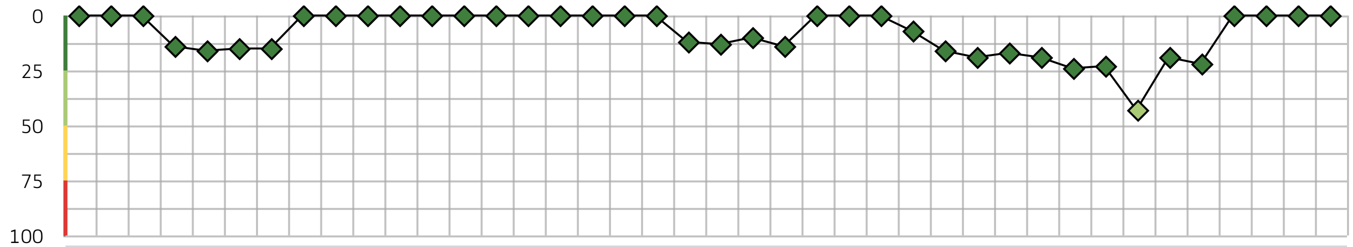
	UP	DOWN
3YR	67.68%	59.32%
5YR	66.84%	65.95%

VANGUARD TARGET RETIREMENT INCOME FUND VTINX TARGET-DATE RETIREMENT MF

Fi360 FIDUCIARY SCORES AT QUARTER END

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.



Quarter	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Score	0	0	0	14	16	15	15	0	0	0	0	0	0	0	0	0	0	0	0	12

Quarter	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Score	13	10	14	0	0	0	7	16	19	17	19	24	23	43	19	22	0	0	0	0

10 YR ROLLING AVG: 8 | 5 YR ROLLING AVG: 11 | 3 YR ROLLING AVG: 14 | 1 YR R. AVG: 0

FI360 SCORE CRITERIA	2023			2024				2025				2026
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Peer Group	RI	RI	RI	RI	RI	RI	RI	RI	RI	RI	RI	RI
Mgr. Tenure	10.36	10.61	10.86	11.11	11.36	11.61	11.86	12.11	12.36	12.61	12.86	13.11
Net Assets	36.7B	36.5B	35.7B	36B	35.5B	36.3B	35.9B	35.2B	35.1B	35.8B	36.3B	36.7B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-

Prospectus Net Expense Ratio Rank / **Return Rank (1yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Prospectus Net Expense Ratio Rank	2	2	2	2	2	3	3	3	3	3	3	3
Peers	166	161	162	157	153	152	150	140	144	144	140	145
Return Rank (1yr)	54	47	46	65	58	64	50	19	13	15	31	40
Peers	157	152	152	147	152	151	150	140	144	144	144	145

Alpha Rank - Primary Benchmark (3yr) / **Return Rank (3yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Alpha Rank - Primary Benchmark (3yr)	46	48	43	51	52	49	41	38	38	25	18	27
Peers	154	152	152	147	144	143	141	131	135	135	135	136
Return Rank (3yr)	50	47	40	46	43	48	34	32	49	49	46	45
Peers	154	152	152	147	144	143	141	131	135	135	135	136

Sharpe Ratio Rank (3yr) / **Return Rank (5yr)** (Percentile Rank)

	Q2 23	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Sharpe Ratio Rank (3yr)	50	54	51	57	58	55	51	43	42	27	19	27
Peers	154	152	152	147	144	143	141	131	135	135	135	136
Return Rank (5yr)	32	22	42	43	45	52	45	56	47	49	46	43
Peers	136	141	141	136	133	132	137	128	127	130	130	136

Michele L. Suriano
Founder and President
My Promise To You

ACT WITH HONESTY AND INTEGRITY AND AVOID CONFLICTS OF INTEREST- REAL OR PERCEIVED.
ENSURE THE TIMELY AND UNDERSTANDABLE DISCLOSURE OF RELEVANT INFORMATION THAT IS ACCURATE, COMPLETE, AND OBJECTIVE.
BE RESPONSIBLE WHEN DETERMINING THE VALUE OF THE SERVICES PROVIDED AND THE FORM OF COMPENSATION.
KNOW THE LIMITS OF OUR EXPERTISE AND REFER OUR CLIENTS TO COLLEAGUES AND/OR OTHER PROFESSIONALS IN CONNECTION WITH ISSUES BEYOND OUR KNOWLEDGE AND SKILLS.
RESPECT THE CONFIDENTIALITY OF INFORMATION ACQUIRED IN THE COURSE OF OUR WORK, AND NOT DISCLOSE SUCH INFORMATION TO OTHERS, EXCEPT WHEN AUTHORIZED OR OTHERWISE LEGALLY OBLIGATED TO DO SO.

THANK YOU FOR YOUR TRUST AND YOUR BUSINESS.

Michele Suriano, Founded the Firm in 2006

Founder: Michele Suriano, AIF®

Prior Career:
- Ceridian (2002-2006) Retirement Plan Adviser
- T. Rowe Price (1999-2002) Investment Adviser
- Transamerica and Advanta (1994 -1999) Executive Branch Manager in Colorado Springs, CO and Vienna, VA

Qualifications and Designations:
- FINRA examinations: Series 6, 7, 63, and 66
- Colorado insurance exams for life, health and variable annuities
- Thunderbird's Certificate in Fiduciary Governance
- Tax-Exempt & Governmental Plan Consultant
- Qualified Plan Financial Consultant
- Accredited Investment Fiduciary™
- Global Fiduciary Strategist

Education:
- Bachelor of Science, Applied Economics - Hofstra University, Long Island
- Leadership Development Institute – Navigators, Colorado Springs

Volunteer Work:
- Disability Law Colorado Investment Committee (2011 – Present)
- DLC Board of Directors (2011 – 2017)
- Crew Leader, Keepers of the Rock, with the Town's Teen Court program (2005 – 2018)
- Western Pension & Benefit Council Board of Directors, Denver Chapter (2007- 2013)

Awards and Quotes:
- Adviser to two finalists for PLANSPONSOR of the Year (2013 and 2017)
- Quoted in several industry trade publications
- Panelist at national conferences