STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 09/30/2025. 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	6.81	15.16	10.11	10.21	0.00	0.00	0.28	-
Fidelity 500 Index	05/04/2011	17.59	16.45	15.29	13.87	0.00	0.00	0.02	-
Vanguard Mid Cap Index Admiral	05/21/1998	13.10	12.44	11.38	10.28	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	28.14	8.63	10.12	15.24	0.00	0.00	1.23	-
DFA International Small Company I	09/30/1996	20.81	11.67	8.85	7.34	0.00	0.00	0.39	-
MFS International Equity R6	01/31/1996	9.67	10.57	9.34	8.16	0.00	0.00	0.70	-

STANDARDIZED PERFORMANCE DISCLOSURE

SECTOR EQUITY

INVESTMENT NAME	INCEPTION PRODUCT	INVESTMENT RETURN % (LOAD ADJUSTED) 1 YR	5 YR	10 YR	SINCE INCEPT.	LOAD FRONT	DEFERRED	GROSS EXP. RATIO	12B-1
Cohen & Steers Instl Realty Shares	02/14/2000	-3.28	8.10	7.57	10.51	0.00	0.00	0.76	-
Vanguard Materials Index Admiral	01/26/2004	-1.48	10.72	10.92	8.64	0.00	0.00	0.09	-

ALLOCATION

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 Balanced R6	07/25/1975	14.84	10.71	10.26	11.13	0.00	0.00	0.25	-
Vanguard Target Retirement 2020 Fund	06/07/2006	8.59	6.03	6.99	6.31	0.00	0.00	0.08	-
Vanguard Target Retirement 2025 Fund	10/27/2003	10.52	7.38	7.99	7.00	0.00	0.00	0.08	-
Vanguard Target Retirement 2030 Fund	06/07/2006	11.70	8.50	8.78	7.22	0.00	0.00	0.08	-
Vanguard Target Retirement 2035 Fund	10/27/2003	12.84	9.56	9.55	7.93	0.00	0.00	0.08	-
Vanguard Target Retirement 2040 Fund	06/07/2006	13.90	10.62	10.30	8.03	0.00	0.00	0.08	-
Vanguard Target Retirement 2045 Fund	10/27/2003	14.94	11.66	10.89	8.71	0.00	0.00	0.08	-
Vanguard Target Retirement 2050 Fund	06/07/2006	16.08	12.20	11.16	8.49	0.00	0.00	0.08	-
Vanguard Target Retirement 2055 Fund	08/18/2010	16.07	12.20	11.15	10.77	0.00	0.00	0.08	-
Vanguard Target Retirement 2060 Fund	01/19/2012	16.05	12.20	11.15	10.65	0.00	0.00	0.08	-
Vanguard Target Retirement 2065 Fund	07/12/2017	16.02	12.20	-	10.55	0.00	0.00	0.08	-
Vanguard Target Retirement 2070 Fund	06/28/2022	16.00	-	-	16.39	0.00	0.00	0.08	-
Vanguard Target Retirement Income Fund	10/27/2003	7.89	4.55	5.29	5.21	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	7.58	7.08	6.56	7.94	0.00	0.00	0.32	-
American Funds Bond Fund of Amer R6	05/28/1974	3.04	0.07	2.40	3.78	0.00	0.00	0.25	-
Dodge & Cox Global Bond I	05/01/2014	4.94	3.78	5.15	3.66	0.00	0.00	0.51	-
Fidelity Inflation-Prot Bd Index	05/16/2012	3.79	1.38	2.94	1.97	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	4.41	3.00	2.04	3.94	0.00	0.00	0.11	-